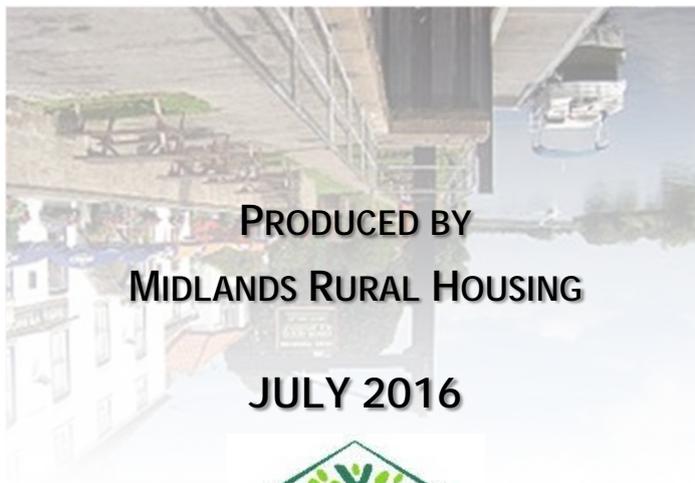


A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF FISKERTON cum MORTON



PRODUCED BY
MIDLANDS RURAL HOUSING

JULY 2016



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1. Summary

- A housing need survey was carried out in the Parish of Fiskerton cum Morton in May/June 2016.
- Results obtained showed there was a need for up to 2 affordable home and 12 open market (sale) homes for local people enabling them to be suitably housed within the community.
- These could be developed on a 'rural exception site', if available, and subject to local support some open market sale homes could be used to cross-subsidise the affordable homes.
- The alternative to this is that these homes be developed as part of a larger development.

2. Introduction

Average property prices in rural areas have increased more than urban areas in monetary terms over the past 5 years¹ forcing many local residents to move away from their towns and villages in order to find suitable and affordable homes. House prices in the countryside are now between £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 750,000². New household formation is outstripping supply by 3 to 1 (source: CLG). Increasing house prices and the limited availability of appropriate properties has resulted in local people being unable to find a home within their community and this may be happening in Fiskerton cum Morton.

Midlands Rural Housing (MRH) work with local authorities, town and parish councils, registered providers (housing associations/registered social landlords), private developers and local communities in order to investigate the need for, and facilitate, affordable and local needs homes in towns and villages throughout the Midlands. The first step in this research is to undertake a Housing Needs Survey which will give an overview of the current housing situation in a parish and provide details of the need for local housing.

The Housing Needs Survey questionnaires were delivered to every household in the Parish in May 2016. The return date for the survey was 6th June 2016 and returns were made via a postage paid envelope directly to MRH. Survey forms were distributed to all households as well as to those who contacted MRH to say that they had moved away or had a strong connection to Fiskerton cum Morton and wished to complete a form. In total 350 survey forms were distributed.

¹ Halifax Rural Housing Review 2013 - "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."

² National Housing Federation, Rural housing research report 2011

3. Purpose of the Survey

The survey was conducted in order to obtain clear evidence of any local housing need for a range of housing tenures for Fiskerton cum Morton residents. This evidence will be made available to Newark & Sherwood District Council and Fiskerton cum Morton Parish Council; used to inform Housing Strategy; and provide clarity on what type and tenure of housing is required to meet local needs.

In addition, the information can be used positively in the planning process. It provides a foundation on which to negotiate 'planning gain' opportunities with developers. In short, it gives the planners evidence that can be used to obtain an element of 'local needs' housing in negotiations with house builders, should such possibilities arise in the village.

The information obtained from a Housing Needs Survey is also invaluable at the local level, particularly in relation to local authority and parish council activities. Such information can be acted upon locally and taken on board in the decision making process when housing issues arise.

4. Respondent details

A total of 350 survey forms were distributed and 108 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, as it is only those who have a housing need or are interested in a local needs development and general village life that are likely to respond.

i) Household type

The questionnaire asked village residents to indicate the type of household they are.

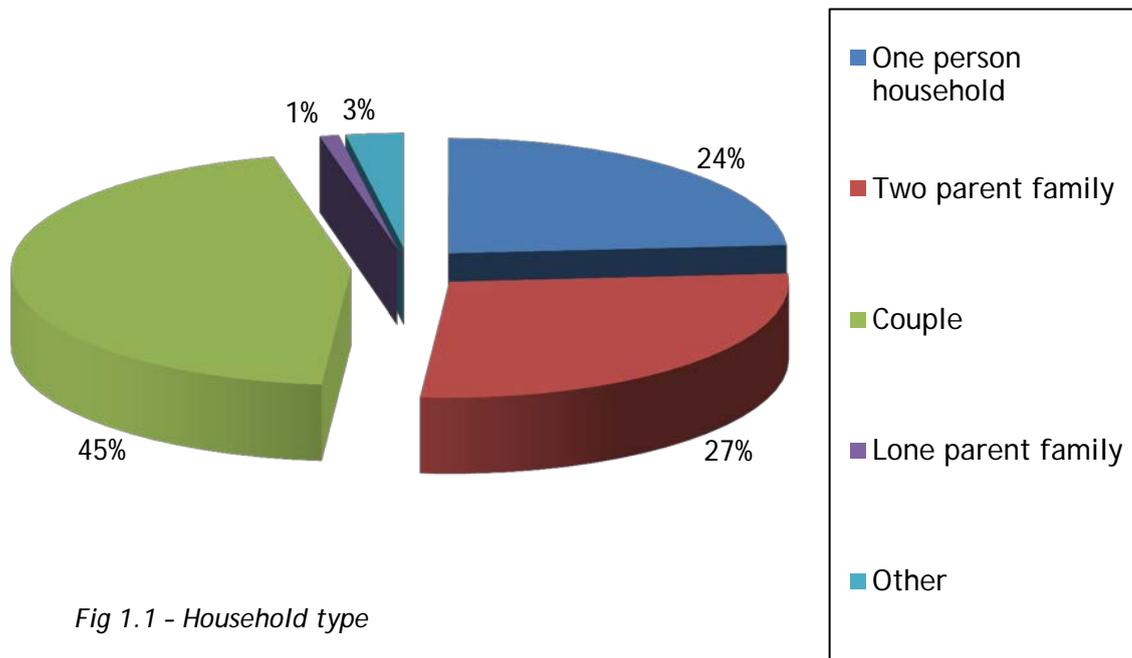


Fig 1.1 - Household type

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

The largest number of responses was from couples; 45% of total responses were received from this group of household.

