

**A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF
SHELFORD**



**PRODUCED BY
MIDLANDS RURAL HOUSING
ON BEHALF OF
RUSHCLIFFE BOROUGH COUNCIL
DECEMBER 2021**

Contents

1. Summary.....	3
2. Introduction to Midlands Rural Housing	5
3. Issues Facing Rural Communities	6
4. Affordable Housing	7
5. Housing Provision in Shelford	8
6. House Price Data.....	10
7. Survey Methodology and Purpose.....	11
8. Conclusion.....	12
Appendix 1 - Housing Needs Analysis	13
Works Cited.....	25

List of Tables and Figures

Table 1: Summary of housing requirements in the village.....	3
Table 2: Housing requirements from Rushcliffe Borough Councils housing register..	4
Table 3: Housing stock profile, 2011 Census	9
Table 4: Household tenure, 2011 Census	9
Table 5: Actual property values and sales data in Shelford, August - October 2021	11
Table 6: Housing needs survey analysis for residents in the village	16
Table 7: Number of residents known to have moved away and why.....	21
Figure 1: Market activity for Shelford, Zoopla 2021	10
Figure 2: Household composition	17
Figure 3: Tenure of respondents	18
Figure 4: Property types	19
Figure 5: Length of residence.....	19
Figure 6: Type of housing needs in the village	20
Figure 7: Number of residents known to have moved away	21
Figure 8: Support for new homes	22
Figure 9: Life in village (a)	22
Figure 10: Life in village (b)	23
Figure 11: Most important factors for the future of the village	24

1. Summary

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

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 October 2021, 113 questionnaires were sent via Royal Mail directly to households in the village 35 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 October 2026 unless there are any significant changes in the village.

The survey process found 7 respondents that have a need for new homes of affordable tenure either now or in the next 5 years, and a desired preference for 4 open market properties. 3 of the affordable homes required are to meet the needs of local people who responded to the survey and are shown at Table 1. Where respondents stated they were registered with the Council's Housing Register, these were cross referenced to ensure the information is not duplicated.

The other 4 affordable homes are required to meet the needs of people who are on Rushcliffe Borough Councils Housing Register and have a connection to the village but did not respond to the survey. This is shown at Table 2.

Type of Unit	Required Affordable rented	Preferred Open Market Homes	Totals
2 bed house	2		2
2 bed bungalow	1	1	2
3 bed bungalow		2	2
4 bed house		1	1
Total	3	4	7

Table 1: Summary of housing requirements in the village.

Type of Unit	Preferred Affordable rented	Preferred Open Market Homes	Totals
2 bed house (adapted property)	3		3
2 bed house	1		1
Total	4		4

Table 2: Housing requirements from Rushcliffe Borough Councils housing register.

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 landowners, 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.

MRH can be contacted at:

Memorial House

Whitwick Business Park

Stenson Road

Leicestershire

LE67 4JP

Email: ginz.kelai@midlandsrural.org.uk

Web: www.midlandsrural.org.uk

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:** this is a new policy that provides 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 has replaced **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 Shelford

Shelford is a village and civil parish in the borough of Rushcliffe, Nottinghamshire. It is near Radcliffe on Trent. Shelford is a farming community with arable and mixed farming and a livery stable.

The 2011 Census recorded a population for Shelford of 673 residents. The housing stock profile was in accordance with Table 3. Semi-detached houses formed the majority with 101 properties being of this type. There is only 1 flat or apartment in a purpose-built block, and no caravan or temporary structures were recorded.

Accommodation Type	Number
House or bungalow – Detached	87
House or bungalow – Semi-detached	101
House or bungalow – Terraced	90
Flat, maisonette or apartment – purpose-built block	1
Flat, maisonette or apartment – part of a converted or shared house	0
Flat, maisonette or apartment – in a commercial building	0
Caravan or other mobile or temporary structure	0
Total	279

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 owned with a mortgage or loan. There were 20 households recorded as living in social housing, 60 households were in some form of private rented accommodation, and only 2 households were recorded as Shared Ownership (Office for National Statistics, 2021).

