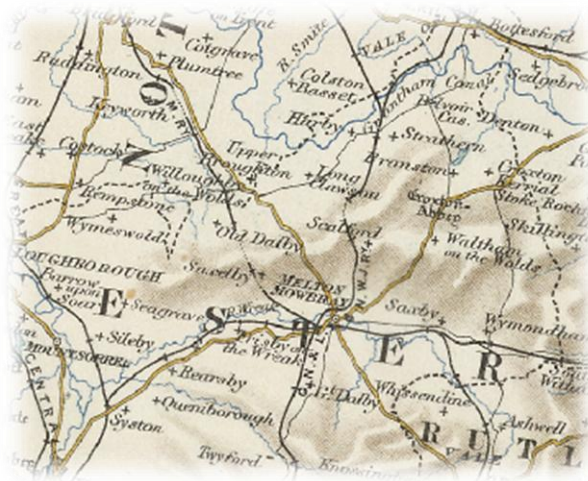


# A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF AB KETTLEBY, HOLWELL & WARTNABY



**PRODUCED BY  
MIDLANDS RURAL HOUSING**

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## 1. Summary

- A housing need survey was carried out in the Parish of Ab Kettleby, Holwell & Wartnaby in February/March 2014.
- Results obtained showed there was a need for 2 open market (sale) homes for local people enabling them to be suitably housed within the community.
- There were no affordable housing needs identified.

## 2. Introduction

Average property prices in rural areas have increased more than urban areas in monetary terms over the past decade<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 between £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 Ab Kettleby, Holwell & Wartnaby.

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 Ab Kettleby, Holwell & Wartnaby Housing Needs Survey questionnaires were delivered to every household in the Parish in mid February. The return date for the survey was 24<sup>th</sup> March 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 Ab Kettleby, Holwell & Wartnaby or had a strong connection to the Parish and wished to complete a form. In total 250 survey forms were distributed.

<sup>1</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>2</sup> National Housing Federation, Rural housing research report 2011

### 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 Ab Kettleby, Holwell & Wartnaby residents. This evidence will be made available to Melton Borough Council and Ab Kettleby, Holwell & Wartnaby Parish Council; used to inform Housing Strategy; and provide clarity on what type and tenure of housing is required to meet local needs.

In addition, the information can be used positively in the planning process. It provides a foundation on which to negotiate 'planning gain' opportunities with developers. In short, it gives 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 villages.

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 250 survey forms were distributed and 64 were received in return, giving a return rate of 26% against the number distributed. In our experience this is an average level of response for a survey of this kind and it is only those who have a housing need or are interested in a local needs development and general village life that are likely to respond.

### i) Household type

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

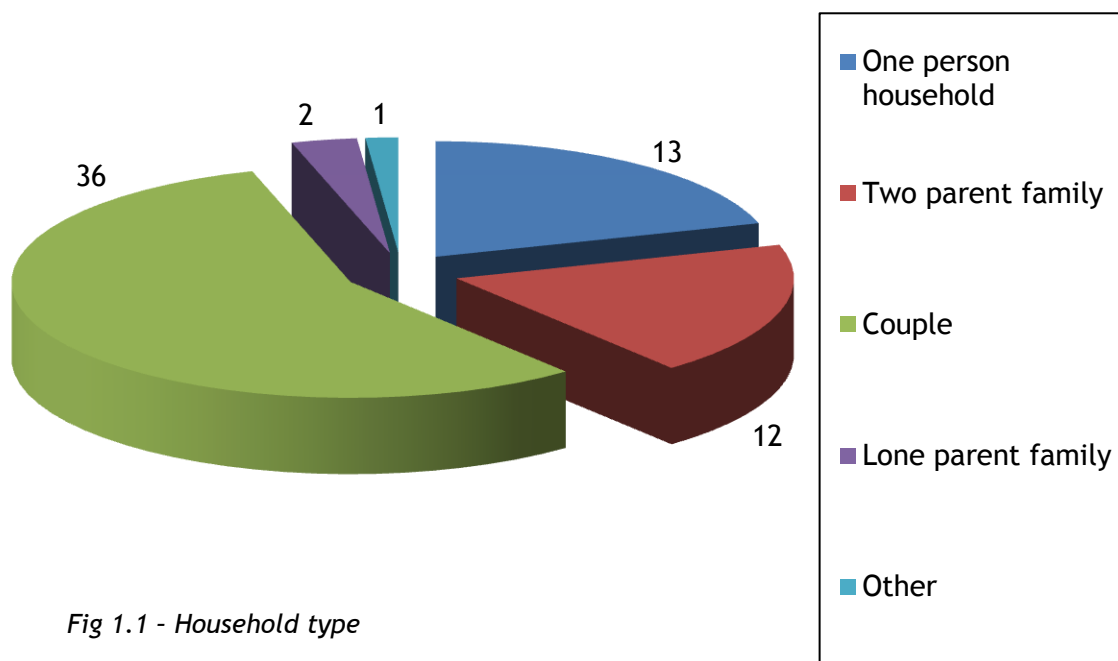


Fig 1.1 - Household type

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

The largest number of responses were from those living in couple households; 56% of total responses were received from this type of household.

20% of responses came from one person households and 19% from two parent family homes.

Responses from lone parent family households made up 3% of returned survey forms, whilst 2% of respondents stated that their household fell into the category 'other.'

