

# A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF CROXTON KERRIAL



PRODUCED BY  
**MIDLANDS RURAL HOUSING**

**FEBRUARY 2016**



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## 1. Summary

- A Housing Needs Survey was carried out in the village of Croxton Kerrial in January 2016.
- Results obtained showed there was a need in the next 5 years for up to 12 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'<sup>1</sup>, 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 Croxton Kerrial & Branston Parish Council, the local community, Melton Borough 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](http://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 Melton Borough 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.

In 2015, Melton Borough Council (MBC) instructed MRH to investigate the local housing needs of the residents of Croxton Kerrial, Leicestershire. This formed part of a rolling 5 year programme of Housing Needs Surveys that MBC have to understand the housing needs of its rural communities. MRH worked with Croxton Kerrial & Branston Parish Council to agree and arrange the Housing Needs Survey of the whole Parish.

<sup>1</sup> 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<sup>2</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 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<sup>3</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 Croxton Kerrial.

The Croxton Kerrial Housing Needs Survey questionnaires were delivered to every household in the Parish in early January. The return date for the survey was 31<sup>st</sup> January and returns were made via a postage paid envelope directly to MRH. Survey forms were distributed to all households in the village as well as to those who contacted MRH to say that they had moved away from Croxton Kerrial or had a strong connection to the Parish and wished to complete a form. In total 186 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 Croxton Kerrial residents. This evidence will be made available to Melton Borough Council and Croxton Kerrial & Branston Parish Council; used to inform Housing Strategy and the Neighbourhood Plan; 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.

<sup>2</sup> Halifax Rural Housing Review 2014 - "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."

<sup>3</sup> National Housing Federation, Rural housing research report 2014

## 4. Conclusion

MRH has conducted a detailed study of the housing needs of Croxton Kerrial 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 Croxton Kerrial.

Of the 11 respondents who indicated a housing need in the next 5 years:

- **4 were assessed as being in need of open market housing (for local people) to purchase**
  - 2 x 4 Bed house - open market purchase
  - 1 x 2 Bed bungalow - open market purchase
  - 1 x 3 Bed bungalow - open market purchase
- **7 were assessed as being in need of affordable housing for rent and shared ownership**

2 x 1 Bed house - affordable rented	1 x 2 Bed bungalow - affordable rented
2 x 2 Bed house - affordable rented	2 x 2 Bed house - shared ownership

These results were cross referenced with the Melton Borough Council Housing Register. Respondents to the Housing Needs Survey who were also on the Housing Register were not analysed again (so no double counting has taken place), and there were a further 5 households who have been assessed as being in housing need who feature on the Housing Register but did not complete a Housing Needs Survey questionnaire. These households all have a connection to Croxton Kerrial and their housing needs are as follows:

- **5 were assessed as being in need of affordable housing:**
  - 2 x 1 Bed house - affordable rented
  - 2 x 3 Bed house - affordable rented
  - 1 x 1 Bed bungalow - affordable rented

**THERE IS AN IDENTIFIED NEED FOR**  
**4 OPEN MARKET HOMES AND 12 AFFORDABLE HOMES**  
**IN CROXTON KERRIAL FOR THOSE**  
**WITH A LOCAL CONNECTION**

## Appendix 1 - Housing Need Analysis

Of the 66 returns, 55 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 6 respondents who stated that they are in housing need in the next 5 years as well as those assessed as being in need on MBC'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.

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 / purchase
21	Yes	No	Family living in own home	Present home too small	4 / 5 bed house - Open market purchase	4 bed house - Open market purchase
22	Yes	No	Couple living in own home	Present home too large	2 bed bungalow - Affordable rented	2 bed bungalow - Open market purchase
30	Yes	Yes	Family living in privately rented home	Present home too small	3 bed house - Affordable rented	2 bed house - Affordable rented
43	Yes	No	Couple living in own home	Present home too large	3 / 4 bed bungalow - Open market purchase	3 bed bungalow - Open market purchase



Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
45	Yes	No	Single person living with family	First independent home	2 bed house - Shared ownership	2 bed house - Shared ownership
52	Yes	No	Couple living in home tied to their job	Need secure tenure	2 bed house / bungalow - Affordable rented	2 bed house - Affordable rented
53	Yes	No	Single person living with family	First independent home	2 bed house - Open market purchase  (would also move to Branston)	2 bed house - Shared ownership
61	Yes	No	Single person living with family	First independent home	1 bed house / flat / bungalow - Private rented / affordable rented	1 bed house - Affordable rented
64	Yes	No	Single person living with family	First independent home	1 / 2 bed house / bungalow - Affordable rented  (would also move to Branston)	1 bed house - Affordable rented
65	Yes	No	Couple living in privately rented home	Present home too large and expensive	3 bed house / bungalow - Affordable rented  (would also move to Branston)	2 bed bungalow - Affordable rented