Tenure Type	Number
Owned outright	64
Owned with a mortgage or loan	123
Shared ownership (part owned, and part rented)	2
Social rented - Rented from council (Local Authority)	6
Social rented – Other	14
Private landlord or letting agency	52
Private rented – Other	8
Living rent free	1
Total	270

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, Shelford 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 £62,192; a rise of almost 22%. There have been 15 completed sales since October 2016; approximately 3 per year on average. (Zoopla, 2021).

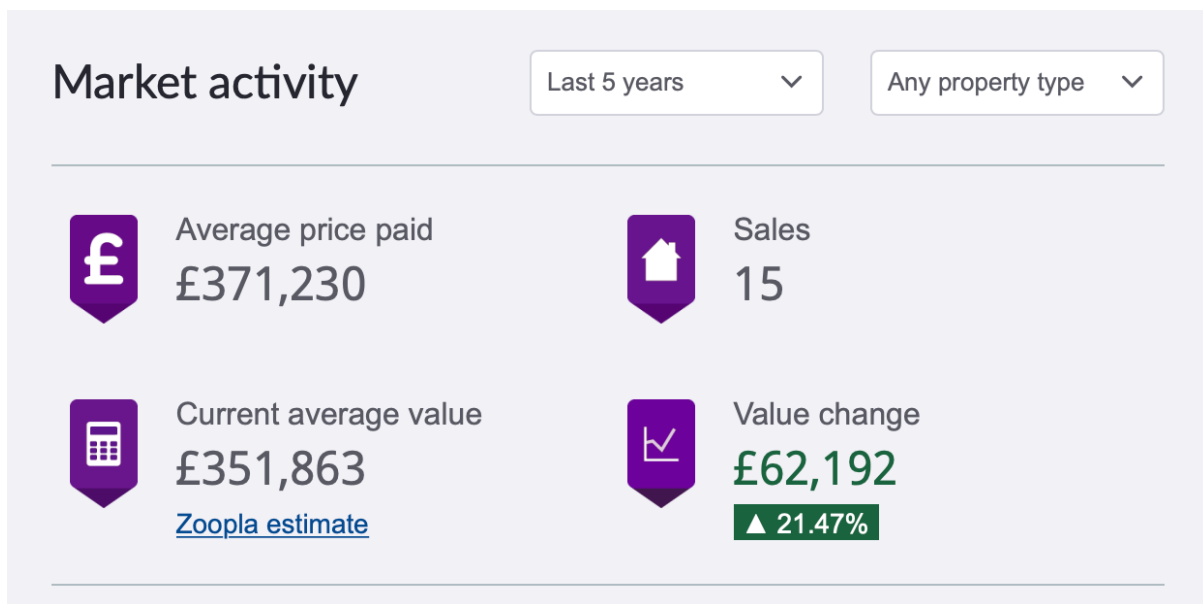


Figure 1: Market activity for Shelford, Zoopla 2021

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 August 2021 – October 2021. Evidence shows that all property types in the village have decreased in value. There have been no market sale completions in the last 3 months.

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 Shelford, a house buyer would need a minimum deposit of £39,947 (10%) or a maximum of £79,894 (20%) and an annual income (sole or combined) of between £102,721 (with a 10% deposit) and £71,017 (with a 20% deposit) in order to afford a detached property valued at £399,472.

At the lower end of the market, a minimum deposit of £14,654 and a sole or combined annual income of £37,682, or a 20% deposit of £29,314 and an income of £26,050 would be required to purchase a terraced property valued at £146,543 in the village.

Property Type	Current Average Value	Average Price Paid	Number of Sales	Value Change
Detached	£399,472	-	0	↓ £3,616
Semi-detached	£307,975	-	0	↓ £5,995
Terraced	£146,543	-	0	↓ £2,901
Flat	£158,432	-	0	↓ £3,302

Table 5: Actual property values and sales data in Shelford, August - October 2021

7. Survey Methodology and Purpose

In October 2021, a Housing Needs Survey questionnaire was delivered to every household in the village of Shelford, with 29th October 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 35 responses received, 32 households returned a paper questionnaire and 3 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 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 Shelford which is valid until December 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 7 affordable homes.

