



# **COSTOCK**

# **HOUSING NEEDS**

# **SURVEY**

Midlands Rural Housing  
in partnership with  
Rushcliffe Borough Council  
and Costock Parish Council  
July 2013



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



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## **Executive Summary**

Midlands Rural Housing completed a Housing Needs Survey in Costock during May 2013 to assess the housing need in the parish. As well as requesting specific housing information, the survey asks some general questions relating to the quality of life in the parish.

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

Costock is a rural village situated on the A60 mid-way between Nottingham and Loughborough. It has limited facilities and restricted public transport links. Local facilities are situated in East Leake. Loughborough is the nearest major centre.

Costock's housing stock is dominated by detached family homes which are expensive. Low priced properties rarely come on the market. There is little evidence of a private rental market. House prices are therefore unaffordable for people on low or average incomes.

Costock has an ageing population. Although there are an adequate number of children under 16 in the parish, there is a marked downturn in the 17-34, young adult age group, indicating that this group are leaving the parish to find suitable employment and housing.

Almost 50% of respondents are in the older adult group (over 56 years of age), and many are long-standing residents. Of those expecting to move house in the future, a majority cited downsizing as the main reason for moving. Several felt that they would have to leave Costock because suitable smaller housing for the elderly is not sufficiently available in the parish. The lack of local facilities and poor transport links are also factors, as people felt they would need to live nearer to amenities.

Three people have claimed a need for affordable housing. Two of these are young people who want to set up their own independent homes in the village and the third is a person in ill health who requires suitably adapted, single storey accommodation. 46% of respondents were in favour of developing a small affordable housing scheme in the parish.

**Our recommendation is that a mixed development of three affordable dwellings should be considered. This development will alleviate the current housing needs in Costock, whilst remaining available to the parish in perpetuity, to allow for future requirements which may arise.**



## **1. Introduction**

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

Rushcliffe Borough Council has identified the Trent Valley Partnership as their preferred partner, for the purpose of undertaking Housing Needs Studies in rural villages and identifying opportunities for the development of affordable housing within the district. Trent Valley Partnership is now undertaking the fourth year of a programme of studies on behalf of Rushcliffe Borough Council.

Costock currently has a population of 614 in 249 households (2011 census). 270 survey forms were produced for distribution to residents throughout the parish.

During late April 2013, Midlands Rural Housing and Rushcliffe Borough Council worked together to deliver a Housing Needs Survey form to every household in the village. The return date for the survey was 31<sup>st</sup> May and returns were made via a 'Freepost' envelope directly to Midlands Rural Housing.

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

The aim of the survey was to assess the current and future housing needs in the parish of Costock, in order to provide Rushcliffe Borough Council with the information it requires to formulate plans and anticipate future housing requirements.

### 3. Housing Costs

#### Property Values: Jan - Mar 2013 - Rushcliffe

	Av Detached	Av Semi	Av Terrace	Av Flat	Av Overall Price	No. Of Sales
	£	£	£	£	£	
<b>East Midlands</b>	228,028	134,204	116,210	96,006	<b>160,766</b>	11,393
<b>Nottinghamshire</b>	220,447	123,086	102,963	83,707	<b>155,033</b>	2,071
<b>Rushcliffe</b>	305,814	189,040	149,458	104,940	<b>237,049</b>	346
Source: Land Registry						

The table above provides an indication of the property prices in the East Midlands Region, the county of Nottinghamshire and Rushcliffe Borough. It shows that, across the board, prices in Rushcliffe are considerably higher than elsewhere in the region.

House prices in Rushcliffe increased by 9.0% during 2012, compared to just 1.8% for the East Midlands as a whole. A family wanting to purchase an average terraced house with a 10% deposit would need to be earning approximately £45,000 per annum to secure a mortgage.

Data available from the Land Registry showing the value of sales in Costock during the twelve months from May 2012 to April 2013 shows the following results:-

Detached – 6 sales at an average sale price of £398,158  
 Semi-detached – 5 sales at an average sale price of £129,900  
 Terraced – 2 sales at an average sale price of £123,750

Data available from Rightmove, showing the value of properties on the open market in Costock, in July 2013, shows the following results:-

Detached – 7 properties at an average selling price of £495,000  
 Semi-detached – 0 properties available  
 Terraced – 1 property at a selling price of £145,000

The results indicate that although prices for semi-detached and terraced properties in Costock are lower than the average for Rushcliffe, they have very limited availability. Detached properties dominate the market and they are more expensive in Costock than the average for Rushcliffe. Currently, a family wanting to buy the lowest priced property in Costock, with a 10% deposit, would need to have an annual household income of around £44,000. This is unaffordable for people on low incomes.



#### 4. Availability of Affordable Housing in Rushcliffe

Housing costs in Rushcliffe are the highest in the County, reflecting the desirability and prosperity of the Borough. This creates problems of affordability, particularly for new entrants to the housing market.