**ii) Tenure of all respondents**

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

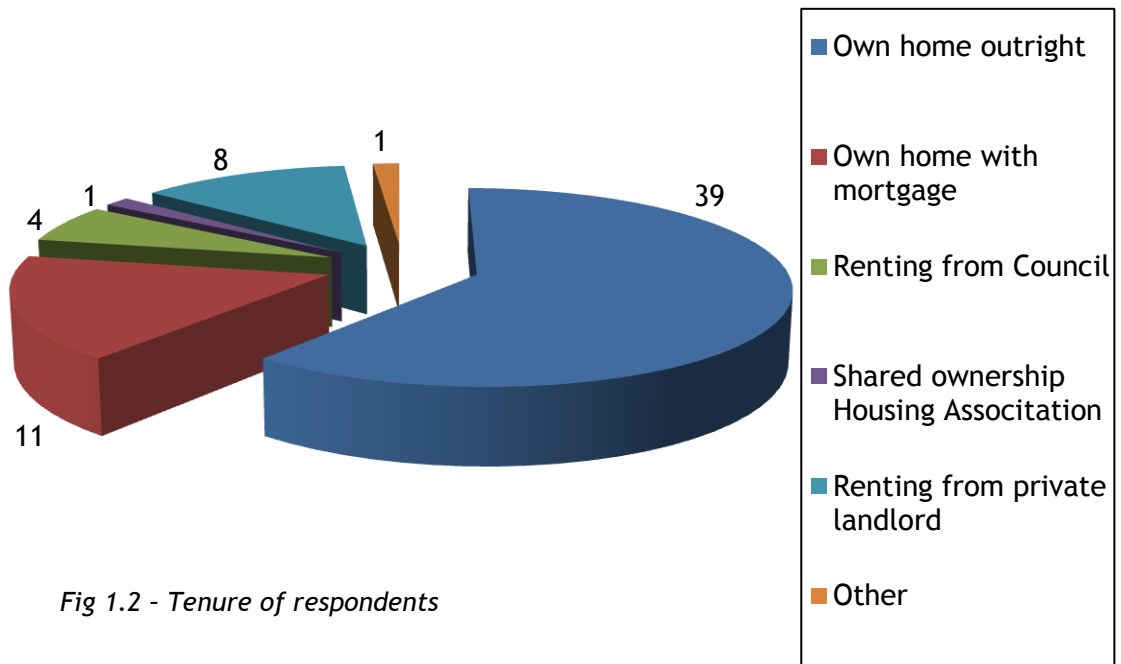


Fig 1.2 - Tenure of respondents

It shows that ‘owner-occupiers’ were by far the largest tenure group accounting for 78% of replies (61% of total survey respondents owned their home outright and have no outstanding mortgage on their property and 17% have a mortgage on their home).

18% of respondents live in rented accommodation (12% rent privately and 6% rent from the council).

**iii) Property Types**

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

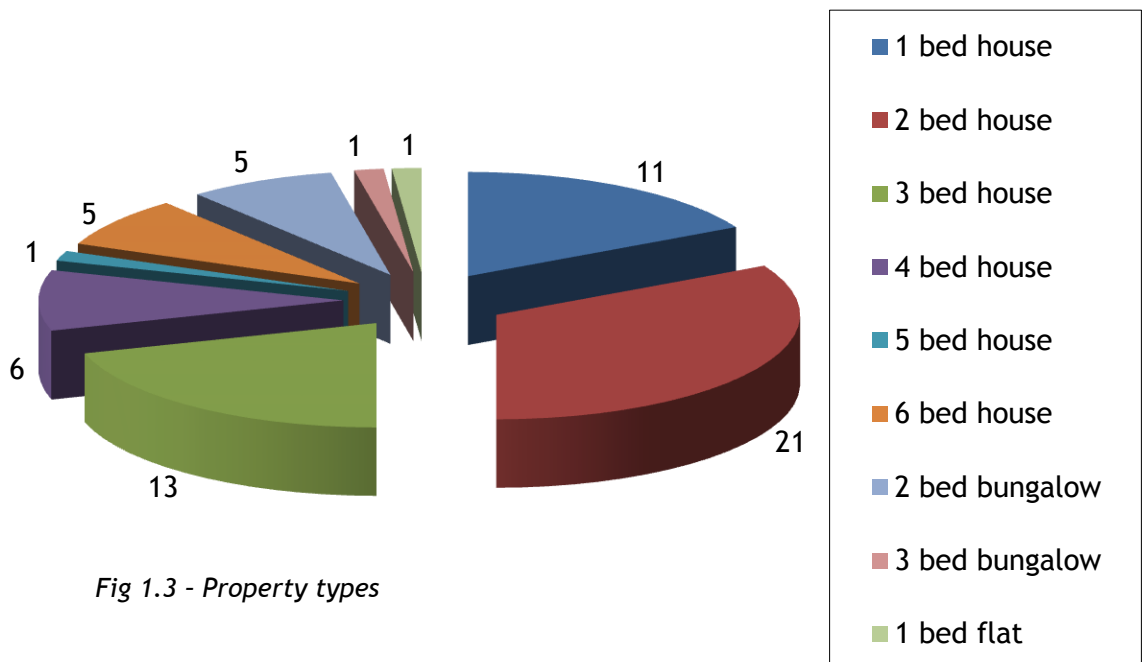


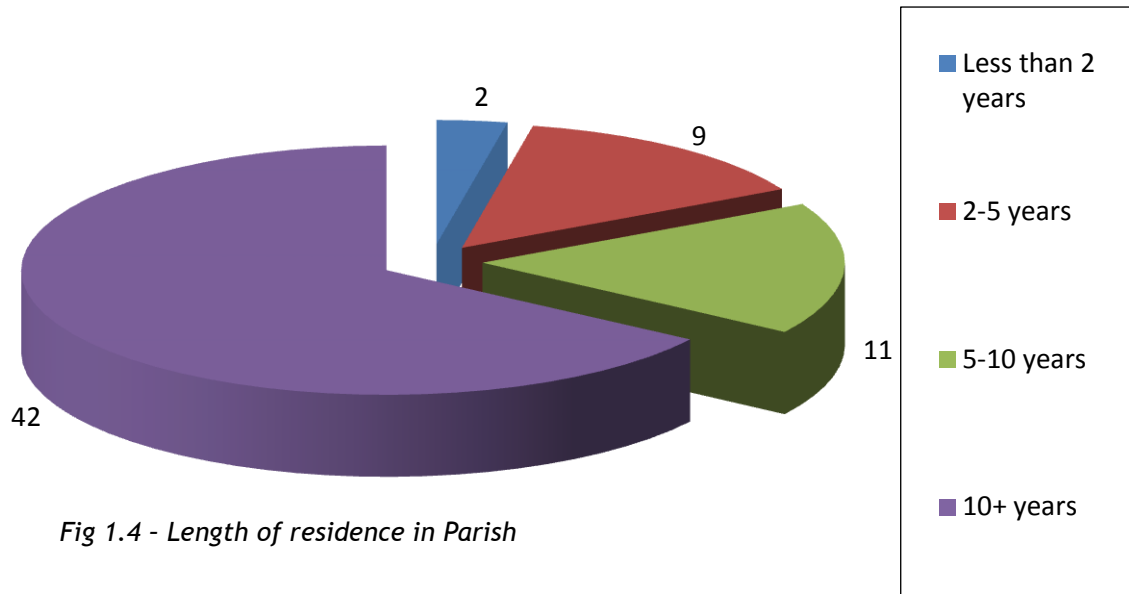
Fig 1.3 - Property types

88% of respondents live in a house; 10% live in a bungalow and the remaining 2% live in a flat.

