

# A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF PLUMTREE



**PRODUCED BY  
MIDLANDS RURAL HOUSING  
ON BEHALF OF  
RUSHCLIFFE BOROUGH COUNCIL  
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## 1. Summary

In April 2021, on behalf of Rushcliffe Borough Council, Midlands Rural Housing carried out an independent rural housing needs survey in the village of Plumtree.

Prior to it being sent out, the format of the questionnaire, and the questions it contained were agreed with the Local Authority and a parish wide postal address list was provided. In April 2021, 134 questionnaires were sent via Royal Mail directly to households in the village 45 responses were received, giving a response rate of 30%. The results of a housing needs survey are generally considered to be reliable for 5 years. Therefore, this report can be considered valid until June 2026 unless there are any significant changes in the village.

The survey process found 6 respondents that have a need either now in or the next 5 years. However, 5 of those respondents were discounted from the analysis because they did not provide enough information for an accurate assessment to be completed. But they did mention a preference which is stated at Table 2 below. The remaining 1 applicant who responded and provided sufficient information to the survey is shown at Table 1.

Type of Unit	Required Affordable rented	Required Rent to Buy	Required Shared Ownership (25%)	Preferred Open Market Homes	Totals
2 bed bungalow	1				1
<b>Total</b>	<b>1</b>				<b>1</b>

**Table 1: Summary of housing requirements in the village.**

Type of Unit	Preferred Affordable rented	Preferred Rent to Buy	Preferred Shared Ownership (25%)	Preferred Open Market Homes	Totals
2 bed house/bungalow/flat	1			1	2
3 bed house	1			2	3
<b>Total</b>	<b>2</b>			<b>3</b>	<b>5</b>

**Table 2: Summary of preferred housing in the village.**

These new homes could be developed on an 'infill site' or alternatively on a rural exception site, should one become available and subject to having local support. Subject to local planning rules, open market homes could be used to cross-subsidise the costs of building homes for affordable tenures.

Alternatively, the affordable homes could be provided as part of a larger scale development through a s106 agreement. Any open market housing on such developments could be informed by the open market preferences found in this report. Both options are subject to local authority planning policy.

## **2. Introduction to Midlands Rural Housing**

Midlands Rural Housing (MRH) is a non-asset holding, profit for purpose organisation that works to promote and enable the provision of homes in rural settlements. We do this by working closely with local authorities, town and parish councils, registered providers and local communities in order to investigate the need for affordable housing.

MRH is the appointed Rural Housing Enabler Strategic Partner for several local authorities across the Midlands. Local authorities have a duty to assess the level of housing need in their rural settlements, and one way of doing this is through Housing Needs Surveys. MRH provides essential support in this work, by carrying out an agreed program of Housing Needs Surveys, and producing robust, independent analysis reports. In addition to the above, MRH also undertakes work by commission, on behalf of land owners, private developers, planning consultants, Parish Council's and Neighbourhood Plan groups.

The organisation follows established and approved best practice methodology when undertaking survey work. On adoption of the findings, the results of these surveys are shared with the commissioning client, who may also choose to share the results with the relevant Local Authority and Parish Council.

MRH is a well-respected organisation, recognised for its expertise in this field. In addition to the work we do locally within communities across rural England, we are also a key lobbyist and influencer both nationally and regionally.

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### **3. Issues Facing Rural Communities**

According to the latest annual Halifax Rural Housing Review (Halifax, 2017), homes in rural areas across Great Britain are 20% more expensive on average than in urban areas. In financial terms, this percentage equates to £44,454.

However, regionally, these figures increase or decrease dramatically depending on the locality. For example, in the West Midlands, the average house price in rural areas is 47%, or £89,272 higher than the region's urban areas, and in contrast, the East of England has an average rural housing premium of 9% or £27,765.

Data from the 2017 review shows that first time buyers have found themselves priced out of rural areas. They account for 41% of all mortgaged products in rural areas, compared with 53% in urban areas. Affordability is the main reason for this.

In a local context, figures for the East Midlands show a 38% increase in rural average house prices since 2012. This equates to a rural housing premium of £55,426, compared to urban locations. The local authority districts of Derbyshire Dales and South Northamptonshire have the lowest number of first-time buyers in rural areas, with 29% and 30% respectively.

Areas which are predominantly rural typically have higher house prices than urban locations, thus making them less affordable. In 2016, the average lower quartile house price was 8.3 times the average lower quartile earnings in rural areas, in comparison with 7 times in urban areas.

In 2018, the National Housing Federation stated that 'the housing crisis in rural England is acute, with the most affordable rural homes costing 8.3 times wages in rural areas' (National Housing Federation, 2018).

There is often much less housing association and council housing in rural areas, and a higher proportion of non-decent homes, and homes which are energy inefficient. Many areas do not have access to mains gas, which could lead to higher construction and living costs.

