

# A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF WOLVEY



PRODUCED BY  
MIDLANDS RURAL HOUSING

DECEMBER 2013



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## 1. Introduction

Rural house prices have doubled over the last decade<sup>1</sup> forcing many local residents to move away from their towns and villages in order to find suitable and affordable homes. House prices in the countryside are now up to £40,000 higher than in urban areas, despite average wages being lower. The number of people on waiting lists for affordable homes in rural England has soared to around 750,000<sup>2</sup>. New household formation is outstripping supply by 3 to 1 (source: CLG). Increasing house prices and the limited availability of appropriate properties has resulted in local people being unable to find a home within their community and this may be happening in Wolvey.

Midlands Rural Housing (MRH) work with local authorities, town and parish councils, registered providers (housing associations/registered social landlords), private developers and local communities in order to investigate the need for, and provide, affordable homes in towns and villages throughout the Midlands. The first step in this research is to undertake a Housing Needs Survey which will give an overview of the current housing situation in a parish and provide details of the need for local housing.

The Wolvey Housing Needs Survey questionnaires were delivered to every household in the Parish in late September. The return date for the survey was 25<sup>th</sup> October and returns were made via a postage paid envelope directly to MRH. Survey forms were distributed to all households as well as to those who contacted MRH to say that they had moved away from Wolvey or had a strong connection to the Parish and wished to complete a form. In total 466 survey forms were distributed.

## 2. Purpose of the Survey

The survey was conducted in order to obtain clear evidence of any local housing need for a range of housing tenures for Wolvey residents. This evidence will be made available to Rugby Borough Council and Wolvey 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 the 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.

<sup>1</sup> Halifax Rural Housing Review 2010 - " the average house price in rural Great Britain rose by 96%, or £102,722, from £107,250 in 2000 to £209,972 in 2010 - equivalent to a weekly increase of £198"

<sup>2</sup> National Housing Federation, Rural housing research report 2011

### 3. Respondent details

A total of 466 survey forms were distributed and 118 were received in return, giving a return rate of 25% against the number distributed. In our experience this is an average level of response for a survey of this kind and it is only those who have a housing need or are interested in a local needs development and general village life that are likely to respond.

#### i) Household type

The questionnaire asked village residents to indicate the type of household they are. This enabled the charts below (fig 1.1), to be produced:

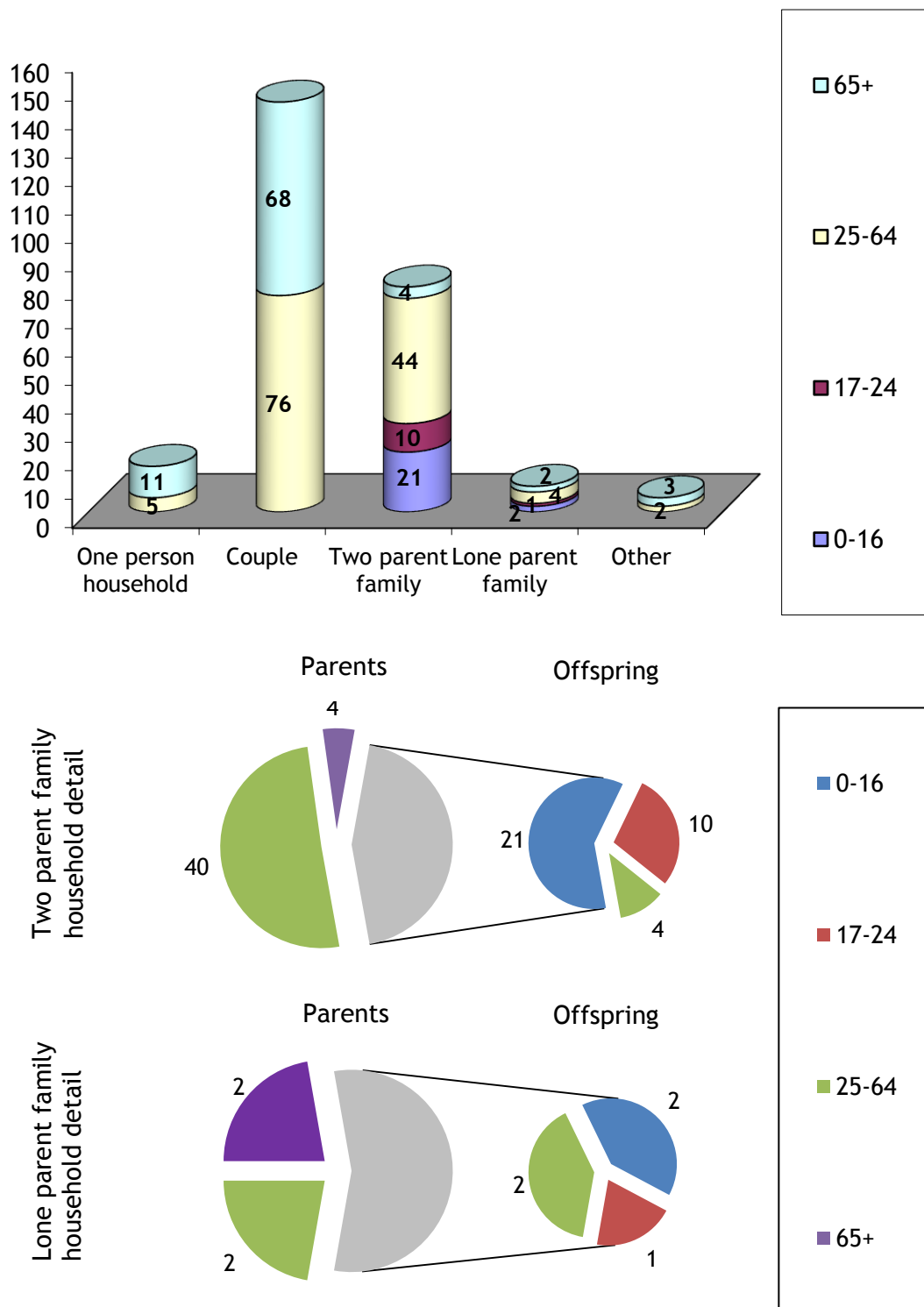


Fig 1.1 - Household type

Fig 1.1 on page 3 shows the age range breakdown of households that responded to the survey.

The largest number of responses were from those living in couple only households; a total of 72 responses were received from this type of household. 53% of people in those households were 25-64 years old and 47% were 65 years and over.

22 responses came from two parent family homes. The parents of these households were all aged over 25 years old (91% aged 25-64 years old and 9% 65 years old and over). The offspring living in the two parent family households were of varying ages. 60% of the offspring were under 16 years old; 29% were 17-24 years old; and 11% were aged 25-64.

There were 16 responses from one person households. 69% of them were from those 65 and over and 31% were from people aged 25-64.

4 responses were from lone parent family households. The parents were split equally in the age ranges 25-64 years old and 65 years old and over. The offspring of these households were of varying ages; 40% were under 16 years old, 20% were aged between 17-24 years old, and 40% were aged between 25-64 years old.

2 responses came from household that did not fall into the categories above and 2 responses did not answer this question.

**ii) Tenure of all respondents**

The current household tenure of respondents is given in the chart below (fig 1.2):

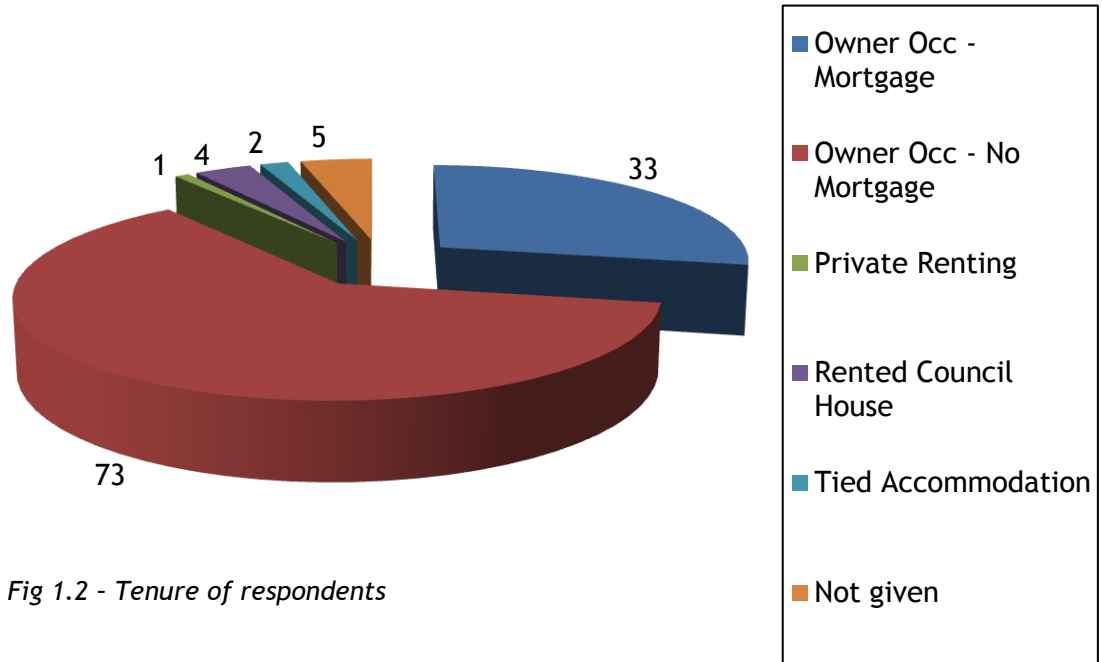


Fig 1.2 - Tenure of respondents

It shows that owner-occupiers were by far the largest tenure group accounting for 90% of replies (62% of total survey respondents have no outstanding mortgage on their property and 28% have a mortgage on their home).

