



CROPWELL BISHOP

HOUSING NEEDS

SURVEY

Midlands Rural Housing
in partnership with
Rushcliffe Borough Council
and Cropwell Bishop Parish Council
May 2011



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



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Executive Summary

Midlands Rural Housing completed a Housing Needs Survey in Cropwell Bishop during April/May 2011, 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.

Cropwell Bishop is a popular and sought after village with good amenities, local employment opportunities and good road links to Nottingham and the East Midlands. The age range of the population is well balanced and there are a high proportion of families. People settle in the village and tend not to move on readily. This restricts the availability of properties to the open market. Local house prices are not as high as elsewhere in Rushcliffe, but are still unaffordable to those on low incomes.

The existing housing stock is well balanced and provides a selection of small to medium and large properties, including flats and bungalows. Owner-occupation is popular. There is a reasonable proportion of social housing, however, private rental property is in short supply and rents are therefore high.

There are considered to be twelve genuine claims expressing a need for affordable housing. Some of these are from families who are living in difficult circumstances, however, the majority are from single people who are living at home and cannot afford to access the local housing market. They want the opportunity to set up their own independent homes.

The resulting breakdown is:-

7 x 1 or 2 bed houses or flats for Social Rent (with the option of providing 2 for Homebuy).

2 x 3 bed houses for Homebuy

1 x 4 bed house for Social Rent

1 x 2 bed bungalow (physically adapted) for Social Rent

1 x 4 bed bungalow (physically adapted) for Social Rent or Homebuy

Our recommendation is that a mixed development of twelve affordable dwellings should be considered. This development will alleviate the current housing needs in Cropwell Bishop, 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.

Cropwell Bishop currently has a population of 1,791 in 760 households (2001 census). 800 survey forms were produced for distribution to residents throughout the parish.

During April 2011, 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 9th May 2011 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 Cropwell Bishop, 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: Oct - Dec 2010 - Rushcliffe

| | Av Detached | Av Semi | Av Terrace | Av Flat | Av Overall Price | No. Of Sales |
|------------------------|-------------|---------|------------|---------|------------------|--------------|
| | £ | £ | £ | £ | £ | |
| East Midlands | 232,394 | 137,875 | 114,276 | 102,593 | 164,130 | 13,769 |
| Nottinghamshire | 222,336 | 129,481 | 106,073 | 97,949 | 158,272 | 2,538 |
| Rushcliffe | 292,145 | 193,147 | 150,140 | 125,452 | 229,766 | 401 |
| Source: Land Registry | | | | | | |

The table above provides an indication of the property prices within 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 7.6% during 2010, compared to just 0.8% for the East Midlands as a whole. A family wanting to purchase an average terrace house with a 10% deposit would need to be earning approximately £45,000 per annum to secure a mortgage.

There is currently no data available from the Land Registry showing the value of recent sales in Cropwell Bishop but there are currently nine properties for sale on the open market as follows:-

1 x 2 bedroom semi-detached house – £132,950
1 x 2 bedroom semi-detached house - £135,000

1 x 2 bedroom terraced house - £149,950
2 x 3 bedroom terraced houses - £125,000
1 x 3 bedroom terraced house - £134,950

1 x 4 bedroom detached house - £222,950
1 x 4 bedroom detached house - £399,950
1 x 5 bedroom detached house - £410,000

Using these figures as a guide gives the following average house prices for Cropwell Bishop:-

Detached - £344,300
Semi-detached - £133,975
Terraced - £133,725

Overall - £203,972



Making a comparison with the table above, it can be seen that, with the exception of detached houses, property prices in Cropwell Bishop are generally lower than prices in Rushcliffe but higher than elsewhere in Nottinghamshire. However, a family wanting to buy an average terraced or semi-detached property with a 10% deposit would need to have an annual household income of around £40,000.

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 2008/09 but increased by almost 8% during 2010, remaining above the regional average (which has fallen by over 15% since early 2008). The average Rushcliffe house price now stands at almost £230,000 compared to £210,805 in April 2009.

The 2009 SHMA update estimates that 43% of all households in Rushcliffe are unable to afford the entry level owner occupation price of £139,995 (based on 90% mortgage on a lower quartile flat/apartment). The price of a 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 Cropwell Bishop 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 |
|-----------------|--|---------------------|----------|
| Cropwell Bishop | 38 one bedroom apartments | Spirita | High |
| Cropwell Bishop | 10 two bedroom apartments 12 two bedroom houses | Spirita | High |
| Cropwell Bishop | 38 three bedroom houses | Spirita | High |
| Cropwell Bishop | 2 three bedroom houses | De Montfort Housing | Low |
| Total | 100 | | |

Homebuy

| Location | Number & Type of Property | Landlord | Turnover |
|-----------------|---|---------------------|----------|
| Cropwell Bishop | 1 two bedroom house 3 three bedroom houses | De Montfort Housing | Low |
| Total | 4 | | |

5. Planning Context

Planning policy at national, regional and local levels 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.

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. It is anticipated that, in due course, the Housing Needs Survey will form an integral part of a Cropwell Bishop Parish Plan that will be adopted by the Parish Council.

The provision of any housing that may be provided as a result of this survey would be subject to a planning condition (known as an S106 agreement) being placed on the development. This has the effect of limiting occupation of the properties to people with a strong local connection who have exceptional personal reasons for residing there, or are required to work in the locality and are in housing need.

6. Respondents' Details

The following sections of this report detail the responses from the questionnaires distributed and returned during April/May 2011 in Cropwell Bishop Parish.

