



# **LOWDHAM**

# **HOUSING NEEDS**

# **SURVEY**

Midlands Rural Housing  
in partnership with  
Newark & Sherwood District Council,  
Nottingham Community Housing Association and  
Lowdham Parish Council  
March 2007



Thank you to the residents  
of Lowdham parish for  
their help and support  
with this survey.



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## **Executive Summary**

Midlands Rural Housing completed a Housing Needs Survey in Lowdham during November/December 2006, to assess the housing need in the parish. As well as requesting specific housing information, the survey asks some general questions relating to the quality of life in the parish.

Midlands Rural Housing works with local authorities and other partners to increase the availability of affordable homes for local people. Affordable housing may be provided through both rental and shared ownership schemes and is for people with a strong connection to the parish.

House prices in Lowdham are prohibitively expensive for people on low incomes. A particular problem is the lack of availability on the open market, of small, affordable homes, either to purchase or rent. The level of privately rented property in Lowdham is very low.

The survey results indicate an imbalance between the type of housing stock available and the needs of the community, with **80%** of properties having 3 or more bedrooms, whilst only **35%** of households contain 3 or more people.

There is a strong need for small 1-2 bedroom homes for the elderly and young 1<sup>st</sup> time buyers and also a need for affordable mid-range family housing, but analysis of property sales in the last few years indicates that such properties are not coming available on the open market.

A total of 24 respondents with a housing need were identified. This figure has been discounted to a final total of 16.

The resulting breakdown is:-

**4 x 2-bed houses for shared ownership**  
**4 x 2-bed houses for rent**

**1 x 2-bed bungalow for shared ownership**  
**2 x 2-bed bungalows for rent**  
**2 x 2-bed bungalow (adapted) for rent**

**1 x 4-bed house for shared ownership**

**2 x 3-bed houses for rent**

**Our recommendation is that, a mixed development of 16 affordable dwellings should be considered to alleviate the current housing need.**



## 1. Introduction

Midlands Rural Housing works with local authorities and other partners to increase the availability of affordable homes for local people in rural areas. In 2005 MRH established the Trent Valley Partnership to work closely with authorities in the East Midlands region.

Newark & Sherwood District Council and East Midlands Housing Association are partners of the Trent Valley Partnership. In Newark & Sherwood, during the period of 2005 to 2007, the partnership will be working with Midlands Rural Housing and parish councils to undertake Housing Needs Studies in rural parishes and identify opportunities for the development of affordable housing within the district. Rural parishes are those with a population of fewer than 3000 people.

This needs study looks at the shortfall in housing in Lowdham Parish. Lowdham currently has a population of 2,832 (2001 Census) and 1000 survey forms were produced for distribution to residents throughout the parish.

During November 2006, Midlands Rural Housing and Lowdham Parish Council worked together to deliver a Housing Needs Survey form to every household in the parish. The return date for the survey was 15<sup>th</sup> December 2006 and returns were made via a 'Freepost' envelope directly to Midlands Rural Housing.

## 2. Purpose of the Survey

The aim of the survey was to assess the housing need in the parish of Lowdham, in order to provide Newark & Sherwood District Council with the information it requires to meet local housing needs.

### 3. Housing Costs

#### Property Values: July - Sept 2006 - Newark & Sherwood

	Av Detached	Av Semi	Av Terrace	Av Flat	Av Overall Price	No. Of Sales
	£	£	£	£	£	
<b>East Midlands</b>	237,331	139,854	116,227	117,366	<b>163,075</b>	24,920
<b>Nottinghamshire</b>	230,638	131,807	105,031	108,495	<b>159,839</b>	4,210
<b>Newark &amp; Sherwood</b>	245,078	132,887	110,575	117,032	<b>170,750</b>	670
Source: BBC 2006						

The table above provides a comparison of the property prices across the East Midlands Region, the County of Nottinghamshire and Newark & Sherwood District. It shows that the average overall price in Newark & Sherwood is higher than elsewhere in the region. A family wanting to purchase an average terrace house would need to be earning approximately £30,000 per annum to secure a mortgage.

Data from the Land Registry shows the following average house prices in Lowdham (postcode NG14 7\*\*), based on sales between March 2006 – Feb 2007.

Detached - £264,655 (Based on 19 sales)

Semi-Detached - £163,960 (Based on 14 sales)

Terraced - £137,000 (Based on 2 sales)

Flat - £127,500 (Based on 2 sales)

**Overall – £212,240 (Based on 37 sales)**

**As can be seen, house prices in Lowdham are substantially higher than Newark & Sherwood as a whole, and are prohibitively expensive for people on low incomes.**



#### 4. Availability of Affordable Housing in Newark & Sherwood

The District's Housing Needs Survey 2003 shows that, not only are open market prices becoming prohibitively high, but also that **levels of rented properties available from both the District Council and Housing Associations are falling** due to the Right to Buy scheme.

The District's Housing Needs Survey 2003 outlines the **need for an additional 614 affordable properties per year, throughout the district**. It states that, locally, the proportion of houses and bungalows is over 20% higher than the national average, whilst the supply of terraced properties is almost 10% below and the supply of flats/maisonettes is 12% below the national average.

#### 5. Planning Context

Planning policy at national, regional and local levels imposes strict restraints on new housing development in rural areas. However, it is possible to relax such constraints in exceptional circumstances, e.g.: where new housing would meet a specific, locally identified, need.

Newark & Sherwood Local Plan **Adopted** –March 1999 (Policies H17 and H19) outlines the means by which the District Council can use the planning process to bring about developments that meet 'local' housing needs in rural areas.

