

# A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF FRISBY ON THE WREAKE



midlands rural  
— housing —

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## 1. Summary

- A housing need survey was carried out in the Parish of Frisby on the Wreake in October 2014.
- Results obtained showed there was a need for up to 6 open market (sale) homes for local people enabling them to be suitably housed within the community.
- There were 2 affordable housing needs identified by the Housing Needs Survey.
- 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.

## 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 2014, Melton Council (MBC) instructed MRH to investigate the local housing needs of the residents of Frisby on the Wreake, 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 the Parish Council to agree and arrange the Housing Needs Survey of the 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>1</sup> forcing many local residents to move away from their towns and villages in order to find suitable and affordable homes. House prices in the countryside are now 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>2</sup>. New household formation is outstripping supply by 3 to 1 (source: CLG). Increasing house prices and the limited availability of appropriate properties has resulted in local people being unable to find a home within their community and this may be happening in Frisby.

The Frisby Housing Needs Survey questionnaires were delivered to every household in the Parish in mid September. The return date for the survey was 20<sup>th</sup> October and returns were made via a postage paid envelope directly to MRH. Survey forms were distributed to all households as well as to those who contacted MRH to say that they had moved away from Frisby or had a strong connection to the Parish and wished to complete a form. In total 252 survey forms were distributed.

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 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."

<sup>3</sup> National Housing Federation, Rural housing research report 2013

## 4. Respondent details

A total of 252 survey forms were distributed and 88 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 kind but 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.

### i) Household type

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

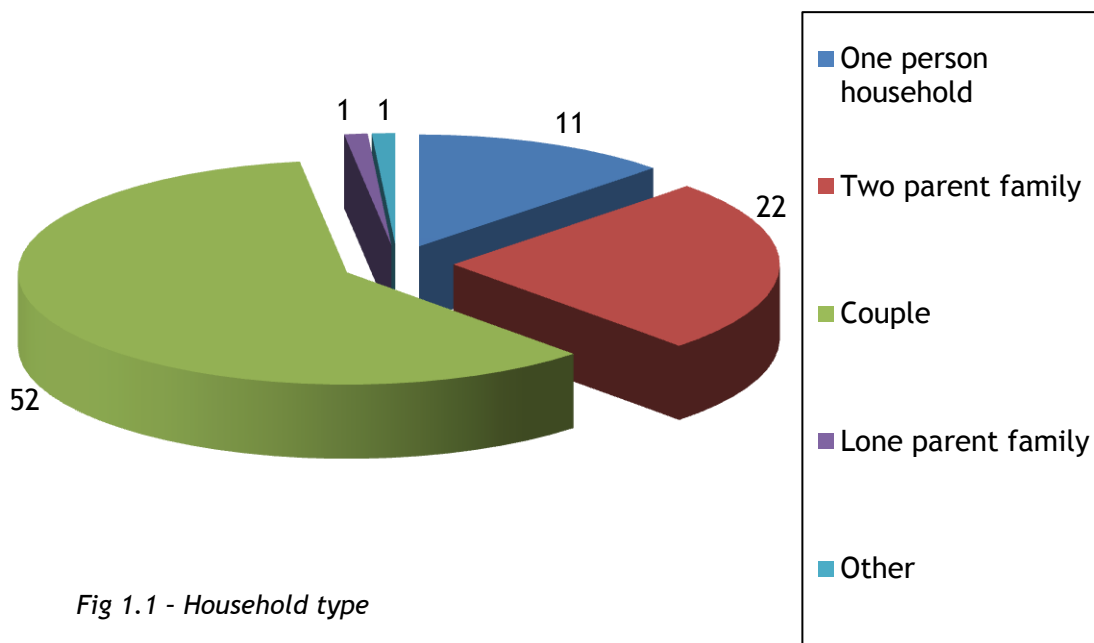


Fig 1.1 - Household type

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; 60% of total responses were from this group.

25% of responses came from two parent family homes and 13% were from one person households.

