

A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF SCALFORD PARISH



MIDLANDS RURAL HOUSING

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1. Summary

- A Housing Needs Survey was carried out in the Parish of Scalford in June 2017.
- Results obtained showed there was a need in the next 5 years for up to 3 affordable homes and 1 open market (sale) home for local people enabling them to be suitably housed within the Parish.
- Local needs affordable homes could be developed on a ‘rural exception site’¹, 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 Scalford 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).

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.

In 2017, Melton Borough Council (MBC) instructed MRH to investigate the local housing needs of the residents of Scalford, Leicestershire, following liaison with the Parish Council. 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 Scalford Parish Council to agree and arrange the Housing Needs Survey.

¹ 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 years² 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 750,000³. New household formation is outstripping supply by 3 to 1. 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 Scalford.

The Scalford Housing Needs Survey questionnaires were delivered to every household in the Parish mid June. The return date for the survey was 14th July and returns were made via a postage paid envelope directly to MRH. Survey forms were distributed to all households in the Parish as well as to those who contacted MRH to say that they had moved away from Scalford or had a strong connection to the Parish and wished to complete a form. In total 255 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 Scalford residents. This evidence will be made available to Melton Borough Council and Scalford Parish Council; used to inform Housing Strategy and Neighbourhood Plans; 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.

² Halifax Rural Housing Review 2017 - "a house in a rural area costs £263,050 on average, which is 20% more than the typical cost of a property in an urban area at £162,986."

³ National Housing Federation, Rural housing research report 2016

4. Conclusion

MRH has conducted a detailed study of the housing needs of Scalford up to 2022. This study has not only investigated the affordable housing need of the Parish, but also for market rent level housing and open market housing.

The survey identified a need for 1 open market home and 3 affordable homes in the next 5 years for those with a connection to Scalford.

Of the respondents who indicated a housing need in the next 5 years:

- 3 were assessed as being in need of affordable housing (rent / shared ownership):
 - 1 x 2 bed bungalow - affordable rented
 - 1 x 3 bed house - affordable rented
 - 1 x 3 bed house - shared ownership
- 1 was assessed as being in need of open market housing (for local people) to purchase:
 - 1 x 3 bed house - open market purchase

**THERE IS AN IDENTIFIED NEED FOR
1 OPEN MARKET HOME AND 3 AFFORDABLE HOMES
IN SCALFORD FOR THOSE WITH A LOCAL CONNECTION**

Appendix 1 - Housing Need Analysis

The vast majority of the returns 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 Parish. 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

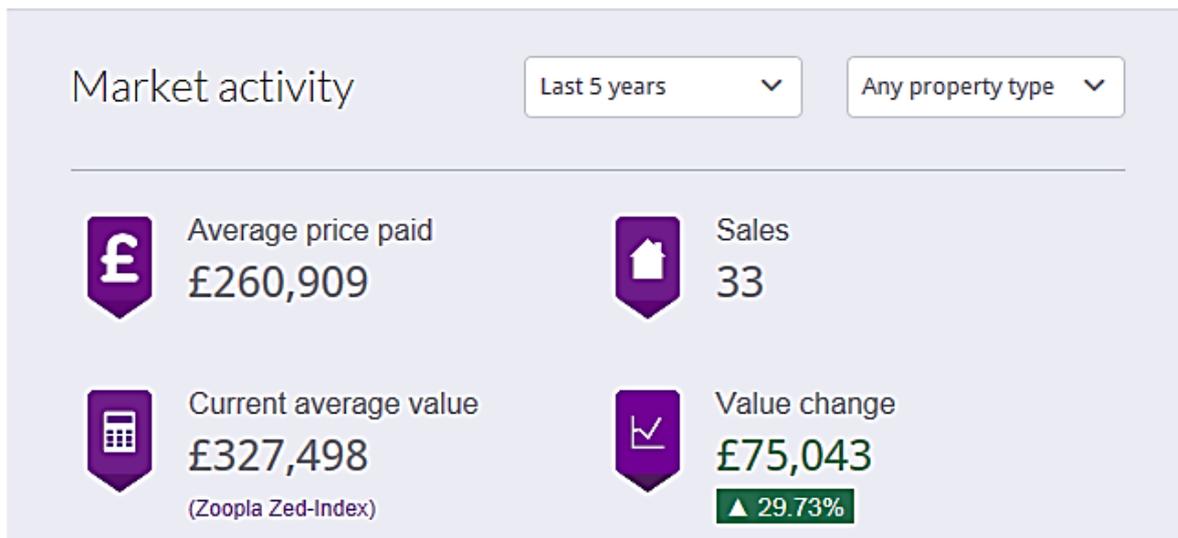
The following tables list details of the respondents who stated that they are in housing need in the next 5 years. Respondents were asked to identify what they felt is needed in terms of property type and size together with a preferred tenure type. In reality it may not be possible to meet the aspirations 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 FOR ALTERNATIVE HOUSING IN THE NEXT 5 YEARS						
Ref	Local connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation / purchase
1	Yes	Yes (Private lettings register)	Family living in privately rented home	Would like to buy on open market	4 bed house - Open market purchase	3 bed house - Shared ownership
2	Yes	Yes (Private lettings register)	Family living in privately rented home	Present home too small	4/5 bed house - Open market purchase	3 bed house - Open market purchase
3	Yes	Yes (Private lettings register)	Single person living in privately rented home	Need for permanent home	2 bed house - Open market purchase	Insufficient financial information - Unable to assess

