

A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF THURLASTON PARISH



PRODUCED BY
MIDLANDS RURAL HOUSING

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1. Summary

- A Housing Needs Survey was carried out in the Parish of Thurlaston in January 2016.
- Results obtained showed there was a need in the next 5 years for 1 open market (sale) home and no affordable homes for local people enabling them to be suitably housed within the community.
- If an affordable need was found in the future, local needs affordable homes could be developed on a 'rural exception site'¹, 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 Thurlaston 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 Thurlaston 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 Thurlaston Parish Council to agree and arrange the Housing Needs Survey of the Parish.

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 years² 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 Thurlaston Parish.

The Thurlaston Parish Housing Needs Survey questionnaires were delivered to every household in the Parish at the beginning of January. The return date for the survey was 5th February and returns were made via a postage paid envelope directly to MRH. Survey forms were distributed to all households in the Parish as well as to those who contacted MRH to say that they had moved away from Thurlaston Parish or had a strong connection to the Parish and wished to complete a form. In total 154 survey forms were distributed.

The Housing Needs Survey was conducted in order to obtain clear evidence of any local housing need for a range of housing tenures for Thurlaston residents. This evidence will be made available to Rugby Borough Council; Thurlaston 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 Thurlaston Parish up to 2021. 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 Thurlaston.

Of the 2 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
- 0 was assessed as being in need of affordable housing for rent or shared ownership
- 1 was assessed as being suitably housed at present or did not provide enough financial information to be assessed at this time

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. No Parish residents were found to be on the Housing Register.

THERE IS AN IDENTIFIED NEED FOR
1 OPEN MARKET HOME AND 0 AFFORDABLE HOMES
IN THURLASTON PARISH FOR THOSE
WITH A LOCAL CONNECTION

Appendix 1 - Housing Need Analysis

Of the 51 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 Parish. 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.

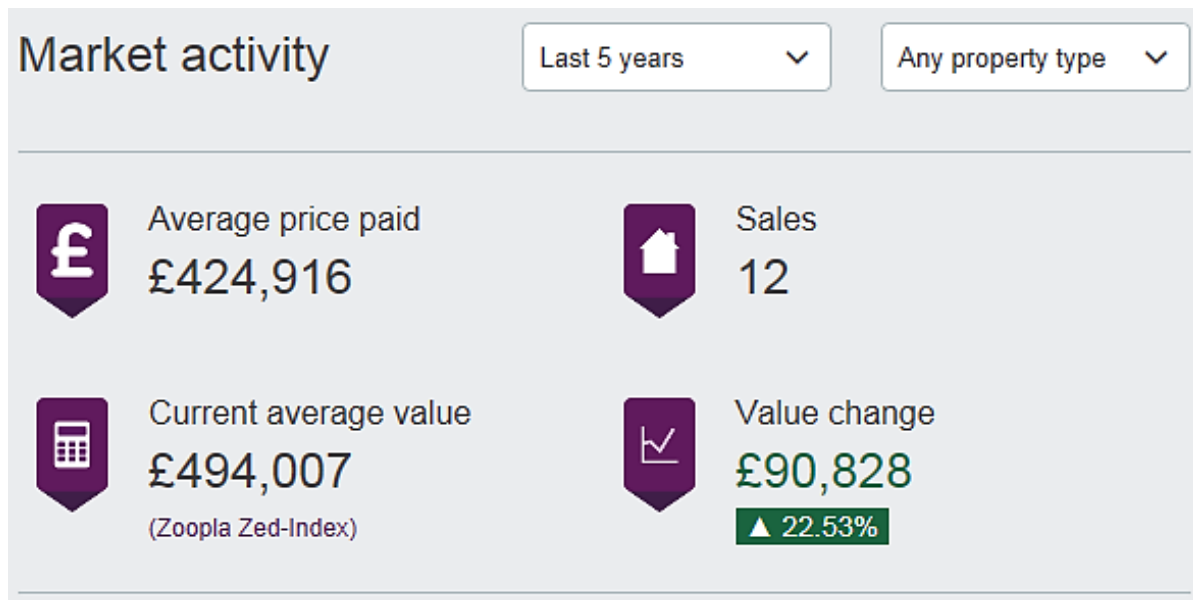
i) Respondent analysis

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 |
| 42 | Yes | No | Single person living in own home | Need smaller, cheaper home | 2 bed house / bungalow - Open market purchase | Insufficient financial information provided |
| 47 | Yes | No | Couple living in own home | Need smaller home | 3 bed bungalow - Open market purchase | 3 bed bungalow - Open market purchase |