**THERE IS AN IDENTIFIED NEED FOR
7 AFFORDABLE HOMES
IN SHELFORD
FOR THOSE WITH A LOCAL CONNECTION**

Appendix 1 - Housing Needs Analysis

To identify the actual housing need that exists in Shelford 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 35 surveys returned, 7 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 35 surveys returned, 7 respondents classed themselves as being in housing need either now, or at sometime within the next 5 years. On assessment, 4 respondents expressed a preference for open market property. A revised total of 3 applicants are 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.

The results of this survey have been combined with data held by Rushcliffe Borough Council's Housing Register, shown at Table 2 in the Summary. The Housing Register indicates 4 applicants with a need.

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	Did not specify	Couple - 3 bedroom bungalow	Renting from Council	Present home too expensive	Within 3 years	3 bedroom house - Renting from Council - Renting from Housing Association - Private rent	2 bedroom house - Affordable rent
2	Lived in the Village for more than 10 years	Housing Association Register	One person household - 3 bedroom house	Owned outright	Cannot manage stairs - Present home too large, would like to downsize	Now	2 bed bungalow - Shared ownership - Rent to buy	2 bed bungalow - Open market purchase
3	Lived in the Village for more than 10 years	Registered with Homeseach	One person household - 3 bedroom house	Private rent	Cannot manage stairs - Present home too large, would like to downsize	Within 5 years	2 bed house/flat/bungalow - Renting from Council - Renting from Housing Association	2 bed bungalow - Affordable rent

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
4	Lived in the Village for more than 10 years	No	Family with children - 4 bedroom house	Private rent	Present home too expensive - Present home too large, would like to downsize - To be closer to employment	Within 3 years	2 bedroom house - Renting from Council - Renting from Housing Association	2 bedroom house - Affordable rent
5	Lived in the Village for more than 10 years	No	Couple - 4 bedroom house	Owned outright	Require adapted home	Within 5 years	3 bedroom bungalow - Open market purchase	3 bedroom bungalow - Open market purchase
6	Lived in the Village for 5 – 10 years	No	Family with children - 4 bedroom house	Owned with a mortgage	Present home too expensive - Present home too large, would like to downsize	Within 12 months	1 to 3 bedroom house or bungalow - Open market purchase	3 bed bungalow – adapted property - Open market purchase

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
7	Lived in the Village for less than 2 years	Private Lettings Agency	Family with children - 4 bedroom house	Private rent	To buy a house	Within 12 months	4 bedroom house - Open market purchase	4 bedroom house - Open market purchase

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. 34 respondents answered the question, and the results are shown at Figure 2. Most households are made up of couples, followed by one person households.