4	Yes	No	Single person living with family	First independent home	2 bed house - Open market purchase	No financial information provided - Unable to assess
5	Yes	No	Family living with family	Independent home for couple setting up home together	2/3/4 bed house - Open market purchase	No financial information provided - Unable to assess
6	Yes	Yes (Housing association register)	Family living in affordable rented home	Present home too small	2 bed house - Affordable rented	2 bed house - Affordable rented
7	Yes	No	Single person living in privately rented home	Need for permanent home - cannot manage stairs	2 bed bungalow - Shared ownership	2 bed bungalow - Affordable rented

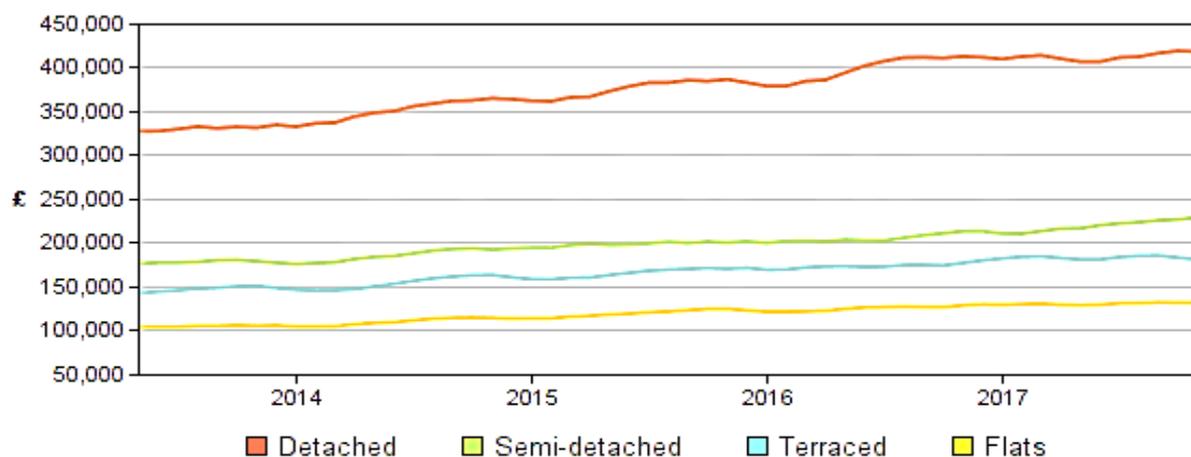
ii) House price trends

Area guide for Scaford



Property prices in the Parish have, overall, increased over the past 5 years. During that period prices have increased by an average of 29.73% (£75,043).

Value trends in Scaford, 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 Scalford in September 2017 (source: www.zoopla.com).

Current asking prices in Scalford

Average: **£180,000**

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	£180,000 (1)	-	-
Flats	-	-	-	-	-
All	-	-	£180,000 (1)	-	-

Current asking rents in Scalford

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	-	-	-
Flats	-	-	-	-	-
All	-	-	-	-	-

There is currently only one home for sale (a three bed house for £180,000) and no homes for private rent in Scalford.

iv) Local context - properties sold

Property value data/graphs for Scalford

Property type	Avg. current value	Avg. £ per sq ft.	Avg. # beds	Avg. £ paid (last 12m)
Detached	£427,372	£276	3.9	£325,000
Semi-detached	£233,473	-	3.4	£260,000
Terraced	£183,825	-	2.2	£98,000
Flats	-	-	-	-

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

The average property price for actual sales since September 2016 (total 3 sales) can be seen on the right hand column of the chart above and the estimated average current value for each property type can be seen in the left hand column.