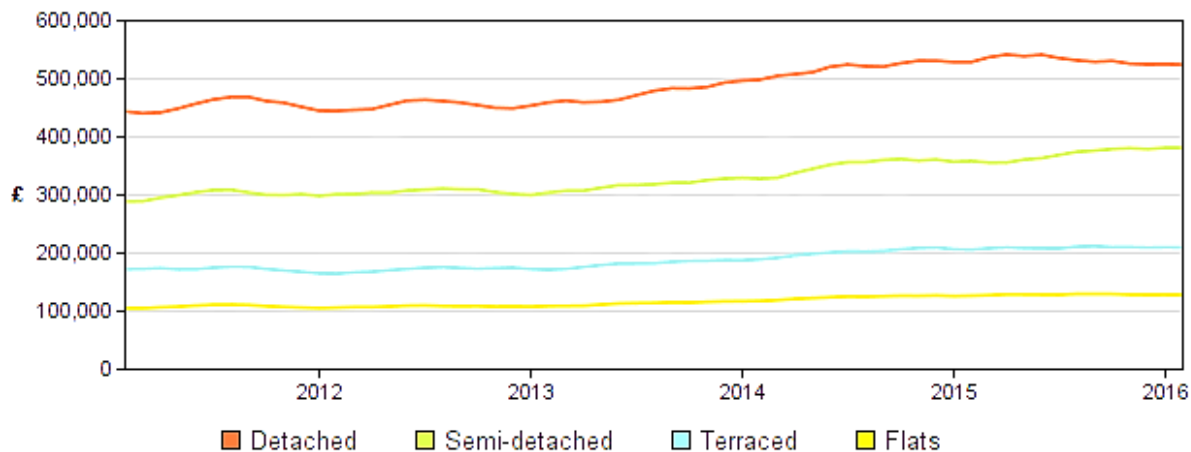
The Rugby Borough Council Housing Register was also cross referenced and no one with a strong local connection is on the register with an application to live in affordable housing in Thurlaston Parish. The Housing Register includes households that would like to live in the Parish but none of them have current Parish residency and do not have the necessary local connection to qualify for this report and for 'local needs housing'.

ii) House price trends



Property prices in the Thurlaston have, overall, increased over the past 5 years. During that period prices have increased by an average of 22.53% (£90,828).

Value trends in Thurlaston, 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 Thurlaston in February 2016 (source: www.zoopla.com).

Current asking prices in Thurlaston, Warwickshire

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

Current asking rents in Thurlaston, Warwickshire

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

There are currently no properties for sale or rent in Thurlaston.

iv) Local context - properties sold

Property value data/graphs for Thurlaston, Warwickshire

| Property type | Avg. current value | Avg. £ per sq ft. | Avg. # beds | Avg. £ paid (last 12m) |
|---------------|--------------------|-------------------|-------------|------------------------|
| Detached | £522,847 | £264 | 4.0 | £323,750 |
| Semi-detached | £379,522 | - | 3.0 | £190,000 |
| Terraced | £208,311 | - | 2.5 | - |
| 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 February 2015 (total 5 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 semi detached home at £190,000) would require a deposit of £38,000 and income of over £43,000 per annum.

Appendix 2 - Respondent details

A total of 154 survey forms were distributed and 51 were received in return, giving a return rate of 33% against the number distributed. In our experience this is a good 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 Parish life that are likely to respond.

i) Household type

The questionnaire asked Parish residents to indicate the type of household they are. This enabled the charts below (fig 1.1), to be produced:

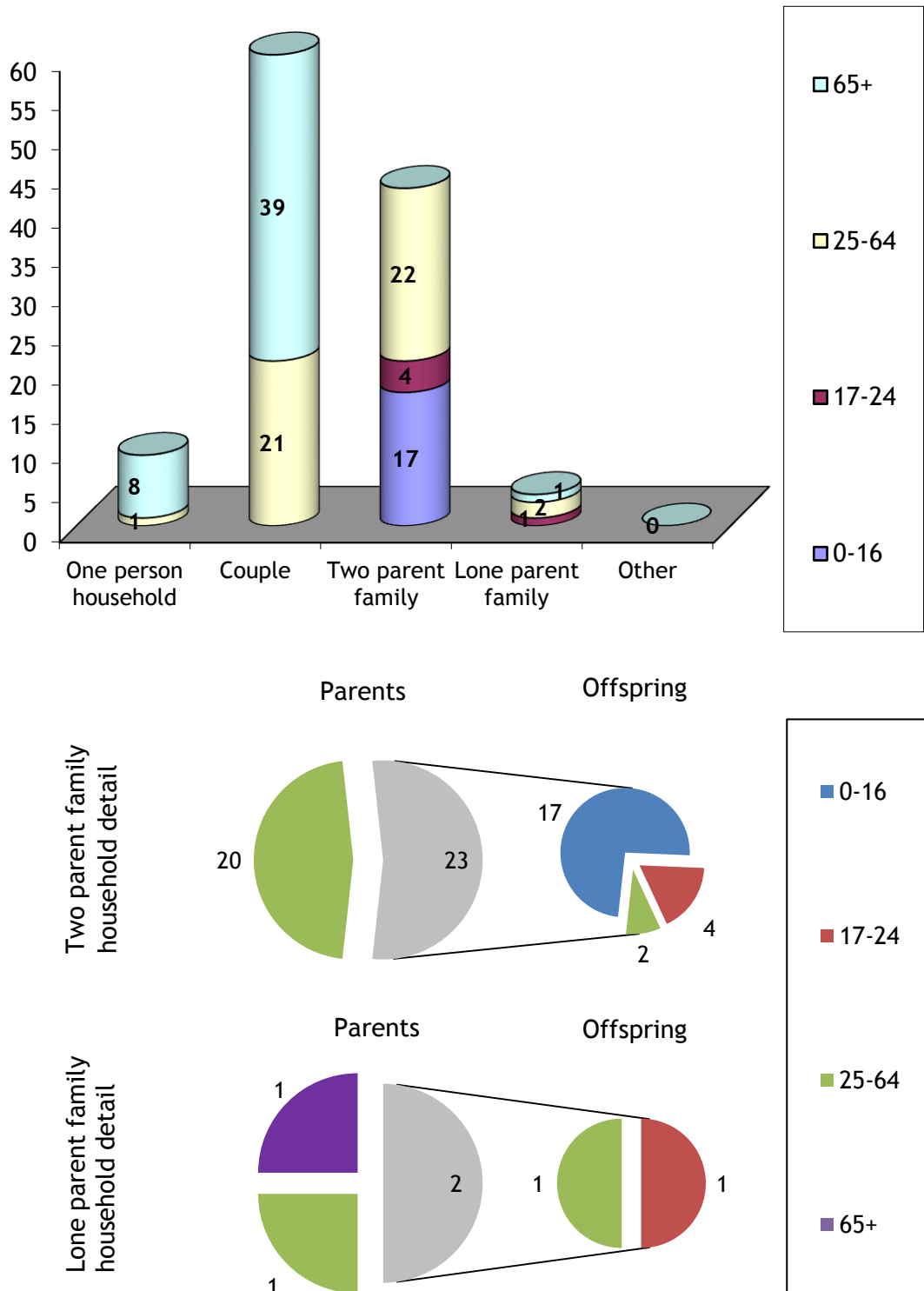


Fig 1.1 - Household type

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

The largest number of responses (30) was from those living in from couple only households. 65% of people in those households were 65 years and over and 35% were aged between 25-64 years old.

20 responses were received from two parent family households. The parents of these households were all aged between 25-64 years old and the offspring living in the two parent family households were of varying ages. 74% of the offspring were under 16 years old; 17% were 17-24 years old and 9% were aged between 25-64 years old. These 6 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 9 responses from one person households (89% of which were aged 65+ years old) and 2 responses from lone parent family households (both of which had offspring aged 17+ years old).

ii) Tenure of all respondents

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

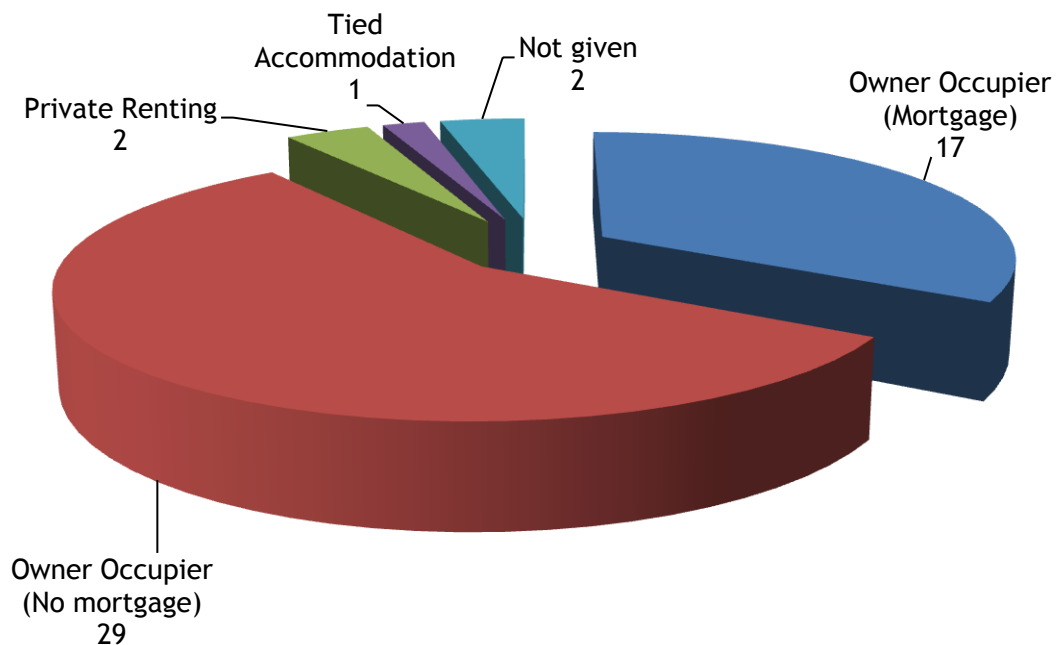


Fig 1.2 - Tenure of respondents

It shows that owner-occupiers were by far the largest tenure group accounting for 90% of replies (57% of total survey respondents have no outstanding mortgage on their property and 33% have a mortgage on their home).

