

A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF WYMESWOLD



PRODUCED BY
MIDLANDS RURAL HOUSING
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1. Summary

In November 2019, on behalf of Charnwood Borough Council (CBC), MRH carried out an independent housing needs survey in the village of Wymeswold. The survey was carried out with the full support and understanding of the Parish Council.

Questionnaires were delivered to 587 households and an electronic survey was available as an alternative response method. On combining the results of the survey with data from CBC's housing register, there is a requirement for 9 new affordable homes, and 12 open market homes, in order to enable local people to be suitably housed within their community.

Property Type	Affordable Rent	Shared Ownership	Open Market
1 or 2 bed home	-	-	-
2 bed home	3	-	-
3 bed home	1	-	-
1 bed bungalow	4	-	-
2 bed bungalow	-	-	8
3 bed bungalow	-	-	1
2 bed house	-	1	2
3 bed house	-	-	1
Totals	8	1	12

Table 1: Summary of housing need

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 village.

CBC 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.

2. Introduction

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 (NPPF February 2019).

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 comparison, average house prices in the West Midlands' 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).

3. Housing in the Village

Wymeswold is a village and Civil Parish in the Borough of Charnwood in Leicestershire. Situated in the north of the county, Wymeswold had a population of approximately 1,296 at the time of the 2011 Census (Office for National Statistics, 2020).

The majority of people living in Wymeswold own their own home, either outright or with a mortgage. Very few people live in affordable housing, or private sector rented accommodation. Data from Nomis is presented in Table 1. It shows the profile of housing stock in the village by tenure at the time of the 2011 Census. (Office for National Statistics, 2019).

Tenure	Number	%
Owens outright	227	42.4
Owens with a mortgage or loan	222	41.4
Shared ownership	4	0.0
Private rented – Private landlord or letting agency	43	8.0
Private rented – Other	6	1.1
Rented from Council (Local Authority)	20	3.7
Other social rented	6	1.1
Living rent free	8	1.5
Other	0	0.0
Total	536	100.0

Table 2: Profile of housing stock by tenure

Table 2 shows the profile of housing stock by property type. The data shows that at the time of the Census, the housing stock was predominantly detached or semi-detached.

Dwelling Type	Number	%
Detached	359	64.7
Semi-detached	143	25.8
Terraced	41	7.4
Flats – purpose built block	5	0.9
Flats – conversion	0	0.0
Flats – commercial building	5	0.9
Mobile or temporary structure	2	0.4
In a shared dwelling	0	0.0
Total	555	100.0

Table 3: Profile of housing stock by property type

4. 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 Wymeswold across all house types have, in the last 5 years, increased by 18.53%, which in financial terms equates to £64,133. According to Zoopla, there have been 92 property sales in that time (Zoopla, 2020).

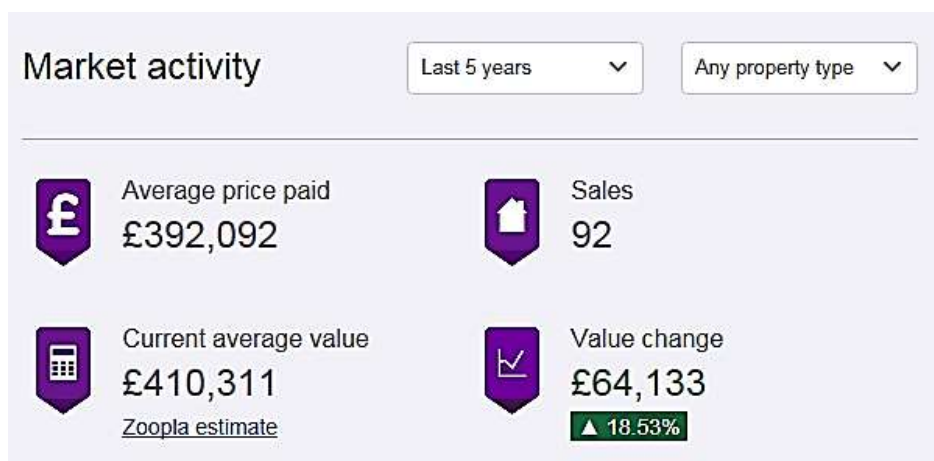


Table 4: Property prices over the last 5 years

Table 4 presents an account of property values, sale prices and number of sales for detached, semi-detached, terraced homes and flats for the period November 2019 – January 2020. It can be seen that values have decreased for all types.

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 of £28,005 (10%) or a maximum of £56,010 (20%) and an annual income (sole or combined) of between £72,014 and £46,231 in order to afford a semi-detached property valued at £280,054.