Based on the affordability criteria explained above, to purchase a terraced house at the average current value (£183,825) would require a deposit of over £36,500 and income in excess of £42,000 per annum. To be able to purchase a semi detached house at the average current value (£233,473) would require a deposit of over £46,500 and income in excess of £53,000 per annum.

Appendix 2 - Respondent details

A total of 255 survey forms were distributed and 80 were received in return, giving a return rate of 31% 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 Parish residents to indicate the type of household they are.

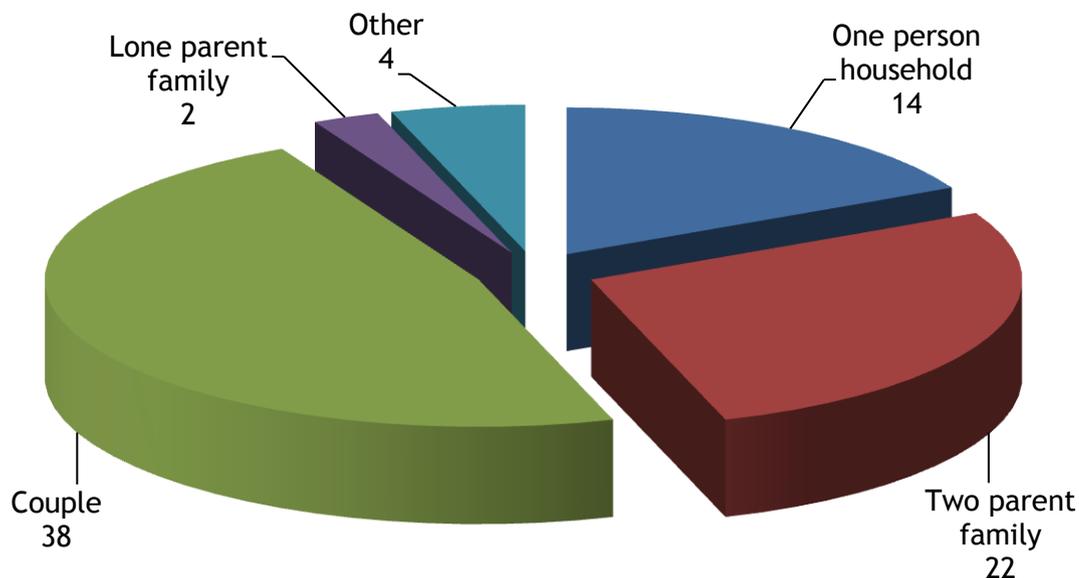


Fig 1.1 - Household type

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 couple households; 47% of total responses were from this group.

30% of responses came from families (27% from two parent families and 3% from lone parent families) and 18% of responses came from single person households.

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):