In some rural areas, communities have experienced a breakdown in social networks, and this has resulted in an increase in social exclusion and loneliness. This particularly affects the elderly, who are often less mobile and more reliant upon social networks such as day centres, lunch clubs etc. This can lead to a direct impact on health and wellbeing, both physical and mental.

For younger people, living in rural areas can prove to be problematic when it comes to sourcing gainful employment. Work is often low paid, and sometimes seasonal which leads to periods of intermittent employment and unreliable income streams. As a result, younger people often move away from their rural settings in favour of larger towns and cities.

#### **4. Affordable Housing**

Affordable housing is defined as housing for sale or rent, for those whose needs are not met by the market. It includes housing that provides a subsidised route to home ownership and/or is essential for local workers. To be acceptable as a form of affordable housing, the tenure must comply with one or more of the following definitions, as set out within the National Planning Policy Framework (Ministry of Housing, Communities & Local Government, 2019).

- a) Affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent)
  
- b) First Homes:** is a new policy set to be introduced early in 2021. It will provide discounted homes to first time buyers in England who otherwise wouldn't be

able to afford one. Under this scheme, first time buyers will be able to buy a new-build home in their community at a discount of 30% on the market price. Across England, but outside of London, property prices will be capped at £250,000 and buyers will be subject to a household income cap of £80,000. The policy will replace **Starter homes**, which is still cited in the current NPPF definition, but has been withdrawn.

- c) Discounted market sales housing:** is that sold at a discount of at least 20% below market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount or future eligible households.
  
- d) Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to Government or the relevant authority specified in the funding agreement.

## 5. Housing Provision in Plumtree

Plumtree is a village and civil parish in the borough of Rushcliffe, Nottinghamshire. It is situated 5 miles south east of Nottingham, between the villages of Tollerton and Keyworth.

The 2011 Census recorded a population for Plumtree of 246 residents. The housing stock profile was in accordance with Table 3. Detached houses formed the majority with 70 properties being of this type. There was an equal amount of semi-detached and terraced properties.



Accommodation Type	Number
House or bungalow – Detached	70
House or bungalow – Semi-detached	18
House or bungalow – Terraced	18
Flat, maisonette or apartment – purpose-built block	1
Flat, maisonette or apartment – part of a converted or shared house	1
Flat, maisonette or apartment – in a commercial building	1
Caravan or other mobile or temporary structure	0
<b>Total</b>	<b>109</b>

**Table 3: Housing stock profile, 2011 Census**

Table 4 illustrates the tenure of households at the time of the Census. Majority of the homes in the village were either owned outright or owned with a mortgage or loan. Only 5 households were recorded as living in social housing, 7 households were in some form of private rented accommodation, and no households were recorded as Shared Ownership (Office for National Statistics, 2021).

Tenure Type	Number
Owned outright	55
Owned with a mortgage or loan	32
Shared ownership (part owned and part rented)	0
Social rented - Rented from council (Local Authority)	0
Social rented – Other	5
Private landlord or letting agency	4
Private rented – Other	3
Living rent free	5
<b>Total</b>	<b>104</b>

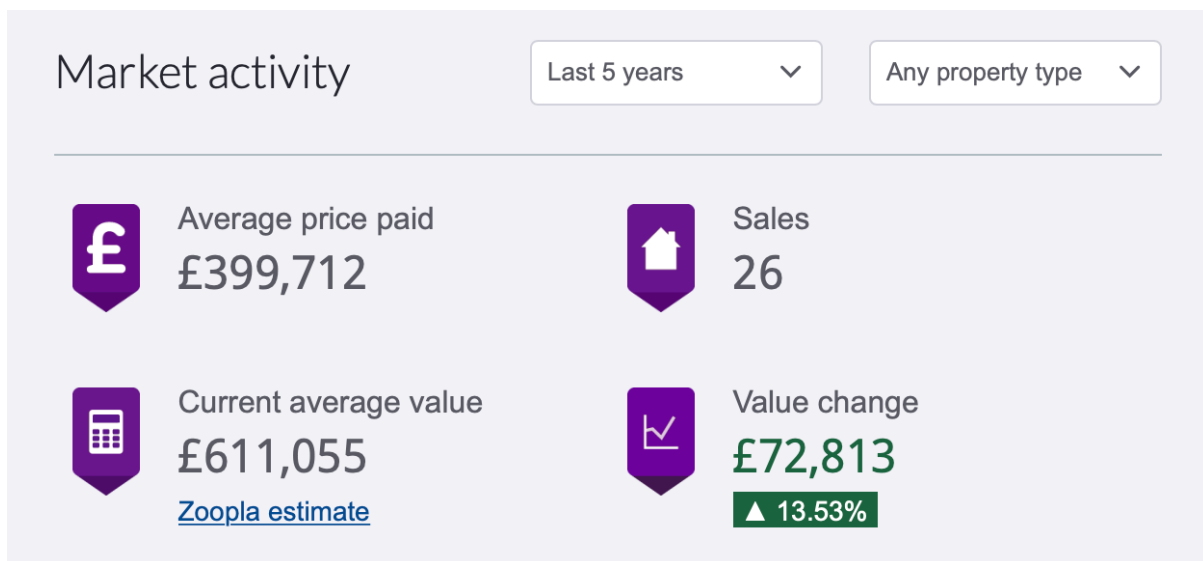
**Table 4: Household tenure, 2011 Census**

## 6. House Price Data

Buying a home on the open market in rural locations can be expensive and a prospect possibly out of reach for many.