**ii) Tenure of all respondents**

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

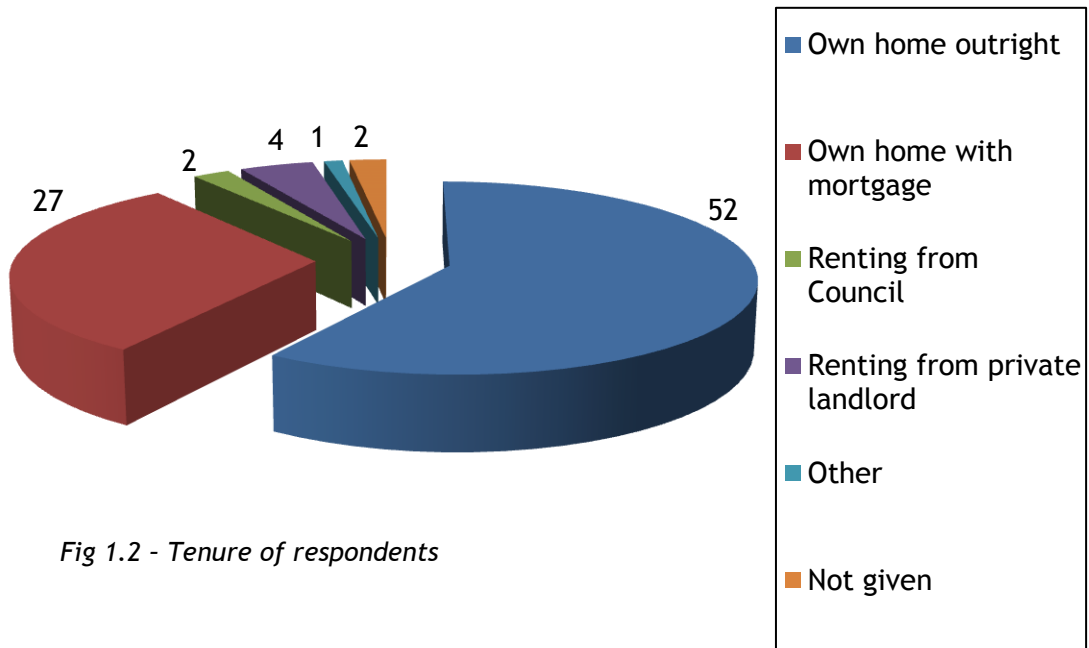


Fig 1.2 - Tenure of respondents

It shows that ‘owner-occupiers’ were by far the largest tenure group accounting for 79% of replies (60% of total survey respondents owned their home outright with no outstanding mortgage and 31% have a mortgage on their home).

7% of respondents live in rented accommodation (5% privately renting and 2% Council renting).

