

A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF WOLSTON



PRODUCED BY
MIDLANDS RURAL HOUSING

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1. Summary

- A Housing Needs Survey was carried out in the Parish of Wolston in April 2017.
- Results obtained showed there was a need in the next 5 years for 10 open market (sale) homes and 19 affordable homes for local people enabling them to be suitably housed within the community. There are a further 11 open market homes and 11 affordable homes believed to be required in 5-10 years time.
- 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 the Parish Council, Neighbourhood Plan Group 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 Wolston 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 Wolston Parish Council and the Neighbourhood Plan Group 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 Wolston.

The Wolston Parish Housing Needs Survey questionnaires were delivered to every household in the Parish in late March. The return date for the survey was 21st April 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 Wolston or had a strong connection to the Parish and wished to complete a form. In total 1,197 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 Wolston residents. This evidence will be made available to Rugby Borough Council; Wolston Parish Council; Wolston Neighbourhood Plan Group; 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 Parish.

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 Wolston up to 2022. This study has not only investigated the affordable housing need of the Parish, 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 Wolston.

Of the respondents who indicated a housing need in the next 5 years:

- **10 were assessed as being in need of open market housing (for local people) to purchase**

1 x 2 bed house - open market purchase 1 x 2 bed bungalow - open market purchase
5 x 3 bed house - open market purchase 1 x 2 bed flat - open market purchase
1 x 4 bed house - open market purchase
1 x 2 bed bungalow / retirement unit - open market purchase

- **19 were assessed as being in need of affordable housing for rent or shared ownership**

3 x 1 bed home - affordable rented 2 x 1 bed flat - affordable rented
1 x 2 bed house - affordable rented 7 x 2 bed house - shared ownership
3 x 3 bed house - affordable rented 1 x 3 bed house - shared ownership
2 x 2 bed bungalow - affordable rented

THERE IS AN IDENTIFIED NEED FOR
10 OPEN MARKET HOMES AND 19 AFFORDABLE HOMES
IN WOLSTON IN THE NEXT 5 YEARS
FOR THOSE WITH A LOCAL CONNECTION

Appendix 1 - Housing Need Analysis

The vast majority of responses 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 respondents who stated that they are in housing need in the next 5 years. They 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. The collated results of these responses are illustrated overleaf.

As for respondents who are included in the table overleaf and indicated a need for affordable housing in the next 5 years (the validity period of the Housing Needs Survey report), the analysis behind the individual responses has been explained on page 7.

Type of housing required	Alternative housing required in...	House					Bungalow					Flat					TOTAL					
		1 bed	2 bed	3 bed	4 bed	5+ bed	1 bed	2 bed	3 bed	4 bed	5+ bed	1 bed	2 bed	3 bed	4 bed	5+ bed						
Open market housing (owner occupier)	Immediately																		0			
	<2 years			2						1									3			
	2-5 years		1	3	1								1						6			
	5-10 years	1			1					3	2								8			
Retirement housing (open market)	Immediately																		0			
	<2 years																		0			
	2-5 years								1										1			
	5-10 years								3										3			
Private renting	Immediately																		0			
	<2 years																		0			
	2-5 years																		0			
	5-10 years																		0			
Affordable shared ownership (Housing Association)	Immediately																		0			
	<2 years		4	1															5			
	2-5 years		3																3			
	5-10 years		4																4			
Affordable renting (Housing Association)	Immediately																		3			
	<2 years	2		1													2		5			
	2-5 years	1	1							1									3			
	5-10 years	2		1						1	1						2		7			
TOTAL		6	13	10	2	0	1	11	2	0	0	1	11	2	0	0	5	1	0	0	0	51

ii) Affordable housing need analysis

The following table lists details of those respondents who stated that they are in affordable or intermediate 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 future homes would indeed meet the needs of those to be housed. Therefore a 'likely allocation' 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
11	Yes	No	Single person living in affordable rented home	Needs larger home	2 bed house / bungalow - Affordable rented / shared ownership	2 bed house - Shared ownership
14	Yes	No	Single person living in private rented home	Needs smaller, cheaper home with security of tenancy	1 / 2 bed bungalow - Affordable rented	2 bed bungalow - Affordable rented
20	Yes	No	Single person living in shared home	Needs smaller, cheaper, independent home following change of circumstance	2 bed house - Shared ownership	2 bed house - Shared ownership
27	Yes	No	Family living with parents	Need first home	2 bed house / bungalow / flat - Affordable rented	2 bed house - Affordable rented

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation / purchase
38	Yes	No	Single person living with parents	Needs first home	2 / 3 bed house - Shared ownership	1 bed home - Affordable rented
67	Yes	No	Single person living in private rented home	Needs larger, cheaper home with security of tenancy	2 bed house - Affordable rented / shared ownership	1 bed home - Affordable rented
93	Yes	No	Single person living with parents	Needs first home	2 bed house - Shared ownership	2 bed house - Shared ownership
106	Yes	No	Single person living with parents	Needs first home	1 / 2 bed house / bungalow / flat - Affordable rented / shared ownership	2 bed house - Shared ownership
182	Yes	No	Family living in own home away from Parish	Want larger home closer to family	3 bed house - Shared ownership	3 bed house - Shared ownership
183	Yes	No	Single person living with parents	Needs first home	2 bed house / bungalow / flat - Affordable rented	1 bed home - Affordable rented
200	Yes	No	Single person living with parents	Needs first home	2 bed house - Shared ownership	2 bed house - Shared ownership

