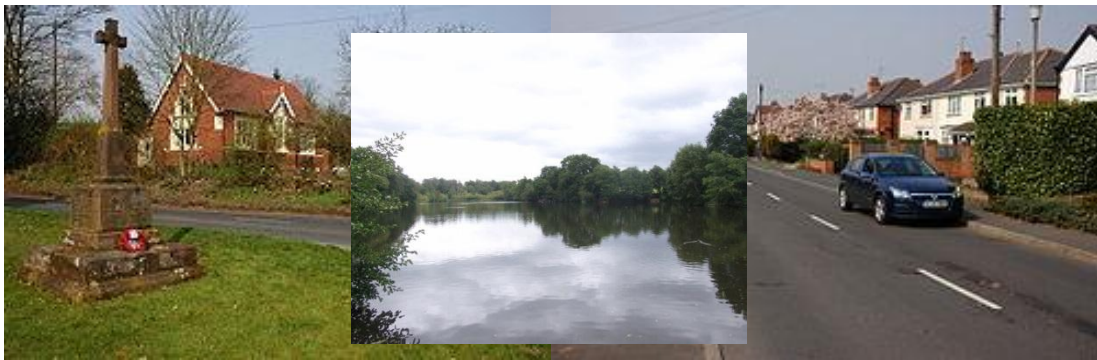


A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF CHURCHILL & BLAKEDOWN



PRODUCED BY
MIDLANDS RURAL HOUSING

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1.	Summary	

- A housing need survey was carried out in the Parish of Churchill & Blakedown in February/March 2015.

- Results obtained showed there was a need for up to 7 affordable homes and 44 open market (private sale / private rent / private retirement) homes for the local people of Churchill & Blakedown enabling them to be suitably housed within the community.
- The affordable homes could be developed on a 'rural exception site', 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 affordable homes be developed as part of a larger development but the ability to restrict occupancy to local people may be limited or impossible.

2. Introduction

Average property prices in rural areas have increased more than urban areas in monetary terms over the past 5 years¹ 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 750,000². 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 Churchill & Blakedown.

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 facilitate, affordable and local needs 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 Churchill & Blakedown Housing Needs Survey questionnaires were delivered to every household in the Parish during mid February. The return date for the survey was 6th March and returns were made via a postage paid envelope directly to MRH. Survey forms were distributed to all households in both villages of the Parish as well as to those who contacted MRH to say that they had moved away or had a strong connection to the Parish and wished to complete a form. In total 670 survey forms were distributed to Churchill & Blakedown.

¹ Halifax Rural Housing Review 2013 - "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."

² National Housing Federation, Rural housing research report 2013

3. 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 Churchill & Blakedown residents. This evidence will be made available to Wyre Forest District Council and Churchill & Blakedown Parish Council;

and will be used to inform the Churchill & Blakedown Neighbourhood Plan and also future Housing Strategy; providing 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.

4. Respondent details

A total of 777 survey forms were distributed and 233 were received in return, giving a return rate of 30% against the number distributed. In our experience this is a good level of response for a survey of this kind as it should be noted that only those who have a housing need, or are interested in a local needs development and general village life, are likely to respond.

All but 2 of the returned surveys were from current residents of Churchill & Blakedown.

i) Household makeup

The questionnaire asked residents to indicate the ages of the people living in their household.

