A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF BRIGSTOCK



PRODUCED BY

NORTHAMPTONSHIRE RURAL HOUSING ASSOCIATION

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1.Introduction

Property prices in the countryside are, on average, £43,490 (22%) higher than in urban areas¹, making rural housing significantly less affordable. The average property price in rural areas is 7.0 times average annual earnings, compared with a ratio of 5.9 in urban areas². In many areas, increasing house prices and limited availability of appropriate properties has resulted in local people being unable to find a home within their rural community and this may be happening in Brigstock.

Northamptonshire Rural Housing Association (NRHA) works with local authorities, towns and parish councils, registered providers (housing associations/registered social landlords), private developers and local communities in order to investigate the need for, and to provide, affordable homes in towns and villages throughout the Midlands. The first step in this research is to undertake a Housing Needs Survey to identify the housing situation in any given Parish and to ascertain any needs for local housing in the area.

Housing Needs Survey forms were delivered to every household in the Parish of Brigstock in early December 2015 on behalf of NRHA. The return date for the survey was 15th January 2016 and returns were made via a freepost envelope directly to NRHA. Survey forms were distributed to all households in Brigstock. People that had moved away from Brigstock or that had a strong connection to the Parish were able to request a form from NRHA to fill in, although it is understood that no one from outside the Parish requested a form to fill in. In total, approximately 650 survey forms were distributed.

2. Purpose of the Survey

The survey was conducted in order to obtain clear evidence of any local housing needs of Brigstock residents with regard to a range of housing tenures. This evidence will be made available to East Northamptonshire District Council and Brigstock 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 the planners evidence that can be used to obtain an element of 'local needs' housing in negotiations with house builders, should such possibilities arise in the village.

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

¹ Source: Halifax Rural Housing Review 2015 - the information excludes Greater London

² Source: ONS and Halifax estimates for September 2015 for full-time employees

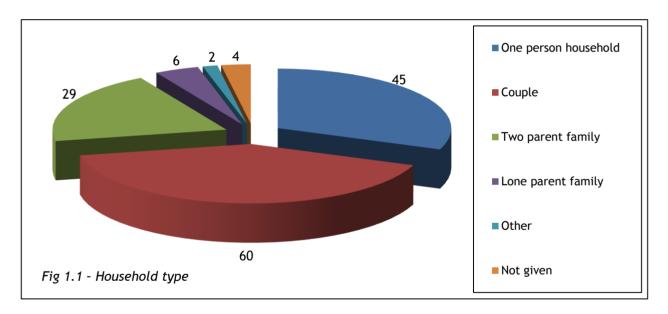
3. Respondents' details

Of the 650 survey forms that were distributed, 146 were received in return, giving a return rate of 22% against the number distributed. This is deemed as an average level of response. In our experience, people with a housing need or an interest in local developments and general village life are most likely to respond to a survey of this nature, along with those that strongly oppose new developments within the village that they live.

The survey questioned respondents' views on life in the village and asked about housing circumstances, in an attempt to establish any possible housing needs. The outcomes of the survey were varied and have been analysed for the purpose of this report, to identify any potential requirements for local needs housing within Brigstock.

i) Household type

The questionnaire asked respondents to indicate the category which best described their household.

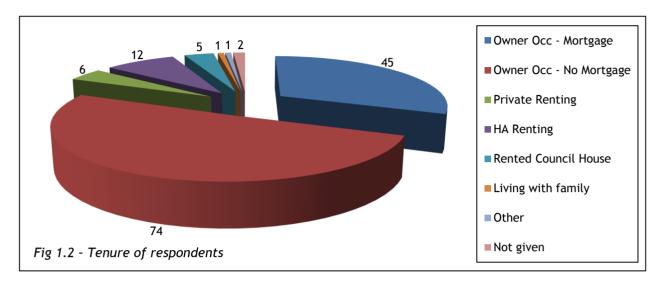


The chart above (fig 1.1) shows a breakdown of the household types of those that responded to the survey.