**iii) Property Types**

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

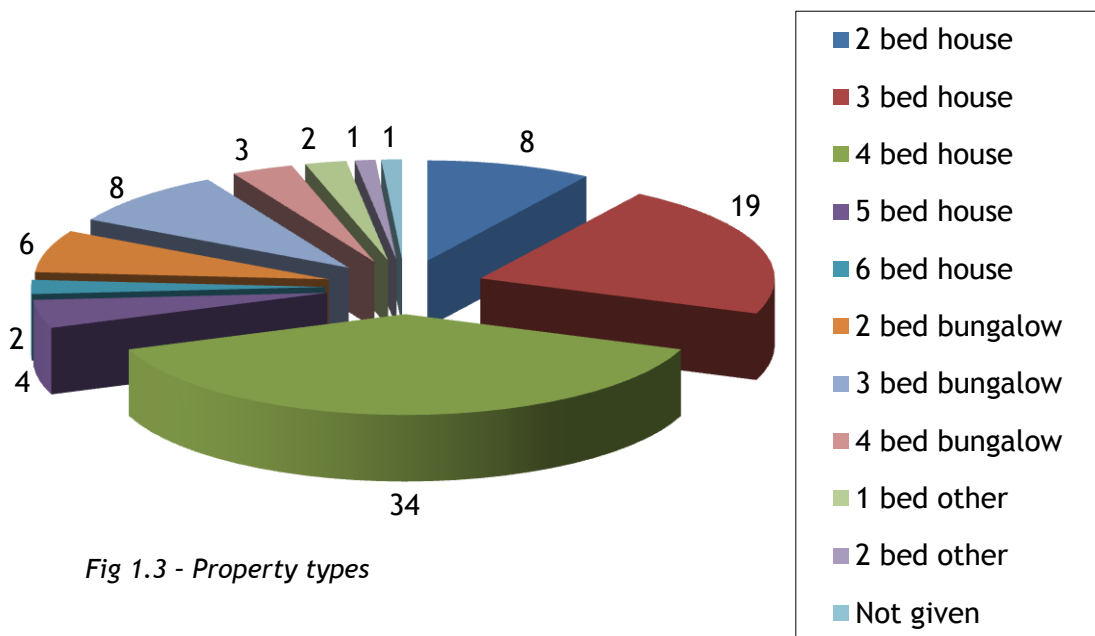


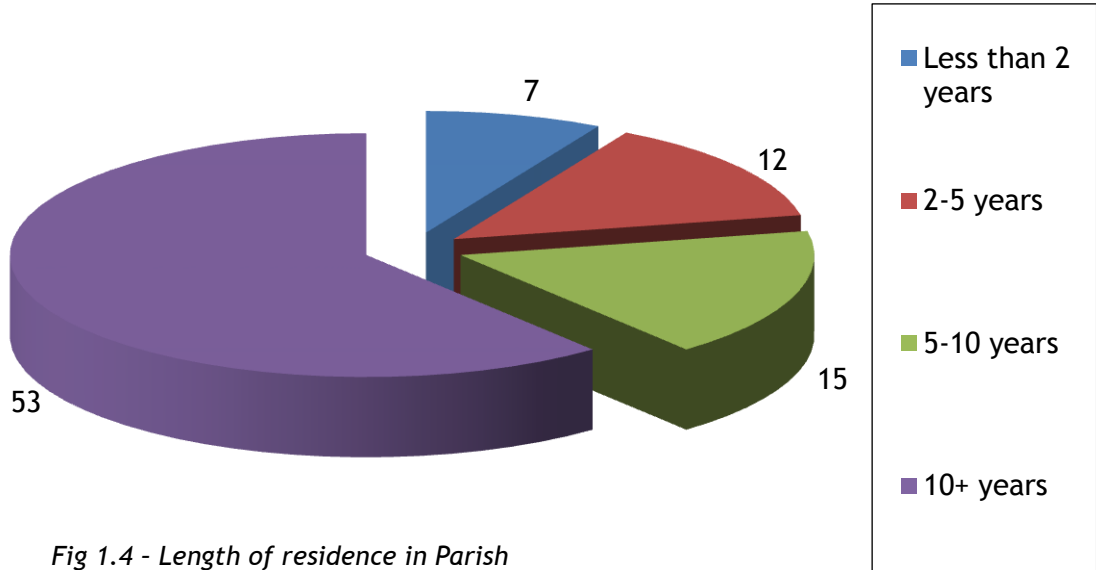
Fig 1.3 - Property types

76% of respondents live in a house and 19% live in a bungalow. 5% live in 'other' types of property.

Those living in 4 bedroom houses were the largest group (39% of responses), followed by those living in 3 bedroom houses (22%).

**iv) Length of residence in Parish**

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



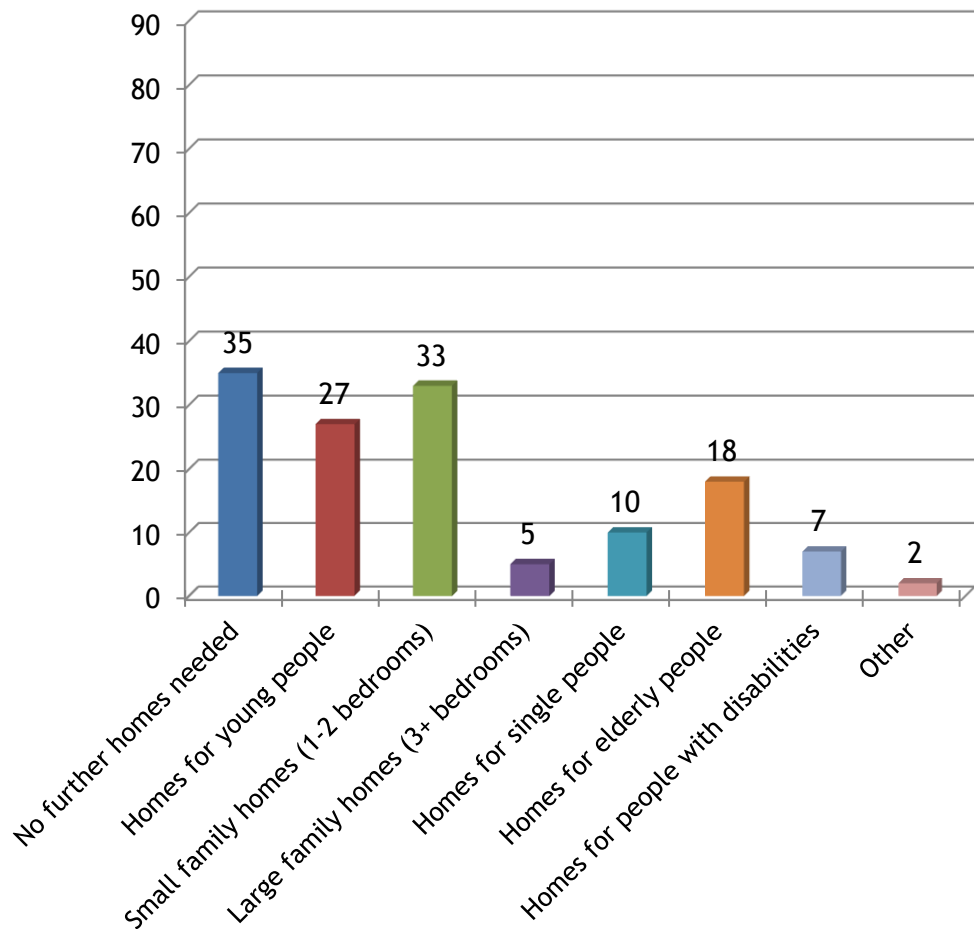
*Fig 1.4 - Length of residence in Parish*

It shows that 60% of completed surveys came from households that have lived in the Parish for over 10 years.

