

GREAT HORWOOD PARISH

HOUSING SURVEY

April 2014

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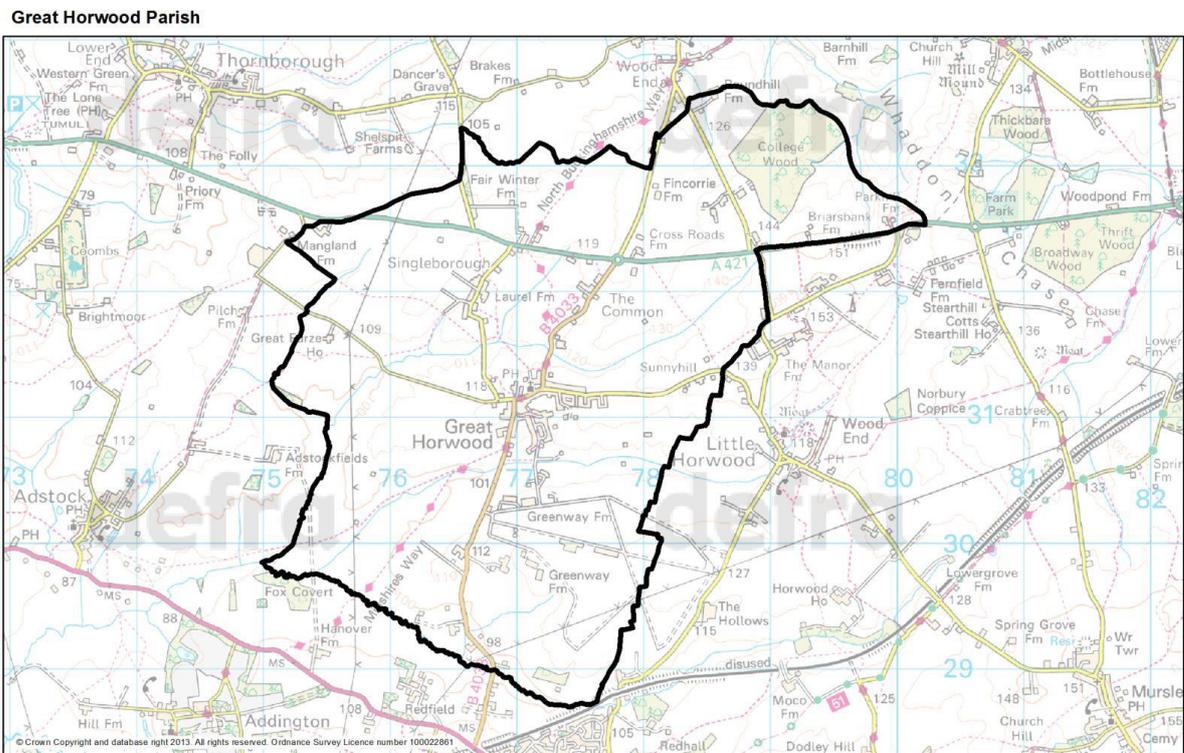
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HOUSING SURVEY, GREAT HORWOOD PARISH, APRIL 2014

1. Introduction

This housing needs survey has been commissioned by Great Horwood Parish Council. The intention is to support and inform their Neighbourhood Development Plan process, to help establish a picture of housing needs in the parish and to act as a means for the community to detail their aspirations for housing within the parish.



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 Produced by Oxford Consultants for Social Inclusion, www.ocsii.co.uk, April 2013



2. Issues in Rural Housing Today

There are a range of significant issues across the country today with regards to housing and these concerns are no strangers to rural communities.

High house prices deter many first-time buyers from making that critical first step onto the housing ladder. At the same time those at the topmost part of the ladder, usually elderly, often find themselves in long-standing homes that are too big and/or unmanageable. There are many of those already established on the ladder, who are seeing a deterioration in the viability and provision of local services such as good local schools and leisure facilities for themselves and their children.

For young people the incomes of those who work in the immediate areas, (for instance in agriculture, tourism and village services) tend to be lower than regional averages, making it difficult for them to live in the villages in which they work.