Those living in 2 bedroom houses were the largest group (33% of responses), followed by those living in 3 bedroom houses (20%), 1 bedroom houses (17%).

#### iv) Length of residence in Parish

The length of time that respondents have lived in Ab Kettleby, Holwell & Wartnaby is given in the chart below (fig 1.4):



It shows that two thirds of completed surveys came from households that have lived in the Parish for in excess of 10 years.

17% of respondents have lived in Ab Kettleby, Holwell & Wartnaby for between 5 and 10 years, and 14% have been there for between 2 and 5 years. 3% of responses came from those who have lived in the villages 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):

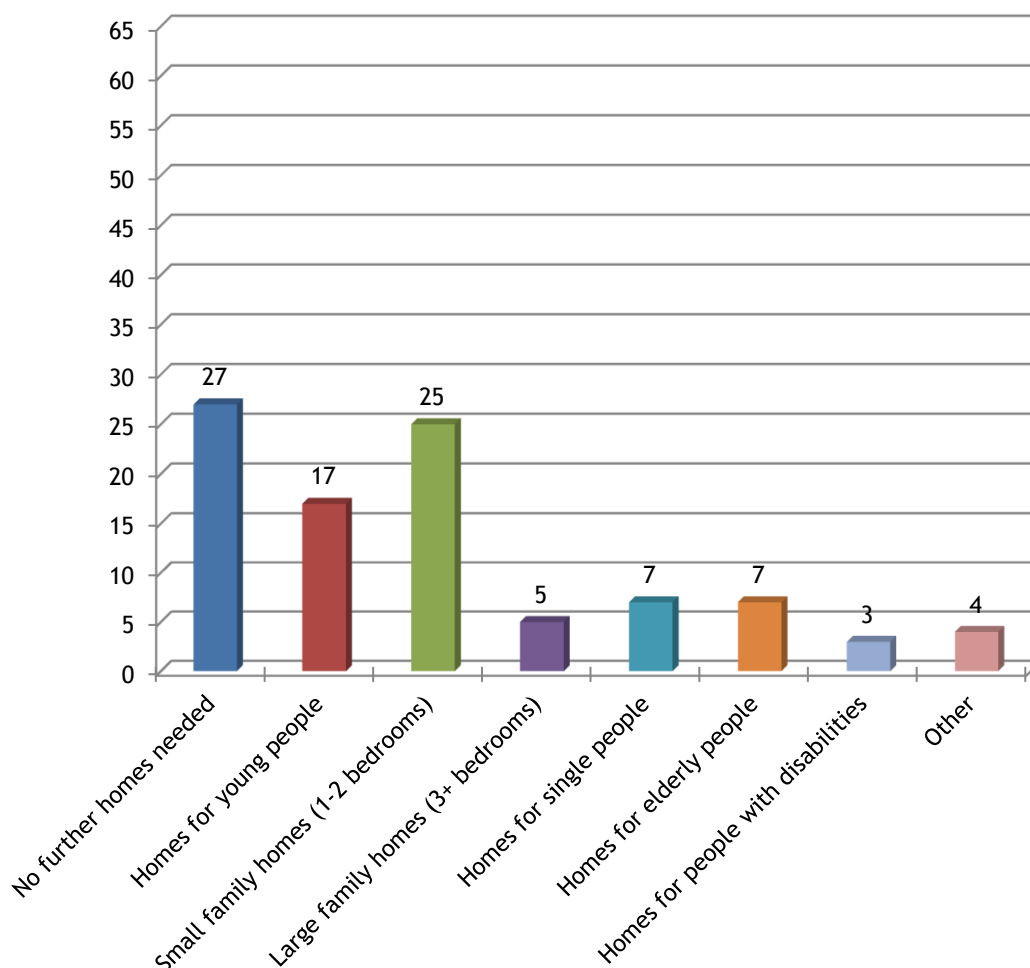


Fig 1.5 - Type of housing needed in the Parish

It shows that 42% of respondents thought that no further homes were needed in Ab Kettleby, Holwell & Wartnaby.

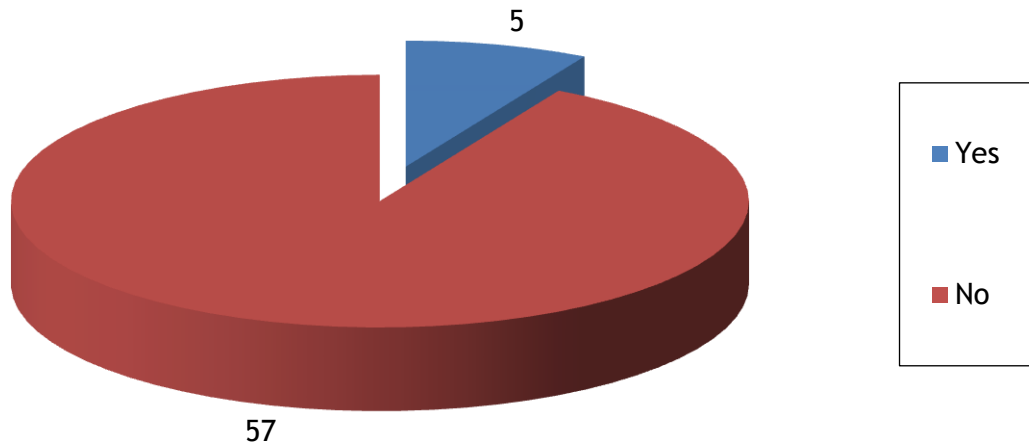
Of those that believed more homes were needed, the most popular reasons were:

- Small family homes
- Homes for young 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.