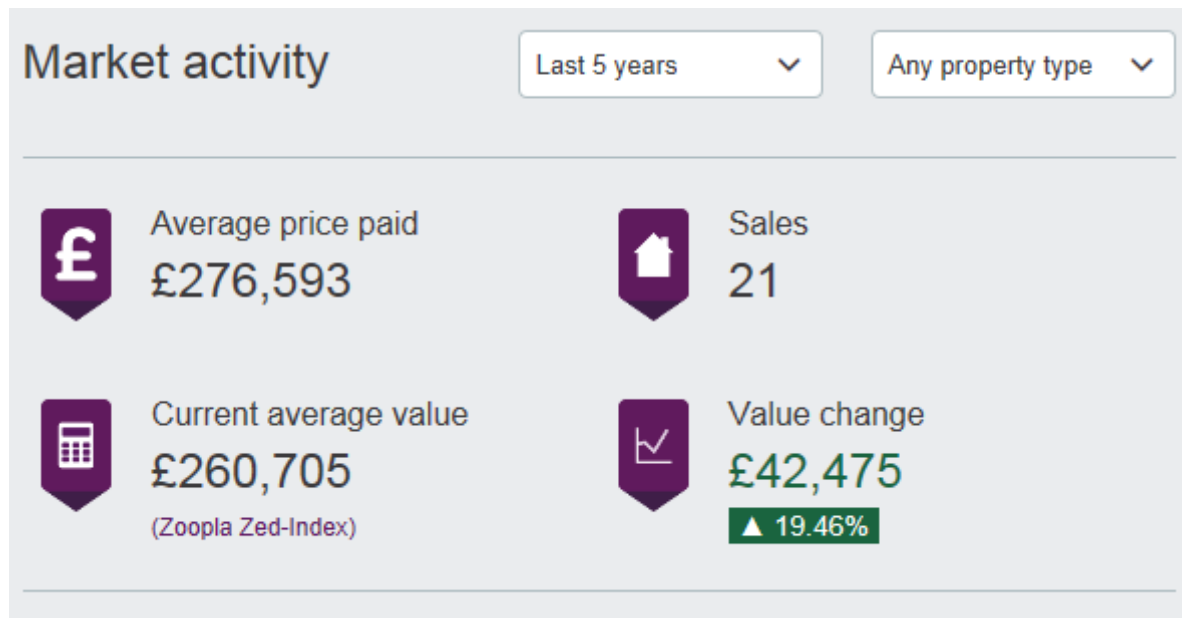
Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
66	Yes	No	Family living in own home	Present home too small	4 bed house - Open market purchase	4 bed house - Open market purchase

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

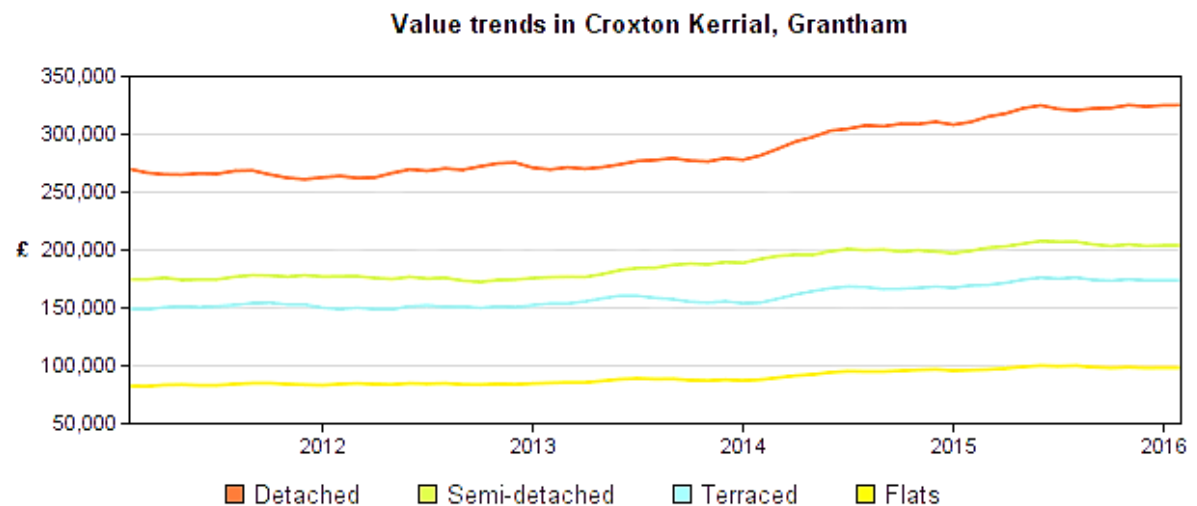
	Local Connection?	On Housing Register?	Household details	Reasons for need	Likely allocation
	Yes	Yes	Single (26-59 years old)	Privately renting	1 bed house - affordable rented
	Yes	Yes	Family with children	Privately renting	3 bed house - affordable rented
	Yes	Yes	Single (60+ years old)	Affordable renting	1 bed bungalow - affordable rented
	Yes	Yes	Couple (26-59 years old)	Unsuitably housed	1 bed house - affordable rented
	Yes	Yes	Family with children	Affordable renting	3 bed house - affordable rented



## ii) House price trends



Property prices in the village have, overall, increased over the past 5 years. During that period prices have increased by an average of 19.46% (£42,475).



### iii) Local context - properties for sale

By way of local context, the tables below shows prices of properties that were for sale or private rent in Croxton Kerrial in February 2016 (source: [www.zoopla.com](http://www.zoopla.com)).

#### Current asking prices in Croxton Kerrial

Average: **£149,950**

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	<b>£149,950</b> (1)	-	-	-
Flats	-	-	-	-	-
All	-	<b>£149,950</b> (1)	-	-	-

#### Current asking rents in Croxton Kerrial

Average: **£498 pcm**

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	<b>£498 pcm</b> (1)	-	-
Flats	-	-	-	-	-
All	-	-	<b>£498 pcm</b> (1)	-	-

There is currently only one property for sale and one for rent in Croxton Kerrial.

### iv) Local context - properties sold

#### Property value data/graphs for Croxton Kerrial

Property type	Avg. current value	Avg. £ per sq ft.	Avg. # beds	Avg. £ paid (last 12m)
Detached	£324,348	£165	3.4	£735,000
Semi-detached	£203,096	£221	2.8	£154,000
Terraced	£172,952	-	2.9	-
Flats	-	-	-	-

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

The average property price for actual sales since February 2015 (total 3 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 February 2015 (£154,000) would require a deposit of £30,800 and income in excess of £35,000 per annum.