17% of respondents have lived in Frisby for between 5 and 10 years, and 14% have been there for between 2 and 5 years. 8% of responses came from those who have lived in the village for less than 2 years.

## v) Type of housing required in the Parish

The questionnaire asked for opinions on the type of housing that respondents believed is needed in the Parish. The results are given in the chart below (fig 1.5):



*Fig 1.5 - Type of housing needed in Frisby on the Wreake*

It shows that 40% of respondents thought that no further homes were needed in Frisby.

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

- Small family homes
- Homes for young people
- Homes for elderly people



vi) Requirements for new homes

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

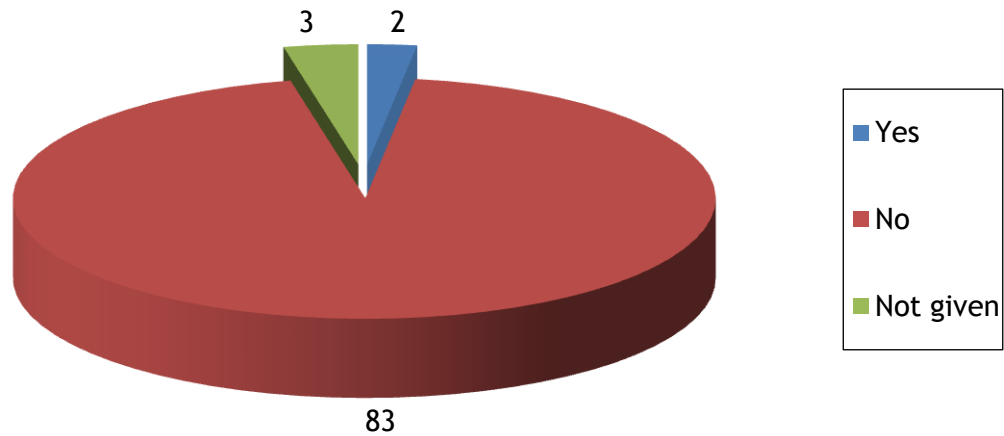


Fig 1.6 -New homes required for people currently living in respondents' home

It can be seen from the chart, above, that just 2% of responses came from households that contained individual/s who need to set up home separately in the foreseeable future.

vii) Migration and reasons for leaving

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

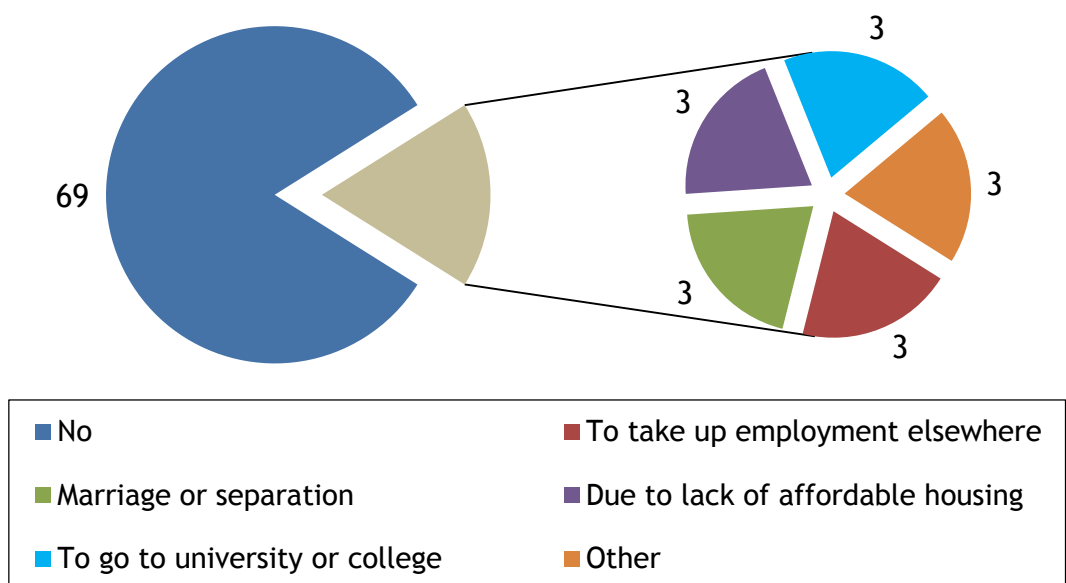


Fig 1.7 - Migration and reasons for leaving

Fig 1.7 shows that 22% of Parish residents who returned questionnaires were aware of others 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, but it is worth noting that only 3% involved those who have left due to a lack of affordable housing.

viii) **Support for small number of homes to meet local peoples' needs**

One of the fundamental questions in the survey is that which asks whether people are in favour of a small number of homes in the village to meet the needs of local people.