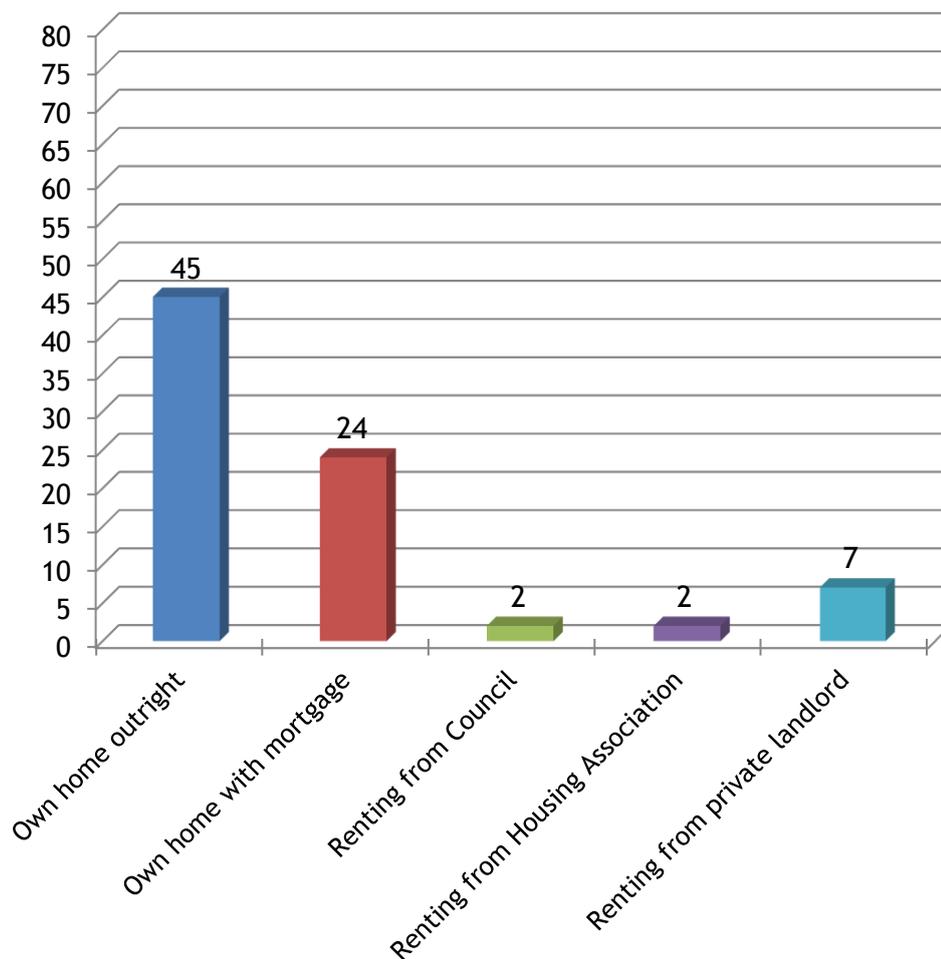


Fig 1.2 - Tenure of respondents

It shows that ‘owner-occupiers’ were by far the largest tenure group accounting for 86% of replies (56% of total survey respondents owned their home outright and have no outstanding mortgage on their property whilst 30% have a mortgage on their home).

14% of respondents live in rented accommodation (5% rent from the Council / Housing Association and 9% rent privately).

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:

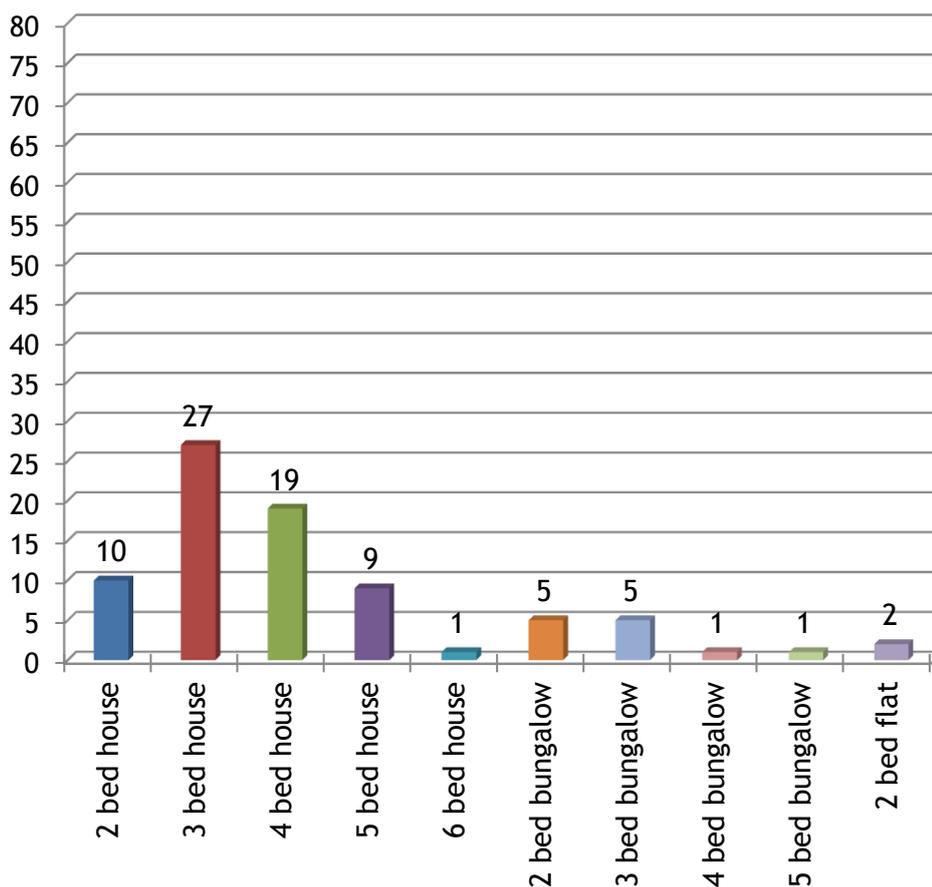


Fig 1.3 - Property types

Fig 1.3 shows that 82.5% of respondents live in a house and 15% live in a bungalow and 2.5% lived in a flat.

