

# **Housing Needs Survey Analysis Report by Midlands Rural Housing**

Version 1.0.0

# VERSION CONTROL

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SG - Steering Group

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# INTRODUCTION

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As part of the consultation process, the GCNPSG commissioned Midland Rural Housing to carry out a Housing Needs Survey. Subsequently a Housing Needs Assessment (Appendix 8) was prepared by the GCNPSG.

Together these documents form part of the Evidence Base of the GCNP.

# A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF GREAT CRANSLEY



## ANALYSIS REPORT

PRODUCED BY

MIDLANDS RURAL HOUSING

MARCH 2020



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## **1. Introduction**

Midlands Rural Housing (MRH) is a non-asset holding, profit for purpose organisation that works to promote and enable the provision of homes in rural settlements. We do this by working closely with local authorities, town and parish councils, registered providers and local communities in order to investigate the need for affordable housing. MRH is a well respected organisation, recognised for its expertise in this field. In addition to the work done locally within communities across rural England, MRH is also a key lobbyist and influencer at national and regionally.

MRH is the appointed Rural Housing Enabler Strategic Partner for six Leicestershire local authorities, the County Council and three partner Registered Providers. As part of the role as the Strategic Partner, MRH undertakes Rural Housing Needs Surveys across the participating local authority areas to evidence rural housing need is evidenced through a 5 year rolling survey timetable.

In addition to the above, MRH also undertakes work by commission, on behalf of land owners, private developers, planning consultants, Parish Council's and Neighbourhood Plan groups.

The organisation follows established best practice methodology when undertaking survey work. On adoption of the findings, the results of these surveys are generally shared with the relevant Local Authority and Parish Council, who may then choose to release the information into the public domain.

MRH can be contacted at:

Whitwick Business Centre

Stenson Road

Leicestershire

LE67 4JP

Email: [Philippa.mckenna@midlandsrural.org.uk](mailto:Philippa.mckenna@midlandsrural.org.uk)

Web: [www.midlandsrural.org.uk](http://www.midlandsrural.org.uk)

## 2. Summary

In February 2020, on behalf of the Cransley Neighbourhood Plan Group, MRH carried out an independent housing needs survey in Great Cransley. The survey was carried out with the full support and understanding of Kettering Borough Council.

Questionnaires were delivered to all 127 households in the Parish by Royal Mail. Results showed that there is a requirement for 7 new homes, in order to enable local people to be suitably housed within their community. The property types required are as follows:

Property Type	Affordable Rent	Shared Ownership	Open Market Homes
1 or 2 bed home	-	-	-
2 bed home	-	-	-
2 bed bungalow	-	1	-
3 bed bungalow	-	-	-
2 bed house	1	3	-
3 bed house	-	-	1
4 bed house	-	-	1
<b>Totals</b>	<b>1</b>	<b>4</b>	<b>2</b>

**Table 1: Housing need arising from the survey**

These new homes could be developed on an infill site, or alternatively on a rural exception site (should any be brought forward), with the properties earmarked for people with a Local Connection to the Parish. Alternatively, they could be provided as part of a large scale development.

The Neighbourhood Plan Group, in partnership with Kettering Borough Council, will use the findings of this survey to ensure that any affordable homes provided on developments that are brought forward by the market, meet a local need.

The term affordable housing applies to housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following statements, as defined within the National Planning Policy Framework (Ministry of Housing, Communities and Local Government, 2019).

- a) Affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent)
  
- b) Starter homes:** is as specified in sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.
  
- c) Discounted market sales housing:** is that sold at a discount of at least 20% below market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount or future eligible households.
  
- d) Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity

loans, other low cost homes for sale (at a price equivalent to at least 20% below market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

### **3. Affordability in Rural Communities**

According to the latest annual Halifax Rural Housing Review (Halifax, 2017), homes in rural areas across Great Britain are 20% more expensive on average than in urban areas. In financial terms, this percentage equates to £44,454.

However, regionally, these figures increase or decrease dramatically depending on the locality. For example, figures for the East Midlands show a 38% increase in rural average house prices since 2012. This equates to a rural housing premium of £55,426, compared to urban locations. The local authority districts of Derbyshire Dales and South Northamptonshire have the lowest number of first time buyers in rural areas, with 29% and 30% respectively.