Mortgage lenders base the amount a person can borrow on a multiple of their income, otherwise known as the loan to income ratio. In most circumstances, lenders will cap loans between 3.5 and 4.5 times the annual salary. Additionally, they will look for a deposit between 10% and 20% of the property selling price.

Over the last 5 years, Plumtree has seen a substantial increase in open market property values, across all property types. As illustrated in Figure 1, Zoopla estimates indicate that prices have increased by £72,813; a rise of almost 14%. There have been 26 completed sales since June 2016; approximately 5 per year on average. (Zoopla, 2021).



**Figure 1: Market activity for Plumtree, Zoopla 2021**

Table 5 presents an account of property values, sale prices and number of sales for detached, semi-detached, terraced homes and flats for the period April 2021 – June 2021. Evidence shows that all property types in the village have increased in value. There have been no market sale completions in the last 3 months (Zoopla, 2021).

Taking the stated values into account, and using the loan to income ratio method used by mortgage lenders with the loan capped at 3.5 times annual income, at the high end of the market in Plumtree, a house buyer would need a minimum deposit of £70,160 (10%) or a maximum of £140,320 (20%) and an annual income (sole or combined) of between £180,413 (with a 10% deposit) and £124,730 (with a 20% deposit) in order to afford a detached property in Plumtree valued at £701,607.

At the lower end of the market, a minimum deposit of £20,838 and a sole or combined annual income of £53,585, or a 20% deposit of £41,676 and an income of £37,047 would be required to purchase a terraced property valued at £208,388 in the village.

Property Type	Current Average Value	Average Price Paid	Number of Sales	Value Change
<b>Detached</b>	£701,607	-	0	↑ £11,359
<b>Semi-detached</b>	£242,390	-	0	↑ £2,588
<b>Terraced</b>	£208,388	-	0	↑ £2,222
<b>Flat</b>	£391,017	-	0	↑ £4,660

**Table 5: Actual property values and sales data in Plumtree, April - June 2021**

## **7. Survey Methodology and Purpose**

In April 2021, a Housing Needs Survey questionnaire was delivered to every household in the village of Plumtree, with 21<sup>st</sup> May 2021 being the deadline date for responses. Pre-paid envelopes were provided for the return of survey forms directly to MRH, and the survey was also made available online via Survey Monkey. Of the 45 responses received, 39 households returned a paper questionnaire and 6 completed the survey online.

The survey questionnaire is divided into 3 parts:

- Part 1 – General information
- Part 2 – Life in your village
- Part 3 – Housing requirements and housing need

Parts 1 and 2 sought to discover general information about household members, their current housing situation and their connection to the village. Questions were asked to assess people's perceptions of what it is like to live in the locality and gave an opportunity for them to make general comments. Part 3 is about identifying the future housing requirements of all household members, and the reasons why they think they are in housing need either now, or in the future.

The survey was conducted in order to obtain clear evidence of any local housing requirements across a range of tenures for residents in the locality. The information obtained from a housing needs survey is invaluable at a local level for local authority, parish council and neighbourhood planning activities. Such information can be acted on locally and taken on board in decision making processes around housing issues.

Survey data showing a local demand for market housing is considered a 'preference'. Whether it is appropriate for this to be satisfied in the relevant settlement will be dependent on the consistency of doing so with the Development Plan.

## **8. Conclusion**

Midlands Rural Housing has conducted a detailed study into the current housing requirements of the village of Plumtree which is valid until June 2026. This study has investigated the affordable housing needs and the open market housing preferences in the village, resident's views regarding living in the village and support for local homes to help sustain local communities.

The survey has identified a need for 1 affordable home.

**THERE IS AN IDENTIFIED NEED FOR  
1 AFFORDABLE HOME  
  
IN PLUMTREE  
FOR THOSE WITH A LOCAL CONNECTION**

## **Appendix 1 - Housing Needs Analysis**

In order to identify the actual housing need that exists in Plumtree at the current time, a two-step research process was followed. The first was to analyse the data that came as a direct result of the survey, and the second was to verify with the Local Authority, that the likely allocations suggested by MRH were in alignment with the council's Allocations Policy.

Out of the 45 surveys returned, 6 respondents classed themselves as being in housing need either now, or at sometime within the next 5 years.