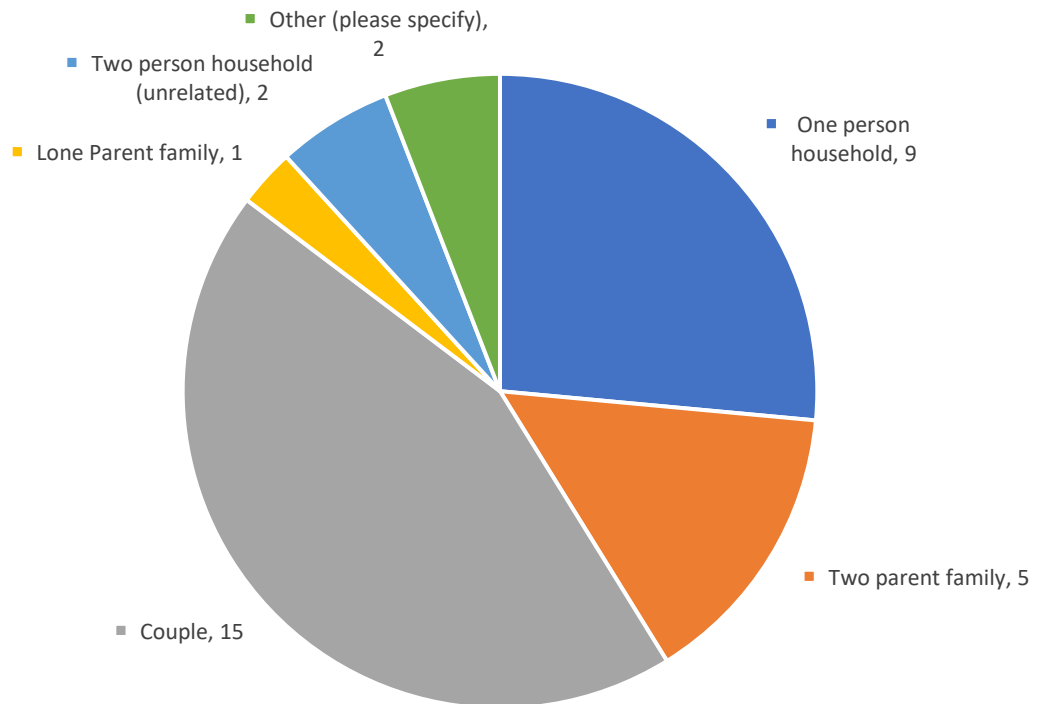


Figure 2: Household composition

Question 2 of the survey 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.