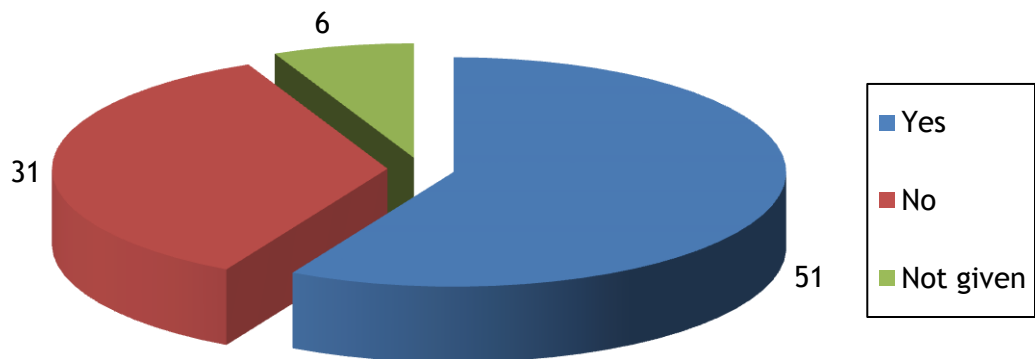


Fig 1.8 - Support for homes for local people

Fig 1.8 shows that 60% of respondents are in support of a small number of homes to meet local peoples' needs and 35% say that they are not in support.

Those that answered 'no' to this question and provided a comment have had the comments summarised as shown below:

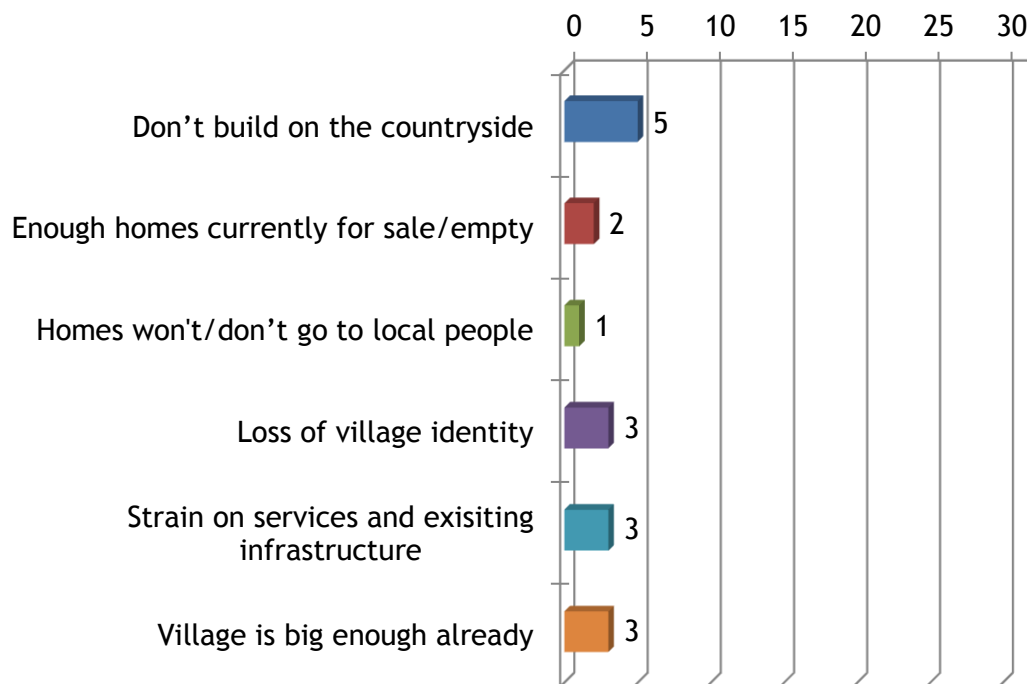


Fig 1.9 - Concerns over supporting small number of homes for locals

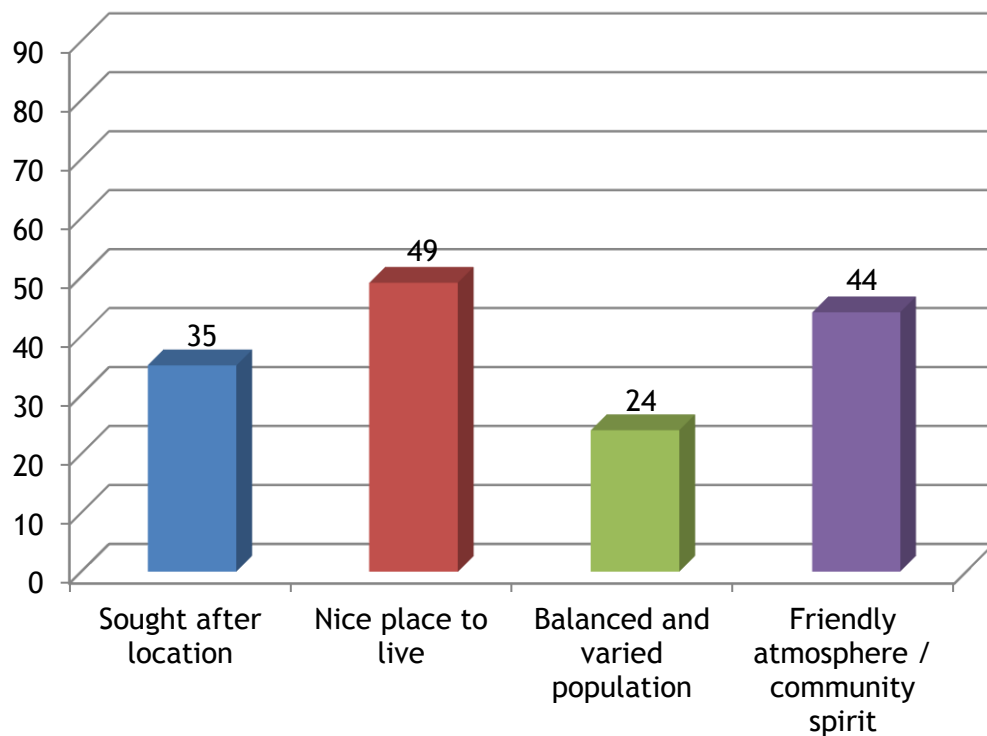
The most common reason highlighted peoples' concern with building on the countryside.

**ix) Life in the Parish**

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

The views expressed allow a picture of life within the Parish to be built up. This information can help assess whether any homes that may be subsequently provided in the village will be 'sustainable.' Ensuring that people will want to take up residency and tenancy and live in a village both now and in the future are important factors when considerations around the provision of new homes take place.

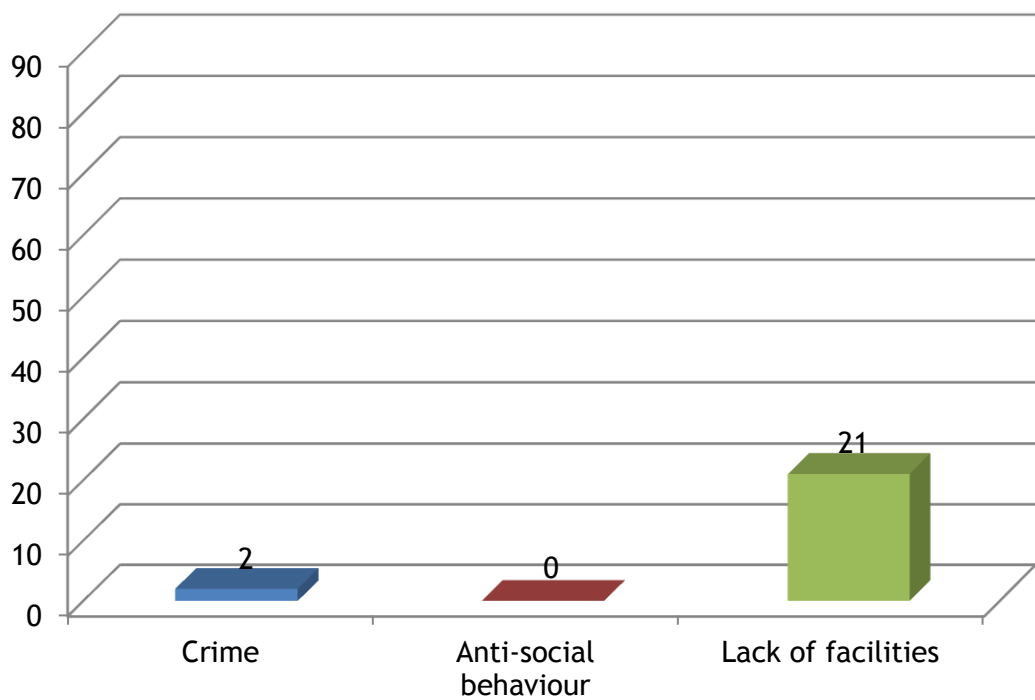
The first question asked Parish residents how they felt about the 'positive' factors of life in the Parish.



*Fig 2.0 - Life in the Parish - positive factors*

From fig 2.0, above, it can be seen that many respondents hold positive views about life in Frisby. 56% believe that the Parish is a nice place to live; 50% feel it has a friendly atmosphere / community spirit; 40% believe it is a sought after location to live in; 27% believe it has a balanced and varied population.