4% of responses came from private renters and 2% from households in accommodation tied to their employment.

iii) Property Types

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

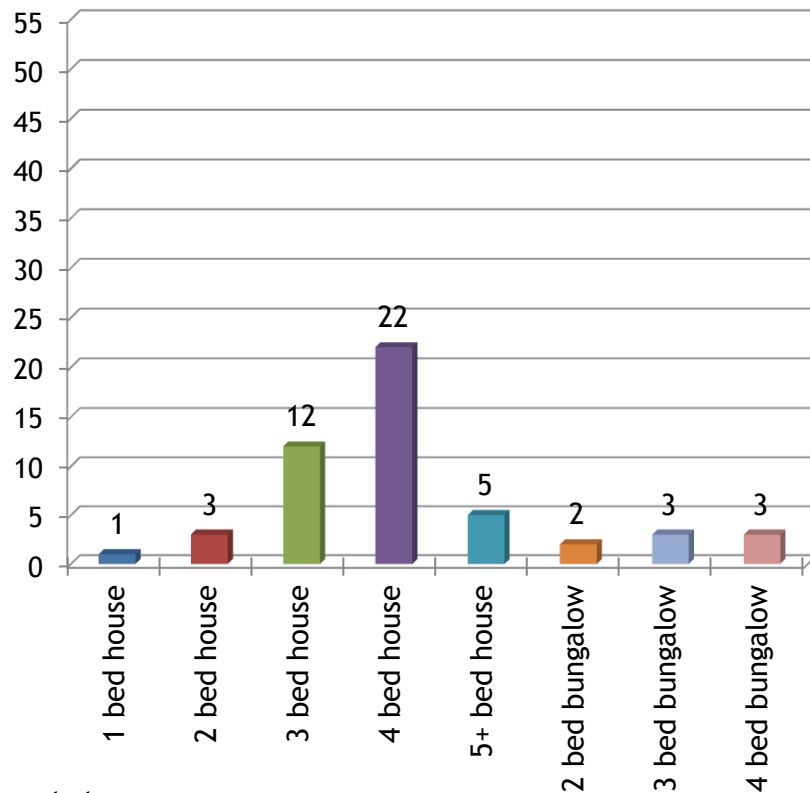


Fig 1.3 - Property types

Those living in 4 bedroom houses were the largest group (43% of responses), followed by those living in 3 bedroom houses (24%). 16% 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 Parish is given in the chart below (fig 1.4):

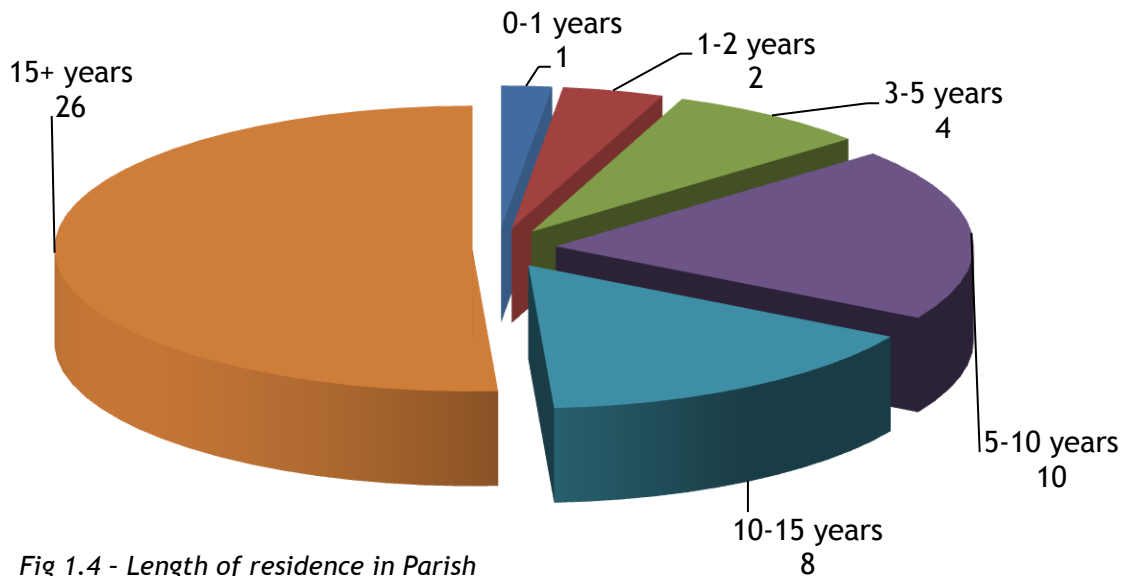


Fig 1.4 - Length of residence in Parish

It shows that over half of respondents (51%) have lived in the Parish for in excess of 15 years.