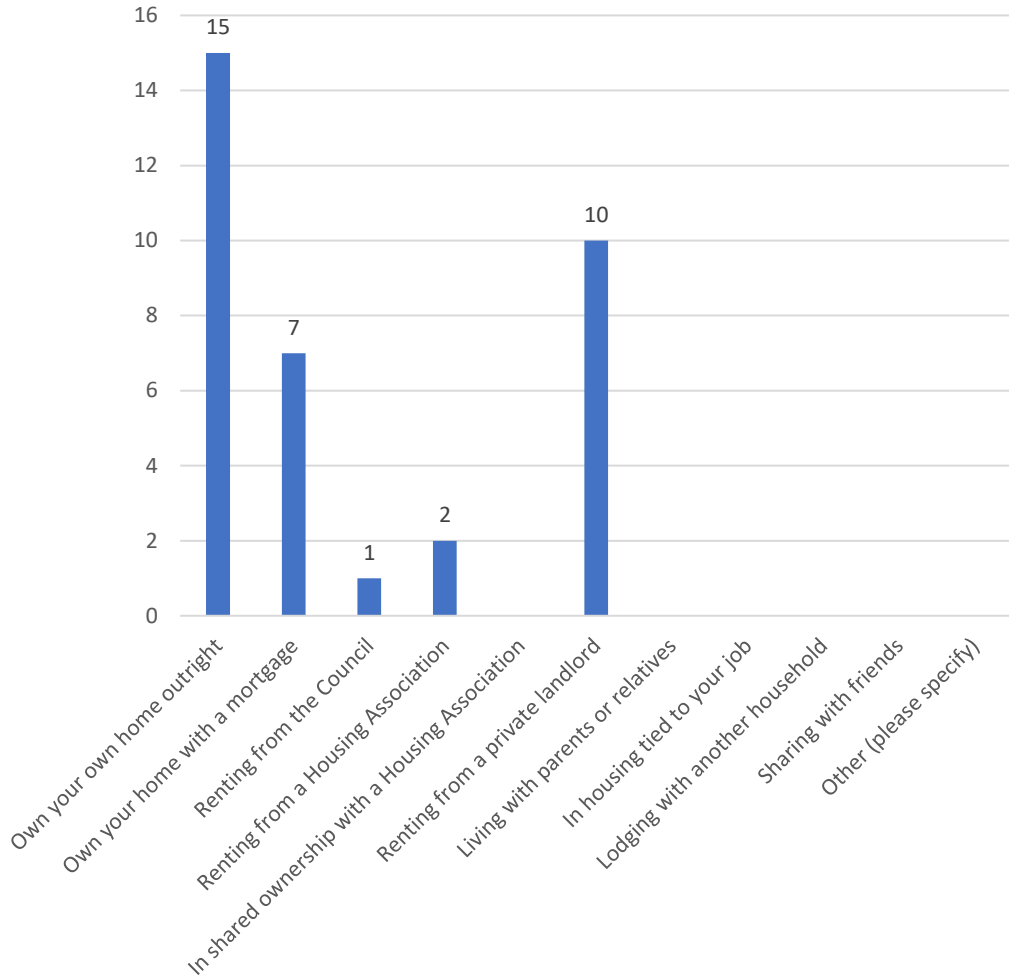


Figure 3: Tenure of respondents

All respondents answered this question and findings show most people own their own home outright or rent from a private landlord. The number of respondents living in the affordable housing sector is relatively low; just 1 household rents from the council and only 2 household rent from a housing association.

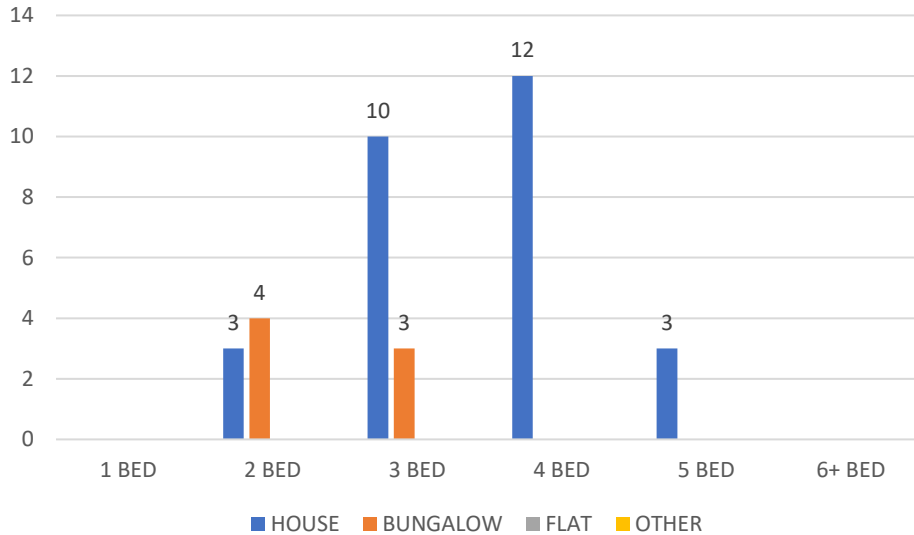


Figure 4: Property types

Figure 4 illustrates the type and size of home in which respondents live. 35 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, majority of the respondents have lived in Shelford 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 4 of those responding have lived in the village for less than 2 years.

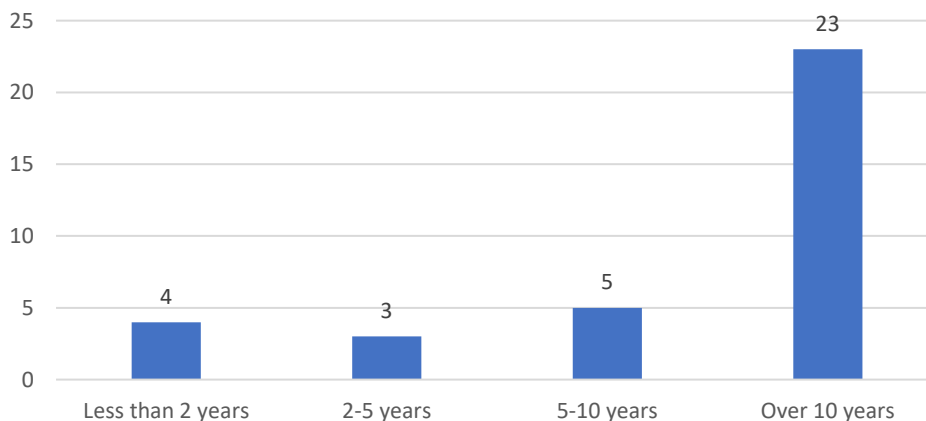


Figure 5: Length of residence

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

34 respondents answered question 6. Of these, 12 respondents said Shelford 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 1–2-bedroom homes for young and single people were a priority. 4 people selected ‘other’, with comments including “allowing self-build plots of land to build affordable larger houses as well”.