House prices rose steadily for the 10 years to 2007, declined slightly during 2008/09 but have continued to rise since, remaining above the regional average. The average Rushcliffe house price, at April 2013, stood at £237,049 compared to £210,805 in April 2009, a rise of over 12%.

The 2012 SHMA update estimates that 55.9% of all households in Rushcliffe are unable to afford the entry level owner occupation price of £148,500 (based on 90% mortgage on a lower quartile property). The price of a larger family home is of course, considerably higher.

The Borough's private rented sector is unable to offer much help in making housing costs affordable. An estimated 46% of all households would be unable to afford lowest quartile market rents.

With the primary exception of West Bridgford, Rushcliffe is a predominantly rural Borough, characterised by small towns and interspersed villages. Many historic villages have Conservation Area status due to their unique character.

Rushcliffe Borough Councils' Housing Strategy 2009-2016 identifies that there are significant issues of rural housing need, particularly around affordability, and the inability of local families to access housing in their own communities. Lack of employment opportunities, school closures and poor access to local services are contributing to this problem.

##### 4.1 Costock Affordable Housing Supply and Turnover

###### Turnover Definitions:

**High Turnover** where a vacancy arises on average every six months or under.

**Medium Turnover** when a vacancy arises on average every six months to two years.

**Low Turnover** when a vacancy arises on average less often than every two years.

###### Social Rent

Location	Number & Type of Property	Landlord	Turnover
Costock	4x 2 bed house	Metropolitan	No data on turnover
Costock	5x 3 bed house	Metropolitan	Low
Total	9		



## Homebuy

Location	Number & Type of Property	Landlord	Turnover
Total	0		

## 5. Planning Context

Planning policy at local level imposes strict restraints on new housing development in rural areas. However in exceptional circumstances, consideration for affordable housing in rural areas, where the Council is satisfied that local need exists, may be permitted.

There are three categories of affordable housing as defined by national policy. These categories are traditional social rent, affordable rent, and intermediate housing. For clarity, **Social Rented Housing** has rents that are set at national level. **Affordable Rented Housing** has rents set at no more than 80% of the local market rent (including service charges, where applicable). **Intermediate Housing** includes shared ownership properties which enable first time buyers to enter the housing market.

Strategic actions contained within the Rushcliffe Borough Council Housing Strategy 2009-2016 encourage Parish Councils and local communities to explore their housing needs as part of their comprehensive Parish Plans. In addition, changes to the planning system allow for Parish Councils to produce Neighbourhood Plans. This survey could form part of the evidence for Parish Councils to justify identifying sites for affordable housing.

## 6. Respondents' Details

The following sections of this report detail the responses from the questionnaires distributed and returned during May 2013 in Costock Parish.

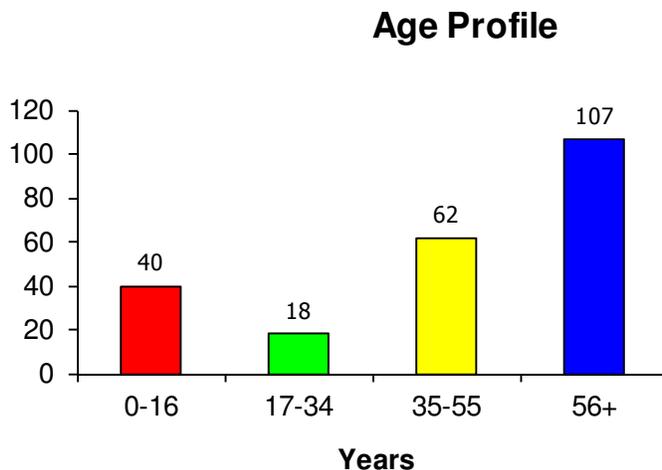
Respondents individual details have been kept confidential and any identifiable attributes have not been included in the results. Any comments that have been made may also have been edited so as not to identify individual circumstances.

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

A total of 94 survey forms were received giving a return rate of almost 35%. This is considered a good response, taking into consideration that only people who have a housing need, or those who are interested in commenting on local matters, are likely to respond.