Respondents were asked to clarify their need in terms of property type and size, together with a preferred tenure type. In assessing the stated need, income levels and likely property prices are considered to ensure that any proposed future housing development will indeed meet the needs of those to be housed. Therefore, a 'likely allocation/purchase' is suggested to outline what any housing provision could realistically look like.

Out of the 45 surveys returned, 6 respondents classed themselves as being in housing need either now, or at sometime within the next 5 years. On assessment, 5 of those respondents were discounted from the analysis because they did not provide enough information for an accurate assessment to be completed. However, they did mention a preference which is stated at Table 2 in the Summary section of this report.

Once the above had been discounted, a revised total of 1 applicant was deemed to have a housing need. Table 6 presents the analysis from the housing needs survey, which has also been broken down in Table 1 in the Summary section of this report.

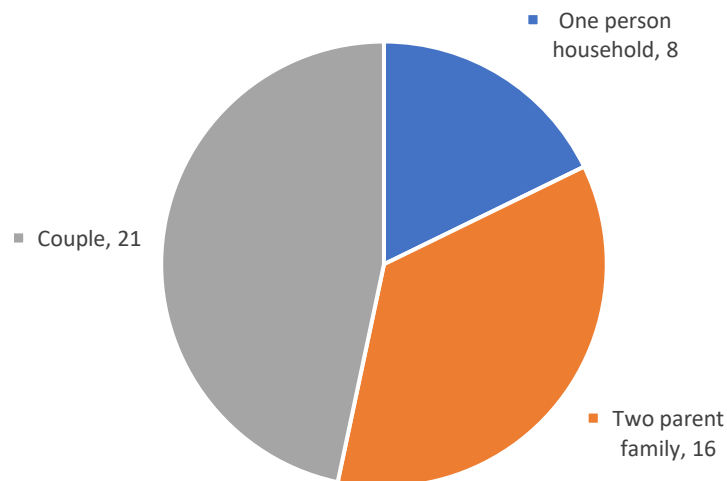
Ref	Local Connection	On Housing/Self Build Register	Household Details	Tenure	Reason for Need	How Soon Will the Need Arise?	Preferred Home and Tenure	Likely Allocation or Purchase
1	Lived in the Village for more than 10 years	No	Family with children - 5 bedroom house	Owned outright	Couple setting up home together	Within 12 months	3 bedroom house - Open market purchase	Insufficient details provided - Unable to assess at present
2	Lived in the Village for 2 – 5 years	No	Couple - 2 bedroom House	Private rent	Present home too expensive - To be close to family, give/receive support	Within 3 years	2 bed house/bungalow/flat - Renting from Council	Insufficient details provided - Unable to assess at present
3	Lived in the Village for 2 – 5 years	Private Lettings Agency	Family with children - 2 bedroom bungalow	Private rent	Present home too small and in poor condition	Within 12 months	3 bed house - Private rent	Insufficient details provided - Unable to assess at present
4	Lived in the Village for more than 10 years	Did not specify	Couple - 5 bedroom house	Owned outright	Present home too large, would like to downsize	Within 5 years	3 bed house - Open market purchase	Insufficient details provided - Unable to assess at present

Ref	Local Connection	On Housing/Self Build Register	Household Details	Tenure	Reason for Need	How Soon Will the Need Arise?	Preferred Home and Tenure	Likely Allocation or Purchase
5	Lived in the Village for 2 – 5 years	Yes	Family member living at home - 4 bedroom house	N/A	First independent home	Within 5 years	2 bed house - Open market purchase	Insufficient details provided - Unable to assess at present
6	Lived in the Village for more than 10 years	Private Lettings Agency	One person household - 2 bedroom bungalow	Owned outright	Cannot manage stairs - Require independent home - Present home in poor condition	Within 12 months	2/3 bed bungalow - Open market purchase	2 bed bungalow - Affordable rent

**Table 6: Housing needs survey analysis for residents in the village**

## Appendix 2 – Analysis of Survey Part 1

Question 1 looked at the composition of households. All 45 respondents answered the question, and the results are shown at Figure 2. Most households are made up of couples, followed by two parent family households. There were no lone parent family or two-person (unrelated) households recorded.