27% of responses came from two parent family homes and 24% from single person households.

ii) Tenure of all respondents

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

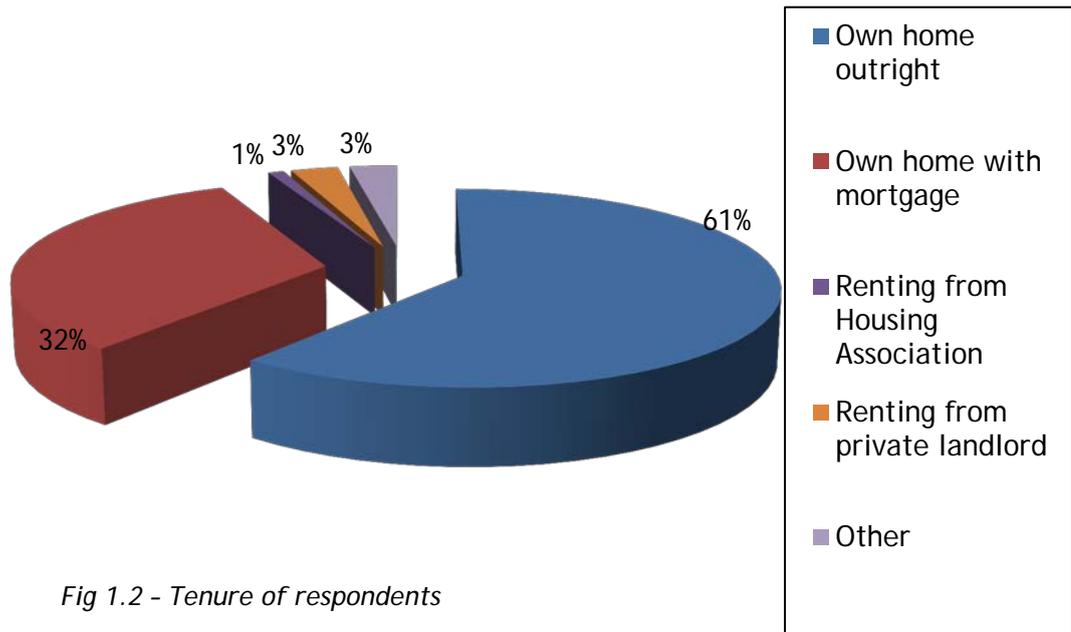


Fig 1.2 - Tenure of respondents

It shows that 'owner-occupiers' were by far the largest tenure group accounting for 93% of replies (61% of total survey respondents owned their home outright and 32% have a mortgage on their home).

4% of respondents live in rented accommodation and 3% live in 'other' (tied housing or shared ownership).

