

# A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF NORTH MUSKHAM



**PRODUCED BY  
MIDLANDS RURAL HOUSING**

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## 1. Summary

- A housing need survey was carried out in the Parish of North Muskham in January/February 2015.
- Results obtained showed there was a need for up to 6 affordable home and a requirement for 10 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 years<sup>1</sup> 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 £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 750,000<sup>2</sup>. 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 North Muskham.

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 North Muskham Housing Needs Survey questionnaires were delivered to every household in the Parish in January 2015. The return date for the survey was 27<sup>th</sup> February 2015 and returns were made via a postage paid envelope directly to MRH. Survey forms were distributed to all households as well as to those who contacted MRH to say that they had moved away from North Muskham or had a strong connection to the Parish and wished to complete a form. In total 420 survey forms were distributed.

<sup>1</sup> 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."

<sup>2</sup> 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 North Muskham residents. This evidence will be made available to Newark & Sherwood District Council and North Muskham 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 420 survey forms were distributed and 119 were received in return, giving a return rate of 28% against the number distributed. In our experience this is an average level of response for a survey of this kind and it is only those who have a housing need or are interested in a local needs development and general village life that are likely to respond.

### i) Household type

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

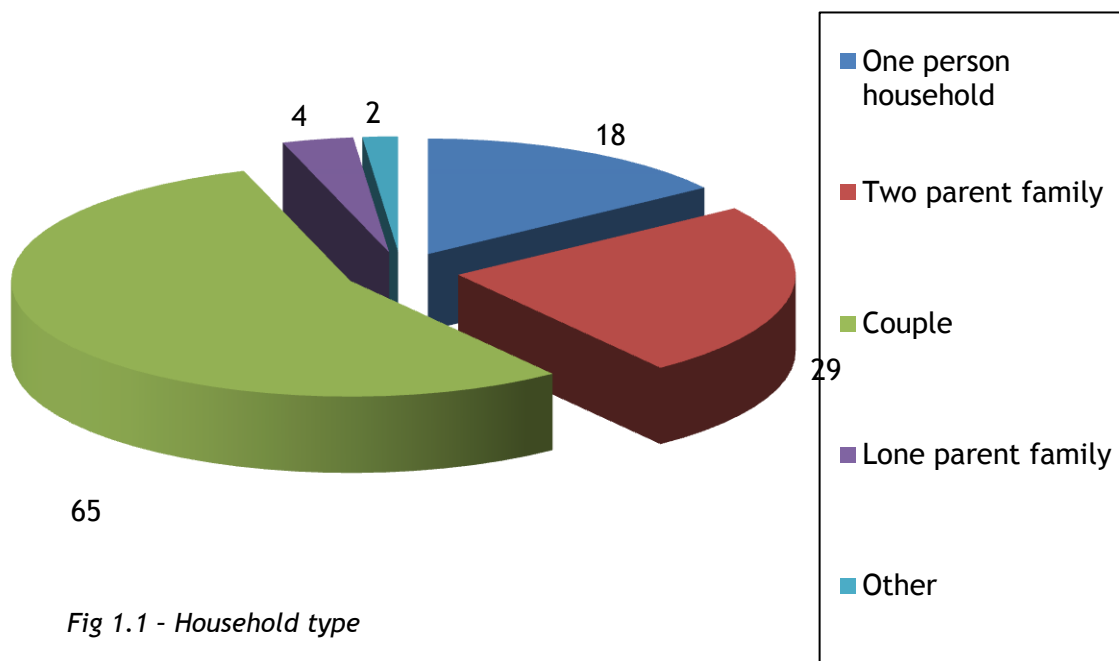


Fig 1.1 - Household type

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

The largest number of responses were from couples; 55% of total responses were received from this group.

24% of responses came from two parent family homes and 15% from one person households.

Responses from lone parent families made up 3% of returned survey forms, whilst 2% of respondents stated that their household fell into the category 'other.'