## Appendix 2 - Respondent details

A total of 186 survey forms were distributed and 66 were received in return, giving a return rate of 35% against the number distributed. In our experience this is a good 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.

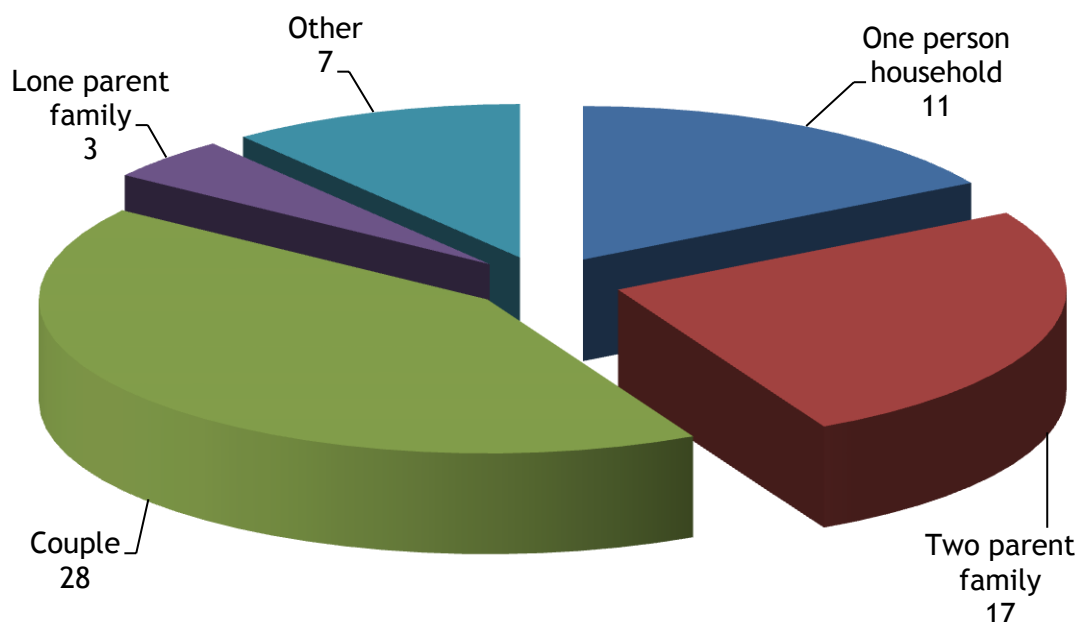


Fig 1.1 - Household type

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 couples; 42% of total responses were from this group.

26% of responses came from two parent families; 17% from one person households and 5% from lone parent families. 11% of responses described their household composition as 'other.'

## 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):

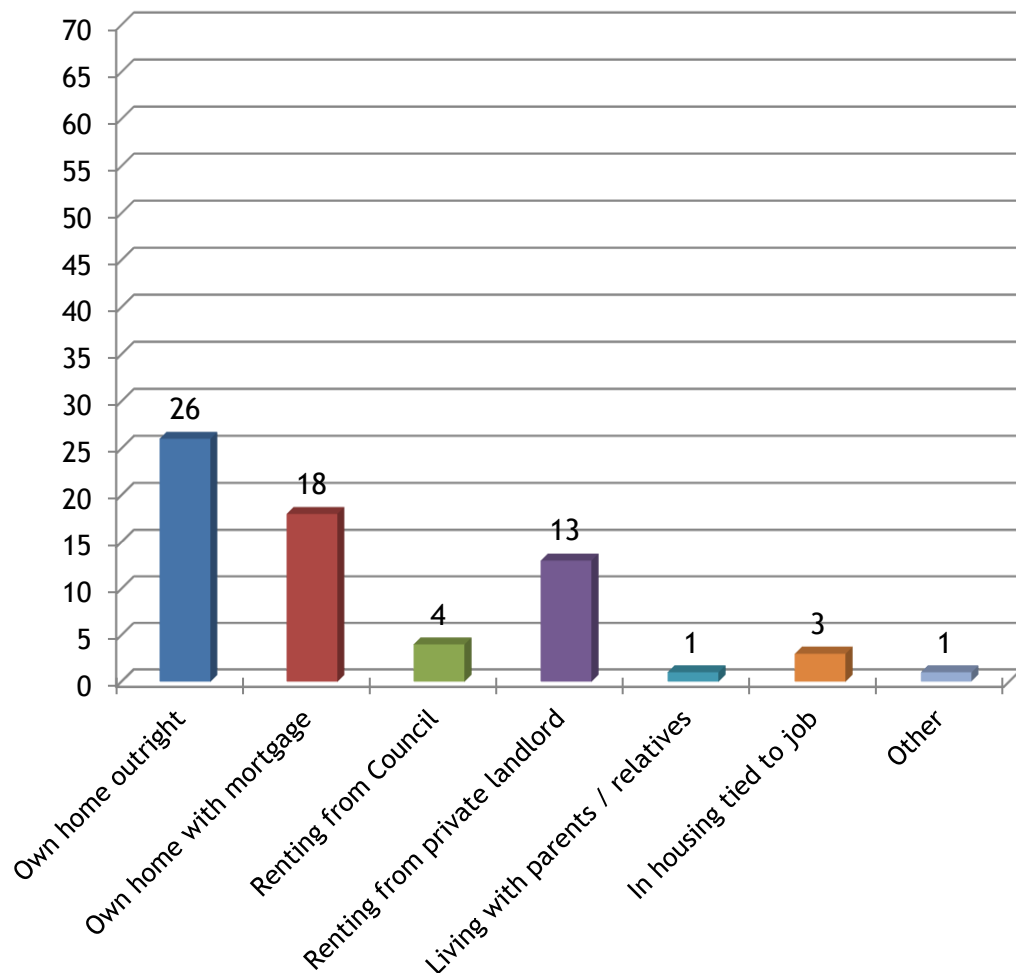


Fig 1.2 - Tenure of respondents

It shows that 'owner-occupiers' were by far the largest tenure group accounting for 67% of replies (39% of total survey respondents owned their home outright and have no outstanding mortgage on their property and 27% have a mortgage on their home).

