

# A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF WALTHAM ON THE WOLDS



PRODUCED BY  
**MIDLANDS RURAL HOUSING**

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## 1. Summary

- A Housing Needs Survey was carried out in the Parish of Waltham on the Wolds and Thorpe Arnold in June/July 2016.
- Results obtained showed there was a need in Waltham on the Wolds village in the next 5 years for up to 9 affordable homes and 4 open market (sale) homes for local people enabling them to be suitably housed within the community.
- Local needs affordable homes could be developed on a 'rural exception site'<sup>1</sup>, if available, and subject to local support some open market sale homes could be used to cross-subsidise the affordable homes.
- The alternative to this is that the local homes that are needed are developed as part of a larger development if the opportunity arises and if the needs cannot be met by existing properties.
- The housing needs that have been identified, along with the potential ways to meet them if desired and necessary, will be explored further by the Neighbourhood Plan Steering Group, the Parish Council, the local community, Melton Borough Council and Midlands Rural Housing.

## 2. Introduction

Midlands Rural Housing (MRH) is one of the leading providers of rural housing services in the UK. MRH works with government organisations, developers, architects, builders, parish councils, local authorities, and housing providers to assess the needs for as well as enable access to excellent affordable homes in the Midlands. More details of the work of MRH can be found on the web site ([www.midlandsrural.org.uk](http://www.midlandsrural.org.uk)).

In Leicestershire, MRH works on behalf of a collaborative rural housing partnership. The Leicestershire Rural Housing Group is guiding the work of Midlands Rural Housing to assess and meet the housing needs of people in the villages of Leicestershire. Partners are focused on delivering affordable homes for local people and having a positive impact on our rural areas. The Group is a dedicated formal partnership between the County Council, six rural District and Borough Councils (including Melton Borough Council) and three Housing Associations who fund enabling work in Leicestershire to investigate housing needs and bring forward affordable housing schemes where they are needed. The Group also includes non funding organisations such as the Rural Community Council, National Housing Federation and the Homes & Communities Agency.

Melton Borough Council (MBC) instructed MRH to investigate the local housing needs of the residents of Waltham on the Wolds, Leicestershire. This formed part of a rolling 5 year programme of Housing Needs Surveys that MBC have to understand the housing needs of its rural communities. MRH worked with the Parish Council to agree and arrange separate Housing Needs Surveys for the two villages of the Parish (Waltham on the Wolds and Thorpe Arnold).

<sup>1</sup> An exception site is a piece of land outside but touching the village boundary that can be developed as an exception to normal planning policy. Planning permission is only granted on sites where it has been demonstrated that housing is needed and the homes provided will be affordable and reserved for local people as a priority in perpetuity i.e. now and in the future.

### 3. Rural housing and the Housing Needs Survey

Average property prices in rural areas have increased more than urban areas in monetary terms over the past 5 years<sup>2</sup> forcing many local residents to move away from their towns and villages in order to find suitable and affordable homes. House prices in the countryside are now from £20,000 to £50,000 higher than in urban areas, despite average wages being lower.

The number of people on waiting lists for affordable homes in rural England has soared to around 750,000<sup>3</sup>. New household formation is outstripping supply by 3 to 1 (source: CLG). Increasing house prices and the limited availability of appropriate properties has resulted in local people being unable to find a home within their community and this may be happening in the Parish.

The Waltham on the Wolds Housing Needs Survey questionnaires were delivered to every household in the village during June. The return date for the survey was 15<sup>th</sup> July and returns were made via a postage paid envelope directly to MRH. Survey forms were distributed to all households and businesses as well as to those who contacted MRH to say that they had moved away from the villages or had a strong connection to the Parish and wished to complete a form. In total 375 survey forms were distributed.

The Housing Needs Survey was conducted in order to obtain clear evidence of any local housing need for a range of housing tenures for Waltham on the Wolds residents. This evidence will be made available to Melton Borough Council, the Neighbourhood Plan Group and the Parish Council; used to inform Housing Strategy; and provide clarity on what type and tenure of housing is required to meet local needs.

In addition, the information can be used positively in the planning process. It provides a foundation on which to negotiate 'planning gain' opportunities with developers. In short, it gives planners and parish organisations evidence that can be used to obtain an element of 'local needs' housing in negotiations with house builders, should such situations arise in the village.

The information obtained from a Housing Needs Survey is also invaluable at the local level, particularly in relation to local authority, parish council and neighbourhood planning activities. Such information can be acted upon locally and taken on board in the decision making process when housing issues arise.

<sup>2</sup> Halifax Rural Housing Review 2015 - "a house in a rural area costs £206,423 on average, which is 13 per cent more than the typical cost of a property in an urban area at £182,710."

<sup>3</sup> National Housing Federation, Rural housing research report 2015

## 4. Conclusion

MRH has conducted a detailed study of the housing needs of Waltham on the Wolds village up to 2021. This study has not only investigated the affordable housing need of the Parish, but also the need for market rent level housing and open market housing.

The survey has identified a need for affordable and open market properties in the next 5 years, for those with a connection to Waltham on the Wolds.

Of the 13 respondents who were assessed as being in housing need in the next 5 years:

- 4 were assessed as being in need of open market housing (for local people) to purchase

1 x 2 Bed house - open market purchase	1 x 5 Bed house - open market purchase
1 x 4 Bed house - open market purchase	1 x 3 Bed bungalow - open market purchase

- 9 were assessed as being in need of affordable housing for rent and shared ownership

1 x 1 Bed home - affordable rented	1 x 2 Bed bungalow - affordable rented
1 x 2 Bed home - affordable rented	5 x 2 Bed house - shared ownership
1 x 3 Bed home - affordable rented	

**THERE IS AN IDENTIFIED NEED FOR 4 OPEN MARKET HOMES**  
**AND 9 AFFORDABLE HOMES IN WALTHAM ON THE WOLDS**  
**FOR THOSE WITH A LOCAL CONNECTION**

## Appendix 1 - Housing Need Analysis

Of the 140 returns, 125 were from people who felt that they were adequately housed at present. These respondents completed a form primarily to offer their support, objection or thoughts towards 'local needs' housing and comments on life in the village. It was, therefore, not necessary to process these in the 'housing needs analysis' as they had not indicated a housing need for the next 5 years.

### i) Respondent analysis

The following table lists details of the 15 respondents who stated that they are in housing need in the next 5 years. Respondents were asked to identify what they felt is needed in terms of property type and size together with a preferred tenure type. In reality it may not be possible to meet the aspirations of each respondent. Incomes and likely property prices are considered in order to ensure that any proposed future homes would indeed meet the needs of those to be housed. Therefore a 'likely allocation/purchase' is suggested to outline realistic provision.