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation / purchase
203	Yes	Yes (RBC register & Housing Association list)	Single person living in affordable rented home	Physical / medical reasons	1 bed flat (ground floor) - Affordable rented	1 bed flat (ground floor) - Affordable rented
206	Yes	No	Single person living with parents	Needs first home	1 / 2 bed house - Shared ownership	2 bed house - Shared ownership
210	Yes	No	Single person living with parents	Physical / medical reasons	2 bed flat - Affordable rented	1 bed flat - Affordable rented
226	Yes	No	Single person living with parents	Needs first home	1 / 2 bed house - Shared ownership	2 bed house - Shared ownership
250	Yes	Yes (RBC register & Housing Association list)	Family living in affordable home away from the Parish	Need larger home and want to return to Parish to be close to family for care reasons	3 / 4 bed house - Affordable rented / shared ownership	3 bed house - Affordable rented
291	Yes	No	Family living in own home	Need larger but cheaper home and a change of tenure	4 bed house - Affordable rented	3 bed house - Affordable rented

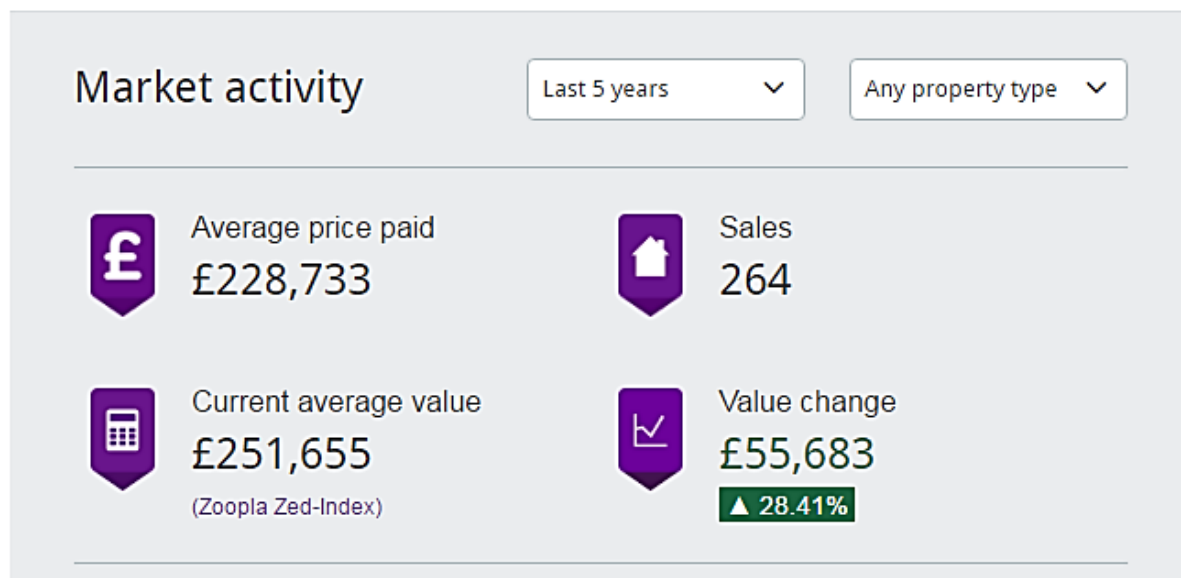
Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation / purchase
310	Yes	Yes (RBC register & Housing Association list)	Family living in affordable rented home	Need larger home	3 bed house - Affordable rented	3 bed house - Affordable rented
326	Yes	Yes (RBC register & Housing Association list)	Couple living in affordable rented home	Need smaller home	2 bed bungalow - Affordable rented	2 bed bungalow - Affordable rented

The Rugby Borough Council Housing Register was also cross referenced and, following careful consideration, the Borough Council felt that Housing Register demand for properties in Wolston is minimal. On the rare occasions a property comes up in the Parish they are difficult to allocate and those with a local connection are always below 5 in number. The composition of the housing register is such that most applicants wish to live in Rugby Town (centre & suburbs) exclusively.

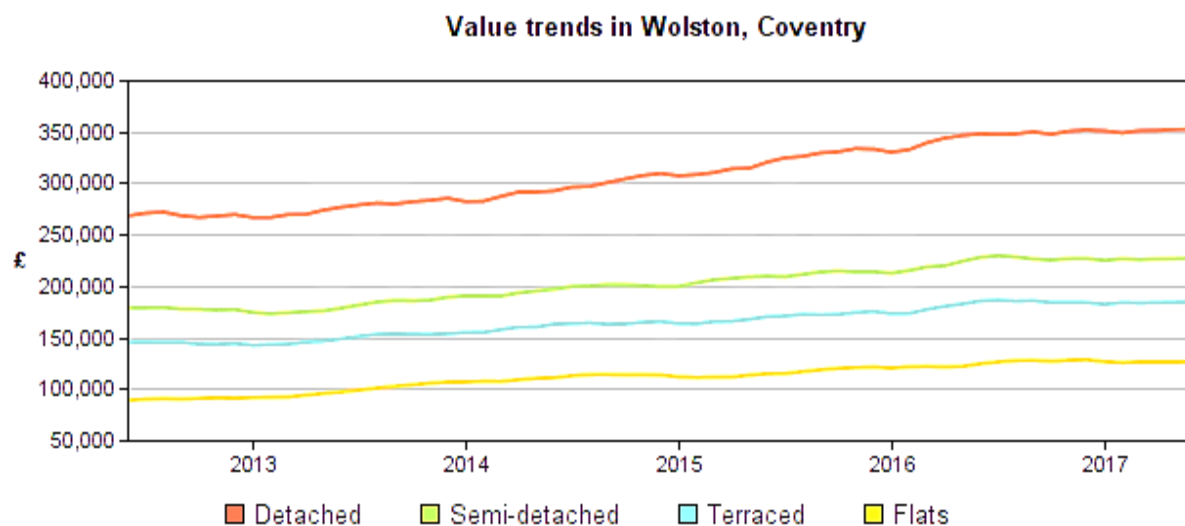
The Housing Needs Survey has shown that the vast majority of those that have come forward in affordable housing need are not on the Housing Register so work needs to take place to join up those in housing need and any affordable properties that become available in the Parish.

iii) House price trends

Area guide for Wolston



Property prices in the Wolston have, overall, increased over the past 5 years. During that period prices have increased by an average of 28.41% (£55,683).



iv) 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 Wolston in May 2017 (source: www.zoopla.com).