The largest response was from those living as a couple; 41% of total responses were from this type of household. The second highest response was from respondents living alone, with 31% indicating that they were a one-person household, whilst a further 20% of responses came from households comprising two parent families.

ii) Tenure of all respondents

Respondents were asked which household tenure best represented their residence; the results are shown in the chart below (fig 1.2):

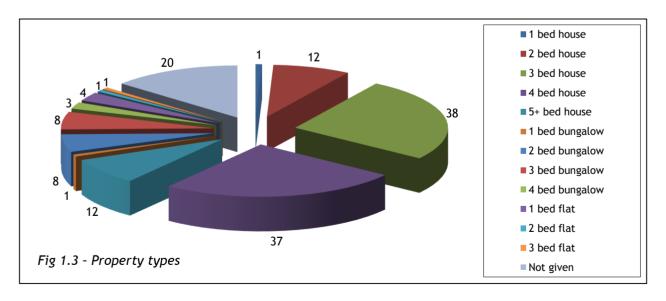


The chart shows that owner-occupiers were by far the largest tenure group, accounting for 82% of replies (51% of total respondents owned a property with no outstanding mortgage and 31% had a mortgage on their home).

The second most common tenure selected was rented accommodation; with 8% of total survey respondents renting from a Housing Association, 4% privately renting and 3% renting from a council.

iii) Property types

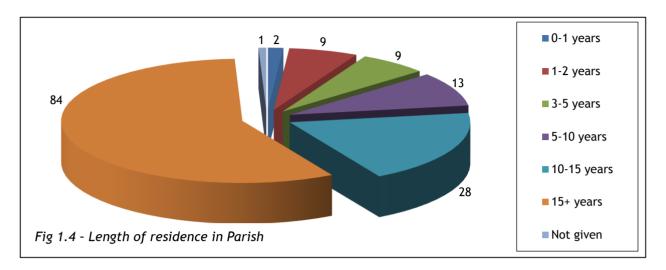
The following chart (fig 1.3) shows the type of property that each respondent was living in:



Those living in three bedroom houses were the largest group by a small percentage with 26% of respondents selecting this property type, similarly followed by 25% of respondents living in four bedroom houses. Those living in two bedroom houses accounted for 8% of responses; as did respondents residing in houses with five or more bedrooms (8%). 14% of respondents did not state their property type.

iv) Length of residence in Parish

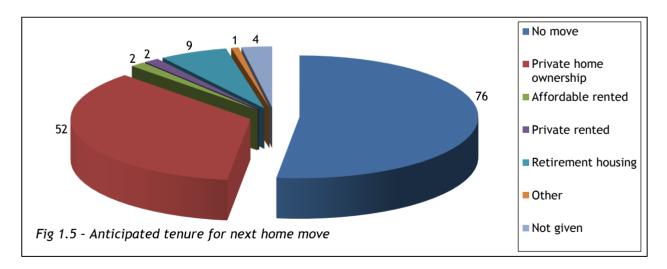
The length of time that respondents said they had lived in Brigstock is given in the chart below (fig 1.4):



The chart shows that 58% of respondents had been living in the Parish for in excess of fifteen years, making up the majority of responses. Those that had lived in Brigstock for between ten and fifteen years accounted for 19% of responses, whilst 9% had lived there for between five and ten years. Less than 1% of respondents did not specify the length of time that they had lived in the Parish and the remainder of responses, just short of 14%, came from those who had lived in the village for less than five years.

v) Anticipated next home move - tenure

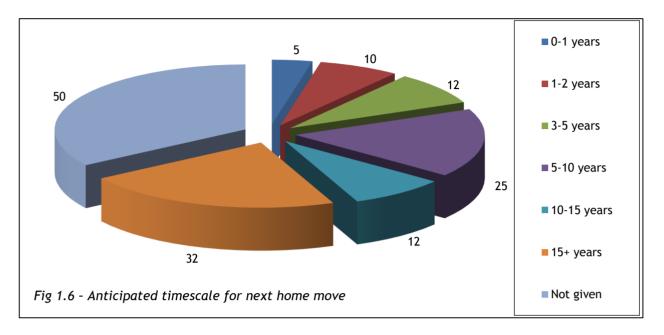
The following chart (fig 1.5) shows the tenure that respondents were expecting to move into in their next home move:



Over half of completed questionnaires (52%) came from villagers that did not expect to move home again. Respondents that anticipated owning their next home privately made up 36% of total responses, whereas respondents that anticipated their next home move to be into retirement housing made up 6%.

vi) Anticipated next home move - timescale

Respondents were asked when they thought their next home would be; their answers are detailed below in figure 1.6:



This question was left blank by 34% of respondents, indicating that they did not expect to move home again. A number of respondents selected an anticipated timescale for moving home, even though they had stated that they did not anticipate a home move at all on the previous question. Where respondents had indicated no home move in reply to question 'v', they had generally not responded to question 'vi', or had selected an anticipated timescale of fifteen years or more to move home. As a result of these contradicting figures, it can be assumed that some of the respondents that did not expect a home move would possibly consider moving more than fifteen years into the future or when they no longer require housing.

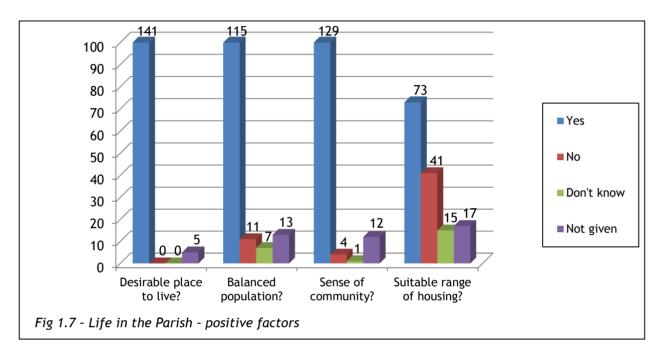
Those that expected their next home move to be in fifteen years or more accounted for 22% of responses, whilst those that anticipated it to be in ten to fifteen years made up 8%. Respondents that predicted their next home move to be in five to ten years totalled 17% and, similarly, nearly 19% anticipated it to be within five years.

vii) 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. This information can help assess the sustainability of any proposed new developments in the village. Ensuring that people want to take up tenancies and live in a village both now and in the future are important factors when considerations around the provision of new homes take place.

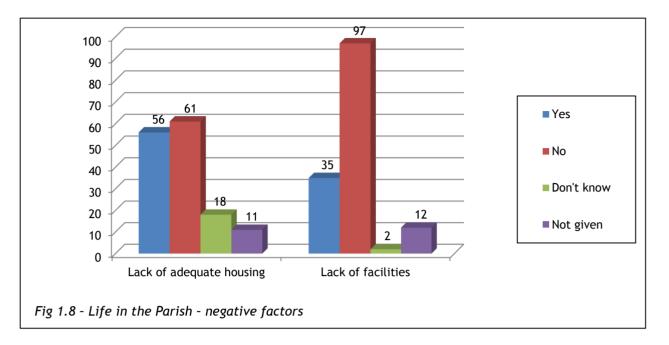
The first question asked Parish residents how they felt about the potentially positive factors of life in the Parish.



From figure 1.7 above, it can be seen that the majority of respondents were very positive about life in Brigstock, with 97% believing the Parish to be a desirable place to live and 88% considering it to have a sense of community.

Those believing Brigstock to have a balanced population made up 79% of responses, compared to just 8% that believed the Parish did not. With regard to whether or not the Parish held a suitable range of housing, 50% believed that it did and 28% believed that it did not. The remainder of respondents either did not provide an answer or were undecided and indicated that they did not know.

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



As can be seen from figure 1.8 above, 38% of respondents believed there to be a lack of adequate housing in Brigstock, whilst 42% of returned surveys indicated that there was not. The remainder of respondents were unsure (12%) or did not provide an answer (8%).

Comments demonstrating a lack of adequate housing showed a perceived lack of the following housing types:

- Affordable housing rented or private (18 comments)
- Rented (2 comments)
- Shared ownership (4 comments)
- Starter homes/reasonable housing for younger people (21 comments)
- Low cost housing (6 comments)
- Council housing (3 comments)
- Elderly person's homes/retirement housing (3 comments)
- Bungalows (7 comments)
- Sheltered housing (1 comment)
- Disabled housing (1 comment)
- Social (1 comment)
- Smaller properties for downsizing (7 comments)
- Executive (1 comment)
- One bedroom houses (2 comments)
- Two bedroom houses (4 comments)
- Houses for single people/couples (2 comments)

Perceptions on whether Brigstock was well served by facilities saw 24% of respondents stating that there was a lack of facilities in the Parish, whilst 66% felt that there was not.