iii) Property Types

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

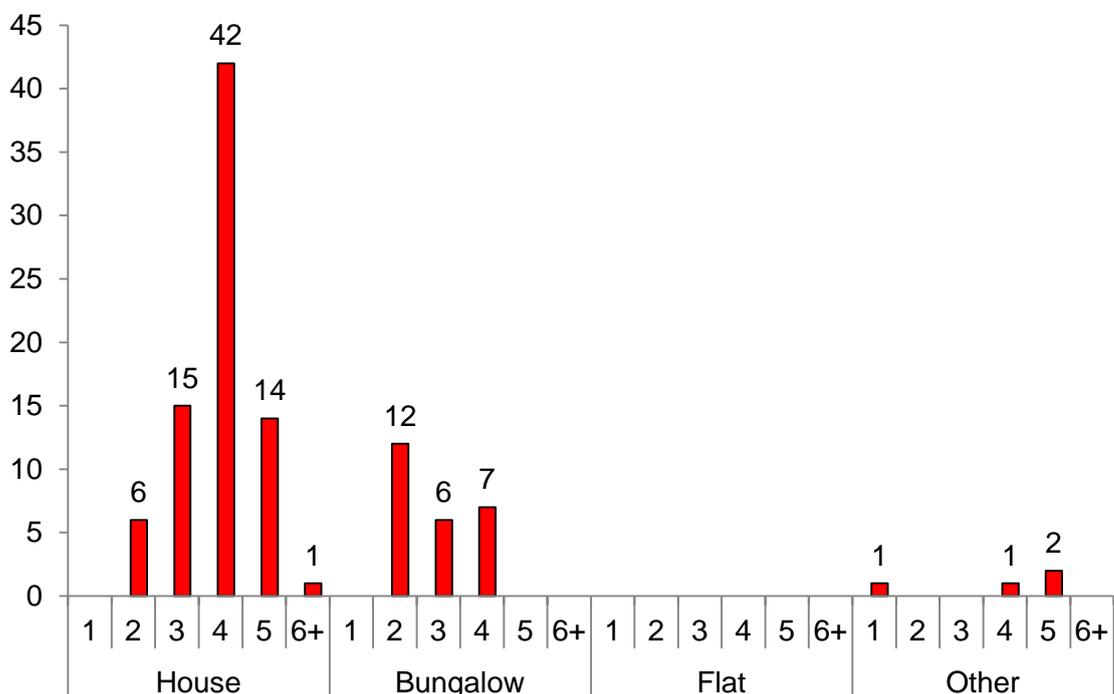


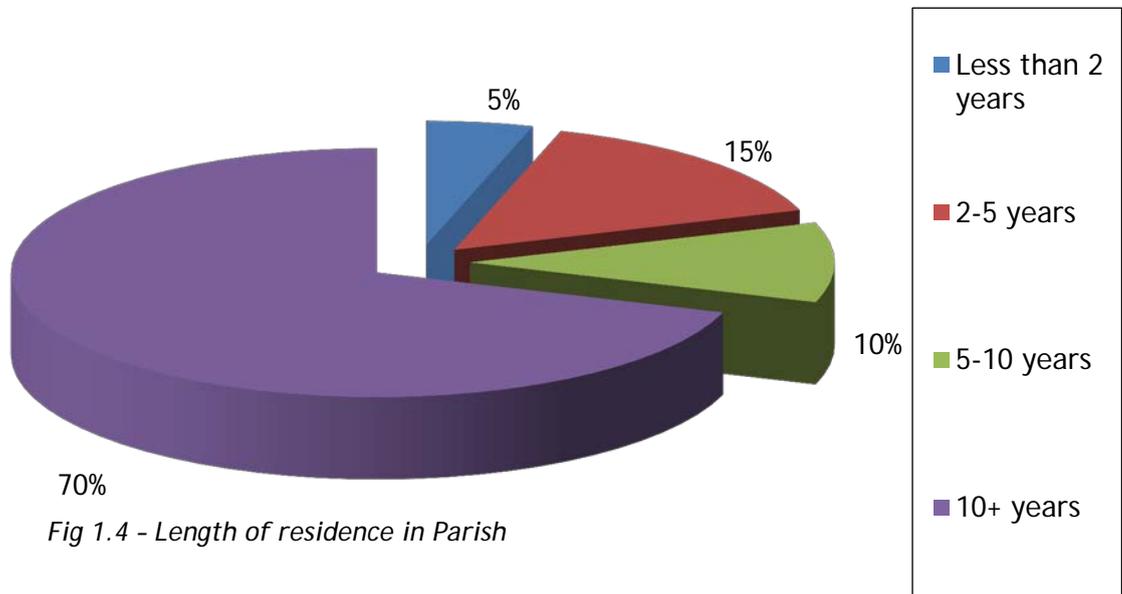
Fig 1.3 - Property types

73% of respondents live in a house; 23% live in a bungalow, 4% classed their property as 'other'.

Those living in 4 bedroom houses were the largest group (39% of responses), followed by those living in 3 bedroom houses (14%), 5 bedroom houses (13%), and 2 bedroom bungalows (11%).

iv) Length of residence in Parish

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



It shows that 70% of completed surveys came from households that have lived in the Parish for in excess of 10 years.

10% of respondents have lived in the parish for between 5 and 10 years, and 15% have been there for between 2 and 5 years.

5% of responses came from those who have lived in the village for less than 2 years.

v) Type of housing required in the Parish

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

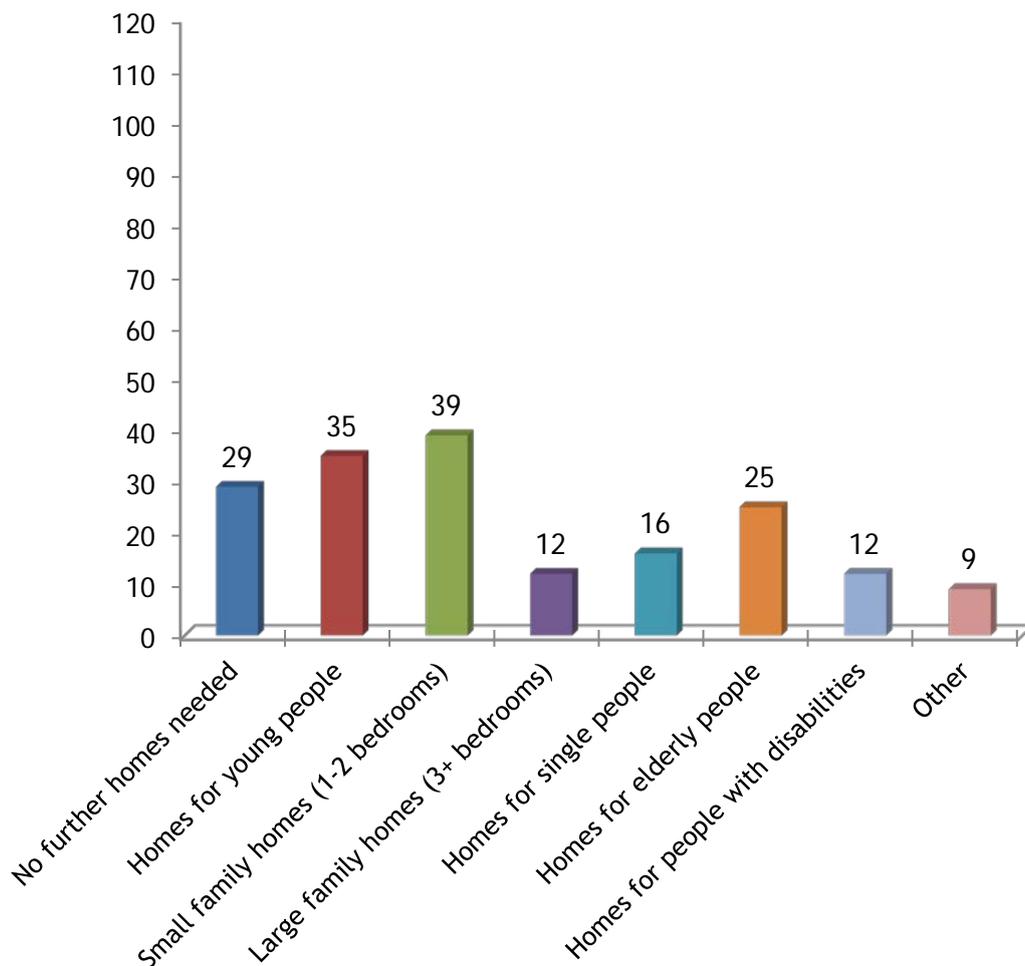


Fig 1.5 - Type of housing needed in Fiskerton cum Morton

It shows that 27% of respondents thought that no further homes were needed in Fiskerton cum Morton.

Of those that believed more homes were needed, the most popular reasons were:

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

vi) Requirements for new homes

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

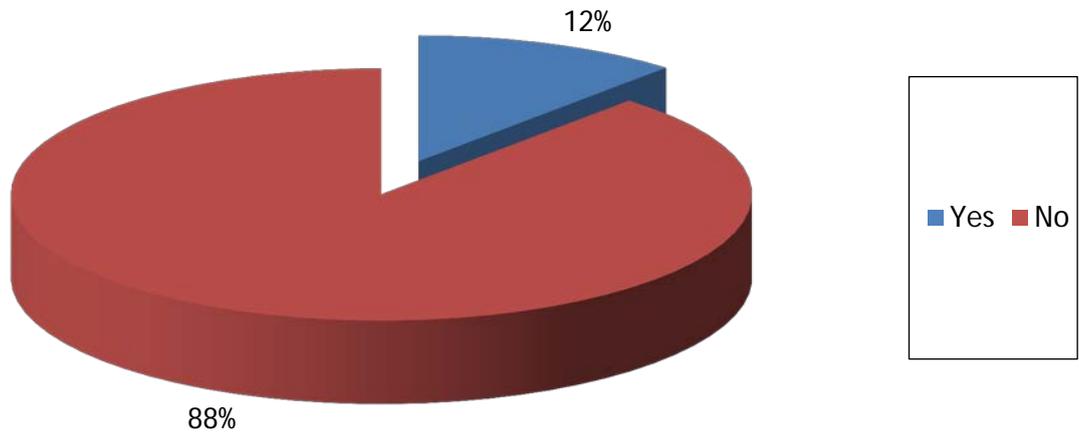


Fig 1.6 -New homes required for people currently living in respondents' home

It can be seen from the chart, above, that 12% of responses came from households containing individual/s who need to set up home separately in the foreseeable future.