26% of respondents live in rented accommodation (6% rent from the Council and 20% rent privately).

5% of responses came from those living in housing 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:

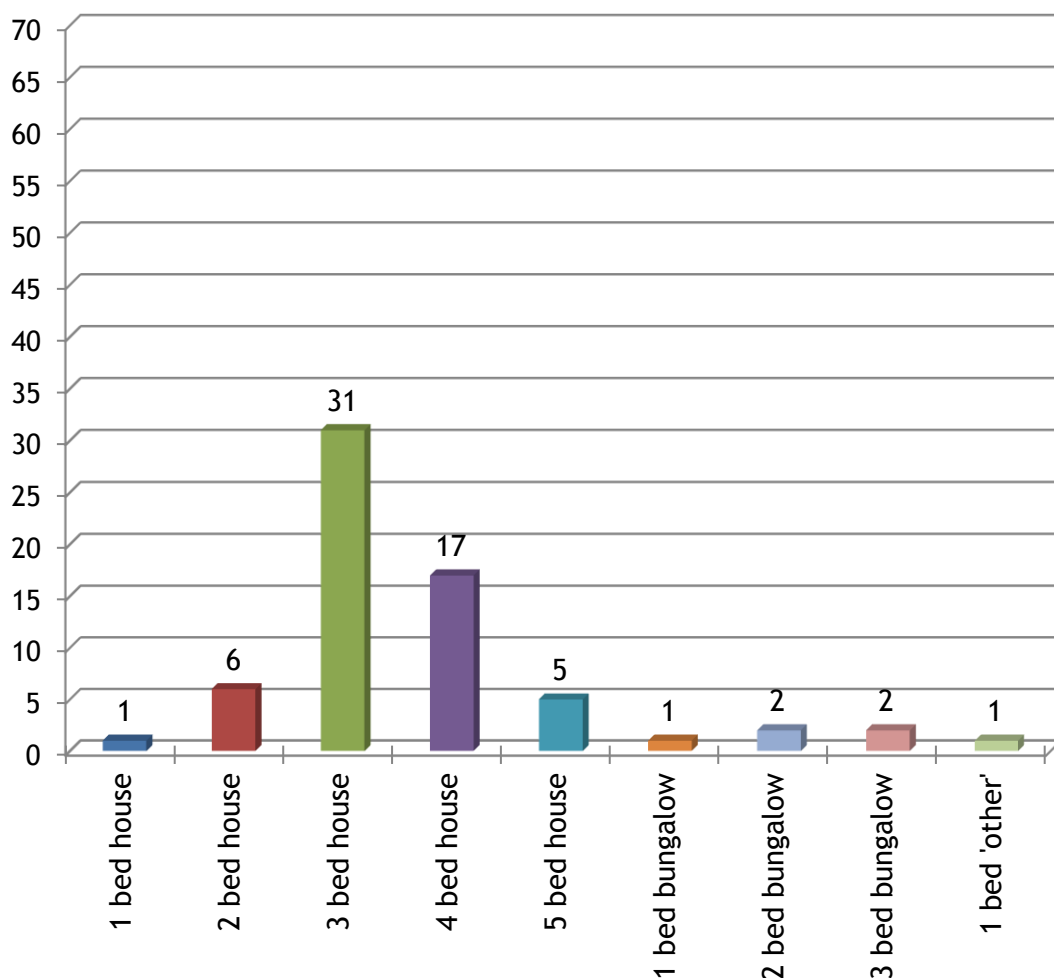


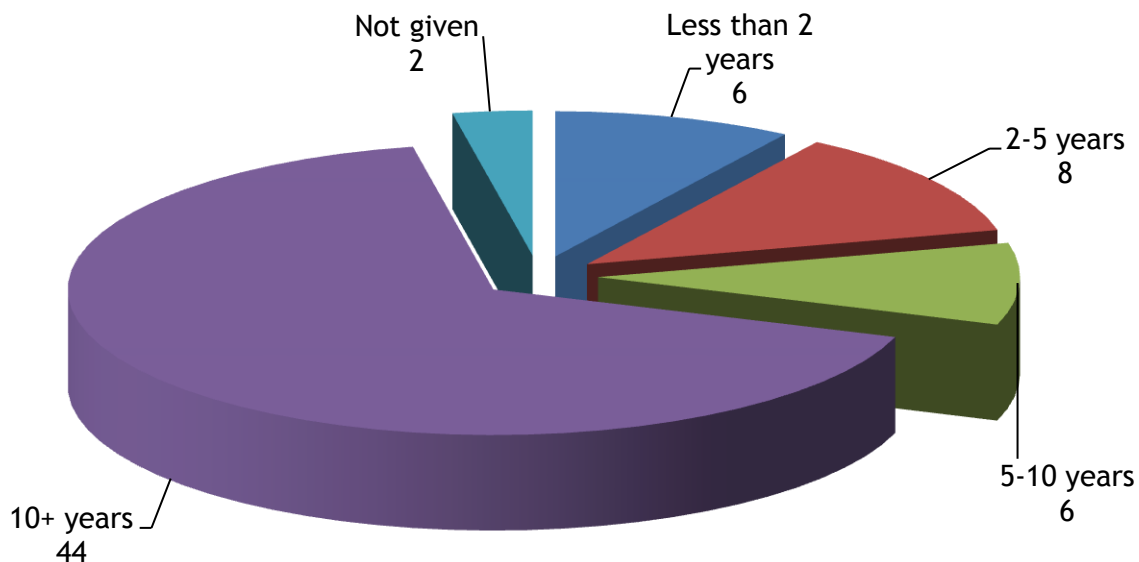
Fig 1.3 - Property types

Fig 1.3 shows that 91% live in a house and 8% live in a bungalow.