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



*Fig 2.1 - Life in the Parish - negative factors*

As can be seen from fig 2.1 above, respondents do not consider that Frisby suffers substantially from the 'negative factors' that affect many communities, although 24% of respondents stated that there is a lack of facilities in the Parish.

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:



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

Amongst the 21 responses (24%) who felt that the Parish lacked facilities, there were a wide variety of concerns. The outstanding concern involved the need for improved play equipment.

x) Adequate housing in the village

Respondents were asked if they felt that there was a lack of adequate housing in the village.

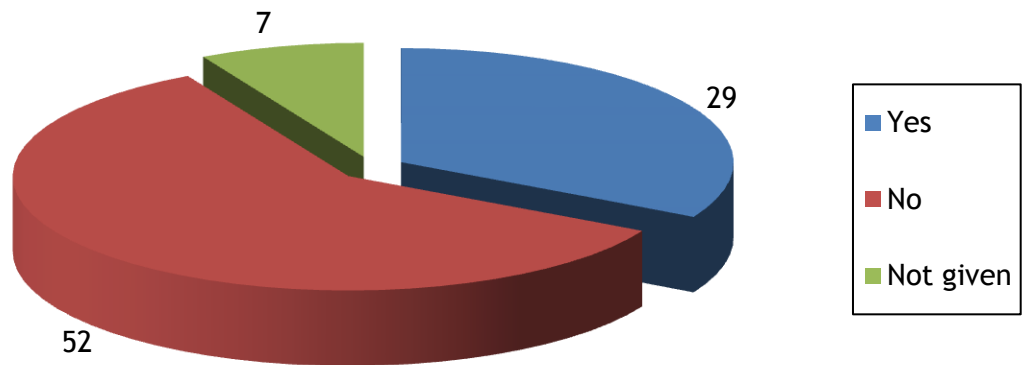


Fig 2.3 - Perceptions on the provision of adequate housing in the village

Fig 2.3 shows that 59% of respondents believe that there is not a lack of adequate housing in Frisby, with 33% of respondents believing that there is a lack of adequate housing.

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

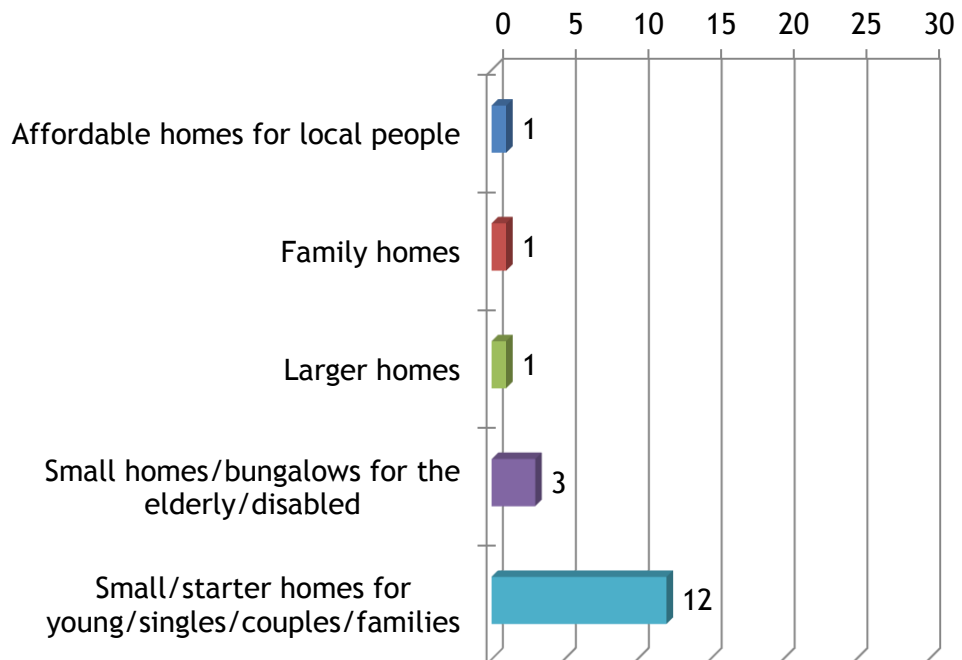


Fig 2.4 - Types of homes that are needed in the village

Of the 29 responses (33%) who felt that the Parish had a lack of adequate housing, their specific comments show that small starter homes and small homes for the elderly are the housing groups felt to be most required.

## 5. Housing Need Analysis

Of the 88 returns, 81 were from people who felt that they were adequately housed at present. These respondents completed a form primarily to offer their support, objection or thoughts towards 'local needs' housing as well as to give their comments regarding life in the Parish. These were, therefore, discounted from the rest of the analysis.