Comments detailing respondents' perceived problems in the Parish were based around a lack of the following facilities:

- Adequate public transport (19 comments)
- Shops (6 comments)
- Parking/road access (5 comments)
- School big enough to support the possible growing population (3 comments)
- Longer Post Office opening hours (2 comments)
- Dentist/doctors surgery (2 comments)
- Child play/park (2 comments)
- Infrastructure (2 comments)
- Butchers/bakers (1 comment)
- Charity shop (1 comment)
- Cycle route (1 comment)
- Public toilet (1 comment)

viii) Migration

The survey also asked whether respondents knew of anyone that had been forced to leave the Parish due to a lack of suitable or affordable accommodation.

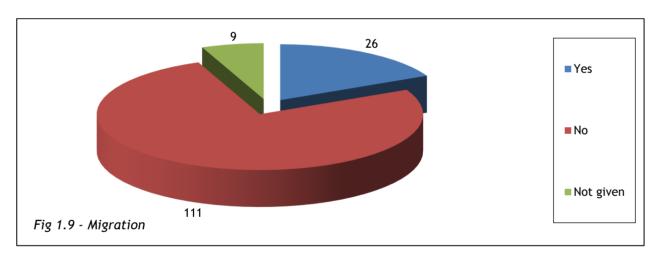


Figure 1.9 shows that 18% of Parish residents that returned questionnaires were aware of others that had been forced to leave the Parish in the last five years, due to a lack of suitable or affordable accommodation.

Obviously, some of the people that were forced to leave may have been double counted within this figure, but the number is still noteworthy considering the size of the village and the timescale involved.

ix) Support for an affordable housing scheme for local people

One of the most fundamental questions of the survey was that which asked whether people would be in favour of a small scheme of new homes to meet the housing needs of local people in the village.

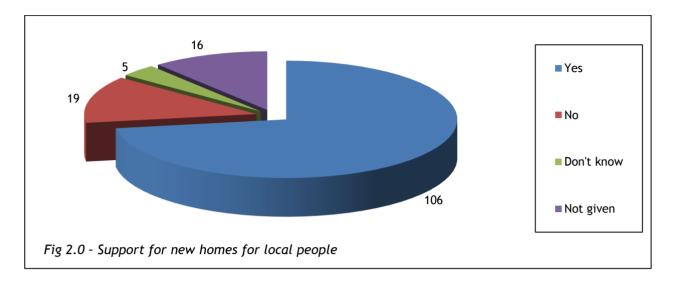


Figure 2.0 shows that 73% of respondents would be in favour of a small scheme to meet local housing needs, although 13% said they would not be.

x) Current mix fulfilling families' housing needs

Another question of the survey asked each respondent whether the current mix of housing in Brigstock suited the needs of their family.

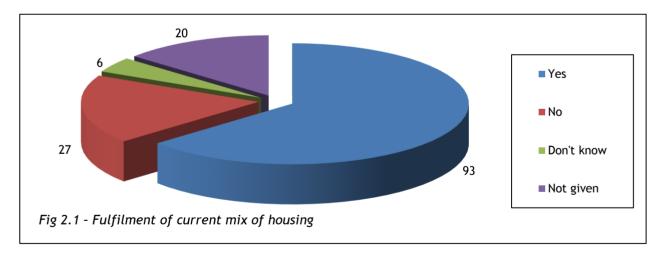


Figure 2.1 shows that 64% of respondents thought that the current mix of housing in Brigstock suited the housing needs of their family, whereas 18% believed that the mix of housing did not.

xi) Respondents' comments

Many respondents made additional comments on their returned forms, some of which are detailed below. Not all comments are included due to the vast amount and specific and personal content of some; however, a full list of comments is available separately.

Comments supportive of a small housing development to meet local needs:

As identified earlier in the report, there were <u>forty-two general comments</u> highlighting a lack of affordable housing, rented housing, starter homes and social housing.