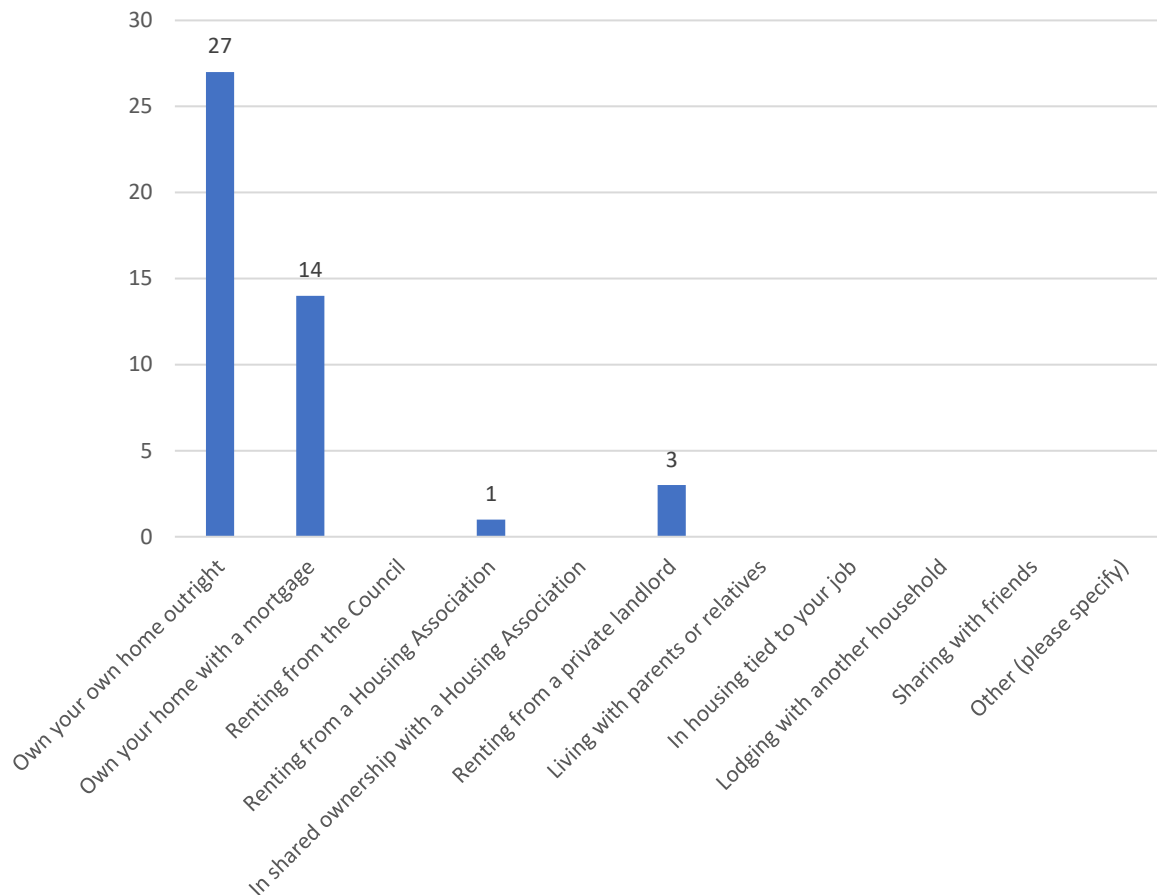


**Figure 2: Household composition**

Question 2 asked participants to give details about other people who make up the household. As this information feeds into the housing needs analysis which is presented at Table 6, it is not included in this section of the report.

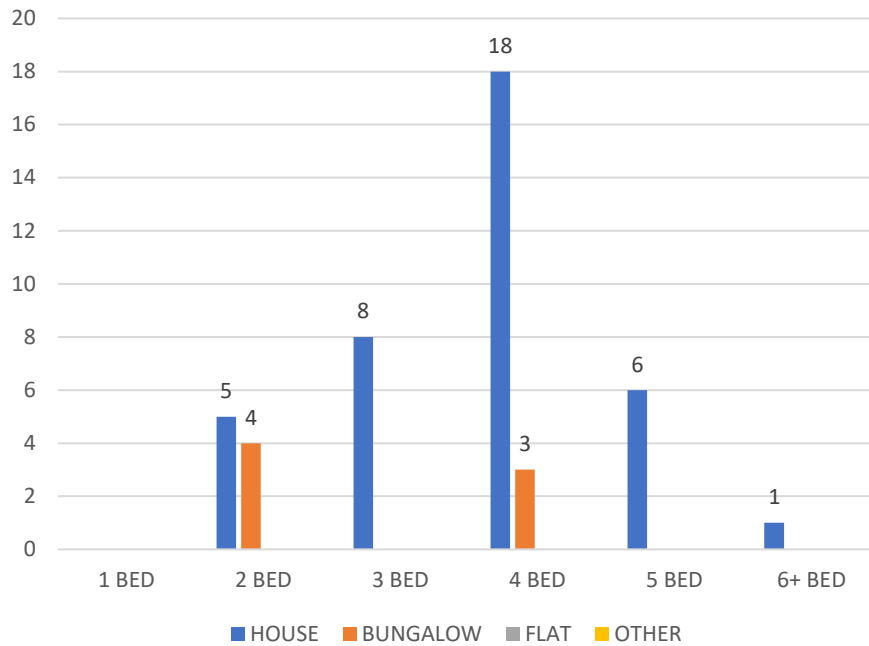
Questions 3 and 4 asked about the tenure, size and type of home in which people live. The tenure of the homes in which people live are shown in Figure 3.