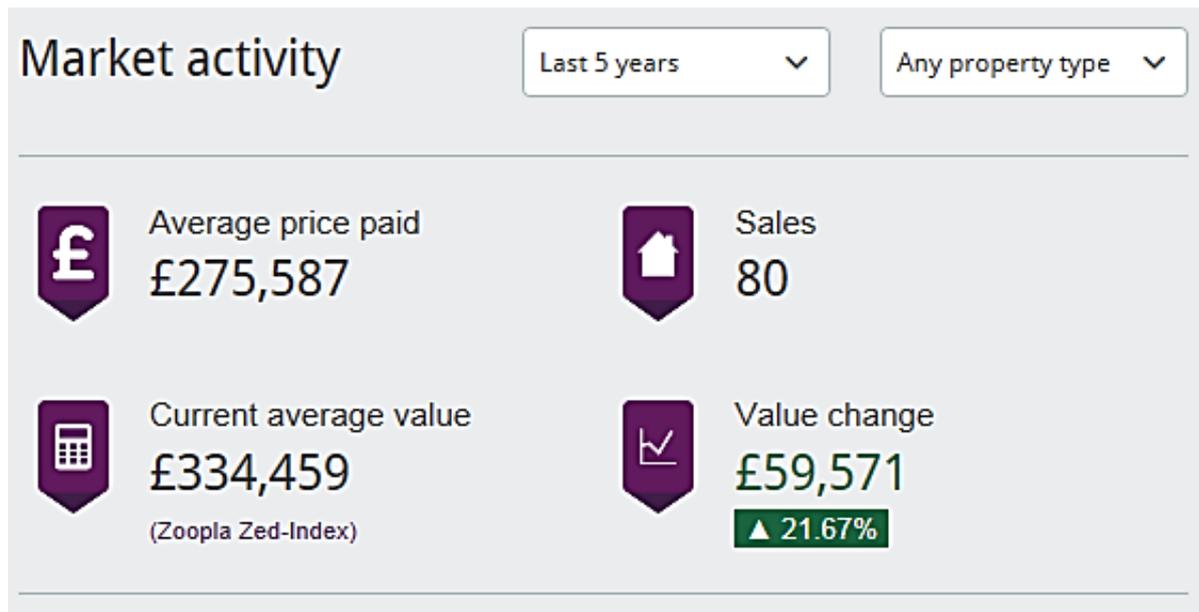
RESPONDENTS BELOW HAVE A NEED THAT IN THE NEXT 5 YEARS						
Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation / purchase
2	Yes	No	Family living in own house	Present home too small	5+ bed house - Open market purchase	5 bed house - Open market purchase
12	Yes	Yes (MBC & Housing Association)	Family living in affordable rented house	Present home too small	3 bed house / bungalow - Affordable rented / Shared ownership  (would also move to Thorpe Arnold for home)	N/A - Already satisfactorily housed
22	Yes	No	Couple living in privately rented home	Renting but would like to buy	2 bed house - Open market purchase	2 bed house - Shared ownership

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
25	Yes	No (on private letting agency register)	Couple living in privately rented home	Renting but would like to buy	2 / 3 bed house - Open market purchase	2 bed house - Shared ownership
27	Yes	No	Couple living in privately rented home	Renting but would like to buy	3 bed house - Open market purchase	No financial details provided so unable to assess
42	Yes	No	Single person living with family	First independent home	2 bed house - Open market purchase / Shared ownership  (would also move to Thorpe Arnold for home)	2 bed house - Shared ownership
62	Yes	No (on private letting agency register)	Single person living in privately rented home	Renting but would like to buy; needs permanent home	2 bed house - Open market purchase  (would also move to Thorpe Arnold for home)	2 bed house - Shared ownership
87	Yes	No	Single person living with family	First independent home	2 bed house - Shared ownership  (would also move to Thorpe Arnold for home)	2 bed house - Shared ownership

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
90	Yes	No	Family living in privately rented home	Change of family situation; present home too small and expensive	3 bed house - Affordable rented	3 bed house - Affordable rented
94	Yes	No	Single person living with family	First independent home	1 bed house - Open market purchase / Affordable rented / Private rented	1 bed house - Affordable rented
95	Yes	No (on private letting agency register)	Single person living in own home	Change of family situation	2 / 3 bed house - Open market purchase / Private rented  (would also move to Thorpe Arnold for home)	2 bed house - Open market purchase
117	Yes	No	Couple living in own home	Present home too large; cannot manage stairs	3 / 4 bed bungalow - Open market purchase / Private rented  (would also move to Thorpe Arnold for home)	3 bed bungalow - Open market purchase
122	Yes	No	Single person living in privately rented home	Present home too expensive	2 bed bungalow / house - Affordable rented / Private rented	2 bed bungalow - Affordable rented

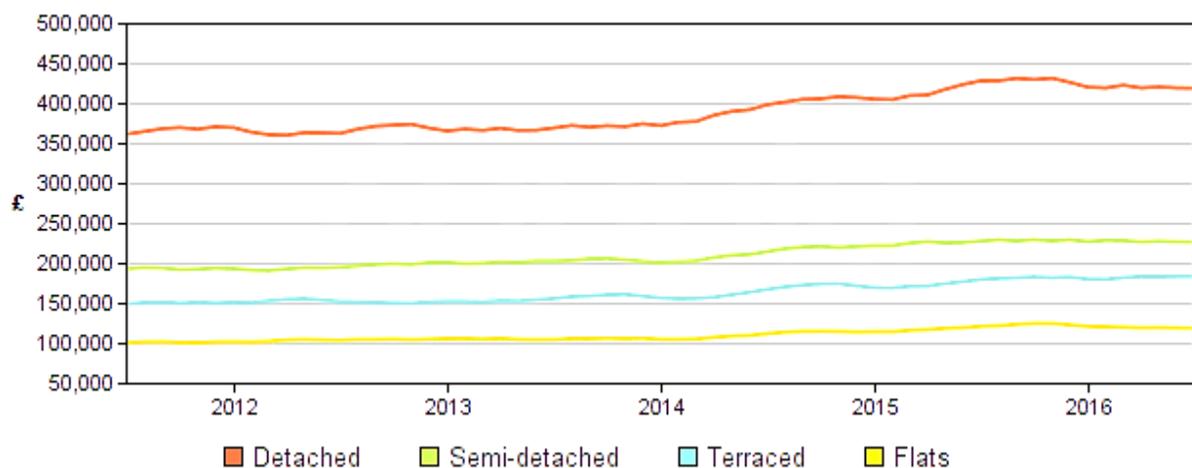
Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
128	Yes	No	Couple living in privately rented home	Present home too expensive and in poor condition	2 / 3 bed house - Affordable rented / Private rented	2 bed house - Affordable rented
130	Yes	No	Family living in own home	Present home too small	4 bed house - Open market purchase	4 bed house - Open market purchase

## ii) House price trends



Property prices in the village have, overall, increased over the past 5 years. During that period prices have increased by an average of 21.67% (£59,571).

**Value trends in Waltham on the Wolds, Melton Mowbray**



### iii) Local context - properties for sale

By way of local context, the tables below shows prices of properties that were for sale or private rent in Waltham on the Wolds in July 2016 (source: [www.zoopla.com](http://www.zoopla.com)).