4% of respondents live in rented accommodation (3% rent from the council and 1% rent privately), whilst 2 live in accommodation tied to employment.

**iii) Property Types**

The following chart (fig 1.3) details the type of property that respondents currently reside in:

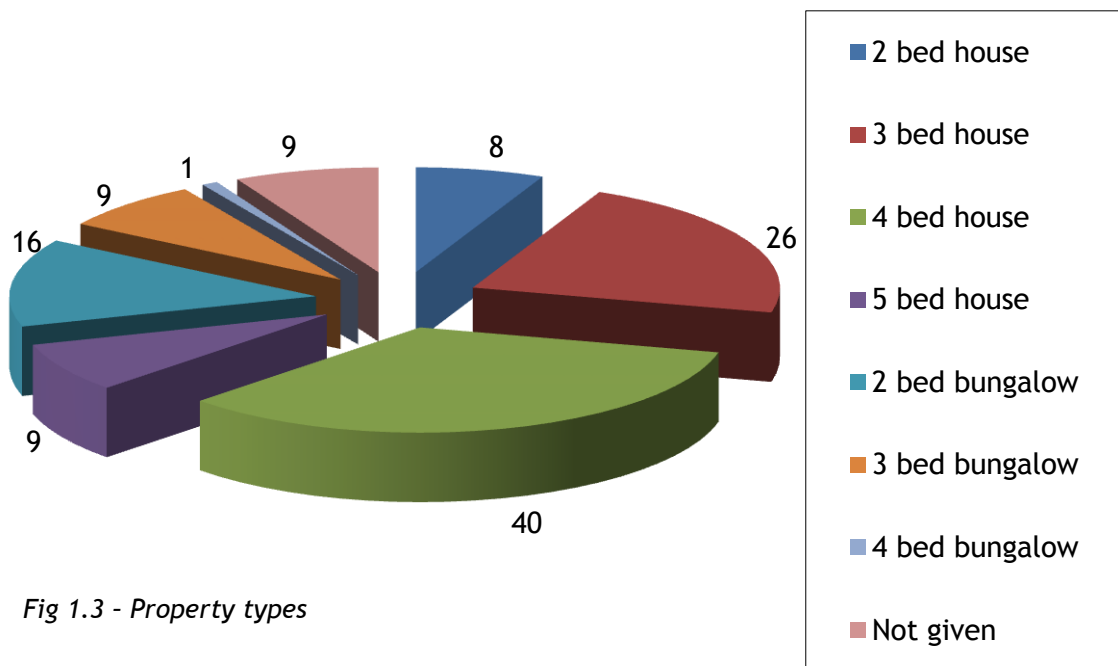


Fig 1.3 - Property types

Those living in 4 bedroom houses were the largest group (34% of responses), followed by those living in 3 bedroom houses (22%). 22% of responses were from people living in a bungalow.

**iv) Length of residence in Parish**

The length of time that respondents have lived in Wolvey is given in the chart below (fig 1.4):

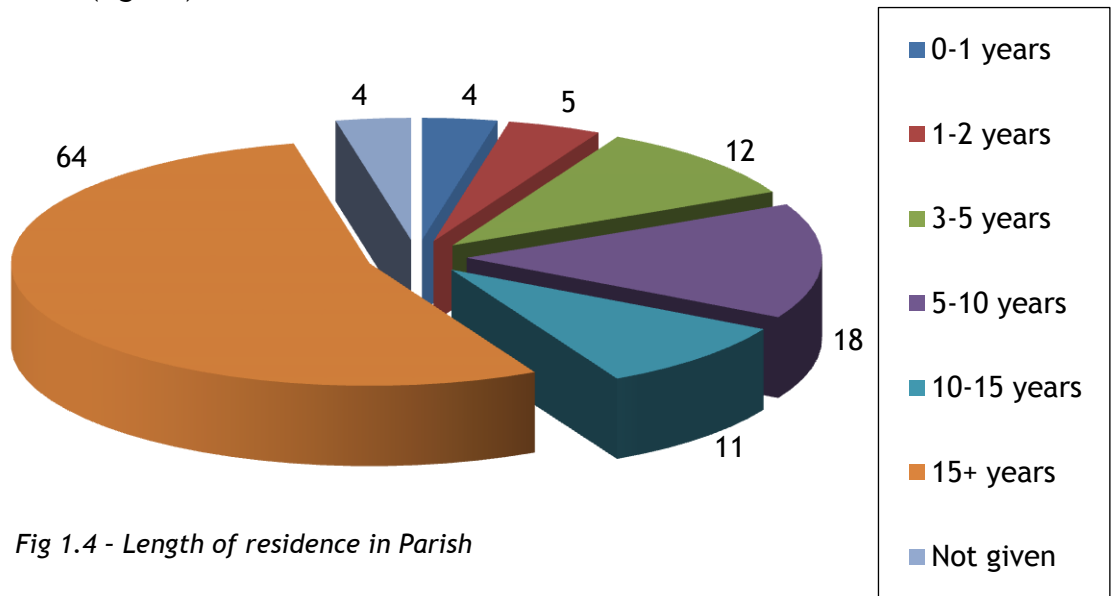


Fig 1.4 - Length of residence in Parish

It shows that 54% of respondents have lived in the Parish for in excess of 15 years.