The provision of any housing that may be provided as a result of this survey would be subject to a legal restriction (known as an S106 agreement) being placed on the development. This has the effect of limiting occupation of the properties to people with a strong local connection; e.g.

- A person or family currently living in the parish.
- A person or family who has lived in the parish but moved away to find affordable or suitable housing.
- A person or family with work commitments in the parish.
- A household containing an individual who was born in the parish.

#### 6. Respondents' Details



The following sections of this report detail the responses from the questionnaires distributed and returned during December 2006, in Lowdham Parish.

Respondents individual details have been kept confidential and any identifiable attributes have not been included in the results. Any comments that have been made may also have been edited so as not to identify individual circumstances.

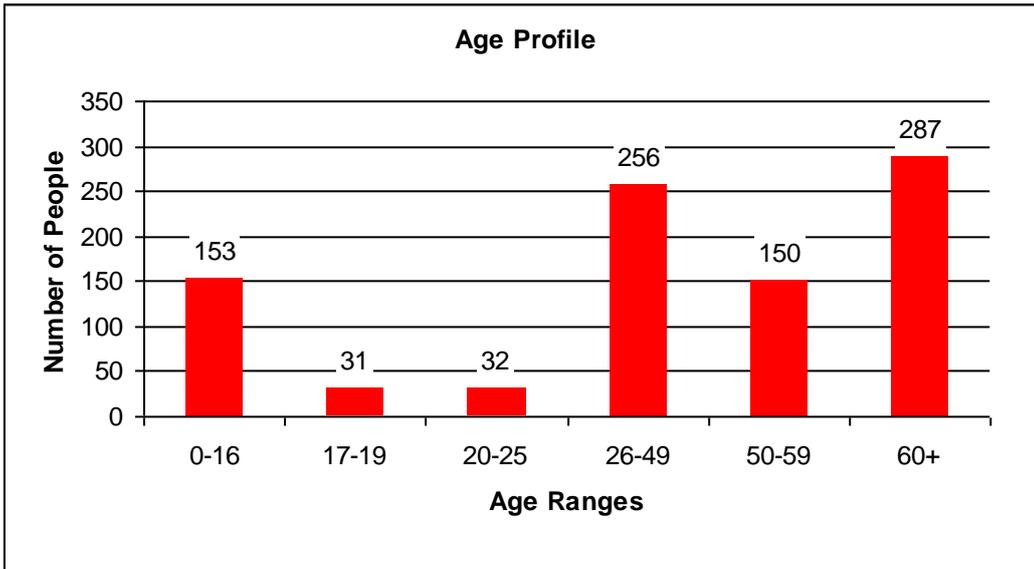
The following results are a snapshot in time and provide the village and Newark & Sherwood District Council with an insight into the parish in terms of current housing need, the desirability of the village and the current level of facilities serving the local community.

A total of 383 survey forms were received giving a return rate of 38%. This is an excellent response, taking into consideration that only people who have a housing need or those who are interested in commenting on local matters are likely to respond.

## **6.1. Age Profile**

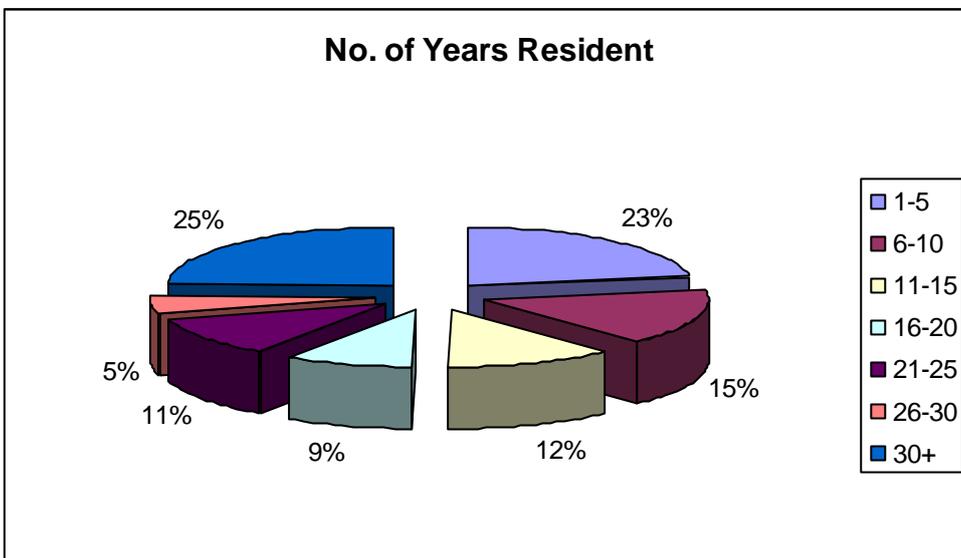
The chart overleaf shows the age profile of the 909 people captured on the 383 survey forms returned. The responses show that the largest single group of the population in Lowdham, representing **32%, are people over 60 years of age.**

However, there are also a substantial number of families with young children. **Children under 16 form 17% of the population.** This shows that a young generation is up and coming and their ability to remain in Lowdham in the long-term will almost certainly depend on the availability of affordable housing within the parish.