For the elderly in rural communities it is very likely that the availability of suitable properties to downsize into is limited, as is access to supported living, good health facilities and shops etc.

All of the above are further exacerbated, in rural areas, by a general paucity of good transport options for small communities, where the longer-term viability of services is often doubtful. Further, the efficiencies of support networks are more easily compromised due to the relative geographic remoteness of many rural communities e.g. availability of emergency/medical/home help services, especially during periods of severe winter weather.

3. Survey Methodology

As part of their Neighbourhood Development Plan, the Parish Council commissioned Jean Fox from Community Impact Bucks to conduct a housing needs survey in the community to help decide what type of homes were needed in the parish in the next 20 years.

The survey comprised of two parts.

Part 1 - asked for information about the households who completed the form and solicited opinions from respondents about what sort of housing type they thought appropriate for Great Horwood.

Part 2 - asked for personal and confidential information for completion by those who considered they may need affordable housing in the parish either now or in the future.

Survey forms were provided by Community Impact Bucks, based on a format originally designed by DEFRA and used by Rural Housing Enablers across the country. This format is supported by Aylesbury Vale District Council.

At the beginning of March 2014 these forms were hand-delivered to every household in Great Horwood Parish. They were returned by Freepost by the deadline date of Friday 21st March 2014.

4. Part 1 - Survey Response

Of the 380 questionnaires distributed, 108 (28.42%) completed or partially completed forms were returned. It should be noted that not everyone who replied to the survey answered all questions. The response rate to the Great Horwood survey exceeds the national average of around 25%.

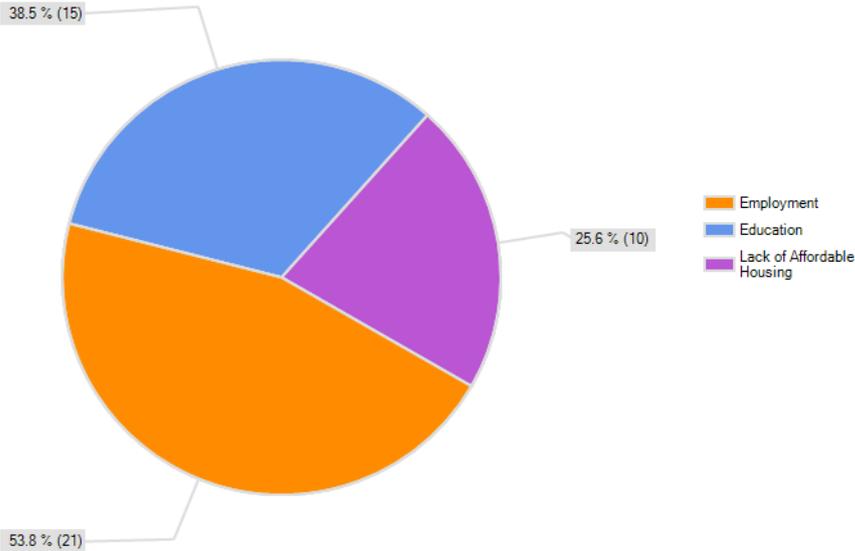
In the experience of the Rural Housing Enabler the responses to this Great Horwood survey echo those normally received to similar surveys carried out in the area, i.e. the majority of responses in any survey of this kind come from:

- People who feel themselves to need housing now or in the near future.
- Their relatives.
- People involved in some way in community affairs who probably have an appreciation of the problems affecting the community as a whole, even if they do not have housing needs.
- People who wish to influence the future of the parish and help to shape new housing development to provide homes suited to the parish.