In the West Midlands, the average house price in rural areas is 47%, or £89,272 higher than the region's urban areas, and in contrast, the East of England has an average rural housing premium of 9% or £27,765.

Data from the review shows that first time buyers have more or less found themselves priced out of rural areas. They account for 41% of all mortgaged products in rural areas, compared with 53% in urban areas. Affordability is the main reason for this.

Areas which are predominantly rural typically have higher house prices than urban locations, thus making them less affordable. In 2016, the average lower quartile house price was 8.3 times the average lower quartile earnings in rural areas, in comparison with 7 times in urban areas.

In 2018, the National Housing Federation stated that ‘the housing crisis in rural England is acute, with the most affordable rural homes costing 8.3 times wages in rural areas’ (National Housing Federation, 2018).

#### 4. Great Cransley Parish Profile

Great Cransley is a small village within the Cransley Parish. It is situated 12 miles north of Northampton, with Kettering to the east and Mawsley to the West. At the time of the 2011 Census, Cransley had a population of 305 inhabitants.

As illustrated in Table 2, home ownership in Cransley Parish is high. The majority of those living in the Parish either own their own home, either outright or with a mortgage. A low number live in accommodation that is either rented from the Council or a Housing Association, with even fewer people living in privately rented housing.

Tenure	Count	%
Owned outright	47	38.2
Owned with a mortgage or loan	51	41.5
Shared Ownership	0	0.0
Rented from the Council	19	15.4
Other	0	0.0
Private landlord or letting agency	4	3.3
Other private rented	2	1.6
Living rent free	0	0.0
<b>Totals</b>	<b>123</b>	<b>100.0</b>

**Table 2: Cransley Parish property ownership and rental statistics**

(Office for National Statistics, 2020)

The property types that were recorded in Cransley Parish at the time of the 2011 Census are detailed within Table 3.

Dwelling Type	Number	%
Whole house or bungalow: Detached	55	44.4
Whole house or bungalow: Semi-detached	53	42.7
Whole house or bungalow: Terraced (or end terraced)	13	10.5
Flat, maisonette or apartment: Purpose built block	0	0
Flat, maisonette or apartment: Part of a converted or shared house	0	0.0
Flat, maisonette or apartment: In a commercial building	2	1.6
Caravan or other mobile or temporary structure	0	0.0
In a shared dwelling	0	0.0
<b>Total</b>	<b>123</b>	<b>100.0</b>

**Table 3: Dwellings, household spaces and accommodation type**  
(Office for National Statistics, 2020)

As can be seen at Table 4, the number of male residents compared to the number of females in Cransley Parish is fairly evenly split with 52.8% and 47.2% respectively.

All Usual Residents	Count	%
Males	161	52.8
Females	144	47.2
Lives in a household	305	100.0
Lives in a communal establishment	0	0.0
<b>Totals</b>	<b>305</b>	<b>100</b>

**Table 4: Usual resident population (Office for National Statistics, 2020)**

It should be noted that the data in Tables 2 - 4 was taken by the Office for National Statistics from the 2011 Census. Given the time that has elapsed since the Census took place, this data may not now be a wholly accurate representation of statistics relating to the Parish.

#### 4.1 House Prices and Rents Data

Buying a home on the open market in rural locations can be expensive and a prospect possibly out of reach for many.

Mortgage lenders base the amount a person can borrow on a multiple of their income, otherwise known as the loan to income ratio. In most circumstances, lenders will cap this at 4.5 times the annual salary. Additionally, they will look for a deposit of around 20%, although some will accept 10%.

Property prices in Great Cransley across all house types have, in the last 5 years, increased by 28.73%. According to Zoopla, there have been 13 property sales in that time.

