



THURGARTON HOUSING NEEDS SURVEY

Midlands Rural Housing
in partnership with
Newark & Sherwood District Council,
Nottingham Community Housing Association and
Thurgarton Parish Council
November 2006



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



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Executive Summary

Midlands Rural Housing completed a Housing Needs Survey in Thurgarton during October 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.

Thurgarton is a pleasant village in which to live and is popular with its residents. As a result, people remain in the parish and properties are not readily available on the open market.

House prices in Thurgarton are prohibitively expensive for people on low incomes. There is also evidence of an imbalance between the housing types available, which are mainly large family homes, and the current needs of the population, which is ageing. There is a lack of suitable small properties for elderly people wishing to downsize.

In addition, there is also a lack of affordable starter homes for young people wishing to remain in, or return to the parish.

A total of 6 respondents with a housing need were identified. This figure has been discounted to a final total of 4.

The resulting breakdown is:-

1 x 2-bed house for rent

1 x 2-bed bungalow for rent

1 x 2-bed bungalow (adapted) for rent

1 x 2-bed bungalow for shared ownership

Our recommendation is that a mixed development of four affordable dwellings should be considered to alleviate the current housing needs in Thurgarton.



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 Thurgarton Parish. Thurgarton currently has a population of 412 (2001 Census) and 169 survey forms were produced for distribution to residents throughout the parish.

During October 2006, Midlands Rural Housing and Thurgarton Parish Council worked together to deliver a Housing Needs Survey form to every household in the parish. The return date for the survey was 30th October 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 Thurgarton, 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
	£	£	£	£	£	
East Midlands	237,331	139,854	116,227	117,366	163,075	24,920
Nottinghamshire	230,638	131,807	105,031	108,495	159,839	4,210
Newark & Sherwood	245,078	132,887	110,575	117,032	170,750	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 shows the following average house prices in Thurgarton (Postcode NG14 7G*), based on sales in the last 3 years.

Detached - £326,500 (Based on 6 sales)

Semi-Detached – £187,500 (Based on 2 sales)

Terraced – £300,000 (Based on 1 sale)

Overall - £319,555 (Based on 9 sales)

As can be seen from a comparison with the previous table, house prices in Thurgarton are substantially higher than in Newark & Sherwood as a whole and would be 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 October 2006, in Thurgarton 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.

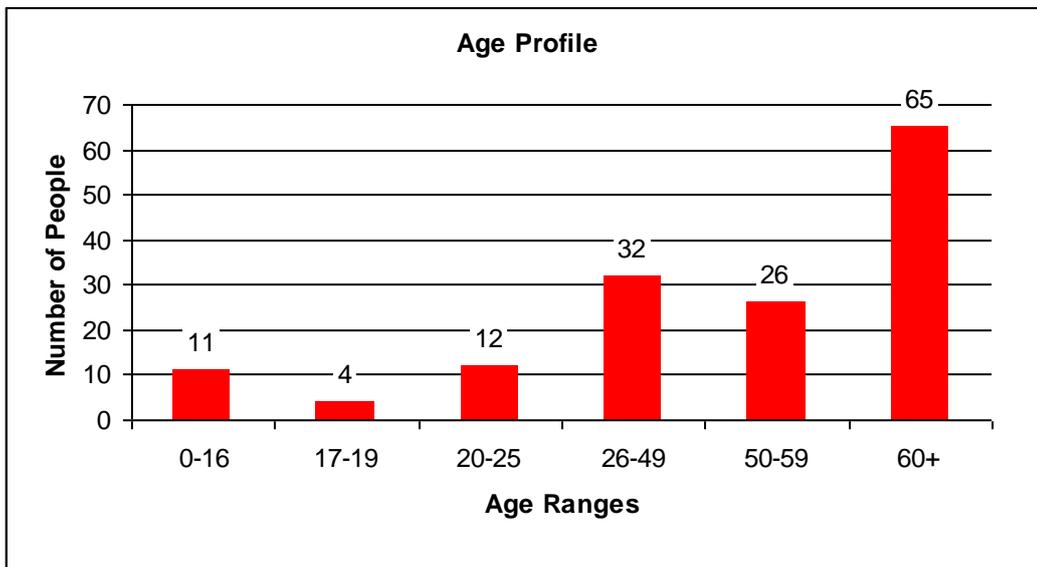
The following results are a snapshot in time and provide the village and Newark & Sherwood District Council with an insight into the parish in terms of current housing need, the desirability of the village and the current level of facilities serving the local community.