**Figure 3: Tenure of respondents**

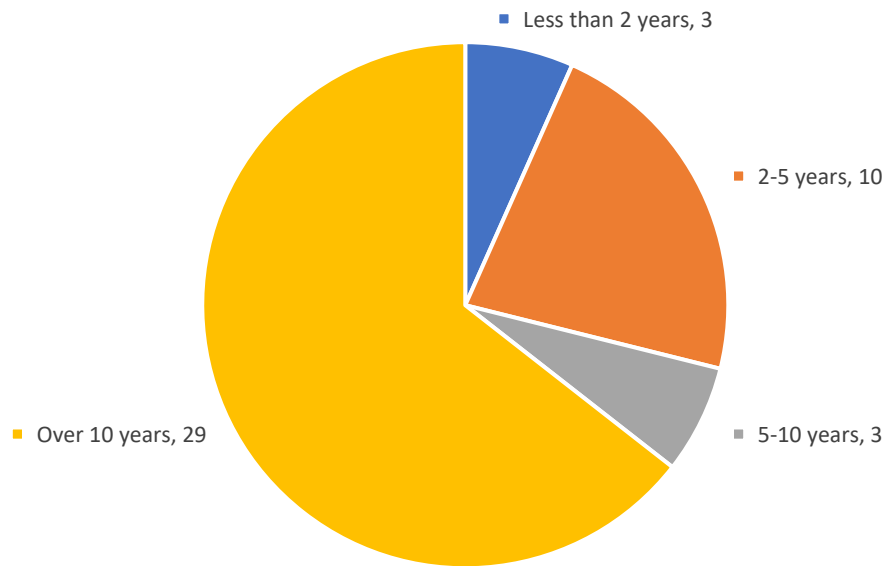
Again, all respondents answered this question and findings show most people own their own home, either outright or with a mortgage. The number of respondents living in the rented sector is relatively low; just 3 households rent from a private landlord and only 1 household rents from a housing association.



**Figure 4: Property types**

Figure 4 illustrates the type and size of home in which respondents live. 45 participants provided this information, showing that most people live in houses with 3 or 4 bedrooms.

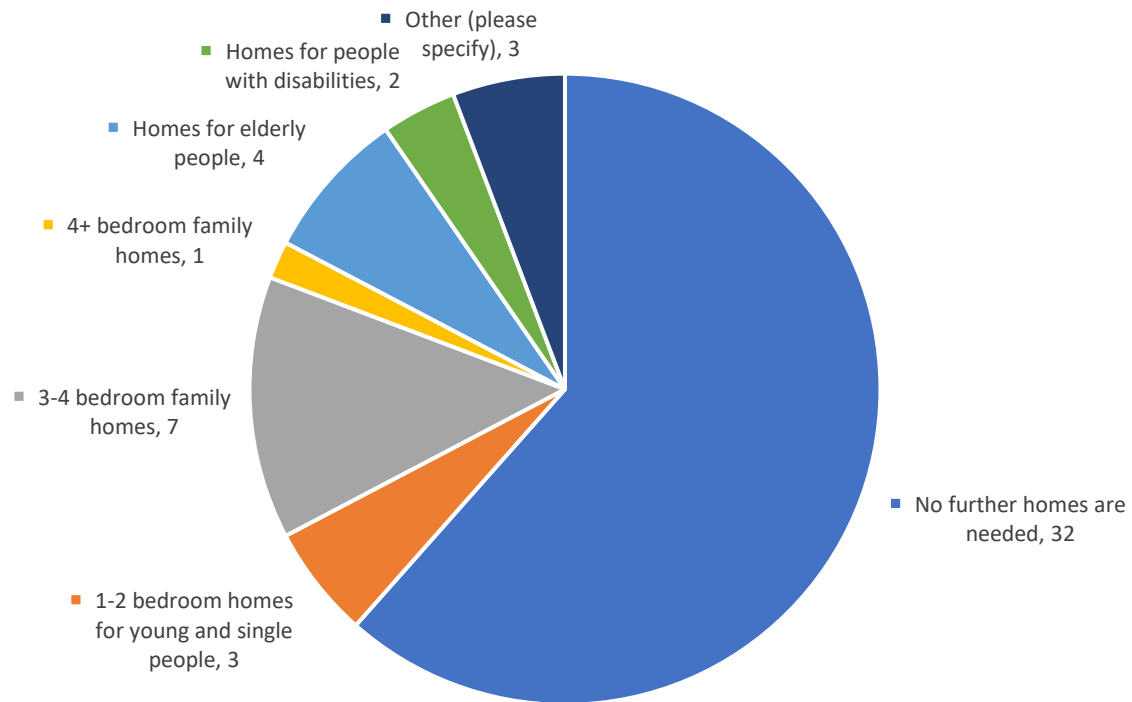
Respondents were asked to indicate the length of time they have been resident in the village, the responses are shown at figure 5. As shown, more than half of the respondents have lived in Plumtree for more than 10 years. This indicates that the village is seen as a good place to live and has a settled and sustainable community. Just 3 of those responding have lived in the village for less than 2 years.