Those living in 3 bedroom houses were the largest group (34% of responses), followed by those living in 4 bedroom houses (24%).

iv) Length of residence in Parish

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

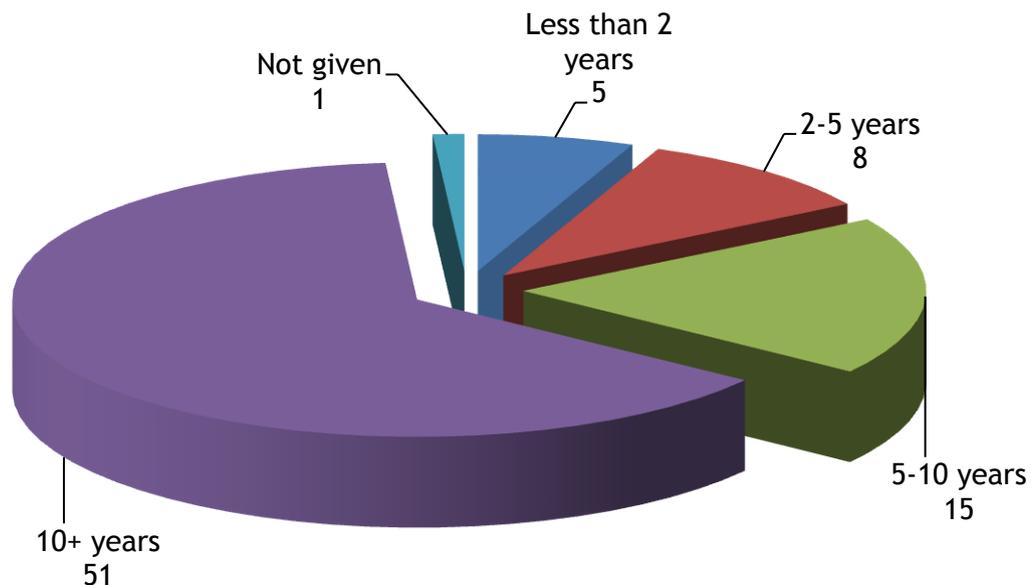


Fig 1.4 - Length of residence in the Parish

Fig 1.4 shows that 64% of completed surveys came from households that have lived in the Parish for over 10 years.

19% of respondents have lived in Scalford for between 5 and 10 years, 10% of responses came from those who have lived in the Parish for between 2 and 5 years and 6% had lived in the Parish for less than 2 years.

v) **Type of housing required in the Parish**

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

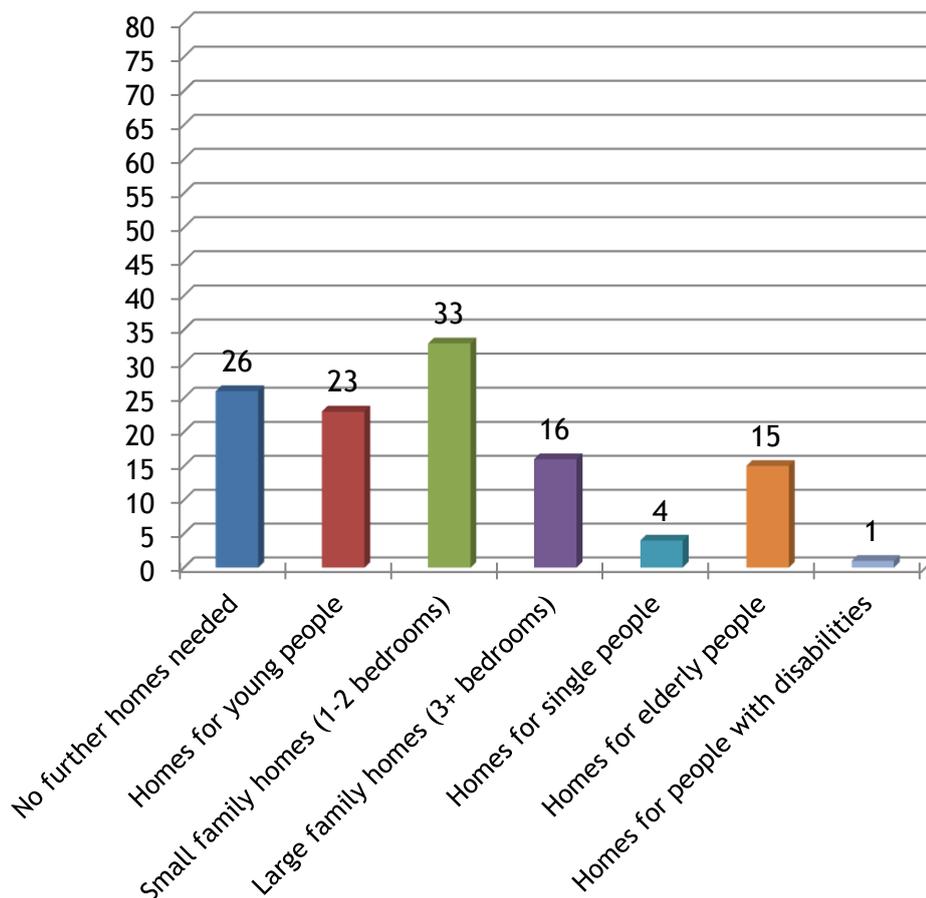


Fig 1.5 - Type of housing needed in the Parish

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 32% of respondents thought that no further homes were needed in Scalford.