- "Young families are having to leave Brigstock due to lack of affordable homes/starter homes"
- "Families who have lived here all their lives have to move because there is no affordable housing"
- "The housing needs to be considered to provide additional starter homes and affordable first time homes without forfeiting the desirable nature of the village"
- "There have been too many executive luxury homes built in the village in recent years. We need good affordable housing. Additional housing in Brigstock needs to have off road parking facilities"

Other comments showed concern over the aesthetic and infrastructure of Brigstock:

- "Small development which does not impact on local resources or rural aesthetic would be appropriate"
- "There must be adequate parking with any new build"
- "Need transport and infrastructure to cope with further development"
- "The problem in Brigstock is narrow streets and parking on pavements making it hard to walk in safety"

4. Housing Need Analysis

Of the 146 returns, 137 were from people who felt that they and the occupants of their household were adequately housed. These respondents completed a form primarily to offer their support, objection or thoughts towards 'local needs' housing; as well as to give their comments regarding life in the Parish. Consequently, these 137 responses are not included in the rest of the analysis.

As far as the requirement for housing, nine returns indicated needs for housing, one of which indicated separate housing needs for two individual household members that were living with family and wished to each move into their own home; therefore giving a total of ten identified housing needs.

i) Response analysis

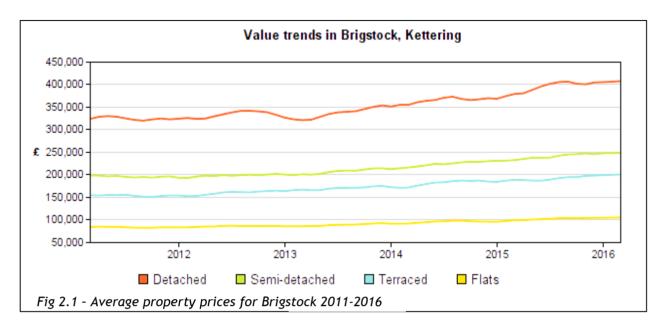
The following table lists details of those respondents that stated that they, or a household member, were in housing need. Respondents were asked to identify what they felt would be needed in terms of property type and size together with a preferred tenure type. In reality, it is not always possible to meet the aspirations of each respondent. Incomes and likely property prices are considered in order to ensure that any proposed scheme would indeed meet the needs of those requiring housing; therefore, a 'realistic tenure' is suggested to outline realistic provision.

| Ref | Local connection? | On housing register? | Person/s requiring housing | Reason/s for need | Preferred home and tenure | Likely allocation/ realistic tenure |
|-----|-------------------|----------------------|----------------------------------|--|--|--|
| 138 | Yes | No | One person | Need first home, independent accommodation, to be closer to employment and to be closer to carer/dependent | Two or three bed house or bungalow for open market/private sale | Two bed shared ownership house |
| 139 | Yes | No | One person | Need first home/ independent accommodation | One bed house or two bed flat for shared ownership | Two bed shared ownership house |
| 140 | Yes | Yes | Mother and son | Need to change for physical reasons | Two bed bungalow for affordable/ social rent | Two bed rented bungalow for affordable rent |
| 141 | Yes | Not stated | One person | Need to avoid harassment | Two bed house or flat for open market/ private sale or rent or for affordable/ social rent or | Two bed shared ownership house |

| | | | | | shared ownership | |
|-----|-----|---------------|------------|--|---|--|
| 142 | Yes | No | Couple | Need smaller accommodation | Three bed house for open market/ private sale | Three bed detached house for open market/ private sale |
| 143 | Yes | Not stated | Couple | Need smaller accommodation | Two bed house or bungalow for open market/ private sale | Two bed bungalow for open market/ private sale |
| 144 | Yes | No | One person | Need smaller accommodation, cheaper home, to be closer to carer/dependent, to be near daughter, for physical reasons | Two bed house for affordable/ social rent | Two bed bungalow for open market/ private sale |
| 145 | Yes | No | One person | Need first home, independent accommodation | Two bed house for open market/ private sale or rent or for affordable/ social rent | Two bed shared ownership house |
| 146 | Yes | Not stated | One person | Need first home | One or two bed house for open market/ private sale | Two bed shared ownership house |
| 146 | Yes | Not stated | One person | Need first home | One or two bed house for open market/ private sale | Two bed shared ownership house |

ii) House price data

The table below (fig 2.1) shows the trends of average house prices for certain household types in Brigstock over a five-year period. The information has been taken from www.zoopla.co.uk. Further local context is given in section 'iii' with regard to properties that are, or have been, up for sale or rent in Brigstock.