#### Current asking prices in Waltham on the Wolds

Average: **£342,475**

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	<b>£185,000</b> (1)	-	<b>£499,950</b> (1)	-
Flats	-	-	-	-	-
All	-	<b>£185,000</b> (1)	-	<b>£499,950</b> (1)	-

#### Current asking rents in Waltham on the Wolds

Average: **£594 pcm**

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	<b>£594 pcm</b> (1)	-	-	-
Flats	-	-	-	-	-
All	-	<b>£594 pcm</b> (1)	-	-	-

There are currently only two properties for sale (a 2 bed cottage with a guide price of £185,000 and a 4 bed house with a guide price of £499,950) and 1 for rent (a 2 bed cottage for £594pcm) in Waltham on the Wolds.

Affordability is calculated using a mortgage multiplier of 3.5 times household income with a 20% deposit.

Based on the affordability criteria explained above, to purchase the 2 bed cottage on the market for £185,000 would require a deposit of £37,000 and income in excess of £42,000 per annum.

### iv) Local context - properties sold

#### Property value data/graphs for Waltham on the Wolds

Property type	Avg. current value	Avg. £ per sq ft.	Avg. # beds	Avg. £ paid (last 12m)
Detached	<b>£418,383</b>	£225	4.0	£419,250
Semi-detached	<b>£225,881</b>	£221	2.8	£280,750
Terraced	<b>£183,152</b>	-	2.3	£144,600
Flats	-	-	-	-

The average property price for actual sales since August 2015 (total 13 sales) can be seen on the right hand column of the chart above. Based on the affordability criteria explained above, to purchase a terraced house at the average price paid since August 2016 (£144,600) would require a deposit of almost £29,000 and income in excess of £33,000 per annum. To purchase a semi detached house at the average price paid since August 2016 (£280,750) would require a deposit of over £56,000 and income in excess of £64,000 per annum.

## Appendix 2 - Respondent details

A total of 375 survey forms were distributed and 140 were received in return, giving a return rate of 37% against the number distributed. In our experience this is a good level of response for a survey of this type in a settlement of this size.

### i) Household type

Question 1 of the questionnaire asked village residents to indicate the type of household they are.

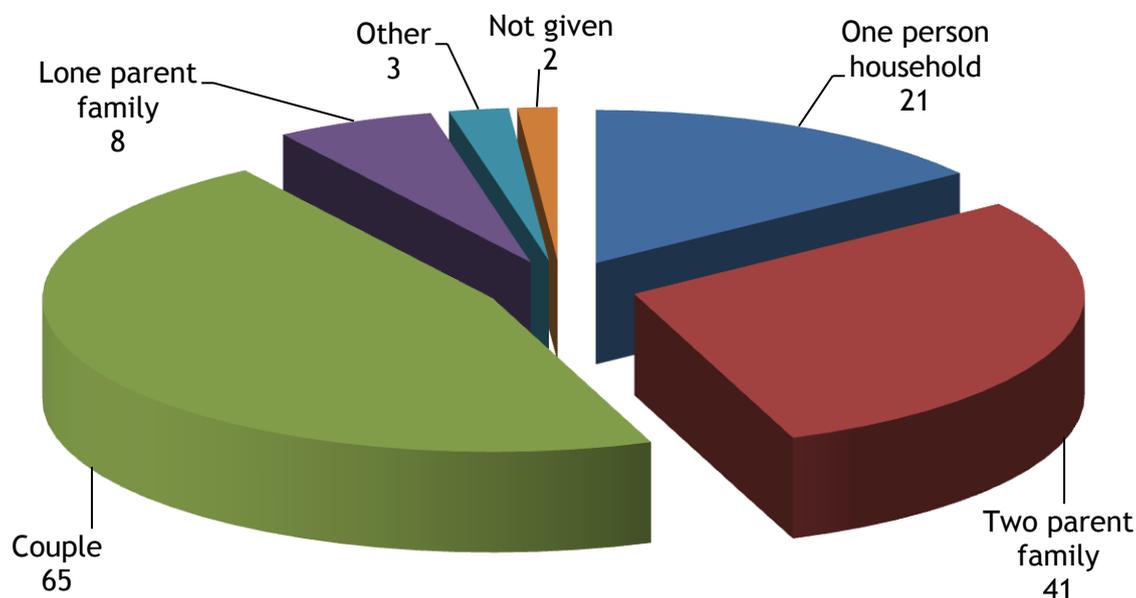


Fig 1.1 - Household type

The chart above (fig 1.1), shows the breakdown of households that responded to the survey.

The largest number of responses was from households containing couples; 47% of total responses were from this group.

35% of responses came from families (29% two parent families; 6% lone parent families); 15% from one person households and 2% from households that classed themselves as 'other'.

ii) **Tenure of all respondents**

The current household tenure of respondents was asked at question 3 and the results are given in the chart below (fig 1.2):

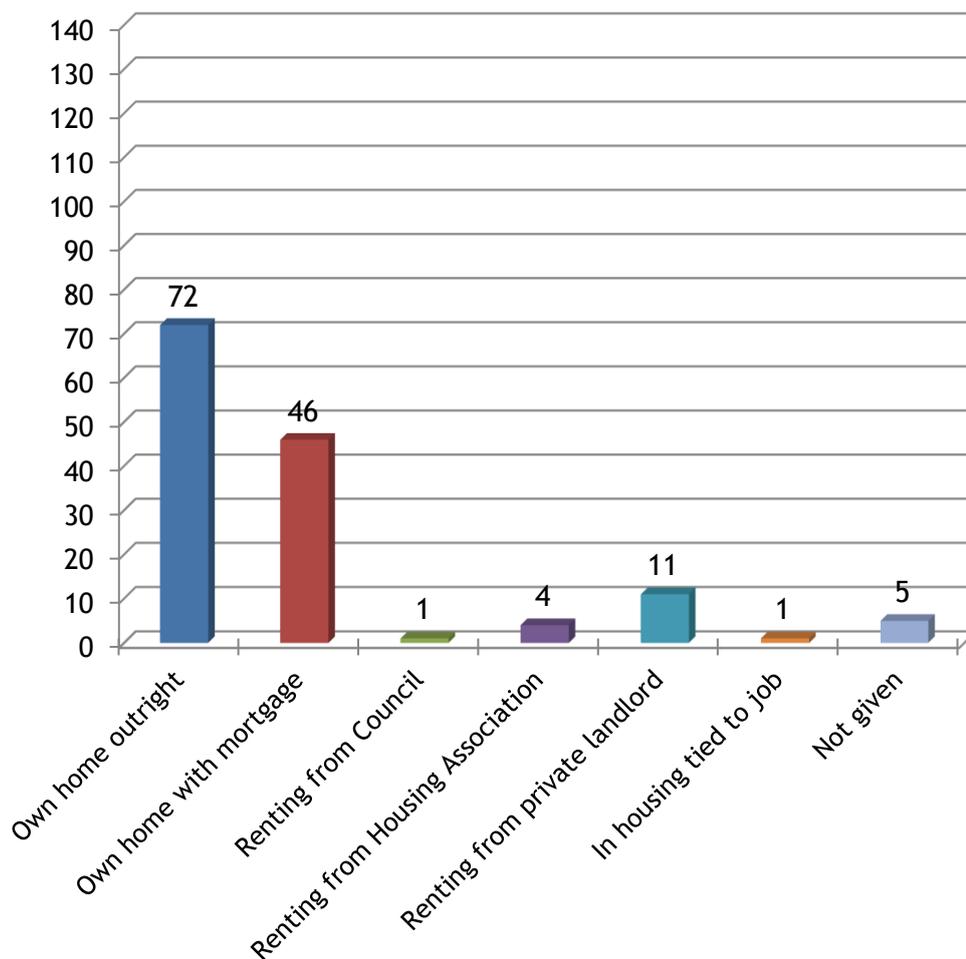


Fig 1.2 - Tenure of respondents

It shows that ‘owner-occupiers’ were by far the largest tenure group accounting for 84% of replies (51% of total survey respondents owned their home outright and have no outstanding mortgage on their property and 33% have a mortgage on their home).

