A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF SWINFORD

PRODUCED BY
MIDLANDS RURAL HOUSING

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CONTENTS

1. SUMMARY 2

2. INTRODUCTION 2

3. RURAL HOUSING AND THE HOUSING NEEDS SURVEY 3

4. CONCLUSION 4

APPENDIX 1 - HOUSING NEED ANALYSIS 5

i) RESPONDENT ANALYSIS 5
ii) HOUSE PRICE DATA 8
iii) LOCAL CONTEXT - FOR SALE 9
iv) LOCAL CONTEXT - SOLD 9

APPENDIX 2 - RESPONDENT DETAILS 10

i) HOUSEHOLD TYPE 10
ii) TENURE 11
iii) PROPERTY TYPE 12
iv) LENGTH OF RESIDENCY IN VILLAGE 13
v) TYPE OF HOUSING REQUIRED IN THE VILLAGE 14
vi) REQUIREMENT FOR NEW HOMES 15
vii) MIGRATION AND REASONS FOR LEAVING 16
viii) SUPPORT FOR HOMES TO MEET LOCAL NEEDS 17
ix) LIFE IN THE VILLAGE 18
x) ADEQUATE HOUSING IN THE VILLAGE 21

APPENDIX 3 - CONTACT INFORMATION 22
1. Summary

- A Housing Needs Survey was carried out in the Parish of Swinford in April 2016.

- Results obtained showed there was a need in the next 5 years for up to 3 affordable homes and 4 open market (sale) homes for local people enabling them to be suitably housed within the community.

- Local needs affordable homes could be developed on a ‘rural exception site’¹, if available, and subject to local support some open market sale homes could be used to cross-subsidise the affordable homes.

- The alternative to this is that the local homes that are needed are developed as part of a larger development if the opportunity arises and if the needs cannot be met by existing properties.

- The housing needs that have been identified along with the potential ways to meet them, if desired and necessary, will be explored further by the Swinford Parish Council, the local community, Harborough District Council and Midlands Rural Housing.

2. Introduction

Midlands Rural Housing (MRH) is one of the leading providers of rural housing services in the UK. MRH works with government organisations, developers, architects, builders, parish councils, local authorities, and housing providers to assess the needs for as well as enable access to excellent affordable homes in the Midlands. More details of the work of MRH can be found on the web site (www.midlandsrural.org.uk).

In Leicestershire, MRH works on behalf of a collaborative rural housing partnership. The Leicestershire Rural Housing Group is guiding the work of Midlands Rural Housing to assess and meet the housing needs of people in the villages of Leicestershire. Partners are focused on delivering affordable homes for local people and having a positive impact on our rural areas. The Group is a dedicated formal partnership between the County Council, six rural District and Borough Councils (including Harborough District Council) and three Housing Associations who fund enabling work in Leicestershire to investigate housing needs and bring forward affordable housing schemes where they are needed. The Group also includes non funding organisations such as the Rural Community Council, National Housing Federation and the Homes & Communities Agency.

Early in 2016, Harborough District Council (HDC) instructed MRH to investigate the local housing needs of the residents of Swinford, Leicestershire. This formed part of a rolling 5 year programme of Housing Needs Surveys that HDC have to understand the housing needs of its rural communities. MRH worked with Swinford Parish Council to agree and arrange the Housing Needs Survey of the Parish.

¹ An exception site is a piece of land outside but touching the village boundary that can be developed as an exception to normal planning policy. Planning permission is only granted on sites where it has been demonstrated that housing is needed and the homes provided will be affordable and reserved for local people as a priority in perpetuity i.e. now and in the future.
3. **Rural housing and the Housing Needs Survey**

Average property prices in rural areas have increased more than urban areas in monetary terms over the past 5 years\(^2\) forcing many local residents to move away from their towns and villages in order to find suitable and affordable homes. House prices in the countryside are now from £20,000 to £50,000 higher than in urban areas, despite average wages being lower.

The number of people on waiting lists for affordable homes in rural England has soared to around 750,000\(^3\). 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 Swinford.

The Swinford Housing Needs Survey questionnaires were delivered to every household in the Parish in early April. The return date for the survey was 29\(^{th}\) April 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 Swinford or had a strong connection to the Parish and wished to complete a form. In total 212 survey forms were distributed.

The Housing Needs Survey was conducted in order to obtain clear evidence of any local housing need for a range of housing tenures for Swinford residents. This evidence will be made available to Harborough District Council, the Neighbourhood Plan Steering Group and Swinford 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 planners and parish organisations evidence that can be used to obtain an element of ‘local needs’ housing in negotiations with house builders, should such situations arise in the village.