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

- Small family homes (41%)
- Homes for young people (29%)

vi) Migration and reasons for leaving

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

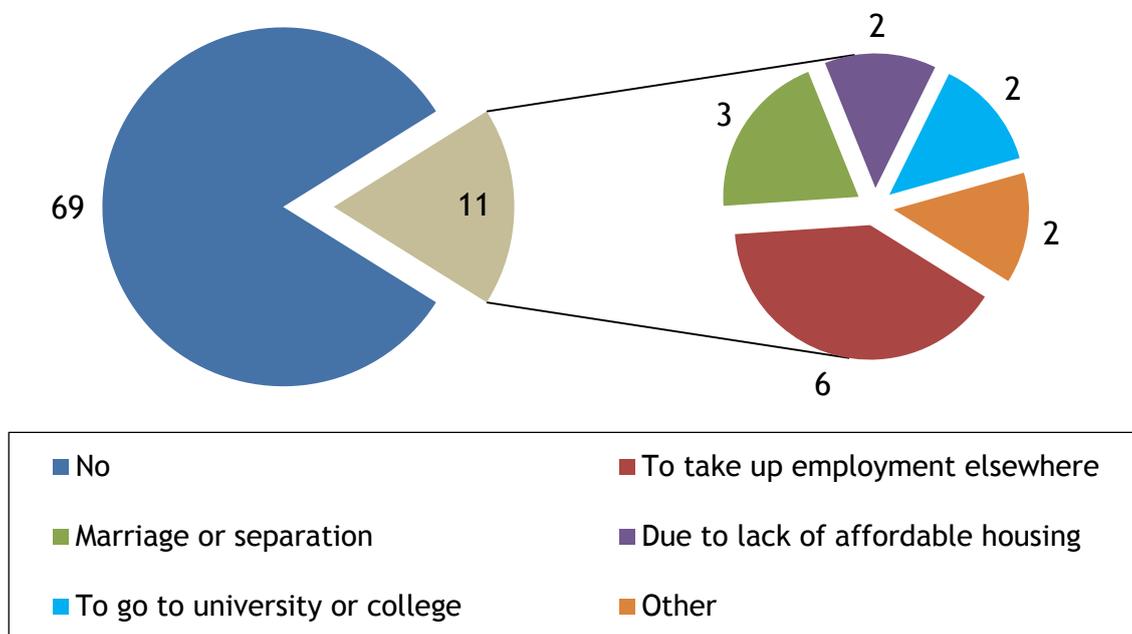


Fig 1.6 - Migration and reasons for leaving

Fig 1.6 shows that 82% of Parish residents who returned questionnaires were aware of other household members who have had to leave the Parish in the last 5 years.

The reasons for members of the households leaving can be seen in the chart above and it is worth noting that 2 cases involved a lack of affordable housing.

vii) **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 Parish to meet the needs of local people.