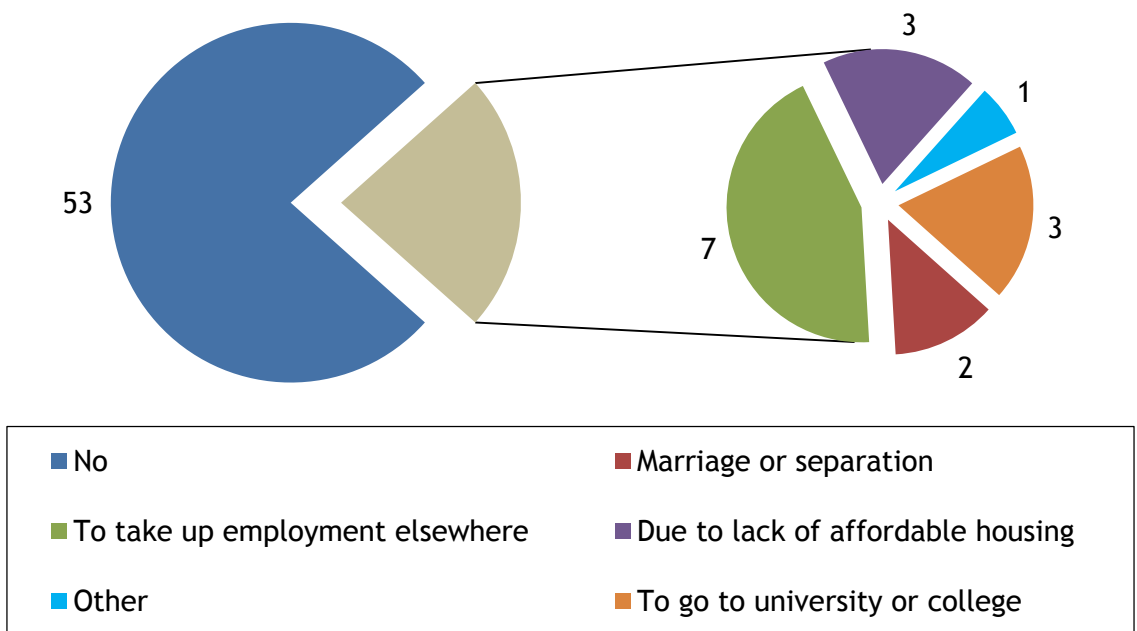


*Fig 1.6 -New homes required for people currently living in respondents' home*

It can be seen from the chart, above, that 8% 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.



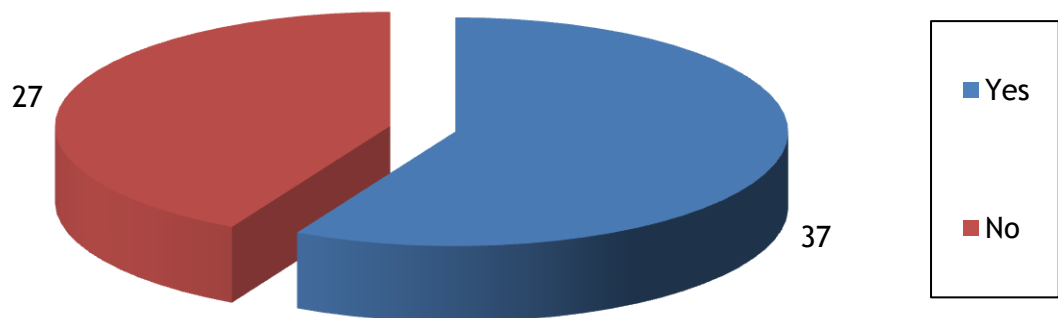
*Fig 1.7 - Migration and reasons for leaving*

Fig 1.7 shows that 17% 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; the most popular being to take up employment elsewhere.

**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 Parish to meet the needs of local people.



*Fig 1.8 - Support for homes for local people*

Fig 1.8 shows that 58% of respondents are in support of a small number of homes to meet local peoples' needs, while 42% said that they are not in support.

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 are subsequently provided in the villages will be 'sustainable.' Ensuring that people will want to take up tenancies 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.