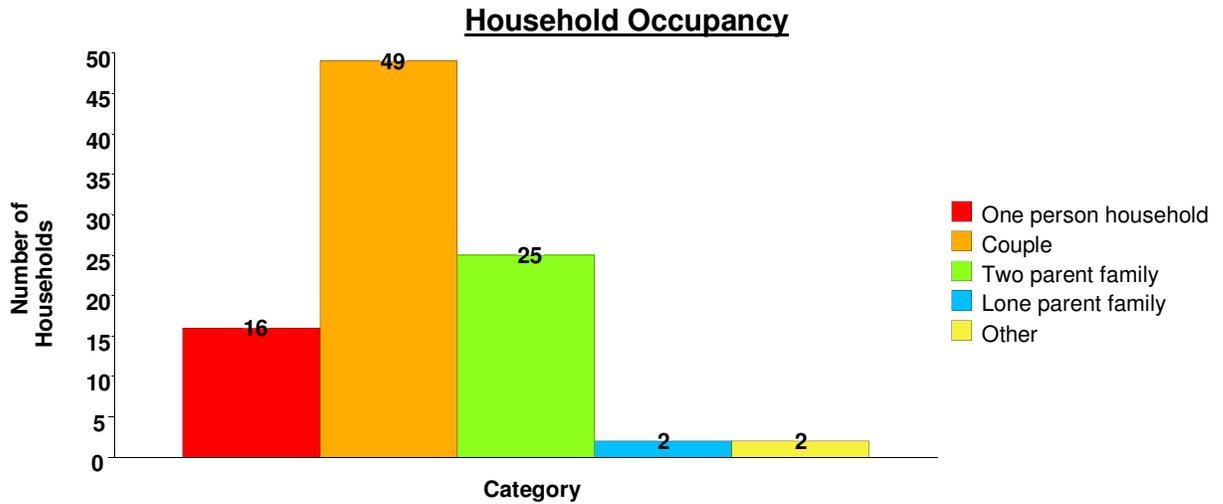
### 6.1 Age Profile

The chart below shows the age profile of the 227 people captured on the 94 survey forms returned. The responses show that the largest single group of the population in Costock, representing 47%, are people in the older adult age group. Children under 16 represent almost 18% of the population and young adults, just 8%.



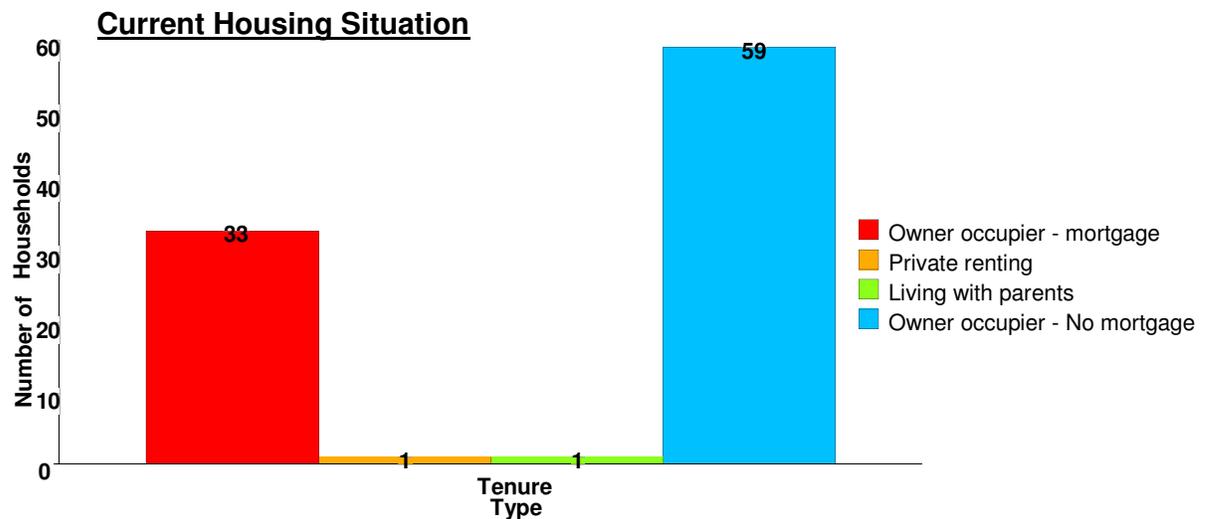
## 6.2 Household Size & Mix

The following chart shows the number of households in each size/mix category. Households containing families with children accounted for almost 29% of the total, with properties containing singles and couples accounting for 69%.



## 6.3 Tenure of all Respondents

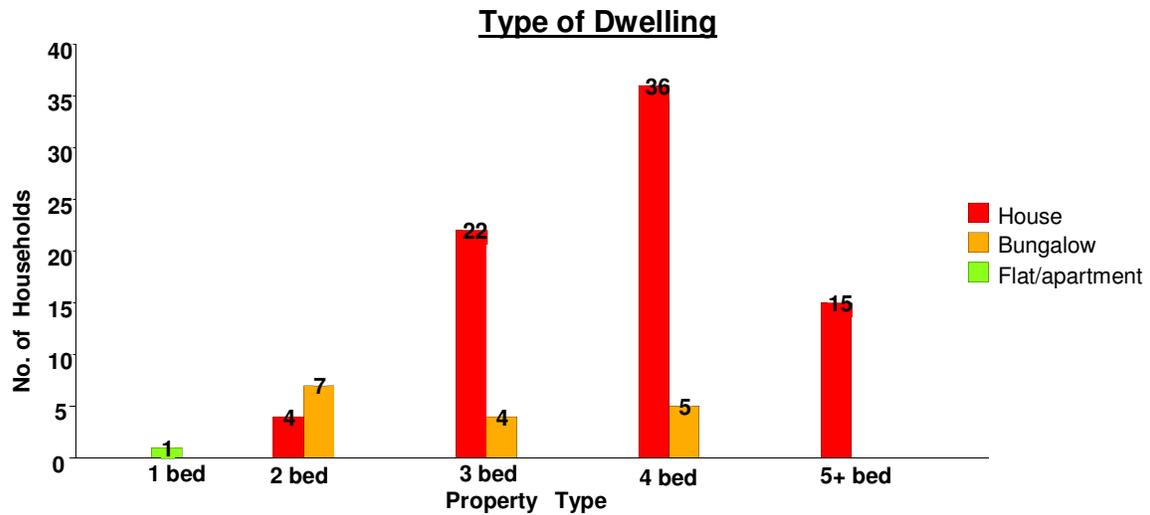
The following chart shows the current household tenure of all respondents. Owner-occupiers make up almost 98% of households. Private rentals account for 1%.



