

A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF KNOSSINGTON AND COLD OVERTON.



PRODUCED BY
MIDLANDS RURAL HOUSING
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1. Summary

- A Housing Needs Survey was carried out in the parish of Knossington and Cold Overton in October 2016.
- Results obtained showed there was a need in the next 5 years for no affordable homes and 2 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'¹, 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. It is, therefore, important that any emerging developments are informed by the evidence from this survey and any homes that are built as a result of current plans should aim to meet the identified needs of local people.
- The housing needs that have been identified along with the potential ways to meet them, if desired and necessary, will be explored further by Knossington and Cold Overton Parish Council, the local community, Melton Borough Council and Midlands Rural Housing.
- When the findings of this survey are publicised to the community there should be a particular focus on how those in need of affordable housing are able to access it when it becomes available. Information should be shared about accessing the local authority housing register (Melton Borough Council's Choice based lettings scheme; for those in need of affordable rented housing) and also accessing shared ownership housing (affordable homes to part rent / part buy; ideal for those who would like to buy but are not able to afford a full mortgage / deposit).

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).

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 2016, Melton Borough Council (MBC) instructed MRH to investigate the local housing needs of the residents of Knossington and Cold Overton Parish, 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 Knossington and Cold Overton Parish Council to agree and arrange the Housing Needs Survey of the whole Parish.

¹ 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 years² 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 750,000³. 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 Knossington and Cold Overton.

The Knossington and Cold Overton Housing Needs Survey questionnaires were delivered to every household in the Parish in October 2016. The return date for the survey was 31st October and returns were made via a postage paid envelope directly to MRH. Survey forms were distributed to all households in the Parish as well as to those who contacted MRH to say that they had moved away from the Parish or had a strong connection to the Parish and wished to complete a form. In total 146 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 Knossington and Cold Overton residents. This evidence will be made available to Melton Borough Council and Knossington and Cold Overton Parish Council; used to inform Housing Strategy and Neighbourhood Plans; 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 Parish.

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.

² Halifax Rural Housing Review 2016 - "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."

³ National Housing Federation, Rural housing research report 2016

4. Conclusion

MRH has conducted a detailed study of the housing needs of Knossington and Cold Overton Parish up to 2021. This study has investigated the affordable housing need of the Parish, residents' views with regard to living in the village and support for local needs housing to help sustain local communities.

Of the 2 survey respondents who indicated a housing need in the next 5 years:

- **NONE** were assessed as being in need of affordable housing for rent / shared ownership

As part of the Leicestershire Partnership agreement the survey has also assessed the need for open market rental housing and open market sale housing in the Parish. The findings of which are shown below.

Both of the survey respondents who indicated a housing need in the next 5 years 2 were found to be in need of an open market home and none were in need of an open market rented home:

- **TWO** were assessed as being in need of open market housing (for local people) to purchase

1 x 2 bed bungalow - open market purchase

1 x 3 bed house - open market purchase

IN TOTAL THERE IS AN IDENTIFIED NEED FOR
TWO OPEN MARKET HOMES IN
KNOSSINGTON AND COLD OVERTON FOR THOSE WITH
A LOCAL CONNECTION

Appendix 1 - Housing Need Analysis

Of the 50 returns (37 from Knossington and 13 from Cold Overton) the vast majority 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 Parish. 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 tables list details of the respondents who stated that they are in housing need in the next 5 years. 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 FOR OPEN MARKET HOUSING IN THE NEXT 5 YEARS						
Ref	Local Connection	On Housing Register	Household Details	Reasons for Need	Preferred Home, Tenure & Location	Likely Allocation / Purchase
1	Yes (Knossington)	No	Couple living in own home	Present home too large	2/3 bed bungalow - Open Market Purchase - Knossington	2 bed bungalow - Open Market Purchase
2	Yes (Cold Overton)	No	Couple living in family owned home	Need permanent home	3 bed house - Open Market Purchase - Cold Overton	3 bed house - Open Market Purchase

ii) House price data

a) House Prices in Knossington



Property prices in the village have, overall, increased over the past 10 years. During that period prices have increased by an average of 34.12% which means average increases in home values of £130,473.

b) House Prices in Cold Overton



Property prices in the village have, overall, increased over the past 10 years. During that period prices have increased by an average of 34.12% which means average increases in home values of £170,926.

iii) Local context - properties sold

a) Knossington

By way of local context, there was ONE property sold in Knossington in October 2016 (www.zoopla.com). There were NO properties for private rental.

1 X 3 bedroom Semi-Detached property sold on the 21st October 2016 for £215,000

Affordability is calculated using a mortgage multiplier of 3.5 times household income with a 10% deposit.

So you can calculate that based on the affordability criteria explained above, to purchase the semi-detached house above in Knossington (£215,000) would require a deposit of over £21,500 and income of over of £55,000 per annum.

b) Cold Overton

By way of local context, there were NO properties sold in Cold Overton in October 2016 (www.zoopla.com) and there were NO properties for private rental. The most recent sale was in June 2016 for;

1 x 3 bedroom Semi-Detached property sold on the 20th June 2016 for £370,000

Applying the same affordability criteria as above you can calculate that based on the affordability criteria explained above, to purchase the semi-detached house above in Cold Overton (£370,000) would require a deposit of over £37,000 and income of over of £95,000 per annum.

Appendix 2 - Respondent details

A total of 146 survey forms were distributed and 50 were received in return giving an overall return rate of 34% against the number distributed. In our experience this is a good level of response for a survey of this type in a Parish of this size.

i) Household type

Question 1 of the questionnaire asked Parish residents to indicate the type of household they are.

a) Knossington

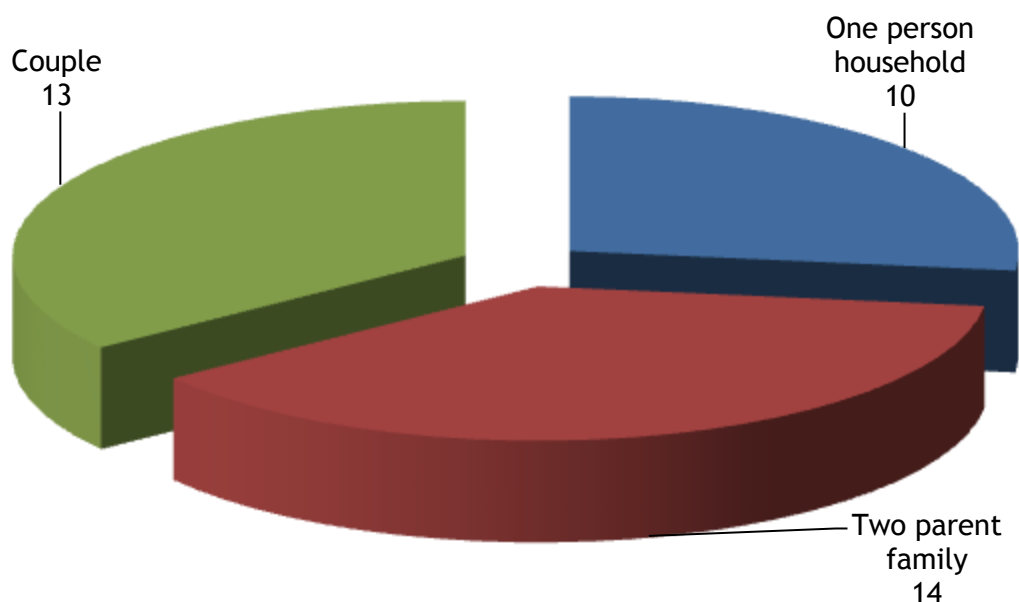


Figure 1a - Household type in Knossington

Figure 1a shows the breakdown of households that responded to the survey.