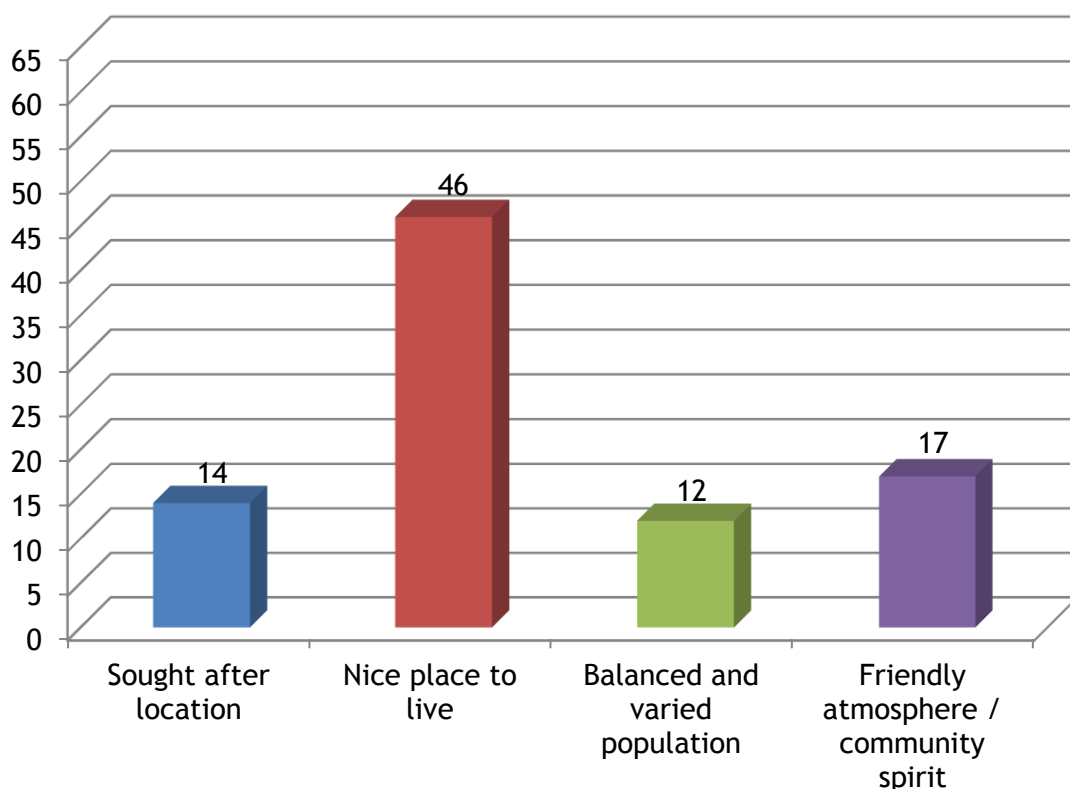
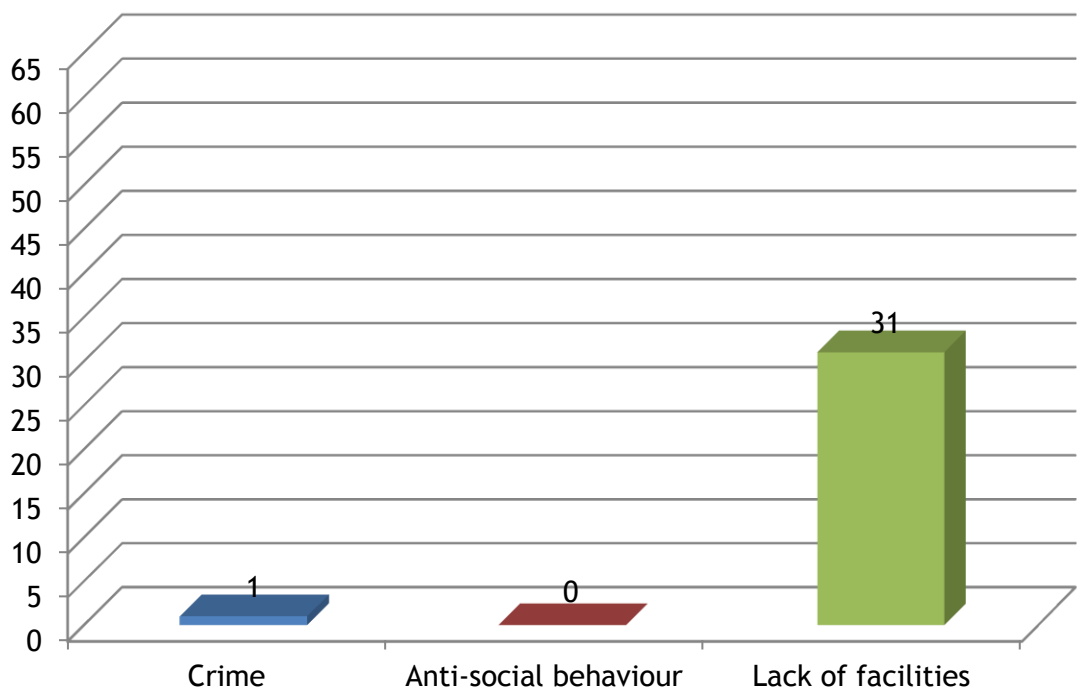


Fig 1.9 - Life in the Parish - positive factors

From fig 1.9, above, it can be seen that the respondents were fairly 'non committal' about life in Ab Kettleby, Holwell & Wartnaby. 71% believed that the Parish is a nice place to live, but only between 19% and 27% gave a positive response to the other choices.

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



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

As can be seen from fig 2.0, above, villagers' perception on whether Ab Kettleby, Holwell & Wartnaby is well served by facilities saw nearly half of respondents stating that there is a lack of facilities in the Parish.

There were overwhelmingly positive responses to the other categories as no one felt the villages suffered from Anti-social behaviour and only 1 response felt that crime was a factor.

Details around respondents perceived problems in the Parish can be found at paragraph xi.

x) Adequate housing in the village

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

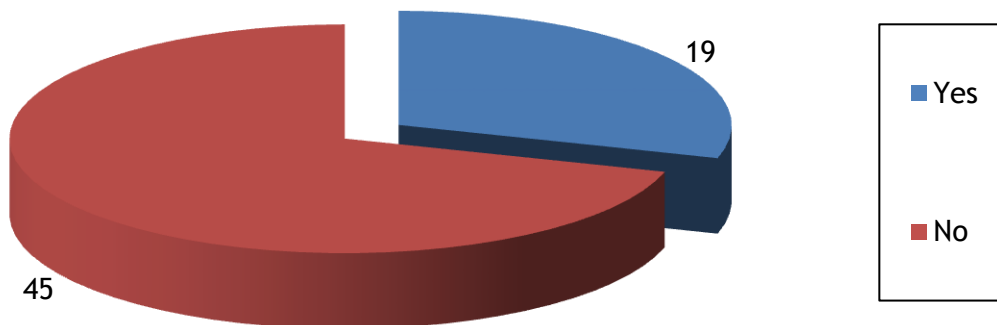


Fig 2.1 - Perceptions on the provision of adequate housing in the village

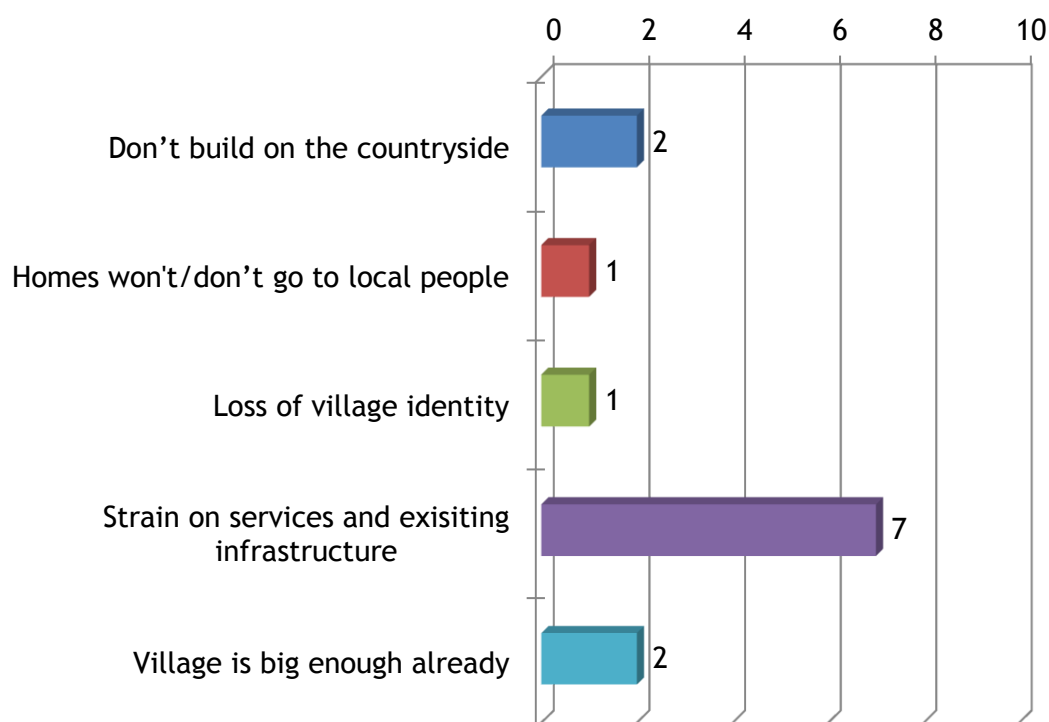
Fig 2.1 shows that 70% of respondents believed that there is not a lack of adequate housing in Ab Kettleby, Holwell & Wartnaby. 30% of respondents believed that there is a lack of adequate housing.