16% of respondents have lived in Thurlaston Parish for between 10 and 15 years, and 20% have been there for between 5 and 10 years. 14% 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:

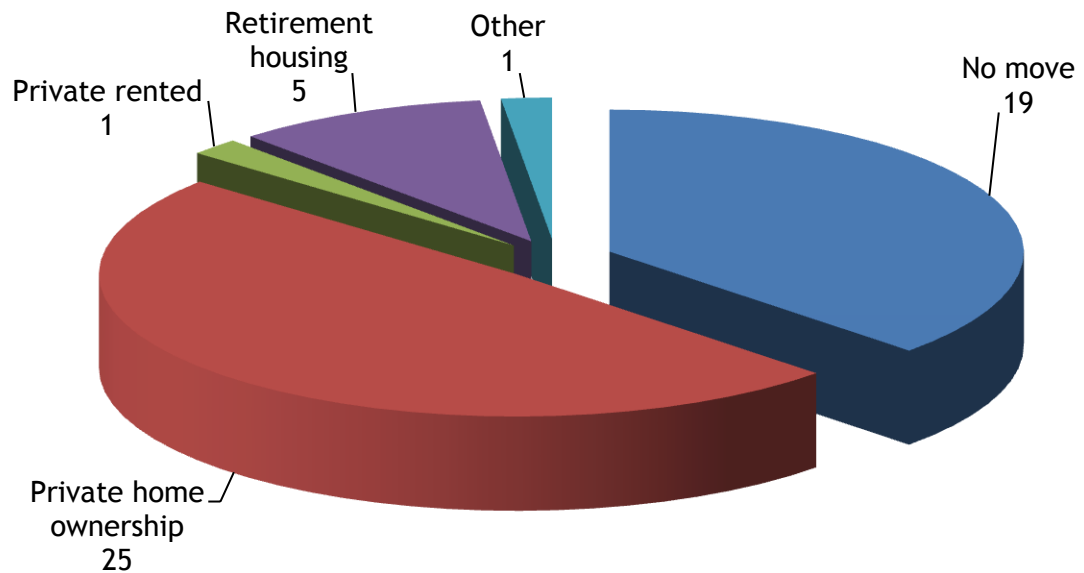


Fig 1.5 - Anticipated tenure for next home move

37% of completed questionnaires came from Parishioners who do not expect to move home again. 49% of people anticipate their next property being a privately owned home and 10% believe they will move into retirement housing. 2% believe that their next move will be into privately rented accommodation.

vi) Anticipated next home move - time

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

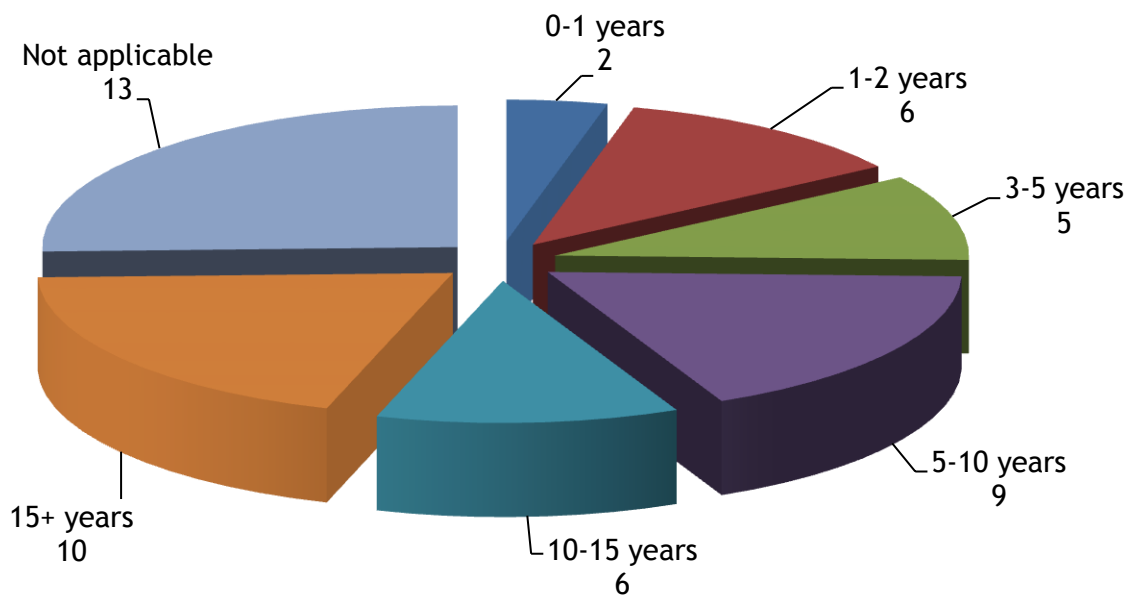


Fig 1.6 - Anticipated tenure for next home move

45% of responses came from households that do not expect to move again or expect any move to be at least 15 years away. 12% of respondents expect their next home move to be in 10-15 years and 18% anticipate moving in 5-10 years time.

10% believe they will move in 3-5 years whilst 16% of respondents expect to move within 2 years.

vii) **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 Parish 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 Thurlaston.