**Figure 5: Length of residence**

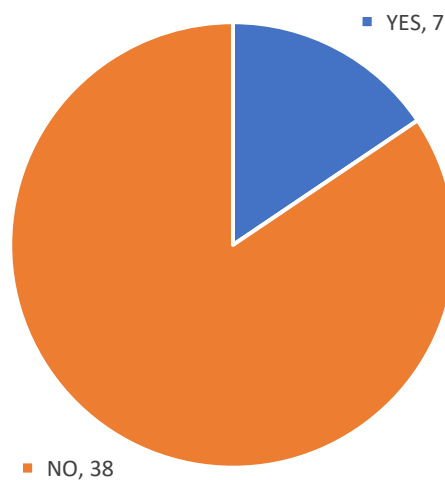
Question 6 asked residents to give an opinion about the type of housing they think Plumtree is in need of. A breakdown of responses can be seen at Figure 6.

45 respondents answered question 6. Of these, 32 respondents said Plumtree does not need any new homes, whilst the remainder disagreed. This was a multiple-choice answer, so respondents could select more than one option. Most people thought 3-4-bedroom family homes and homes for elderly people were a priority. 3 people selected 'other', with comments including a mix of the above but should be affordable or rental properties.



**Figure 6: Type of housing needs in the village**

Questions 7 and 8 asked residents to say whether they knew of anyone who had left the village during the last 5 years, and to give the number of people and their reason for moving away. All 45 respondents answered, and 7 of these knew people who had moved away. Figure 7 and Table 7 shows a breakdown of their answers.



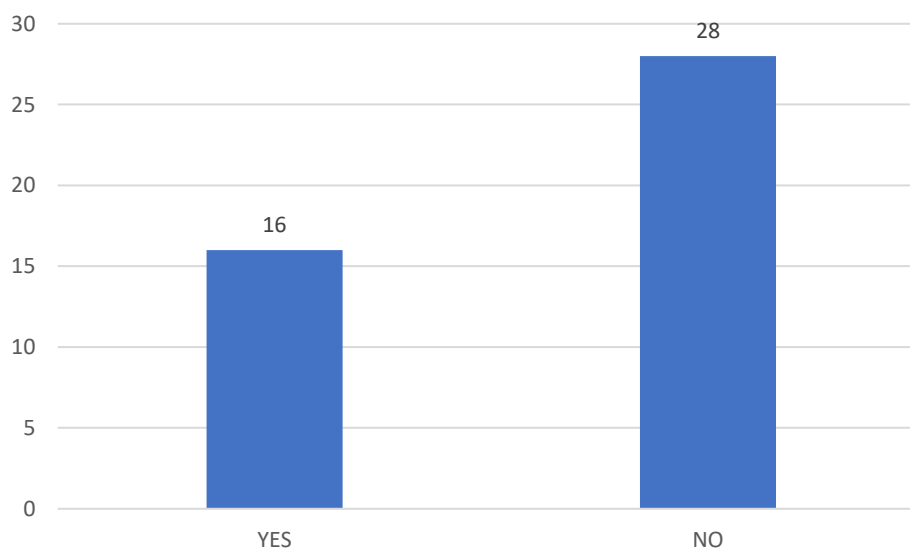
**Figure 7: Number of residents known to have moved away**

The most common reason for leaving was to go to university or college, the second most common reasons for leaving were for marriage or separation and for lack of affordable homes, followed by relocating for employment elsewhere.

Reason for leaving	1 Person	2 People	3+ People	Total
For employment elsewhere	0	1	0	1
Marriage or separation	2	0	0	2
Lack of affordable homes	2	0	0	2
To go to University or College	4	1	0	5
Lack of facilities	0	0	0	0
<b>Total</b>	<b>8</b>	<b>2</b>	<b>0</b>	<b>10</b>

**Table 7: Number of residents known to have moved away and why**

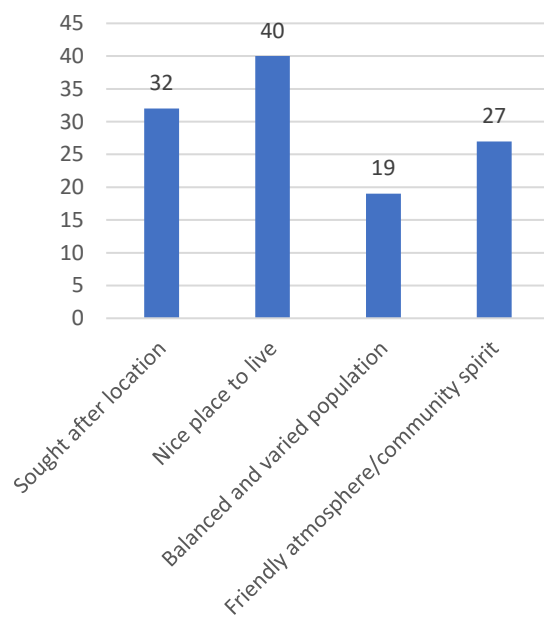
Question 9 asked whether respondents would support building a small number of homes to meet the needs of local people. 44 respondents answered this question, of which 16 said they would support building new homes.