Current asking prices in Wolston

Average: **£274,716**

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	£297,917 (6)	£309,975 (2)	-
Flats	£65,000 (1)	-	-	-	-
All	£65,000 (1)	-	£297,917 (6)	£309,975 (2)	-

Current asking rents in Wolston

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

The 'open market' contains a one bed flat, 6 three bed houses and 2 four bed houses.

There are currently no properties for rent in Wolston.

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

Based on the affordability criteria explained above, to purchase the 'cheapest' property on the market (a 1 bed flat at £65,000) would require a deposit of £13,000 and income of almost £15,000 per annum. To afford a property with more than one bedroom would require substantially more. The 'cheapest' house on the market is a 3 bed semi detached house which is asking for offers over £220,000. To afford a mortgage for this house the purchaser would require a deposit of £44,000 and income in excess of £50,000.

v) Local context - properties sold

Property value data/graphs for Wolston

Property type	Avg. current value	Avg. £ per sq ft.	Avg. # beds	Avg. £ paid (last 12m)
Detached	£352,380	£268	4.1	£308,598
Semi-detached	£226,532	£241	3.0	£228,672
Terraced	£184,097	£241	2.7	£199,019
Flats	£126,063	-	1.8	£126,500

The average property price for actual sales since June 2016 (total 48 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 a flat at the average price paid over the last 12 months (£126,500) would require a deposit of £25,300 and income of almost £29,000 per annum. To get a mortgage for a terraced house based on sales prices for the last 12 months (£199,019) would need a deposit of almost £40,000 and a household income of nearly £45,500.

Appendix 2 - Respondent details

A total of 1,197 survey forms were distributed and 326 were received in return, giving a return rate of 27% against the number distributed. In our experience this is an average level of response for a survey of this kind in a parish of this size. It is only those who have a housing need or are interested in a local 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 chart below (fig 1.1), to be produced:

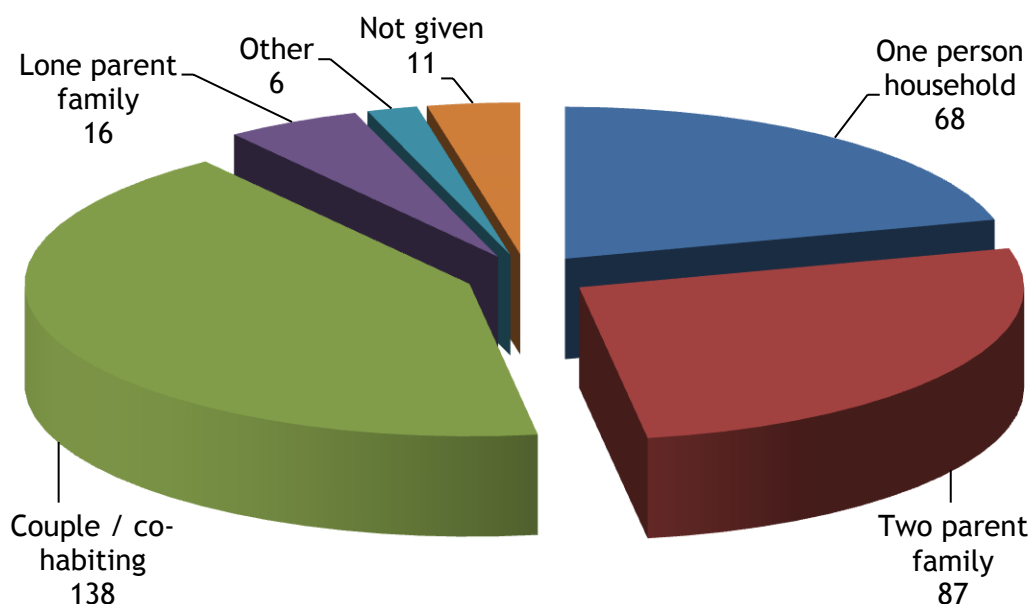


Fig 1.1 - Household type

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

The largest number of responses (42%) was from those living in from couple / co-habiting households. 32% of responses were received from family households (27% of total responses from two parent families and 5% from lone parent families).