**ii) Tenure of all respondents**

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

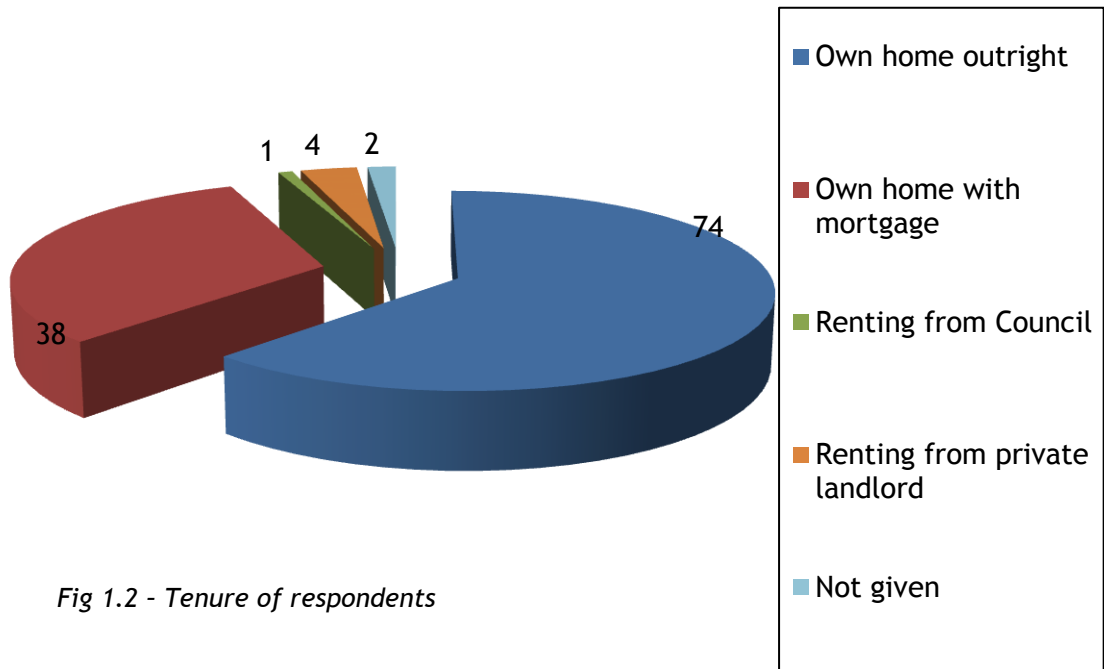


Fig 1.2 - Tenure of respondents

It shows that ‘owner-occupiers’ were by far the largest tenure group accounting for 94% of replies (62% of total survey respondents owned their home outright and have no outstanding mortgage on their property and 32% have a mortgage on their home).

4% of respondents live in rented property.

**iii) Property Types**

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

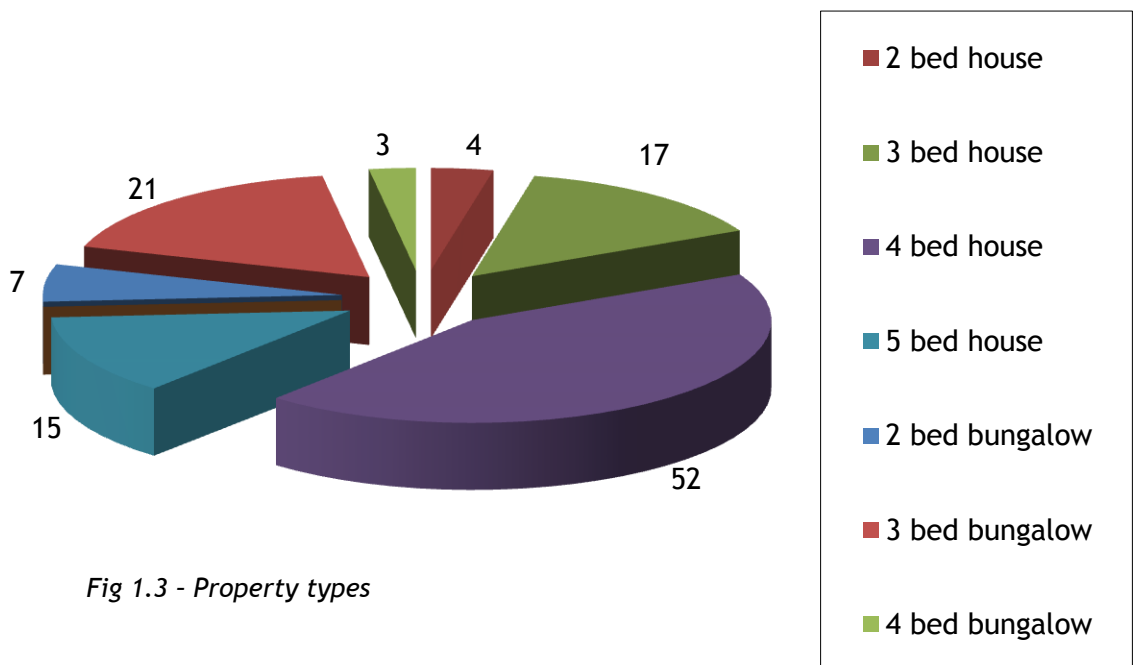


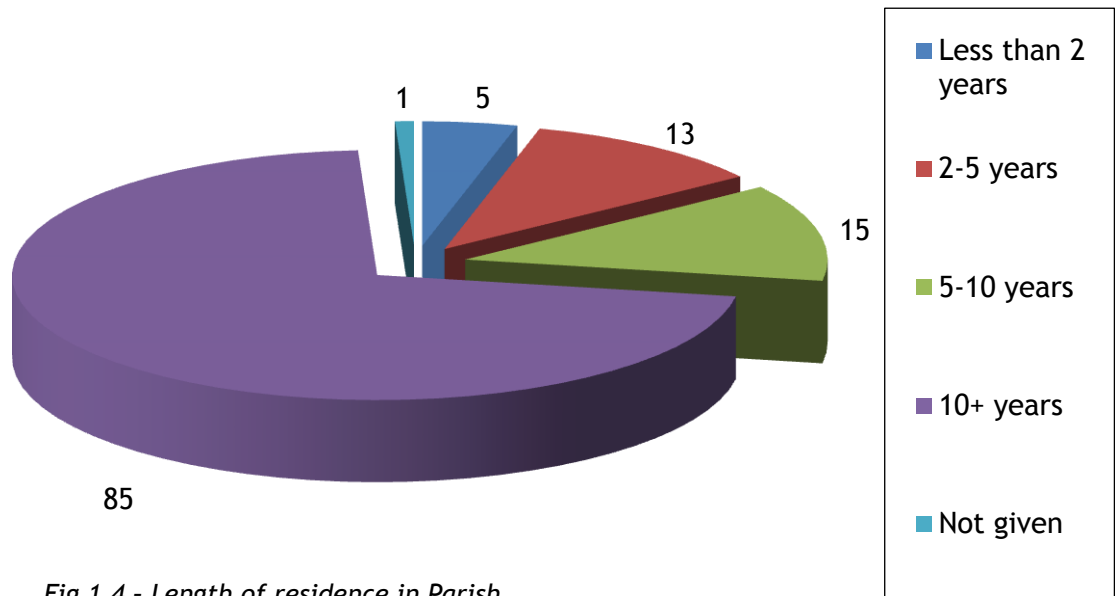
Fig 1.3 - Property types

74% of respondents live in a house; 26% live in a bungalow.