vii) Migration and reasons for leaving

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

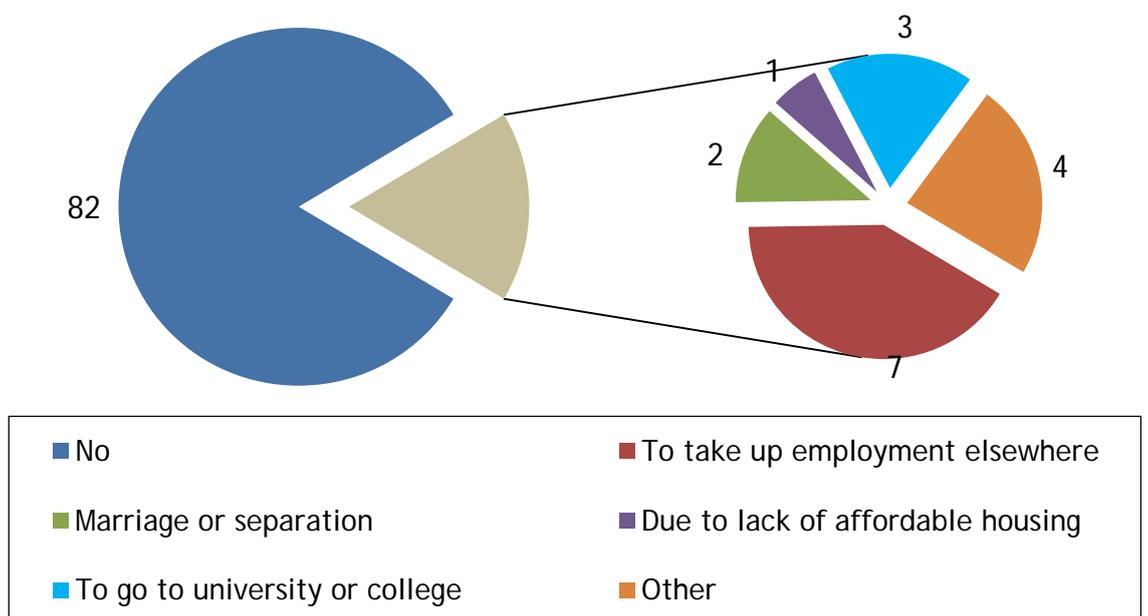


Fig 1.7 - Migration and reasons for leaving

Fig 1.7 shows that 16% of Parish residents who returned questionnaires were aware of others who have had to leave the Parish in the last 5 years. The reasons for members of the households leaving can be seen in the chart above.

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

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

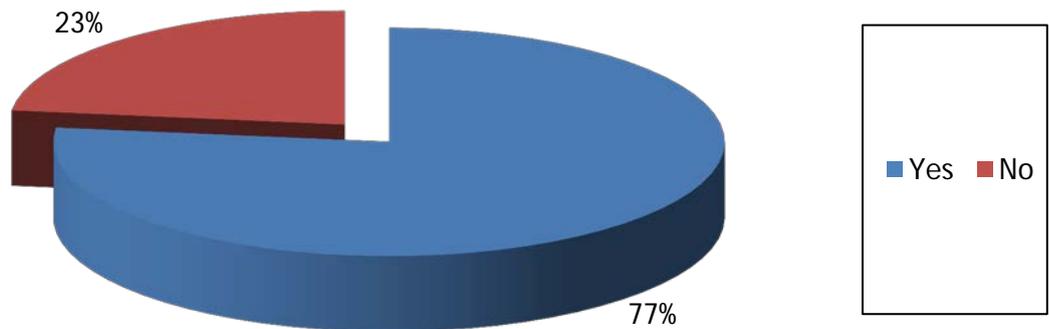


Fig 1.8 - Support for homes for local people

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

ix) Life in the Parish

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

The views expressed allow a picture of life within the Parish to be built up. This information can help assess whether any homes that are subsequently provided in the village will be 'sustainable.' Ensuring that people will want to take up tenancies and live in a village both now and in the future are important factors when considerations around the provision of new homes take place.

The first question asked Parish residents how they felt about the 'positive' factors of life in the Parish.

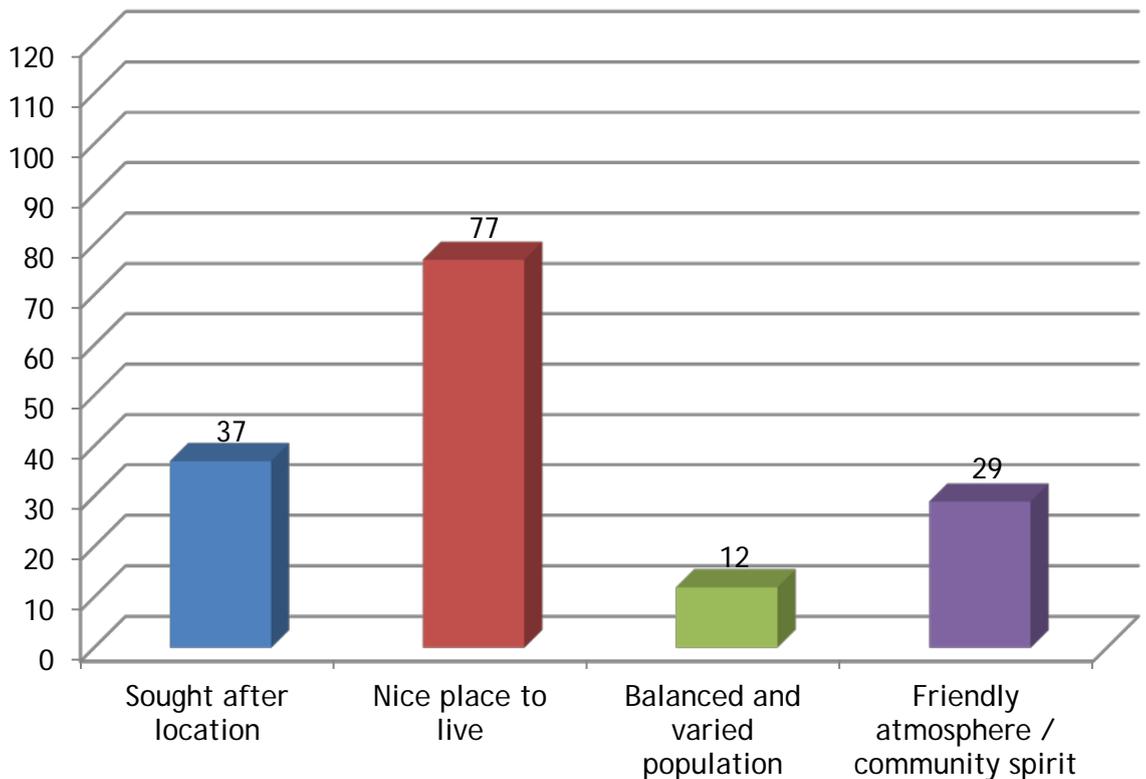


Fig 1.9 - Life in the Parish - positive factors

From fig 1.9, above, it can be seen that some respondents are very positive about life in Fiskerton cum Morton. 71% believed that the Parish is a desirable place to live.