9% of respondents have lived in Wolvey for between 10 and 15 years, and 15% have been there for between 5 and 10 years. 18% of responses came from those who have lived in the village for less than 5 years.

**v) Anticipated next home move - tenure**

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

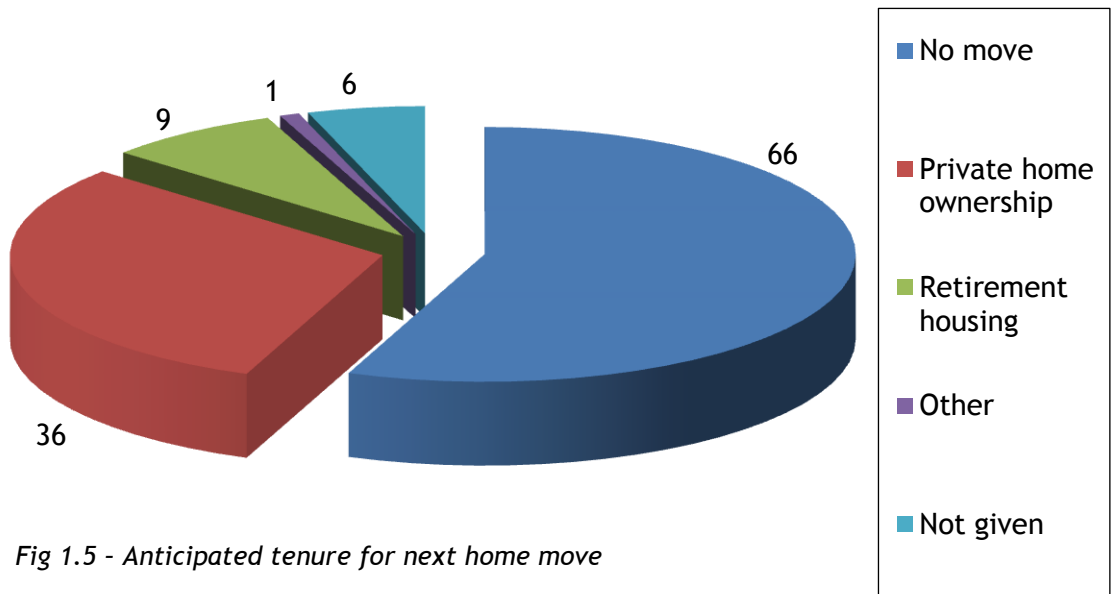


Fig 1.5 - Anticipated tenure for next home move

Over half of completed questionnaires (56%) came from villagers who do not expect to move home again. 30% of people anticipate their next property being a privately owned home and 8% believe they will move into retirement housing.

vi) **Anticipated next home move - time**

The timescale for the anticipated next move for respondents is detailed below (fig 1.6):