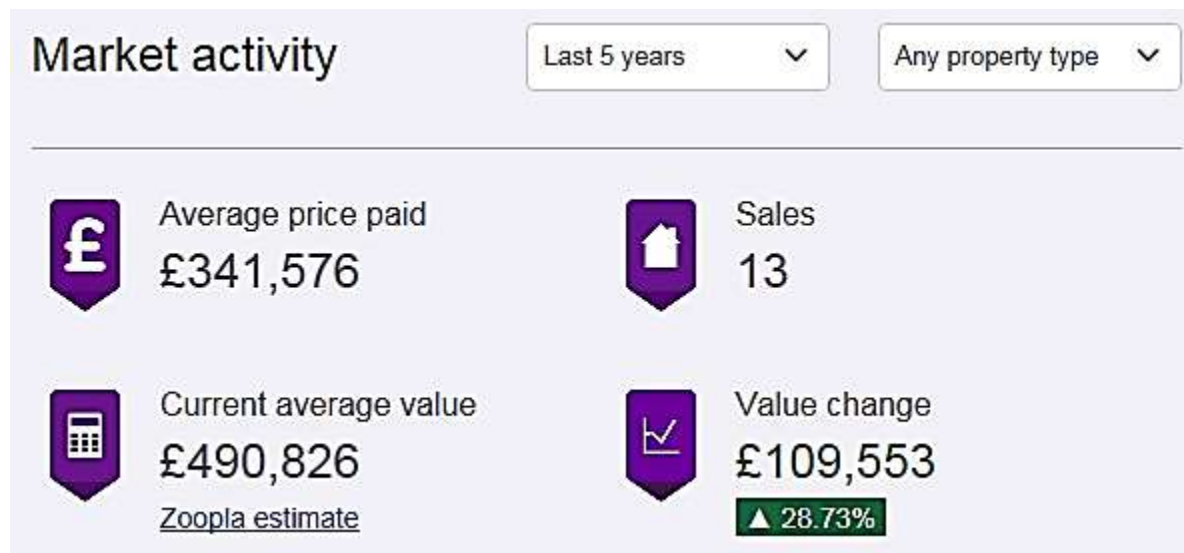


Table 5: Market activity in the last 5 years (Zoopla, 2019)

Table 6 presents an account of property values, sale prices and number of sales for detached, semi-detached, terraced homes and flats for the period December 2019 – February 2020. It can be seen that despite the fact that no sales have been recorded, values have increased for all types.

Property Type	Current Average Value	Average Price Paid	Number of Sales	Value Change
Detached	£660,081	-	0	↑ £4,263
Semi-detached	£283,870	-	0	↑ £1,075
Terraced	£182,791	-	0	↑ £574
Flat	£130,788	-	0	↑ £146

Table 6: Actual property values and sales data, December 2019 – February 2020 (Zoopla, 2019)

Taking these values into account, and using the loan to income ratio method used by mortgage lenders, a house buyer would need a minimum deposit (10%) of £18,279, and an annual income of £47,000; or a maximum deposit of £36,558 (20%) and an annual income of £32,496 in order to afford a terraced property valued at £182,791.

As illustrated in Table 7, the private rented sector was not offering any properties for rent at all in Great Cransley at the time of the survey.

Property Type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	-	-	-
Flats	-	-	-	-	-

Table 7: Private rented property availability (Zoopla, 2019)

## **5. Survey Methodology and Purpose**

The housing needs survey was conducted in order to obtain clear evidence of any local housing need across a range of tenures, for residents in the locality. The information gained from local surveys is invaluable, particularly to local authorities, parish council's and neighbourhood planning activities. Such information can be acted on locally and taken on board in decision making processes around housing issues.

Whilst the study investigated the affordable and open market housing needs of the Parish, the primary purpose of the study was to identify the need for affordable housing. Given that housing needs surveys are completed every 5 years, the results of this study can be considered valid until February 2025.

In December 2019, an article to publicise and raise local awareness of the survey was placed in the Cransley Chronicle. Household addresses for all residential properties were provided by Kettering Borough Council, and in February 2020 a paper survey questionnaire was delivered to each of these via Royal Mail, with a return date of 24 February 2020. A pre-paid envelope was included with each survey, so that households could return their completed questionnaire direct to MRH. A total of 55 responses were received, giving an overall response rate for the survey of 43%, which is considered a good response for a survey of this size.

The survey questionnaire was divided into 2 parts:

- Part 1 – General Information
- Part 2 – Your Housing Requirements

Part 1 sought to discover general information about household members, their current housing situation and their connection to the Parish. It also explored people's perceptions of what it is like to live in the locality, and gave an opportunity for them to make general comments. The evidence arising from Parts 1 is provided in Appendix 1.