As far as the requirement for housing, 7 returns indicated a need.

### i) Respondent analysis

The following table lists details of those respondents who stated that they are in housing need as well as the 2 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' 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
3	Yes	No	Family living in own home	Present home too small	4 bed house - Open market purchase	4 bed house - Open market purchase
43	Yes	No	Family living in own home	Disabled, need specially adapted home. Cannot manage stairs.	2 / 3 bed bungalow / house - Open market purchase / affordable rented	2 bed bungalow - Open market purchase
51	Yes	No	Couple living in own home	To be closer to parent or family member	1 bed house - Self-build	Self build plot to be explored

Ref	Local connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
61	Yes	No	Couple living in own home	Present home too large	3 bed house / bungalow - Open market purchase	3 bed house / bungalow - Open market purchase
75	Yes	Yes	Couple living in privately rented house	Renting but would like to buy	3 bed house - Open market purchase	3 bed house - Open market purchase
82	Yes	No	Couple living in own house	Present home too large	2 bed house - Open market purchase	2 bed house - Open market purchase
83	Yes	Yes	Family living in privately rented house	Renting but would like to buy	3 bed house - Open market purchase / shared ownership	3 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	Couple	Unsuitably housed - social rented house	1 bed house - affordable rented (supported)
	Yes	Yes	Single person	Unsuitably housed - social rented house	1 bed house - affordable rented

*Those from the Housing Register have been cross referenced with the respondents of this survey to ensure that no duplication or double counting has occurred.*



## ii) House price data

Property prices in the Parish have, overall, increased over the past 5 years. During that period prices have increased by an average of 8.86% (£25,704).

## iii) Local context - properties for sale

By way of local context, the table below shows prices of properties that were for sale or rent in Frisby on the Wreake parish at the beginning of November 2014 (source: [www.zoopla.com](http://www.zoopla.com)).

### Current asking prices in Frisby on the Wreake

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	£150,000 (1)	-	£245,817 (3)	£497,250 (2)	£895,000 (1)
Flats	-	-	-	-	-
All	£150,000 (1)	-	£245,817 (3)	£497,250 (2)	£895,000 (1)

### Current asking rents in Frisby on the Wreake

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	-	-	£1,248 pcm (1)
Flats	-	-	-	-	-
All	-	-	-	-	£1,248 pcm (1)

Property (for sale)	Price (£)	Property (for rent)	Price (£)
5 bed detached house	895,000	5 bed detached house	1,250pcm
4 bed detached house	474,000		
4 bed detached house	520,000		
3 bed detached house	319,950		
3 bed detached house	247,500		
3 bed semi-detached house	170,000		
1 bed terraced house	150,000		

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

The 'cheapest' available house is a 1 bed terraced house at £150,000. Based on this affordability criteria it would require a deposit of £30,000 and an income of £34,000 per annum to afford the 'cheapest' property currently available in Frisby.

The private rental market is currently offering just one property to rent in Frisby.

#### iv) Local context - properties sold

##### Property value data/graphs for Frisby on the Wreake

Property type	Avg. current value	Avg. £ per sq ft.	Avg. # beds	Avg. £ paid (last 12m)
Detached	£365,159	£220	3.8	£267,921
Semi-detached	£267,390	£241	3.1	-
Terraced	£191,275	-	1.9	-
Flats	-	-	-	-

The average property price for actual sales since October 2013 can be seen on the right hand column of the chart above.

The left hand column shows the current average property value. It should be noted that the availability of properties in the village is fairly low. This is demonstrated by the number of sales in Frisby over the past 12 months which was 8.

Based on the affordability criteria explained earlier, to purchase a terraced house at current average value (£191,275) would require a deposit of £38,000 and an income of £44,000 per annum. To purchase a semi-detached house at current average value (£267,390) would require a deposit of £53,000 and an income of over £61,000 per annum.

## 6. Conclusion

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

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

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

- 1 was assessed as not being in need of alternative housing but the possibility of a serviced self build plot could be explored.
- 6 were assessed as being in need of open market housing (for local people) to purchase

1 x 2 bed house

1 x 4 bed house

1 x 3 bed house

1 x 2 bed bungalow

1 x 3 bed bungalow

These results were cross referenced with the Melton Borough Council Housing Register. There were a further 2 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 Frisby and their housing needs are as follows:

- 2 were assessed as being in need of affordable housing:

1 x 1 Bed house - affordable rented (supported)

1 x 1 Bed house - affordable rented

**THEREFORE, THERE IS AN IDENTIFIED NEED FOR**  
**6 OPEN MARKET HOMES AND 2 AFFORDABLE HOMES IN**  
**FRISBY ON THE WREAKE**  
**FOR THOSE WITH A LOCAL CONNECTION**

## 7. Contact information

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