There were 21% of responses from one person households and 2% from households that classed themselves as 'other.'

ii) Tenure of all respondents

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

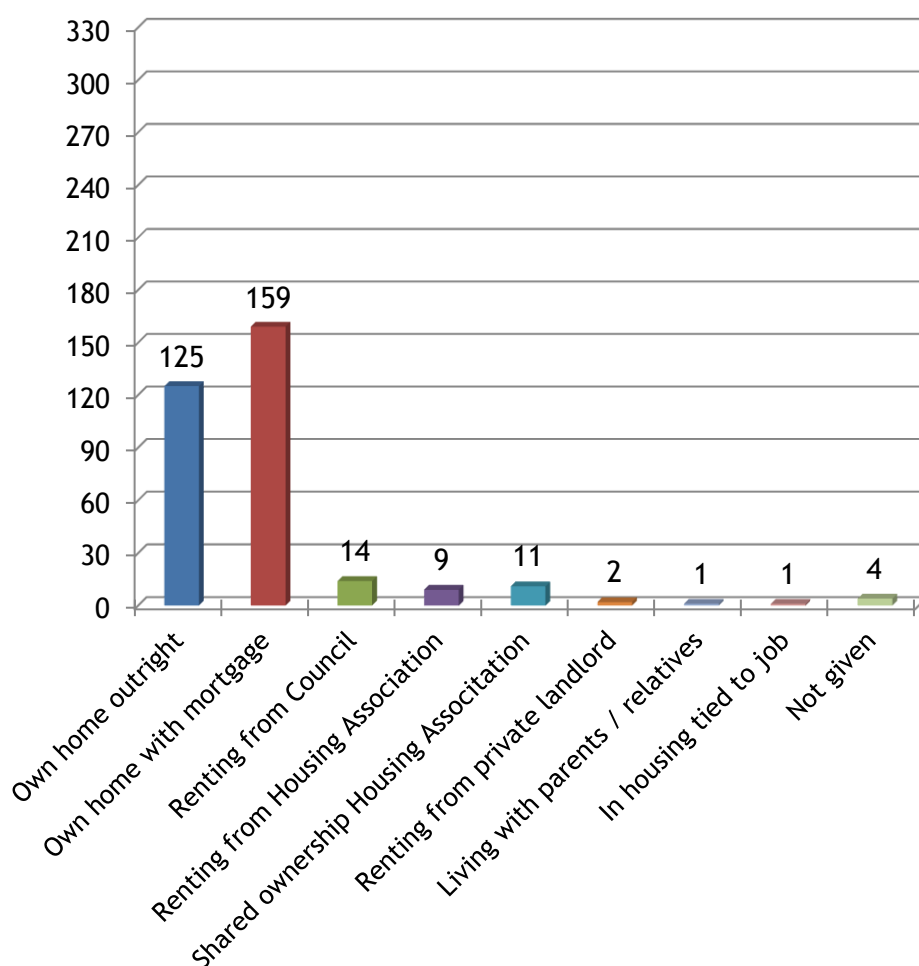


Fig 1.2 - Tenure of respondents

It shows that owner-occupiers were by far the largest tenure group accounting for 87% of replies (49% of total survey respondents have a mortgage on their home and 38% have no outstanding mortgage on their property).

8% of responses came from those living in rented accommodation (4% live in a rented council house; 3% rent from a housing association; 1% from those in privately rented accommodation). Households that are living in shared ownership homes made up 3% of responses.

iii) Property Types

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

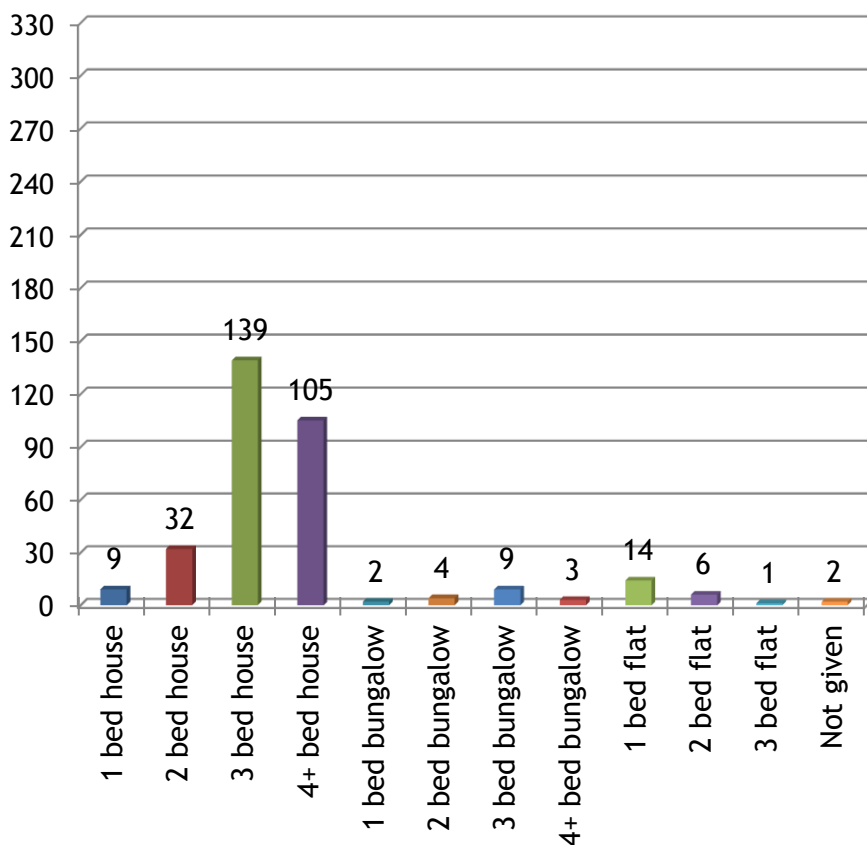


Fig 1.3 - Property types

87% of responses came from those who live in a house; 6% from those who live in a bungalow; and 7% from those who live in a flat.