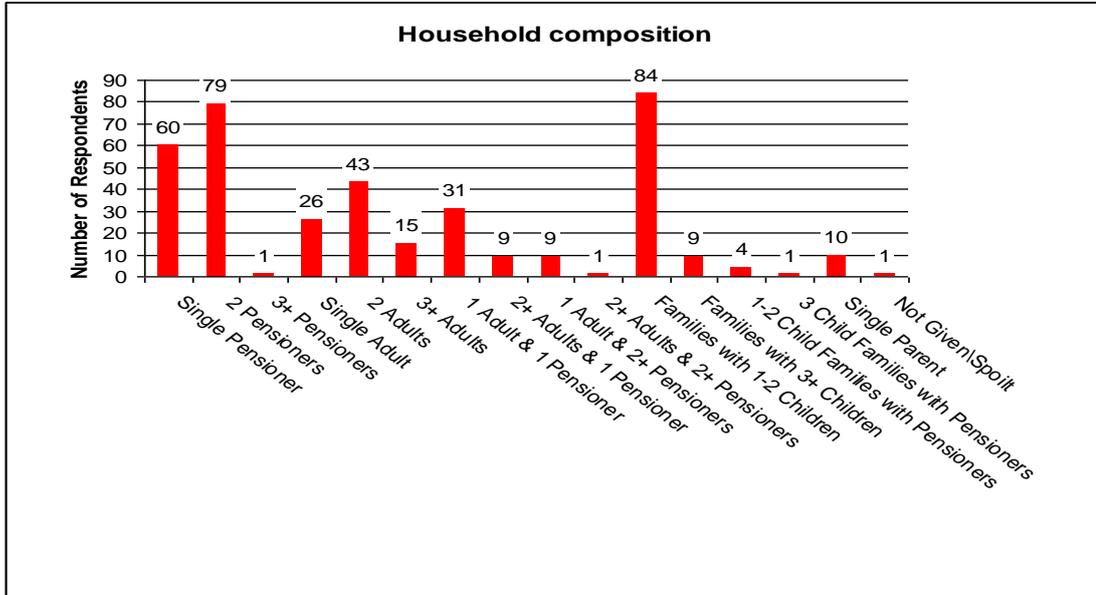
## 6.2. Length of Residency

The chart below shows the number of years that respondents have lived in the parish. 77% of respondents had lived in Lowdham for over 5 years, with 25% having lived there more than 30 years.



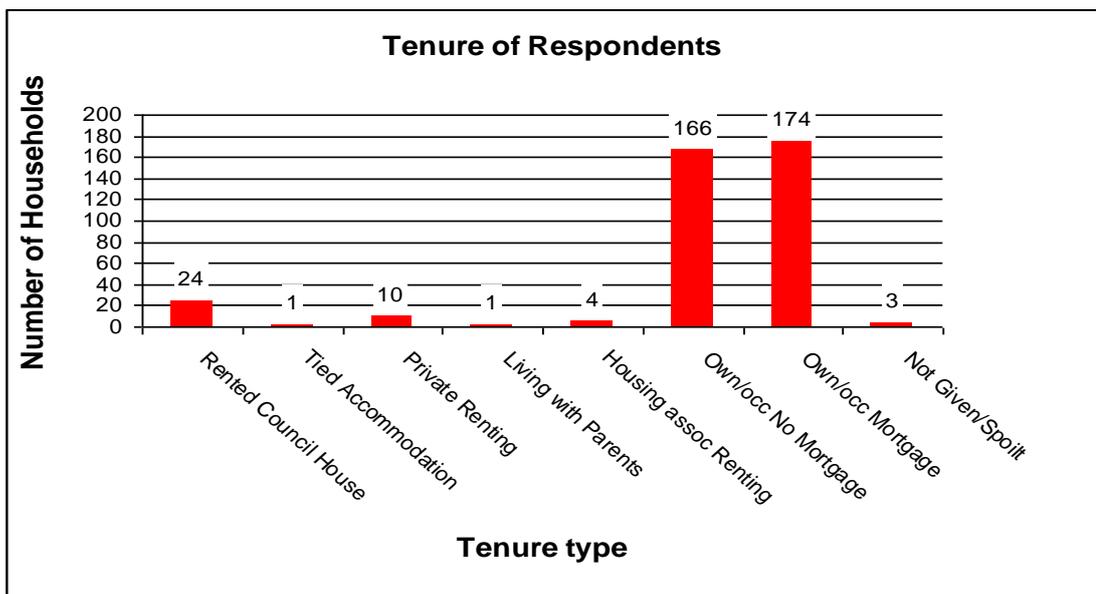
### 6.3. Household Size and Mix

The following chart shows the number of households in each size/mix category. **Total households with pensioners accounted for 51%**, followed by **those containing families with children accounting for 28%** of respondents. Those households containing only adults accounted for 22% of total households.



### 6.4. Tenure of all Respondents

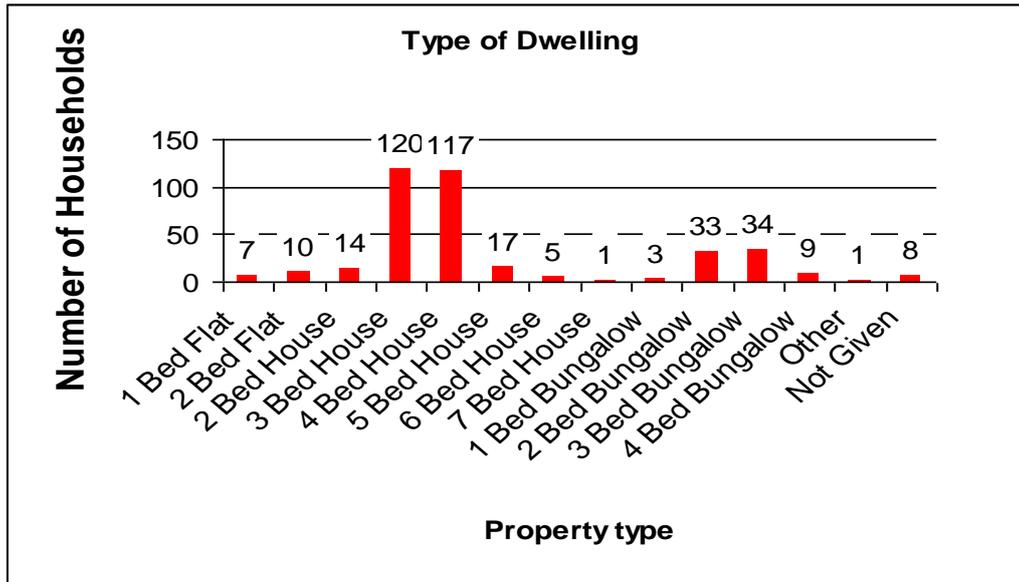
The following chart shows current household tenure of all respondents. **Owner-occupiers make up over 88% of households**, of whom 49% have no mortgage. **Rented accommodation makes up 10% of total households**, with over 60% of rentals being council houses.