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

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\(^2\) Halifax Rural Housing Review 2015: “a house in a rural area costs £206,423 on average, which is 13 per cent more than the typical cost of a property in an urban area at £182,710.”

\(^3\) National Housing Federation, Rural housing research report 2015
4. Conclusion

MRH has conducted a detailed study of the housing needs of Swinford up to 2021. This study has not only investigated the affordable housing need of the village, but also for market rent level housing and open market housing.

The survey has identified a need for affordable and open market properties in need in the next 5 years for those with a connection to Swinford.

Of the 7 respondents who indicated a housing need in the next 5 years:

- 3 were assessed as being in need of affordable housing for rent
  - 2 x 1 Bed house - affordable rented
  - 1 x 2 bed bungalow - affordable rented
- 4 were assessed as being in need of open market housing (for local people) to purchase
  - 1 x 2 Bed house - open market
  - 2 x 5 Bed house - open market
  - 1 x 4 Bed house - open market

These results were cross referenced with the Harborough District Council Housing Register. No respondents to the Housing Needs Survey were also on the Housing Register (therefore no double counted has taken place). There were no further households with a local connection who have been assessed as being in housing need via the Housing Register.

**There is an identified need for 4 open market homes and 3 affordable homes in Swinford for those with a local connection**
Appendix 1 - Housing Need Analysis

Of the 100 returns, 93 were from people who felt that they were adequately housed at present. These respondents completed a form primarily to offer their support, objection or thoughts towards ‘local needs’ housing and comments on life in the village. It was, therefore, not necessary to process these in the ‘housing needs analysis’ as they had not indicated a housing need for the next 5 years.

i) Respondent analysis

The following table lists details of the 7 respondents who stated that they are in housing need in the next 5 years as well as those assessed as being in need on HDC’s Housing Register. Respondents were asked to identify what they felt is needed in terms of property type and size together with a preferred tenure type. In reality it may not be possible to meet the aspirations of each respondent. Incomes and likely property prices are considered in order to ensure that any proposed future homes would indeed meet the needs of those to be housed. Therefore a ‘likely allocation/purchase’ is suggested to outline realistic provision.

<table>
<thead>
<tr>
<th>Ref</th>
<th>Local Connection?</th>
<th>On Housing Register?</th>
<th>Household details</th>
<th>Reasons for need</th>
<th>Preferred home and tenure</th>
<th>Likely allocation / purchase</th>
</tr>
</thead>
<tbody>
<tr>
<td>28</td>
<td>Yes</td>
<td>No</td>
<td>Living with family</td>
<td>First independent home</td>
<td>1 bed house / flat - Private rented</td>
<td>1 bed house - Affordable rented</td>
</tr>
<tr>
<td>29</td>
<td>Yes</td>
<td>No</td>
<td>Living with family</td>
<td>First independent home</td>
<td>1 bed house / flat - Private rented</td>
<td>1 bed house - Affordable rented</td>
</tr>
<tr>
<td>30</td>
<td>Yes</td>
<td>No</td>
<td>Family living in privately rented home</td>
<td>Renting but would like to buy</td>
<td>4 / 5 bed house - Open market purchase / private rented</td>
<td>5 bed house - Open market purchase</td>
</tr>
<tr>
<td>44</td>
<td>Yes</td>
<td>No</td>
<td>Couple living in privately rented home</td>
<td>Renting but would like to buy</td>
<td>4 bed house - Open market purchase</td>
<td>4 bed house - Open market purchase</td>
</tr>
<tr>
<td>Ref</td>
<td>Local Connection?</td>
<td>On Housing Register?</td>
<td>Household details</td>
<td>Reasons for need</td>
<td>Preferred home and tenure</td>
<td>Likely allocation / purchase</td>
</tr>
<tr>
<td>-----</td>
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<td>-------------------</td>
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<td>--------------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td>46</td>
<td>Yes</td>
<td>No</td>
<td>Living with family</td>
<td>First independent home</td>
<td>3 bed house - Open market purchase</td>
<td>2 bed house - Open market purchase</td>
</tr>
<tr>
<td>50</td>
<td>Yes</td>
<td>No</td>
<td>Family living in own house</td>
<td>Present home too small</td>
<td>4 / 5 bed house - Open market purchase</td>
<td>5 bed house - Open market purchase</td>
</tr>
<tr>
<td>71</td>
<td>Yes</td>
<td>No</td>
<td>Couple living in privately rented home</td>
<td>Present home too expensive</td>
<td>2 / 3 bed bungalow - Affordable rented</td>
<td>2 bed bungalow - Affordable rented</td>
</tr>
</tbody>
</table>

**RESPONDENTS THAT DID NOT COMPLETE A SURVEY FORM BUT ARE ON HARBOROUGH DISTRICT COUNCIL’S HOUSING REGISTER AND HAVE BEEN ASSESSED AS BEING IN IMMEDIATE HOUSING NEED**

<table>
<thead>
<tr>
<th>Local Connection?</th>
<th>On Housing Register?</th>
<th>Household details</th>
<th>Reasons for need</th>
<th>Likely allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>
Property prices in the village have, overall, increased over the past 5 years. During that period prices have increased by an average of 14.58% (£43,818).
iii) Local context - properties for sale

By way of local context, the tables below show prices of properties that were for sale or private rent in Swinford in June 2016 (source: www.zoopla.com).