11% of respondents live in rented accommodation (4% rent from Council/Housing Association and 8% rent privately). 1% of respondents live in a home tied to their job.

### iii) Property Types

Questions 4 and 5 asked about size and type of home. The following chart (fig 1.3) details the type of property that respondents currently reside in:

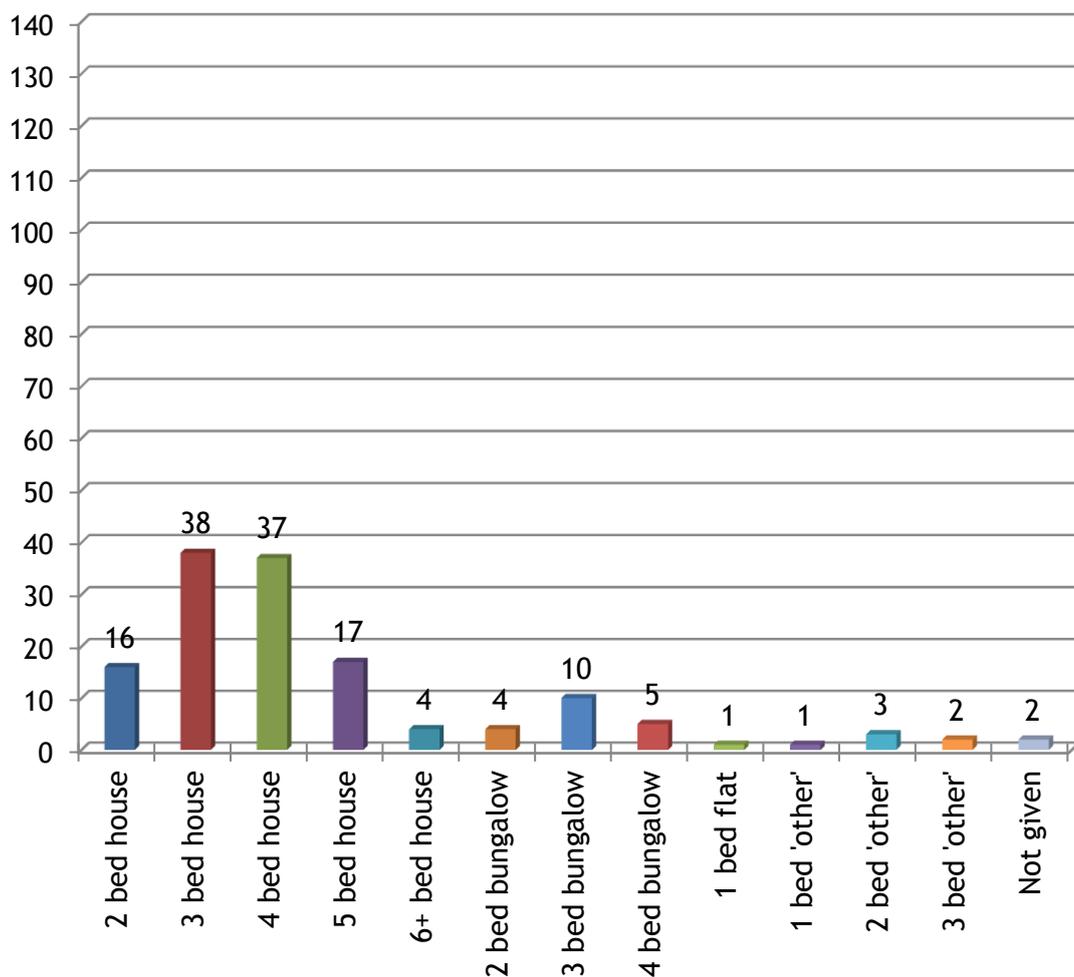


Fig 1.3 - Property types

Fig 1.3 shows that 80% of respondents live in a house and 14% live in a bungalow. 1% live in a flat and 5% live in a type of housing they classed as 'other'.

Those living in 3 bedroom houses were the largest group (27%), followed by those living in 4 bedroom houses (26%).

iv) Length of residence in village

The length of time that respondents have lived in Waltham on the Wolds was asked at question 6. The responses are given in the chart below:

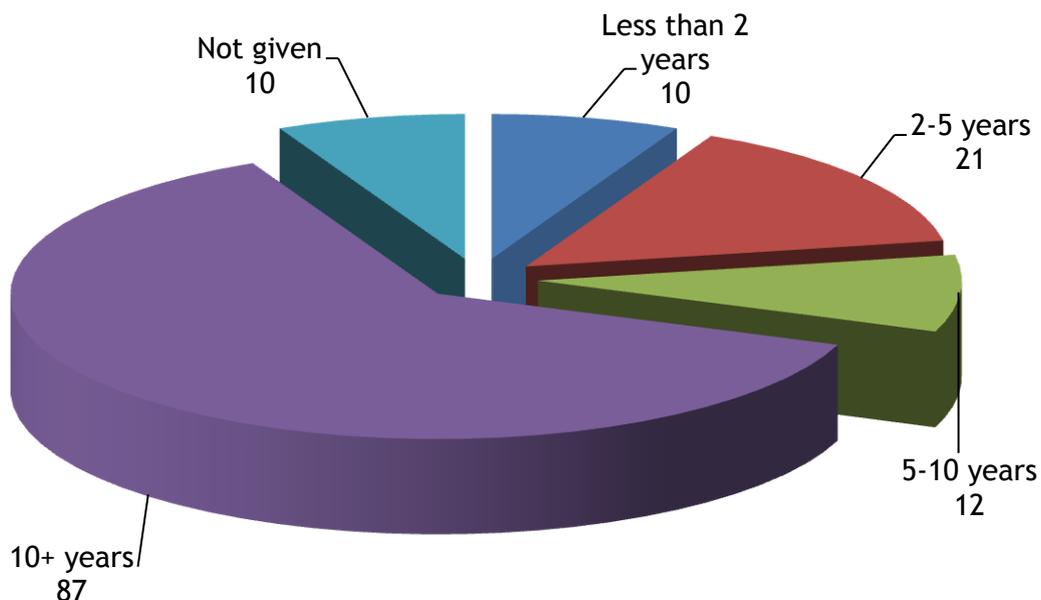


Fig 1.4- Length of residence in village

Fig 1.4 shows that of 62% completed surveys came from households that have lived in the village for over 10 years.

9% of respondents have lived in Waltham on the Wolds for between 5 and 10 years, 15% have been there for between 2 and 5 years and 7% of responses came from those who have lived in the village for less than 2 years.

