



Midlands Rural Housing
in partnership with
Rushcliffe Borough Council
and Cropwell Butler Parish Council
November 2012



Thank you to the residents of Cropwell Butler 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 Butler during September 2012 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.

The housing needs survey has shown that Cropwell Butler is a desirable village in which to live, where houses are generally large, expensive to buy, and do not come readily onto the open market. Private rental properties are expensive and there is a low proportion of social housing available. As a result, it is difficult for people on low incomes to remain in, or return to the village.

Expensive housing, lack of facilities and limited public transport make Cropwell Butler unattractive to young adults who are moving away from the village. In the long term, as the population ages, this will have a detrimental effect on the sustainability of the community.

The survey indicates that there is now an imbalance between the number of large family houses in the parish and the high number of singles and couples that occupy them. This has resulted in considerable under-occupation of large properties, whilst there is a shortage of smaller properties for those wanting to downsize.

As a result of the survey, six respondents have registered an interest in affordable housing. They range across the population spectrum and include young starters, young families, the elderly and disabled.

The breakdown of housing required is as follows:

- 1 x 1 or 2 bed flat or maisonette for Affordable Rent.**
- 1 x 1 or 2 bed house for New Build Homebuy.**
- 1 x 2 bed house for Affordable Rent.**
- 1 x 3 bed house for New Build Homebuy.**
- 1 x 1 bed bungalow for Affordable Rent.**
- 1 x 2 bed bungalow (physically adapted) for Affordable Rent**

Our recommendation is that a mixed development of six affordable dwellings should be considered. This development will alleviate the current housing needs in Cropwell Butler, 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 Butler has a population of approximately 600 in 309 households (Rushcliffe Borough Council – Council Tax Records). During September 2012, 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 30th September 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 Butler, 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: April – June 2012 Rushcliffe

	Av Detached	Av Semi	Av Terrace	Av Flat	Av Overall Price	No. Of Sales
East Midlands	£ 231,045	£ 131,087	£ 116,737	£ 99,730	£ 160,975	12,466
Nottinghamshire	216,629	120,943	105,605	92,320	152,353	2,285
Rushcliffe	292,474	188,369	151,392	109,411	226,363	370
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 6.5% in the 12 months to June 2012, compared to just 1.5% 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.

Land Registry figures indicating the value of recent sales in Cropwell Butler show that 9 properties were sold during 2011 and the first half of 2012. Using these figures as a guide gives the following average house prices:-

Detached – £465,928
Terraced - £274,000

There are currently 3 properties in Cropwell Butler on the open market, as follows:-

1 x 2 bed detached at £229,950
1 x 2 bed semi-detached at £137,000
1 x 2 bed Maisonnette at £95,000

Making a comparison with the table above, it can be seen that property prices in Cropwell Butler are generally higher than the norm for Rushcliffe. Properties currently on the market are small in size and are more expensive than elsewhere in Nottinghamshire and the East Midlands, indicating that it is difficult, particularly for first time buyers and young families, to find affordable properties in the village.



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 in 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 over £225,000 compared to £210,805 in April 2009.

The 2012 SHMA update identifies the following key issues:

- 463 new affordable homes are needed each year, to meet emerging need and to clear the backlog (housing register) over the next seven years.
- Most of the need for affordable housing (74%) comes from emerging households, rather than people who are already on the housing register.
- 56% of emerging households are unlikely to be able to afford market housing.

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 Butler 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 Butler	5 x 1 bedroom apartments	Spirita	Medium
Cropwell Butler	3 x 2 bedroom apartments	Spirita	Medium
Cropwell Butler	4 x 2 bedroom maisonettes	Spirita	Medium
Cropwell Butler	5 x 3 bedroom houses	Spirita	Medium
Total	17		

Homebuy

Location	Number & Type of Property	Landlord	Turnover
Cropwell Butler			
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 September 2012 in Cropwell Butler Parish.

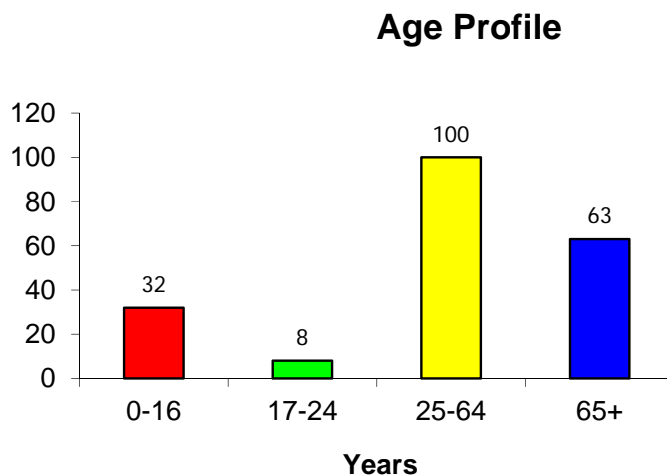
Respondents individual details have been kept confidential and any identifiable attributes have not been included in the results. Any comments that have been made may also have been edited so as not to identify individual circumstances.