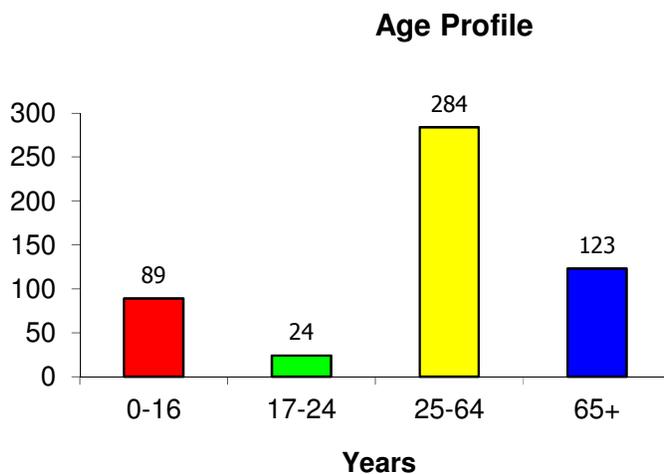
Respondents individual details have been kept confidential and any identifiable attributes have not been included in the results. Any comments that have been made may also have been edited so as not to identify individual circumstances.

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 242 survey forms were received giving a return rate of 30%. This is considered a reasonable 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.

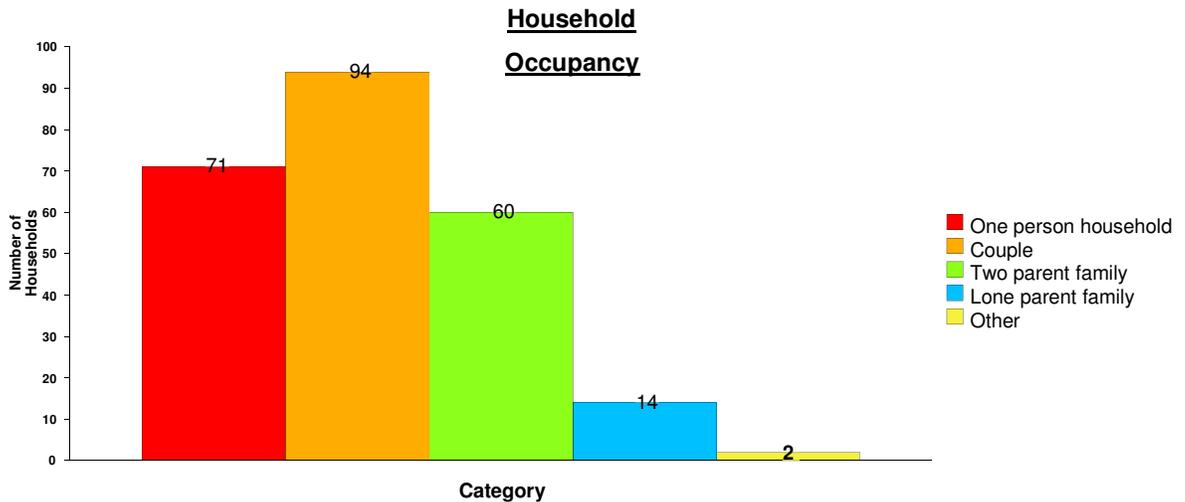
6.1 Age Profile

The chart below shows the age profile of the 520 people captured on the 242 survey forms returned. The responses show that the largest single group of the population in Cropwell Bishop, representing 55%, are people in the 25-64 years age group. 24% of respondents are over 65 and children under 16 represent 17% of the population.



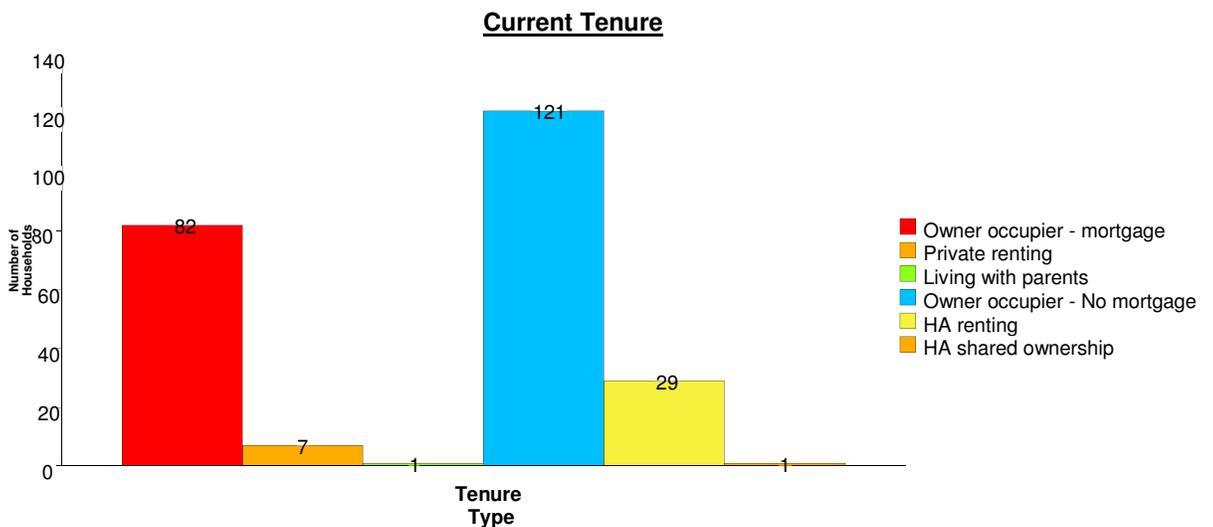
6.2 Household Size & Mix

The following chart shows the number of households in each size/mix category. Households containing families with children accounted for almost 31% of the total, with properties containing singles and couples accounting for 68%.