A total of 64 survey forms were received giving a return rate of 38%. This is a good 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

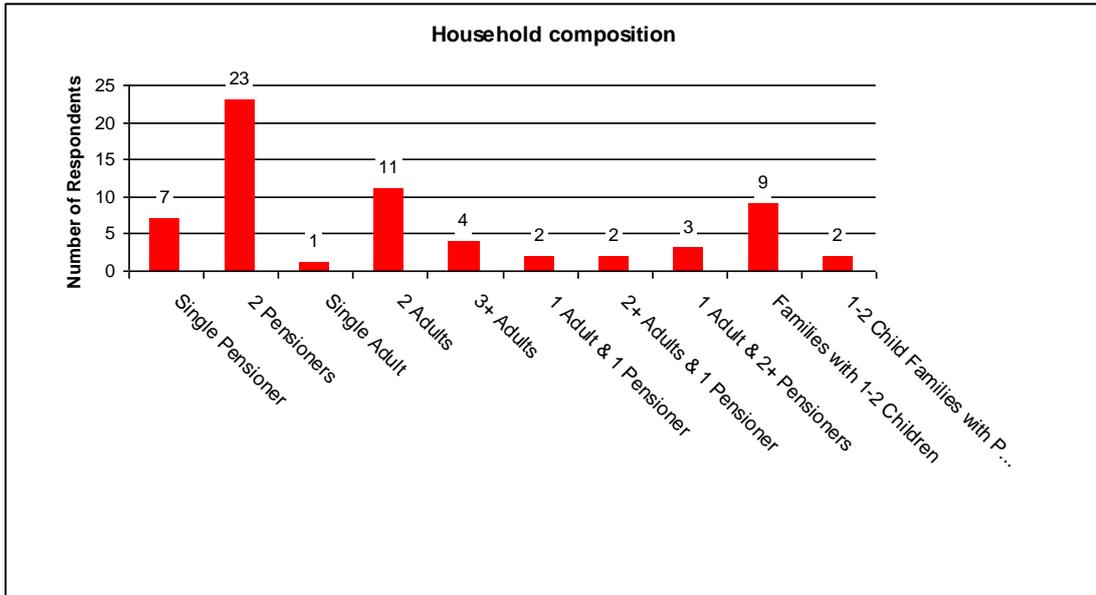
The chart below shows the age profile of the 150 people captured on the 64 survey forms returned. The responses show that the population of Thurgaton is ageing, with the largest single group in the population, **representing 43%, being people over 60 years of age.**

The percentage of children under sixteen represents only 7% of the population.