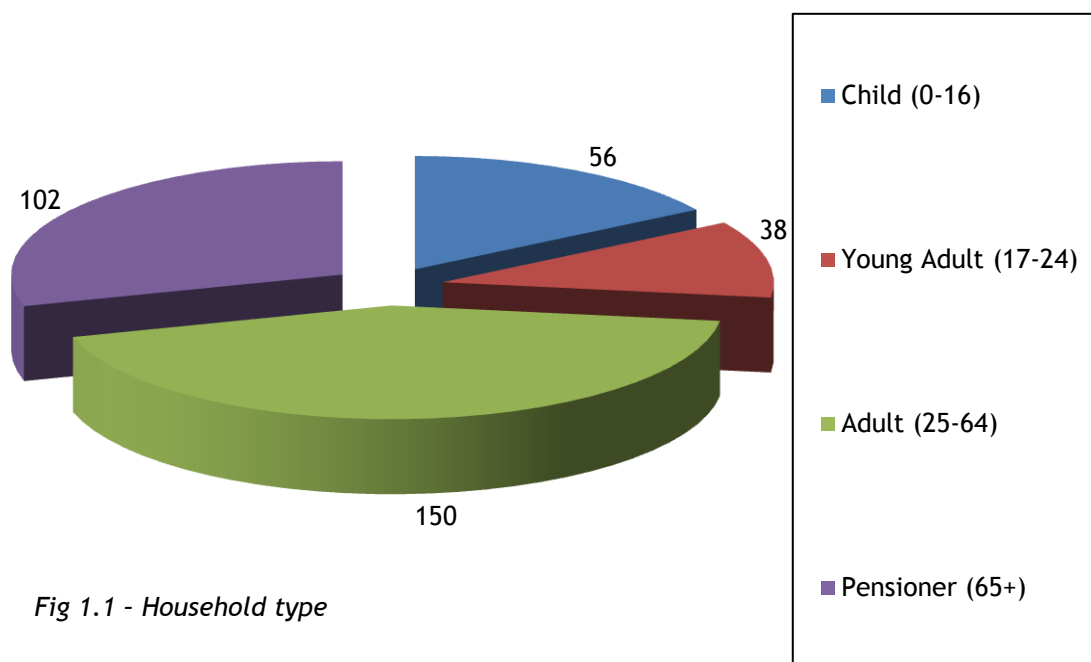


Fig 1.1 - Household type

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

This shows a spread of age ranges that is to be expected in a rural area and for households that tend to respond to a rural housing needs survey.

ii) Tenure of all respondents

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

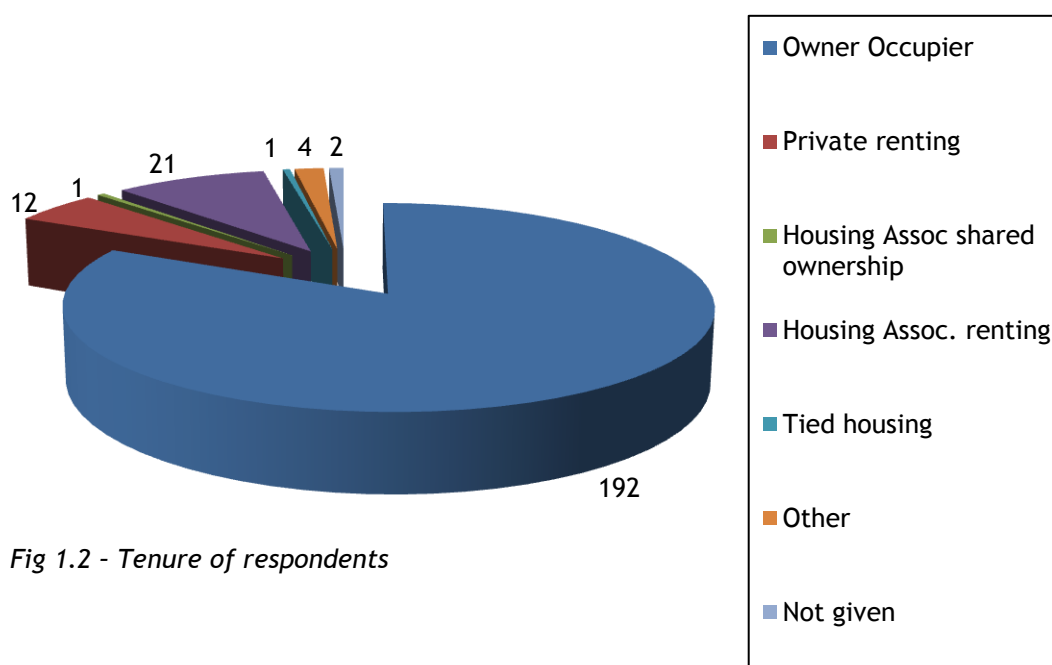


Fig 1.2 - Tenure of respondents

It shows that 'owner-occupiers' were by far the largest tenure group accounting for 82% of replies.

14% of respondents live in rented accommodation (9% renting from a housing association and 5% renting privately).

iii) Property Types

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

Property Type	Number of Bedrooms	Number of cases
House	1	4
	2	30
	3	53
	4	61
	5+	42
	<i>total</i>	
Bungalow	1	6
	2	10
	3	12
	4	2

	<i>total</i>		30
Flat	1		5
	2		3
	3		1
	<i>total</i>		9
Other	1		1
Not given			3
	<i>total</i>		233

Fig 1.3 - Property types

82% of respondents live in a house, 30% live in a bungalow and 9% live in a flat. Those living in 4 bedroom houses were the largest group (26% of responses), followed by those living in 3 bedroom houses (23%).

iv) Length of time in current home

The length of time that respondents have lived in their current home in Churchill & Blakedown is given in the chart below (fig 1.4):