The largest number of responses was from two parent family households who made up 38% of the respondents. 35% of respondents were couples and 27% of residents lived in one person households.

b) Cold Overton

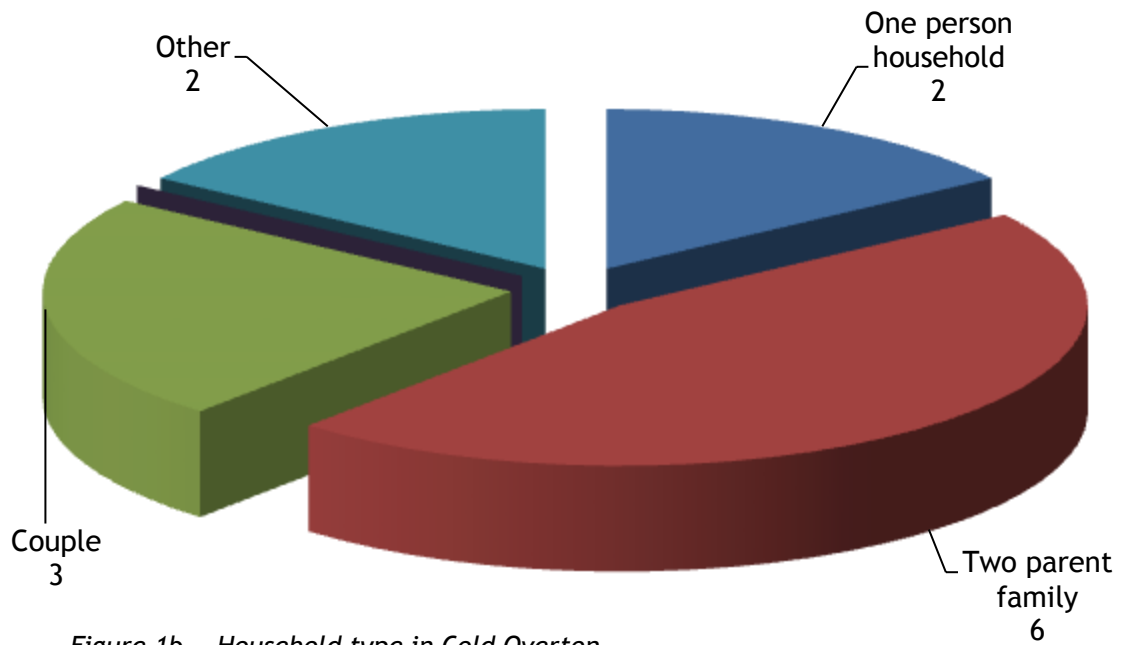


Figure 1b - Household type in Cold Overton

Figure 1b shows the breakdown of households that responded to the survey.

The largest number of responses was from two parent family households who made up 46% of the respondents. 23% of respondents were couples and 15% of residents lived in one person households. 2 households (15%) described themselves 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 charts below:

a) Knossington

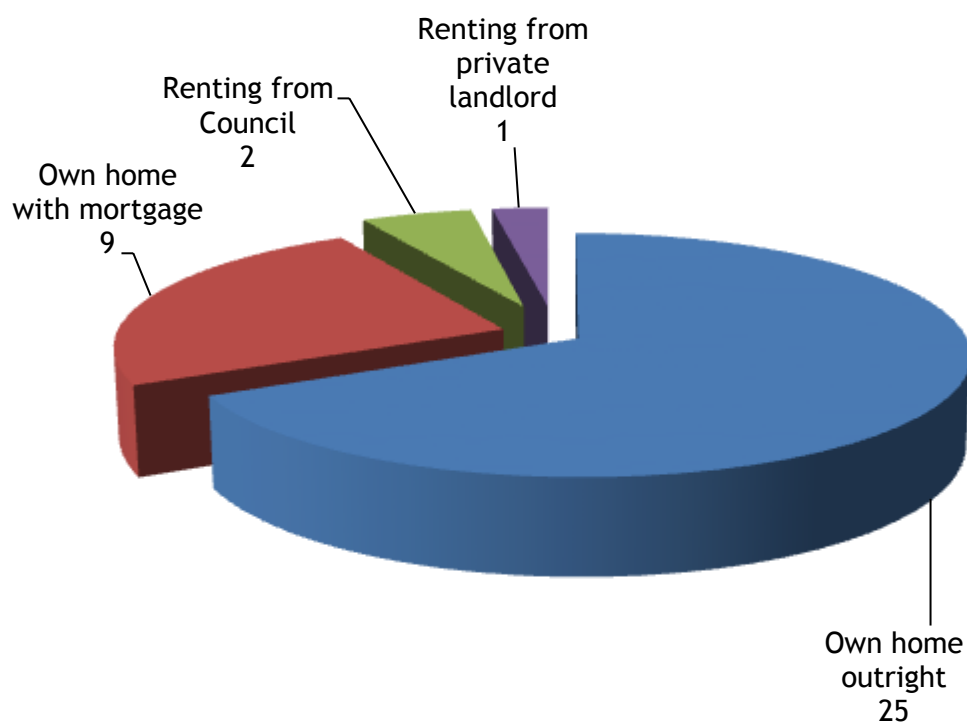


Figure 2a - Tenure of respondents from Knossington

Figure 2a shows that 'owner-occupiers' were by far the largest tenure group accounting for 92% of replies (68% of total survey respondents owned their home outright and have no outstanding mortgage on their property and 24% have a mortgage on their home).