Those living in 3 bedroom houses were the largest group (47% of responses), followed by those living in 4 bedroom houses (26%) and 2 bedroom houses (9%).

#### iv) Length of residence in village

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



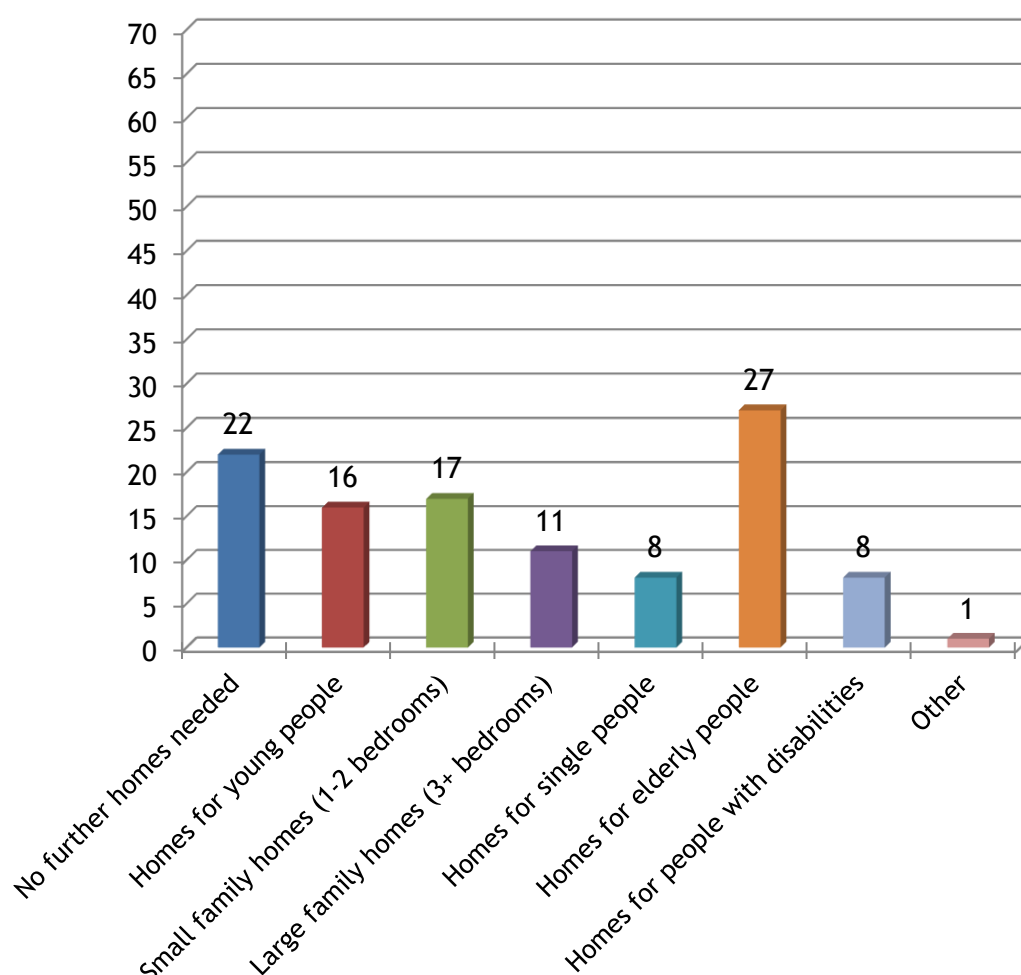
*Fig 1.4- Length of residence in village*

Fig 1.4 shows that 67% of completed surveys came from households that have lived in the village for over 10 years.

9% of respondents have lived in Croxton Kerrial for between 5 and 10 years, 12% have been there for between 2 and 5 years and 9% 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 the village*

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 33% of respondents thought that no further homes were needed in Croxton Kerrial.

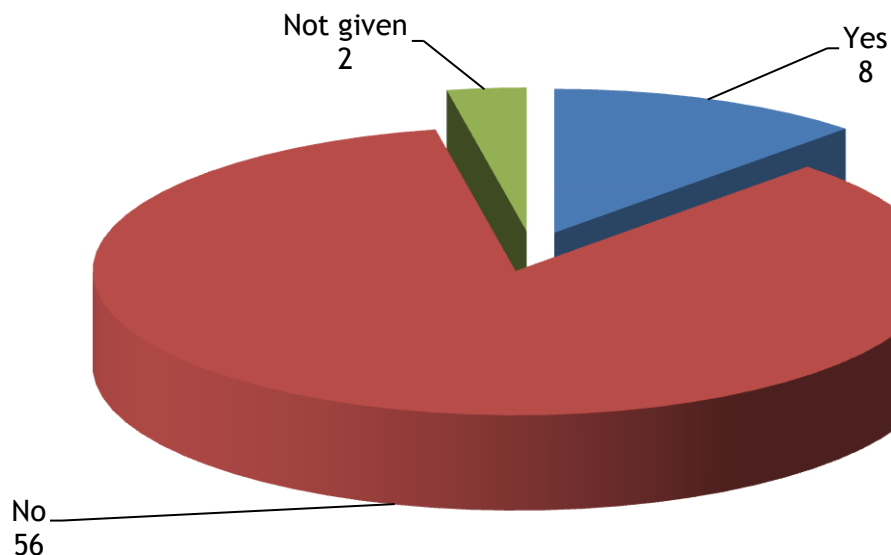
Of those that believed more homes were needed, the most popular choices were:

- Homes for elderly people (41%)
- Small family homes (26%)
- Homes for young people (24%)



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.