## 6.5. Property Types

The following chart shows that **the largest groups were occupants of 3 bedroom properties at 40%, followed by occupants of 4+ bedroom properties at 39%.**

**1 and 2 bed properties make up a total of 17% of respondents. 20% of properties are bungalows and 4% are flats.**

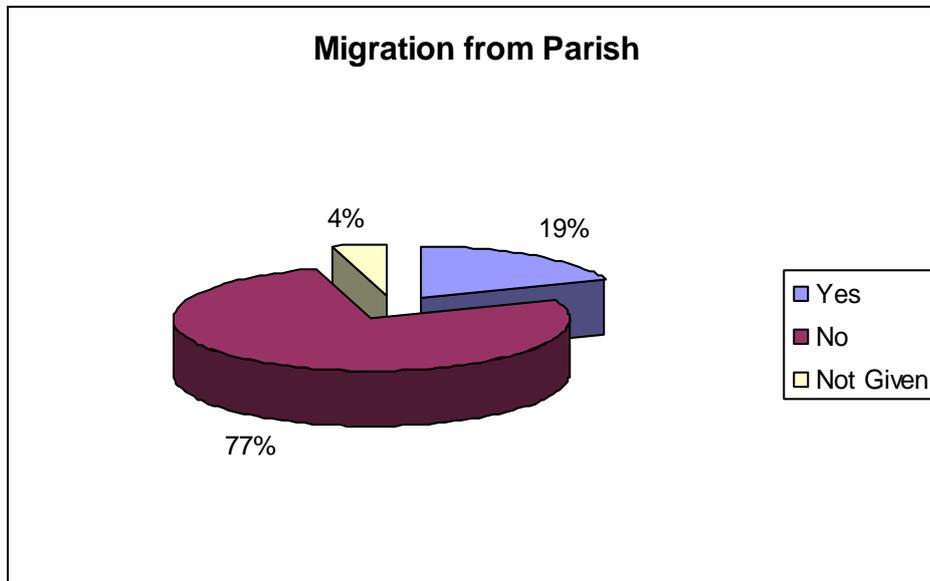


## 6.6. Ethnicity

Respondents' results showed that the majority of the demographic is White British. This supports the recent Countryside Agency report which found that rural settlements had lower levels of Black and Minority Ethnic (BME) residents than that of urban cores and that there were only 136,000 BME residents in rural areas throughout the country.

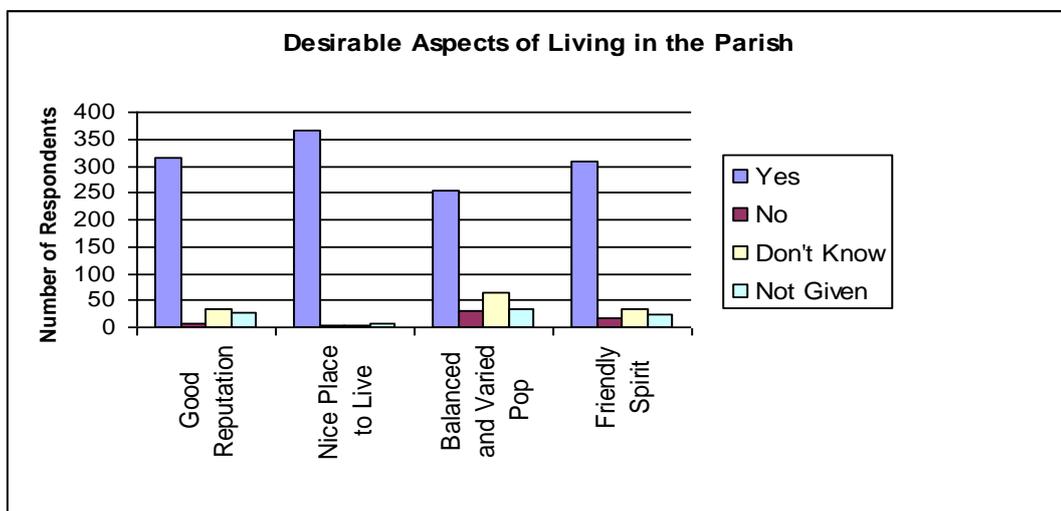
## 6.6. Migration

The chart below indicates that there have been a number of local people forced to move out of the village in order to secure suitable housing. **19% of respondents were aware of somebody who needed to move out to find affordable or suitable accommodation.**