8% of respondents were living in rented accommodation (3% came from those living in privately rented accommodation and 5% from those living in affordable rented homes).

b) Cold Overton

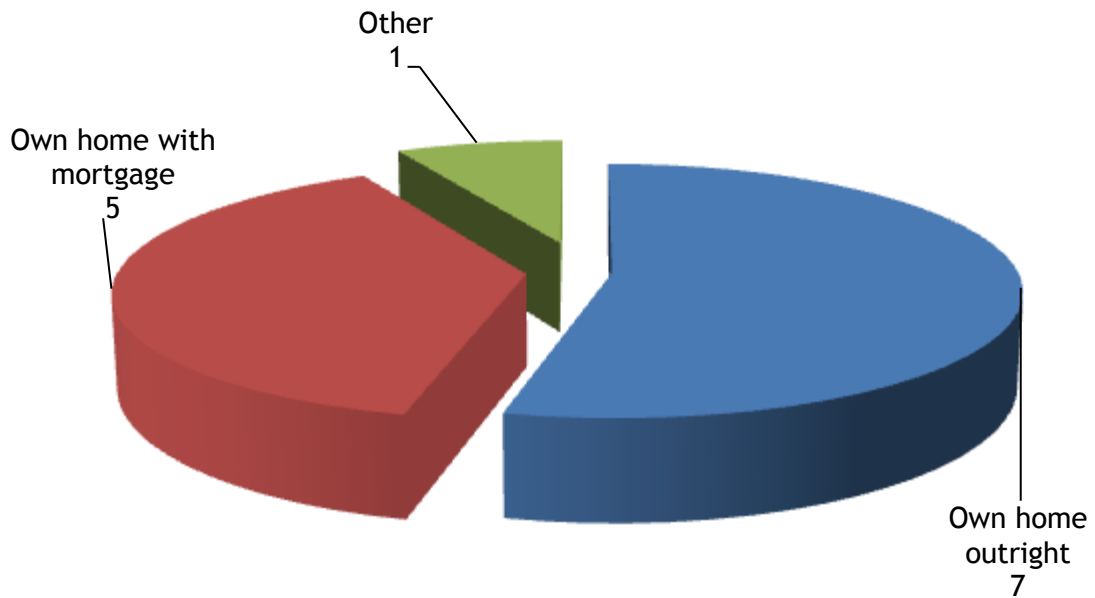


Figure 2b - Tenure of respondents from Cold Overton

Figure 2b shows that 'owner-occupiers' were by far the largest tenure group accounting for 92% of replies (54% of total survey respondents owned their home outright and have no outstanding mortgage on their property and 38% have a mortgage on their home).

There were no respondents living in rented accommodation of any tenure and only one resident (8%) advised that their household fell into the 'other' category.

iii) Property Types

Questions 4 and 5 asked about size and type of home. The property types in which people live are shown in Figure 3 below.

a) Kossington

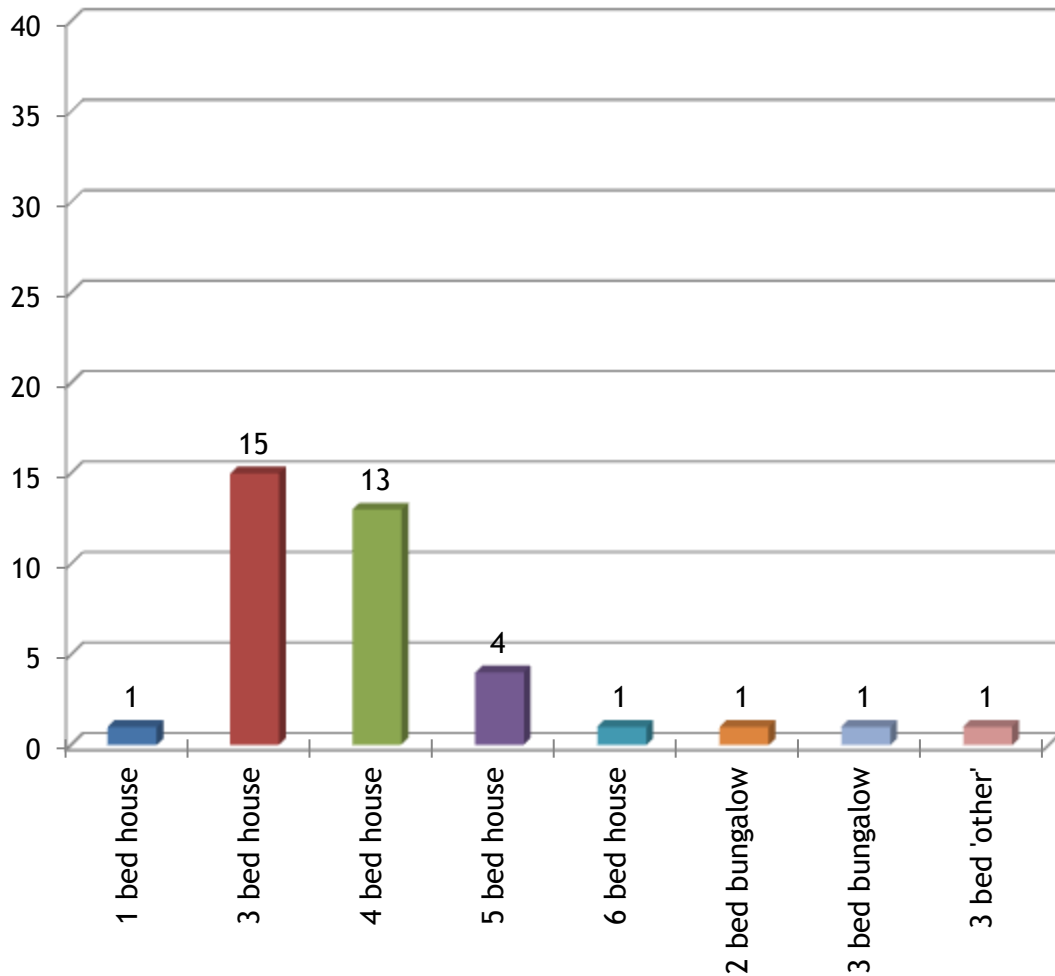


Figure 3a - Property types in Kossington

Figure 3a shows that 92% live in a house, 5% live in a bungalow and 1 respondent lives in an 'other' property tenure.

Those living in 3 bedroom houses were the largest group (41%), followed by those living in 4 bedroom houses (35%).