Those living in 4 bedroom houses were the largest group (44% of responses), followed by those living in 3 bedroom bungalows (18%), 3 bedroom houses (14%), and 5 bedroom houses (13%).

**iv) Length of residence in Parish**

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



*Fig 1.4 - Length of residence in Parish*

It shows that 71% of completed surveys came from households that have lived in the Parish for in excess of 10 years.

13% of respondents have lived in North Muskham for between 5 and 10 years, and 11% have been there for between 2 and 5 years. 4% 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):

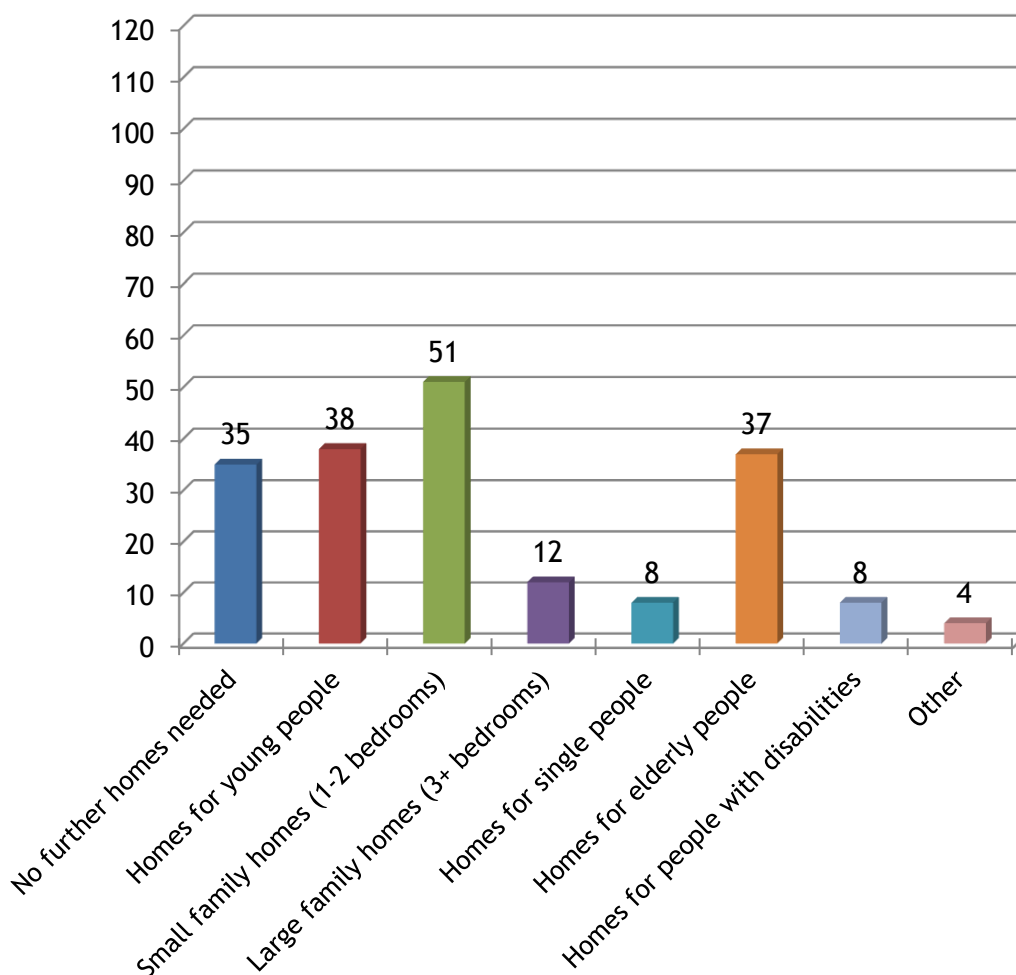


Fig 1.5 - Type of housing needed in North Muskham

It shows that 29% of respondents thought that no further homes were needed in North Muskham.

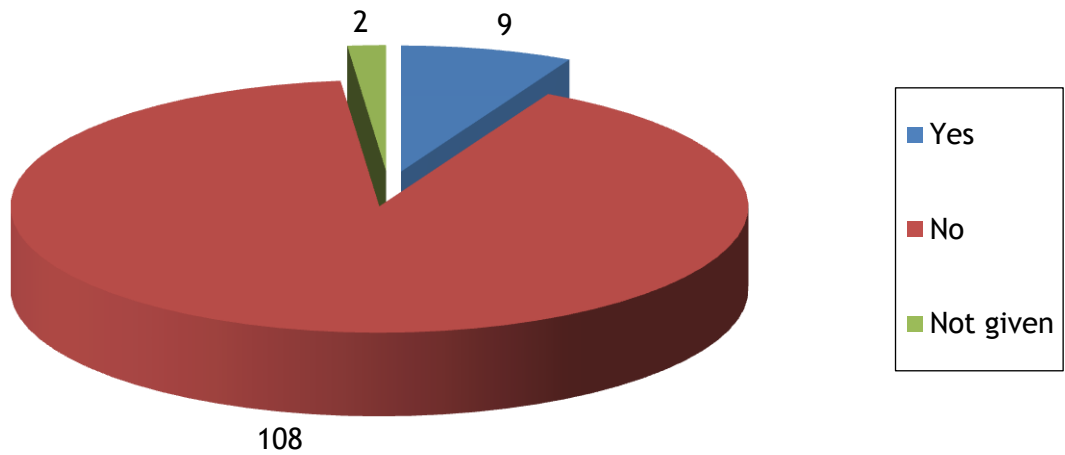
Of those that believed more homes were needed, the most popular reasons were:

- 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.