Property Type	Current Average Value	Average Price Paid	Number of Sales	Value Change
Detached	£471,294	-	0	↓ £2,110
Semi-detached	£280,054	-	0	↓ £976
Terraced	£243,394	-	0	↓ £1,182
Flat	£141,983	-	0	↓ £571

Table 5: Actual property values and sales data, November 2019 - January 2020

At the time this report was written, there was one property available to rent privately. This 3 bedroom semi-detached house had an attached rent of £795 per calendar month (£183 per week) (Zoopla, 2020).

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 area. 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 village, the primary purpose of the study is 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 January 2025.

Household addresses for 587 properties were provided by CBC, and in November 2019 a paper survey questionnaire was delivered to each of these via Royal Mail, with a return date of 13 December 2019. Households could either return the survey via pre-paid post, or complete an electronic version online.

A total of 159 responses were received, with 142 of these households returning a paper questionnaire. Just 17 households completed their survey online. 3 surveys were returned by Royal Mail as undeliverable, due to the addressee being unknown.

The overall response rate for the survey is 28%.

The survey questionnaire was divided into 3 parts:

- Part 1 – General information
- Part 2 – Life in your village

- Part 3 – Specific housing requirements.

Part 1 sought to discover general information about household members, their current housing situation and their connection to the village. Part 2 investigated people's perceptions of what it is like to live in the village, and gave an opportunity for them to make general comments. The evidence arising from Parts 1 and 2 is provided in Appendix 1.

Part 3 was all about identifying 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.

On combining the results of this survey with data held by Charnwood Borough Council's Housing Register, it can be assumed that there is a requirement for 9 new affordable homes and 12 open market home in order to enable local people to be suitably housed within their community.

6. Conclusion

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

**THERE IS AN IDENTIFIED NEED FOR
9 AFFORDABLE AND 12 OPEN MARKET HOMES
IN WYMESWOLD
*FOR THOSE WITH A LOCAL CONNECTION***

Appendix 1 - Analysis of Survey Parts 1 and 2, General Information and Life in Your Village

Question 1 asked people how long they had lived in the village. All 159 respondents answered this question, with 116 of them having lived in Wymeswold for 10 years or more. Just 13 households have lived in the area for less than 2 years. This indicates that Wymeswold has a sustainable community, with a low turnover of residents.

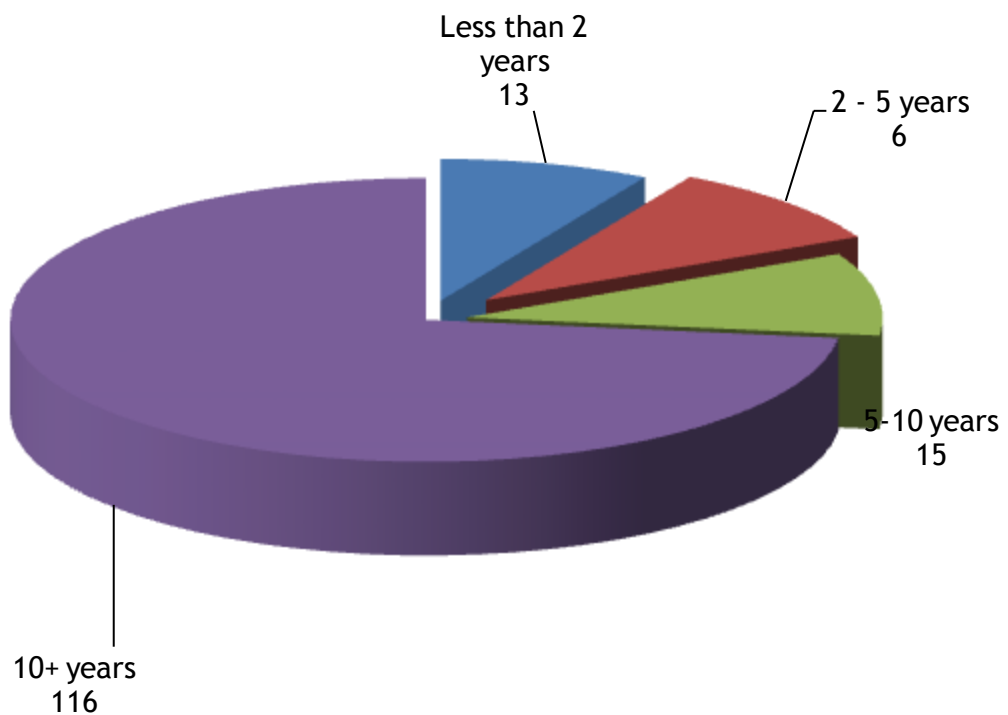


Figure 1: Length of residency

Question 2 looked at the composition of households, i.e. couples, lone parent families and so on. The figures representing the different household groups are presented in figure 2.