b) Cold Overton

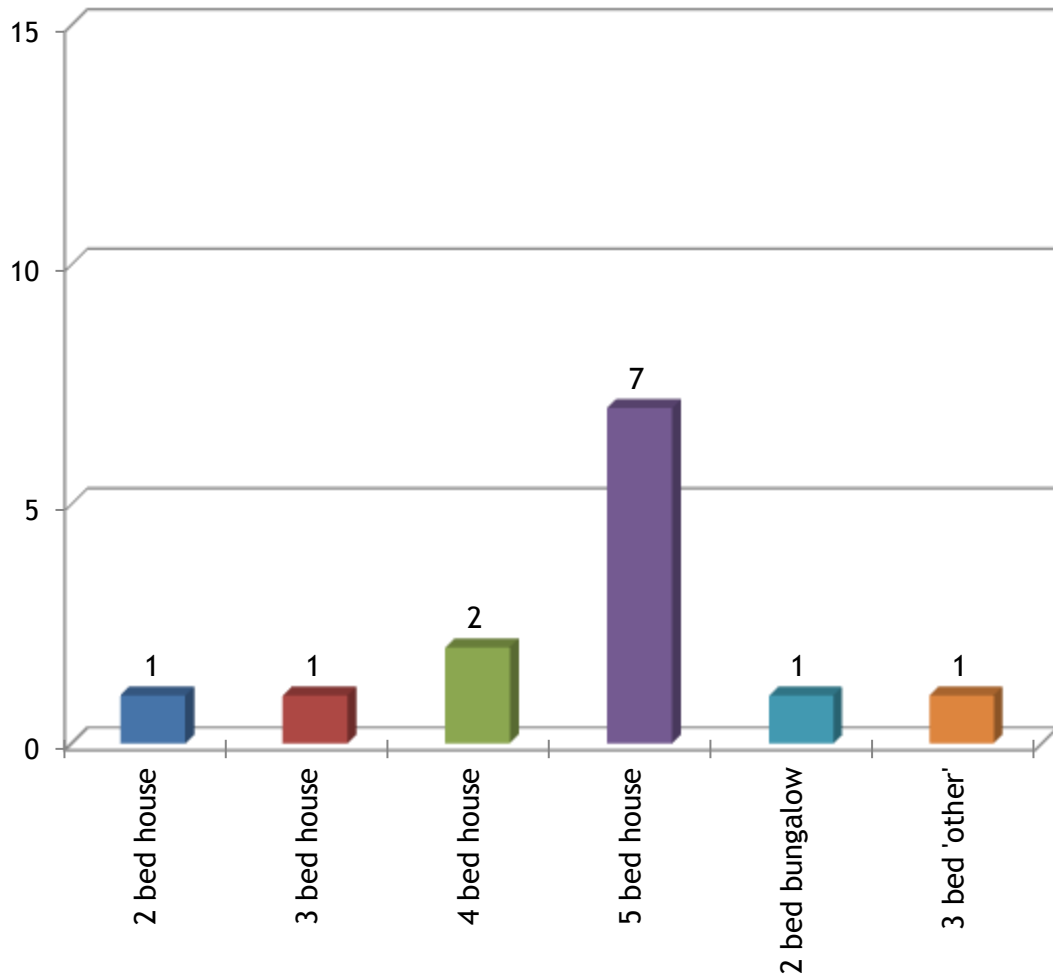


Figure 3b - Property types in Cold Overton

Figure 3b shows that 85% live in a house, 8% live in a bungalow and 1 respondent lives in an 'other' property tenure.

Those living in 5 bedroom houses were the largest group (53%), followed by those living in 4 bedroom houses (15%).

iv) Length of residence in Parish

The length of time that respondents have lived in their Parish was asked at question 6. The responses are shown in Figures 4a and 4b.

a) Knossington

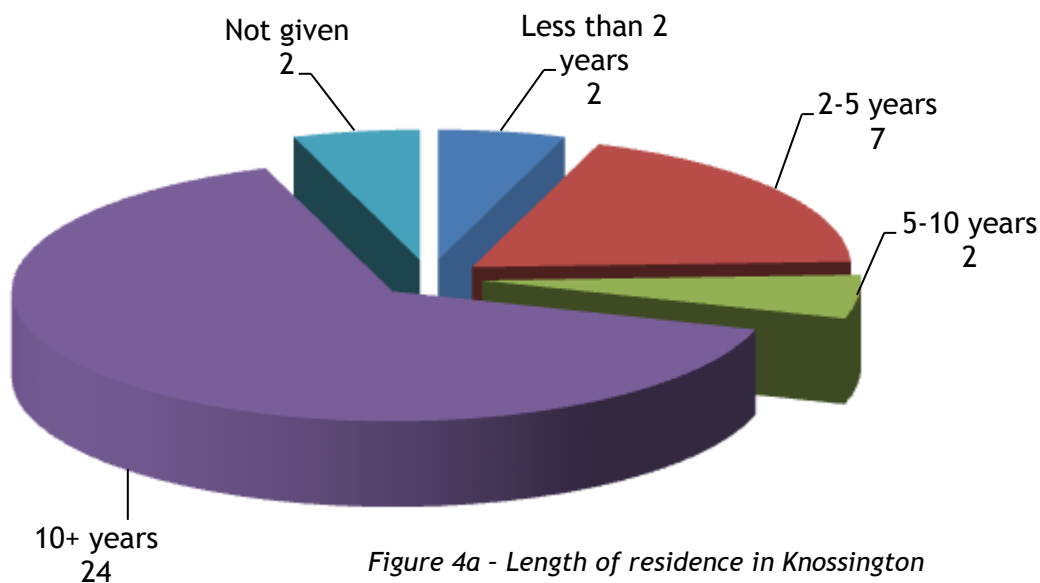


Figure 4a shows that 65% of completed surveys came from households that have lived in Knossington for over 10 years.

5% of respondents have lived in Knossington for between 5 and 10 years, 19% have been there for between 2 and 5 years and 5% of responses came from those who have lived in the Parish for less than 2 years.

b) Cold Overton

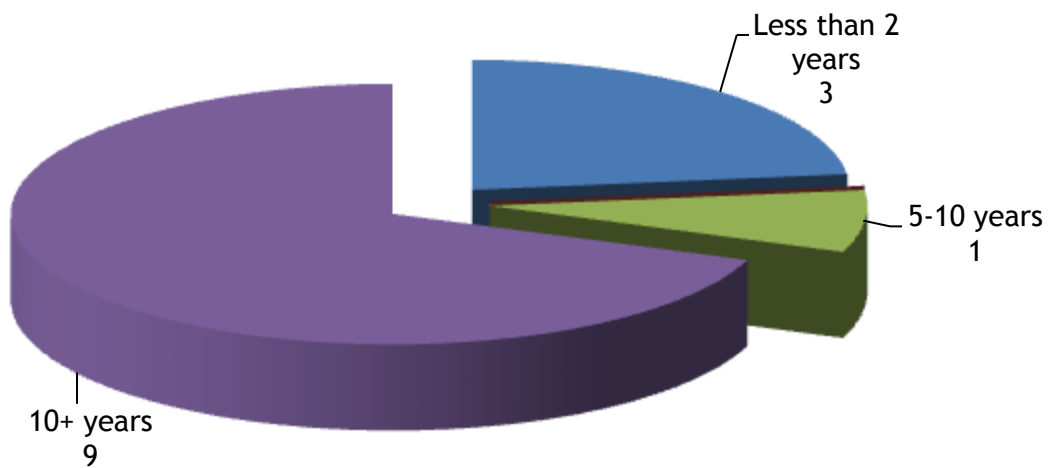


Figure 4b - Length of residence in Cold Overton

Figure 4b shows that 69% of completed surveys came from households that have lived in Cold Overton for over 10 years. 23% of responses came from those who have lived in the Parish for less than 2 years and 8% of respondents have lived in Cold Overton for between 5 and 10 years.

v) Type of housing required in the Parish

Question 7 of the survey asked for opinions on the types of housing that respondents believe are needed in the Parish. The results are shown in Figure 5.