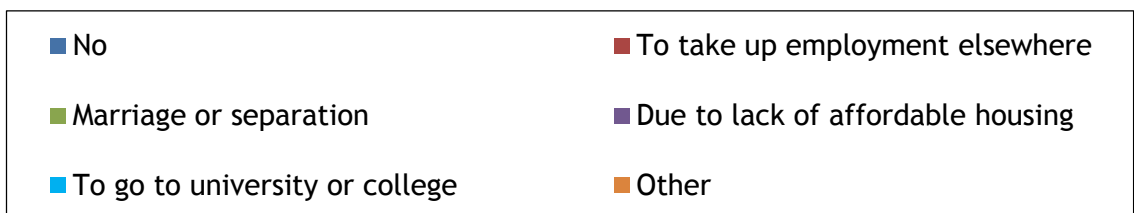
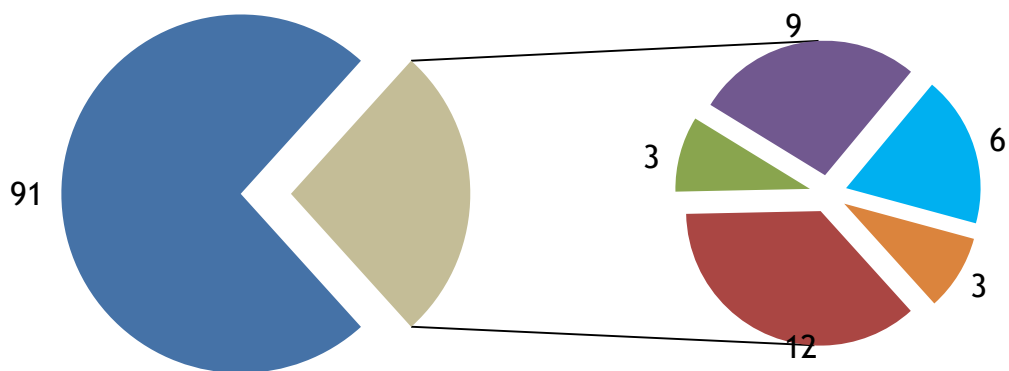


*Fig 1.6 -New homes required for people currently living in respondents' home*

It can be seen from the chart, above, that 8% of responses came from households that contained individual/s who need to set up home separately in the foreseeable future.

**vii) Migration and reasons for leaving**

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



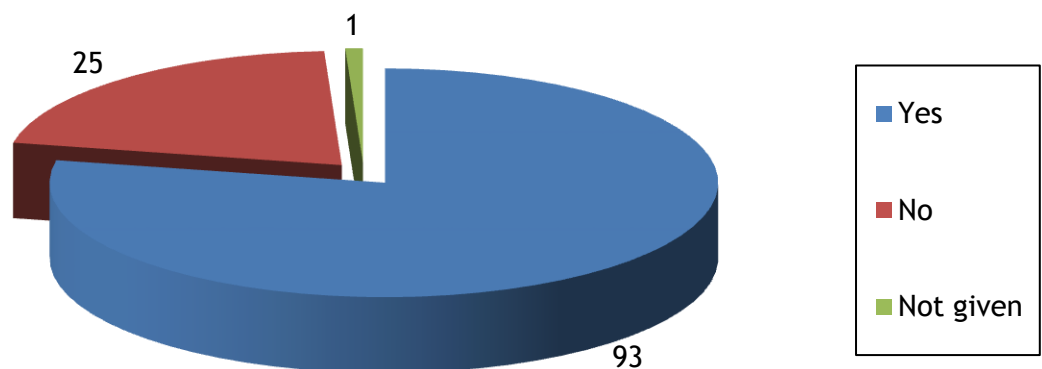
*Fig 1.7 - Migration and reasons for leaving*

Fig 1.7 shows that 24% 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, but it is worth noting that 27% of those who left did so due to a lack of affordable housing.