## v) Type of housing required in the village

Question 7 of the survey asked for opinions on the types of housing that respondents believe are needed in the village. The results are given in the chart below (fig 1.5):

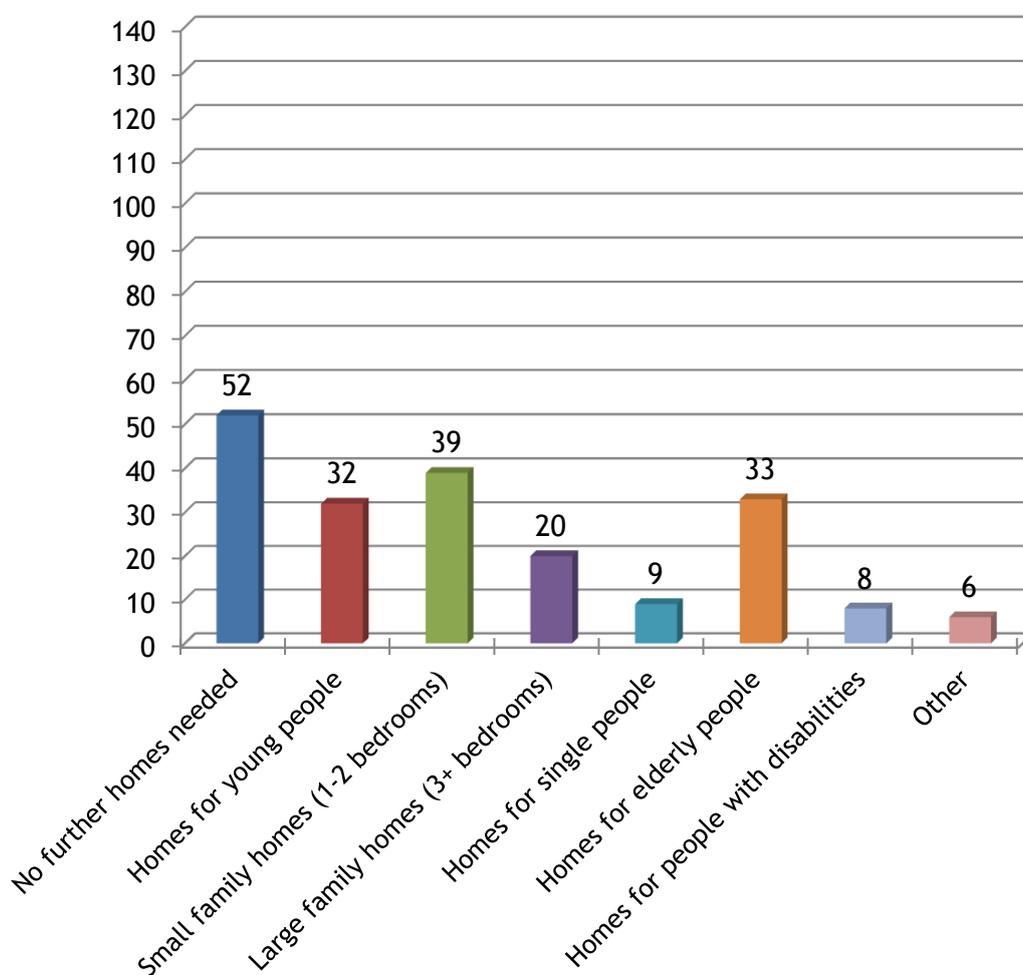


Fig 1.5 - Type of housing needed in the village

It should be noted that respondents were able to tick as many options as they felt appropriate, hence the total number is higher than the number of individual responses received.

Fig 1.5 shows that 37% of respondents thought that no further homes were needed in Waltham on the Wolds.

Of those that believed more homes were needed, the most popular choices were:

- Small family homes (28%)
- Homes for elderly people (24%)
- Homes for young people (23%)

vi) Requirements for new homes

Respondents were asked at question 8 whether anyone living in their household has a need to set up home separately in the village in the next 5 years.

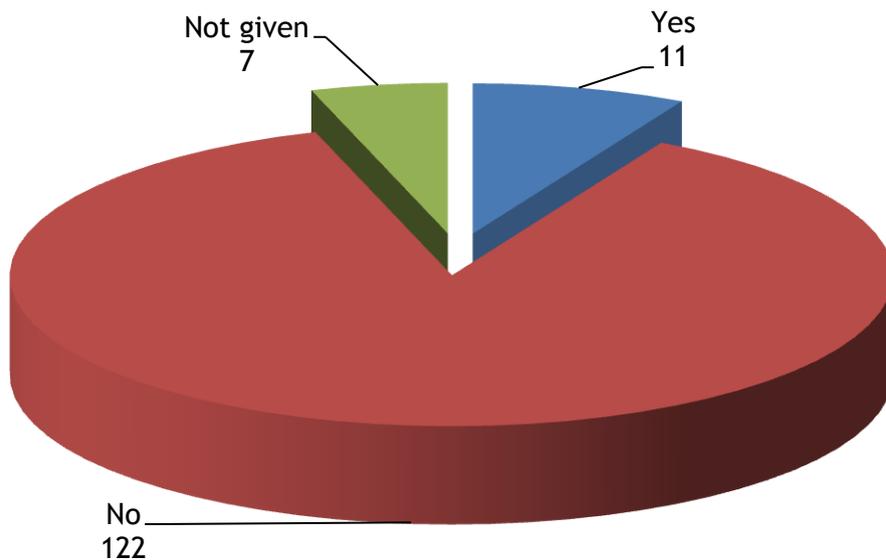


Fig 1.6 -New homes required from within household

It can be seen from fig 1.6, above, that only 8% of respondents felt that someone within their household has a need to set up a separate home in the village in the next 5 years. 87% of responses felt that this was not the case.

vii) Migration and reasons for leaving

Question 8 also asked whether respondents had experienced former members of their household leaving the village over the last 5 years and, if so, what the reasons were for them leaving.