34% of completed questionnaires came from those who believed that Fiskerton cum Morton is a sought after location; 27% think it is friendly and community minded; 11% believe the parish has a balanced and varied population.

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

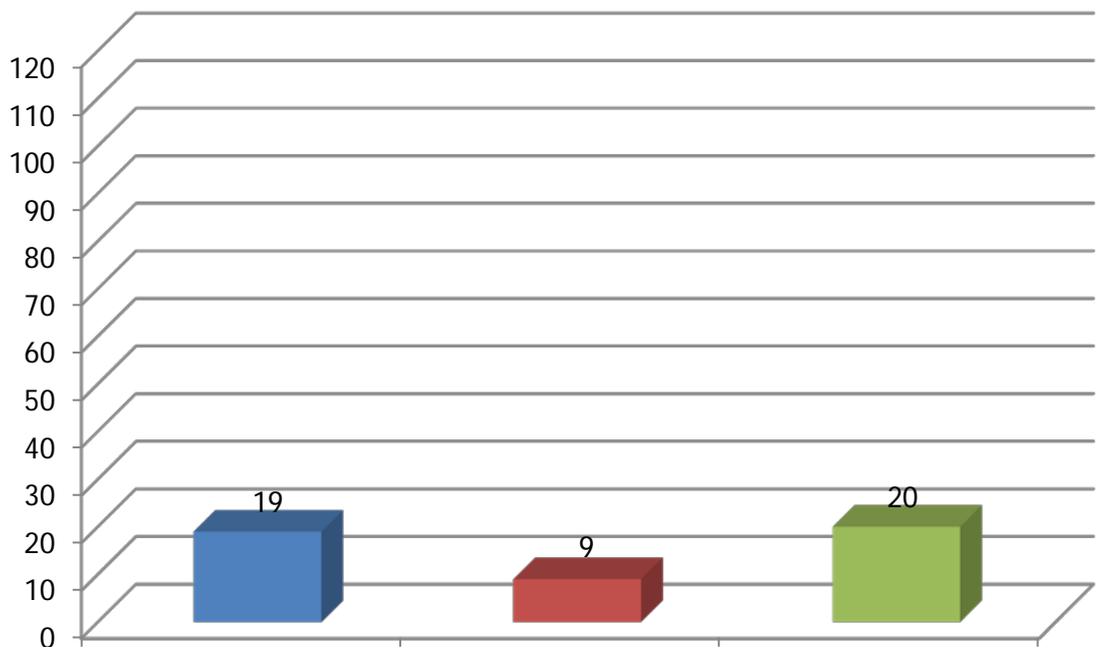


Fig 2.0 - Life in the Parish - negative factors

Lack of facilities

As can be seen from fig 2.0, above, 19% of respondents believed there is a lack of facilities in the Parish.

8% of respondents feel that there is some anti-social behaviour and 18% believe there is some level of crime.

Comments detailing respondents perceived problems in the Parish can be found at section xi.

x) Adequate housing in the village

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

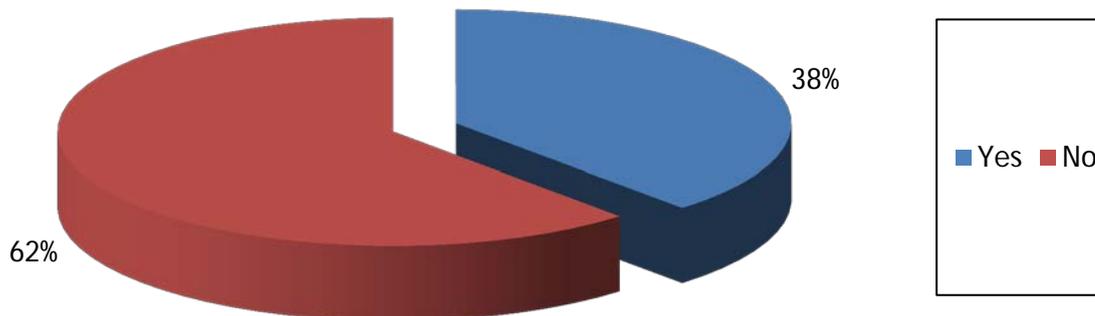


Fig 2.1 - Perceptions on the provision of adequate housing in the village

Fig 2.1, shows that 62% of respondents believe that there is not a lack of adequate housing in Fiskerton cum Morton. 38% of respondents believe that there is a lack of adequate housing.

xi) Respondents' comments

Many respondents made additional comments on their returned form. They are summarised below:

(It is not appropriate to include certain comments which make specific reference to particular areas of the village or to identifiable elements of the community)

Question 9 - Would you support building a small number of homes in this Parish if they would help to meet the needs of local people; if NO, then briefly explain you concerns.