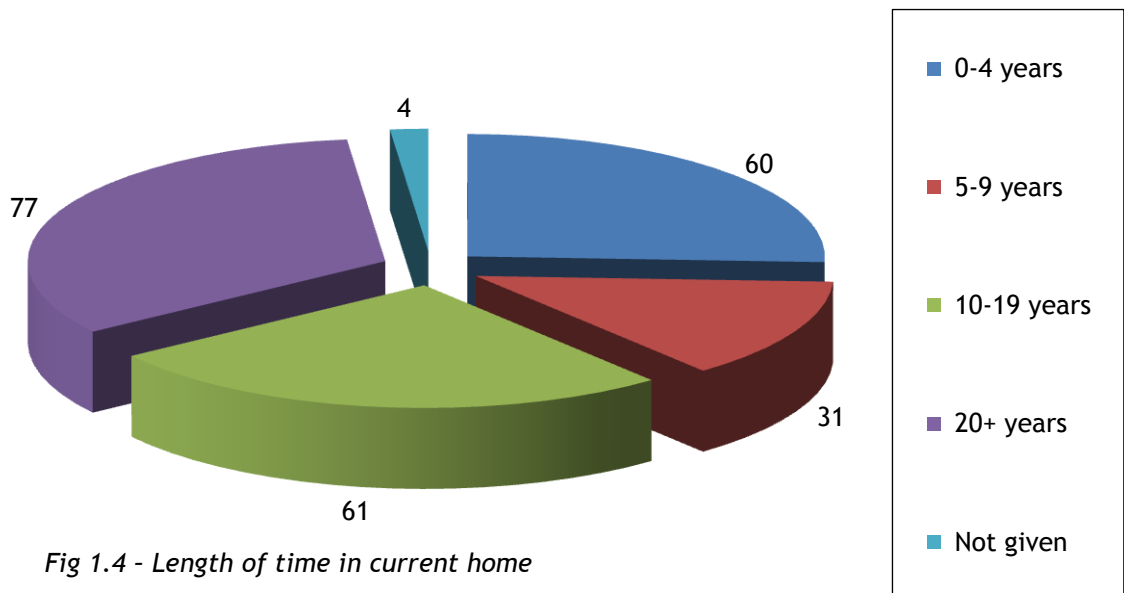


Fig 1.4 - Length of time in current home

It shows that a third (33%) of completed surveys came from households that have lived in their current home for over 20 years.

26% of respondents have lived in their home for between 10 and 19 years, and 13% have been there for between 5 and 9 years.

26% of responses came from those who moved to their current home within the last 4 years.

v) **Life in the villages**

The following charts detail respondents' answers to the 'Parish life' questions.

The views expressed allow a picture of life within the village to be built up. The question asked residents how they felt about current housing provision and current facilities in the village.

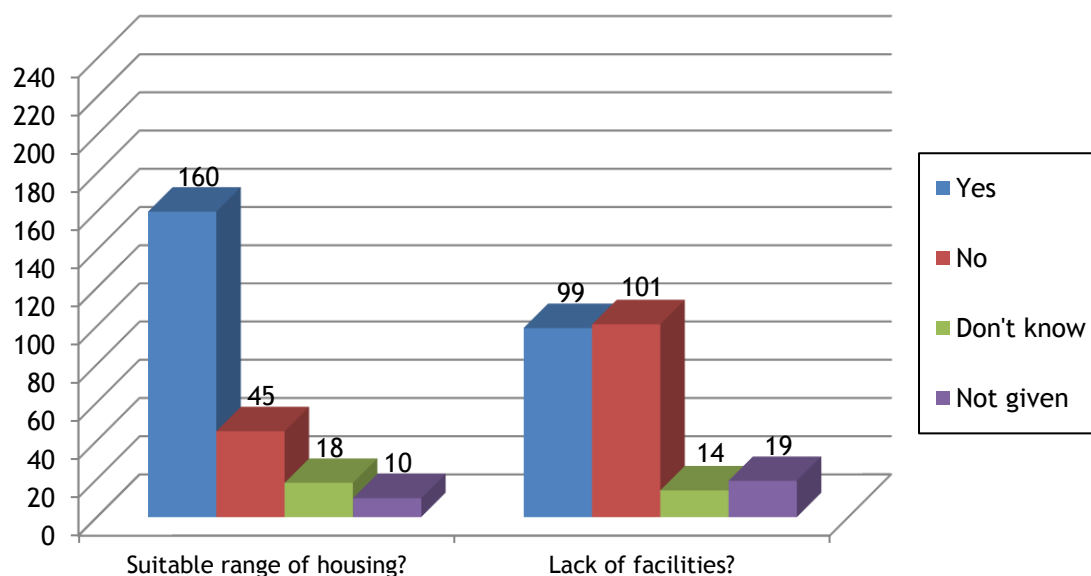


Fig 1.5 - Life in the village - positive factors

From fig 1.5, above, it can be seen that over two thirds (69%) believed that the Parish has suitable range of housing; just under a fifth (19%) felt that the Parish does not have a suitable range of housing. The remaining 12% did not know or did not give an answer.