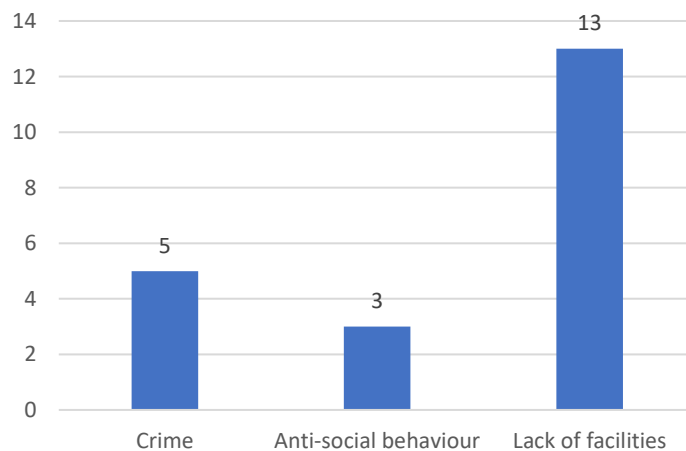
**Figure 8: Support for new homes**

Questions 10, 11 and 12 of the survey asked for people's views on what they think of the village as a place to live; what they like about it and what they think the issues are. 40 respondents said they think the parish is a nice place to live. 27 respondents thought it has a friendly atmosphere and community spirit and 32 viewed the village as a sought-after location.

5 respondents thought the parish suffers from crime. Only 3 of the respondents thought that anti-social behaviour was an issue and 13 respondents felt there were a lack of facilities.



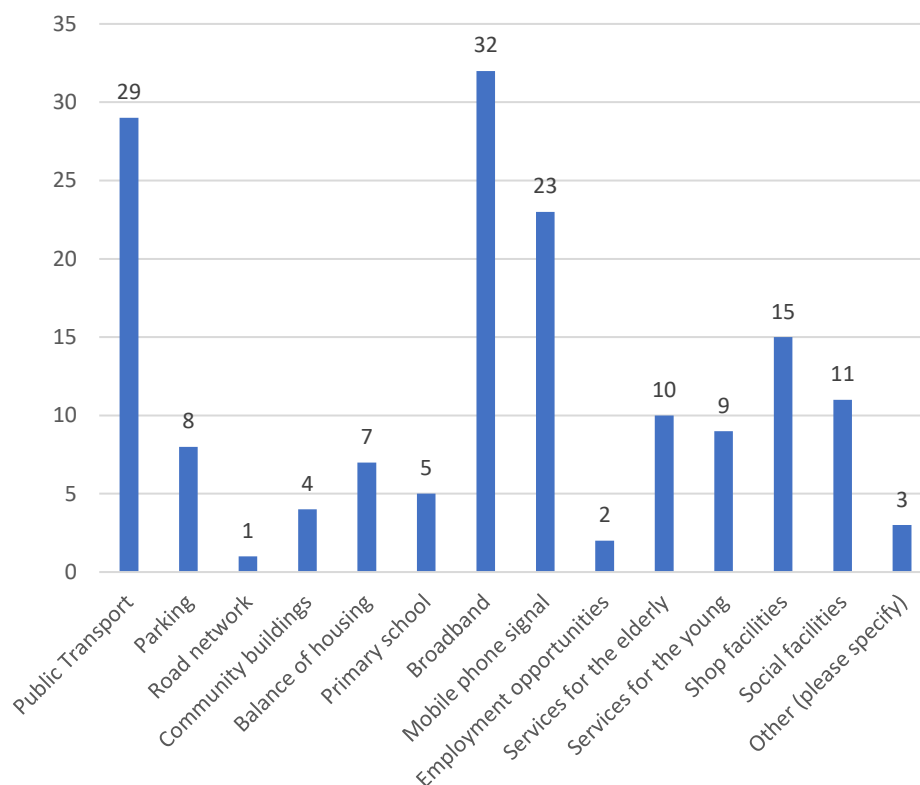
**Figure 9: Life in village (a)**



**Figure 10: Life in village (b)**

Figure 11 below shows the factors that people thought were most important for the future of the village. Without the right infrastructure, villages cannot thrive, and eventually they become unsustainable. For any new development to be successful, the right amenities need to be in place. All 45 participants answered this question and they were invited to tick all options that applied.

32 respondents felt that Broadband was the most important concern for the future of the village closely followed by Public transport and Mobile phone signal. Road network, employment opportunities ranked as the least important future issues for local people.



**Figure 11: Most important factors for the future of the village**

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