Those living in 3 bedroom houses were the largest group (43% of responses), followed by those living in 4+ bedroom houses (32%).

iv) Length of residence in Parish

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

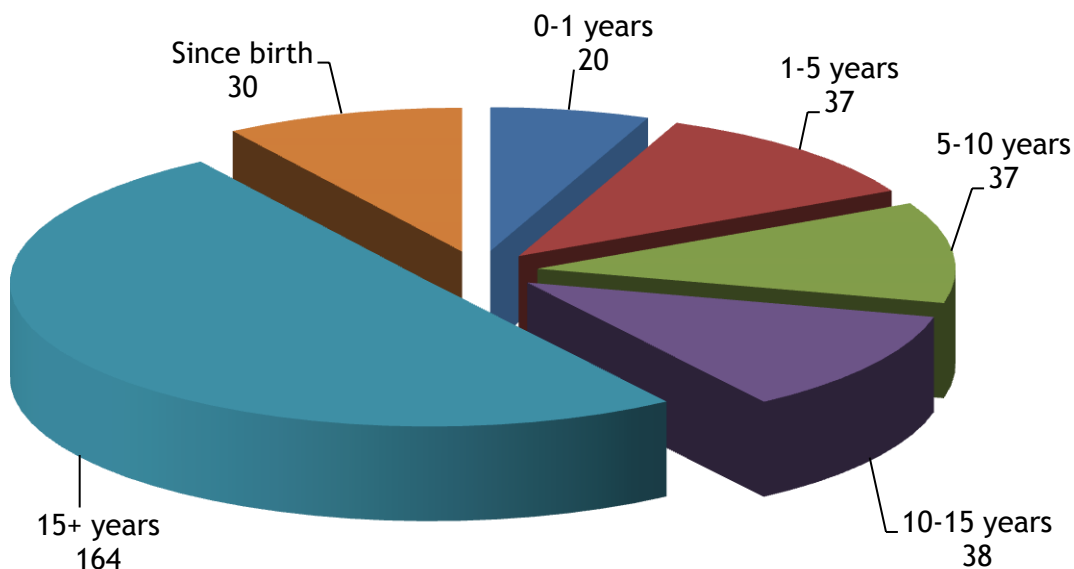


Fig 1.4 - Length of residence in Parish

It shows that 9% of responses came from those that have lived in the Parish since birth and 50% from those who have lived there for in excess of 15 years.

12% of respondents have lived in Wolston for between 10 and 15 years, and 11% have been there for between 5 and 10 years. 12% of responses came from those who have lived in the Parish for between 1 and 5 years, whilst 6% came from households who have lived in the Wolston for under a year.

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:

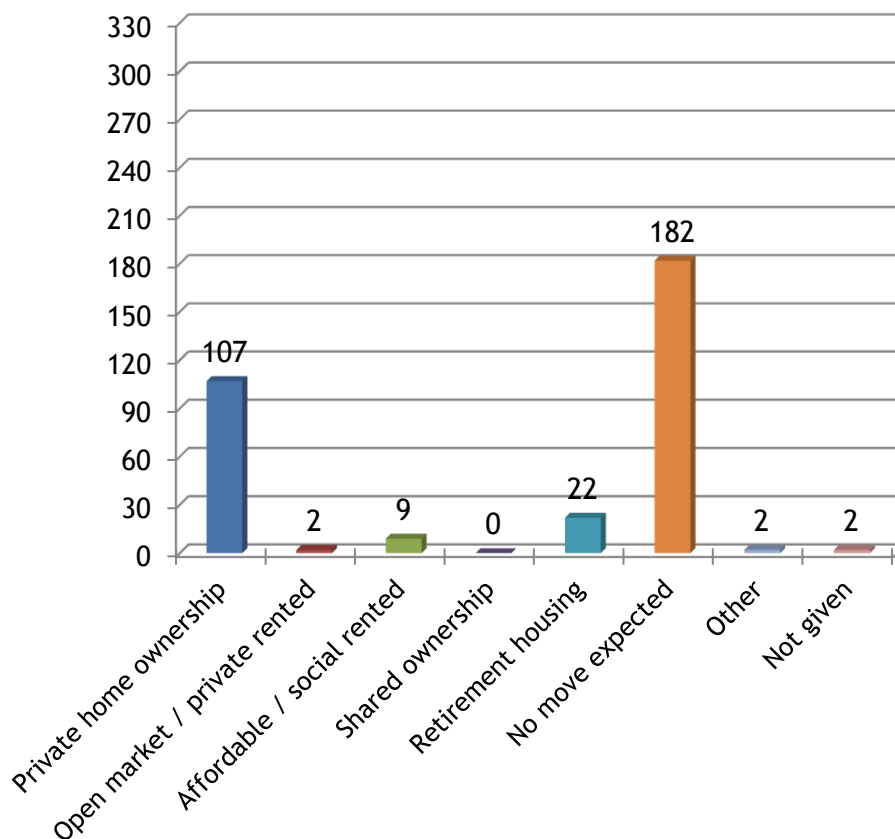


Fig 1.5 - Anticipated tenure for next home move

56% of completed questionnaires came from Parishioners who do not expect to move home again. 33% of people anticipate their next property being a privately owned home and 3% believe they will move into rented housing (0.5% to private rented, 2.5% to affordable rented housing). Retirement housing is the expected next move for 7% of respondents.