*Fig 1.6 -New homes required from within household*

It can be seen from fig 1.6, above, that only 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. 85% of responses felt that this was not the case.

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.

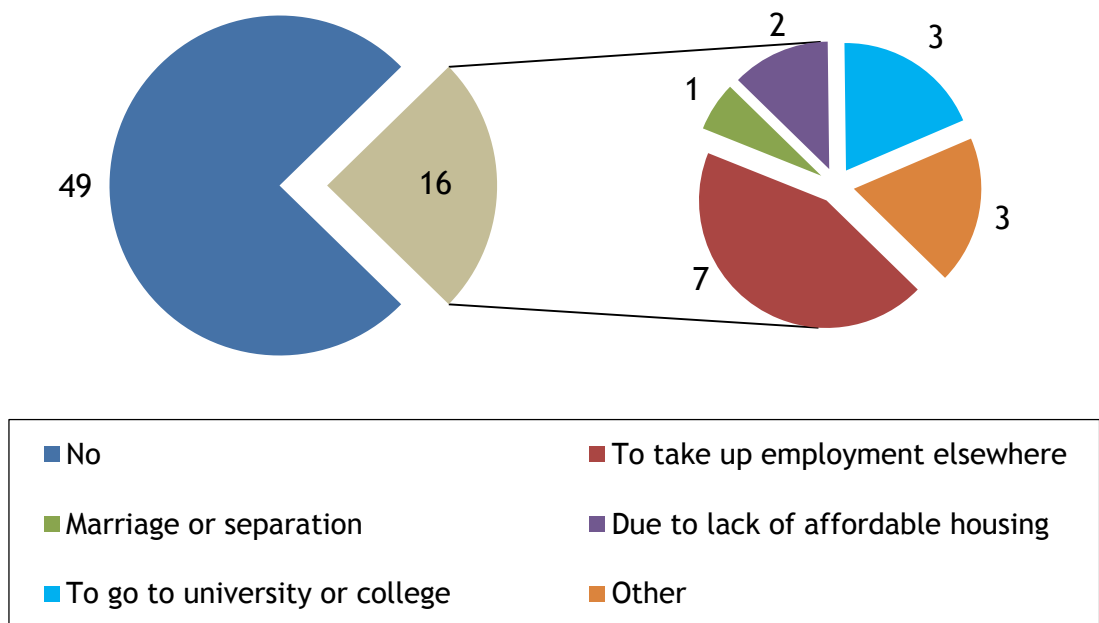


Fig 1.7 - Migration and reasons for leaving

Fig 1.7 shows that 24% of village 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 it is worth noting that 2 cases involved a lack of affordable housing.

### 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.

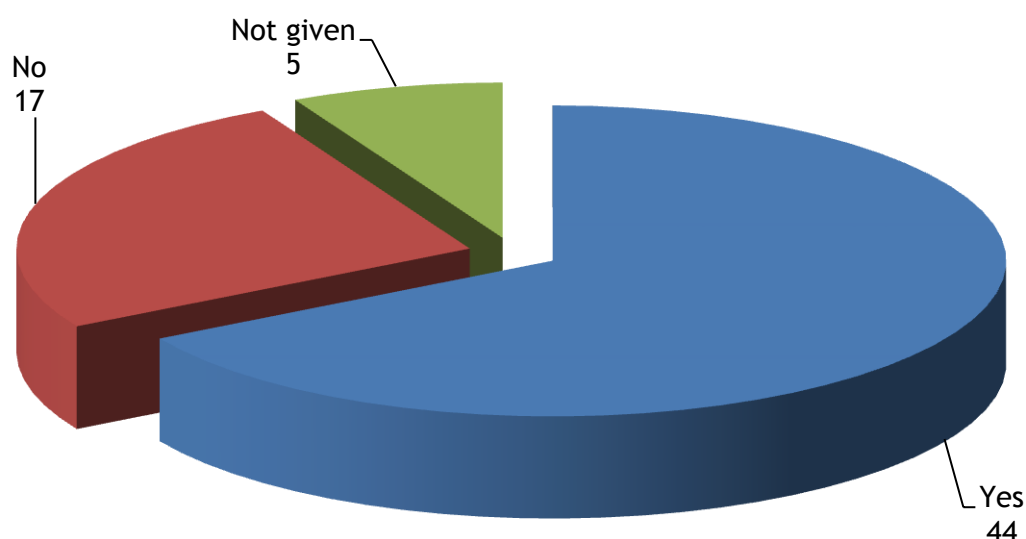


Fig 1.8 - Support for homes for local people

Fig 1.8 shows that 67% of respondents are in support of a small number of homes to meet local peoples' needs, while 26% said that they are not in support. 8% did not provide an answer to this question.