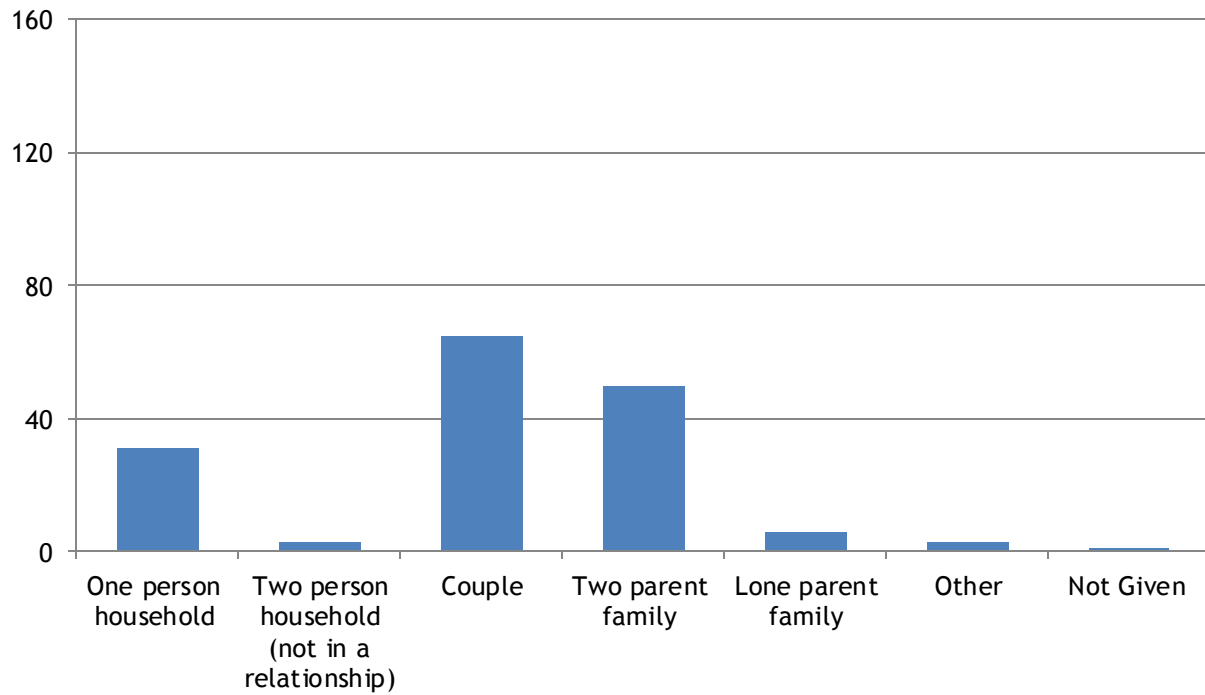


Figure 2: Household composition

Questions 4 and 5 asked about the tenure, size and type of home in which people live. A significant proportion of those who responded to the survey own their own home, either outright or with a mortgage.

Of those who responded to the survey, just 2 people live in affordable housing. One of those lives in council accommodation, and 1 is a shared owner.