Opinions on facilities were split almost equally. 43% of respondents believed that the Parish does not have a lack of facilities whilst 42% thought that the Parish does have a lack of facilities. The remaining 15% did not know or did not give an answer.

Of those that believed the Parish lacked facilities the reasons were very consistent and were based around:

- Lack of shops / shop choice (41 comments)
- Lack of bus service (25 comments)

vi) **Support for small scheme of new open market homes to meet local peoples' needs in the Parish**

The survey asked whether people were in favour of a small scheme of new open market homes for local people in the Parish.

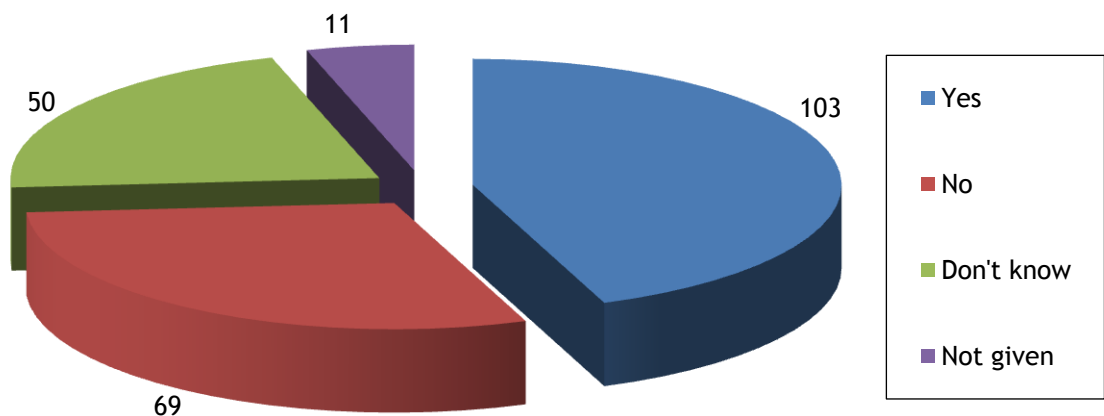


Fig 1.6 - Support for open market homes for local people

Fig 1.6 shows that 44% of respondents are in support of a small number of open market homes to meet local peoples' needs, whilst 30% said that they are not in support.

vii) **Support for small scheme of new affordable homes**

Respondents were asked whether they were in favour of a small scheme of new affordable homes for rent/shared ownership.

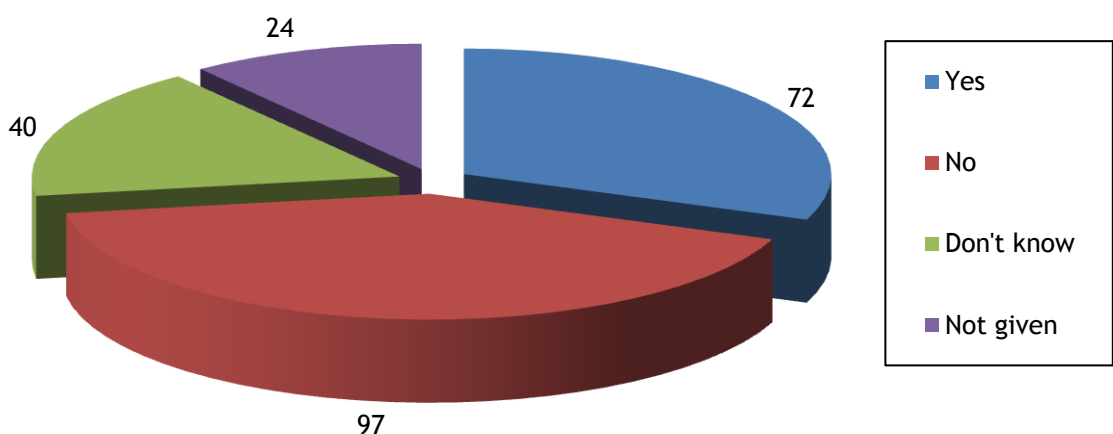


Fig 1.7 - Support for affordable homes

Fig 1.7 shows that 31% of respondents are in support of a small number of affordable homes, whilst 42% said that they are not in support.

Whether the fact that this question did not specify that these homes would be for local people influenced people's answer is unknown but the 'homes for local

people' aspect was highlighted in the question asking about people's views on new market housing where more support was forthcoming.

viii) Intention to stay in the Parish

Respondents were asked whether they intend, want or expect to stay in Churchill & Blakedown for the next 5 to 10 years.