5. LOCAL GENERAL HOUSING

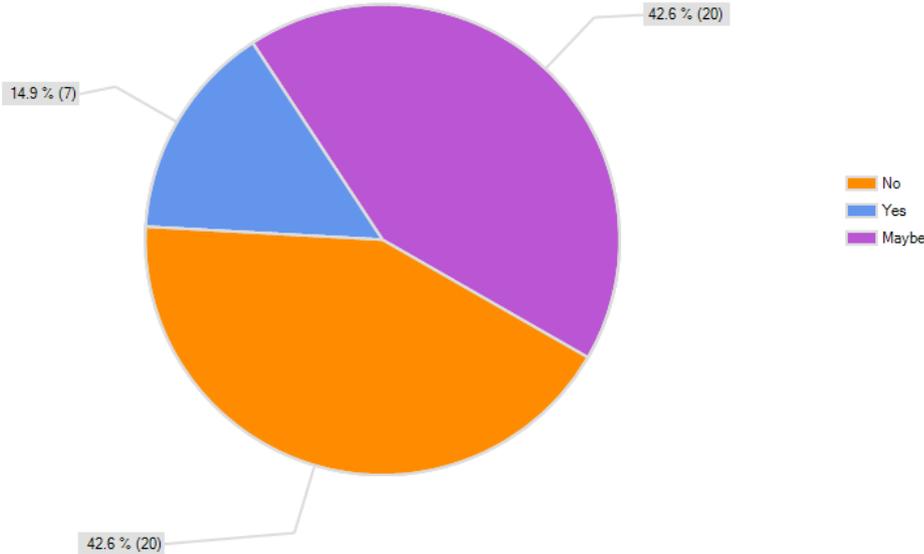
Question 1

Have any members of your household left the parish in the last few years because of



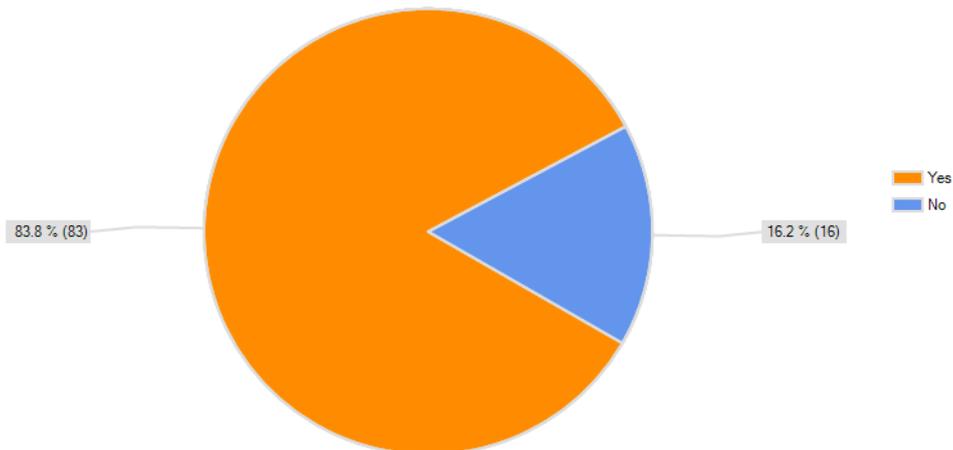
Question 2

Would they return if there was affordable housing in the parish



Question 3

Would you support a small development of affordable housing in the parish built to meet the needs of local people



Question 4

If your answer to Q3 is no, please give your reason

Space was included in the survey to allow people to make comments and these are reproduced in full below:

- The infrastructure in the village cannot take any housing developments
- Four generations of my family were born in great Horwood. It's a small village. Willow Road is all o.a.p.s. We want quiet in our latter years not 48-90 cars and traffic going up and down day and night
- Do not support development on greenfield sites
- There are available houses for sale most of the time and there have been bungalows empty for at least a year (AVHA)
- The local developments already identified have caused angst and worry. I was open to building new houses previously but the reality when it is in your back yard, this changes your mind. Developments have gone from tasteful small developments to Milton Keynes-esque large scale city houses, cramming as many into an area as possible. I moved here to live in the country no to be amongst large scale housing developments

- There are no transport links for people on low income to travel out of the village. No local work. No shop. No footpath to Winslow
- Because the village would attract more traffic and the countryside would be overrun with more houses. There will be congestion on roads, we want Great Horwood to stay as a village not a small town
- We have enough houses already
- Not in addition to the required affordable (illegible word) of the two major developments currently under consideration
- I would want to know where it was planned to go before agreeing in principle, yes! But guardedly
- Sufficient affordable housing stock available within a ten minute radius of the village
- How do you ensure the housing is allocated to 'local people'? What defines a local person?"
- Devalue current properties
- No employment locally
- Affordable housing needs to be in towns
- Village is big enough

Question 5

Does the parish have the right type of housing to meet your future needs?