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.

a) Knossington

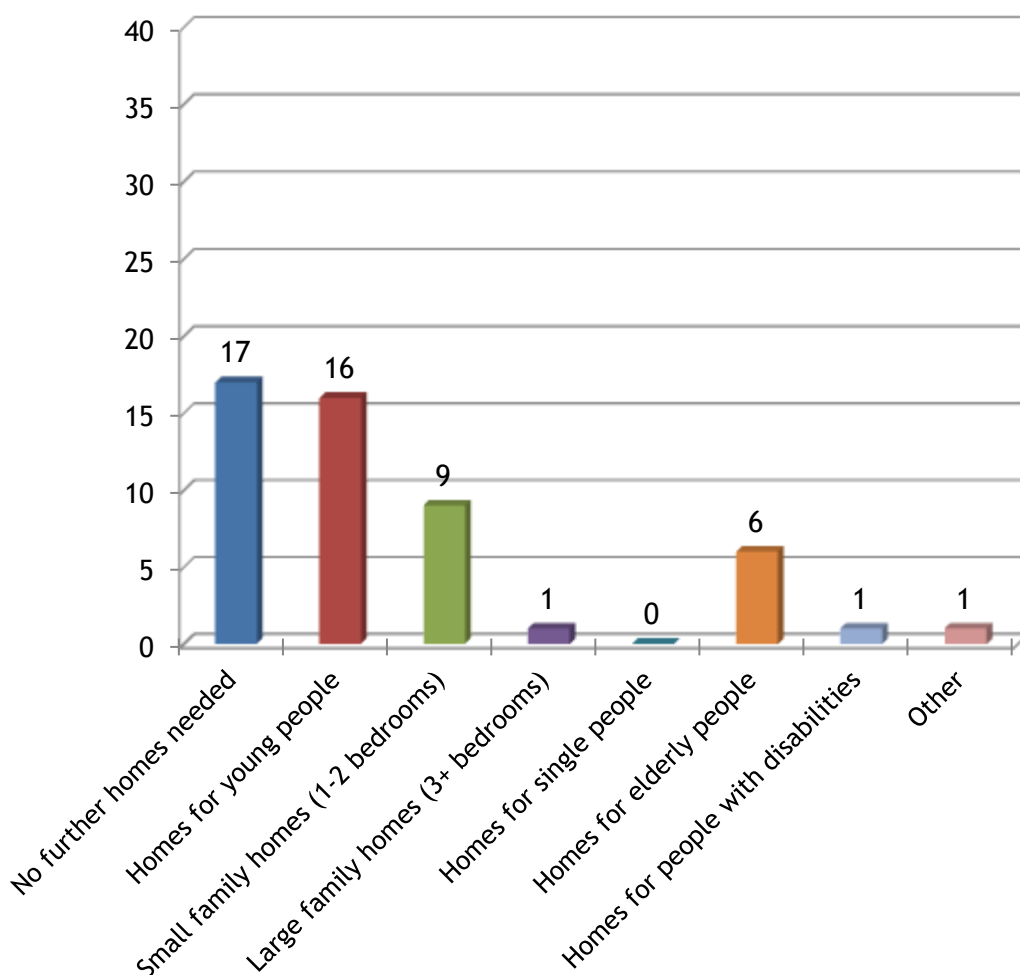


Figure 5a - Type of housing needed in Knossington

Figure 5a shows that 46% of respondents thought that no further homes were needed in Knossington.

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

- Homes for young people (43%)
- Small family homes (24%)
- Homes for elderly people (16%)

b) Cold Overton

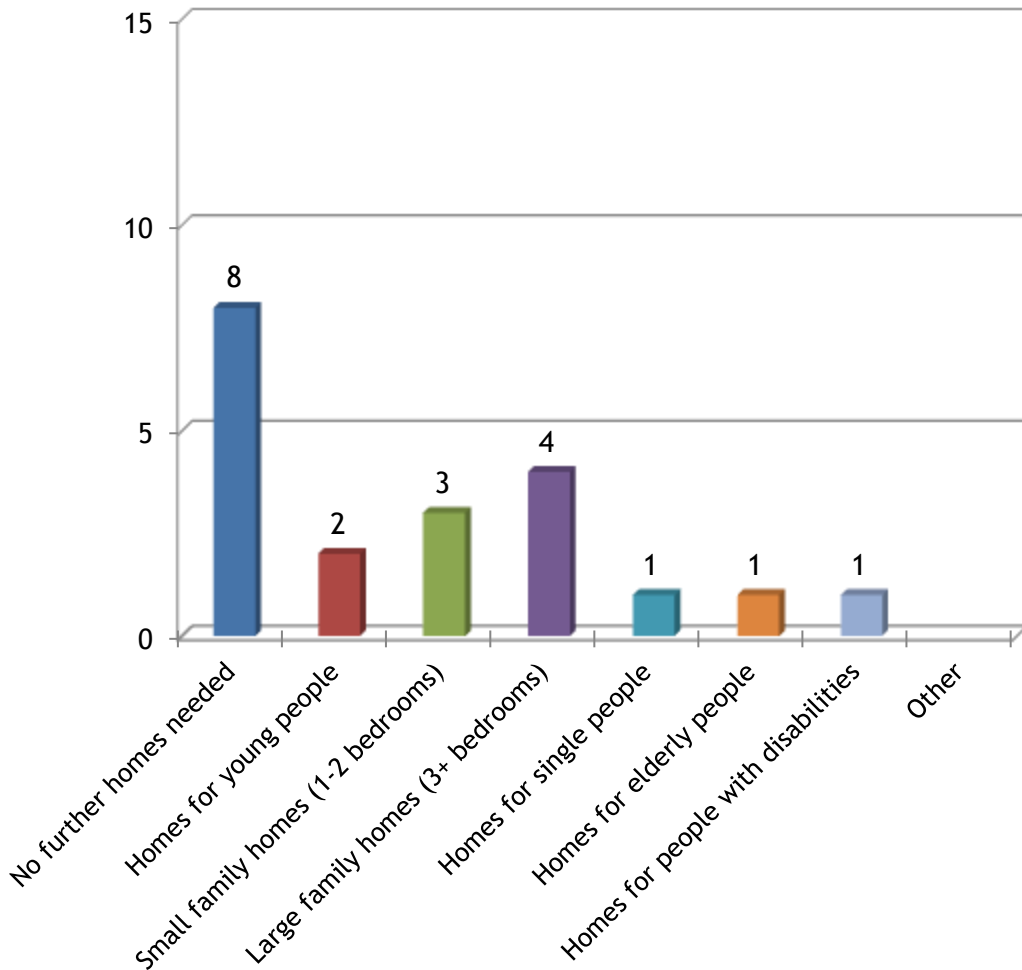


Figure 5b - Type of housing needed in Cold Overton

Figure 5b shows that 62% of respondents thought that no further homes were needed in Cold Overton.