**Current asking prices in Swinford, Leicestershire**

Average: £297,500

<table>
<thead>
<tr>
<th>Property type</th>
<th>1 bed</th>
<th>2 beds</th>
<th>3 beds</th>
<th>4 beds</th>
<th>5 beds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Houses</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td><strong>£297,500</strong> (2)</td>
</tr>
<tr>
<td>Flats</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>All</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td><strong>£297,500</strong> (2)</td>
</tr>
</tbody>
</table>

**Current asking rents in Swinford, Leicestershire**

<table>
<thead>
<tr>
<th>Property type</th>
<th>1 bed</th>
<th>2 beds</th>
<th>3 beds</th>
<th>4 beds</th>
<th>5 beds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Houses</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Flats</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>All</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

There are currently only two properties for sale (both 4 bed detached houses; one asking for offers over £270,000 and the other with a guide price of £325,000) and none for rent in Swinford.

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

Based on the affordability criteria explained above, to purchase the ‘cheapest’ property available in Swinford (£270,000) would require a deposit of £54,000 and income of £86,400 per annum.

iv) Local context - properties sold

**Property value data/graphs for Swinford, Leicestershire**

<table>
<thead>
<tr>
<th>Property type</th>
<th>Avg. current value</th>
<th>Avg. £ per sq ft</th>
<th>Avg. # beds</th>
<th>Avg. £ paid (last 12m)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Detached</td>
<td>£396,973</td>
<td>£249</td>
<td>4.1</td>
<td>£274,000</td>
</tr>
<tr>
<td>Semi-detached</td>
<td>£245,362</td>
<td>-</td>
<td>3.3</td>
<td>£168,000</td>
</tr>
<tr>
<td>Terraced</td>
<td>£244,634</td>
<td>-</td>
<td>2.9</td>
<td>£222,750</td>
</tr>
<tr>
<td>Flats</td>
<td>£114,877</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>
The average property price for actual sales since July 2015 (total 6 sales) can be seen on the right hand column of the chart above. Based on the affordability criteria explained above, to purchase a semi-detached house at the average price paid since July 2015 (£168,000) would require a deposit of £33,600 and income in excess of £38,000 per annum.

It should be noted that given the current properties available and the average current value (shown in the left hand column above) the average figure of £168,000 for a semi-detached property may be something of an anomaly and be an artificially low figure.
Appendix 2 - Respondent details

A total of 212 survey forms were distributed and 47 were received in return, giving a return rate of 50% against the number distributed. In our experience this is an excellent level of response for a survey of this type in a settlement of this size.

i) Household type

Question 1 of the questionnaire asked village residents to indicate the type of household they are.

The chart above (fig 1.1), shows the breakdown of households that responded to the survey.

The largest number of responses was from households containing two parent families; 46% of total responses were from this group.

38% of responses came from couples and 12% from one person households.

4% of responses were from households that classed themselves as ‘other’.

*Fig 1.1 - Household type*
ii) Tenure of all respondents

The current household tenure of respondents was asked at question 3 and the results are given in the chart below (fig 1.2):

![Tenure of respondents chart]

Fig 1.2 - Tenure of respondents

It shows that ‘owner-occupiers’ were by far the largest tenure group accounting for 82% of replies (46% of total survey respondents owned their home outright and have no outstanding mortgage on their property and 36% have a mortgage on their home).

10% of respondents live in rented accommodation (4% rent from a housing association or the Council and 6% rent privately). 4% of responses were from those who lived in a shared ownership property.

2% of respondents were living in accommodation tied to their job.
iii) Property Types

Questions 4 and 5 asked about size and type of home. The following chart (fig 1.3) details the type of property that respondents currently reside in:

Fig 1.3 shows that 82% live in a house; 14% live in a bungalow; 2% live in a flat and 2% live in a home they class as ‘other’.