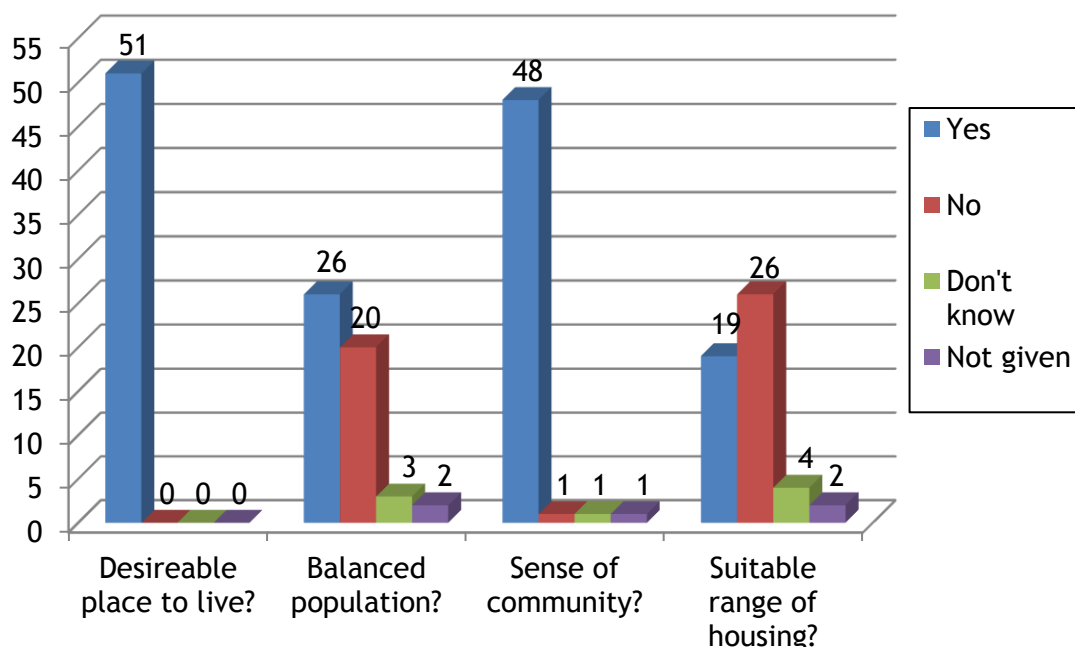


Fig 1.7 - Life in the Parish - positive factors

From fig 1.7, above, it can be seen that the majority of respondents are very positive about life in Thurlaston Parish. 100% believed that the village is a desirable place to live and 94% thought that it enjoys a sense of community.

51% of completed questionnaires came from those who believed that the Parish has a balanced population (39% did not). 51% of responses said that the village did not have a suitable range of housing whilst 37% said that it did.