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

- Large family homes (31%)
- Small family homes (23%)
- Homes for young people (15%)

vi) Migration and reasons for leaving

Question 8 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.

a) Knossington

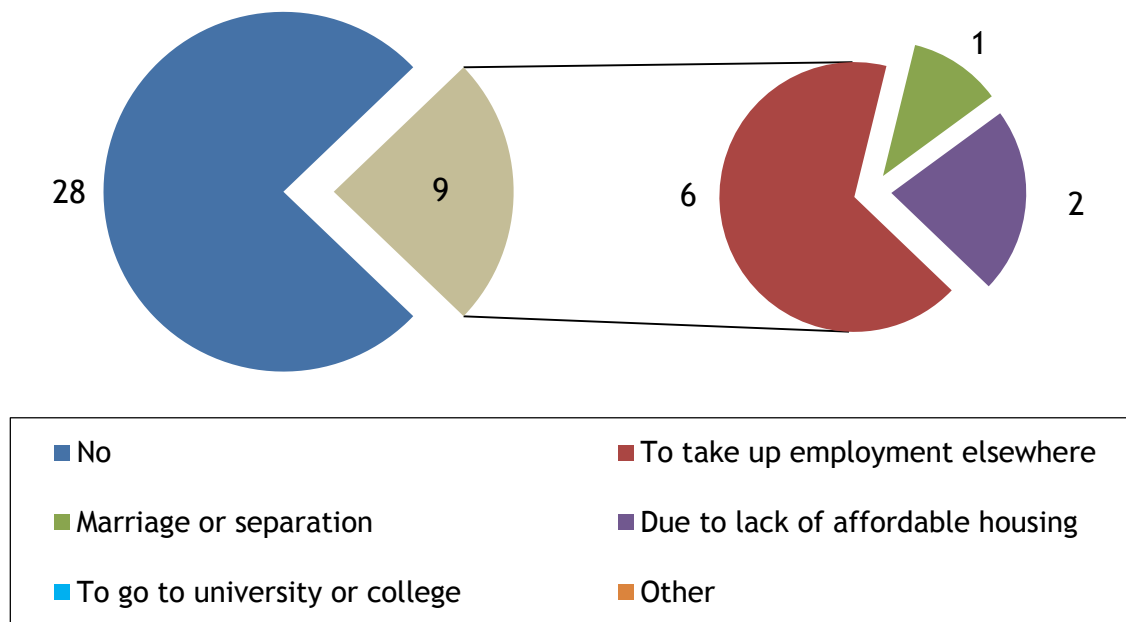


Figure 6a - Migration and reasons for leaving

Figure 6a shows that 24% of village residents who returned questionnaires were aware of others who had had to leave the village in the last 5 years.

The reasons for members of these households leaving can be seen in the chart above, but it is worth noting that 2 of the 9 residents left due to a lack of affordable housing.

b) Cold Overton

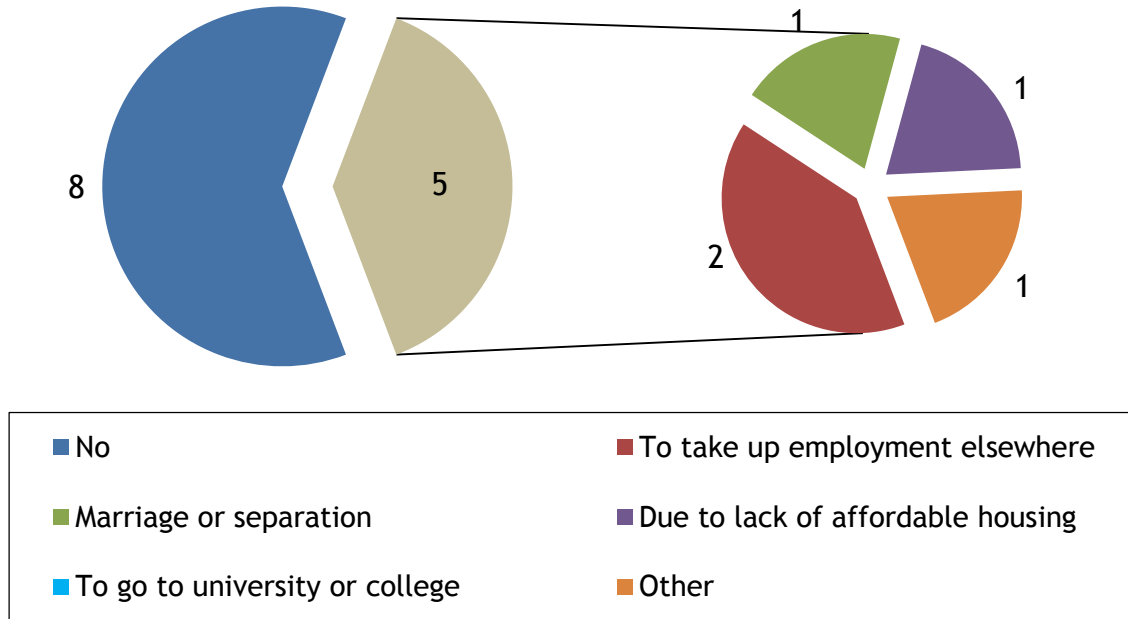


Figure 6b - Migration and reasons for leaving

Figure 6b shows that 38% of village residents who returned questionnaires were aware of others who had had to leave the village in the last 5 years.

The reasons for members of these households leaving can be seen in the chart above, but it is worth noting that 1 of the 5 residents left due to a lack of affordable housing.

vii) **Support for small number of homes to meet local 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 Parish to meet the housing needs of local people.

a) **Knossington**

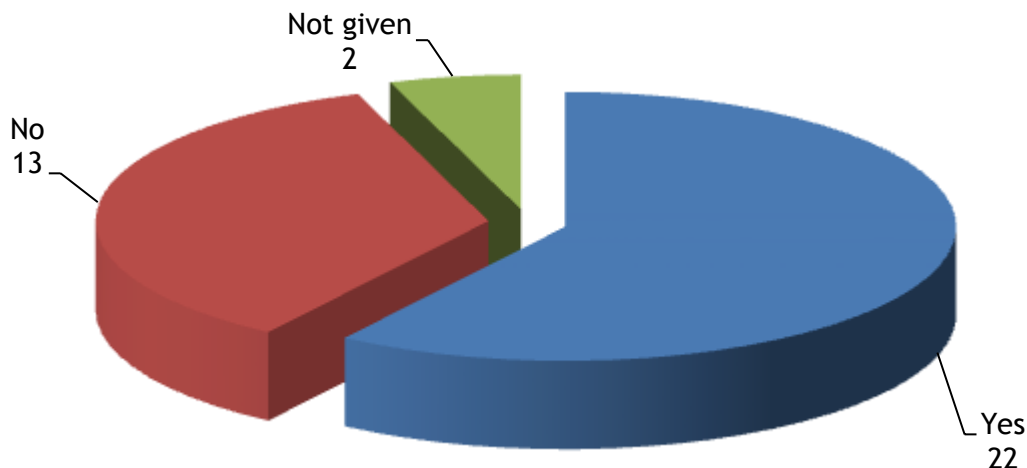


Figure 7a - Support for homes for local people

Figure 7a shows that 59% of respondents are in support of a small number of homes to meet local peoples' needs, while 35% said that they are not in support. 5% did not provide an answer to this question.