Those living in 4 bedroom houses were the largest group (44% of responses), followed by those living in 3 bedroom houses (26%) and 3 bedroom bungalows (8%).
iv) Length of residence in village

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

![Chart showing length of residence in village]

Fig 1.4 - Length of residence in village

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

32% of respondents have lived in Swinford for between 5 and 10 years, 6% have been there for between 2 and 5 years and 10% of responses came from those who have lived in the village for less than 2 years.
v) Type of housing required in the village

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

Fig 1.5 - Type of housing needed in Medbourne

It should be noted that respondents were able to tick as many options as they felt appropriate, hence the total number is higher than the number of individual responses received.

Fig 1.5 shows that only 18% of respondents thought that no further homes were needed in Swinford.

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

- Small family homes
- Homes for young people
vi) Requirements for new homes

Respondents were asked at question 8 whether anyone living in their household has a need to set up home separately in the village in the next 5 years.

It can be seen from fig 1.6, above, that 12% of respondents felt that someone within their household has a need to set up a separate home in the village in the next 5 years. 88% of responses felt that this was not the case.

*Fig 1.6 - New homes required from within household*
vii) **Migration and reasons for leaving**

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

![Pie chart showing reasons for leaving](image)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>86%</td>
</tr>
<tr>
<td>To take up employment elsewhere</td>
<td>14%</td>
</tr>
<tr>
<td>Marriage or separation</td>
<td>6%</td>
</tr>
<tr>
<td>Due to lack of affordable housing</td>
<td>4%</td>
</tr>
<tr>
<td>To go to university or college</td>
<td>2%</td>
</tr>
<tr>
<td>Other</td>
<td>2%</td>
</tr>
</tbody>
</table>

*Fig 1.7 - Migration and reasons for leaving*

Fig 1.7 shows that 14% of Parish residents who returned questionnaires were aware of other household members who have had to leave the Parish in the last 5 years.

The reasons for members of the households leaving can be seen in the chart above and are varied.

It should also be noted that some responses selected more than one reason for leaving hence the total number of reasons totals more than 14.
viii) **Support for small number of homes to meet local peoples’ needs**

A fundamental question in the survey was question 9 which asked whether people are in favour of a small number of new homes in the village to meet the needs of local people.

![Fig 1.8 - Support for homes for local people](image)

Fig 1.8 shows that 84% of respondents are in support of a small number of homes to meet local peoples’ needs, while 16% said that they are not in support.

Those that answered ‘no’ and provided a comment have had the comments summarised as shown below:

![Fig 1.9 - Concerns over supporting small number of homes for locals](image)

It can be seen that of the 16 respondents who answered ‘no’ (16%) the most commonly stated reason was based on concerns about the strain on services and infrastructure.
ix) Life in the village

The following two charts detail respondents’ answers to the ‘life in the village’ questions.

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

The first question (question 19) asked village residents which of the ‘positive’ factors of life in the village best described Swinford.

From fig 2.0, above, it can be seen that many respondents hold positive views about life in Swinford. 82% believed that the Parish is a nice place to live, 62% believe it has a friendly atmosphere/community spirit and 50% believe it has a balanced and varied population. 40% believe Swinford is a sought after location in which to live.

*Fig 2.0 - Life in the village - positive factors*
The second question (question 20) sought village residents’ perceptions on the potentially negative aspects of life in the village.

As can be seen from fig 2.1 above, some respondents consider that Swinford suffers a little from the ‘negative factors’ that affect many communities. 88% of respondents stated that there is a lack of facilities in the Parish. 8% felt that crime is an issue and just 2% thought that anti-social behaviour can be a problem.

Some respondents provided further details around their thoughts on this question. These can be found below.
Do you feel that the Parish suffers from a lack of facilities? Those that answered ‘yes’ and provided a comment can be summarised as:

Of the 88 responses (88%) who felt that the Parish lacked facilities the factors were very similar throughout. The clear ‘big issues’ in the Parish relate to the need for a village shop and improved bus services.

**Fig 2.2 - Issues of concern / areas for improvement in the village**

Of the 88 responses (88%) who felt that the Parish lacked facilities the factors were very similar throughout. The clear ‘big issues’ in the Parish relate to the need for a village shop and improved bus services.
Question 21 asks respondents if they felt that there was a lack of adequate housing.

Fig 2.3 - Perceptions on the provision of adequate housing in the village

Fig 2.3 shows that 50% of respondents believe that there is a lack of adequate housing in Swinford, with 46% of respondents believing that there is not a lack of adequate housing. 4% did not know or did not provide an answer to this question.

Those that answered ‘yes’ and provided a comment can be summarised as:

Fig 2.4 - Types of homes that are perceived to be needed in the village

Of the 50 responses (50%) who felt that the Parish had a lack of adequate housing, their specific comments show that small/starter homes for local people were the type of housing most commonly felt to be needed.
Appendix 3 - Contact information

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@MidlandsRural