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

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



*Fig 1.8 - Support for homes for local people*

Fig 1.8 shows that 78% of respondents are in support of a small number of homes to meet local peoples' needs, while 21% said that they are not in support.

ix) **Life in the Parish**

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

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

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

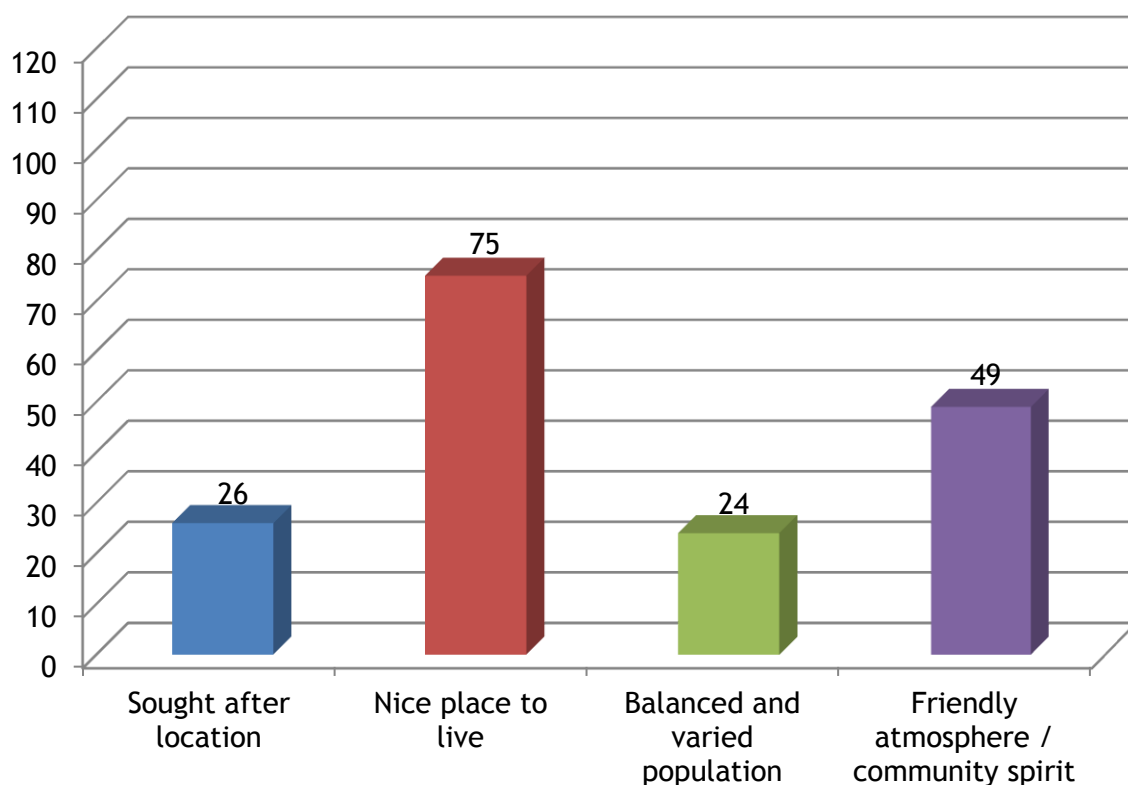
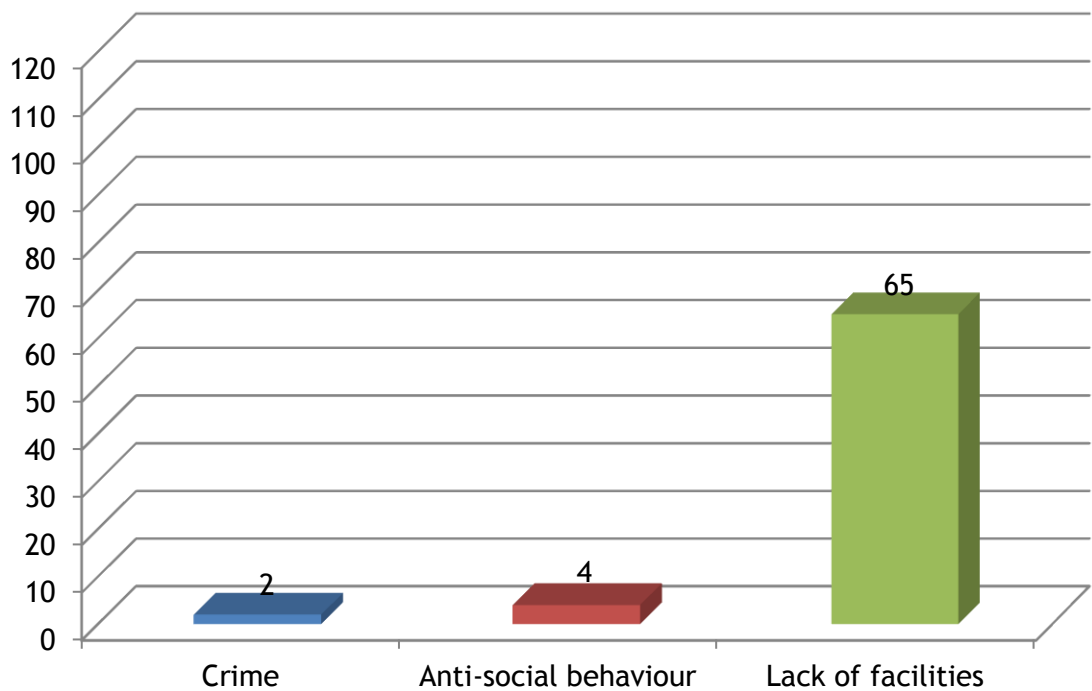


Fig 1.9 - Life in the Parish - positive factors

From fig 1.9, above, it can be seen that the majority of respondents are very positive about life in North Muskham. 63% believed that the Parish is a desirable place to live and 41% consider it has a sense of community.

22% of completed questionnaires came from those who believe that North Muskham is a sought after place to live, and 20% think it has a balanced 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*

As can be seen from fig 2.0, above, some villagers' perception is that North Muskham suffers from some of the 'negative factors' that affect many communities.