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 91 survey forms were received giving a return rate of almost 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 203 people captured on the 91 survey forms returned. The responses show that the largest single group of the population in Cropwell Butler, representing 49%, are adults of working age. 31% of respondents are over 65 years of age; children under 16 represent 16% of the population and young adults, 4%.





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 26% of the total, with properties containing singles and couples accounting for 74%.

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mily

6.3 Tenure of all Respondents

The following chart shows the current household tenure of all respondents. Owner-occupiers make up 84% of households. Private rentals account for 8%, with tied accommodation accounting for 4% and social rented properties a further 4%.

age
mortgage



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 properties at 33%, closely followed by occupants of 4 bedroom properties at 30%. 5 bedroom properties accounted for 16% of total properties.

The number of small properties with 1 or 2 bedrooms amounted to 21% of total respondents.

10

6.5 Residency

The chart below shows that over 87% of respondents have lived in the parish for more than 5 years, with over 50% having lived in Cropwell Butler 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. 50% of respondents do not expect to move from their present property.

40% of respondents would prefer to buy their own property on the open market. 7% of respondents expect their next move to be into retirement housing and 3% expect to move into social rented or shared ownership properties.

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6.7 Timescales

The chart below shows that, of those people expecting to move homes in the future, 39% 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 7% of respondents were aware of somebody who needed to move out to find affordable or suitable accommodation.

1

The second chart below shows the level of support for a small development of affordable homes for local people, being built in the parish. The result is indecisive, with almost 39% of respondents being in favour and 34% being against such a scheme. 23% of respondents are undecided.

- Yes
- No
- Don't Know
- Not given



8.0 Housing Needs Analysis

Of the 91 returns, 85 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 Butler 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 6 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 6 respondents with a specific housing need. All 6 have lived in the parish for a number of years and 2 also have immediate family living locally.



8.2 Current Housing Tenure

The chart below shows that 2 respondents are currently living with parents, 2 are privately renting, 1 is in tied accommodation and 1 is living in a social rented property.

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house
nts
- no mortgage
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lation

8.3 Registered for Housing?

The chart below shows that 3 respondents are registered on either a Local Authority or Housing Association register, 2 are not registered and 1 respondent has not indicated.

■ Yes
■ No



8.4 When is Housing Required?

All 6 respondents have indicated that they will require alternative housing within the next two years.

3

8.5 How long is it needed for?

The chart shows that all respondents will need housing for a period of at least five years.

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3
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3



8.6 Reason for Needing Alternative Housing

Peoples' reasons for requiring alternative housing are indicated below. The majority are seeking independent housing with security of tenure. One respondent requires physically adapted accommodation and one requires a cheaper home.

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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

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elow £14,999
15-£19,999
20-£24,999
25-£29,999
30-£39,999
40-£49,999
50-£59,999
ver £60,000



9.2 Source of Income

Two respondents receive their income from salary, two from pensions and two from 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 accomm. Within 2 years. Residency 16 years. On housing register.	2 bed house or flat. Rented or Homebuy.	1-2 bed flat or maisonette for Rent.
Living with parents, requires independent accomm. Within 2 years. Residency 15 years.	1 or 2 bed house. New Build Homebuy.	1-2 bed house for Homebuy.

Elderly

RESPONDENT	ACCOMMODATION REQUIRED	REALITY TENURE
Single person, living in tied housing with limited tenure, requires independent accomm. With security of tenure.	1 bed bungalow. Rented.	1 bed bungalow. Rented.
Couple living in H. A. accomm. Require physically adapted housing within 2 years. Residency 22 years. On Housing Register.	2 bed bungalow. Rented.	2 bed bungalow (designed to disability standards). Rented.

Families

RESPONDENT	ACCOMMODATION REQUIRED	REALITY TENURE
Single adult with 1 child living in privately rented accomm., needs cheaper home within 2 years. Residency 36 years. On Housing Register.	2 bed house. Rent or Homebuy.	2 bed house. Rented.
Family of four living in privately rented housing, require independent, secure accomm. Within 2 years. Residency 2 years.	3 bed house. New Build Homebuy.	3 bed house. New Build Homebuy.



10.1 Results of Analysis

The need for affordable housing is evenly split across the population groups, with young singles, families and the elderly all requiring housing. All six respondents claiming a need for housing appear to fulfil the eligibility criteria.