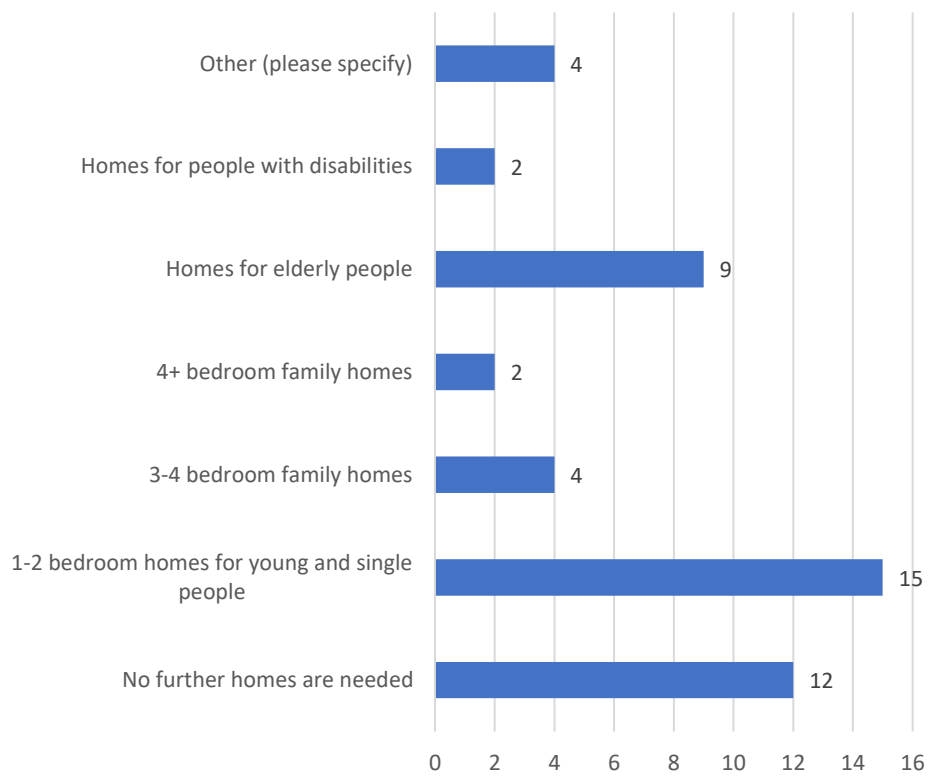


Figure 6: Type of housing needs in the village

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. 33 respondents answered, and 7 of these knew people who had moved away. Figure 7 and Table 7 shows a breakdown of their answers.

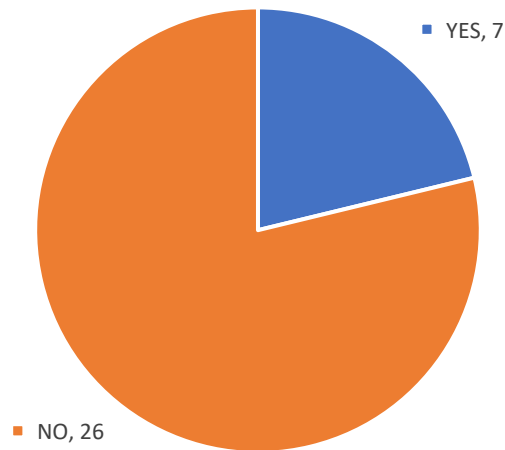


Figure 7: Number of residents known to have moved away

The most common reason for leaving was for employment elsewhere, the second most common reasons for leaving were for marriage or separation, followed by relocating due to lack of affordable housing.

Reason for leaving	1 Person	2 People	3+ People	Total
For employment elsewhere	2	2	0	4
Marriage or separation	2	1	0	3
Lack of affordable homes	0	2	0	2
To go to University or College	0	1	0	1
Lack of facilities	0	0	0	0
Total	4	6	0	10

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. 32 respondents answered this question, of which 21 said they would support building new homes.