Part 2 identified the future housing requirements of those household members who considered they have a housing need, either now or within the next 5 years. The analysis of this data is provided in Appendix 2.

The results of this survey have yet to be combined with data held by Kettering Borough Council's Housing Register. Once this work has been completed, there may be a greater need for affordable housing. A revised report will be issued at the appropriate time.

## **Conclusion**

MRH has conducted a detailed study into the current housing needs in Great Cransley. This study has not only investigated the actual affordable housing needs of the Parish, but also for open market and private rented housing. In addition, the survey ascertained resident's views with regard to living in the Parish and support for new housing for local people to help sustain local communities.

**THERE IS AN IDENTIFIED NEED FOR  
5 AFFORDABLE HOMES AND A PREFERENCE FOR 2 OPEN MARKET HOMES  
IN GREAT CRANSLEY  
*FOR THOSE WITH A LOCAL CONNECTION***

## Appendix 1a - Analysis of Part 1

Question 1 asked people how long they had lived in the Parish. 53 of the 55 respondents answered this question, with 41 of them having lived in Great Cransley for 10 years or more. Just 2 households have lived in the area for less than 2 years. This could indicate that Great Cransley has a settled and sustainable community, with a low turnover of residents.

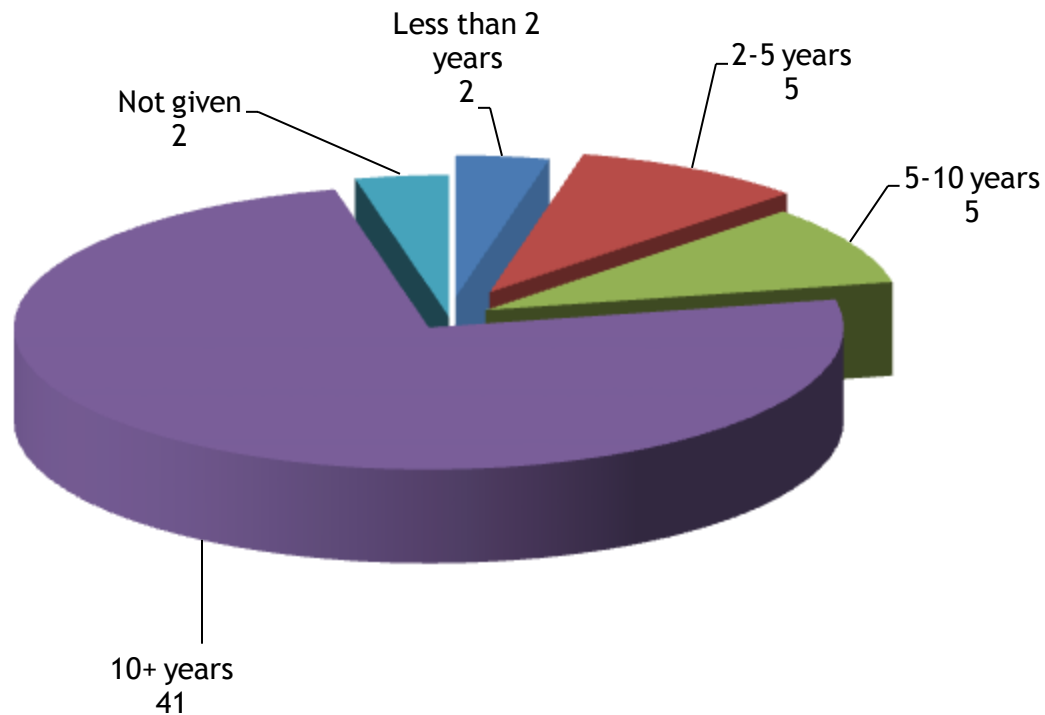
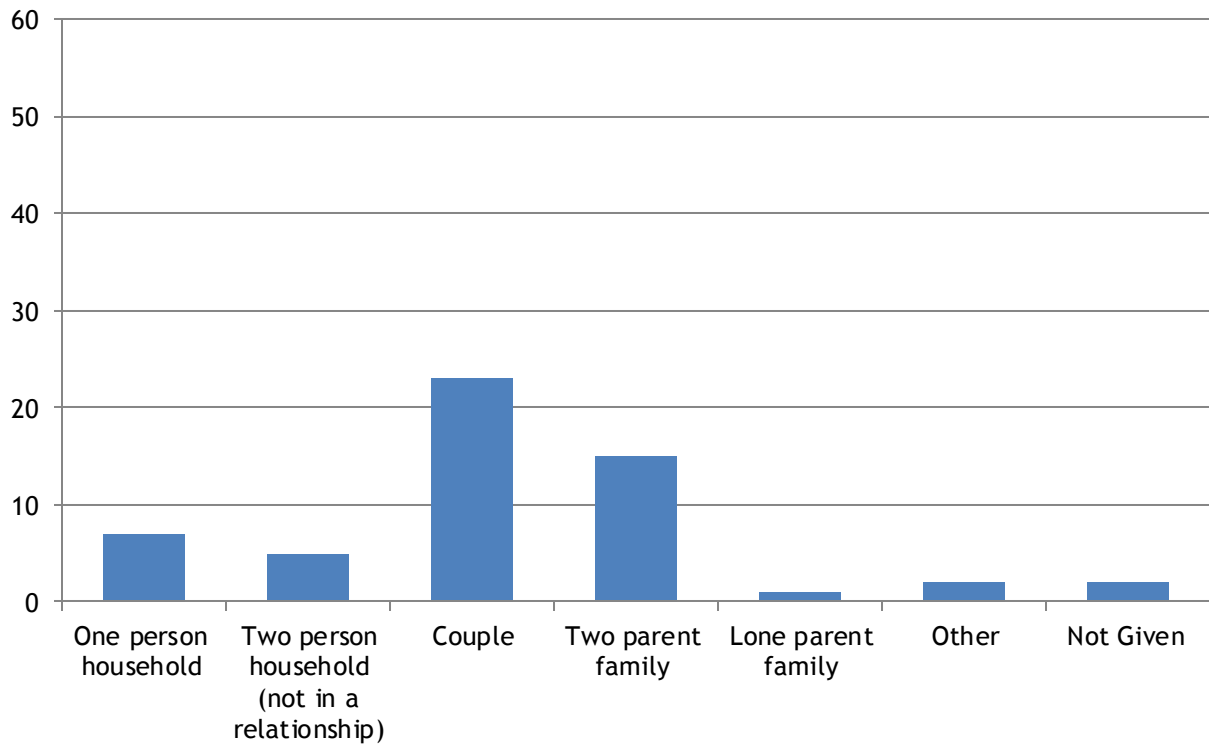