6.3 Tenure of all Respondents

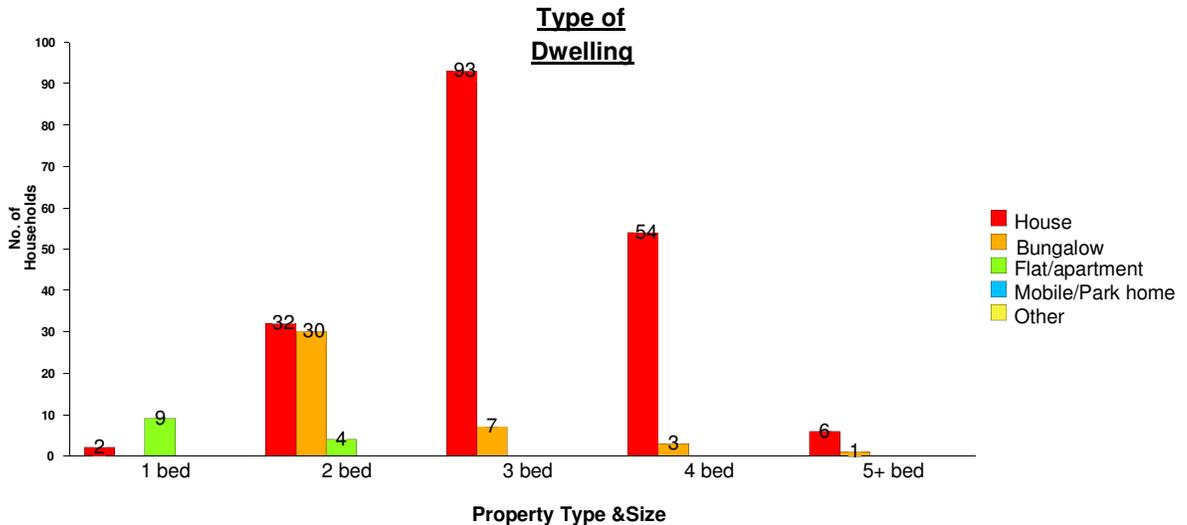
The following chart shows the current household tenure of all respondents. Owner-occupiers make up almost 84% of households. Private rentals account for less than 3% and social rented properties account for 12%.



6.4 Property Types

The following chart details the types of property that respondents currently live in. The largest group were occupants of 3 bedroom houses at 39%, followed by occupants of 4 bedroom houses at 22%.

The number of small properties with 1 or 2 bedrooms amounted to 32% of total respondents.



6.5 Residency

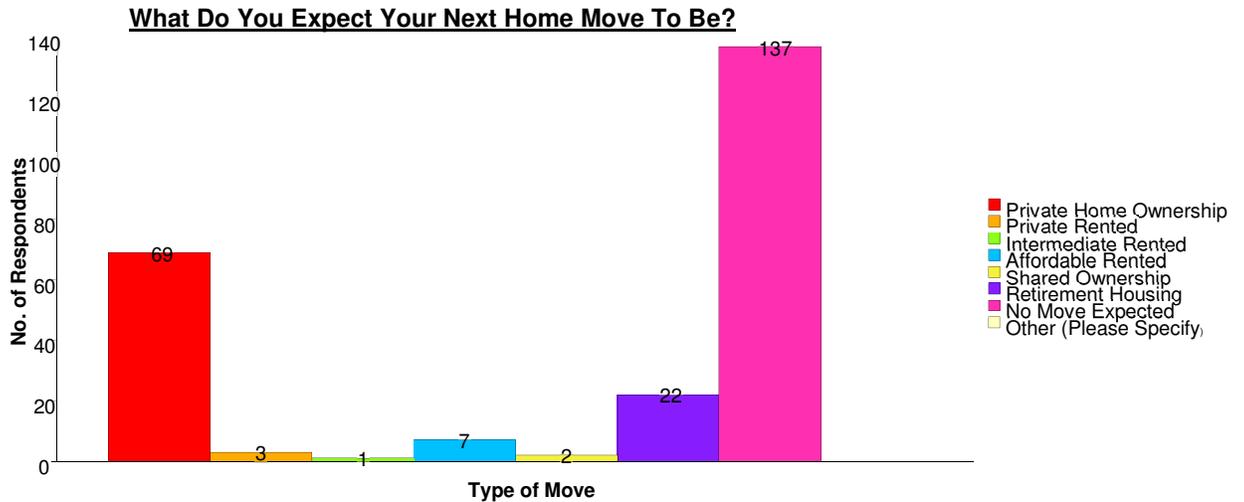
The chart below shows that over 90% of respondents have lived in the parish for more than 3 years, with almost 60% having lived in Cropwell Bishop for over 15 years.



6.6 Migration

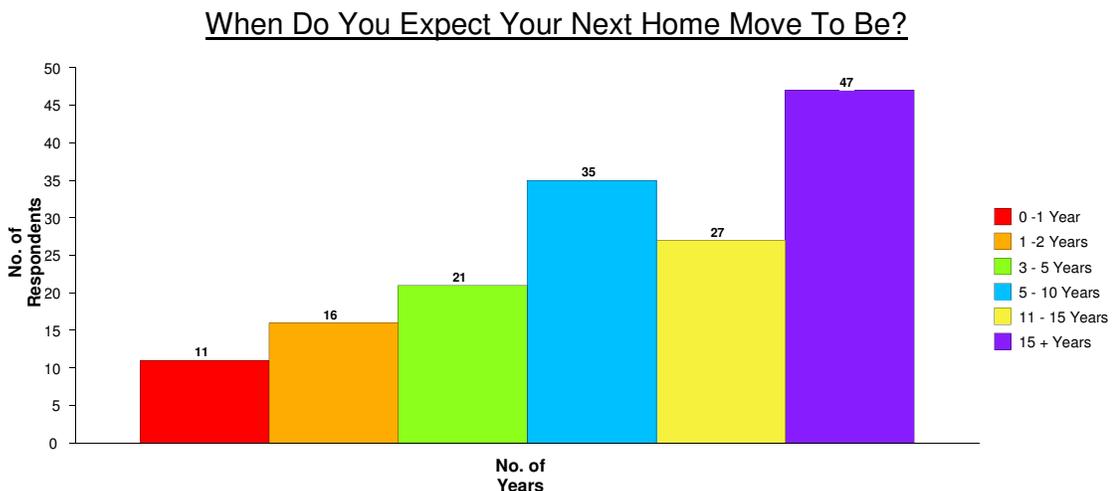
The chart below shows whether respondents are expecting to move house in the future, and if so, what they would prefer their next move to be. 57% of respondents do not expect to move from their present property.