## 6.4 Property Types

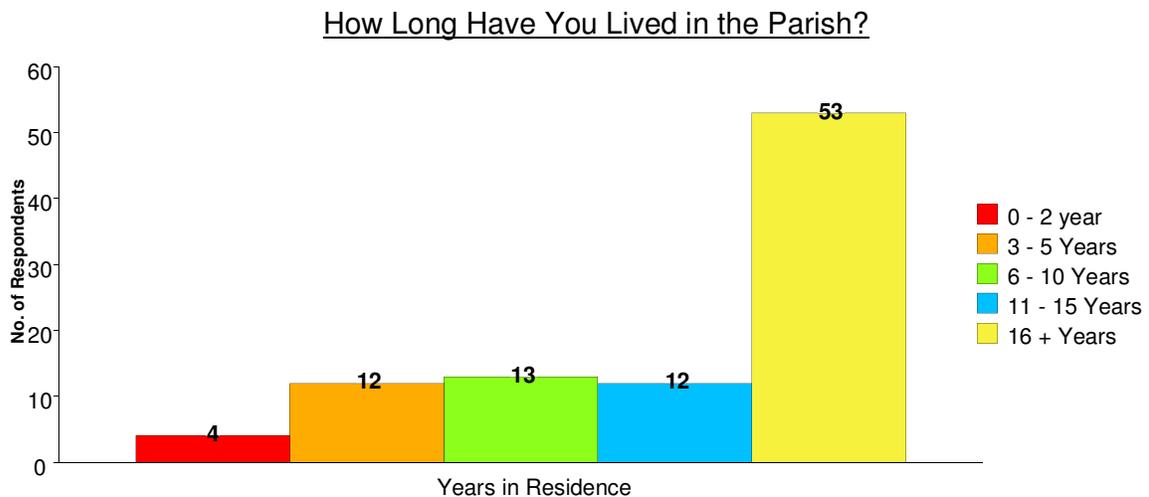
The following chart details the types of property that respondents currently live in. The largest group were occupants of four bedroom houses at 38%, followed by occupants of 3 bedroom houses at 23%.

Less than 13% of respondents were living in 1 or 2 bedroom properties whilst 87% were living in family housing.



## 6.5 Residency

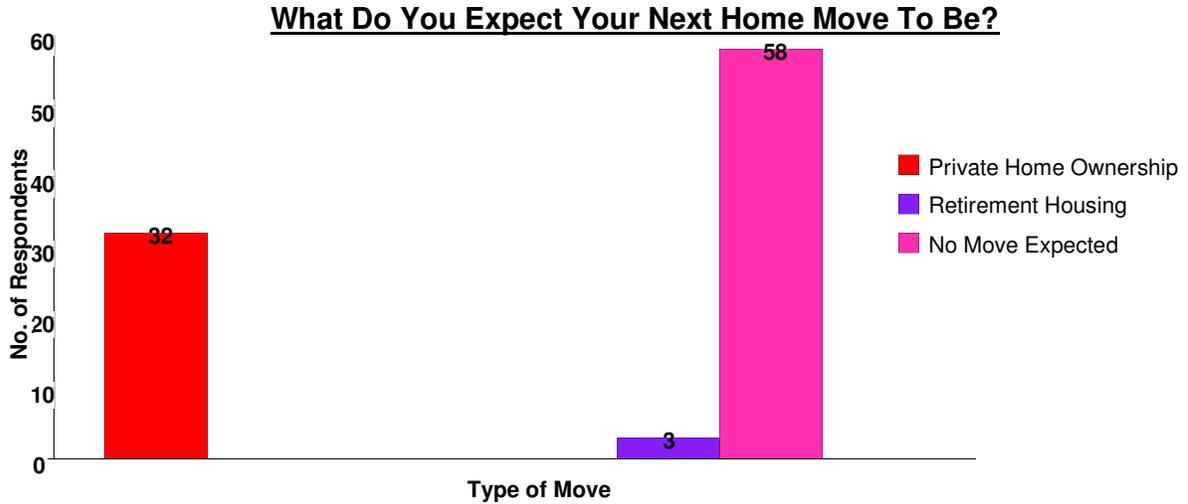
The chart below shows that 83% of respondents have lived in the parish for more than 5 years, with 56% having lived in Costock for over 16 years.