Figure 1: Length of residency

Question 2 looked at the composition of households, i.e. couples, lone parent families and so on. 53 of the 55 respondents answered this question.

Couples and two parent families were the most represented groups, with 23 and 15 households respectively. 2 households defined their composition as fitting into the 'other' category. Their individual responses showed that these households were of different generations, for example, grandparents, children and grandchildren living in the same household.



**Figure 2: Household composition**

Questions 4 and 5 asked about the tenure, size and type of home in which people live. 53 of the 55 respondents answered these questions.

In the owner occupier sector, 46 of the households responding to the survey either own their home outright, or with a mortgage. The number of households living in the affordable housing sector is extremely low, with just 5 households living in accommodation that is rented from the Council. Just 2 households live in the private rented sector.

The majority of households live in houses with 3 or 4 bedrooms. A small number of households reside in single storey accommodation.

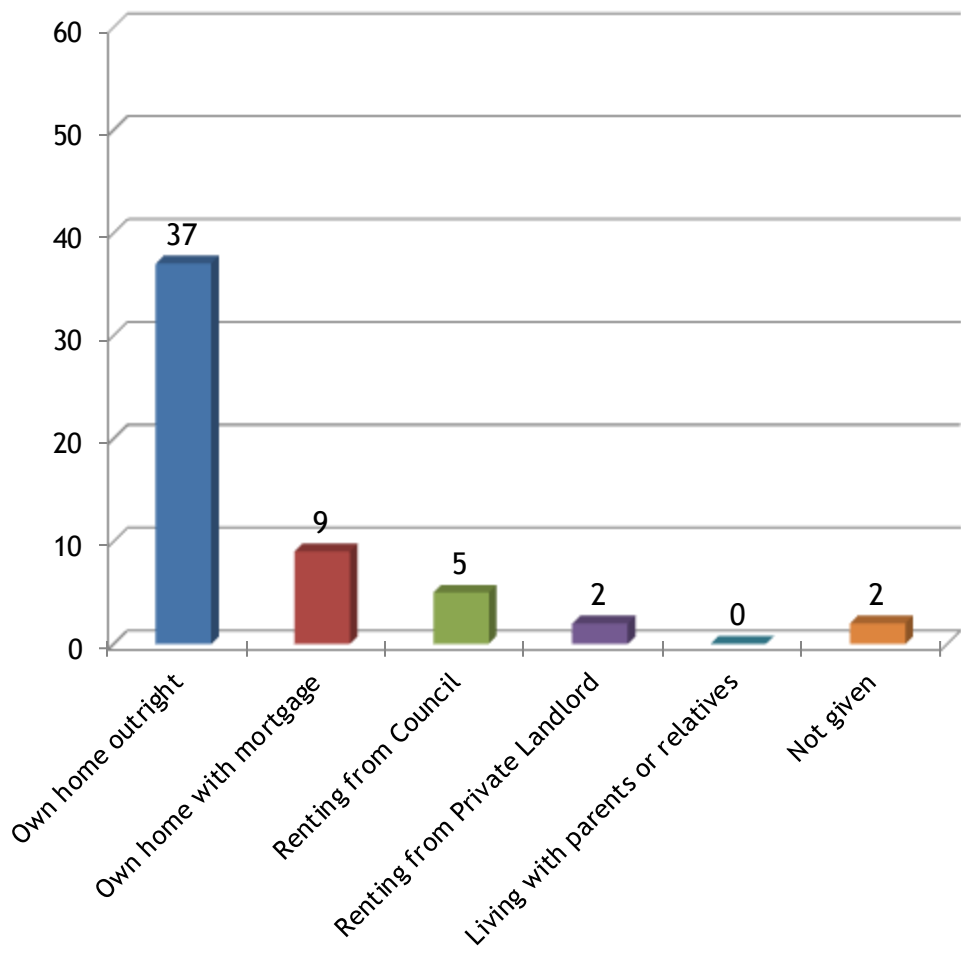
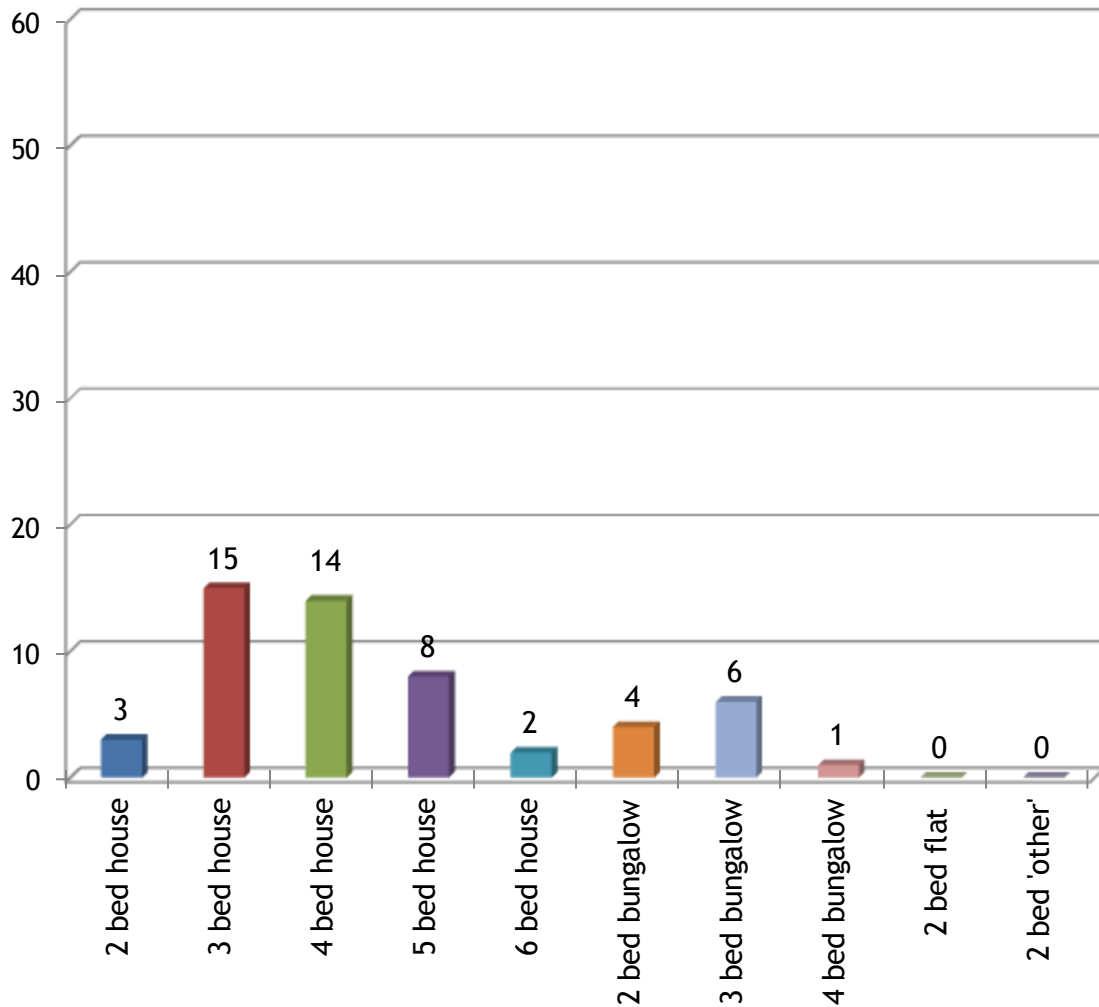