**xi) Respondents' comments**

Many respondents made additional comments on their returned form. They are summarised below:

(It is not appropriate to include certain comments which make specific reference to particular areas of the village or to identifiable elements of the community)

**Question 9 - Would you support building a small number of homes in this Parish if they would help to meet the needs of local people; if NO, then briefly explain you concerns.**

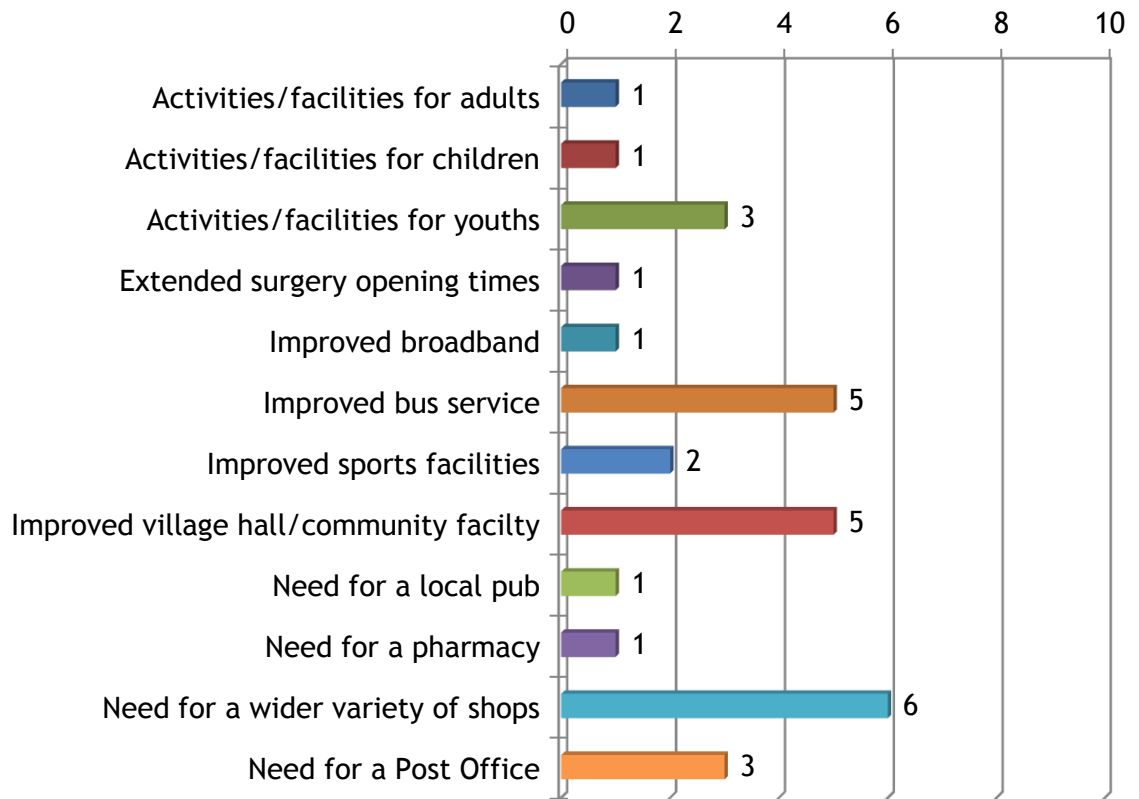


*Fig 2.2 - Concerns over supporting small number of homes for locals*

It can be seen that the highest number of concerns relate to the impact of additional housing on the village's services and infrastructure.

Other comments were few and far between.

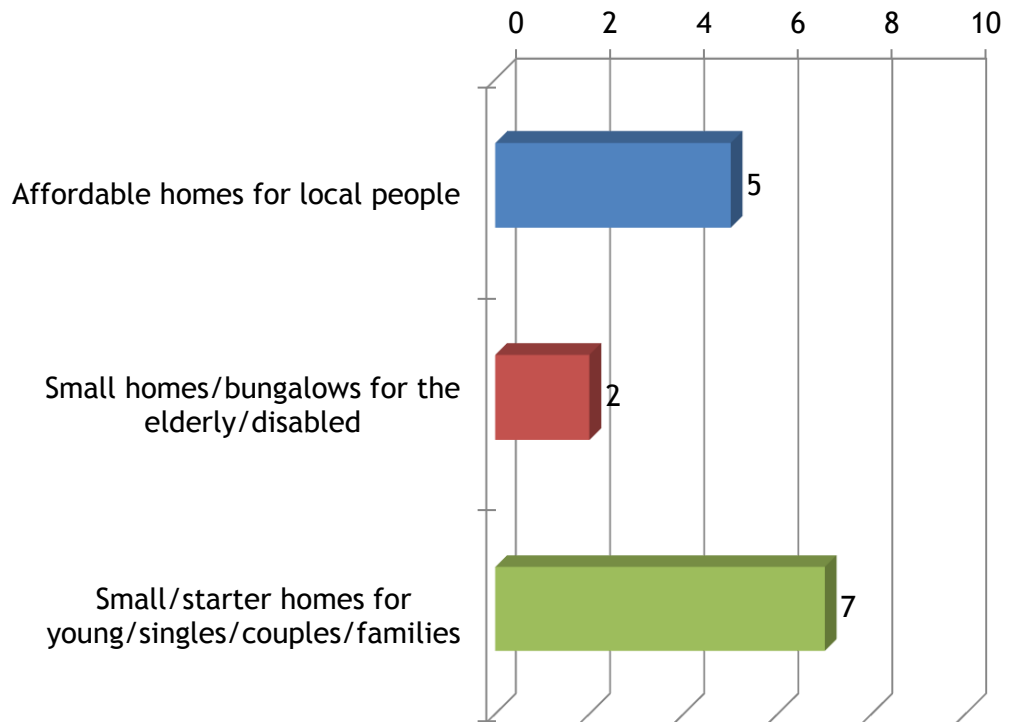
**Q20 - Do you feel that the village suffers from crime / anti-social behaviour / lack of facilities; if so what would you like to see happen to improve the situation?**