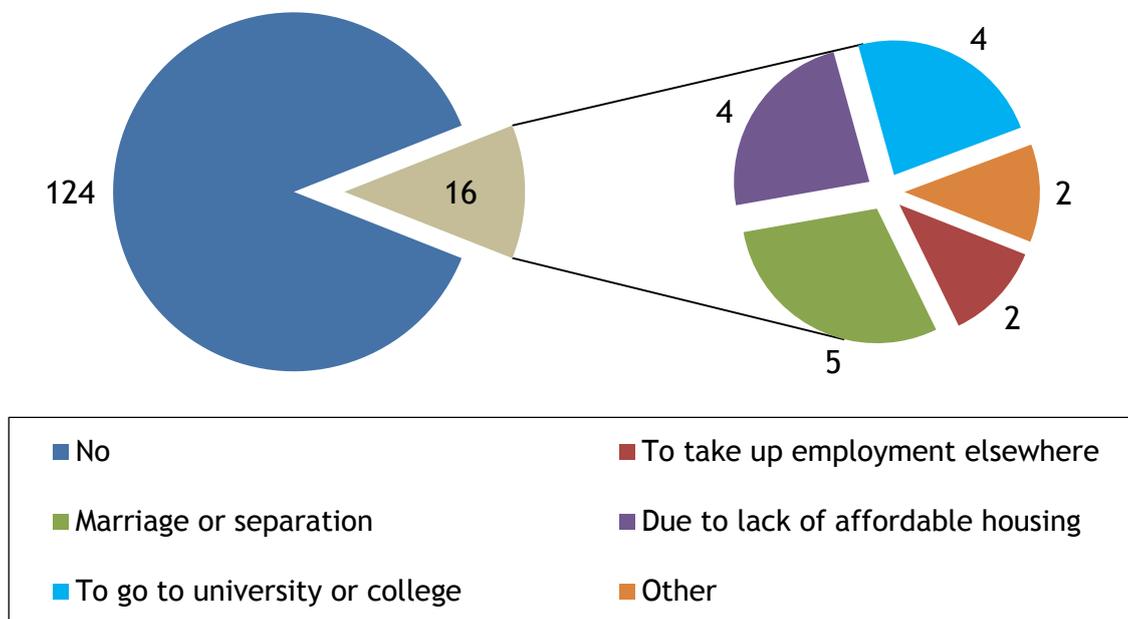


Fig 1.7 - Migration and reasons for leaving

Fig 1.7 shows that 11% of village residents who returned questionnaires were aware of other household members who have had to leave the village in the last 5 years.

The reasons for members of the households leaving are varied and can be seen in the chart above but it is worth noting that 4 cases involved a lack of affordable housing.

viii) Support for small number of homes to meet local peoples' needs

A fundamental question in the survey was question 9 which asked whether people are in favour of a small number of new homes in the village to meet the needs of local people.

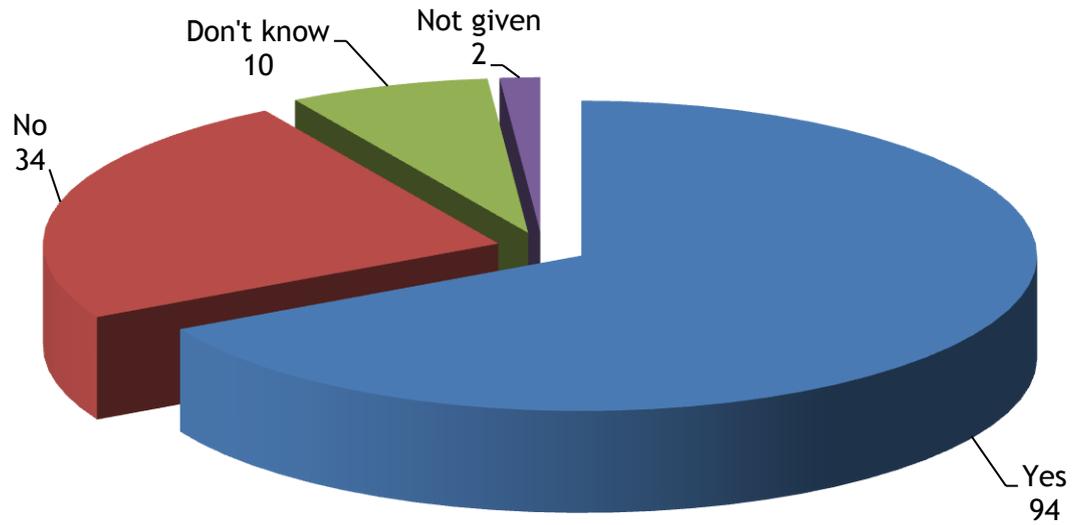


Fig 1.8 - Support for homes for local people

Fig 1.8 shows that 67% of respondents are in support of a small number of homes to meet local peoples' needs, while 24% said that they are not in support. 7% did not know at the time and 2% did not provide an answer to this question.

Of the 34 respondents who answered 'no' (24%) any reasons specified are shown below.

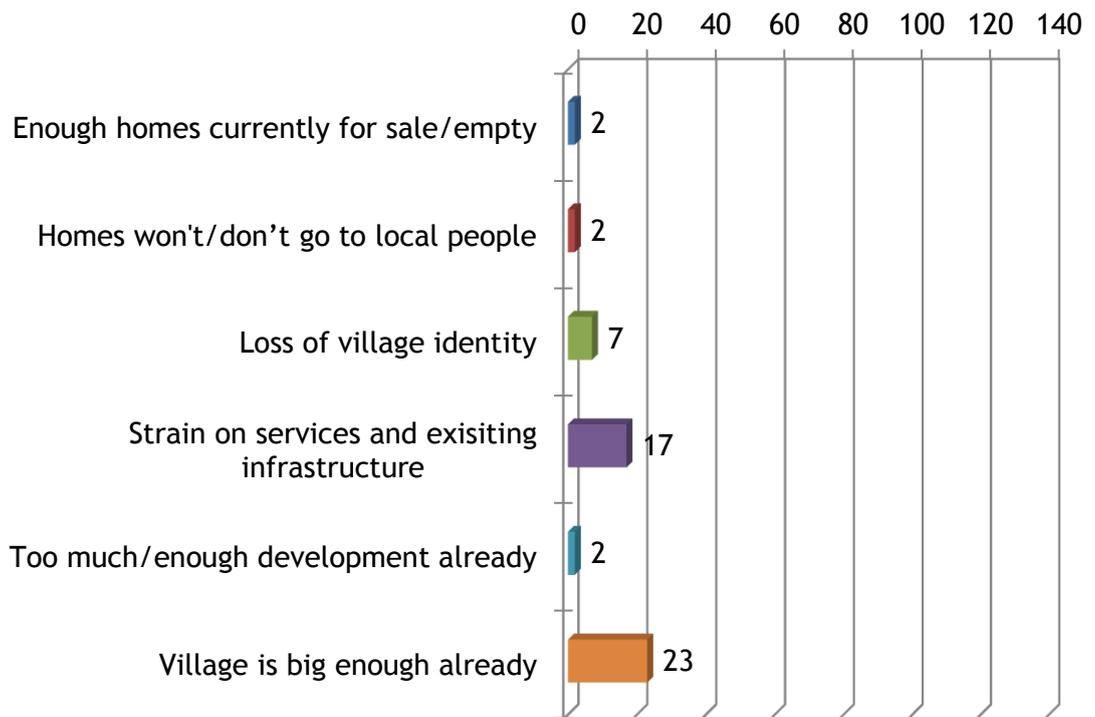


Fig 1.9 - Concerns over new homes being built

It can be seen that the main concerns are focussed on the feeling that the village is big enough already and the future strain on infrastructure and services.

It should be noted that a letter was received from the school stating a desire to be “involved more directly in the consultation process” which highlighted the appetite to “discuss the implications and subsequent needs of the school”. This is welcomed and should any homes be planned or proposed for the village the school should rightly be consulted from a very early stage.

### ix) Life in the village

The following two charts detail respondents’ answers to the ‘life in the village’ questions.

The views expressed allow a picture of life within the village to be built up. This information can help assess whether a village can be considered desirable and sustainable. Ensuring that people will want to take up residency and live in a village both now and in the future are important factors when considering the provision of new homes.

The first question (question 19) asked village residents which of the ‘positive’ factors of life in the village best described Waltham on the Wolds.