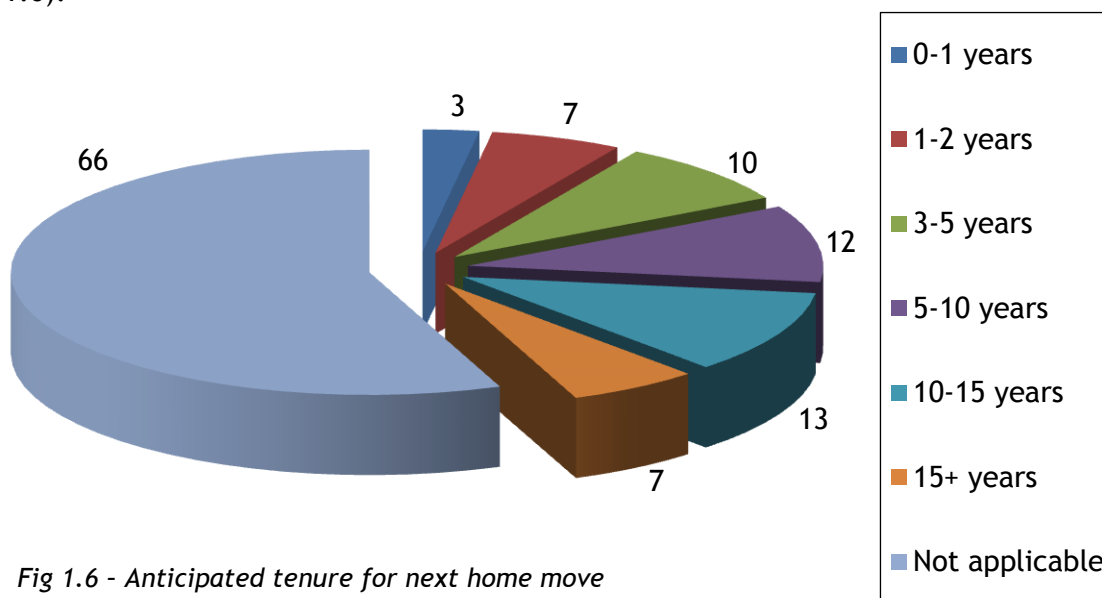


Fig 1.6 - Anticipated tenure for next home move

As with Fig 1.5, 56% of responses came from households that do not expect to move again. 17% of respondents expect their next home move to be in 10 years or more.

10% anticipate moving in 5-10 years time; 8% believe they will move in 3-5 years; whilst 9% of respondents expect to move within 2 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 up. This information can help assess whether any homes that are subsequently provided in the village will be 'sustainable.' Ensuring that people will 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 'positive' factors of life in the Parish.

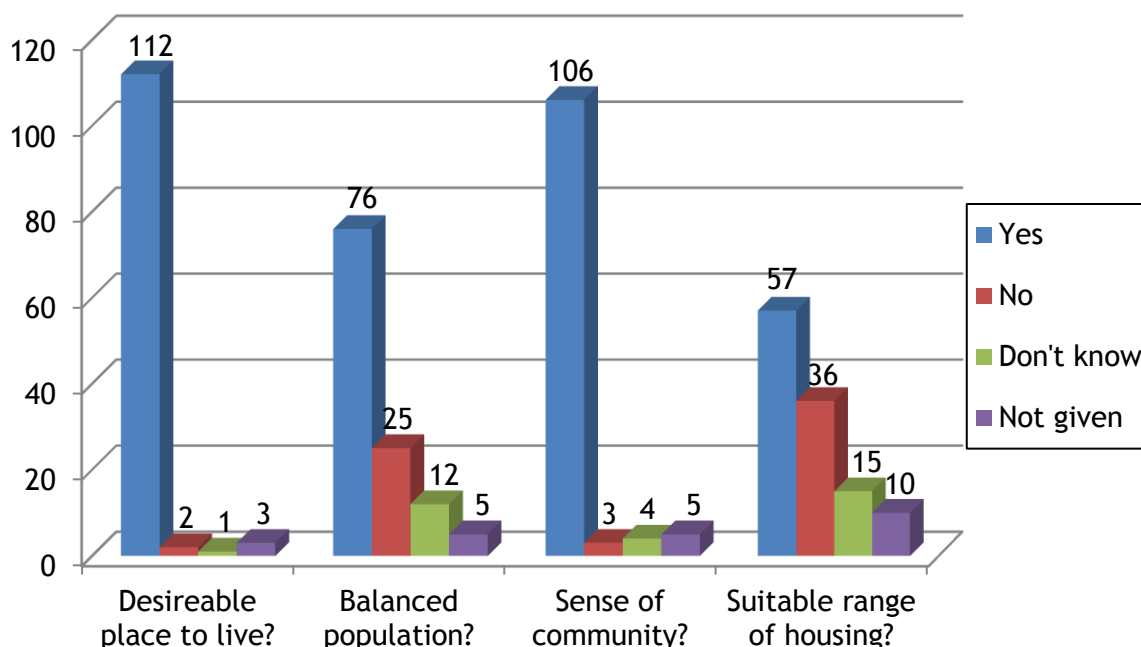


Fig 1.7 - Life in the Parish - positive factors

From fig 1.7, above, it can be seen that the majority of respondents are very positive about life in Wolvey. 95% believed that the Parish is a desirable place to live and 90% thought that it enjoys a sense of community.

64% of completed questionnaires came from those who believed that Wolvey has a balanced population (21% did not), whilst 48% said that the Parish has a suitable range of housing (31% did not).