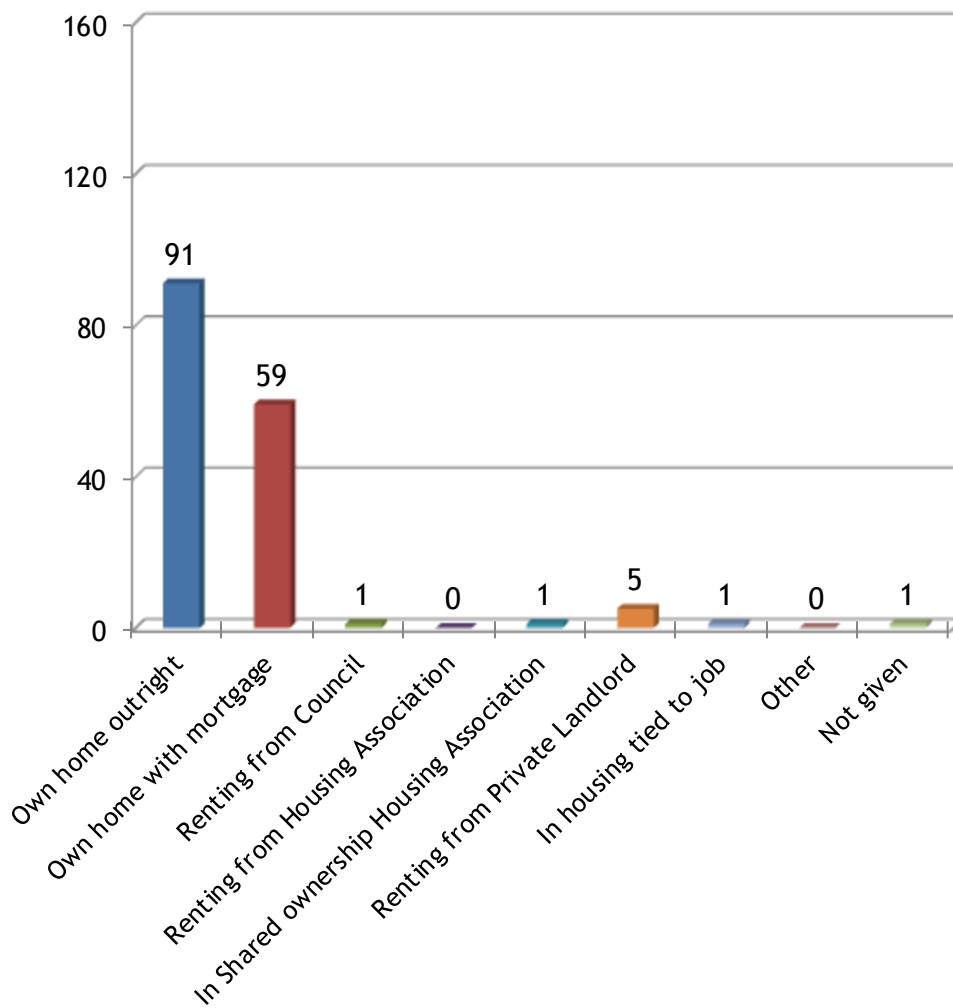


Figure 3: Tenure type

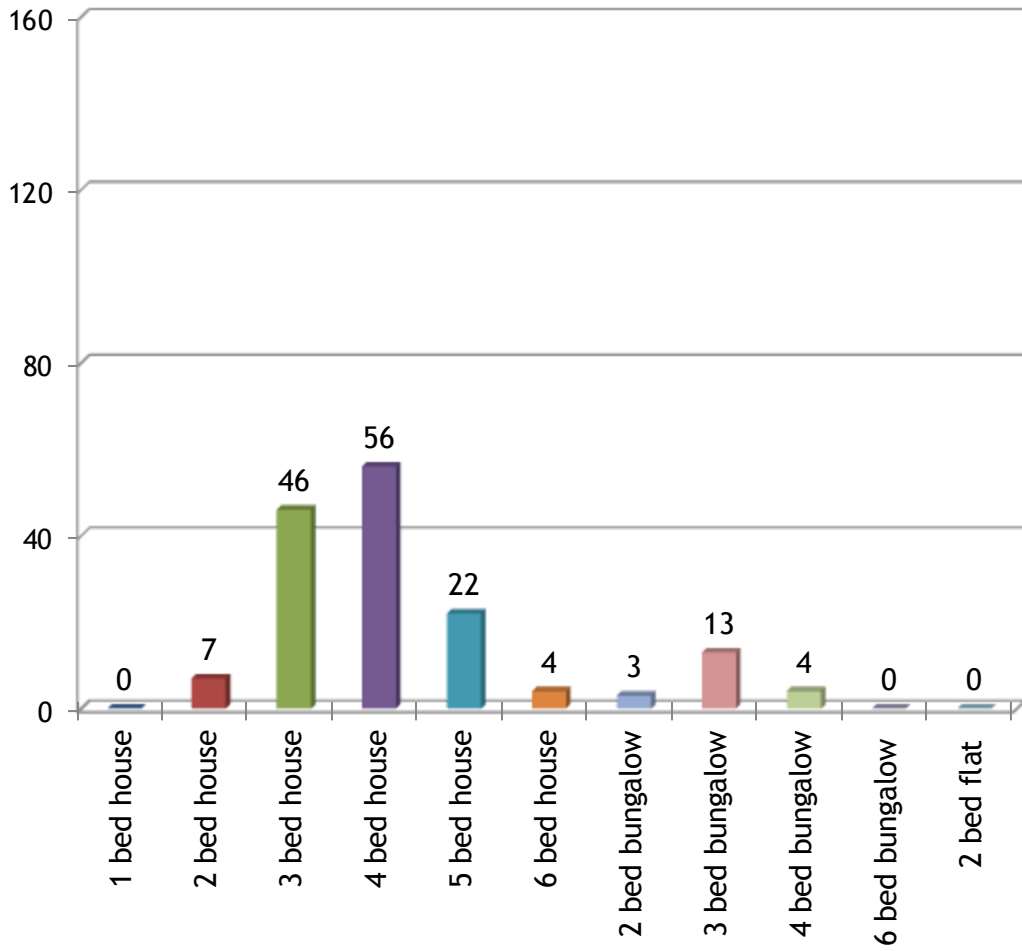


Figure 4: Property type

Question 6 asked people to indicate the type of housing they think Wymeswold needs. Respondents were invited to tick as many boxes across the different options as necessary.

What type of housing is needed in the village?							
No further homes	Family homes 2-3 beds	Family homes 4+ beds	Homes for single people 1-2 beds	Homes for elderly people	Homes for the disabled	Other	Not given
76	40	11	33	49	20	25	6

Table 6: Type of housing needed in the village

The numbers of people who think no further homes are needed amounts to 48% of the overall responses received.

Question 9 asked whether people would support a number of homes being built for local people, and 80 of the 159 respondents said yes they would.