Figure 3: Tenure type



**Figure 4: Accommodation type and size**

Question 6 asked people to indicate the house types they think Great Cransley needs. Respondents were invited to tick as many boxes across the different options as necessary.

The number of people with the opinion that different accommodation types are needed was far greater than the number of people who selected the option to say no further homes are needed, with 36 respondents in support, and 19 against. All 55 respondents answered this question.

<b>What type of housing is needed in Parish?</b>						
No further homes are needed	Family homes (2-3 beds)	Family homes (4+ beds)	Homes for single people (1-2 beds)	Homes for elderly people	Homes for people with disabilities	Other
<b>19</b>	<b>24</b>	<b>7</b>	<b>22</b>	<b>19</b>	<b>10</b>	<b>0</b>

**Table 8: Type of home needed in the Parish**

Question 7 asked whether people would support a number of homes being built for local people, and 54 of the 55 respondents answered. There were more households in favour of new homes being built compared to that not in favour; 30 and 11 respectively. 13 respondents did not know whether they would support new development or not.

Questions 8 and 9 explored how many people were known to have left the Parish during the last 5 years, and their reasons for doing so.

53 of the 55 respondents answered this question, and 16 of those knew a total of 41 people who moved away. Moving away for employment was the most significant reason, and moving away due to a lack of facilities was the least significant. 5 people had moved away from the Parish due to a lack of affordable housing.

Question 10 asked people to mark on a map of the Parish; any location they thought could be suitable for the development of new homes. 30 of the 55 respondents marked a location, whilst 25 respondents did not give an opinion. The marked maps have been photocopied from the questionnaires, and can be found at Appendix 3.

## **Appendix 2 – Analysis of Part 2: Housing Need Assessment**

In order to identify the actual housing need that exists in Great Cransley at the current time, respondents were asked to clarify their need in terms of property type and size, together with a preferred tenure type. In assessing the stated need, income levels and likely property prices are taken into account to ensure that any proposed future housing development will indeed meet the needs of those to be housed. Therefore, a 'likely allocation/purchase' is suggested to outline what any housing provision could realistically look like.

Under normal circumstances, this information would be presented as a table within the report; however, as Great Cransley is such a small Parish, it would not be possible to provide this level of detail with the risk of an individual's identity being known to a third party. For this reason, the information has been withheld by MRH from the public domain, and a breakdown of the key information is provided as follows:

Out of the 55 responses received, 10 respondents classed themselves as being in housing need either now, or said they would be at some time during the next 5 years.

Respondents were asked to state whether they were registered with a number of agencies for rehousing. The responses are broken down as follows:

- Keyways (the Choice Based Lettings scheme used by councils and housing associations in the boroughs of Kettering, Corby and Wellingborough) - 1
- Housing Association Register - 0
- Private Lettings Agency – 0
- Did not answer – 0

1 respondent was discounted from the analysis as they did not provide enough information to allow an assessment of their need to take place. Had contact details been provided, these details could have been established.