*Fig 2.3 - Issues of concern / areas for improvement in the village*

Villagers who made comments raised a desire for a wider variety of shops, an improved village hall/community facility and an improved bus service.

**Question 21- Do you feel there is a lack of adequate housing within the village?  
If so, what type of homes do you think are needed?**



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

It can be seen that respondents who made comment felt that the village needs small homes for people starting out on the property ladder as well as affordable homes for local people and small homes and bungalows for the elderly and disabled.



## 5. Housing Need Analysis

Of the 64 returns, 60 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, 4 returns indicated a need for housing.

### i) Respondent analysis

The following table lists details of those respondents who stated that they are in 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 scheme 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 3 YEARS						
Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
33	Y	N	One person household	Current home too large	2 / 3 bed bungalow - Open market home	2 bed bungalow - Open market home
39	Y	N	Couple household	Renting but would like to buy	3 / 4 bed house - Open market home	Insufficient deposit at present
55	Y	N	Couple household	Current home too large	2 bed house / bungalow - Open market home	2 bed bungalow - Open market home

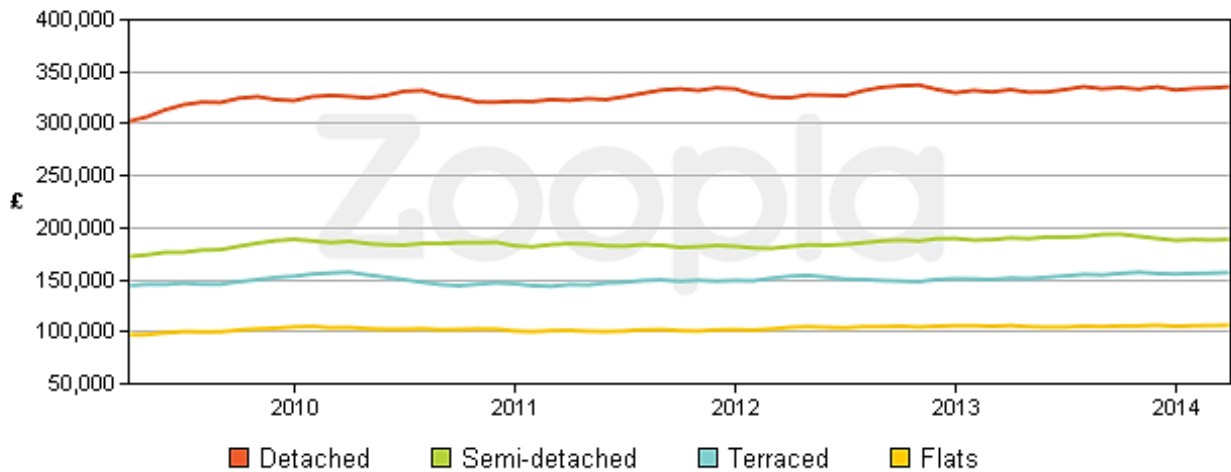
**RESPONDENTS BELOW HAVE A NEED THAT WILL ARISE IN 3-5 YEARS**

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
64	Y	N	Couple household	Current home too expensive	3 bed bungalow - Open market home	3 bed bungalow - Open market home

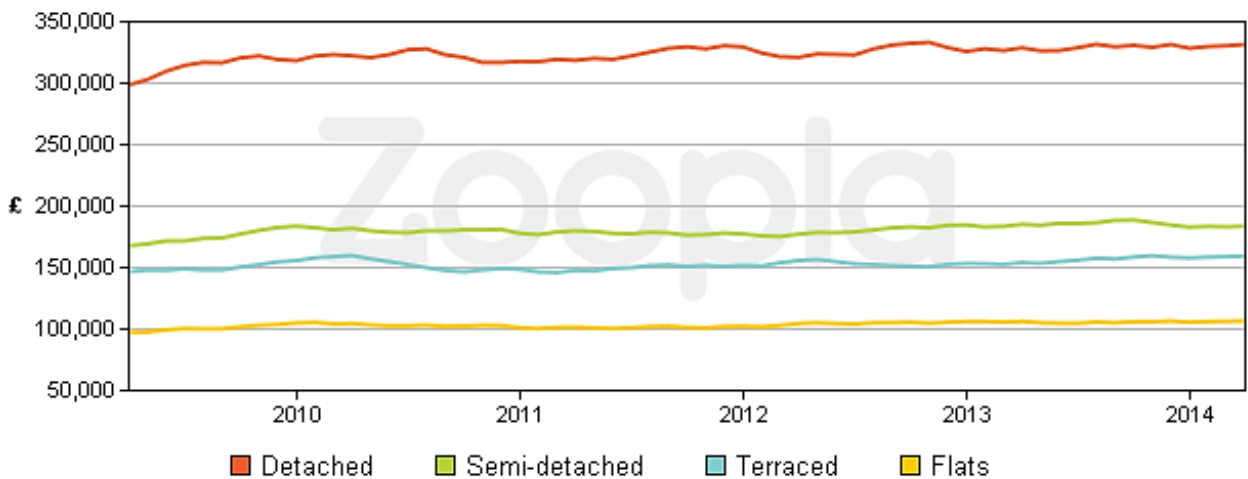
**ii) House price data**

The table, below (fig 2.5), details the house prices and household type breakdown for the Ab Kettleby area. They are taken from [www.zoopla.co.uk](http://www.zoopla.co.uk). Further local context is given on page 18 with regard to properties that are/have been for sale and rent in Ab Kettleby, Holwell & Wartnaby itself.