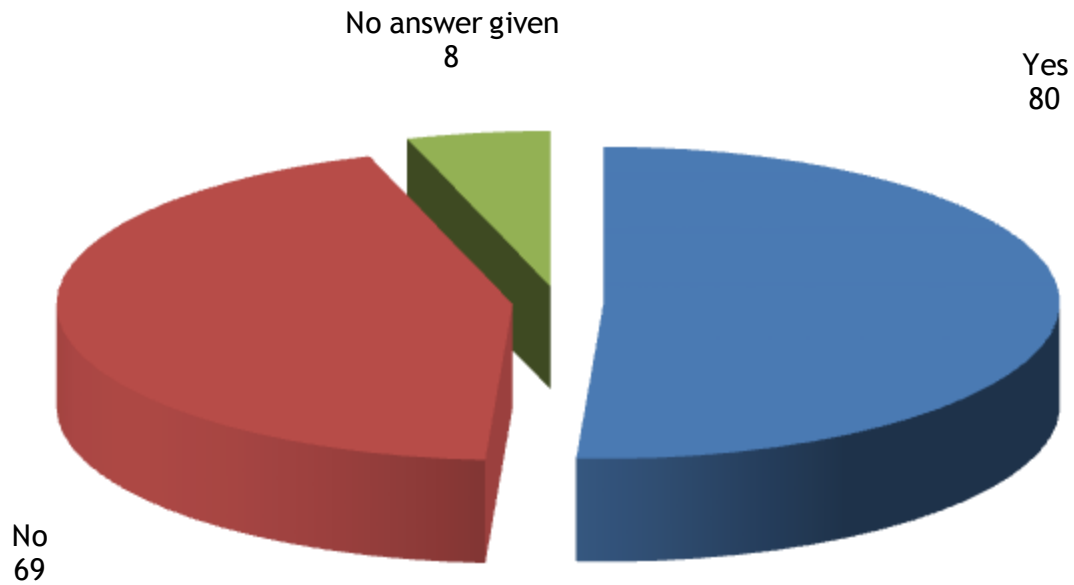


Figure 5: Support for new homes being built

Part 2 of the survey asked for people's views on what they think about Wymeswold as a place to live.

Question 11 asked people to indicate which factors they thought were important for the village, in order for it to thrive. A number of options were presented, and people were asked to say which they thought needed to be provided or improved.

155 of those who responded to the survey answered this question. Public Transport received the highest ranking by far as being in need of improvement. People were least worried about Pharmacies, schools and community buildings.