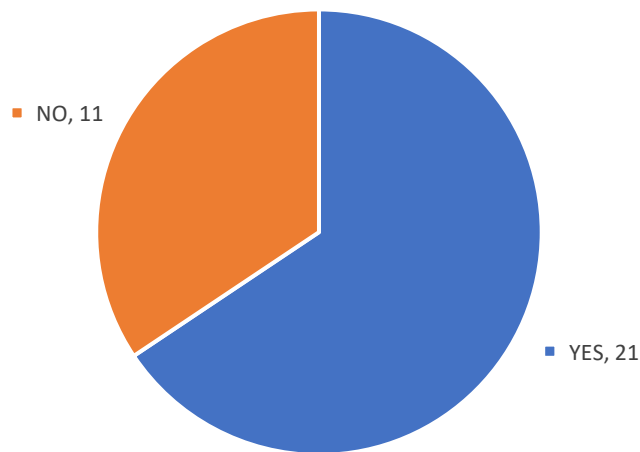


Figure 8: Support for new homes

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. 29 respondents said they think the parish is a nice place to live. 24 respondents thought it has a friendly atmosphere and community spirit and 20 viewed the village as a sought-after location.

8 respondents thought the parish suffers from crime. Only 4 of the respondents thought that anti-social behaviour was an issue and 19 respondents felt there were a lack of facilities.

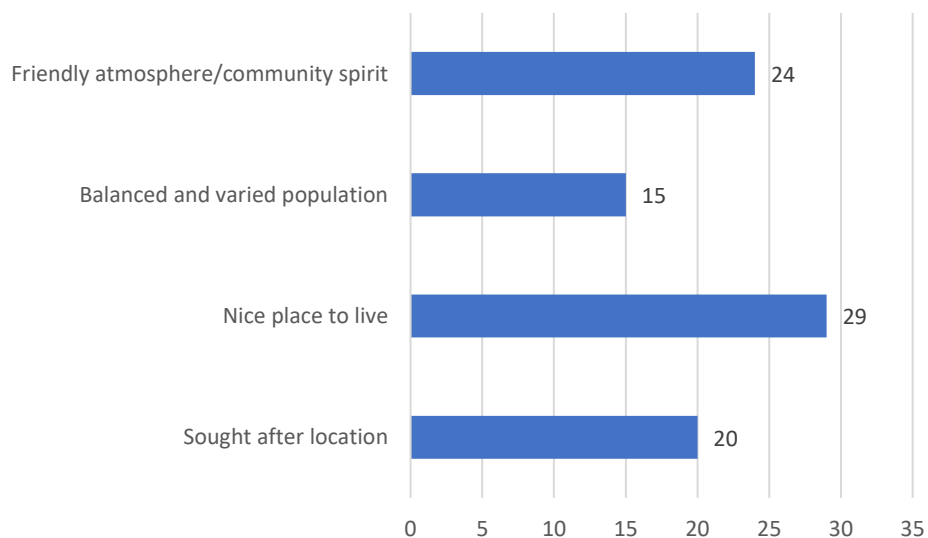


Figure 9: Life in village (a)

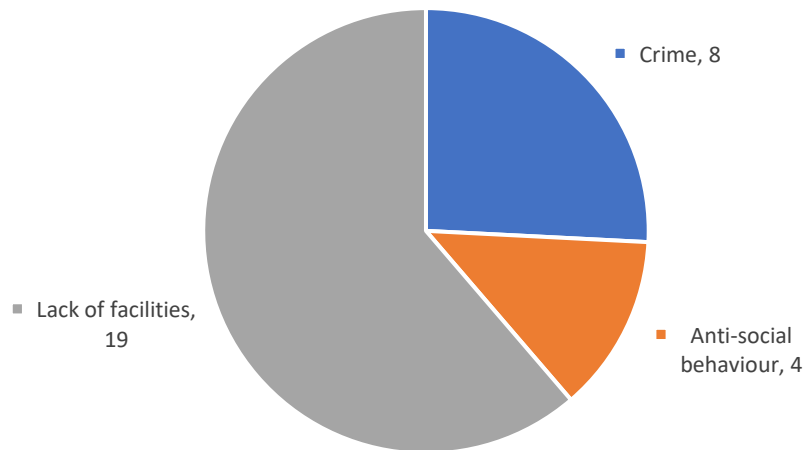


Figure 10: Life in village (b)

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. 33 participants answered this question, and they were invited to tick all options that applied.