## 6.6 Migration

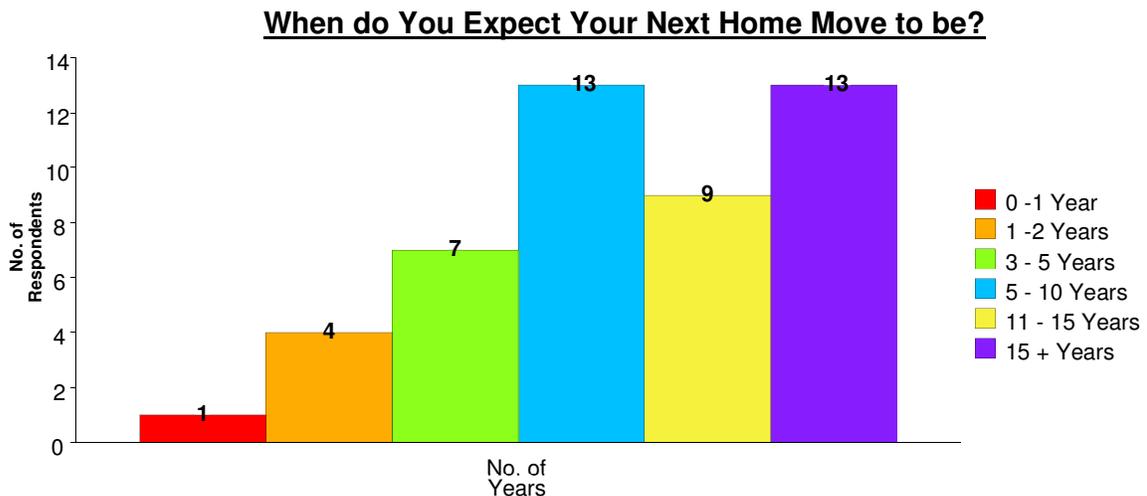
The chart below shows whether respondents are expecting to move house in the future, and if so, what they would prefer their next move to be. 62% of respondents do not expect to move from their present property.

35% of respondents would prefer to buy their own property on the open market and 3% expect to move into retirement housing.



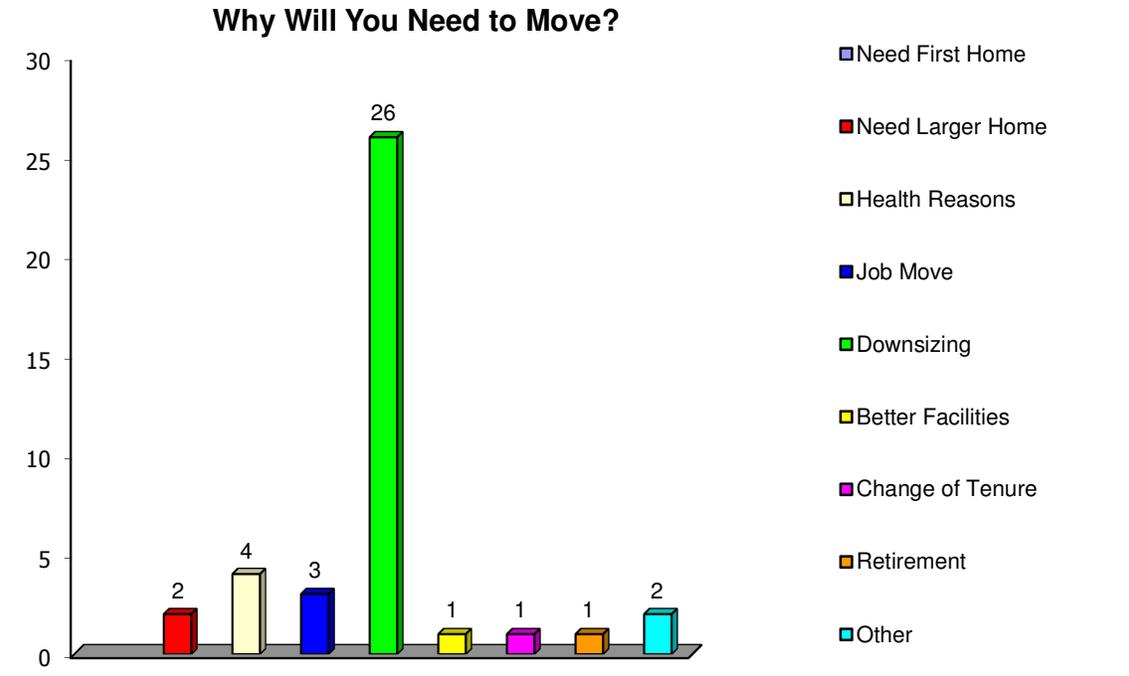
## 6.7 Timescales

The chart below shows that, of those people expecting to move homes in the future, 25% are expecting to move within the next five years.