1 respondent was deemed to be suitably housed at present, as their current accommodation appears to be an adequate size for the number of people in the household.

5 out of the 10 households with a perceived housing need were considered to have a need for affordable housing.

The need of these respondents can be summarised as follows:

#### Affordable Rent

- 1 x 2 bedroom house

#### Shared Ownership

- 1 x 2 bedroom bungalow
- 3 x 2 bedroom house

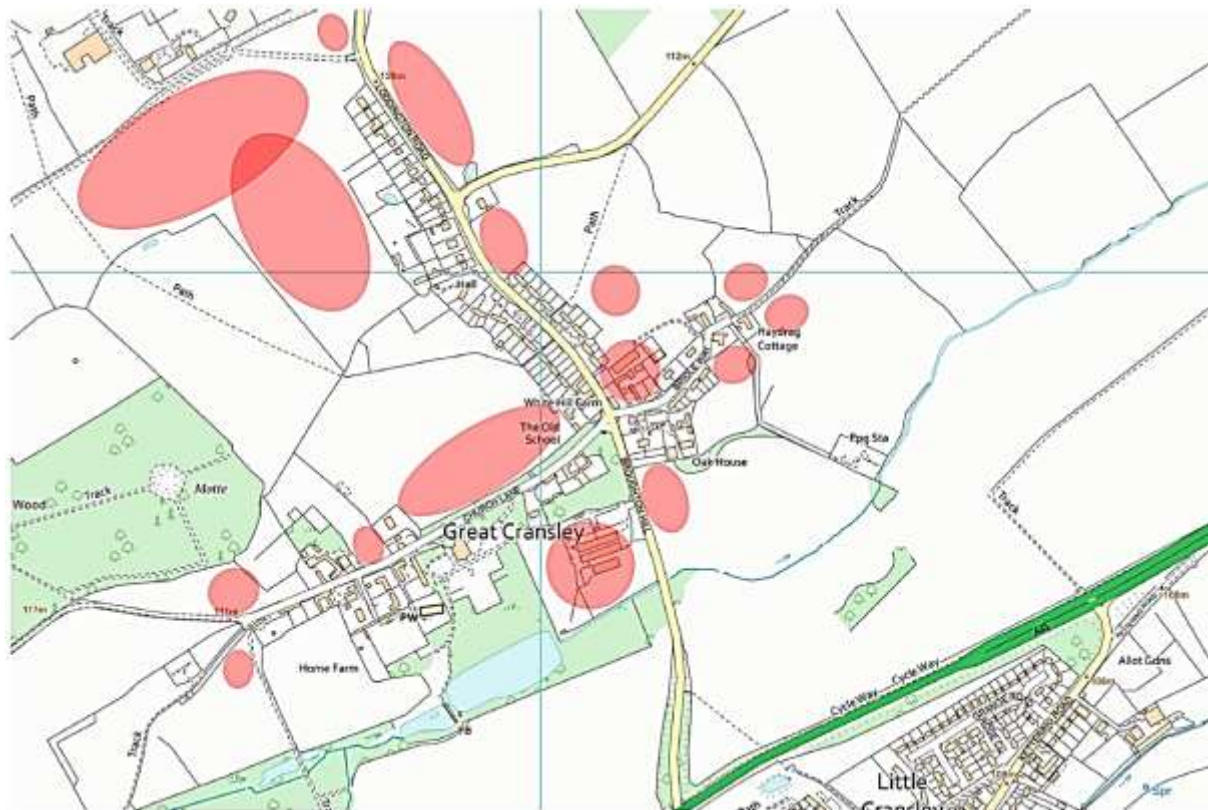
A further 2 respondents were assessed as having a preference for open market housing:

- 1 x 3 bedroom bungalow
- 1 x 4 bedroom house

### Appendix 3 – Marked Maps

As part of the survey, households were provided with a map of the Parish, and were asked to mark upon it any locations they thought may be suitable for housing development.

25 surveys were returned with maps duly marked. The locations chosen have been amalgamated and presented on the map below. The individual maps have been retained by MRH, so as to protect the identity of the sender.



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