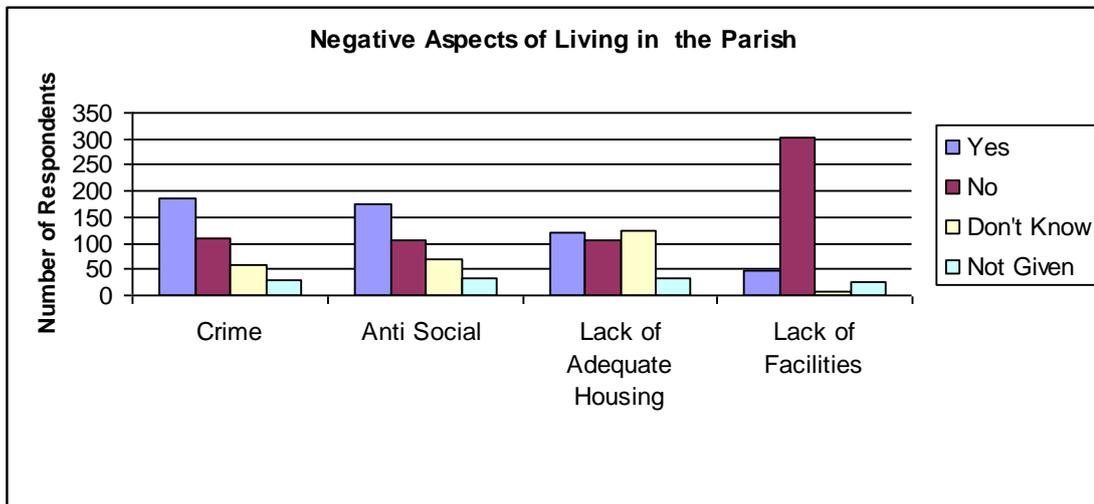


## 7. Sustainability Issues

Respondents were asked a series of questions relating to the perceived advantages and disadvantages of living in Lowdham. The purpose of these questions is to build-up a picture of life in the parish and to identify any issues that could form a threat to the long-term sustainability of the village. The following two charts detail respondents' answers, from which we can gain an indication whether any affordable housing provided in the village will be sustainable in the future, i.e. will people want to live there in the future?



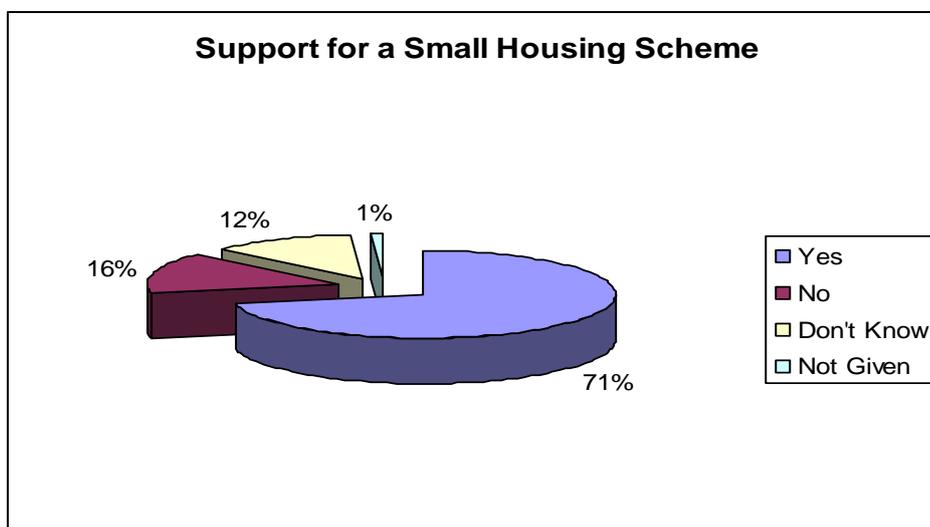
From the chart above it can be seen that the vast majority of residents consider that Lowdham has a good reputation, is a nice place to live, with a balanced and varied population and friendly community spirit.



The second chart above shows that over 50% of respondents consider there is some crime and anti-social behaviour within the village; over 25% believe there is a lack of adequate housing; just 12% feel there is a lack of essential facilities.

## 8. Support for a Small Housing Development

The chart below shows the level of support for a small development of affordable homes for local people, being built in the parish. The chart shows **there is a high level of support within the community at 71%, with only 16% of respondents being against such a scheme.**