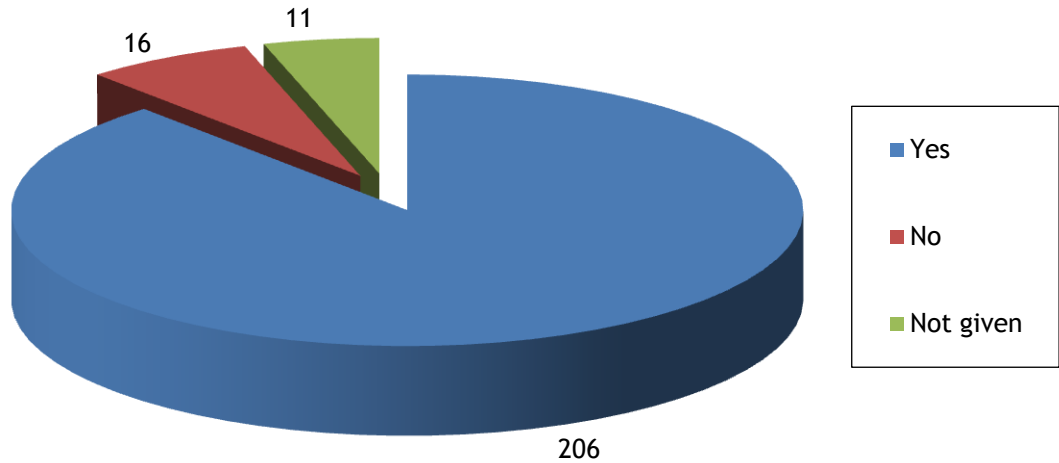


Fig 1.8 - Respondents intentions to stay remain in the Parish

It can be seen from the chart, above, that the overwhelming majority of responses (88%) came from households that intend to remain in the Parish for the next 5 to 10 years. Only 7% responded to say that they thought they would be leaving the Parish within that timeframe.

ix) Desire to remain in current home

The 206 respondents who stated a desire to stay in the Parish for the next 5 to 10 years were then asked if they intended to remain in their current home.

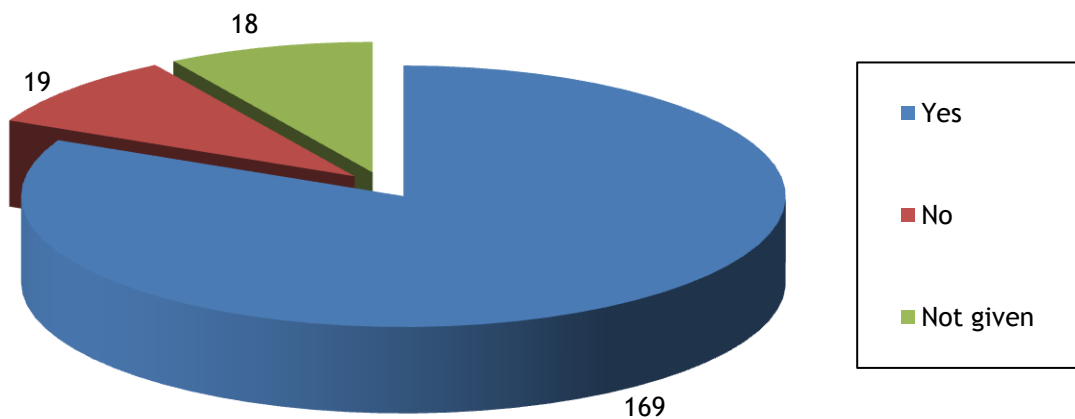


Fig 1.9 - Respondents intentions to remain in their current home

Only 9% of those that said they would remain in the Parish in for the next 5 to 10 years said that they intended to move house in that time. 82% said that they would remain in their current home whilst 9% did not respond.

Of those 9% that wished to remain in the Parish, their property requirements are detailed within Section 5 (on pages 11, 12 and 13).

x) Migration and reasons for leaving

The survey asked whether respondents had experienced members of their household leaving the villages over the last 5 years and, if so, what the reasons were for them leaving.