82 people answered this question. A total of 45 said outright 'yes' They thought that the parish currently had the right type of housing to meet their future needs and 15 said outright 'no'. The following are some of the comments received. A full list of all the comments has been supplied to the Parish Council:

- It is really unhelpful to keep building big luxury 5 bed/separate garage type houses which sell at £400- £500,000 or more. New houses need to be family type to better serve the community
- For my future needs – possibly
- No, smaller family homes no bigger than 3 bedrooms
- Neighbourhood Plan being developed

- Our needs, yes but not for young single or young marrieds
- Yes, though we can see that it may not suit everybody's needs
- As senior citizen, when we move we would wish to be closer to shops and transport. So by default the answer is yes
- No - we need affordable family houses - 4 bed detached houses, currently only 3 bed semis or high end luxury thatched roof etc. that we can't afford
- The parish needs to consider, people already living in rented housing association wanting to downsize, maybe should be assessed
- No - we do need affordable housing for future generations
- No, too many lower priced and higher priced houses
- Nothing in the middle range
- Very few smaller houses have been built in the parish over the last 20 years which means that as children of families living in the village grow up they have to move away. All houses that have been built in the village in the last 20 years have been 4-5 bedroom luxury houses so are not suitable for children of families already in the village
- Some I wouldn't purchase a house in future with any parking provisions
- For us yes, for our boys no
- Needs more housing of both types private and social
- Yes for my own needs, as I do not intend to move
- We will move out of the village at some point as there is no public transport and no houses less affordable than our own
- No future need
- Probably not and it definitely doesn't have the infrastructure to suit older age - i.e. transport, shop, access to cultural events
- Low cost housing based on 2 bed semi/small terraces

Question 6 - Housing Type

What type of homes do you think are required in Great Horwood

Larger family homes (4+ Bedrooms)	8
Medium family homes (3 Bedrooms)	13
Smaller/Starter homes (2 bedrooms)	15
One bedroom homes	
Affordable homes for local people	23
Homes for elderly downsizers	2
Sheltered accommodation/retirement homes	3
Mixture of all sizes	15
Other	

A complete copy of all the comments on housing types, has been prepared and made available to the Parish Council separately.