vi) **Anticipated next home move - time**

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

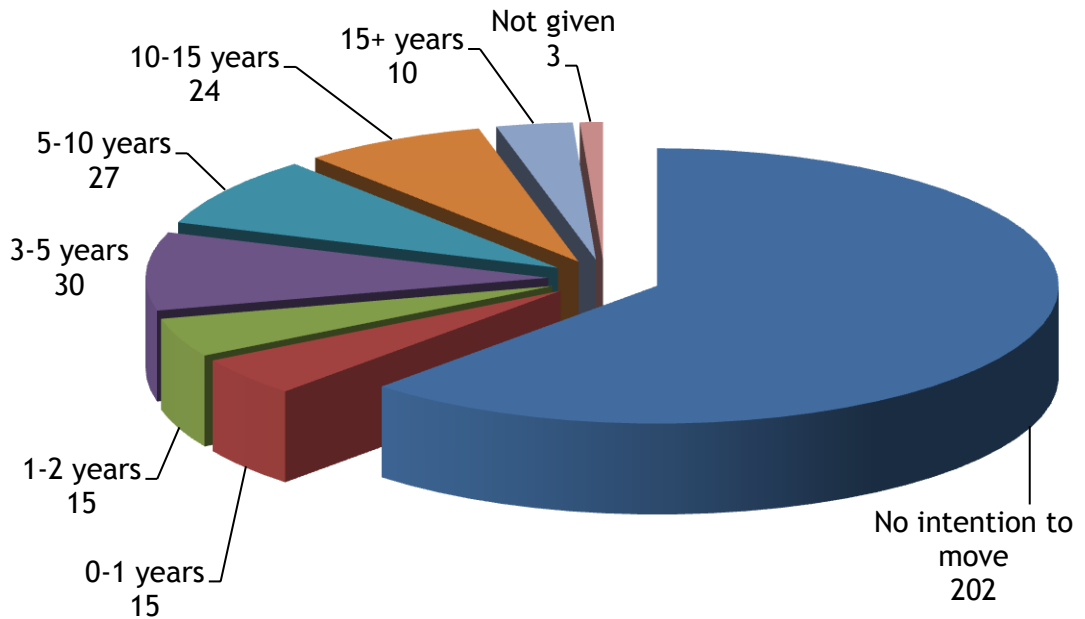


Fig 1.6 - Anticipated tenure for next home move

62% of responses came from households that do not expect to move again and 3% expect any move to be at least 15 or more years away. 7% of respondents expect their next home move to be in 10-15 years and 8% anticipate moving in 5-10 years time.

9% believe they will move in 3-5 years whilst 10% of respondents expect to move within 2 years.

Many respondents made additional comments about their reasons for moving and their thoughts on what would be important to them in terms of future housing. The themes of these comments are shown in the word cloud below with the larger words representing more frequently subjects (i.e. 'downsizing' was mentioned in 20 different responses; 'single storey' was mentioned in 2 responses):



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 Parish 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 Wolston.

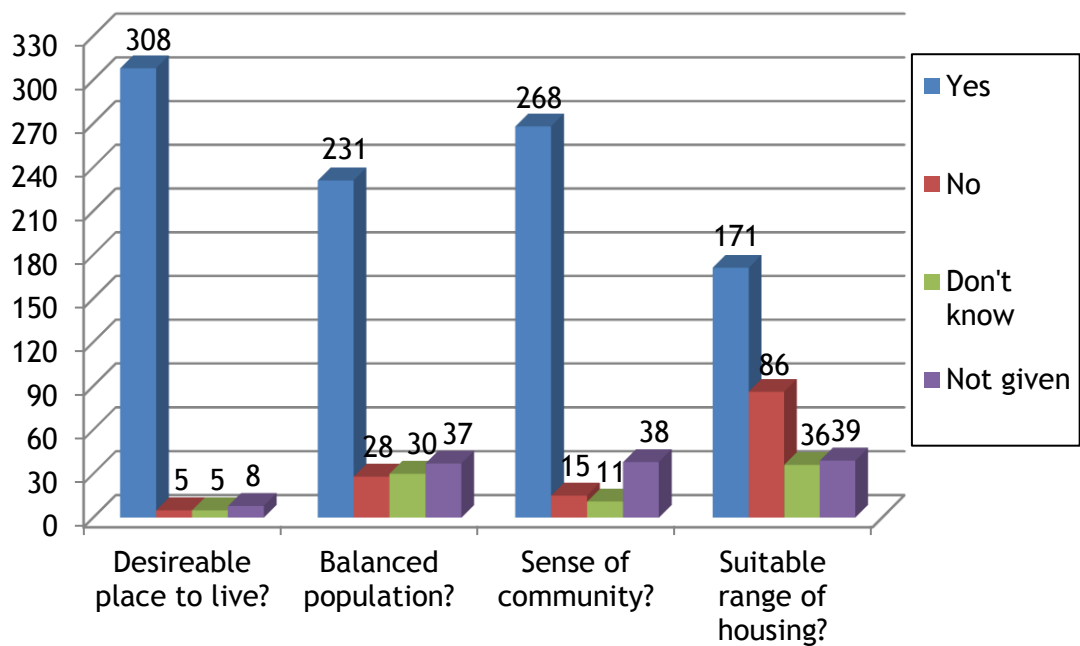


Fig 1.7 - Life in the Parish - positive factors

From fig 1.7, above, it can be seen that the majority of respondents are very positive about life in Wolston. 94% believed that the Parish is a desirable place to live and 82% thought that it enjoys a sense of community.

71% of completed questionnaires came from those who believed that the Parish has a balanced population (9% did not). 52% of responses said that the Parish has a suitable range of housing whilst 26% said that it does not.