## 6.8 Reasons for Moving

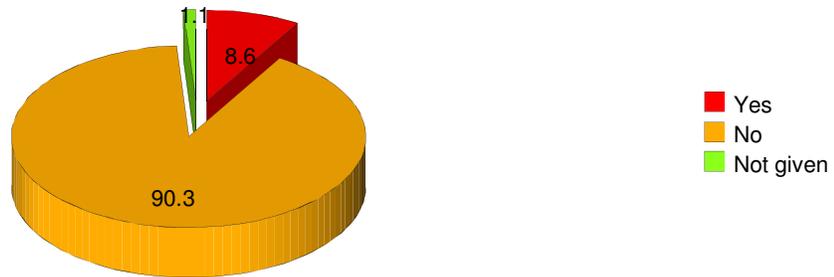
The chart below shows that, of the people who expect to move in the future, 65% will be looking to downsize into a smaller property.



## 7.0 Local Support for Affordable Housing

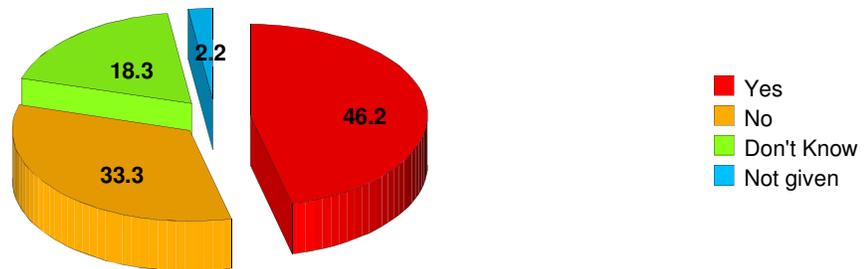
The chart below indicates that almost 9% of respondents knew of someone having to move out of the village in order to secure suitable housing.

### Migration - % Leavers in Last 5 Years



The second chart below shows the level of support for a small development of affordable homes for local people, being built in the parish. 46% of respondents would be in favour, with 33% being against and 18% undecided.

### % In Favour of a Small Scheme



## 8.0 Housing Needs Analysis

Of the 94 returns, 91 were from people who would be considered as adequately housed and would not be looking to move to alternative accommodation within the next 5 years. These respondents completed a survey form primarily to offer their support or objection towards a 'local needs' housing development, as well as to give their comments regarding the sustainability of Cropwell Bishop and comment on its facilities. These were therefore discounted from the rest of the analysis.

Accordingly, as far as the requirement for affordable housing is concerned, there are 3 returns detailing a housing need.

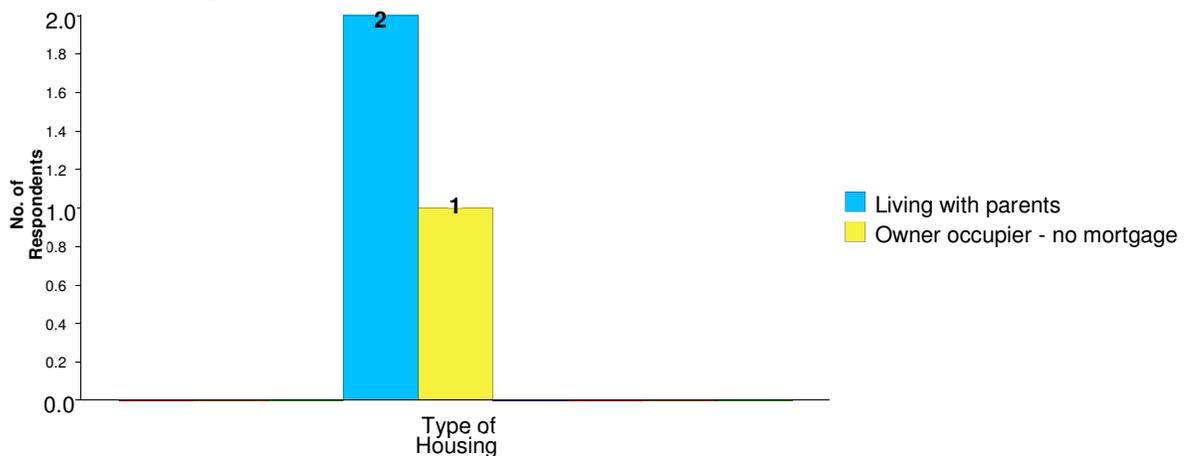
### 8.1 Local Connection

All three of the respondents claiming a need for affordable housing currently live in the village and have close family living locally.

### 8.2 Current Housing Tenure

The chart below shows that two respondents are currently living with parents and one is an owner-occupier.

#### Current housing situation



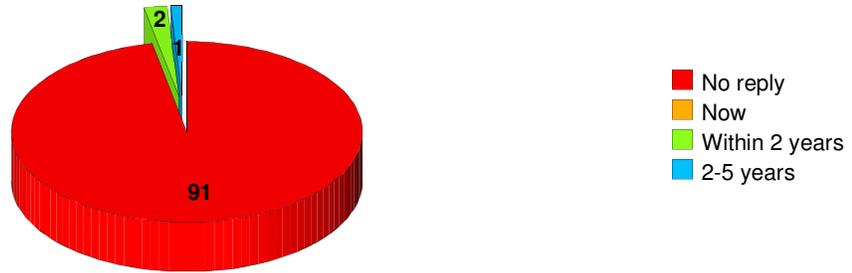
### 8.3 Registered for Housing?