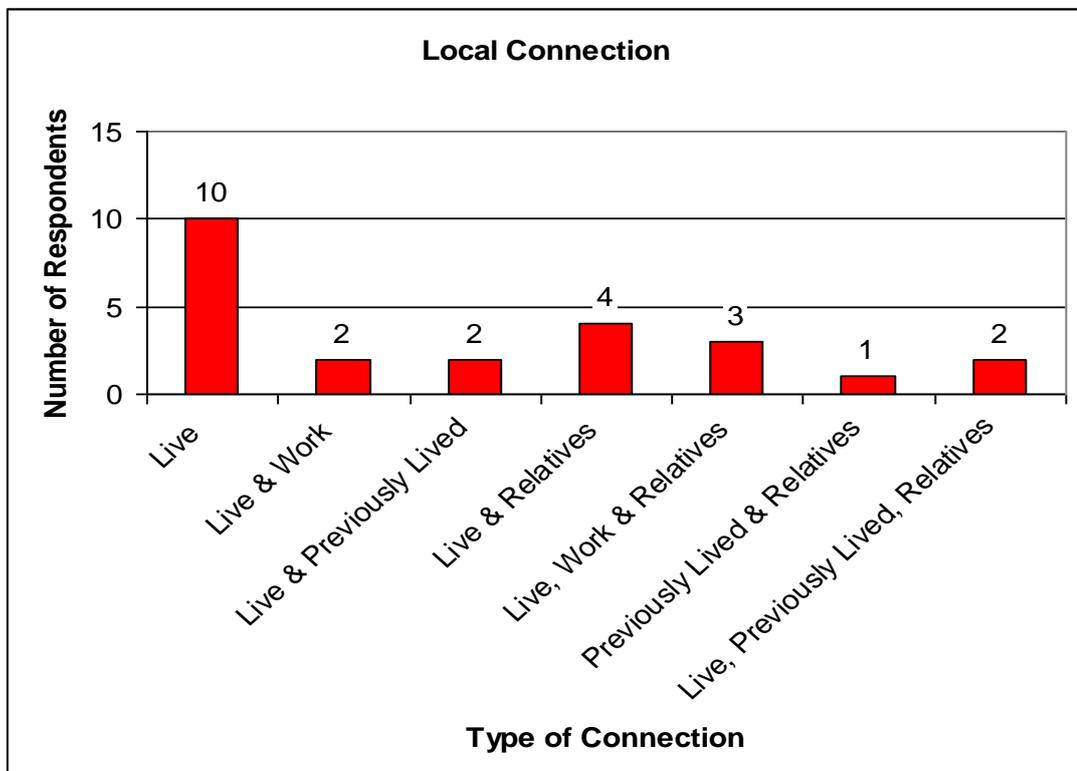
## 9. Housing Needs Analysis

Out of the 383 returns, 359 were from people who would be considered as adequately housed and would not be looking to move to alternative accommodation within the next 5 years. These respondents completed a survey form primarily to offer their support or objection towards a 'local needs' housing development, as well as to give their comments regarding the sustainability of Lowdham and comment on its facilities. These were therefore discounted from the rest of the analysis.

Accordingly, as far as the requirement for affordable housing is concerned, there are 24 returns detailing a housing need. Of these, some respondents would potentially have the resources to satisfy their own need and may need to be discounted from the final analysis.

### 9.1. Local Connection

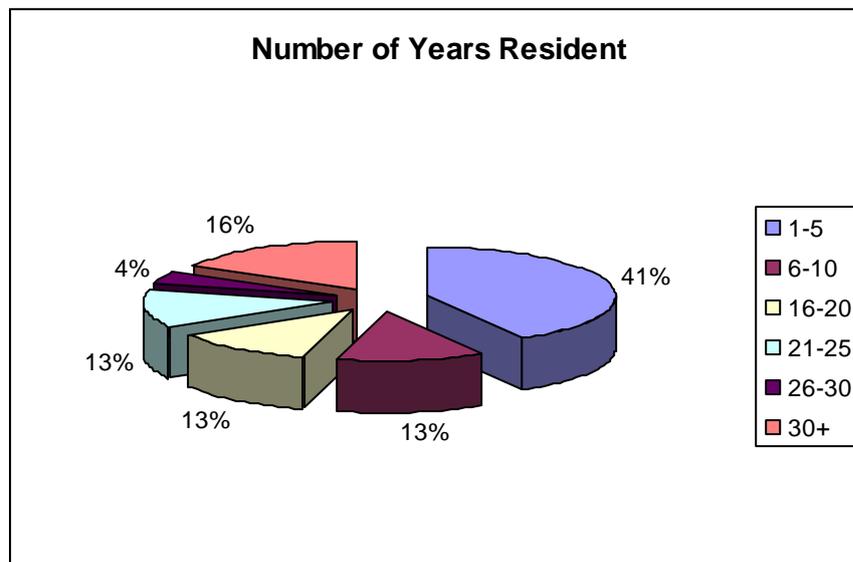
The graph below shows the type of local connection held by respondents with a specific housing need. There were 24 responses in total, all but one of whom are currently living in the village. All fulfil the criteria for having a strong local connection with the parish.



## 9.2. Residency

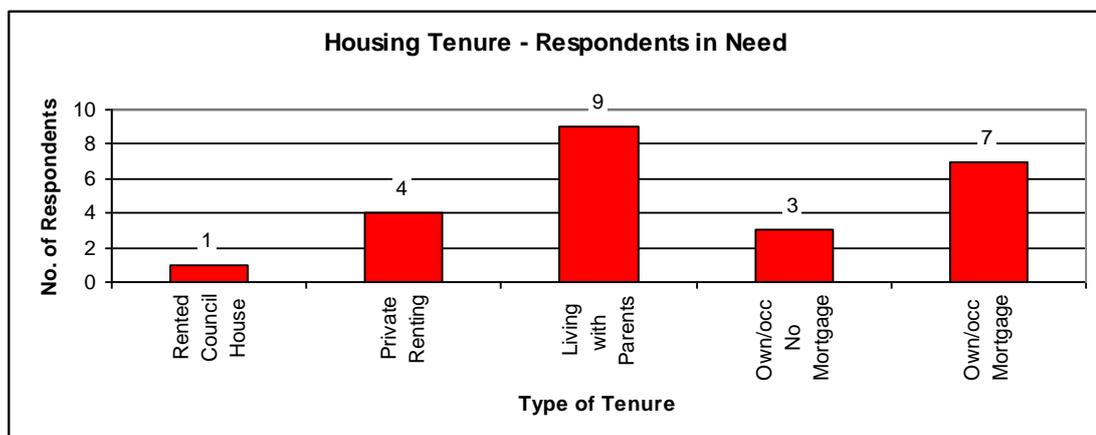
The table below gives the number of years that respondents have lived in Lowdham. There were 24 responses to this question and **59% had lived in the parish for over 5 years.**

**41% had lived in the village for less than five years, but more than one.** At the current time these respondents may not qualify for grant aided housing as they do not fulfil the criteria of having lived in the parish for 5 years. However, by the time a scheme is completed this position may have altered.



## 9.3. Housing Tenure

The chart below shows the housing circumstances of respondents with a need for affordable housing. Those respondents who own their own property, with or without a mortgage, may not be eligible for grant aided housing as they are considered to have the means to purchase on the open market. However, in the case of respondents needing physically adapted housing an exception can be made.