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

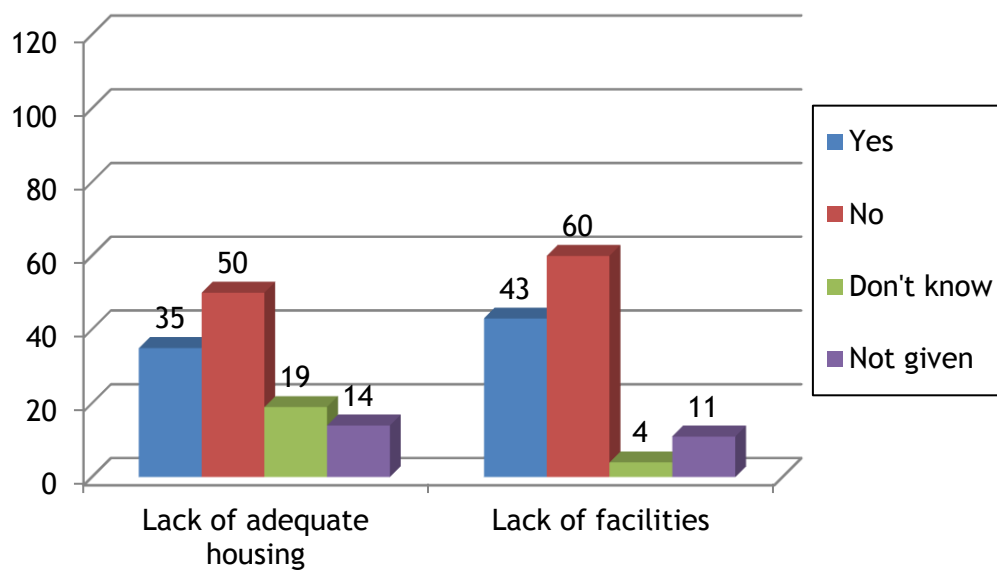


Fig 1.8 - Life in the Parish - negative factors

As can be seen from fig 1.8, above, 42% of respondents believed that there is not a lack of adequate housing in Wolvey whilst 30% of returned surveys felt that there is.

Villagers' perception on whether Wolvey is well served by facilities saw 51% of respondents stating that there is a lack of facilities in the Parish whilst 36% felt tat there is not.

Comments detailing respondents perceived problems in the Parish (besides housing) were based around the subjects of:

- Poor public transport links (27 comments)
- No shop choice (7 comments)

viii) Migration

The survey also asked whether respondents knew of people who had been forced to leave the Parish because of a lack of suitable or affordable accommodation.

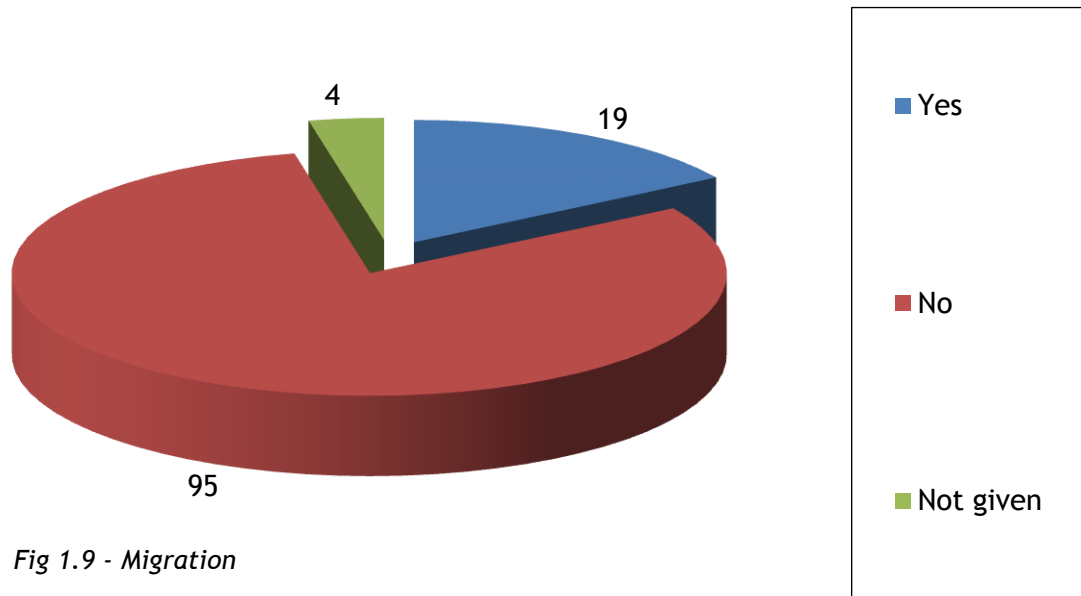


Fig 1.9 - Migration

Fig 1.9 shows that 16% of Parish residents who returned questionnaires were aware of others who have had to leave the Parish in the last 5 years due to a lack of suitable or affordable accommodation.

However, between them these 19 respondents knew of some 64 people in total who have had to leave Wolvey for this reason. Obviously many of these 'leaving' people/families will 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 fundamental questions in the survey is that which asks whether people are in favour of a small scheme of affordable homes in the village for local people.