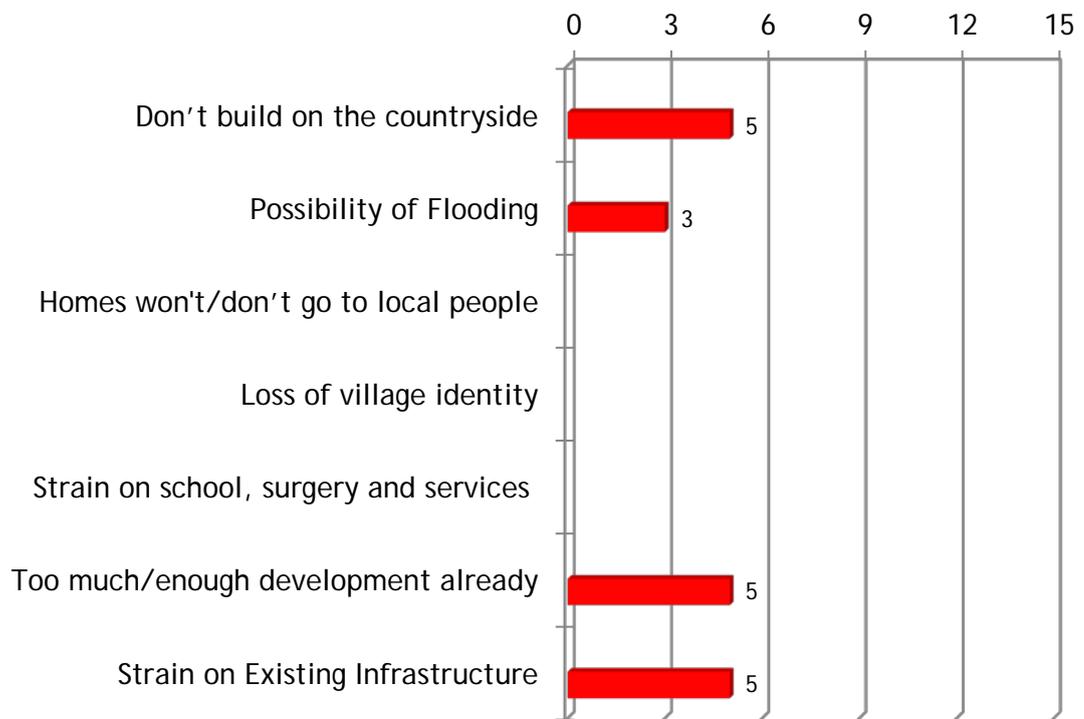


Fig 2.2 - Concerns over supporting small number of homes for locals

It can be seen that a major concern was the level of existing development in the village. There was equal concern about to the impact of additional housing on the village's infrastructure and the surrounding countryside.

Q20 - Do you feel that the village suffers from crime / anti-social behaviour / lack of facilities; if so what would you like to see happen to improve the situation?

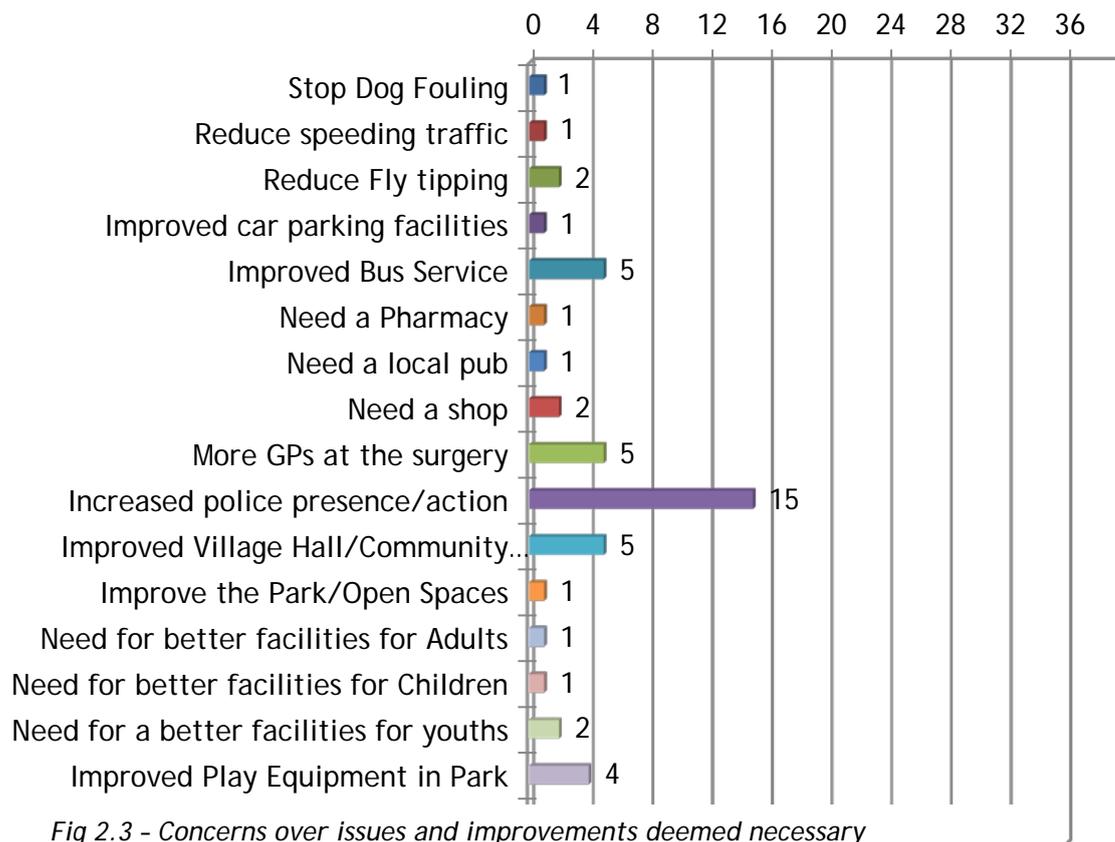


Fig 2.3 - Concerns over issues and improvements deemed necessary

Villagers who made comments were keen to see an increased police presence in the village.

The other most popular comments highlighted the need for an improved village hall/community facility; improved GP surgery cover; improved bus service.

Question 21- Do you feel there is a lack of adequate housing within the village?
If so, what type of homes do you think are needed?