55% of respondents felt that North Muskham lacks some facilities; 3% felt that there is some anti-social behaviour; 2% believe crime is a factor.

Comments detailing respondents perceived problems in the Parish can be found on page 13.

x) Adequate housing in the village

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

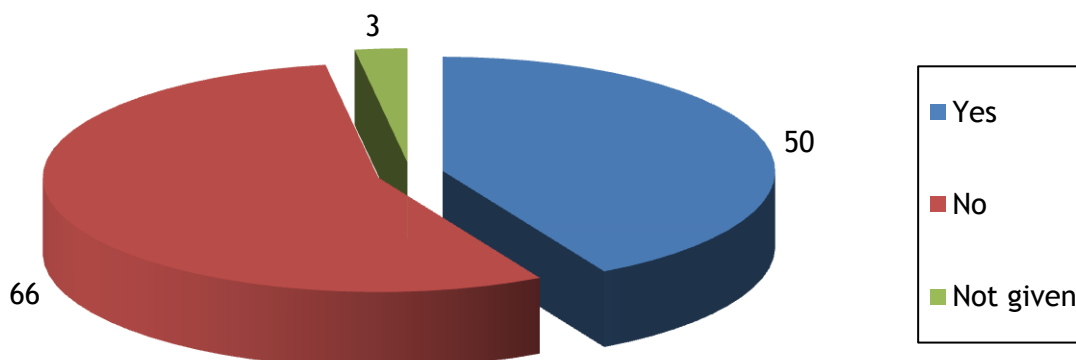


Fig 2.1 - Perceptions on the provision of adequate housing in the village

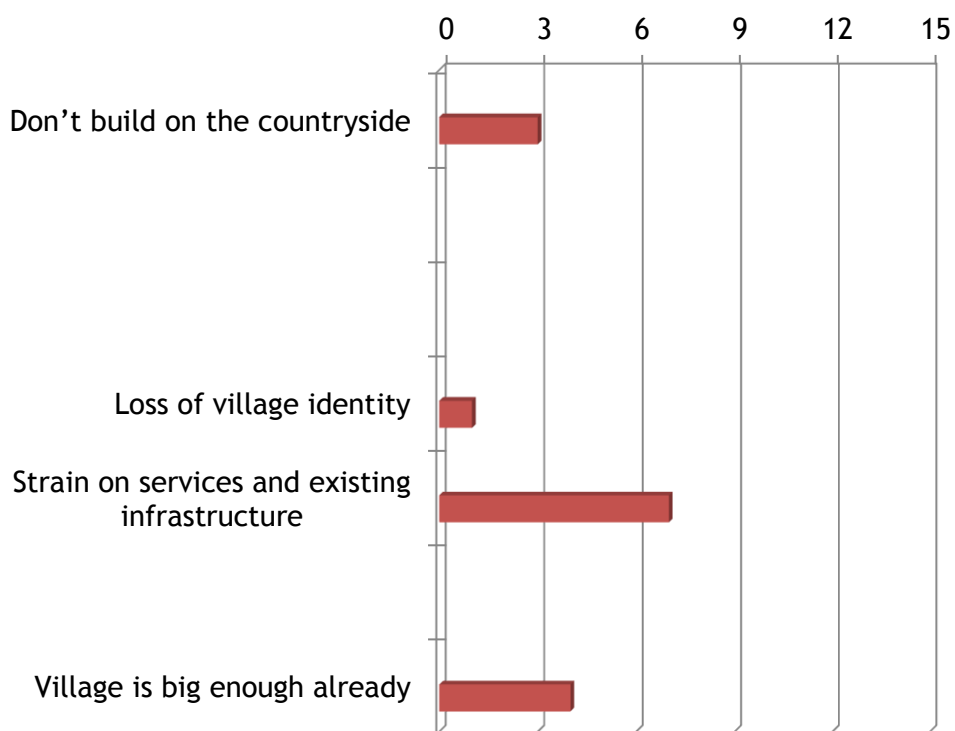
Fig 2.1, shows that 55% of respondents believe that there is not a lack of adequate housing in North Muskhm. 42% of respondents believe that there is a lack of adequate housing.