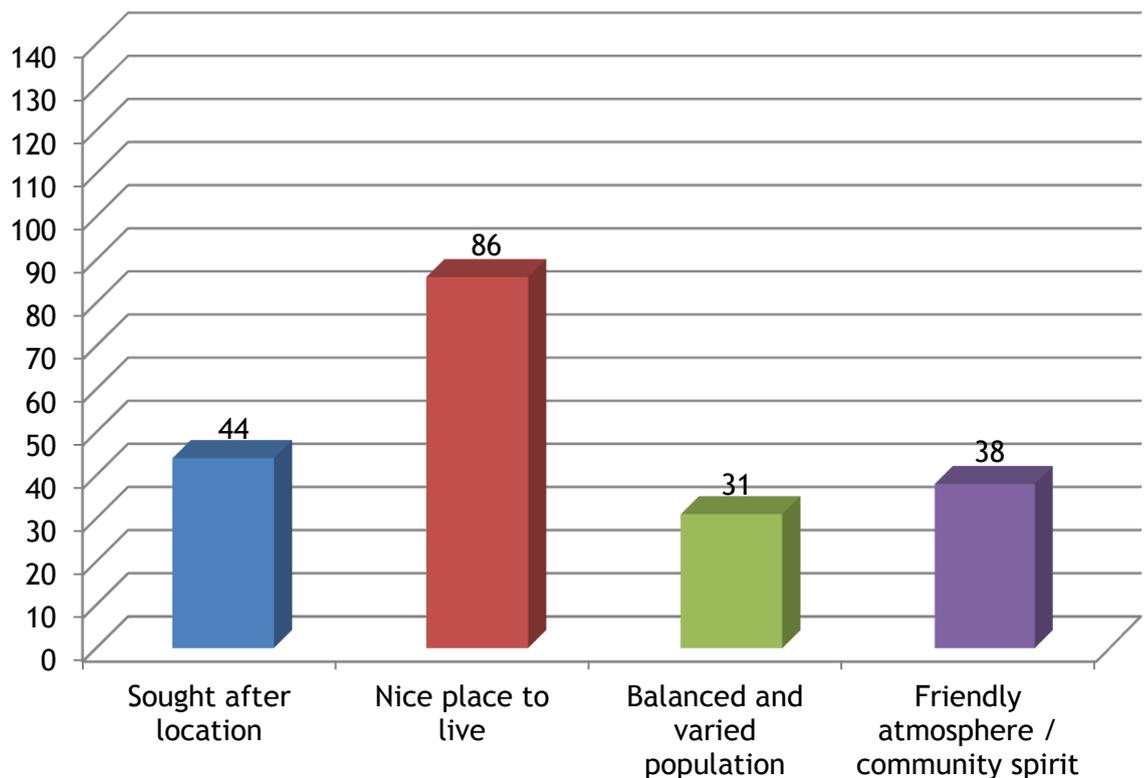


Fig 2.0 - Life in the village - positive factors

From fig 2.0, above, it can be seen that many respondents hold positive views about life in Waltham on the Wolds. 61% believed that the Parish is a nice place to live and 31% believe it is a sought after location. 27% believe Waltham has a friendly atmosphere/community spirit and 22% believe it has a balanced and varied population.

The second question (question 20) sought village residents' perceptions on the potentially negative aspects of life in the village.

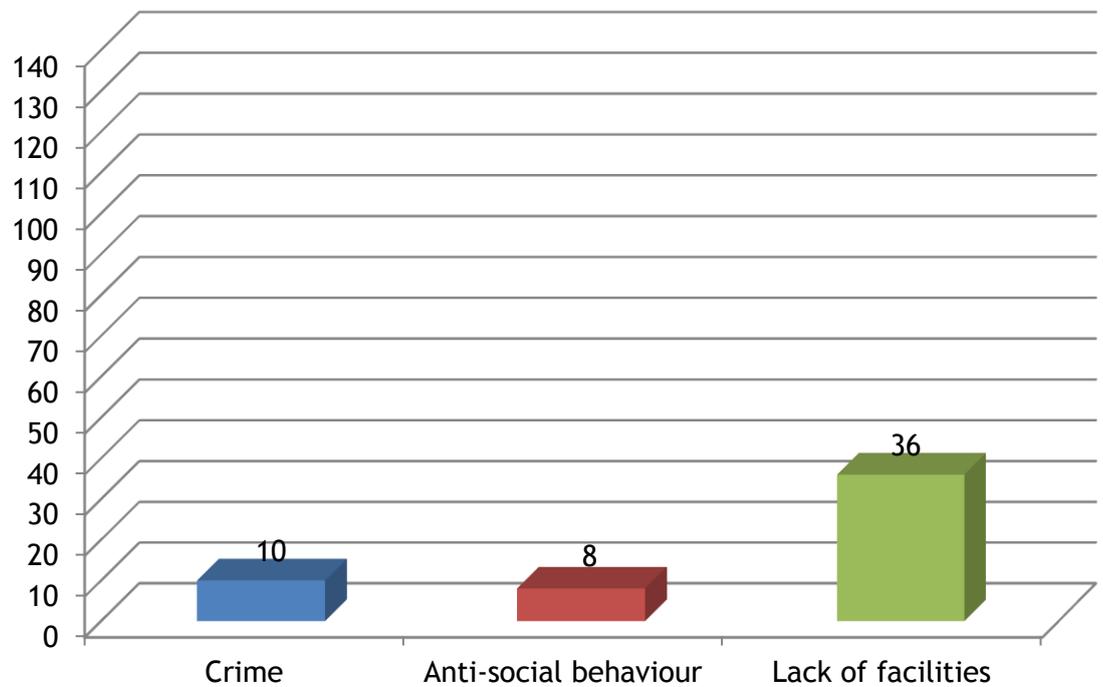


Fig 2.1 - Life in the village - negative factors

As can be seen from fig 2.1 above, some respondents consider that Waltham on the Wolds suffers a little from some of the 'negative factors' that affect many communities. 26% of respondents stated that there is a lack of facilities in the Parish.

Only 7% of respondents felt that crime is an issue and just 6% thought that anti-social behaviour can be a problem.

Some respondents provided further details around their thoughts on this question. These can be found overleaf.