29% of respondents would prefer to buy their own property on the open market. 9% of respondents expect their next move to be into retirement housing and 4% expect to move into social rented or shared ownership properties.



6.7 Timescales

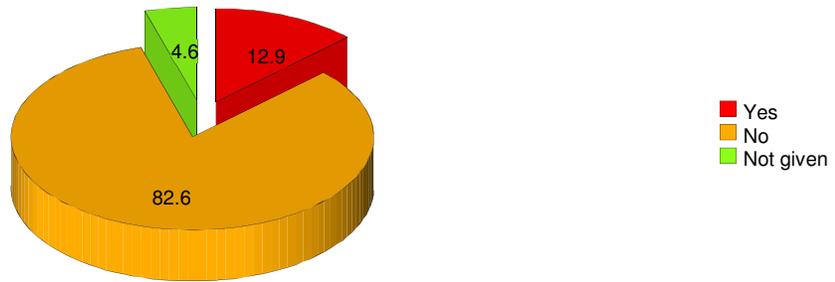
The chart below shows that, of those people expecting to move homes in the future, 30% are expecting to move within the next five years.



7.0 Local Support for Affordable Housing

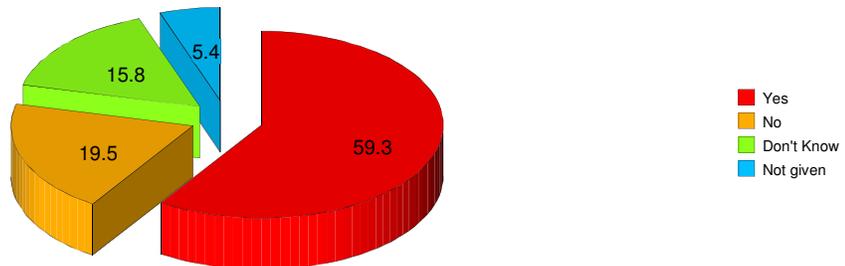
The chart below indicates that a number of local people have had to move out of the village in order to secure suitable housing. Almost 13% of respondents were aware of somebody who needed to move out to find affordable or suitable accommodation.

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. Almost 60% of respondents would be in favour.

% In Favour of a Small Scheme



8.0 Housing Needs Analysis

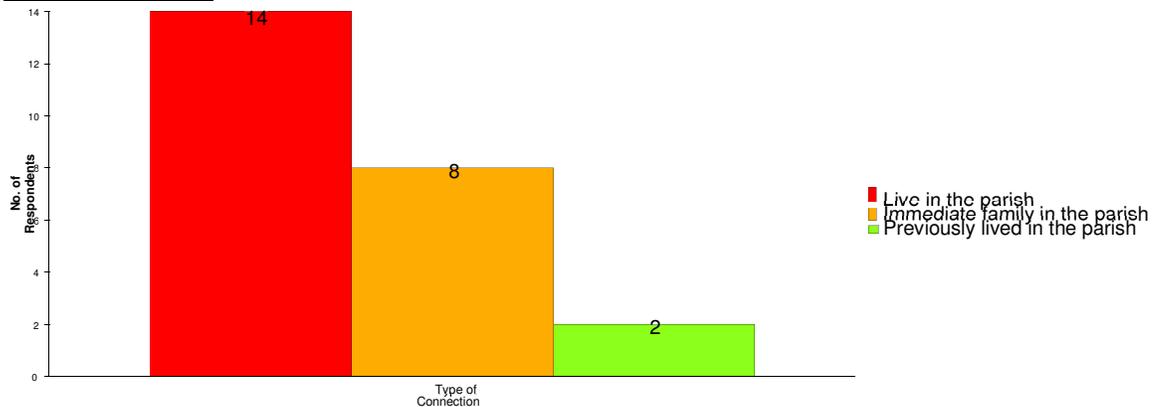
Of the 242 returns 225 were from people who would be considered as adequately housed and would not be looking to move to alternative accommodation within the next 5 years. These respondents completed a survey form primarily to offer their support or objection towards a 'local needs' housing development, 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 17 returns detailing a housing need. Some of these may not be eligible for affordable housing and may need to be discounted from the final result.