Housing Statistics Great Horwood

Source Zoopla

Table 1

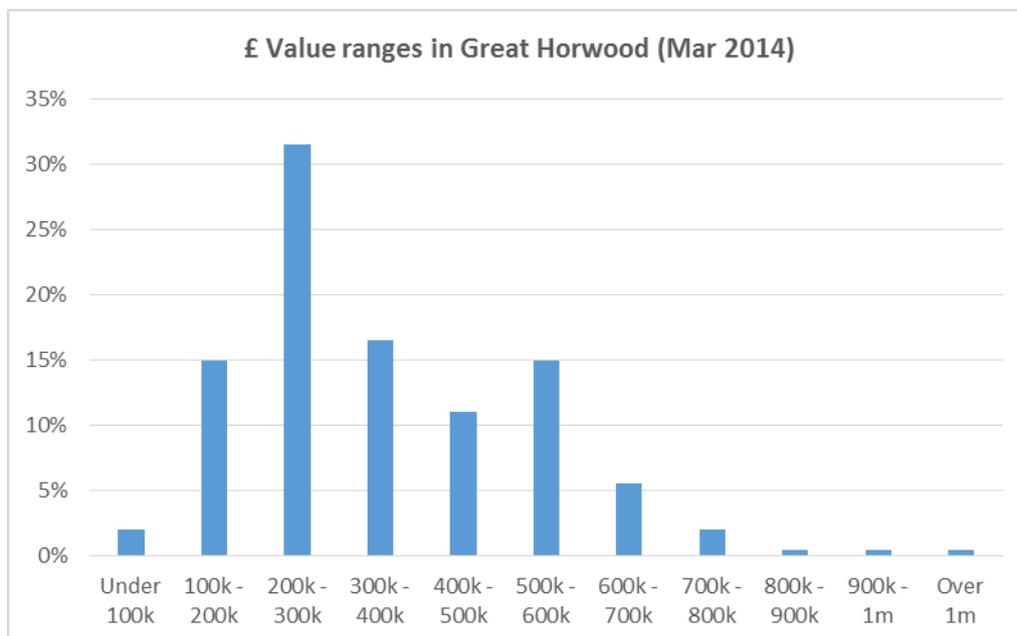
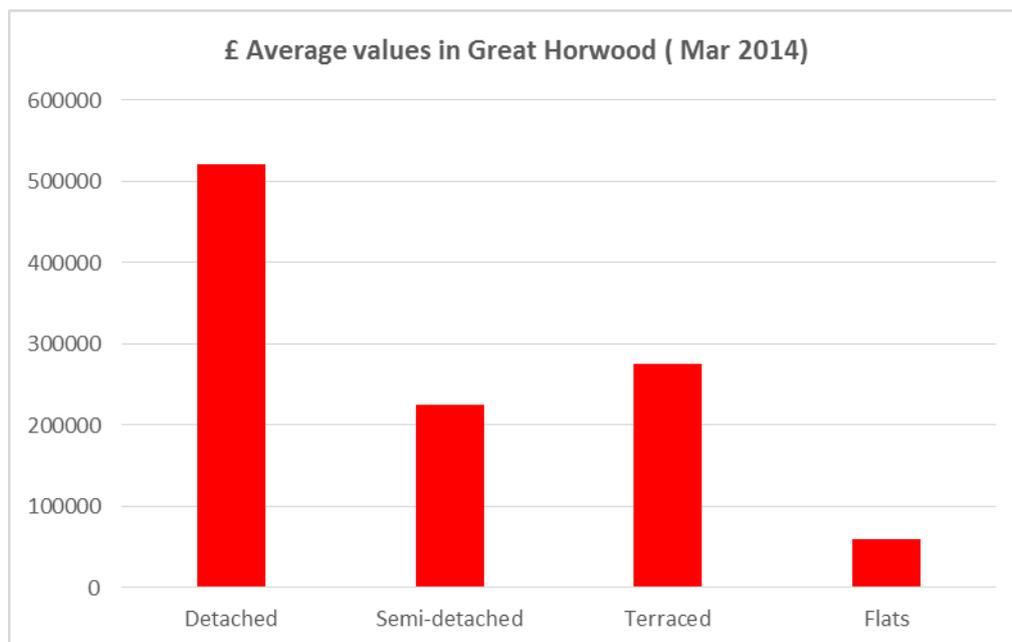


Table 2



6. Part 2 – Local Affordable Housing Need

Twenty households/individuals filled out the second part of the form, indicating a need for affordable housing at some point in the next five years. In 12 of the responses, a current need (0-2 years) was indicated and 2 households indicated 2 – 3 years. The remaining 6 surveys received, including a person interested in downsizing, a future need (within the next four to five years) was recorded. One response was from 2 individuals under the age of 16 and has not been included in this analysis.

Figures from the AVDC Bucks Home Choice show a further 8 household, individuals or families on their housing register giving a total of 28 respondents who consider themselves in housing need.

Analysis of Need

The survey form also asked for details of why respondents consider themselves to be in housing need. However these statements are self-assessed and have not been verified in any other research. It is my experience that these surveys are relatively accurate, as people do not bother to reply if they feel they could satisfy their housing requirements in any other way.

7. Rural Housing Enabler Comments

As can be seen in Part 1 of this report the majority (83.8%) of respondents were in favour of affordable housing for local people. Comments recorded were generally supportive of a small development of homes to meet the requirements of people with a local connection to Great Horwood Parish.

To forecast the number of homes required in a parish to meet local housing need in perpetuity, the indicator used by many local authorities is that the need must be at least twice the number of properties built. This is to ensure sufficient demand in future years. The response level to this survey is very good. It is acceptable as an indicator of the needs and attitudes toward further housing development in the locality, taking into account all the information provided.

It should be noted that the demand did not always reflect actual household sizes and need. For example, in some cases, although in housing need, some applicants had expressed an interest in shared ownership when their declared salary level was only sufficient to afford rented accommodation.