**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.**

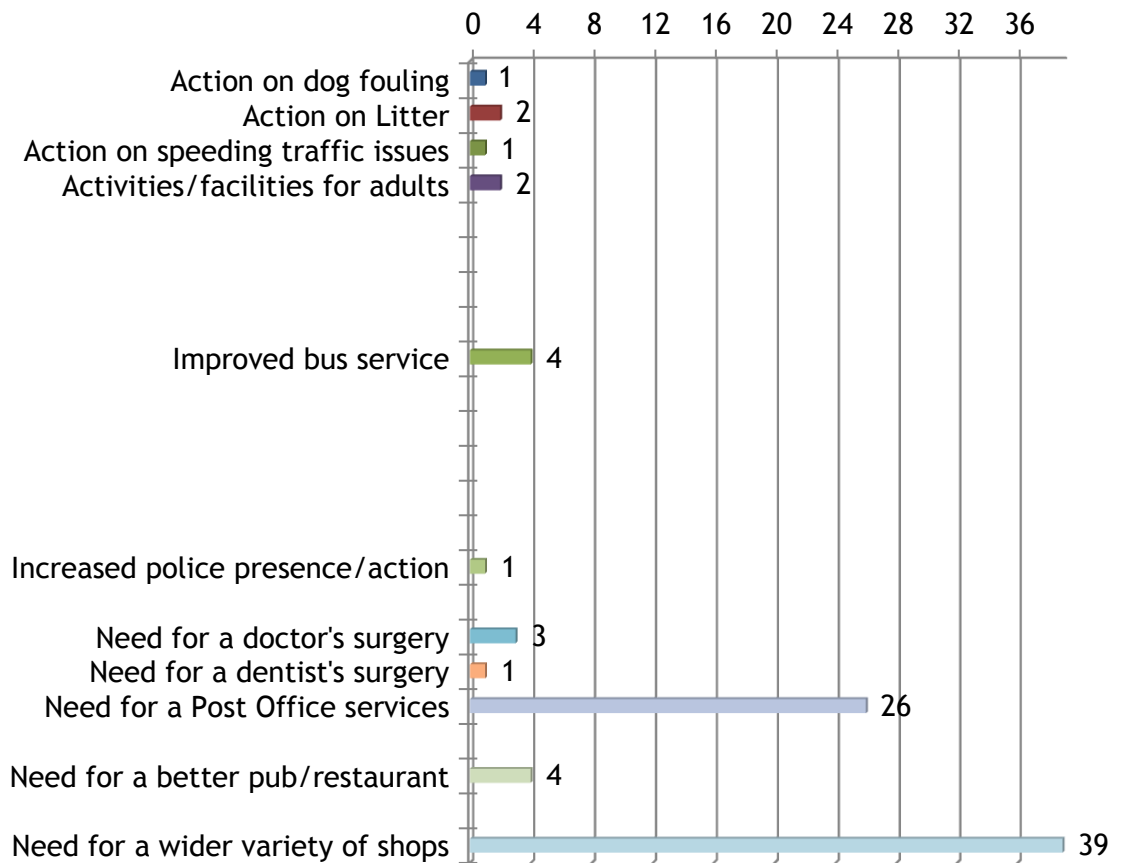


*Fig 2.2 - Concerns over supporting small number of homes for locals*

It can be seen that the highest number of concerns relate to the impact of additional housing on the village's services and infrastructure.

Some respondents also felt that the village is already big enough at present and they do not want to see it expand into the 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?**

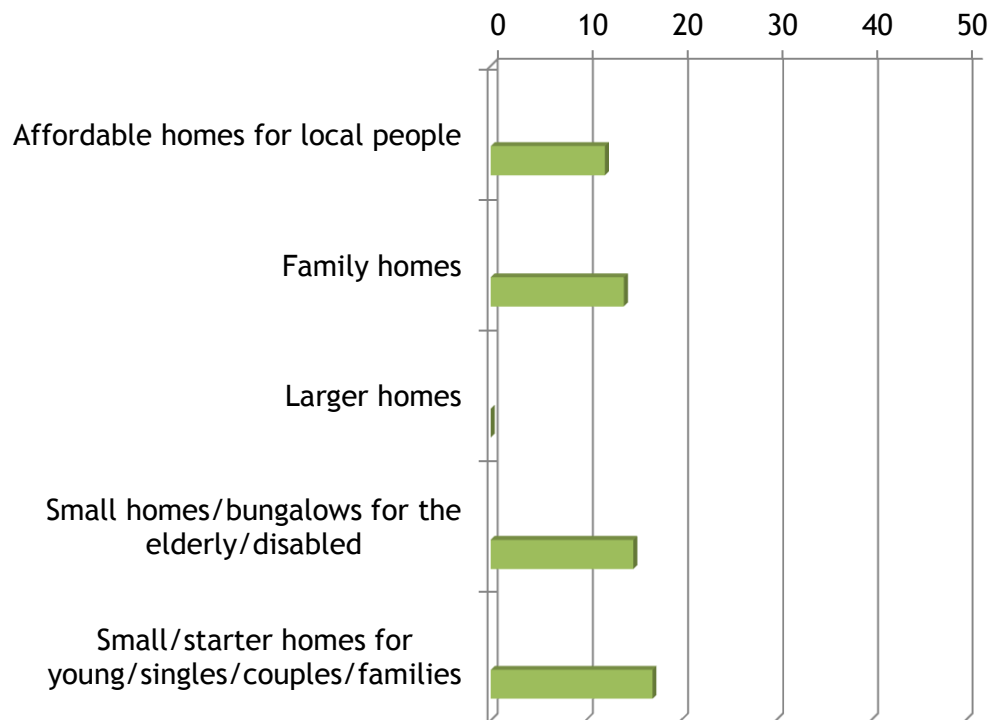


*Fig 2.3 - Concerns over issues and improvements deemed necessary*

Villagers who made comments felt that the lack of a shop and post office services were major issues.

There were several comments relating to a wide variety of issues as outlined in the chart above.

**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 a variety of housing ranging from small homes for first time buyers and young families, bungalows for the elderly and disabled, affordable homes for local people and family homes.



## 5. Housing Need Analysis

Of the 119 returns, 102 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, 17 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.

<b>RESPONDENTS BELOW HAVE A NEED THAT IN THE NEXT 5 YEARS</b>						
<b>Ref</b>	<b>Local Connection?</b>	<b>On Housing Register?</b>	<b>Household details</b>	<b>Reasons for need</b>	<b>Preferred home and tenure</b>	<b>Likely allocation</b>
03	Yes	No	Couple living in own 4 bedroom property	Present home too large	3 bed bungalow. Open market purchase.	3 bed bungalow. Open market purchase.
06	Yes	No	Lone parent family living in privately rented 3 bed property.	Renting but would like to buy.	3 bed house. Shared ownership.	3 bed house. Shared ownership.