8.1 Local Connection

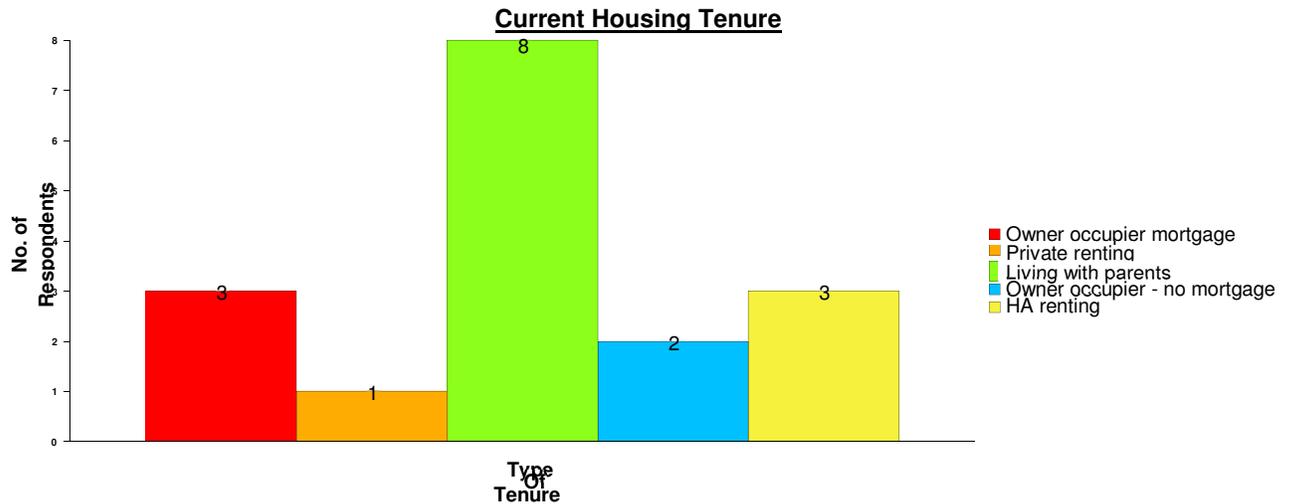
The graph below shows the type of local connection held by the 17 respondents with a specific housing need. 14 live in the parish, 2 have previously lived in the parish and 8 also have immediate family living locally.

Local Connection



8.2 Current Housing Tenure

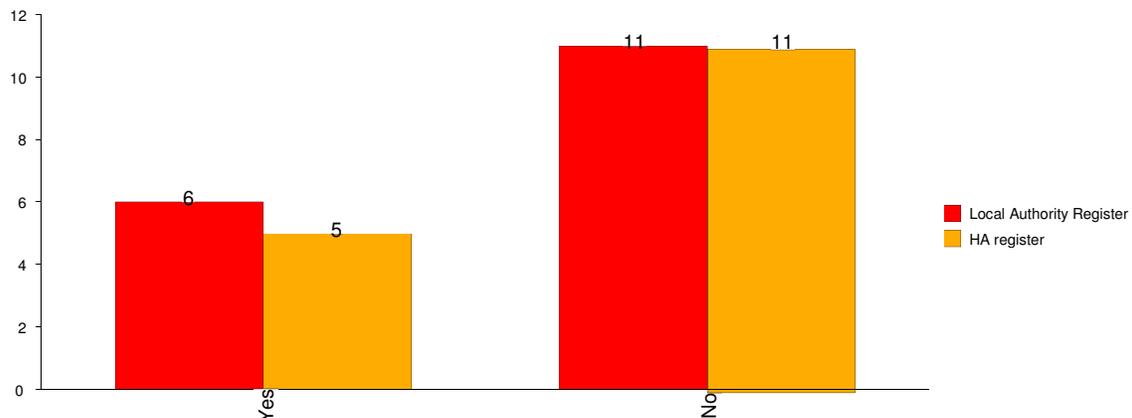
The chart below shows that 8 respondents are currently living with parents, 1 is privately renting, 5 are owner-occupiers and 3 are living in social rented properties.



8.3 Registered for Housing?

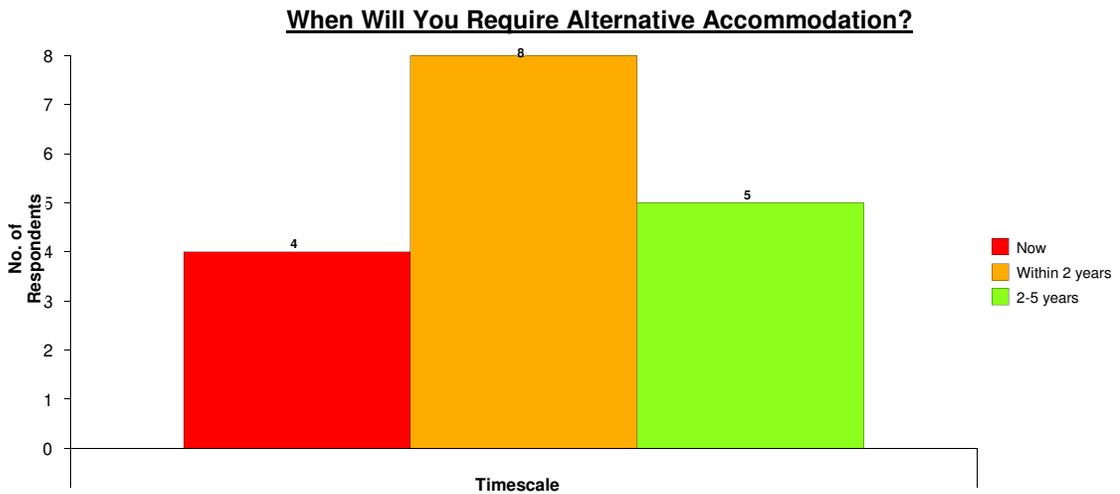
The chart below shows that 11 respondents are not registered with either Local Authority or Housing Association. 5 are registered with both, and 1 with just Local Authority.

Are You Registered on a Housing Register?