14 respondents to the survey are hidden households living with family members, 1 is in private rented accommodation which is likely to be sold, 3 are in Housing Association or council rented accommodation and would like smaller accommodation, one of these as shared ownership. 1 is an owner-occupier hoping to downsize at a future date.

17 respondents require a 1 bedroom property, 3 respondents require a 2 bedroom property and this figure includes 2 downsizers who could possibly need 3 bedrooms.

It should be noted that although 6 families or individuals aspired to shared ownership, disclosed salary and saving levels would indicate that most could only afford rented properties.

8. Points to consider:

Affordable Housing

Affordable housing is social rented, affordable rented and intermediate housing. From April 2012 affordable housing is defined in Annex 2 of the National Planning Policy Framework 2012 (prior to this, the definitions in Planning Policy Statement 3 apply). Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime.

Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80 per cent of the local market rent (including service charges, where applicable).

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing. Homes that do not meet the above definition of affordable housing, such as “low cost market” housing, may not be considered as affordable housing for planning purposes.

For the younger population the lack of finding affordable housing has been a problem for decades, but recently has reached crisis point. Incomes of those who work in rural areas tend to be lower than the regional average which makes it difficult for people working locally. For instance, those in agriculture, tourism and village services wishing to live in the village in which they work. High house prices prevent first-time buyers from getting a foothold in the housing market. If young people are priced out of rural areas then the available pool of labour for the local economy and service sector will diminish. Additionally demand for services such as schools, shops and pubs will also decrease making their existence less viable.

The Royal Institute of Chartered Surveyors, Valuation Standards/Global UK, Red Book. (UK Valuation Standard) (UKVS) 3.7 conditions, state that when valuing all new build affordable homes, whether rural or otherwise the price will be based on comparable open market housing prices locally. Valuers are compelled to follow these standards and these conditions apply to rural affordable housing across the country.

The RICS standards in the Red Book bring together all factors that should be taken into consideration when valuing a new-build property, including: value-adding factors such as: more efficient heating systems, enhanced levels of insulation and high-quality build materials which are offered as standard on Rural Exception developments of affordable housing.

Affordability for local people is achieved by selling a proportion of the equity, taking into account local financial circumstances and in line with how much the purchaser can afford. Unfortunately, because of the rise in house prices and with salaries not keeping pace, this often puts ‘affordable’ rural homes out of the reach of many. Mortgages are particularly difficult to obtain in the current climate, lenders expecting a higher deposit of at least 20% and an exemplary credit history. Rent is now charged at ‘affordable’ up to 80% of open market rental values and not normally at ‘social’ rent levels, although generally the ‘affordable’ rent is set at a level that fits within the Local Housing Allowance housing benefit.

Homes for downsizers/elderly

In September 2013, 'Demos' published a report called 'Top of the Ladder' about the chronic undersupply of appropriate housing for older people. They consider that this is the UK's next housing crisis. "While all eyes are on those struggling to get on the bottom of the property ladder, those at the top are often trapped in homes that are too big and unmanageable. This is due to a lack of suitable homes to downsize into and in turn has a negative effect not just on older people's health and wellbeing, but on the rest of the housing chain." The Top of the Ladder uses original quantitative research to investigate older people's housing preferences and the likely impact of giving them greater choice. It estimates that if all those interested in buying retirement property were able to do so, 3.5 million older people would be able to move, freeing up 3.29 million properties. Apart from these gains, retirement housing has a very beneficial effect on older people's health, wellbeing and social networks. It could save health and care services considerable resources.

The report suggests that this would be a triple-win for government, improving older people's lives while stimulating the property and home-building market, at little cost to the public purse. It recommends changes to the planning code to encourage the development of retirement housing, while also providing practical help and giving financial incentives to encourage downsizing. It concludes by arguing that the Government should adopt a 'whole chain' view of the housing market, as helping those at the top of the ladder will unlock supply and benefit those on every other step." *Source Demos

Self-Build

The following are models of self-build available;

Self-Build one-off - The design and construction process is undertaken by the owner who also carries out a fair proportion of the actual building work too.