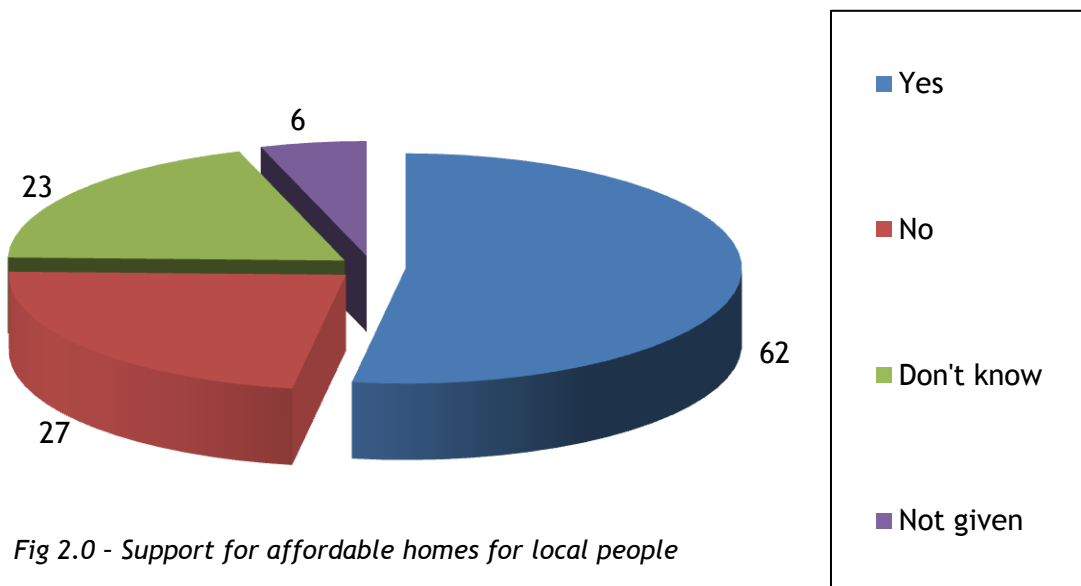


Fig 2.0 - Support for affordable homes for local people

Fig 2.0, above, shows that 53% of respondents are in favour of an affordable housing scheme for local people, while 23% said that they are not in favour.

x) **Respondents' comments**

Many respondents made additional comments on their returned form. They are summarised below:

(It is not appropriate to include certain comments which make specific reference to particular areas of the village or to identifiable elements of the community)

**Supportive of affordable housing development to meet local needs**

*There were 39 general comments highlighting a lack of affordable / low cost / rented / shared ownership / 'council housing'; for the young / elderly / families / disabled / first-time buyers and those on low and average incomes.*

*"Affordable homes i.e. smaller starter homes do not all need to be shared ownership/housing association. Some should be open market."*

*"Retired farm workers, young people, workers on low wages need homes to ensure Wolvey has a balanced mix of people for a diverse population."*

*"To bring young people back to the village."*

**Not supportive of affordable housing development to meet local needs**

*"This parish has just had many new houses built, so I don't think more is needed."*

**Other comments regarding housing, development and life in Wolvey**

*"Wolvey is categorised already as a large village - present green belt should stand."*

*"Please no more executive homes on small plots of land. Please listen to the parish council and don't over rule their decisions."*

*"Wolvey is expanding too rapidly and losing its rural attraction."*

*"As long as green belt surrounding village is not used for housing."*

*"Must be housing in keeping with village not flats or cramped housing with no parking or gardens."*

## 4. Housing Need Analysis

Of the 118 returns, 115 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 as well as to give their comments regarding life in the Parish. These were, therefore, discounted from the rest of the analysis.

As far as the requirement for housing, 3 returns indicated a need for housing.

### i) Respondent analysis

The following table lists details of those respondents who stated that they are in housing need. 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 scheme would indeed meet the needs of those to be housed. Therefore a 'reality tenure' is suggested to outline realistic provision.

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation/ realistic purchase
85	Yes	No	Two adult household	Want smaller, cheaper home	2 bed bungalow - open market purchase	2 bed bungalow - open market purchase
102	Yes	No	One person household	Want smaller, cheaper home	2 bed bungalow - open market purchase / retirement housing	2 bed bungalow - open market purchase / retirement housing
118	Yes	No	Two Parent Family	Previous resident - would like to return to Wolvey	4 bed house - open market purchase or shared ownership	3 bed house - Affordable rented house

## ii) House price data

The table, below (fig 2.1), details the house prices and household type breakdown for the Wolvey area. They are taken from [www.zoopla.co.uk](http://www.zoopla.co.uk). Further local context is given at section iii with regard to properties that are/have been for sale and rent in Wolvey itself.