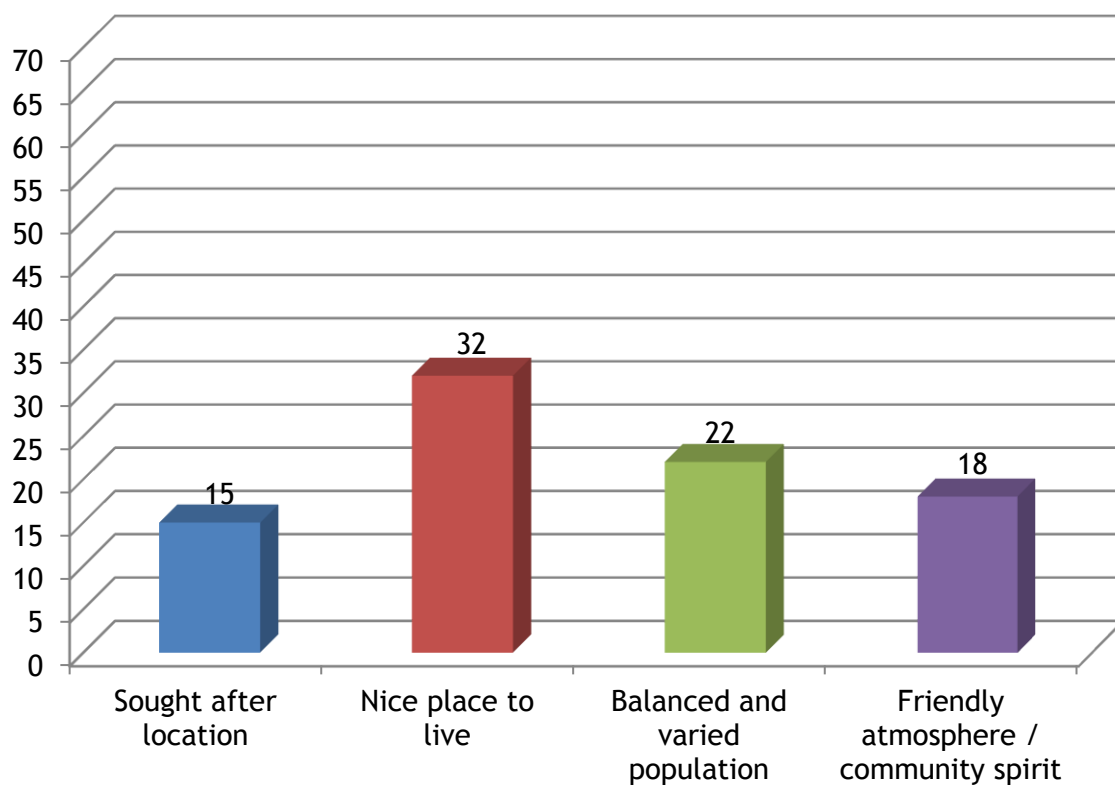
Of the 17 respondents who answered 'no' (26%) only one reason was actually specified.

### 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.

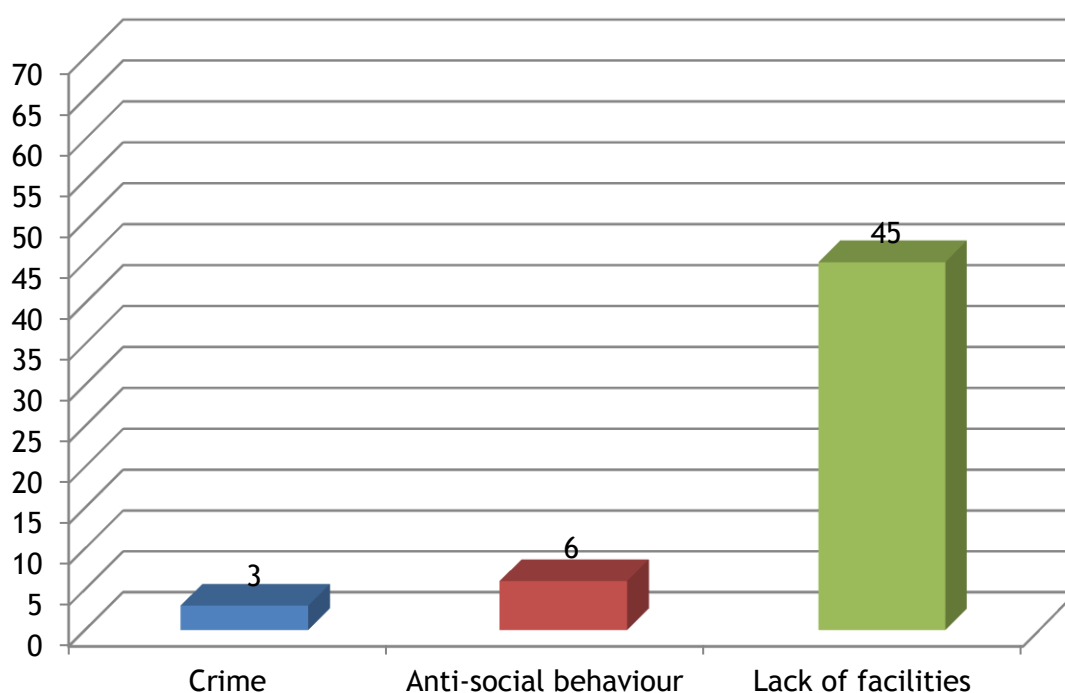
The first question (question 19) asked village residents which of the 'positive' factors of life in the village best described Croxton Kerrial.



*Fig 1.9 - Life in the village - positive factors*

From fig 1.9, above, it can be seen that many respondents hold positive views about life in Croxton Kerrial. 48% believed that the Parish is a nice place to live and 33% believe it has a balanced and varied population. 27% believe it has a friendly atmosphere/community spirit and 23% believe it is a sought after location.

The second question (question 20) sought village residents' perceptions on the potentially negative aspects of life in the village.