b) **Cold Overton**

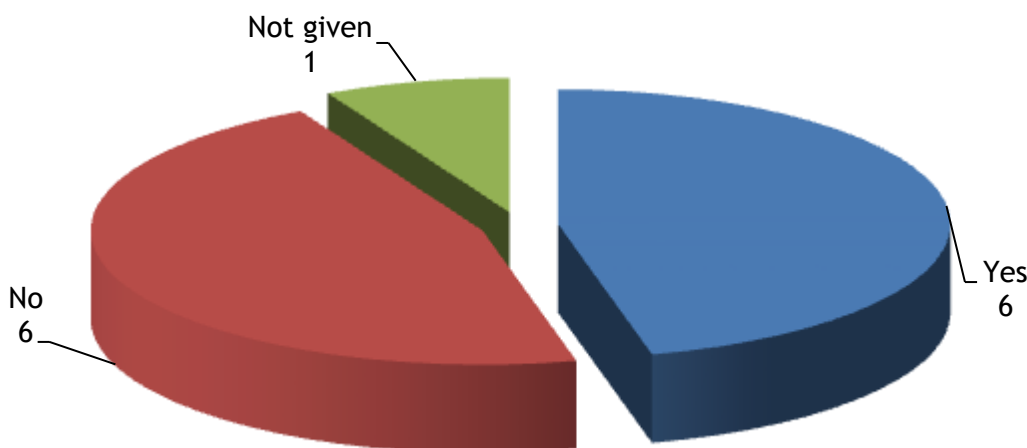


Figure 7b - Support for homes for local people

Figure 7a shows that 46% of respondents are in support of a small number of homes to meet local peoples' needs, while 46% said that they are not in support. 8% did not provide an answer to this question.

viii) **Life in the Parish**

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

The views expressed allow a picture of life within the Parish to be built up. This information can help assess whether a Parish can be considered desirable and sustainable. Ensuring that people will want to take up residency and live in a Parish both now and in the future are important factors when considering the provision of new homes.

The first question (question 10) asked Parish residents which of the 'positive' factors of life in the Parish best described their settlement.

a) **Knossington**

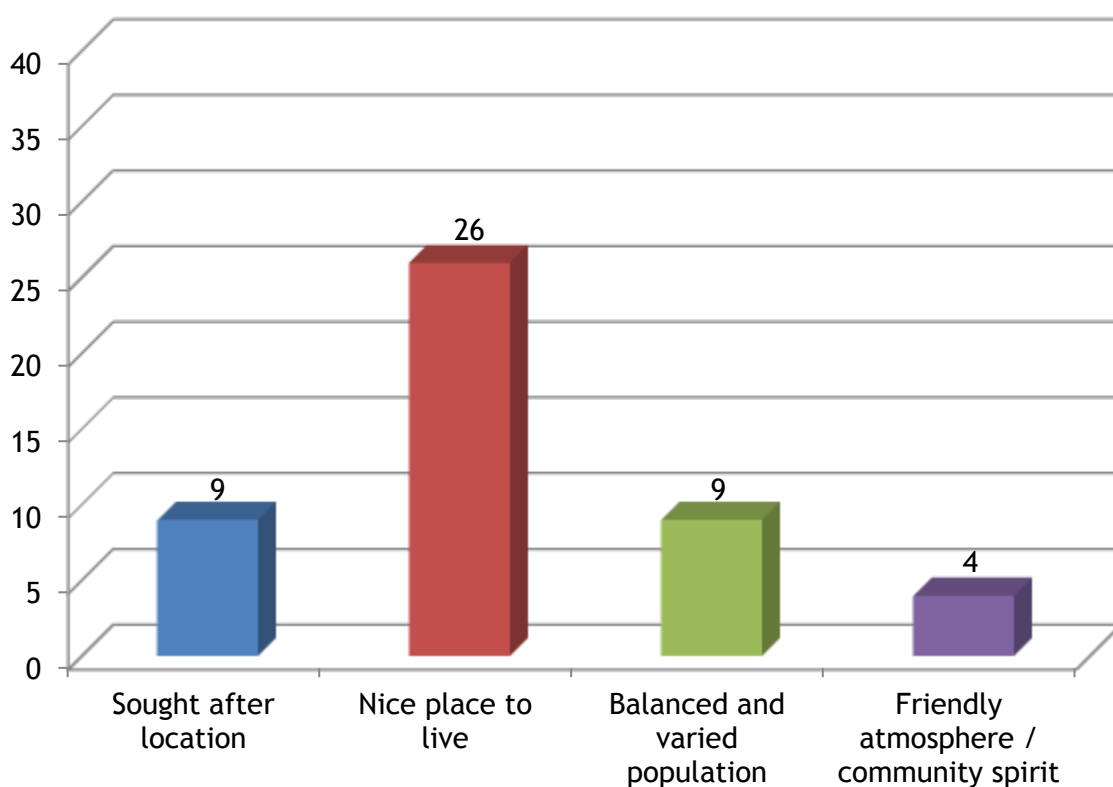


Figure 8a - Life in Knossington - positive factors

From Figure 8 above, it can be seen that many respondents hold positive views about life in Knossington, with 70% believing that the village is a nice place to live.

24% believed it has both a balanced and varied population and is a sought after location, while 11% believed that Knossington has a friendly atmosphere/community spirit.