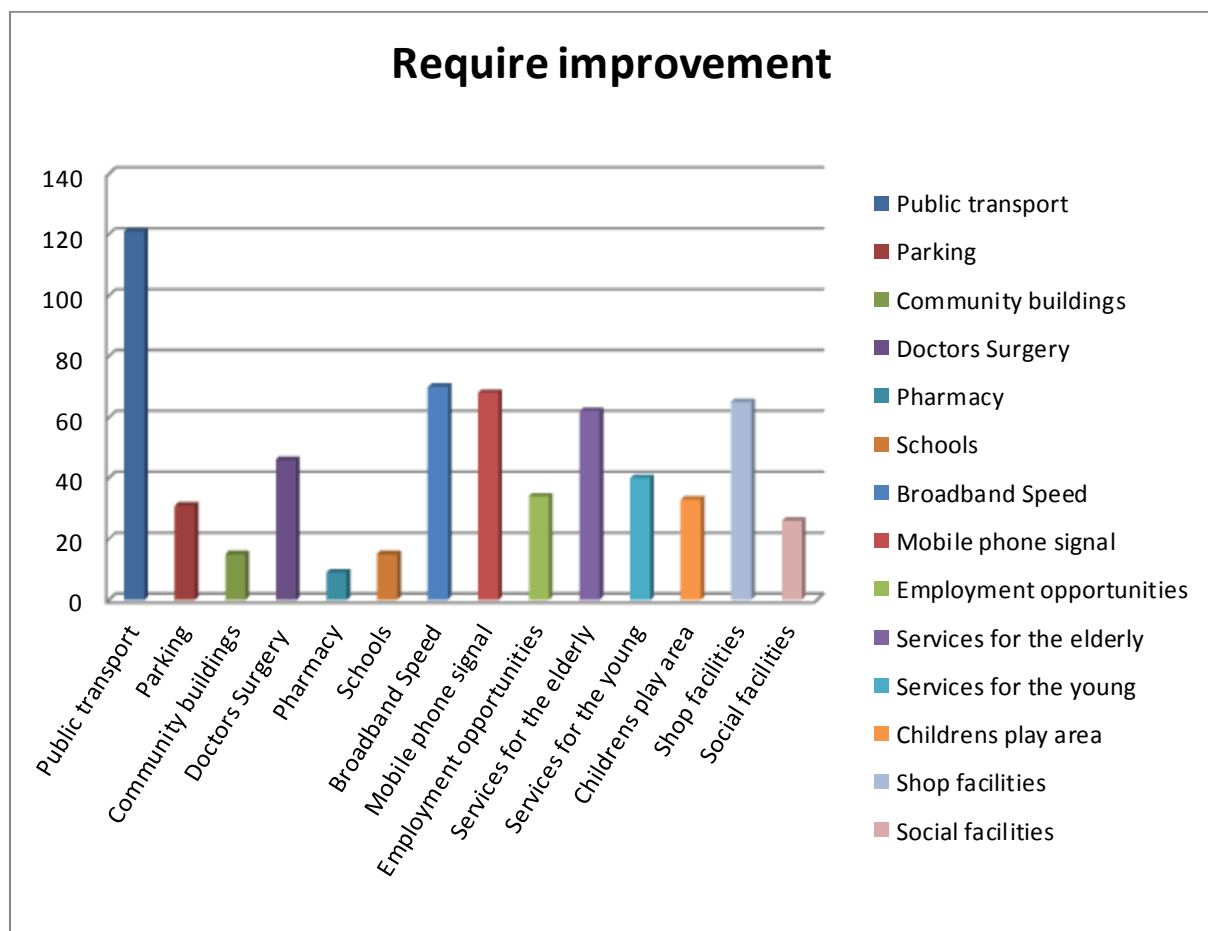


Figure 6: Factors to be improved

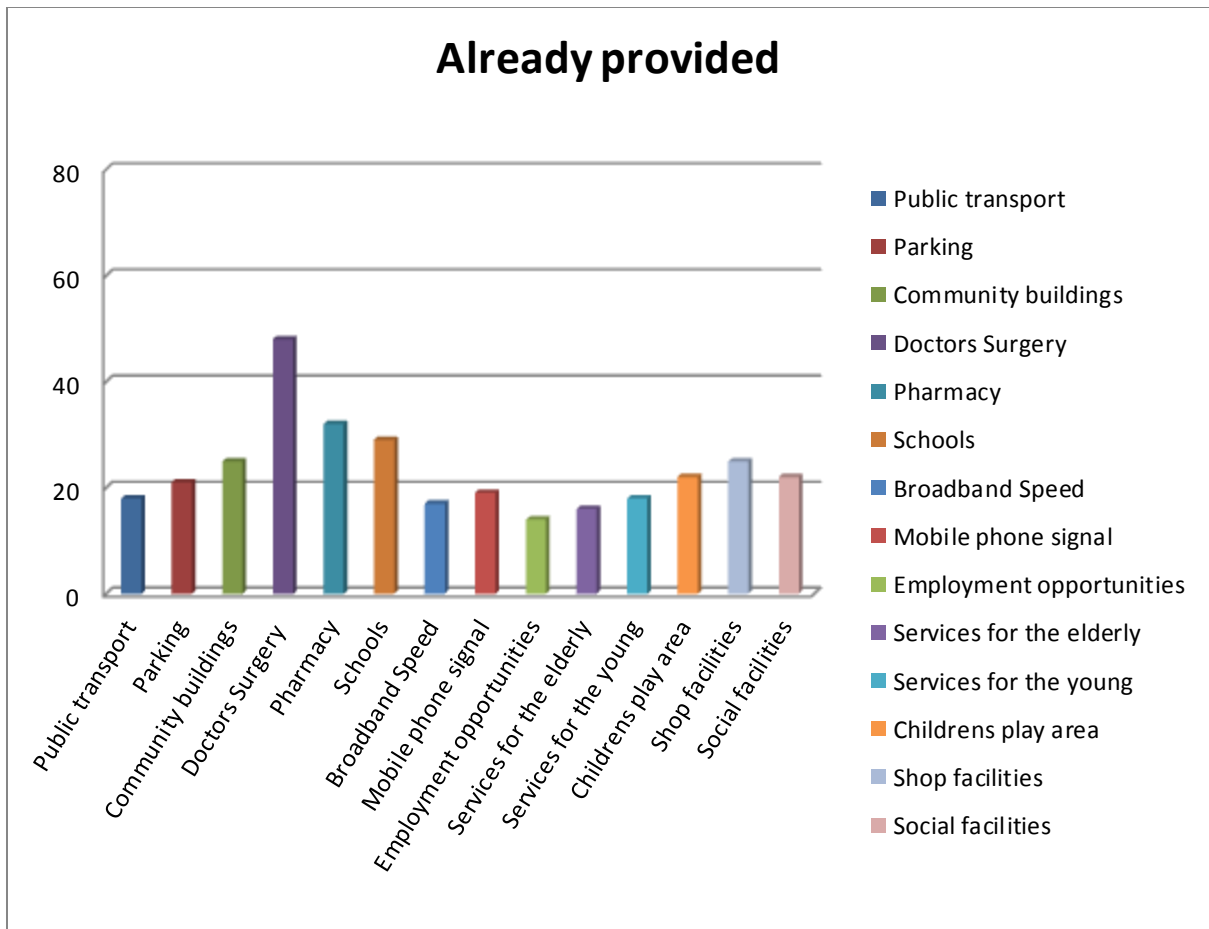


Figure 7: Factors already provided

Appendix 2 – Analysis of Survey Part 3: Housing Need Assessment

In order to identify the actual housing need that exists in Wymeswold at the current time, a two-step research process was followed.