Do you feel that the village suffers from a lack of facilities? Those that answered 'yes' and provided a comment can be summarised as:

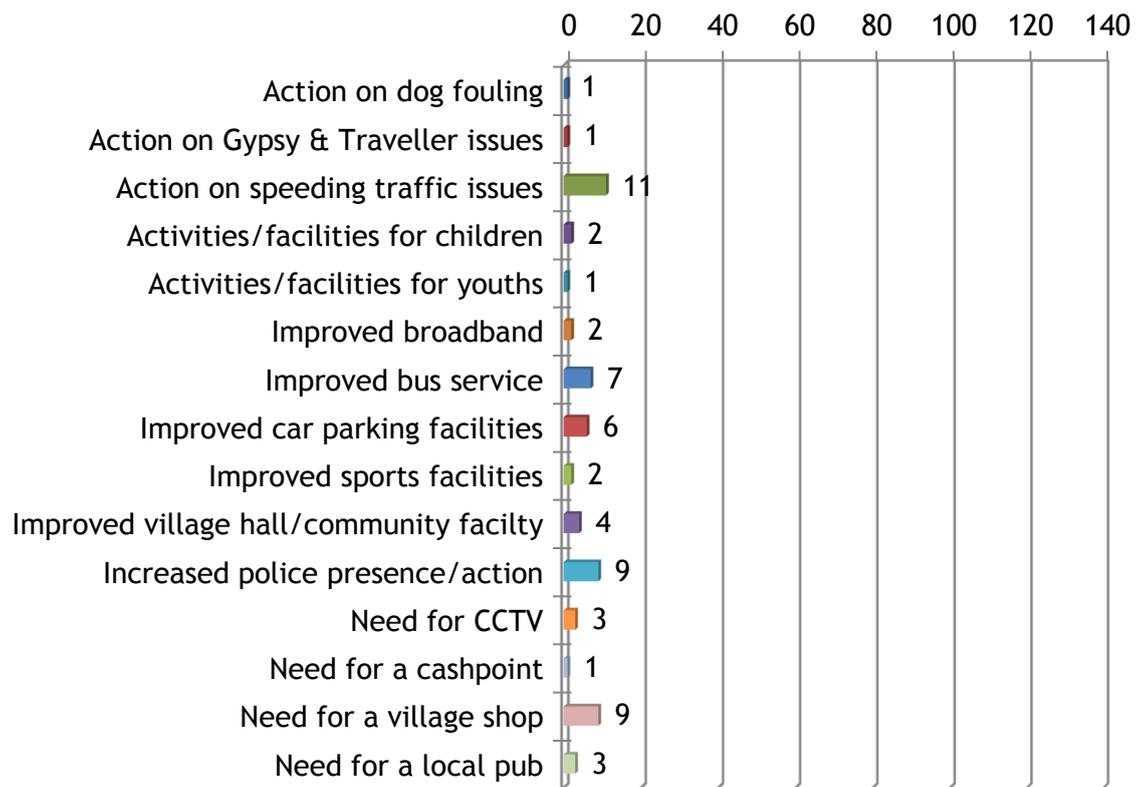


Fig 2.2 - Issues of concern / areas for improvement in the village

Of the 36 responses (26%) who felt that the village lacked facilities the highest number related to the desire for action on speeding traffic, an increased police presence / action and the desire for a village shop.

x) Adequate housing in the village

Question 21 asks respondents if they felt that there was a lack of adequate housing.

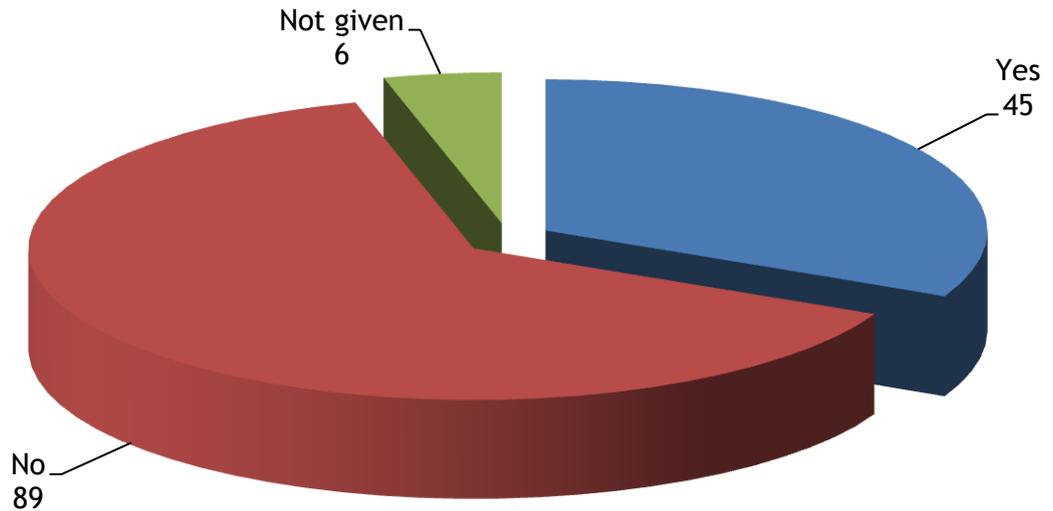


Fig 2.3 - Perceptions on the provision of adequate housing in the Parish

Fig 2.3 shows that 64% of respondents believe that there is not a lack of adequate housing in Waltham on the Wolds, with 32% of respondents believing that there is a lack of adequate housing.

Of the 45 responses (32%) who felt that the Parish had a lack of adequate housing specific comments are grouped below.

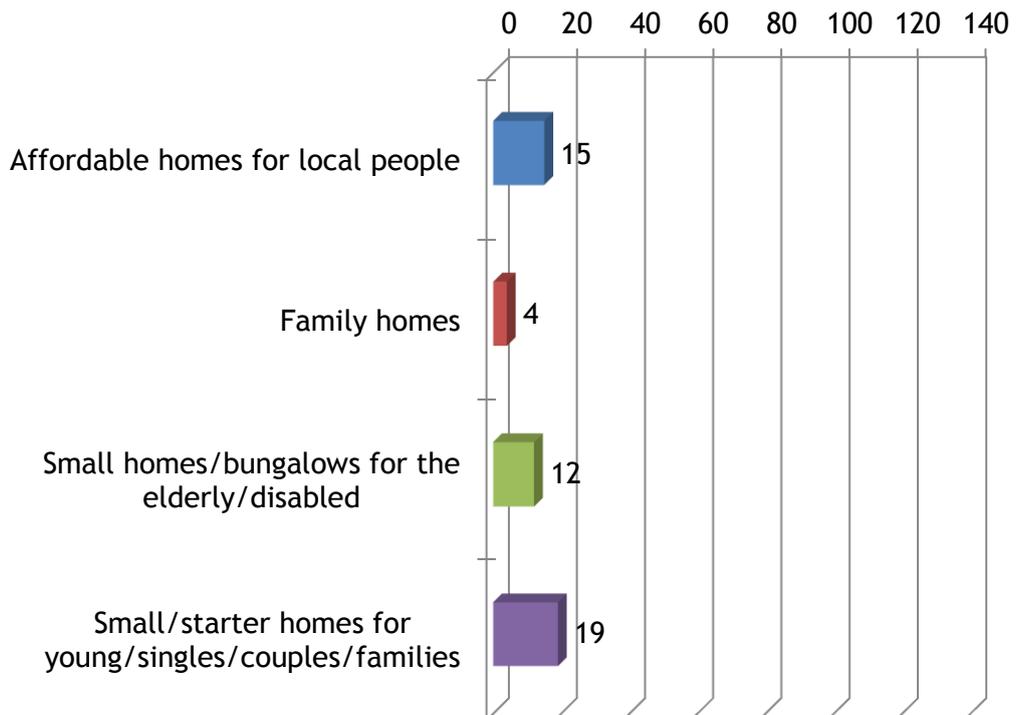


Fig 2.4 - Type of homes believed to be lacking in the village

## Appendix 3 - Contact information

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