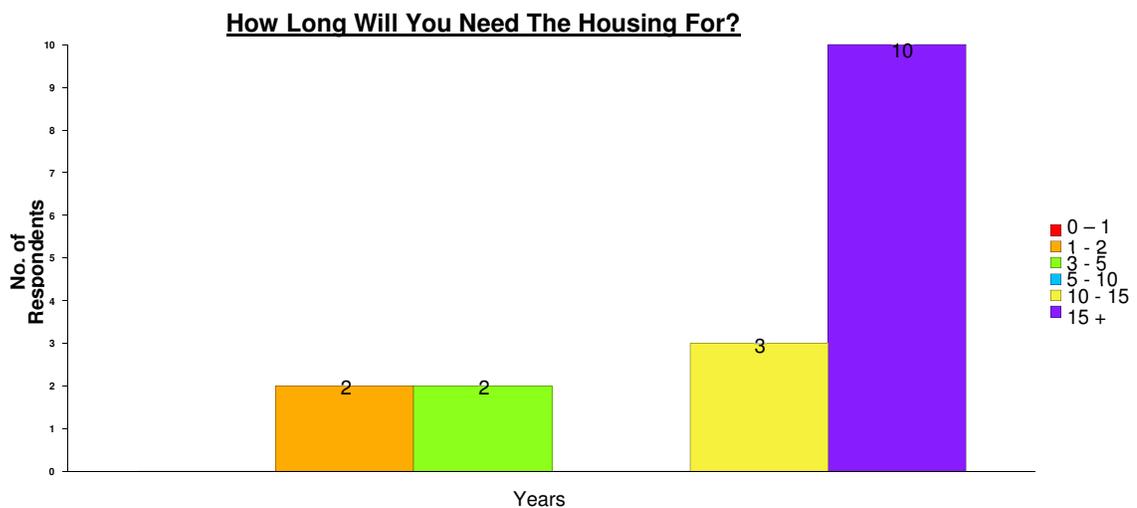
8.4 When is Housing Required?

The chart below indicates that all 17 respondents will require alternative housing within the next five years, although the majority will have a need within 2 years.



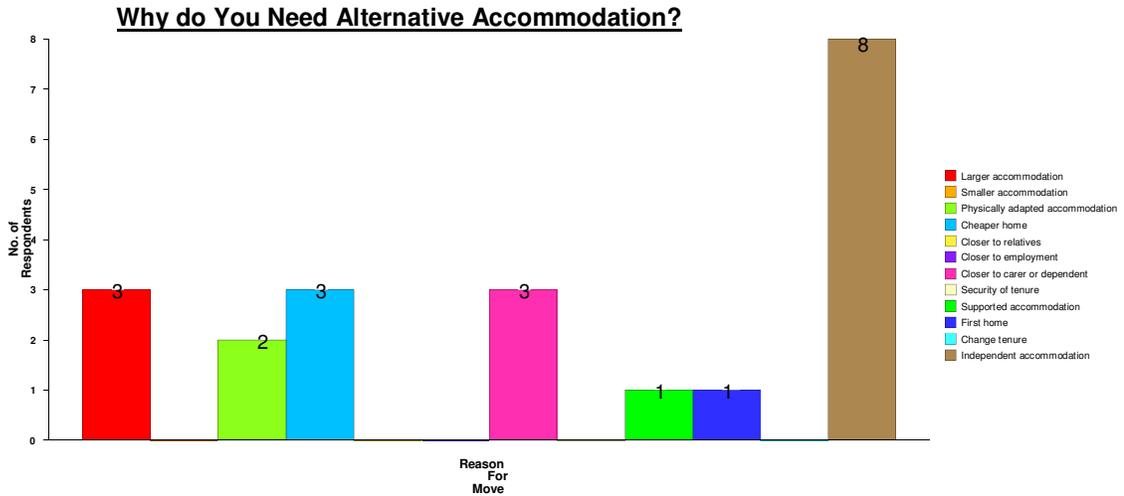
8.5 How long is it needed for?

The chart shows that 4 respondents will need housing for a period between one and five years, but 13 will need it for a minimum of ten years.



8.6 Reason for Needing Alternative Housing

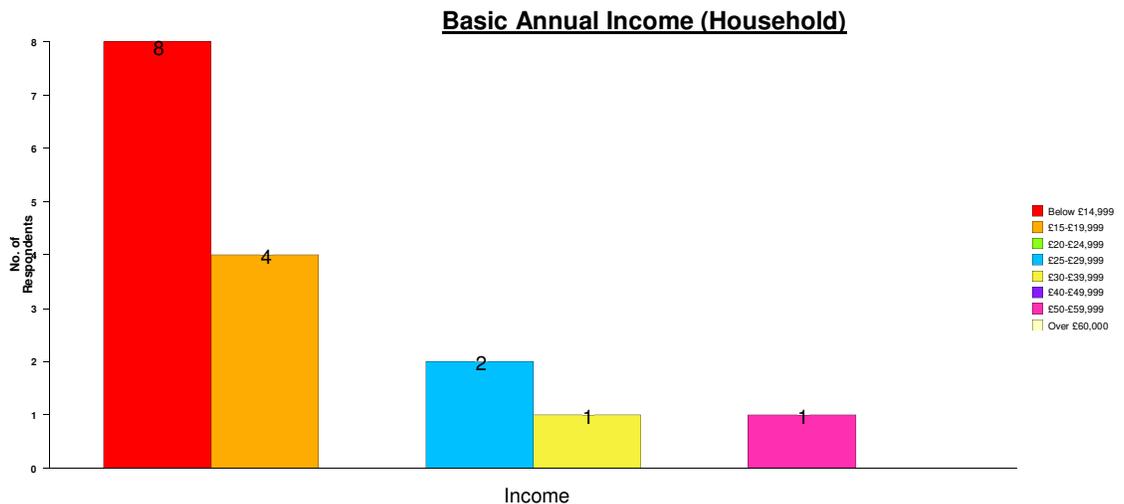
The chart below shows people's reasons for requiring alternative housing. The largest group are those wanting independent accommodation to set up their own homes.