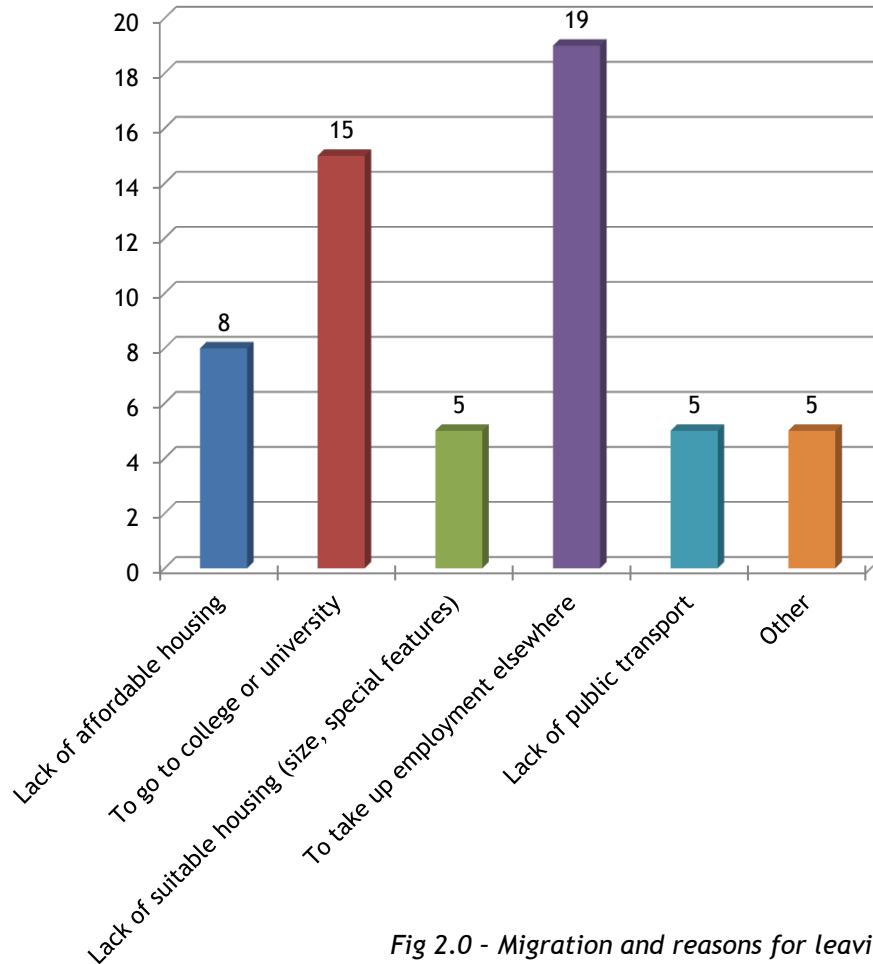


Fig 2.0 - Migration and reasons for leaving

The reasons for members of the households leaving can be seen in the chart above, but it is worth noting that some respondents gave more than one reason. The most popular reasons for leaving the villages were for people to take up elsewhere or to go to college/university.

5. Housing Need Analysis

Many returns 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 village. These were, therefore, discounted from the rest of the analysis.

As far as the requirement for housing, 118 returns indicated a need for some sort of alternative accommodation within the villages in the next 10 years. The collated results of these responses are illustrated below:

Type of housing required	Alternative housing required in...	House					Bungalow					Flat					Other					TOTAL
		1 bed	2 bed	3 bed	4 bed	5+ bed	1 bed	2 bed	3 bed	4 bed	5+ bed	1 bed	2 bed	3 bed	4 bed	5+ bed	1 bed	2 bed	3 bed	4 bed	5+ bed	
Market housing (owner occupier)	<1 year			1				1					1									3
	1-2 years			5	3			5	1													14
	3-5 years		4	4	7			4	2				1					1				23
	5-10 years		6	14	9	3		12	6	1			2						1			54
Private renting	<1 year				1																	1
	1-2 years																					
	3-5 years		1					1														2
	5-10 years							1														1
Housing Association shared ownership	<1 year																					
	1-2 years		1																			1
	3-5 years																					
	5-10 years																					
Housing Association renting	<1 year				2			1														3
	1-2 years			2																		2
	3-5 years							2														2
	5-10 years							5														5
Supported housing	<1 year																					
	1-2 years							1														1
	3-5 years																					
	5-10 years																					
Downsizing	<1 year																					
	1-2 years																					
	3-5 years																					
	5-10 years		1					2	1				1									5
Other	<1 year																					
	1-2 years																					
	3-5 years																					
	5-10 years																	1				1
TOTAL			13	26	22	3		35	10	1			5					2	1			118

As for respondents who indicated a need for affordable and intermediate housing in the next 5 years (the validity period of the Housing Needs Survey report), the individual responses have been analysed below.

i) Respondent analysis

The following table lists details of those respondents who stated that they are in affordable or intermediate 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 future homes would indeed meet the needs of those to be housed. Therefore a 'likely allocation' is suggested to outline realistic provision.