The chart shows that property prices in Brigstock have increased over the last five years. During this timescale, the average property value in Brigstock has increased by £64,645 (26.42%).

iii) Local context

With regard to actual property sales in Brigstock, the table below shows a breakdown of the number of sales and the average price paid for each property type in the last twelve months. Although the exact amount of sales and sold prices for properties would provide a better insight, the statistics below give an idea of the likely costs of properties in the Brigstock area.

| Property Type | Amount of sales in the last 12 months | Average price paid in the last 12 months | Average current value for each property type |
|---------------|---------------------------------------|--|--|
| Detached | 9 | £422,828 | £406,844 |
| Semi-detached | 8 | £231,931 | £247,581 |
| Terraced | 3 | £148,333 | £199,896 |
| Flats | 0 | N/A | £104,640 |

Statistics taken from www.zoopla.co.uk

Further statistics, taken from www.zoopla.co.uk, show that there have been twenty sales in Brigstock in the last twelve months, with an average overall sale value of £305,295.

The table below shows the prices of all properties available for sale or rent in Brigstock in early March 2016 (figures accurate as at 7^{th} March 2016, source: www.zoopla.co.uk).

| Available to | Buy | Available | to Rent |
|---------------------------|------------|---------------------------|----------------------------|
| Property | Price (£) | Property | Price (£) |
| 4 bed detached house | £599,950 | 3 bed semi-detached house | £750 per calendar month |
| 2 bed semi-detached house | £177,500 | | |
| 7 bed detached house | £1,350,000 | | |
| 3 bed cottage | £199,950 | | |
| 5 bed detached house | £259,995 | | |
| 4 bed house | £235,000 | | |

The table shows that the 'cheapest' available property for sale in March 2016 was a two bed semi-detached house, on the market for £177,500. There were only two properties for sale under £200,000, one of which was only marginally under this value.

The affordability of the 'cheapest' available property has been calculated assuming the following; affordability is calculated using a mortgage multiplier of 3.5 times household income and assuming a 25% deposit. In short, it determines the approximate mortgage that could be taken alongside a 25% deposit.

Based on this affordability criteria it would require a deposit of £44,375 and an income in excess of £38,036 per annum to afford the cheapest available property available in Brigstock in March 2016.

With the private rental market only offering one property to rent at a price of £750 per calendar month and the open market only offering two properties for sale under £200,000, the need for smaller and more affordable housing is crucial. Smaller and more affordable housing is needed in order to sustain the growing community of Brigstock; to ensure affordability and sustainability for those seeking to move into their own first home or those looking to downsize.

5. Conclusion

Northamptonshire Rural Housing Association has conducted a detailed study of the housing needs of Brigstock. This study has investigated the immediate and imminent local needs for housing within Brigstock; identifying which housing types are most required in order to sustain the local growing community. Thus, allowing local people to continue living in the Parish, in suitable and affordable homes. In addition, the survey has ascertained residents' views with regard to life in the Parish and has identified support for local needs housing, which would contribute to the sustainability of Brigstock's local community.

The survey has identified a small need for shared ownership and open market properties, as well as one rented property.

- Six respondents were each assessed as being in need of a two-bed shared ownership house
- Two respondents were each assessed as being in need of a two-bed bungalow for open market sale
- One respondent was assessed as being in need of a three-bed detached house for open market sale
- One respondent was assessed as being in need of a two-bed bungalow for affordable rent.

FOR THAT REASON, THERE IS AN IMMEDIATE IDENTIFIED

HOUSING NEED FOR 6 SHARED OWNERSHIP HOMES,

1 AFFORDABLE RENTED PROPERTY AND

3 HOMES FOR OPEN MARKET SALE IN BRIGSTOCK FOR

THOSE WITH A LOCAL CONNECTION

6. Contact information

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