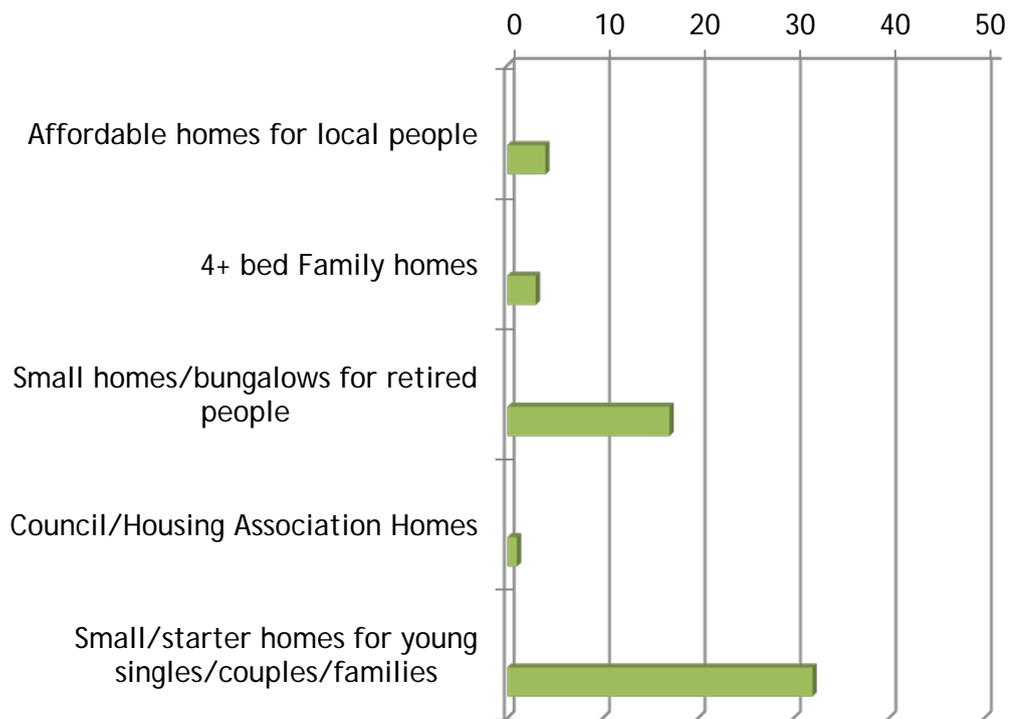


Fig 2.4 - Types of homes that are needed in the village

It can be seen that respondents who made comment felt that the village needs small homes for people starting out on the property ladder, as well as small homes and bungalows for the elderly.

Affordable homes and family homes were also mentioned by a number of respondents.

5. Housing Need Analysis

Of the 108 returns, 94 were from people who felt that they were adequately housed at present. These respondents completed a form primarily to offer their support, objection or thoughts towards 'local needs' housing as well as to give their comments regarding life in the Parish. These were, therefore, discounted from the rest of the analysis.

As far as the requirement for housing, 14 returns indicated a need for housing.

i) Respondent analysis

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

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

RESPONDENTS BELOW HAVE A NEED THAT IN THE NEXT 5 YEARS						
Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
6	Over 10 years	No	Single person living in own four bed house.	Present home too large and expensive.	3 bed house or bungalow. Buying on the open market.	3 bed house. Open market purchase.
8	5-10 years	No	Couple living in privately rented one bed property.	Present home too small. Renting but would like to buy.	2 bed house. Buying on the open market.	2 bed house. Open market purchase.

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
9	Less than 2 years.	No	Two parent family of four living in privately rented 4 bed house.	Need permanent accomm. Present home too expensive.	3 bed house or bungalow. Buying on the open market.	3 bed house. Open market purchase.
23	5-10 years	No	Two parent family of three living in mortgaged 5 bed house.	Present home too large and expensive.	3 bed house. Buying on the open market.	3 bed house. Open market purchase.
24	Over 10 years	No	Couple living in own 4 bed house.	Disabled, cannot manage stairs. Needs specially adapted house.	2 bed bungalow. Buying on the open market.	2 bed bungalow. Open market purchase.
25	Over 10 years	No	Single person living in own 3 bed house.	Present home too large and expensive.	3 bed house or bungalow. Buying on the open market.	3 bed house. Open market purchase.
30	Over 10 years	No	Two parent family of three living in own 4 bed house.	First independent home.	2 bed house. Open market purchase.	2 bed house. Shared Ownership.
32	Over 10 years	No	Single person living in own 4 bed house.	Present home too large.	2 bed bungalow. Buying on the open market or Council renting.	2 bed bungalow. Open market purchase.
50	Over 10 years	No	Couple living in own 4 bed house.	Present home too large.	2 bed bungalow. Buying on the open market.	2 bed bungalow. Open market purchase.
58	Over 10 years	No	Two parent family of four living in mortgaged 5 bed house.	First independent home.	1 or 2 bed house, bungalow or flat. Buying on the open market.	2 bed house. Open market purchase.
63	2-5 years	No	Two parent family of four living in mortgaged 4 bed house.	Present home too large and expensive.	3 bed house or bungalow. Buying on the open market.	3 bed house. Open market purchase.

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
64	Over 10 years	No	Couple living in own 5 bed house.	Present home too large.	3 bed house or bungalow. H. A. renting.	3 bed house. Open market purchase.
71	Over 10 years	No	Single person living in own 3 bed house.	Present home too large and expensive.	1 bed bungalow or flat. Buying on the open market or Shared Ownership.	1 bed bungalow. Open market purchase.
72	Over 10 years	No	Two parent family of three living in own 2 bed bungalow.	First independent home.	1 bed house or flat. Shared Ownership or H.A. renting	1 bed house or flat. H.A. renting.

ii) House price data

The table, below (fig 2.5), details the house prices and household type breakdown for Fiskerton cum Morton. It is taken from www.zoopla.co.uk. Further local context is given on page 20 with regard to properties that are/have been for sale and rent in Fiskerton cum Morton itself.