The first was to analyse the data that came as a direct result of the survey, and the second was to carry out a cross-referencing exercise with the Local Authority, to ascertain the number of applicants currently on the Housing Register.

Out of the 159 responses received, 24 respondents classed themselves as being in housing need within the following timescales:

- In need now - 2
- Within 12 months - 6
- Within 3 years - 4
- Within 5 years - 12

Respondents were asked to state whether they were registered with any of the following for rehousing. The responses were as follows:

- CBC's Choice Based Lettings Scheme - 1
- Housing Association Register - 1
- Private Lettings Agency – 1
- Did not specify - 3

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. Table 6 presents the analysis.

Ref	Local Connection	On Housing Register	Household Details	Tenure	Reason for Housing Need	Preferred Home and Tenure	Likely Allocation or Purchase
1	Yes - Has lived in the Parish for over 10 years	No	Couple - 5 bedroom house	Owned with a mortgage	Present home too large	3 bedroom house - Open market purchase	3 bedroom house - Open market purchase
2	Yes - Has lived in the Parish for over 10 years	No	Couple - 3 bedroom house	Owned outright	Disabled, need adapted or ground floor property - Moved away but wish to return - Present home too expensive - Present home too large - Cannot manage stairs	2 bedroom bungalow - Open market purchase - Renting from the Council or Housing Association - Sheltered Housing	2 bedroom bungalow - Open market purchase
3	Yes - Lived in the Parish for over 10 years	No	Couple - 4 bedroom house	Owned outright	Present home too large - Cannot manage stairs	3 bedroom bungalow - Open market purchase	3 bedroom bungalow - Open market purchase

Ref	Local Connection	On Housing Register	Household Details	Tenure	Reason for Housing Need	Preferred Home and Tenure	Likely Allocation or Purchase
4	Yes - Lived in the Parish for over 10 years	CBC's Housing Register - Housing Association Register	Couple - 4 bedroom house	Own home with a mortgage	Present home too large - Present home too expensive	2 bedroom house - Open market purchase	Did not provide income details - Unable to assess at present
5	Yes - Lived in the Parish for over 10 years	No	Couple - 3 bedroom bungalow	Owned outright	Present home too large	2 bedroom bungalow - Open market purchase	2 bedroom bungalow - Open market purchase
6	Yes - Lived in the Parish for over 10 years	No	Family member living in the family home	N/A	First independent home - Couple setting up home together	3 bedroom house - Open market purchase	Insufficient details provided - Unable to assess at present
7	Yes - Lived in the Parish for over 10 years	No	Family member living in the family home	Own home with a mortgage	Couple setting up home together	3 bedroom house - Open market purchase	Insufficient details provided - Unable to assess at present

Ref	Local Connection	Oh Housing Register	Household Details	Tenure	Reason for Housing Need	Preferred Home and Tenure	Likely Allocation or Purchase
8	Yes - Lived in the Parish for 5 - 10 years	No	Two parent family - 3 bedroom house	Owned with a mortgage	Present home too small	4 / 5+ bedroom house / bungalow - Open market purchase	Insufficient details provided - Unable to assess at present
9	Yes - Lived in the Parish for over 10 years	Did not specify	Household member living in the family home	N/A	First independent home	2 bedroom house - Open market purchase - Renting from the Council or Housing Association	Insufficient details provided - Unable to assess at present
10	Yes - Lived in the Parish for over 10 years	No	Couple - 4 bedroom house	Owned outright	Present home too expensive - Present home too large - Cannot manage stairs	2 bedroom bungalow - Open market purchase	2 bedroom bungalow - Open market purchase

Ref	Local Connection	On Housing Register	Household Details	Tenure	Reason for Housing Need	Preferred Home and Tenure	Likely Allocation and Purchase
11	Yes - Lived in the Parish for 5 - 10 years	No	Two parent family - 4 bedroom house	Owned with a mortgage	To be closer to employment - Present home too expensive - Present home too small	2 bedroom bungalow - 4 / 5+ bedroom house - Open market purchase	Suitably housed at present
12	Yes - Lived in the Parish for less than 2 years	Private lettings agency	Two person household (not in a relationship) - 1 bedroom house	Private Rented Sector	Renting but would like to buy	2 / 3 bedroom house / bungalow / flat - Open market purchase	2 bedroom house - Open market purchase
13	Yes - Lived in the Parish for over 10 years	No	Couple - 4 bedroom house	Owned outright	Present home too expensive	2 bedroom bungalow - Open market purchase	2 bedroom bungalow - Open market purchase
14	Yes - Lived in the Parish for over 10 years	No	Couple - 4 bedroom house	Owned outright	Present home too expensive	2 / 3 bedroom bungalow - Open market purchase	2 bedroom bungalow - Open market purchase