None of the respondents are listed on a local housing register.

### 8.4 When is Housing Required?

Two respondents will require alternative housing within the next two years and one within five years.

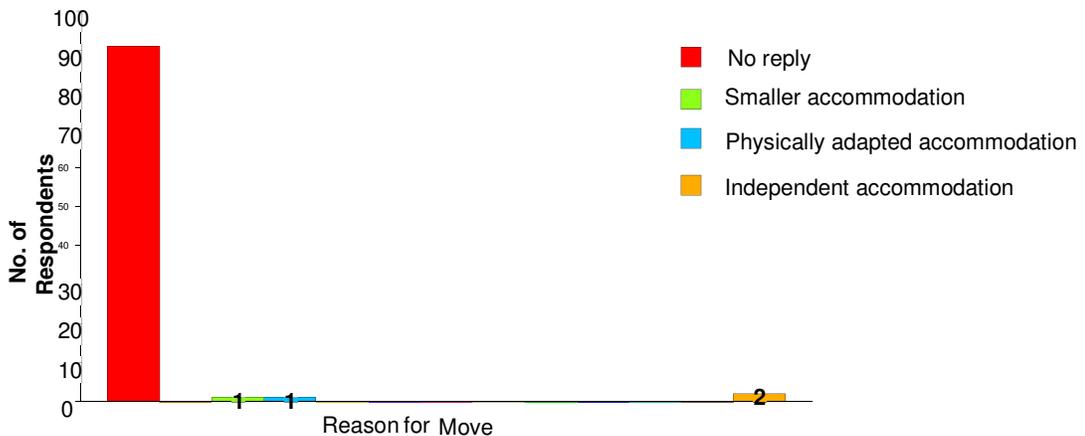
#### When Will You Require Alternative Accommodation?



### 8.5 Reason for Needing Alternative Housing

The chart below shows peoples' reasons for requiring alternative housing. Two respondents are looking to establish independent homes and the third requires smaller, physically adapted accommodation due to ill health.

#### Why do You Need Alternative Accommodation?

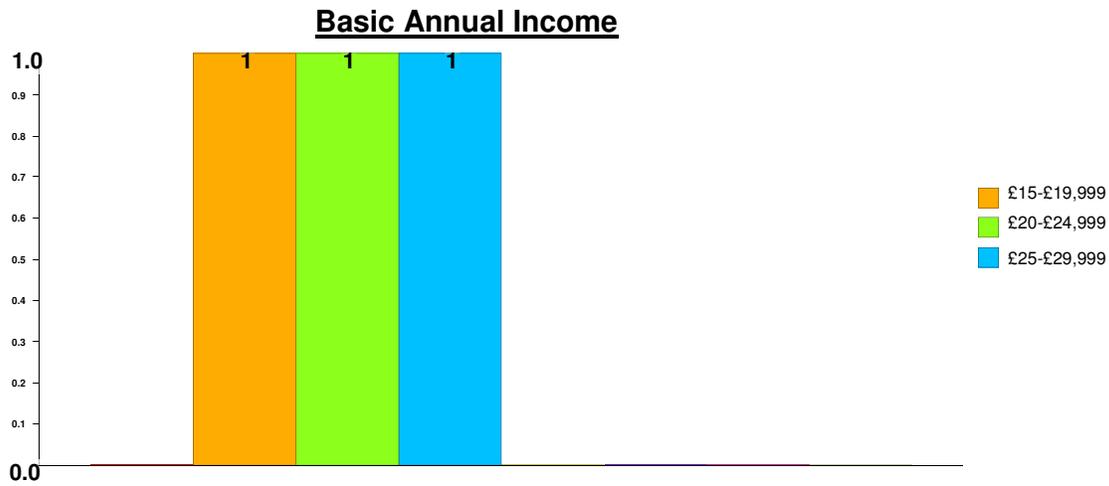


## 9.0 Financial Information

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

### 9.1 Household Income

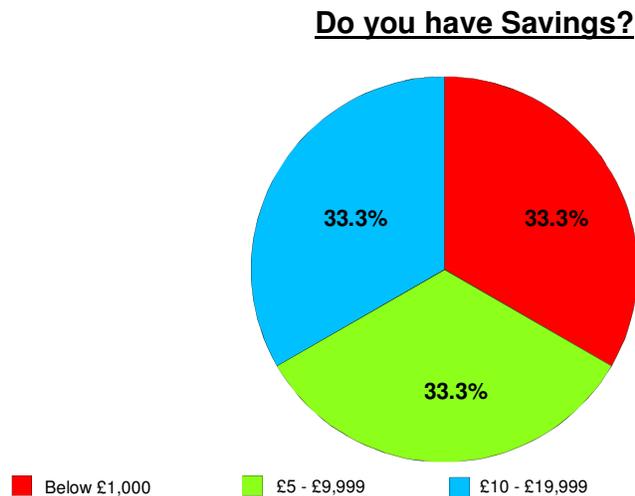
Central Government guidelines state that a household income of under £60,000 per year is qualification for affordable housing. All three respondents therefore qualify on grounds of income.