**Value trends in Ab Kettleby, Melton Mowbray**



**Value trends in Holwell, Melton Mowbray**



### Value trends in Wartnaby, Melton Mowbray

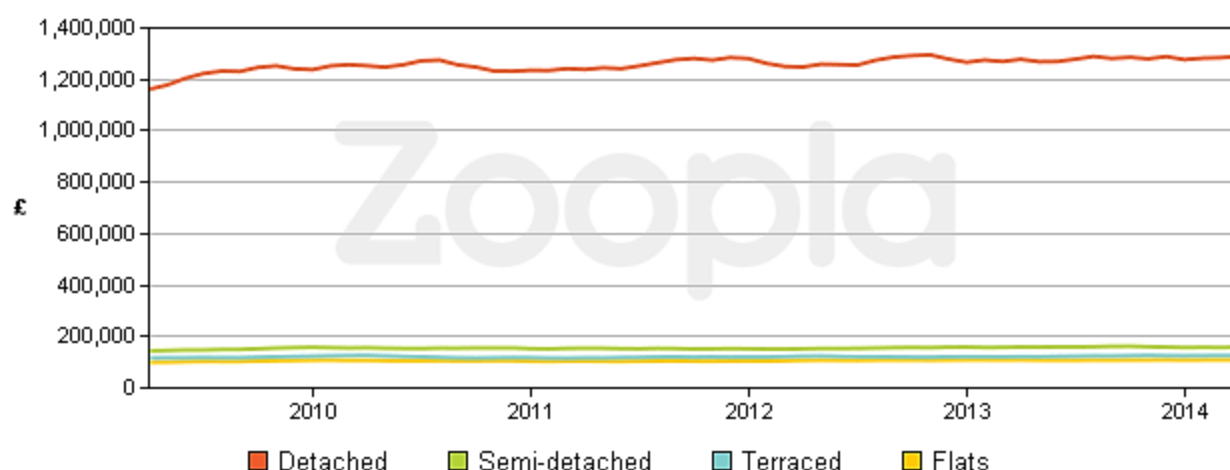


Fig 2.5 - Average property prices for Ab Kettleby, Holwell and Wartnaby 2009-2014

The chart above (fig 2.5) shows that property prices in the Parish have, overall, increased over the past 5 years (by an average of £18,740 or 7.65% in Ab Kettleby; by an average of £18,480 or 7.65% in Holwell; and by an average of £70,628 or 7.64% in Wartnaby).

### iii) Local context

By way of local context, the table, below, shows prices of properties that were for sale or rent in Ab Kettleby, Holwell & Wartnaby in April 2014 (source: [www.rightmove.co.uk](http://www.rightmove.co.uk)).

The average asking prices can be summarised in the chart below:

#### Current asking prices in Ab Kettleby

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	£335,000 (1)	£342,500 (2)	£503,000 (3)
Flats	-	-	-	-	-
All	-	-	£335,000 (1)	£342,500 (2)	£503,000 (3)

#### Current asking rents in Ab Kettleby

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	-	£802 pcm (1)	-
Flats	-	-	£594 pcm (1)	-	-
All	-	-	£594 pcm (1)	£802 pcm (1)	-

The table below shows all properties that were offered for sale in Ab Kettleby, Holwell & Wartnaby and includes all properties that were available to rent.

Property	Price (£)	Property	Price (£)
6 bed detached house (AK)	750,000	4 bed detached house (AK)	800 pcm
5 bed detached house (AK)	749,000	3 bed maisonette (AK)	595 pcm
5 bed detached house (AK)	380,000	3 bed terraced house (H)	525 pcm
5 bed detached house (AK)	380,000		
4 bed semi detached house (AK)	345,000		
3 bed detached bungalow (AK)	335,000		

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

Based on this affordability criteria it would require a deposit of £67,000 and an income in excess of £76,500 per annum to afford the cheapest available property currently available in Ab Kettleby, Holwell & Wartnaby (3 bed detached bungalow which is on the market for £335,000).

The lower quartile asking price for properties on the market in April 2014 is £357,500. Based on the affordability criteria this would require a deposit of £71,500 and an income in excess of £81,500 per annum.

The private rental market is currently only offering three properties and only two are priced at between £525-£600 per calendar month.

With regard to actual sales, the table below shows properties that have been sold in Ab Kettleby, Holwell & Wartnaby over the past 3 years:

Year	Property	Price (£)
2013	Bungalow (AK)	205,000
2013	Detached (AK)	365,000
2013	Terraced (AK)	189,950
2013	Terraced (AK)	245,000
2013	Detached (AK)	170,000
2013	Detached (H)	872,500
2012	Detached (AK)	440,000
2012	Semi detached (AK)	157,000
2012	Terraced (H)	165,000
2011	Detached (AK)	479,000
2011	Detached (AK)	410,000
2011	Detached (AK)	220,000
2011	Semi detached (H)	222,500
2011	Detached (H)	245,000

**The lower quartile property price for actual sales since October 2012 is £195,375.**

Based on the affordability criteria explained earlier this would require a deposit in excess of £39,000 and an income in excess of £44,500 per annum.

## 6. Conclusion

MRH has conducted a detailed study of the housing needs of Ab Kettleby, Holwell & Wartnaby. 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 only a small immediate need for open market properties. No affordable needs were identified.**

There was 1 respondent who indicated a requirement for housing in 3 to 5 years. This were discounted from the analysis at this time but the information will help plan strategically for the future.

Of the 3 respondents who indicated a housing need in the next 3 years:

- 2 were assessed as being in need of open market housing (for local people) to purchase  
  
2 x 2 Bed bungalow - open market
- The remaining respondent was assessed as being appropriately housed at present but their housing needs/wants have been recorded.

**THEREFORE, THERE IS AN IDENTIFIED NEED FOR**  
**2 OPEN MARKET BUNGALOWS IN AB KETTLEBY, HOLWELL**  
**& WARTNABY FOR THOSE WITH A LOCAL CONNECTION**

## 7. Contact information

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