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

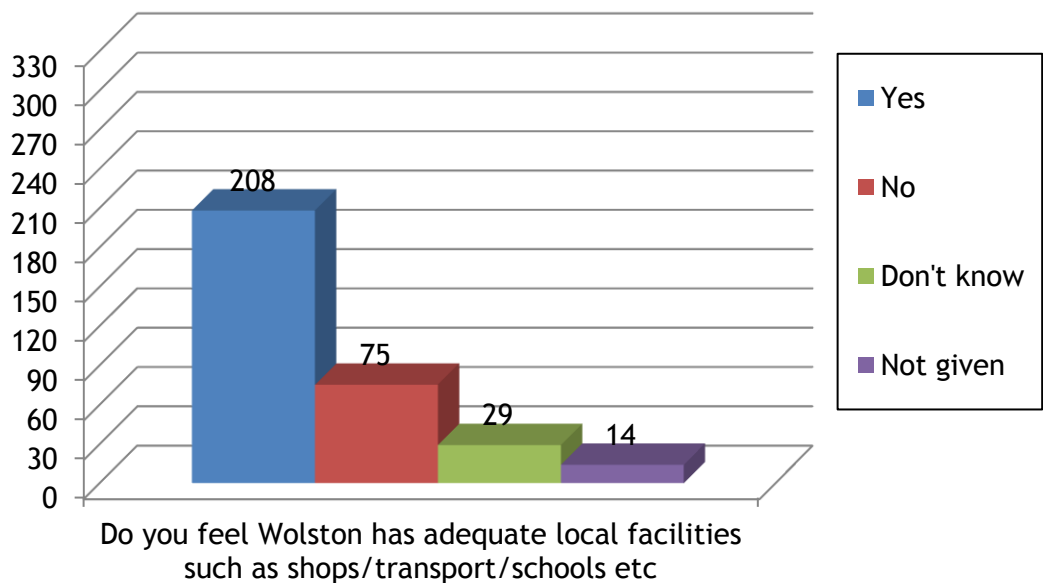
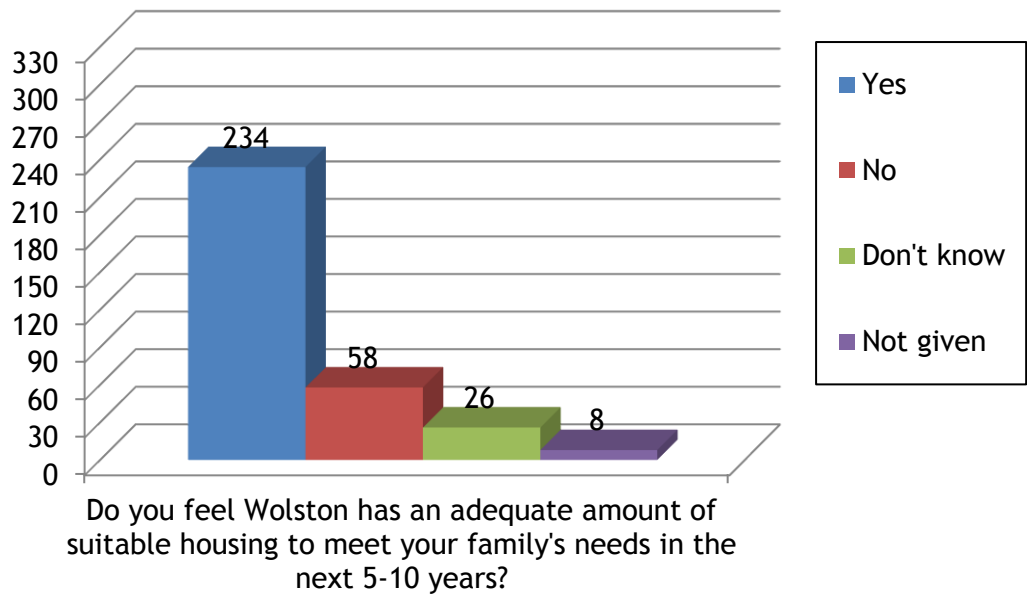


Fig 1.8 - Life in the Parish - potentially negative factors

As can be seen from fig 1.8, above, 72% of respondents believed that there is an adequate amount of suitable housing in Wolston to meet the needs of their family in the next 5-10 years whilst 18% of returned surveys felt that there is not.

Respondents' perception on whether the Parish is well served by facilities saw 34% of respondents stating that there are adequate facilities in the Parish whilst 23% felt that there are not.

Some respondents provided further details around their thoughts on this question. The main themes for these can be found on the word clouds below, with the largest words being the most frequently mentioned in comments:

Adequate and suitable housing to meet your family's needs?

Houses being Built Daughter First Time Buyers
Elderly People Village Low Bungalows
Accommodation Property Expensive
Affordable Housing Adults
Needed House Prices Bed Younger People
Wolston Downsize Bedroom

Adequate facilities?

Public Transport Doctors Surgery Poor Village
Shops Houses School Bus to Leamington
Bus Service Train Station Buses

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.