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

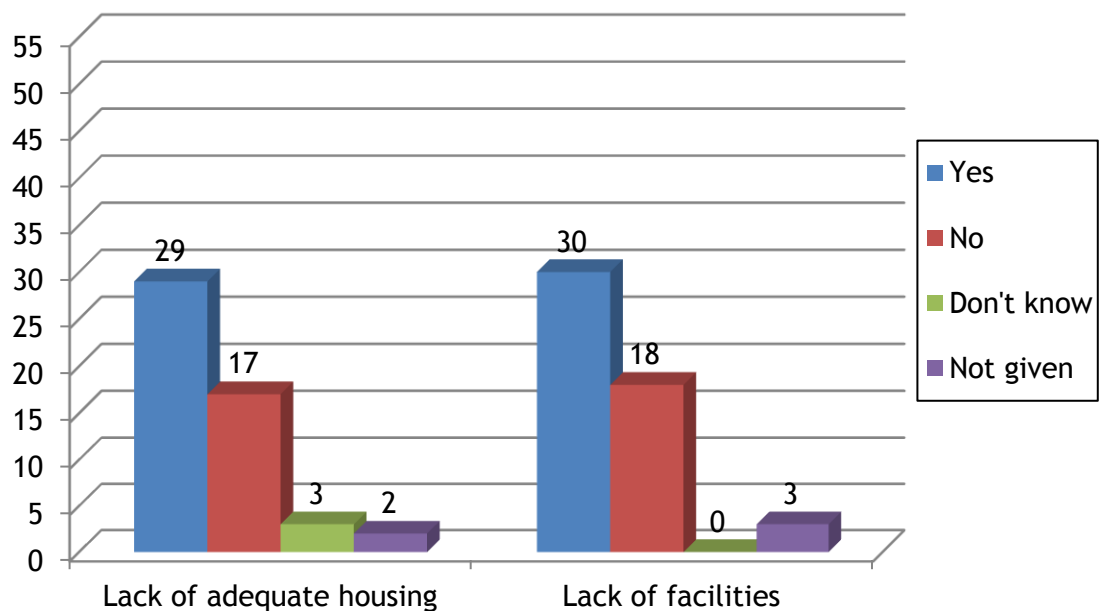


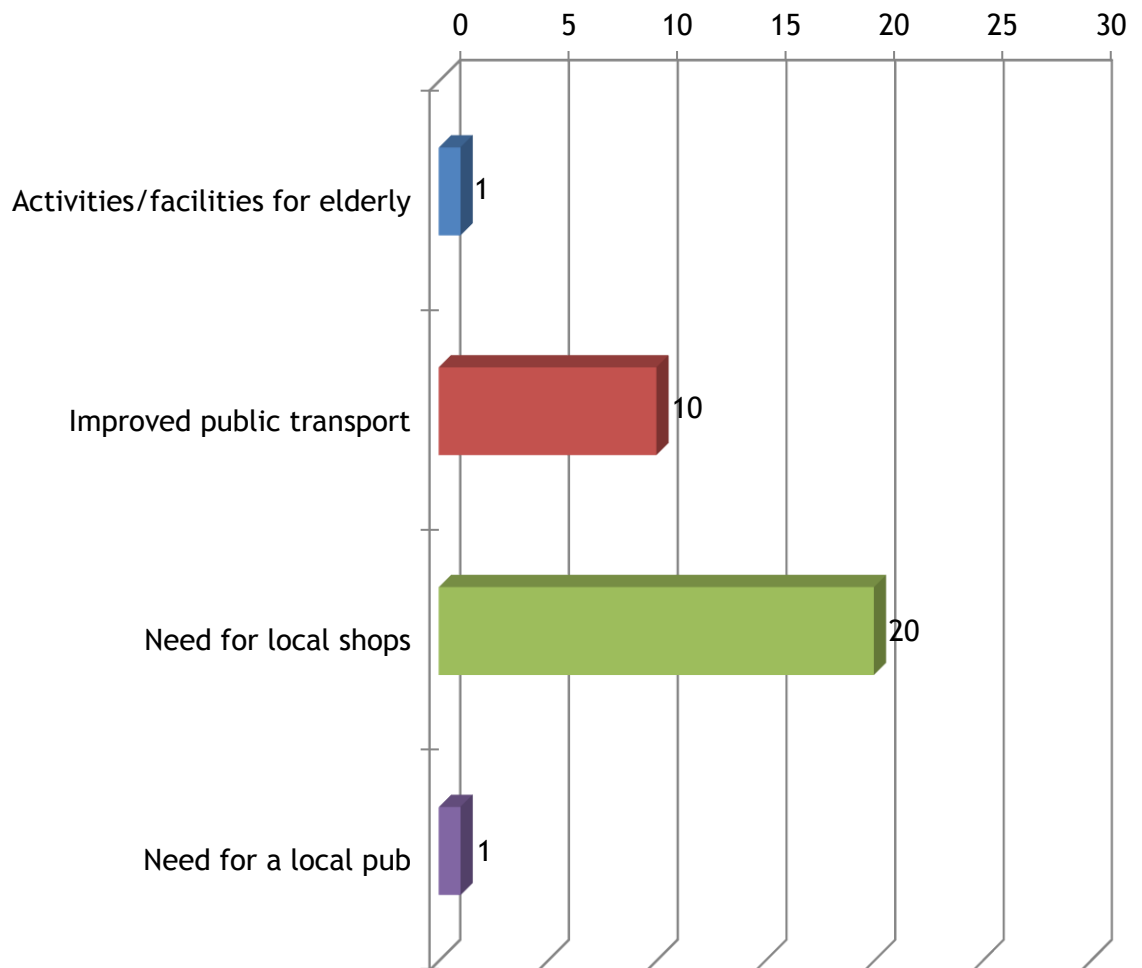
Fig 1.8 - Life in the village - negative factors

As can be seen from fig 1.8, above, 57% of respondents believed that there is a lack of adequate housing in Thurlaston whilst 33% of returned surveys felt that there is not.

Respondents' perception on whether the Parish is well served by facilities saw 59% of respondents stating that there is a lack of facilities in the village whilst 35% felt that there is not.

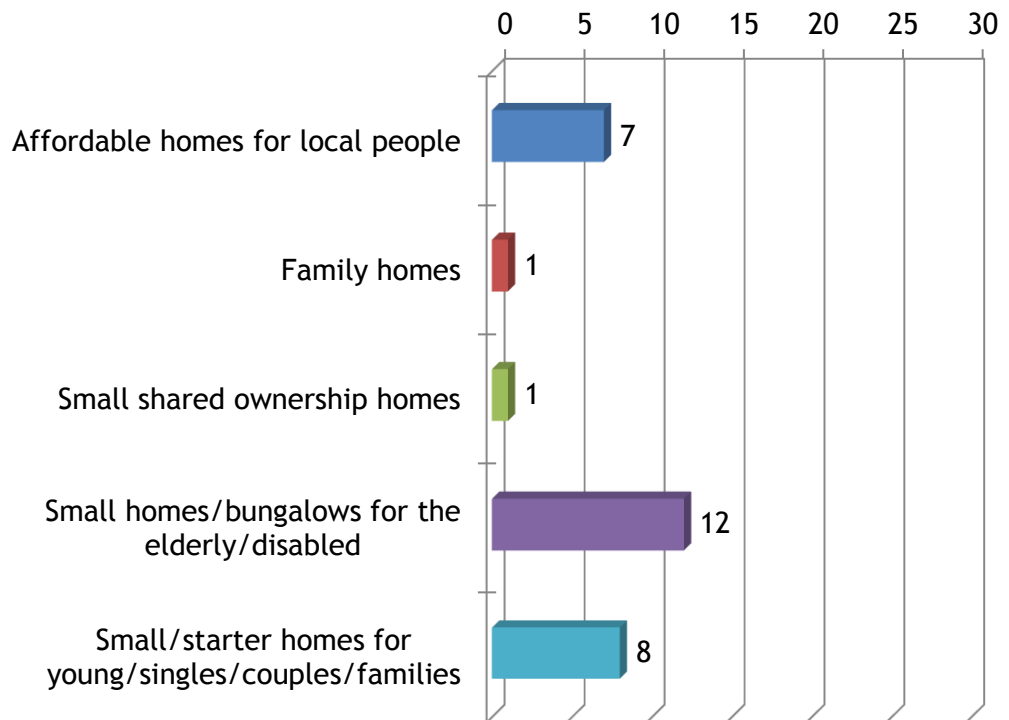
Some respondents provided further details around their thoughts on this question. These can be found on the following two pages.