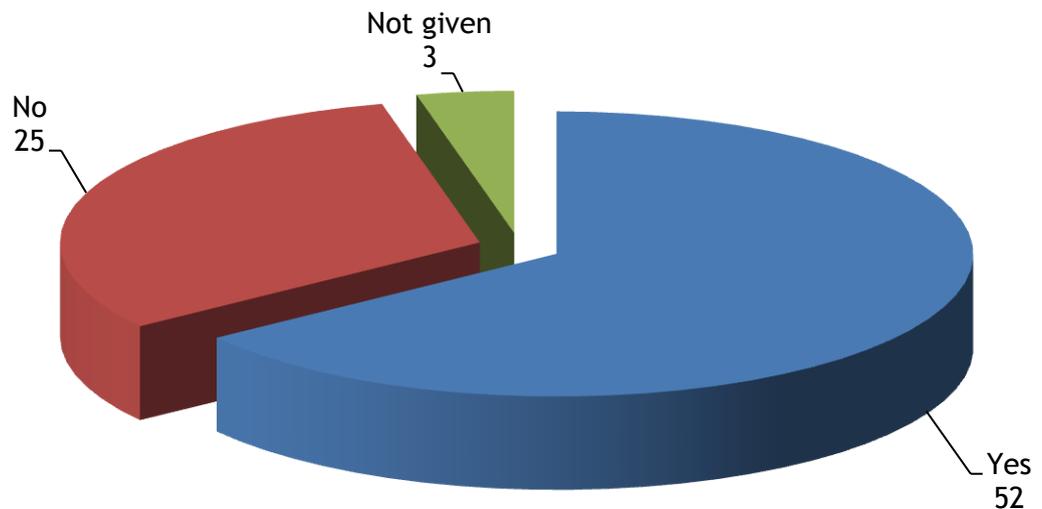


Fig 1.7 - Support for homes for local people

Fig 1.7 shows that 65% of respondents are in support of a small number of homes to meet local peoples' needs, while 31% said that they are not in support. 4% did not provide an answer to this question.

viii) Life in the Parish

The following two charts detail respondents' answers to the 'life in the Parish' questions.

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

The first question (question 20) asked Parish residents which of the 'positive' factors of life in the Parish best described Salford.

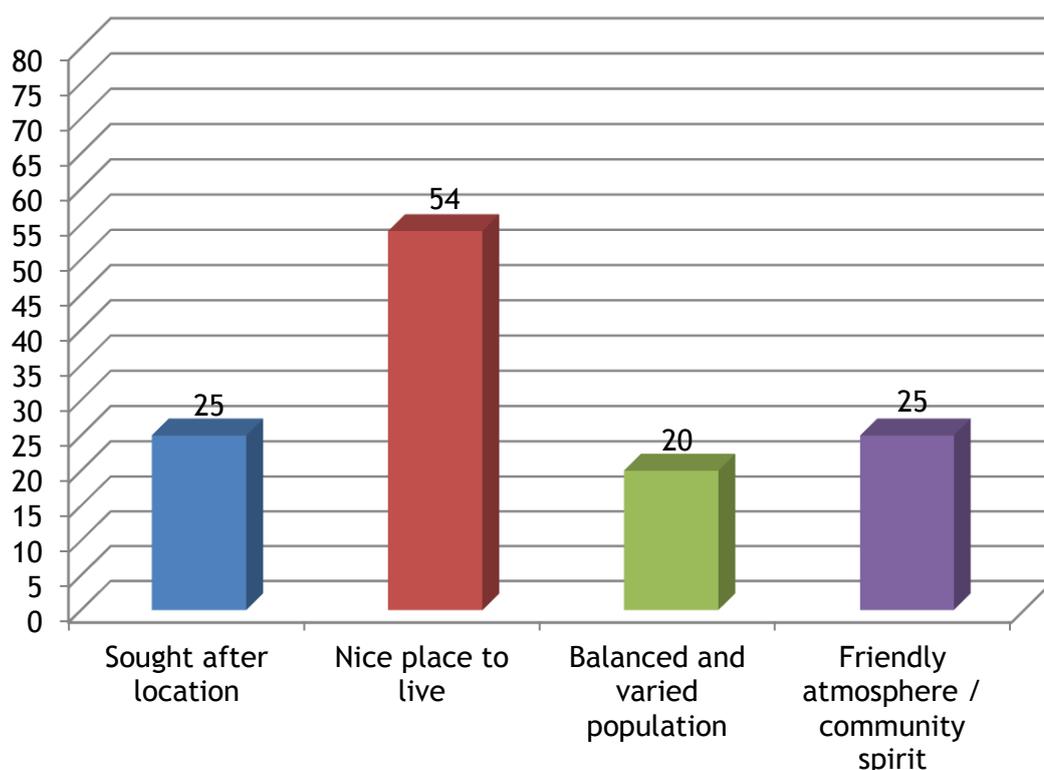


Fig 1.8 - Life in the Parish - positive factors

From fig 1.8, above, it can be seen that many respondents hold positive views about life in Salford, with 68% believing that the Parish is a nice place to live.

31% believe it has a friendly atmosphere/community spirit and 31% also believe it is a sought after location. 25% of respondents also believe that the Parish has a balanced and varied population.

The second question (question 21) sought Parish residents' perceptions on the potentially negative aspects of life in the Parish.