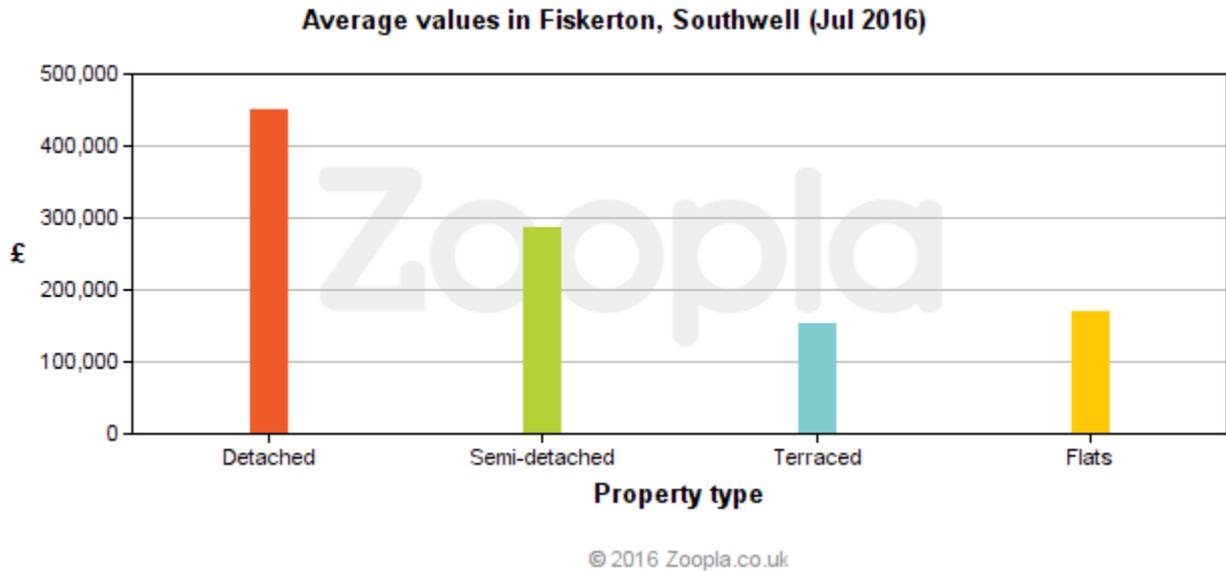
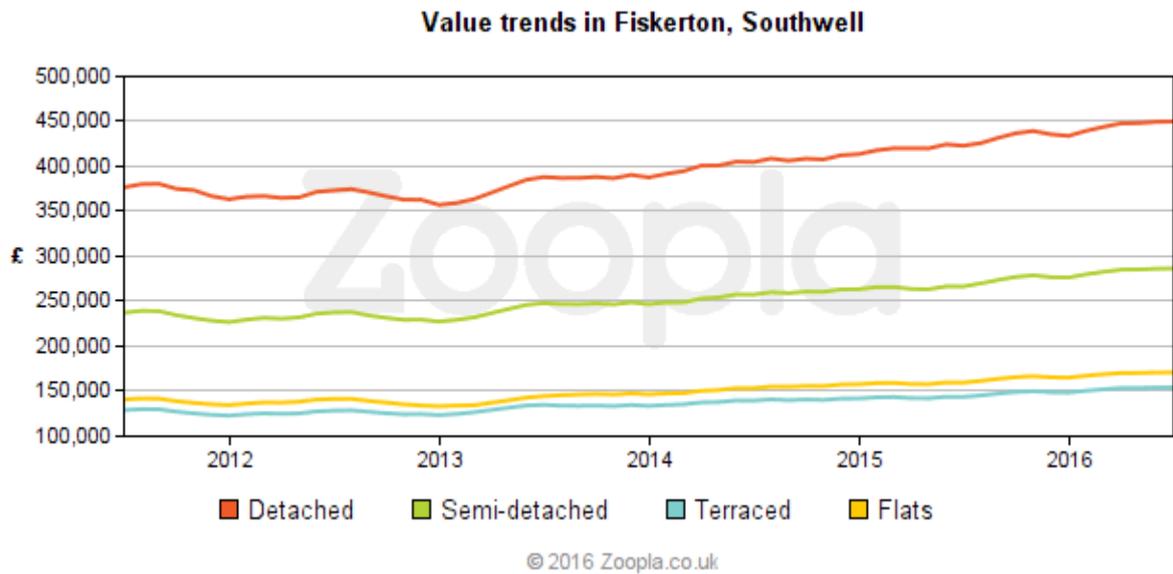


Fig 2.5 - Average property prices for Fiskerton - July 2016



The chart above shows that property prices in Fiskerton have increased over the past 5 years (by an average of £75,741 or 22.43%).

iii) Local context

By way of local context, the table, below, shows prices of properties that were for sale or rent in Fiskerton in July 2016 (source: www.rightmove.co.uk). It includes all properties that were available to rent under £1,000pcm.

Property for sale	Price (£)	Property for Rent	Price (£)
5 bed detached house	535,000		
4 bed detached house	465,000		
4 bed detached house	425,000		
4 bed detached house	344,950		
4 bed detached house	335,000		
4 bed detached house	315,000		

There were no properties available to rent in Fiskerton cum Morton.

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

Based on this affordability criteria it would require a deposit of £63,000 and an income of £72,000 per annum to afford the cheapest available house currently available in Fiskerton (4 bed detached house which is on the market for £315,000).

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

Property	Price (£)
6 bed detached house	976,670
4 bed detached house	400,000
Detached house	385,000
Detached house	380,000
Detached house	340,000
3 bed detached house	310,000
Detached bungalow	310,000
Detached house	309,950
Detached house	260,000
Terraced cottage	77,000

iv) Newark & Sherwood Homes Housing Stock & CBL Register

Newark and Sherwood Homes hold the following stock of properties in Fiskerton cum Morton:

1 x 3 bedroom general needs property.

All Newark & Sherwood Homes housing stock in Fiskerton cum Morton and surrounding villages has existing tenancies that are greater than 4 years old. As a consequence, properties do not become available and there are no historical bidding figures available from the Choice Based Lettings System.

According to their Choice Based Lettings Register, the following numbers of applicants have expressed a preference for housing in Fiskerton cum Morton and surrounding villages:

8 applicants for 1 bedroom general needs.
6 applicants for 2 bedroom general needs.
7 applicants for 3 bedroom general needs.
3 applicants for 4 bedroom general needs.
18 applicants for supported housing.

The above figures show that Newark & Sherwood Homes has a very low stock of housing in Fiskerton cum Morton and is unable to provide housing in Fiskerton for those who require it.

6. Conclusion

MRH has conducted a detailed study of the housing needs of Fiskerton. This study has not only investigated the actual affordable housing need of the Parish, but also for market rent level housing and open market housing. In addition, the survey ascertained residents' views with regard to living in the Parish and support for local needs housing to help sustain local communities.

The results of the survey show that primarily there is a requirement for smaller properties for people wishing to downsize in later life. Eight of the 14 respondents have stated that their present property is too large. In addition, there is a lesser requirement for small starter-type homes for people wanting to set up independent homes. These results are in line with the respondents' comments outlined in question 21.

Evidence of recent property sales and current property values show that properties in Fiskerton are generally large, and expensive to purchase. They are out of reach of people on low to middle incomes or those wanting to get a foothold on the housing ladder.

There is no social housing stock available in Fiskerton although there are local people who have expressed a preference to live there.

The survey has identified a need for 14 affordable and open market properties within the next five years. Of the 14 respondents claiming a need for alternative housing;

- 2 were assessed as being in need of affordable housing for rent and shared ownership
 - 1 x 1 Bed house or flat - affordable rented
 - 1 x 2 Bed house - shared ownership
- 12 were assessed as being in need of open market housing (for local people) to purchase
 - 2 x 2 Bed houses
 - 6 x 3 Bed houses

 - 3 x 2 Bed bungalows
 - 1 x 1 Bed bungalow

THEREFORE, THERE IS AN IDENTIFIED NEED FOR
2 AFFORDABLE HOMES AND 12 OPEN MARKET HOMES IN
FISKERTON CUM MORTON FOR THOSE WITH A LOCAL
CONNECTION

7. Contact information

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