The housing needs derived directly from the survey are:

1 x 1 or 2 bed flat or maisonette for Affordable Rent.

1 x 1 or 2 bed house for New Build Homebuy.

1 x 2 bed house for Affordable Rent.

1 x 3 bed house for New Build Homebuy.

1 x 1 bed bungalow for Affordable Rent.

1 x 2 bed bungalow (physically adapted) for Affordable Rent.



11. Conclusions & Recommendations

Midlands Rural Housing, in partnership with Cropwell Butler 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 Butler is a desirable and sought after village in which to live. Properties are generally large, family properties and residents tend to remain living in their properties for many years. As a result, properties do not come readily on to the open market, and when they do, they are expensive. House prices in Cropwell Butler are amongst the highest in Rushcliffe and all but the smallest properties are unaffordable to people on low incomes. Although there is a reasonable proportion of privately rented property available, rents are expensive. The proportion of social housing available is low.

The age profile of respondents shows that there is a reasonable proportion of families with children under 16 living in the parish and a high proportion of over 65's. However, the number of young adults is very low at only 4%, indicating that this group are leaving the parish for reasons of higher education or employment, but are not returning.

The lack of young adults, coupled with the increasing age of the remaining population, is reflected when looking at the household size and mix compared to the property types in the village. Figures in chart 6.2 show that 74% of households are occupied by single people or couples, whilst figures in chart 6.4 show that 79% of properties are family sized, with 3 or more bedrooms. This indicates a high level of under-occupation in larger properties. It may be that people are continuing to live in large properties because there are insufficient smaller properties on the market to which they could downsize. However, it indicates a demographic imbalance which could, in the longer term, have a detrimental effect on the sustainability of the village.

Almost 30% of households responded to the housing needs survey, which is considered a reasonable response rate. 7% of respondents claimed to know of people who had left the village to find suitable, affordable housing. However, only 3% of respondents expected to move into social housing in the future. The question of providing affordable housing in the parish produced a mixed reaction, with 39% in favour and 34% against. A high number of people were undecided and it may be advisable for the Parish Council to seek further local opinion before deciding whether or not to proceed.

The housing needs survey has highlighted six respondents who require affordable housing in Cropwell Butler. The responses show that there is a need across the population, including young starters, families, elderly and the disabled, indicating that the lack of affordable housing is affecting all groups.



All six respondents are currently living in Cropwell Butler and wish to remain living in and contributing to the community. Two respondents are young singles and two are young families; both of these groups should be encouraged to remain in the village. All six respondents fulfil the eligibility criteria for affordable housing and three are currently on local housing registers. Two of the respondents are interested in taking up shared ownership and all see themselves having long-term futures in Cropwell Butler.

Our recommendation is that a mixed development of 6 affordable dwellings should be considered. This development will alleviate the current housing needs in Cropwell Butler, 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 Chris Davenport, Chairman of Cropwell Butler Parish Council and Mrs Lisa Simpson, Clerk to Cropwell Butler Parish Council, for their time and help in carrying out this Housing Needs Survey.

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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.

- There is currently no affordable housing in Cropwell Butler but there needs to be.
- I would support an affordable housing scheme in the village to provide housing for local people.
- There is already adequate provision of council and rental properties in the village. Properties on Butler Close frequently remain empty for long periods.
- Young people would be better placed in West Bridgford with all its shops and amenities. There are suitable properties in Cropwell Butler already which can be bought for £120,000-£140,000.
- Although I agree with the need for affordable housing, I am concerned that the housing may not go to the people who really need it.
- Cropwell Butler is a conservation village which already has a council estate in a prime position.
- More housing spoils a rural village. Butler Close and Carpenter Close have not improved the village as the buildings are not in character.
- We should consider demolishing/upgrading/rebuilding the block of flats in Butler Close to provide better, more attractive housing and make better use of the land.
- We should ensure that current social housing is allocated according to local criteria before seeking to build more, but if further need is demonstrated, a small development should be suitably located.
- At the last public meeting no villagers expressed an interest in affordable housing because the village offers no attraction to young, working people. There are no amenities, no local employment and limited public transport. Cropwell Butler's stock of Housing Association properties needs upgrading and this should be critically reviewed before building new ones.
- I would be unhappy to see any loss of green space for new housing. This village has very few amenities but retains a distinct village feel.
- Our Council Estate is very well built but is located outside the village. I think it would be better to integrate some affordable housing into the village.



- I'm all for an affordable housing scheme having lived in the village for over 40 years and seen countless youngsters move away. Only a few have managed to come back and now we need to encourage them and their children to stay.
- I am not against such a scheme in principle, but where would it be situated?
- I am not against a small scheme being built. It depends where a suitable site would be.