28 respondents felt that public transport was the most important concern for the future of the village closely followed by mobile phone signal and broadband. Parking, community buildings and primary school ranked as the least important future issues for local people.

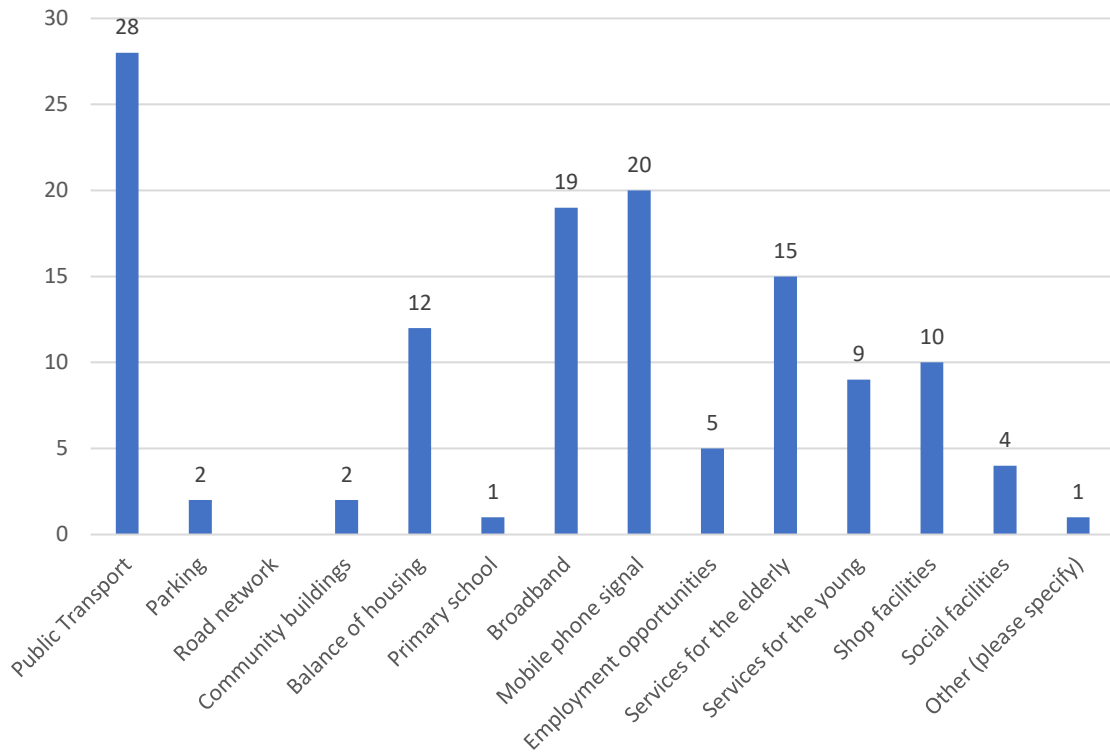


Figure 11: Most important factors for the future of the village

Works Cited

Ministry of Housing, Communities & Local Government, 2019. *National Planning Policy Framework*, London: MHCLG.

Office for National Statistics, 2021. *UK Census Data*. [Online]
Available at: <https://www.nomisweb.co.uk/reports/localarea?compare=E04008000>
[Accessed 14 October 2021].

Zoopla, 2021. *Zoopla*. [Online]
Available at: <https://www.zoopla.co.uk/house-prices/browse/nottingham/shelford/?q=Shelford%2C%20Nottingham>
[Accessed 14 October 2021].