## 9.4. Respondents in Need Details

The tables below list the respondents who have expressed a housing need, what type of housing they would prefer, and our assessment of their need.

### **Single**

RESPONDENT	ACCOMMODATION REQUIRED	REALITY TENURE
Living with parents, needs independent accom. within 2 years. Residency 4 years.	1-2 bed house or flat. Shared Ownership.	2 bed house. Shared Ownership.
Living with parents, needs independent accom. within 2 years. Residency 24 years.	2 bed flat. Shared Ownership.	2 bed house. Shared Ownership.
Living with parents, needs independent accom. immediately. Residency 25 years.	1-2 bed house or flat. Rented.	2 bed house. Rented.
Living with parents, needs independent accom. within 2-5 years. Residency 20 years.	1 bed house or flat. Shared Ownership.	2 bed house. Shared Ownership.
Living with parents, needs independent accom. immediately. Residency 20 years.	1-2 bed house or flat. Rented.	2 bed house. Rented.
Living with parents, needs independent accom. immediately. Residency 34 years.	2 bed house or flat. Shared Ownership or Rent.	2 bed house. Shared Ownership.
Living with parents, needs independent accom. within 2 years. Residency 16 years.	2 bed flat. Shared Ownership or Rented.	2 bed house. Shared Ownership.
Living with parents, needs independent accom. within 2 years, plus 10 previously.	1-2 bed house or flat. Shared Ownership or Rented.	2 bed house. Rented.
Living in privately rented 1 bed property, needs larger, cheaper accom. immediately. Residency 3 years.	1 bed house or flat. Rented.	2 bed house. Rented.
Living in rented property, out of parish, needs independent, secure accom. close to carers/family, immediately. Previous residency 5 years.	1 bed house or flat. Rented.	2 bed house. Rented.

## **Elderly**

RESPONDENT	ACCOMMODATION REQUIRED	REALITY TENURE
Single person, with mobility problems, living in own 4 bedroom house, needs smaller, cheaper home within 2-5 years. Mobility problems. Residency 44 years.	2 bed bungalow. Rented.	2 bed bungalow. Shared Ownership.
Couple living in own 2 bed property, require smaller, physically adapted property immediately. Residency 40 years. On LA register.	2 bed bungalow, adapted. Rented.	2 bed bungalow, adapted. Rented.
Couple living in mortgaged 2 bed property, require smaller, cheaper home in 5+ years. Residency 23 years.	2 bed bungalow or flat. Rented.	2 bed bungalow. Rented.
Single person, living in own property, needs smaller, cheaper accom. within 2-5 years. Residency 10 years.	2 bed bungalow or flat. Shared Ownership.	2 bed bungalow. Shared Ownership.
Couple living with relatives, require independent accom., close to carer/dependent, immediately. Residency 1 year. On LA register.	1 bed bungalow. Rented.	2 bed bungalow. Rented.
Single person living in mortgaged house, requires smaller, physically adapted, independent accom. immediately. Residency 46 years. On LA register.	1-2 bed bungalow or flat, adapted. Rented.	2 bed bungalow, adapted. Rented.

## **Families**

RESPONDENT	ACCOMMODATION REQUIRED	REALITY TENURE
Couple living in private rented property, need larger, cheaper, secure accom. within 2 years. Residency 1 year.	2 bed house or bungalow. Shared Ownership or Rented.	2 bed house. Rented.
Family living in mortgaged property, require larger property within 2-5 years. Residency 5 years.	3/4 bed house. Shared Ownership.	3 bed house. Shared Ownership.
Family living in privately rented property, need larger, cheaper accom. within 2 years. Residency 2 years plus 10 previously.	3 bed house. Rented.	3 bed house. Rented.
Family of 2, living in mortgaged 3 bed property, require cheaper accom. within 2-5 years. Residency 26 years.	1 or 2 bed bungalow. Rented.	2 bed bungalow. Rented.
Family of 6, living in mortgaged 3 bed house, need larger accom., close to carer/dependent, immediately. Residency 4 years plus 18 previous.	4 bed house. Shared Ownership.	4 bed house. Shared Ownership.
Family of 3, living in privately rented property, need cheaper, secure accom. immediately. Residency 3 years.	3-4 bed house or bungalow. Shared Ownership or Rented.	3 bed house. Rented.
Family of 2, living in mortgaged 2 bed house, require cheaper accom. close to carer/dependent, within 2-5 years. Residency 9 years.	2-3 bed house. Shared Ownership or Rent.	2 bed house. Shared Ownership.
Family of 3, living in mortgaged 3 bed property, require cheaper home within 2 years. Residency 10 years.	3 bed house. Shared Ownership.	3 bed house. Rent.



Therefore the housing needs derived directly from the survey are:

**6 x 2-bed houses for shared ownership**  
**6 x 2-bed houses for rent**

**2 x 2-bed bungalows for shared ownership**  
**3 x 2-bed bungalows for rent**  
**2 x 2-bed bungalow, adapted, for rent**

**1 X 4-bed house for shared ownership**

**1 x 3-bed house for shared ownership**  
**3 x 3-bed houses for rent**

It is usual practice to apply a discounting factor as part of the scheme proposal process. This is applied because, in the time it takes to bring a scheme to development, some of the respondents will have resolved their own housing needs.

The standard discounting factors, recommended by the Countryside Agency, that are applied are 40% to shared ownership properties and 25% to rented properties. The differing factors reflect the ability of each group to resolve their own housing needs.