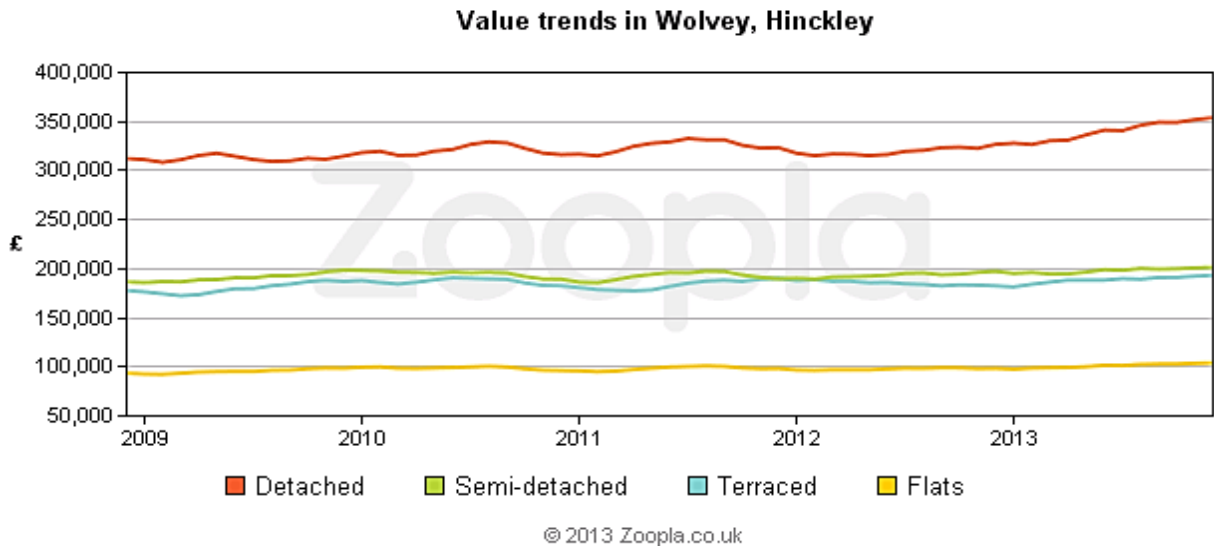


Fig 2.1 - Average property prices for Wolvey 2009-2013

The chart above (fig 2.1) shows that property prices in Wolvey have, overall, increased slightly over the past 5 years. During the last 3 years property values for Wolvey have increased by an average of £24,989 (8.92%).

## iii) Local context

By way of local context, the table, below, shows prices of properties that were for sale or rent in Wolvey in December 2013 (source: [www.zoopla.com](http://www.zoopla.com)). The table shows all properties that were offered for sale in Wolvey and includes all properties that were available to rent under £1,000pcm.

Property	Price (£)	Property	Price (£)
4 bed detached house	385,000	4 bed detached house	895 pcm
3 bed bungalow	290,000		
3 bed detached house	325,000		
3 bed semi-detached house	225,000		
5 bed detached house	445,000		
7 bed detached house	899,995		
4 bed detached house	585,000		

It can be seen that the 'cheapest' available property is a 3 bed semi-detached house which is on the market for £225,000.

**Affordability is calculated using a mortgage multiplier of 3.5 times household income with a 25% deposit.**

Based on this affordability criteria it would require a deposit of £56,250 and an income in excess of £48,000 per annum to afford the cheapest available property currently available in Wolvey. There are only two properties available under £300,000.

The private rental market is currently only offering two properties and the only one priced below £1,000 per calendar month has a monthly rent of £895.

With regard to actual sales, the table below shows properties that have been sold in Wolvey over the past 2 years:

Year	Property	Price (£)
2013	Detached	218,000
2013	Detached	527,000
2013	Detached	222,950
2013	Semi-detached	145,000
2013	Detached	447,500
2013	Semi detached	321,000
2012	Bungalow	340,000
2012	Detached	580,000
2012	Detached	430,000
2012	Semi-detached	125,000
2012	Detached	350,000
2012	Detached	225,000
2012	Detached	410,000
2012	Detached	275,000
2012	Detached	212,500
2012	Detached	485,000
2012	Detached	400,000
2012	Terraced	127,500

The lower quartile property price for actual sales since December 2011 is £227,750. Based on the affordability criteria explained earlier this would require a deposit of £56,937 and an income in excess of £48,500 per annum.

It should be noted that there were only three properties sold for less than £200,000 during the last two years.

## 5. Conclusion

MRH has conducted a detailed study of the housing needs of Wolvey. This study has not only investigated the actual affordable housing need of the Parish, but also for market rent level housing and open market housing. In addition, the survey ascertained residents' views with regard to living in the Parish and support for affordable housing to help sustain local communities.

The survey has identified a small immediate need for affordable and open market properties.

- 1 was assessed as being in need of affordable housing for rent :

1 x 3 Bed house - affordable rented

- 2 were assessed as being in need of open market housing:

2 x 2 Bed bungalow - open market purchase

**THEREFORE, THERE IS AN IMMEDIATE IDENTIFIED**  
**HOUSING NEED FOR 1 AFFORDABLE HOME AND**  
**2 OPEN MARKET HOMES IN WOLVEY FOR THOSE**  
**WITH A LOCAL CONNECTION**



## 6. Contact information

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