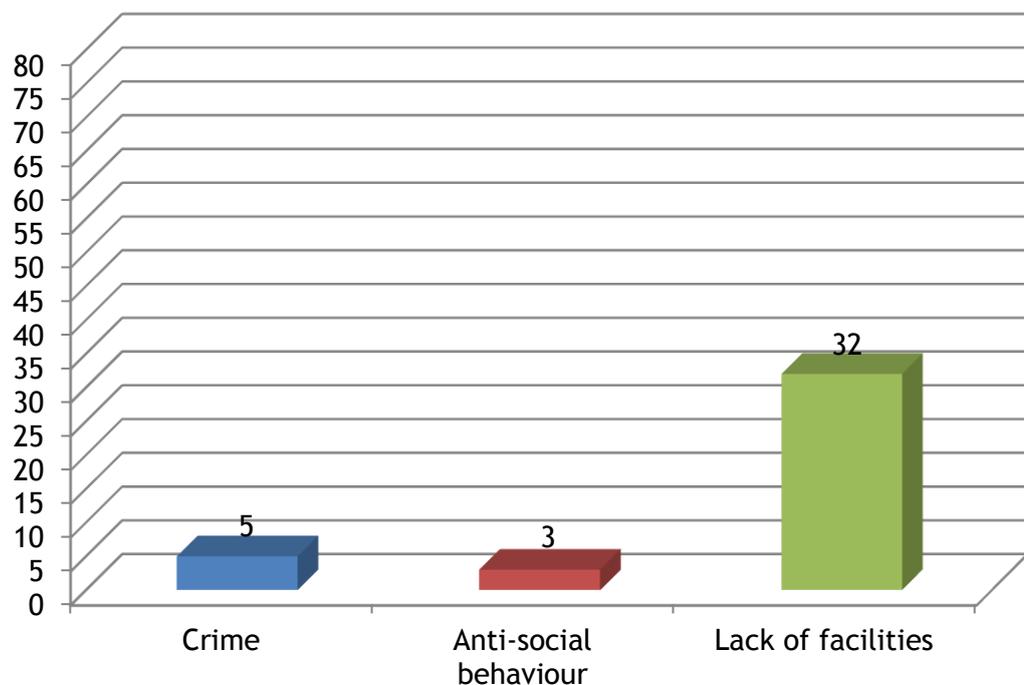


Fig 1.9 - Life in the Parish - negative factors

As can be seen from fig 1.9, above, some respondents consider that Scalford suffers from some of the 'negative factors' that affect many communities.

40% of respondents stated that there is a lack of facilities in the Parish.

Only 4% think that anti-social behaviour is a problem and just 6% believe that crime is a factor.

Of the 32 responses who felt that the village suffered from a lack of facilities many made specific comments. High frequency themes from those comments are shown in the word cloud below (with the most frequent words being the largest):

Bus Service School Shop Youth Club
Village Pub Needs Melton Local

ix) Adequate housing in the Parish

Question 22 asks respondents if they felt that there was a lack of adequate housing.

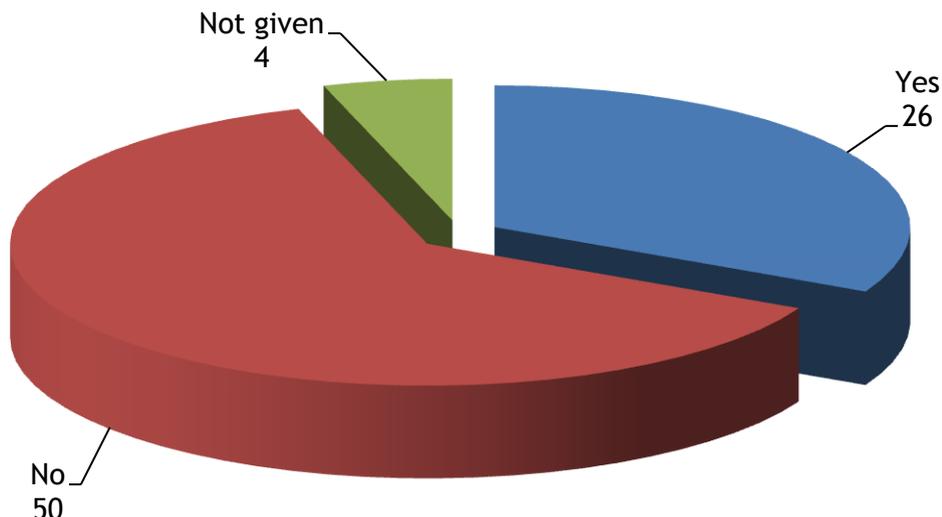


Fig 2.0 - Perceptions on the provision of adequate housing in the Parish

Fig 2.0 shows that 62.5% of respondents believe that there is not a lack of adequate housing in Scalford, with 32.5% of respondents believing that there is a lack of adequate housing.

Of the 26 responses who felt that the village had a lack of adequate housing many made specific comments. High frequency themes from those comments are shown in the word cloud below (with the most frequent words being the largest):

Small Affordable Houses Larger Young Bed
Village Parking Family Homes Elderly
Local Shared Ownership

Appendix 3 - Contact information

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