RESPONDENTS BELOW HAVE A NEED THAT IN THE NEXT 5 YEARS

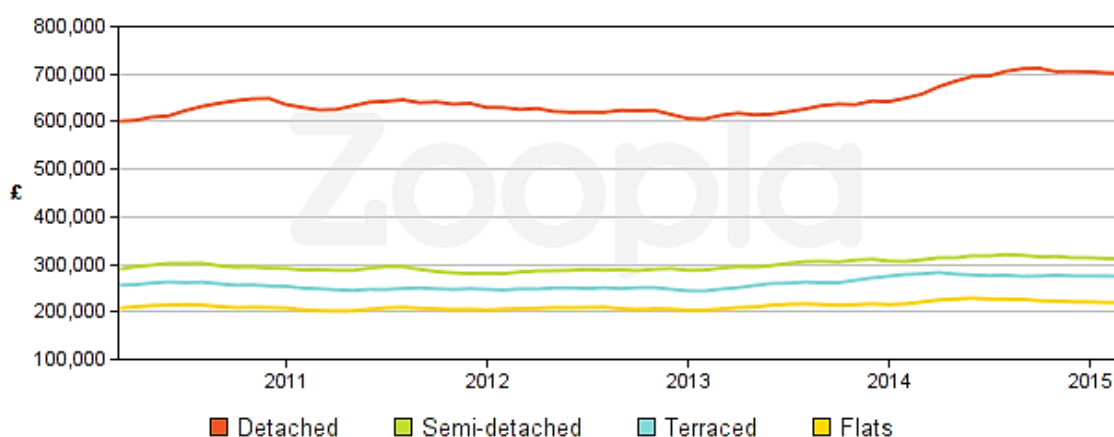
Ref	Local connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
17	Yes	Yes	Family living in private rented home in Blakedown	Need larger, cheaper home with security of tenancy	4 bed house - Affordable rented	4 bed house - Affordable rented
24	Yes	No	Single person living in private rented home in Blakedown	Would like to change tenure	2 bed house - Open market purchase	2 bed house - Shared ownership
57	Yes	No	Couple living in affordable rented home in Blakedown	Need larger home	2 bed bungalow - Affordable rented	Suitably housed at present
66	Yes	No	Living with family in private rented home	Need smaller, cheaper home which is a bungalow	2 bed bungalow - Affordable rented	2 bed bungalow - Affordable rented
74	Yes	No	Couple living in affordable rented home	Need to move to a bungalow	2 bed bungalow - Affordable rented	2 bed bungalow - Affordable rented
81	Yes	No	Couple living in own home in Blakedown	Want sheltered housing / shared ownership	2 bed 'other' - Shared ownership / supported housing	2 bed home - Private sheltered housing scheme

Ref	Local connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
92	Yes	No	Family living in affordable rented home in Blakedown	Need larger home	3 bed house - Affordable rented	3 bed house - Affordable rented
115	Yes	Yes	Family living in private rented home	Need security of tenancy	4 bed house - Affordable rented	4 bed house - Affordable rented
117	Yes	No	Family living in private rented home in Blakedown	Need cheaper home and a change of tenure	3 bed house - Affordable rented	3 bed house - Affordable rented

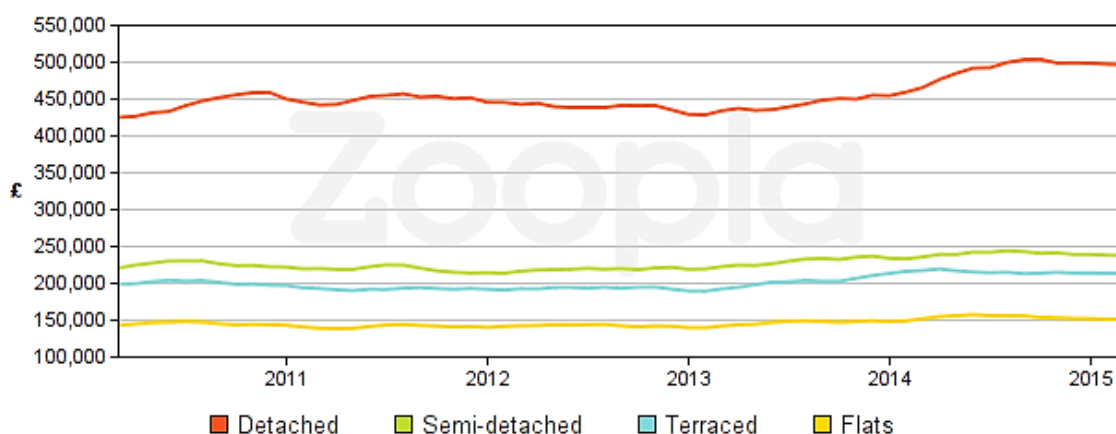
ii) House price data

Property prices in the villages have, overall, increased over the past 5 years. During that period prices have increased by an average of 9.22% (£47,409 in Churchill and 31,917 in Blakedown).

Value trends in Churchill, Kidderminster



Value trends in Blakedown, Kidderminster



iii) Local context - properties for sale

By way of local context, the table below shows prices of the four properties that were for sale in Churchill & Blakedown at the end of March 2015 (source: www.zoopla.com). There were no properties available for rent.