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
10	Yes	No	2 parent family living in own mortgaged 3 bed property.	Present home too large.	2 bed bungalow. Open market purchase.	2 bed bungalow. Open market purchase.
15	Yes	No	2 parent family living in own mortgaged 4 bed property.	Family break-up.	2 bed house. Shared ownership.	2 bed house. Shared ownership.
28	Yes	No	Lone parent family living in own mortgaged 4 bed property.	Present home too large and too expensive.	3 bed house or bungalow. Open market purchase or Shared ownership.	3 bed house. Shared ownership.
41	Yes	No	Couple living in own 5 bed property.	Present home too large.	3 bed house. Open market purchase.	3 bed house. Open market purchase.
43	Yes	No	Single person living in own 2 bed property.	Present home too large.	2 bed bungalow. Open market purchase.	2 bed bungalow. Open market purchase.
45	Yes	No	Single person living in own 4 bed property.	Present home too large.	2 bed bungalow or flat. Open market purchase.	2 bed bungalow. Open market purchase.
68	Yes	No	Couple living in own 3 bed property.	Present home too large.	1 bed bungalow. Council or HA renting.	1 bed bungalow. Shared ownership.

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
85	Yes	No	Single person living in own mortgaged 3 bed property.	Present home too large	2 bed house. Open market purchase.	2 bed house. Open market purchase.
91	Yes	No	Couple living in own 4 bed property.	Present home too large	3 bed bungalow. Open market purchase.	3 bed bungalow. Open market purchase.
92	Yes	No	Single person living in own 4 bed property.	Present home too large and too expensive	2 bed bungalow. Open market purchase.	2 bed bungalow. Open market purchase.
98	Yes	No	Couple living in own mortgaged 4 bed property.	Present home too large	2 or 3 bed bungalow. Open market purchase.	2 bed bungalow. Open market purchase.
105	Yes	No	2 parent family living in own mortgaged 4 bed property.	Present home too large. First independent home.	No preference specified.	No need proven.
116	Yes	Yes	Couple living in own 3 bed property.	Cannot manage stairs. Disabled need specially adapted home.	2 bed bungalow. Council renting.	2 bed bungalow (adapted). Council or HA renting.

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
118	Yes	No	Couple living in own mortgaged 2 bed property.	Present home too small	3 or 4 bed house. Open market purchase.	3 bed house. Open market purchase.
119	Yes	Yes	2 parent family living in Council rented 2 bed property.	Present home too small	3 bed house. Council renting.	3 bed house. Council or HA renting

## ii) House price data

Property prices in the Parish have, overall, increased slightly over the past 5 years. During that period prices have increased by an average of £11,998 (4.91%). (source: [www.Zoopla.co.uk](http://www.Zoopla.co.uk)).

## iii) Local context

By way of local context, an investigation of properties for sale and rent in North Muskham in March 2015 has shown that there is just one property available on the open market. There are no properties currently available for rent. (source: [www.Zoopla.co.uk](http://www.Zoopla.co.uk)).

Property For sale	Price (£)	Property For Rent	Price (£)
5 bed detached house	450,000		

**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 £90,000 and an income of almost £103,000 per annum to afford the only available house in North Muskham.

With regard to actual sales, the table below shows properties that have been sold in North Muskham within the past year:

Year	Property	Price (£)
June 2014	Detached House	200,000
June 2014	Detached House	315,000
July 2014	Detached House	182,000
July 2014	Detached House	325,000
July 2014	Detached House	237,000
Sept 2014	Detached House	196,500
Oct 2014	Detached House	307,000
Oct 2014	Detached House	205,000

**The lower quartile property price for actual sales since June 2014 is £189,250.** Based on the affordability criteria explained earlier this would require a deposit of almost £38,000 and an income in excess of £43,000 per annum.

## 6. Conclusion

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

**The survey has identified a requirement for affordable and open market properties.**

There were 17 respondents who indicated a requirement for housing within 5 years.

- **6 were assessed as being in need of affordable housing for rent and shared ownership**
  - 1 x 1 Bed bungalow - affordable shared ownership
  - 1 x 2 Bed house - affordable shared ownership
  - 2 x 3 Bed house - affordable shared ownership
  
  - 1 x 2 Bed bungalow (adapted) - affordable rent
  - 1 x 3 Bed house - affordable rent
- **10 were assessed as preferring open market housing to purchase, as follows:**
  - 1 x 2 Bed house
  - 2 x 3 Bed house
  
  - 5 x 2 Bed bungalow
  - 2 x 3 Bed bungalow
- **1 respondent was assessed as not having a proven need for alternative housing.**

**THEREFORE, THERE IS AN IDENTIFIED NEED FOR**  
**6 AFFORDABLE HOMES AND A PREFERENCE FOR 10 OPEN**  
**MARKET HOMES IN NORTH MUSKHAM FOR LOCAL PEOPLE**  
**WISHING TO REMAIN IN THE VILLAGE**

## 7. Contact information

### Midlands Rural Housing

Whitwick Business Centre  
Stenson Road  
Coalville  
Leicestershire  
LE67 4JP



t: 01530 278 080  
e: [miles.king@midlandsrh.org.uk](mailto:miles.king@midlandsrh.org.uk)  
w: [www.midlandsrural.org.uk](http://www.midlandsrural.org.uk)  
 @MidlandsRural