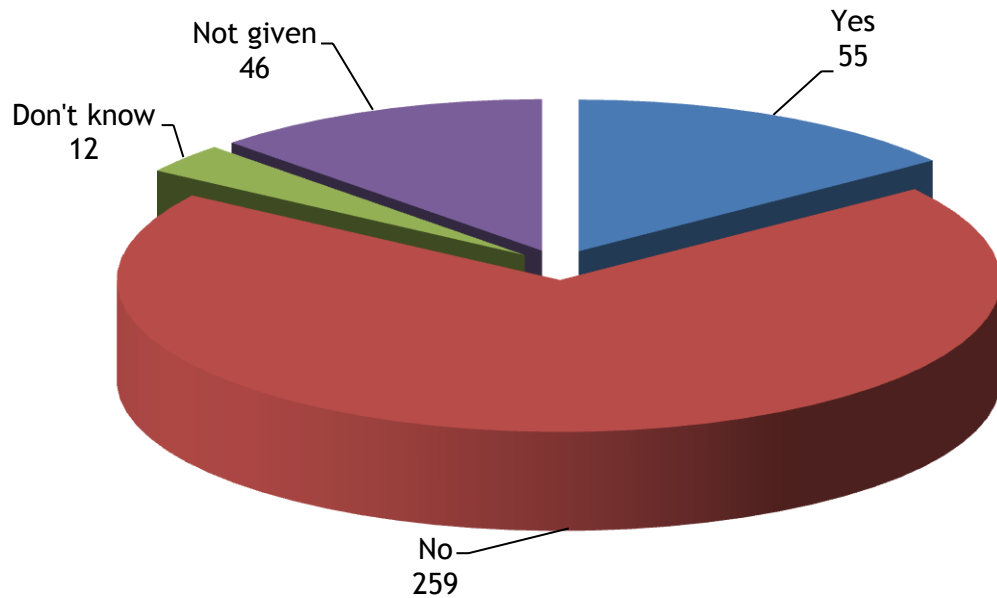


Fig 1.9 - Migration

Fig 1.9 shows that 17% 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 Parish and the timescale involved.

ix) Support for a 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 homes (5-10 units) in the Parish for local people.

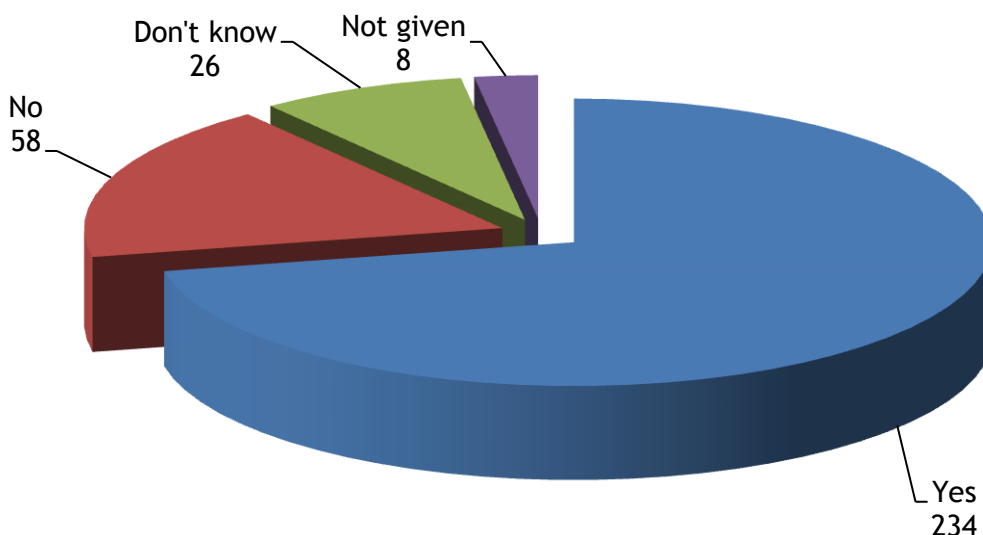


Fig 2.0 - Support for affordable homes for local people

Fig 2.0, above, shows that 72% of respondents stated that they are in favour of an small housing scheme for local people and would support such development while 18% said that they are not in favour. 8% of respondents were not sure at this stage.

x) **Support for an ‘in perpetuity’ clause on any new affordable homes**

Parishioners were then asked if the results of this survey indicated a need for additional housing for local people with a strong local connection, would they be supportive of an ‘in perpetuity’ clause being added to any new houses to ensure that these properties are only available to people with a strong local connection.

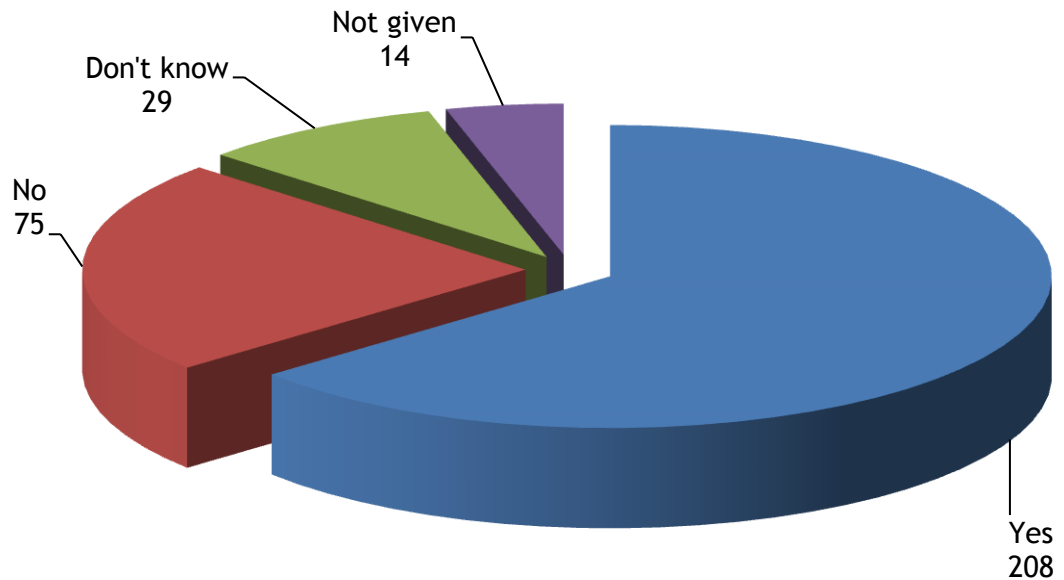


Fig 2.1 - Support for an ‘in perpetuity’ clause

Fig 2.1, above, shows that 64% of respondents stated that they would be in favour of an ‘in perpetuity’ clause on any new housing for local people while 23% said that they would not be in favour.

Appendix 3 - Contact information

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