Current asking prices in Churchill, Kidderminster

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	£285,000 (1)	-	-	-
Flats	-	-	-	-	-
All	-	£285,000 (1)	-	-	-

Current asking rents in Churchill, Kidderminster

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	-	-	-
Flats	-	-	-	-	-
All	-	-	-	-	-

Current asking prices in Blakedown

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	£315,000 (1)	£450,000 (1)	-
Flats	-	£139,950 (2)	-	-	-
All	-	£139,950 (2)	£315,000 (1)	£450,000 (1)	-

Current asking rents in Blakedown

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	-	-	-
Flats	-	-	-	-	-
All	-	-	-	-	-

Property (for sale)	Price (£)	Property (for rent)	Price (£)
2 bed flat (Blakedown)	139,950		
3 bed detached bungalow (B)	315,000		
4 bed detached house (B)	450,000		
2 bed terraced house (Churchill)	285,000		

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

The ‘cheapest’ available property in Churchill & Blakedown is a 2 bed ground floor flat at £139,950. Based on this affordability criteria it would require a deposit of almost £28,000 and an income of just under £32,000 per annum to afford the ‘cheapest’ property currently available in Churchill & Blakedown. The ‘cheapest’ house (£285,000) would require a deposit of £57,000 and an income in excess of 65,000 per annum.

The private rental market is currently offering no properties to rent in Churchill & Blakedown.

iv) Local context - properties sold

Property value data/graphs for Churchill, Kidderminster

Property type	Avg. current value	Avg. £ per sq ft.	Avg. # beds	Avg. £ paid (last 12m)
Detached	£700,061	£308	4.3	£450,000
Semi-detached	£309,996	-	3.0	£340,000
Terraced	£273,145	-	2.3	£264,500
Flats	£217,794	-	2.0	-

Property value data/graphs for Blakedown

Property type	Avg. current value	Avg. £ per sq ft.	Avg. # beds	Avg. £ paid (last 12m)
Detached	£495,517	£249	4.1	£471,132
Semi-detached	£236,552	£245	3.1	£260,063
Terraced	£212,271	£294	2.8	£183,113
Flats	£149,967	-	1.9	£140,000

The average property price for actual sales since March 2014 can be seen on the right hand column of the chart above.

The left hand column shows the current average property value but obviously the availability of properties in such a sought after rural area is quite rare. Indeed, there have only been 4 sales in Churchill in the last year (with an average sale price of £329,750) and 26 sales in Blakedown (with an average sale price of £348 030).

Based on the affordability criteria explained earlier, to purchase a terraced house at the average sale price for the past 12 months in Blakedown (£183,113) would require a deposit of £36,622 and an income of almost £42,000 per annum.

To purchase a terraced house at the average sale price for the past 12 months in Churchill (£264,500) would require a deposit of £52,900 and an income of almost £60,500 per annum.

v) Local context - affordability

Affordability in Churchill and Blakedown was assessed using income levels of respondents, savings and the method the income was achieved. Of those that wanted to move into private market housing within the villages in the next 10 years over 90% would be able to command a mortgage at current deposit and repayment levels. The issue does not lie with income levels and mortgage availability, but instead it seems to be with the lack of supply of the market homes that are needed by local people.

6. Conclusion

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

The survey has identified a need for affordable and open market properties for local people in the next 5 years.

Of the 8 respondents who indicated an affordable housing need in the next 5 years, 7 were assessed as being in need of alternative accommodation:

- 7 were assessed as being in need of affordable housing for rent or shared ownership.

2 x 2 bed bungalow - affordable rented	2 x 4 bed house - affordable rented
2 x 3 bed house - affordable rented	1 x 2 bed house - shared ownership

- 40 indicated a need for open market housing (for local people) to purchase; 3 indicated a need for open market rented housing (for local people); and 1 indicated a need for a private supported home (retirement housing with support)

4 x 2 bed house	1 x 2 bed 'other' (self build)
10 x 3 bed house	1 x 2 bed home - private sheltered
10 x 4 bed house	1 x 2 bed house - private rent
10 x 2 bed bungalow	1 x 4 bed house - private rent
3 x 3 bed bungalow	1 x 2 bed bungalow - private rent
2 x 2 bed flat	

THEREFORE, THERE IS AN IDENTIFIED NEED FOR
7 AFFORDABLE HOMES AND 44 OPEN MARKET HOMES
IN CHURCHILL & BLAKEDOWN FOR
THOSE WITH A LOCAL CONNECTION

7. Contact information

Midlands Rural Housing

Whitwick Business Centre
Stenson Road
Coalville
Leicestershire
LE67 4JP



Telephone: 0300 1234 009

Email: richard.mugglestone@midlandsrural.org.uk

web: www.midlandsrural.org.uk



@MidlandsRural