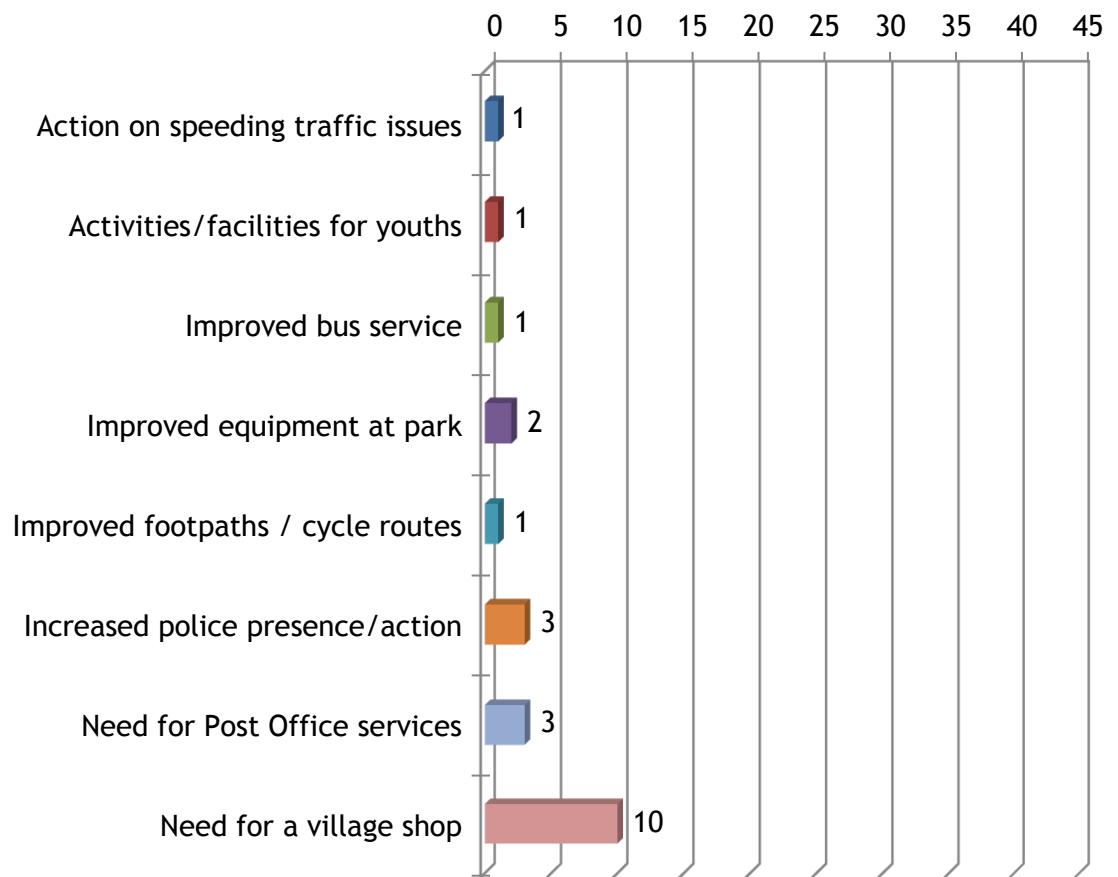


*Fig 2.0 - Life in the village - negative factors*

As can be seen from fig 2.0 above, some respondents consider that Croxton Kerrial suffers a little from some of the 'negative factors' that affect many communities. 68% of respondents stated that there is a lack of facilities in the Parish. 5% of respondents felt that crime is an issue and 9% thought that anti-social behaviour can be a problem.

Some respondents provided further details around their thoughts on this question. These can be found overleaf.

Do you feel that the Parish suffers from a lack of facilities? Those that answered 'yes' and provided a comment can be summarised as:



*Fig 2.1 - Issues of concern / areas for improvement in the village*

Of the 45 responses (68%) who felt that the Parish lacked facilities, the highest number related to shop facilities.

x) Adequate housing in the village

Question 21 asks respondents if they felt that there was a lack of adequate housing.

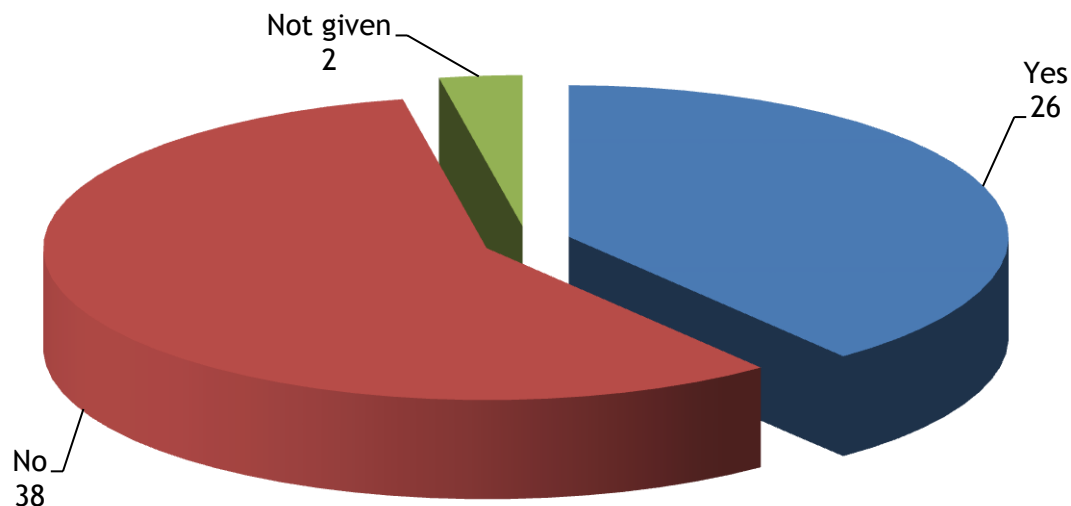


Fig 2.2 - Perceptions on the provision of adequate housing in the village

Fig 2.2 shows that 58% of respondents believe that there is not a lack of adequate housing in Croxton Kerrial, with 39% of respondents believing that there is a lack of adequate housing.

Of the 26 responses (39%) who felt that the Parish had a lack of adequate housing, 10 provided specific comments which all related to the need for affordable homes for local people.



## Appendix 3 - Contact information

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