b) Cold Overton

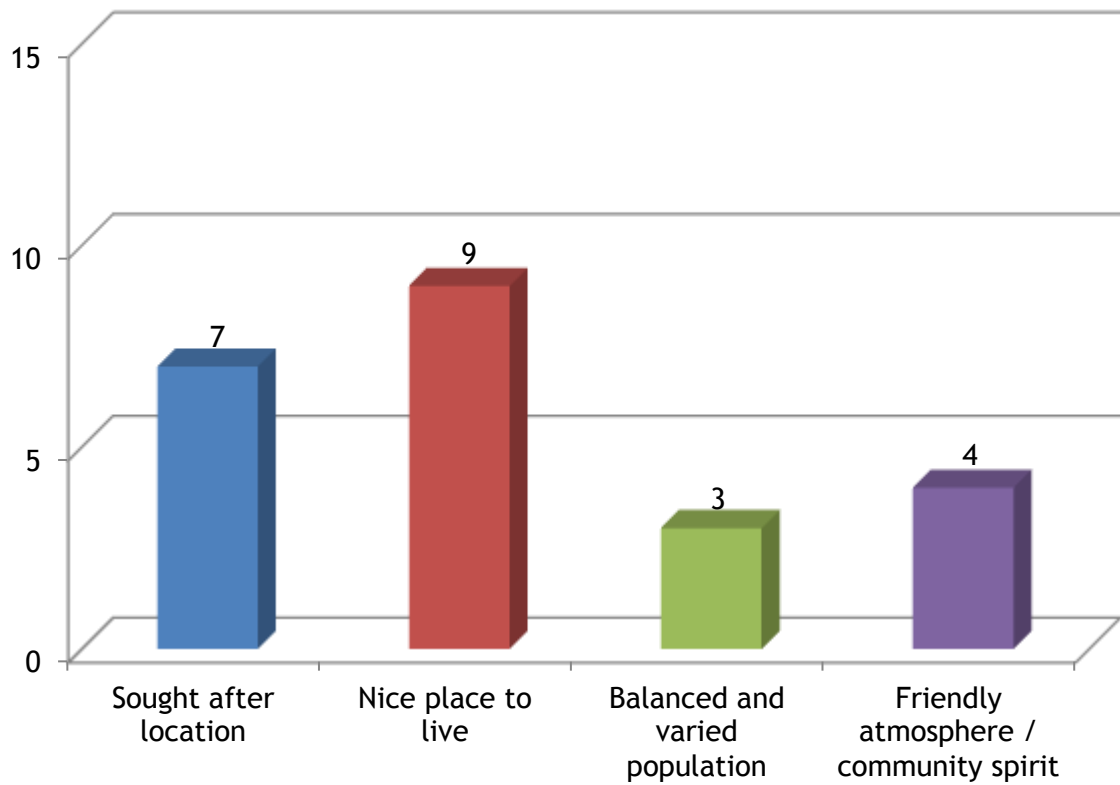


Figure 8b - Life in Cold Overton- positive factors

From Figure 8b above, it can be seen that many respondents hold positive views about life in Cold Overton, with 60% believing that the village is a nice place to live.

47% believed it is a sought after location and 11% believed that the village has a friendly atmosphere/community spirit. 20% of respondents also felt that Cold Overton has both a balanced and varied population.

The second question (question 11) sought Parish residents' perceptions on the potentially negative aspects of life in the Parish.

a) Knossington

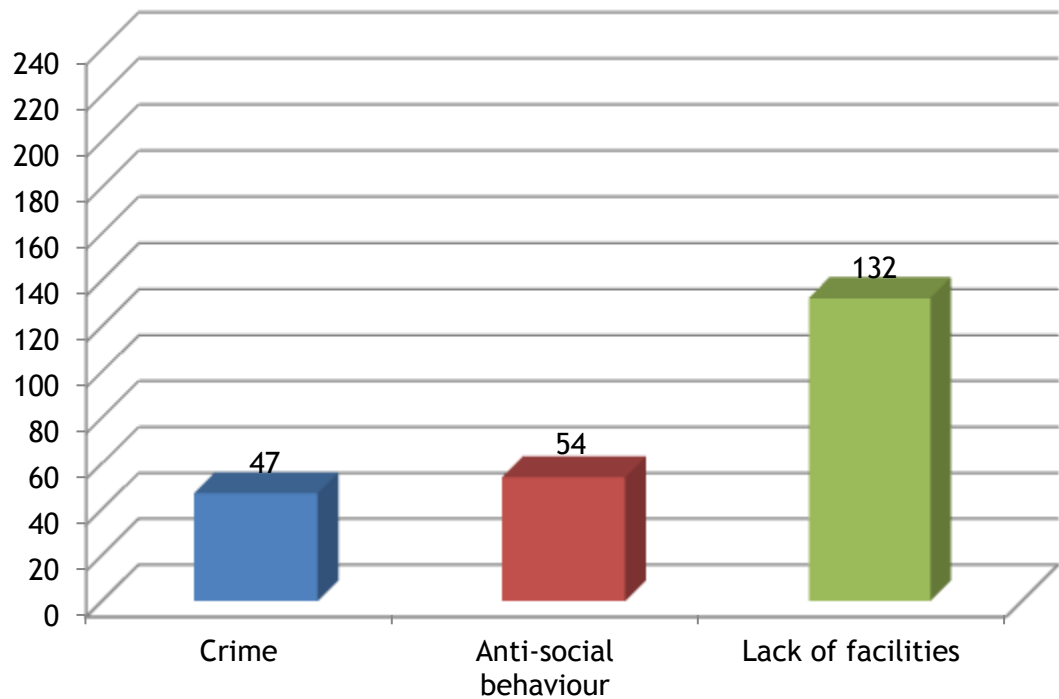


Figure 9a - Life in Knossington - negative factors

As can be seen from Figure 9, some respondents consider that Knossington suffers from some of the 'negative factors' around a lack of facilities that affect many communities.

96% of respondents stated that there is a lack of facilities in the Parish.

Only 34% think that crime is a factor and 39% also believe that anti-social behaviour is a problem.

b) Cold Overton

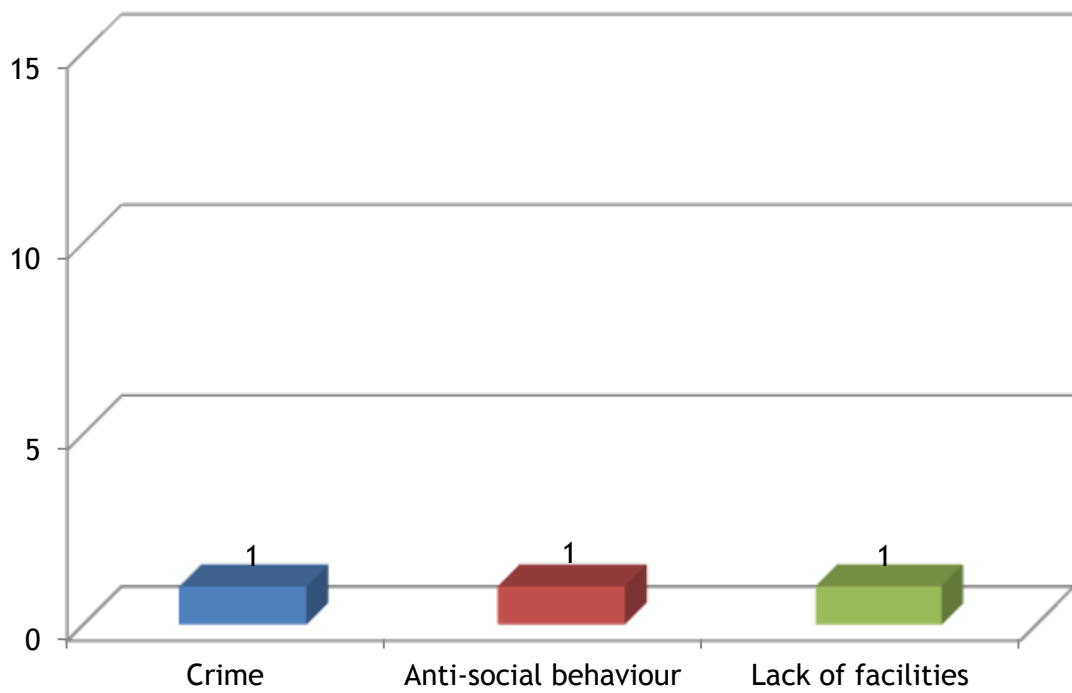


Figure 9b - Life in Cold Overton - negative factors

As can be seen from Figure 9b, some respondents consider that Cold Overton suffers from some of the 'negative factors' around a lack of facilities that affect many communities.

8% of respondents stated that there is a lack of facilities in the Parish.

Only 8% think that crime is a factor and 8% also believe that anti-social behaviour is a problem.

Appendix 3 - Contact information

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