Ref	Local Connection	On Housing Register	Household Details	Tenure	Reason for Housing Need	Preferred Home and Tenure	Likely Allocation and Purchase
15	Yes - Lived in the Parish for Over 10 years	No	Couple - 4 bedroom house	Owned outright	Did not specify	3 bedroom bungalow - Open market purchase	2 bedroom bungalow - Open market purchase
16	Yes - Lived in the Parish for over 10 years	No	Household member living in the family home	N/A	First independent home	2 bedroom house - Open market purchase	2 bedroom house - Shared Ownership
17	Yes - Lived in the Parish for over 10 years	No	Couple - 3 bedroom house	Owned outright	Present home too expensive - Moved away but wishes to return - To be closer to family member to give/receive support	2 bedroom house - Open market purchase	2 bedroom house - Open market purchase
18	Yes - Lived in the Parish for over 10 years	No	One person household - 2 bedroom house	Renting from the Council	Present home too large - To be closer to family member to give/receive support	1 bedroom bungalow - Renting from the Council	1 bedroom bungalow - Affordable Rent

Ref	Local Connection	On Housing Register	Household Details	Tenure	Reason for Housing Need	Preferred Home and Tenure	Likely Allocation or Purchase
19	Yes - Lived in the Parish for over 10 years	No	One person household - 3 bedroom house	Owned outright	Disabled, need adapted or ground floor property - Present home too expensive - Present home too large	2 bedroom house / bungalow - Open market purchase - Renting from the Council - Sheltered Housing	2 bedroom bungalow - Open market purchase
20	Yes - Lived in the Parish for 5 - 10 years	No	One person household - 5 bedroom house	Owned outright	Present home too large	2 bedroom house / bungalow - Open market purchase	2 bedroom bungalow - Open market purchase
21	Yes - Lived in the Parish for over 10 years	No	Two parent family - 4 bedroom house	Owned with a mortgage	Need permanent accommodation	2 bedroom bungalow - Private renting - Renting from the Council or Housing Association	Insufficient details provided - Unable to assess at present

Ref	Local Connection	On Housing Register	Household Details	Tenure	Reason for Housing Need	Preferred Home and Tenure	Likely Allocation or Purchase
22	Yes - Lived in the Parish for 2 – 5 years	Did not specify	Lone parent family - 3 bedroom house	Private Rented Sector	Did not specify	5+ bedroom bungalow - Open market purchase	Suitably housed at present
23	Yes - Lived in the Parish for 5 -10 years	Did not specify	Couple - 5 bedroom house	Owned outright	Require a bungalow or accommodation with a lift	4 bedroom house / adapted property - Did not specify tenure	Insufficient details provided - Unable to assess at present
24	Yes - Lived in the Parish for over 10 years	No	Two parent family - 3 bedroom house	Owned with a mortgage	Would like a different location within the village	3 bedroom house - Open market purchase	Suitably housed at present

Table 7: Housing needs analysis

In relation to affordable housing, the analysis determined a need for 2 new homes:

- 1 x 2 bedroom house (shared ownership)
- 1 x 1 bedroom bungalow (affordable rent)

In relation to market housing, 12 new homes are required:

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

Three respondents could be considered suitably housed, as they are currently living in accommodation that serves their requirements.

Seven respondents did not provide enough information to allow an assessment to take place. Had contact details been included, MRH would have made every endeavour to clarify the information required.

The Housing Register cross referencing exercise showed a total of 7 housing applicants wishing to live in Wymeswold. The housing need arising from these applicants is:

Village	Total Applicants for affordable housing	1 bed	2 bed	3 bed	4 bed
Wymeswold	7	3	3	1	0

Table 8: Charnwood Borough Council Housing Register applicants

Considering the information available at this time, it can be assumed that there is a current need for affordable accommodation of the following types:

- 4 x 2 bedroom home
- 4 x 1 bedroom home
- 1 x 3 bedroom home.

Appendix 3 - Midlands Rural Housing

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 village councils, registered providers and local communities in order to investigate the need for affordable housing.

MRH is the appointed Rural Housing Enabler Strategic Partner for the six Leicestershire local authorities containing rural areas; 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 through a 5 year rolling survey timetable.

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.

The organisation follows established best practice methodology when undertaking survey work for the Leicestershire Rural Partnership. On adoption of the findings, the results of this survey will be posted on the Charnwood Borough Council website.

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