The resulting housing needs for Lowdham parish are given below:

**4 x 2-bed houses for shared ownership**  
**4 x 2-bed houses for rent**

**1 x 2-bed bungalow for shared ownership**  
**2 x 2-bed bungalows for rent**  
**2 x 2-bed bungalow (adapted) for rent**

**1 x 4-bed house for shared ownership**

**2 x 3-bed houses for rent**

## 10. Conclusions & Recommendations

Midlands Rural Housing, in partnership with Lowdham Parish Council, has conducted a detailed study of the housing needs of the parish. This study has not only investigated the actual housing needs, but has also ascertained residents' views with regard to living in the village, and has identified the level of local support for a development to meet local needs.

Lowdham is a large village with good, sustainable facilities, a balanced population and friendly community spirit. Although it suffers some minor crime and anti-social behaviour, this is not considered to be serious. It is generally thought to have a good reputation and is a sought after place to live.

Much of the housing stock in Lowdham is large family accommodation and is predominantly expensive. There is evidence of an imbalance between the type of stock available and the needs of the existing population. For example, whilst only 28% of households contain families, almost 80% of properties are family homes with 3 or more bedrooms, and whilst 65% of households contain as few as 1 or 2 occupants, only 17% of properties have 1 or 2 bedrooms.

Almost 90% of properties are owner-occupied, with 10% being available for rent. However, the level of privately rented property is very low at less than 3% of total stock.

All the above factors lead to a lack of availability of suitable properties and to property prices being prohibitively high for those on low incomes. To underline this, 19% of respondents indicated that they knew of people who had to leave the parish to find suitable housing elsewhere.

An unusually high 71% of people were in favour of a small, affordable scheme being developed. There were some concerns expressed that Lowdham's infrastructure, particularly school, healthcare and drainage, may not cope with more pressure, but it should be emphasised that all the respondents claiming a need are already living in the parish, so would not be adding to the existing population.

The survey results show that there is a need for smaller, affordable housing for both young first time buyers and for elderly people wanting to downsize and also a need for affordable mid-range family housing.

42% of respondents claiming a need for affordable housing are young singles seeking an opportunity to get on the housing ladder. Several of this group have expressed a preference for shared ownership.



There are a high proportion of families (33% of respondents in need) requiring accommodation, indicating that affordable family housing in Lowdham is difficult to obtain.

25% of respondents in need are elderly. Some have health and mobility problems and in such cases meeting the need can be justified even though the applicants may have their own funds. Most have expressed a desire to rent, but some may be in a position to consider shared ownership.

Finally, 70% of respondents have expressed a need either immediately or in the next two years, indicating that there is an urgent short-term need for affordable housing.

**Given the results of the housing needs survey in Lowdham, our recommendation is that a mixed development of 16 affordable dwellings should be considered to alleviate the current housing need.**



## **11. Acknowledgements**

Midlands Rural Housing would like to thank Mr. T. Wendells, Chairman of Lowdham Parish Council and Mr. M. Shaw, Clerk to Lowdham Parish Council, for their time and help in carrying out this Housing Needs Survey.

## **12. Contact Details**

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## **Appendix A: Comments Regarding Facilities**

The following is a list of comments and suggestions on general improvements to the quality of life in the parish, from several respondents to the Housing Needs Survey:

- Burglaries, car crime, vandalism all occur; car thefts; occasional car crime and burglaries; vandalism; vandalism & thefts; littering; drugs/drug dealing; petty crime, thefts, vandalism; litter; litter and vandalism; drug dealing around pub;
- Teenagers hanging about outside Co-Op and village hall; groups of youths roaming about; youths causing trouble in the village; Main St. is a focus for anti-social behaviour;
- We seem to get targeted for small crimes;
- Bus service is unreliable; bus service is unreliable; more reliable buses;
- Bus service from Nottingham required late night at weekends; better bus service from village to Newark, Arnold; More regular bus service between Lowdham & Southwell; more late night buses; removal of the regular pathfinder bus between Nottingham & Newark restricts work opportunities;
- More school places required;
- No police presence; we are too remote from the police; we need a policeman stationed in the village; village not adequately policed – we need a resident officer;
- Speeding motorists and bikers on the by-pass; inconsiderate motorists; the traffic and parking on Main Street needs attention;
- Facilities for young people , e.g. gym, well being centre; Leisure centre/Gym; Activities for teenagers; More activities for young people to keep them off the streets; drop-in café for youngsters;
- More trains stopping at the station, Nottingham – Newark line; more frequent trains to Nottingham;
- Coffee shop, greengrocer; greengrocer; bank;
- Shops are good, sporting facilities are good; facilities are generally good; compared to other villages, Lowdham has good facilities;

## **Appendix B: Comments regarding the development of a small-scale affordable housing development for local people.**

The following comments were received from respondents and give a general indication of their concerns for and against an affordable housing scheme. A random selection of comments have been reproduced.

- I don't think the sewer system can cope with more housing;
- There is not enough affordable housing for youngsters or for elderly wanting to downsize;
- There is hardly any rentable property available; not enough to rent; shortage of rented accommodation;
- It's too expensive to buy property in this area; house prices are too expensive for 1<sup>st</sup> time buyers; nothing affordable for 1<sup>st</sup> time buyers;
- The village infrastructure cannot absorb more housing, e.g. doctor's surgery and school are both at full capacity, drains and sewers can't cope, too much greenbelt swallowed up;
- There have been too many large properties built in the past and not enough small, affordable housing; insufficient smaller properties; need starter homes;
- Our children and their friends have all had to leave the village as they could not afford to buy here;
- There is little or no housing available for young people;
- There are no council or housing association properties available;
- 3 bed family houses are out of range for those on low incomes; no affordable family housing;
- Prices are too high for elderly people wanting to downsize;