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 30 responses (59%) who felt that the village lacked facilities the majority of these were focused around the requirements for local shops and improved public transport.

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 29 responses (57%) 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 Parish because of a lack of suitable or affordable accommodation.

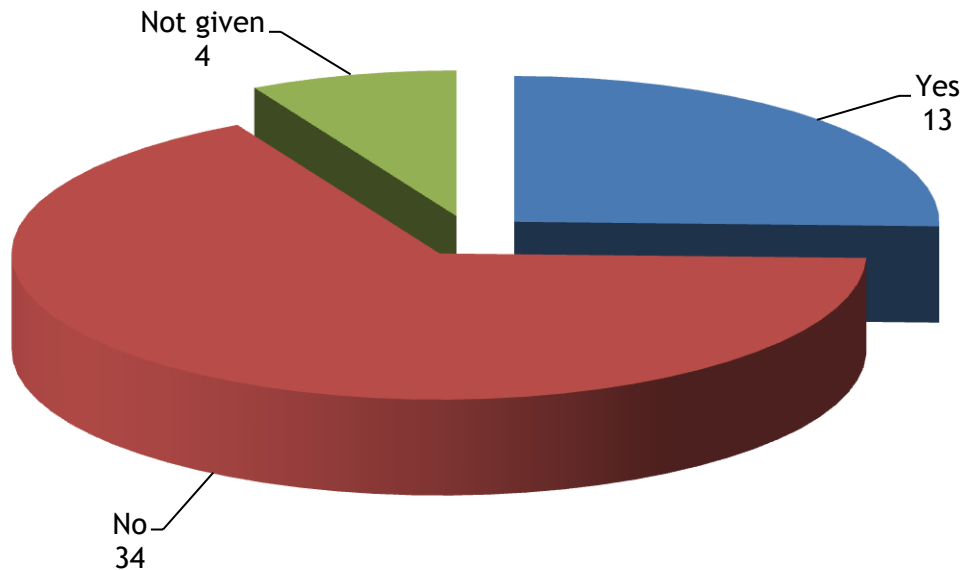


Fig 1.9 - Migration

Fig 1.9 shows that 25% of Parish residents who returned questionnaires were aware of others who have had to leave the Parish 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.

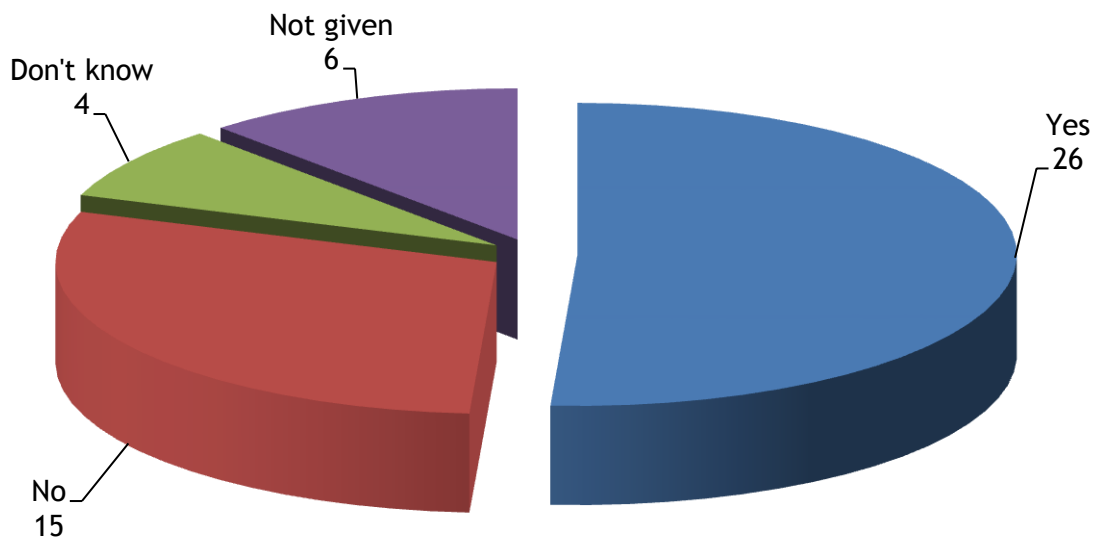


Fig 2.0 - Support for affordable homes for local people

Fig 2.0, above, shows that over half of respondents (51%) stated that they are in favour of an affordable housing scheme for local people and would support such development while 29% said that they are not in favour. 8% of respondents were not sure at this stage.

Appendix 3 - Contact information

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