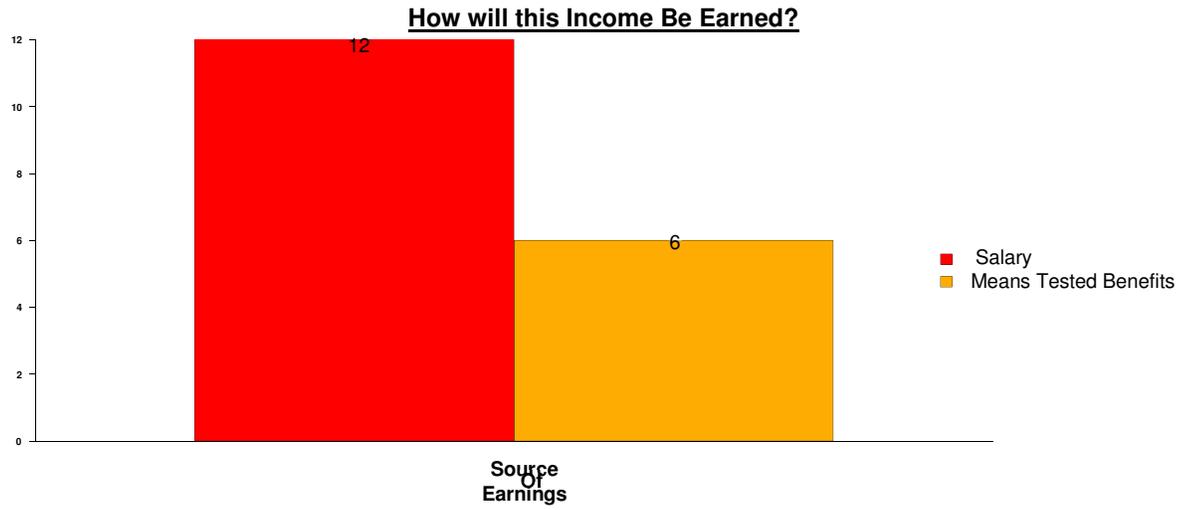
9.0 Financial Information

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

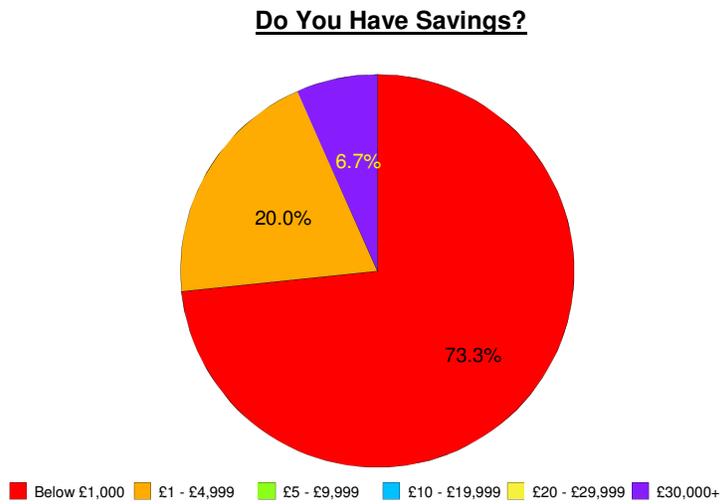
9.1 Household Income



9.2 Source of Income



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, physically adapted accommodation immediately. Residency 24 years and family living in parish. On Housing Registers. | 1 or 2 bed house/bungalow, physically adapted. Social Renting. | 1 or 2 bed bungalow, adapted. Social Renting. |
| Living with Parents, requires independent accommodation within 2 years. Residency 4 years and family living in parish. | 2 bed house or flat. Any tenure. | 1 or 2 bed house or flat. Social Rent or Homebuy. |
| Living with parents, requires independent accommodation immediately. Residency? years & family living in the parish. | 1 bed house or flat. Social, intermediate or market Renting. | 1 or 2 bed house or flat. Social Renting. |
| Living with parents, requires independent accommodation immediately. Residency 17 years & family living in parish. On Housing Register. | 2 or 3 bed house. Social Rent or Homebuy. | 1 or 2 bed house or flat. Social Rent or Homebuy. |
| Living with Parents, requires independent accommodation within 2-5 years. Residency 25 years and family living in parish. | 1 or 2 bed house. Intermediate Renting | 1 or 2 bed house or flat. Social or intermediate Renting. |
| Living with parents, requires independent accommodation within 2-5 years. Residency 16 years. Family living in parish. | 1 bed house or flat. Social Renting. | 1 or 2 bed house or flat. Social Renting. |
| Living with parents, requires independent accommodation within 2-5 years. Residency 19 years. | 2 bed house. Homebuy. | No evidence of income to support mortgage. 1 or 2 bed house or flat. Social Renting. |
| Living with parents, requires independent accommodation within 2 years. Residency 31 years. | 1 bed house or flat. Social, intermediate or market renting. | 1 or 2 bed house or flat. Social Renting. |

Elderly

| RESPONDENT | ACCOMMODATION REQUIRED | REALITY TENURE |
|---|--|--|
| Single person, has own property in nearby parish, wishes to live closer to family within 2 years. Family residency 10 years. | 1 or 2 bed house. Homebuy, intermediate or market renting. | No mitigating factors in support of this claim and insufficient evidence of need. This person may have sufficient equity and savings to be able to afford market housing. |
| Single person living in rented HA 1 bed flat, requires sheltered housing within 2-5 years. Residency 12 years. On HA Register. | 1 bed flat. Social Renting. | This person's requirements are already being met. He/She should contact their HA directly to discuss sheltered housing provision. |
| Single person, living in own property in neighbouring county, wishes to live nearer family within 2 years. Previous residency 25 years, family residency 2 years. | 2 bed bungalow. Social renting or Homebuy. | There are no mitigating factors in support of this claim and insufficient evidence of need. This person appears to have sufficient equity and savings to be able to afford market housing. |