Contractor built one-off home- Owner manages the design process, selects a contractor who then takes care of the construction work.

Kit home - Select preferred kit home and the kit home company then erects the house.

Independent community collaboration – The community work together to acquire a site to split up into plots, then organise the design and construction of their individual homes. Possibly by way of a Community Land Trust (CLT).

Supported community self-build group - A social landlord or a community Self Build Agency helps build a group of homes together. Some funding may be available through the Homes and Communities Agency (HCA) Community Led Project Support funding to help groups get started.

Custom Build - Developer built one-off home. A developer with a site and approved design takes care of everything; to save costs.

Developer led group project - A developer organises a group and builds the homes; often, to save costs, the self-builders finish them off. Possibly Community Land Trust.

9. Summary and Recommendations

From the results of this survey it is clear that the majority of the people who responded support a mix of housing development in the parish. The most popular choices were;

- Affordable homes for local people
- 2 and 3 bedroom starter homes for sale on the open market
- Medium family homes

There is a clear housing need in the parish. Affordable homes for local people were well supported with the main need being for 1 bedroom rented properties. On the basis of the survey data and information from AVDC, there is currently enough evidence to warrant a scheme of around 10 - 12 rural exception homes in Great Horwood Parish. A rural exception scheme allows any affordable properties built to remain available for local people in perpetuity.

Because of the lack of government funding available consideration might be given to including open-market homes to cross subsidise any affordable homes. This is supported by the National Planning Policy Framework and draft policy VS10 in the Vale of Aylesbury Plan.

Consideration could be given to supplying a mixture of 4 affordable (1 and 2 bedrooms) and 2 open market/age restricted on 2 or 3 different sites which might offer a good solution to lack of government funding. This could also be achieved by way of a Community Right to Build Order as part of the Neighbourhood Development Plan or by way of a Community Land Trust.

Eight families aspired to larger family homes with 2 couples looking to downsize at some stage. If homes could be provided for the elderly downsizers this would free up some larger homes for the families who expressed a need for bigger family homes. The main issues would be to ensure that the smaller homes remained in perpetuity for local people and it could not be guaranteed that there would be older parishioners in a position or with the desire to move to smaller accommodation when the units were complete. If any smaller homes built were sold outright on the open market this would not then address the problem for future generations of downsizers, as it is possible that the homes would be extended and enlarged. One solution might be to build a small scheme of age-restricted homes on a fixed shared equity, leasehold basis with a Community Land Trust (CLT) holding say a 20% share. This might include a clause in the lease that prohibits extensions to ensure that the properties remained small.

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10. Images of Local Affordable Housing

Flats at Tingewick, Oakley and Mursley, Bucks





11. Useful Links and Contacts

HCA, HAPPI (Housing Our Ageing Population, Panel for Innovation) Report June 2009.
<http://www.homesandcommunities.co.uk/Housing-Ageing-Population-Panel-Innovation>

The Joseph Rowntree Foundation, www.jrf.org.uk

Age Concern Fact Sheet, Housing Options SF50. www.ageconcern.org.uk. This factsheet includes information on:

- Help available for people to stay in their home
- Homeshare scheme
- Rented housing from the council or housing association
- Private rented
- Sheltered housing
- Moving in with relatives

Rural Services Network www.rsnonline.org.uk. The Rural Services Network is a membership organisation devoted to safeguarding and improving services in rural communities across England. The network has three main purposes:

- Representing the case for a better deal for rural service provision
- Exchanging useful and relevant information
- Developing and sharing best practice

ACRE

Action with Communities in Rural England is the national umbrella body of the Rural Community Action Network (RCAN), which operates at national, regional and local level in support of rural communities across the country. They aim to promote a healthy, vibrant and sustainable rural community sector that is well connected to policy and decision-makers who play a part in delivering this aim. ACRE is nationally recognised for its expertise in ensuring rural community-led solutions are central to public policy debate.

www.acre.org.uk

<http://www.defra.gov.uk/crc/rural-housing-at-a-time-of-economic-change>

<http://www.selfbuildportal.org.uk/>

<http://www.communitylandtrusts.org.uk/>