### 9.2 Source of Income

Two respondents gain their income from salaried earnings and the third from a combination of salary and means tested benefits.

### 9.3 Level of Savings



## 10. Respondents in Need - Details

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

### Single

RESPONDENT	ACCOMMODATION REQUIRED	REALITY TENURE
Living with parents, requires independent home within 2-5 years. Residency 18 years.	2 bed house, affordable rent or shared ownership.	2 bed house for shared ownership.
Living with parents, requires independent home within 2 years. Residency 30 years.	2 bed house or flat, affordable rent.	1 bed house or flat for affordable rent.

### Elderly

RESPONDENT	ACCOMMODATION REQUIRED	REALITY TENURE
Person in ill health, living in own home, requires single level accommodation and relative to act as carer. Residency 8 years.	2 bed bungalow or flat for affordable rent.	2 bed bungalow for affordable rent.

### 10.1 Results of Analysis

The housing needs derived directly from the survey are:

**1 x 2 bed house for shared ownership.**

**1 x 1 bed house or flat for affordable rent.**

**1 x 2 bed bungalow (adapted) for affordable rent.**



## 11. Conclusions & Recommendations

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

Costock is a rural parish situated on the A60, ten miles south of Nottingham and 6 miles north of Loughborough. Costock itself has almost no local facilities, although the primary school is operating successfully. Local shopping and other services are available in East Leake and major shopping, leisure and employment opportunities are to be found in Loughborough and Nottingham. Public transport links are limited and several people have commented on the necessity to have their own transport.

House prices in Rushcliffe are generally expensive and Costock is no exception. The open market is dominated by detached family homes. Lower priced semi-detached or terraced properties seldom come to the market. There is very little evidence of a private rental market or of social rented properties. 98% of respondents to the survey were owner-occupiers. House prices are therefore largely unaffordable to people on low or average incomes.

Although the survey shows that 18% of Costock's population are children under 16, there is a marked reduction in the 17-34 age group which falls to 8%, suggesting that young adults are having to move away from Costock to find suitable, affordable housing and employment.

Almost 50% of the population is in the older adult sector and many are long-standing residents, indicating that Costock's population is ageing. Many may find difficulty accessing necessary amenities and services in the future. Almost 70% of households consist of only one or two occupants, although 87% of properties are family homes of 3 or more bedrooms. This indicates a high degree of under-occupation. The survey has shown that, of those people expecting to move in the future, 65% will be looking to downsize to smaller properties. Some have commented that they will probably have to leave Costock at that time. 46% of respondents said they would be in favour of a small development of affordable housing to help people remain in the village. A further 18% were undecided.

Three respondents have registered an interest in affordable housing. Two are young people living with family who want to set up independent homes. The third is an older person in ill health, who needs adapted, single storey housing with room to accommodate a carer. All will require housing within 2-5 years.

**Our recommendation is that a mixed development of three affordable dwellings should be considered. This development will alleviate the current housing needs in Costock, whilst remaining available to the parish in perpetuity.**



## **12. Acknowledgements**

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

Midlands Rural Housing would like to acknowledge the assistance of Waterloo Housing Association and Rushcliffe Borough Council in funding the cost of this housing needs survey.

## **13. Contact Details**

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

- A small development of 1-2 bedroom homes for the elderly to downsize into would be useful.
- Affordable housing is available one mile away in East Leake and most young people prefer to move there or somewhere similar for better services, shops, etc. Costock is unsuitable for people without their own transport.
- We are in favour of a small development which is sensibly sited and is in tune with the local architectural styles.
- I think a project of 'affordable housing' is a very worthwhile and creditable plan that should be pursued with great vigour and haste. There is a considerable amount of seemingly low-grade agricultural land which could be used, or even the site of the disused public house.
- I am not in favour of building on sites that would not normally be given planning consent.
- I am opposed to the use of green-belt land when the site of the Red Lion pub, which has been derelict since before September 2009, would make an ideal site.
- Whilst the moral intention of this survey is good, I fear it is a way of extending the village boundary across green-belt land. There is a perfectly good site available at the old Red Lion pub.
- Our children have moved away and we will probably move out of Costock when downsizing, to be nearer to amenities, bus routes, etc. as we get older.
- I am concerned that building more houses in the village will put additional pressure on the local primary school which is already full.
- If affordable housing for young people had been available a few years ago, my children would not have left the village. It would be nice if some Costock children were given the opportunity to stay. This village is dying on its feet.
- Ordinarily I would be in favour of affordable housing but the existing scheme that we have in Costock is not without its difficulties in terms of anti-social behaviour so I wouldn't want any more affordable housing in the village.
- In principle, I would support a scheme of up to four properties in the village.
- We moved to Costock from East Leake because we feel that Costock still retains its small, village quality. We would hate it to be lost.