Families

| RESPONDENT | ACCOMMODATION REQUIRED | REALITY TENURE |
|--|---|---|
| Couple with one child, owner-occupiers, require larger property within 2 years. Residency 20 years. | 4 bed house. Homebuy. | This family have adequate equity, income and savings to afford local market housing. They would not qualify for 4 bed social housing. |
| Lone parent with 2 children living in privately rented property requires cheaper home within 2 years. 32 years residency and family living in the parish. On H A Register. | 3 bed house. Homebuy, intermediate or market renting. | 3 bed House. Homebuy. |
| Family of 5, one adult with health and mobility problems, require alternative accomm. within 2-5 years. Residency 5 years. | 3/4 bed bungalow, adapted. Homebuy. | 4 bed bungalow, adapted. Social Rent or Homebuy. |
| Couple with three children and baby, living separately out of parish, in privately rented and HA rented properties, require larger, independent property, close to family carer, immediately. Previous residency 5 years. On Housing Register. | 3 or 4 bed house. Social, intermediate or market renting. | 4 bed house. Social Renting. |
| Lone parent with 2 children, currently living in family home, pending divorce forces sale. Low equity, low income. Needs cheaper home within 2 years. Residency 9 years. | 3 bed house. Homebuy. | 3 bed house. Homebuy. |
| Lone parent with teenage child living in HA 2 bed house requires larger accommodation. Residency 37 years. On Registers. | 3 or 4 bed house. Social renting. | This person's needs are already being met. He/She should contact their HA directly to discuss future requirements. |



10.1 Results of Analysis

Although seventeen respondents have claimed a need for affordable housing, five of the claims cannot be supported as their need is already being met or they have sufficient financial resources to resolve their needs on the open market. They have therefore been discounted from the final results.

The housing needs derived directly from the survey are:

7 x 1 or 2 bed houses or flats for Social Rent (with the option of providing 2 for Homebuy).

2 x 3 bed houses for Homebuy

1 x 4 bed house for Social Rent

1 x 2 bed bungalow (physically adapted) for Social Rent

1 x 4 bed bungalow (physically adapted) for Social Rent or Homebuy

11. Conclusions & Recommendations

Midlands Rural Housing, in partnership with Cropwell Bishop 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.

Cropwell Bishop is a popular and sought after village in which to live. It has a good range of amenities available and there are local employment opportunities. The village lies within easy reach of the A46 which gives good transport links to Nottingham and the East Midlands.

The population has a well balanced age range and almost one third of households are composed of families with children under 16. There is an ample supply of three and four bedroom family houses in the parish and also a good supply of smaller properties, with almost one third of housing stock having only one or two bedrooms. A high proportion of these are either bungalows or flats and some may be elderly persons housing.

There is little evidence of a private rental market. Social housing accounts for 12% of housing stock. Social housing, by its nature, does not become available on a regular basis. The lack of availability of privately rented properties will keep local rents high.

There is a high level of owner-occupation. The evidence shows that people settle in the village for lengthy periods. 60% of respondents have lived in the parish for over 15 years and 57% do not expect to move again. This restricts the supply of properties coming readily to the market. The values of houses currently for sale show that, while prices are not as high as elsewhere in Rushcliffe, a family would still need a household income of £40,000 per year to afford a mortgage. The evidence of income, for those claiming a need in our survey, shows that household incomes are generally below £20,000 and savings are below £1,000. Local property values are therefore unattainable for this group of people.

Most people who do expect to move would prefer to buy on the open market. 30% expect to move within 5 years. Only 4% expect to move into social housing. However, 9% expect to move into some form of retirement housing. The Borough Council may wish to look at this as a separate issue.

Although seventeen respondents have claimed a need for affordable housing, five of these would be ineligible on the grounds that they do not show sufficient evidence of need, or they have sufficient financial resources to purchase property on the open market.

Of the remaining twelve, eight are single people who are living with parents and wish to set up their first independent home. This group generally do not have



sufficient savings to afford the deposit, or income to support a mortgage, on a market property. There may be a lack of suitable low cost entry level housing available for this group of young starters.

Almost 60% of respondents have shown support for developing a small scheme of affordable properties, with a further 16% undecided. Less than 20% of respondents were against any development. The recently completed scheme off Cropwell Butler Road has drawn favourable comments and is popular with residents.

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



12. Acknowledgements

Midlands Rural Housing would like to thank Mr Alan Wilson, Chairman of Cropwell Bishop Parish Council and Mrs Jacqui Grice, Clerk to Cropwell Bishop Parish Council, for their time and help in carrying out 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.

The following comments were received from respondents and give a general indication of their concerns for and against an affordable housing scheme. A random selection of comments has been reproduced.

- We disagree with building on greenbelt land, even for an exception site.
- I would support it if I could be assured that the housing would go to young people within the village.
- There is housing already available in this village at reasonable prices.
- Why should we accept 'creeping development' so that people can stay in the village? The infrastructure cannot continue to support more housing.
- No more affordable houses. Properties in nice rural areas should command a premium and not be subsidised.
- Don't allow the village to get too big and lose its identity.
- The new housing scheme has given people an opportunity to improve their circumstances and is highly appreciated by residents. The interest in this scheme shows that there is a need for more affordable housing in the parish.
- The recent new build is excellent. It's a shame it wasn't here when my children were leaving home.
- I am in favour of affordable housing provided it is only available to households with insufficient income to afford open market prices.