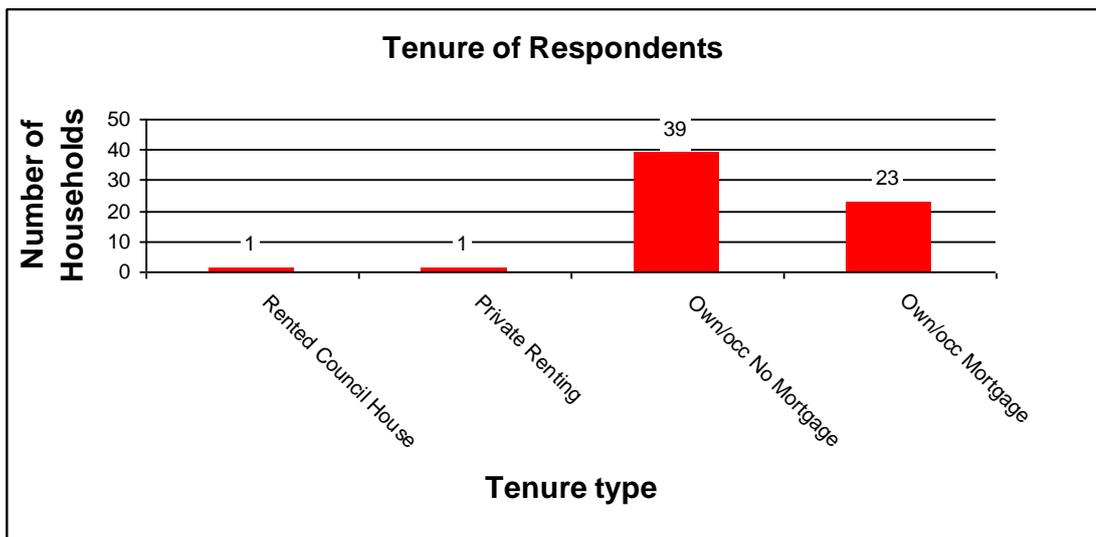
6.2. Household Size and Mix

The following chart shows the number of households in each size/mix category. **Total households with pensioners accounted for 61%**, followed by **those containing only adults accounting for 23%**. Families with children accounted for 17% of total households.



6.3. Tenure of all Respondents

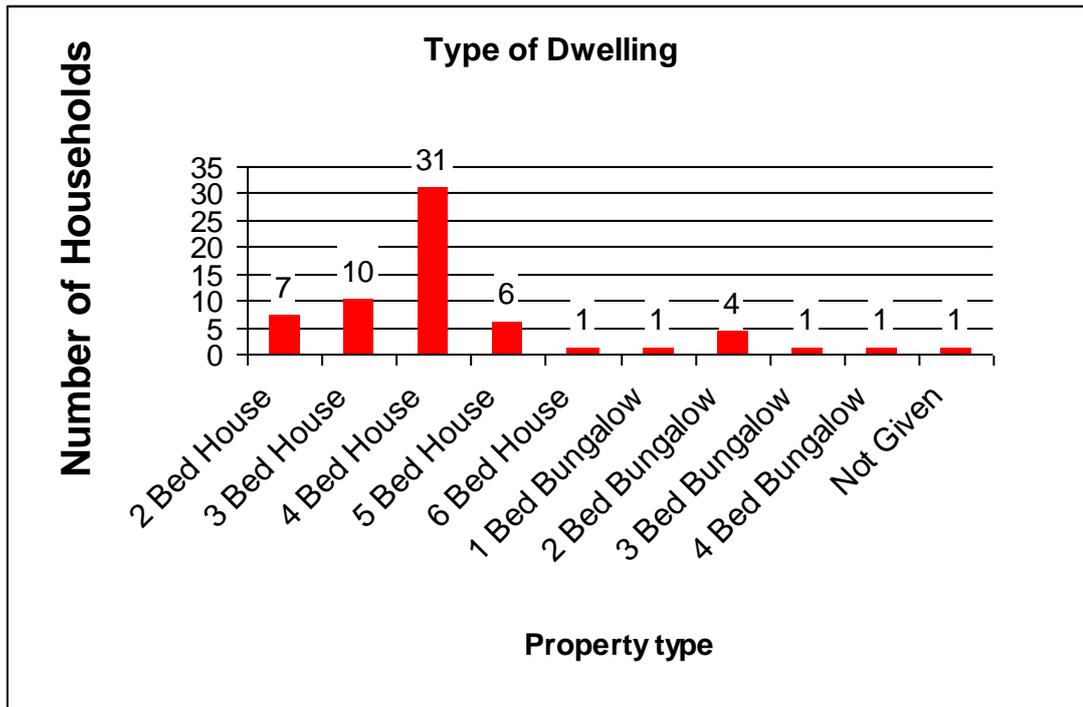
The following chart shows current household tenure of all respondents. **Owner-occupiers make up 97% of households**, of whom 63% have no mortgage. **Rented accommodation makes up 3% of total households.**



6.4. Property Types

The following chart shows that the largest groups were occupants of family sized properties. **4+ bedroom properties made up 62% of housing stock and 3 bedroom properties totalled a further 17%.**

1 and 2 bed properties make up a total of 19% of respondents and over 10% of housing stock consists of bungalow accommodation.

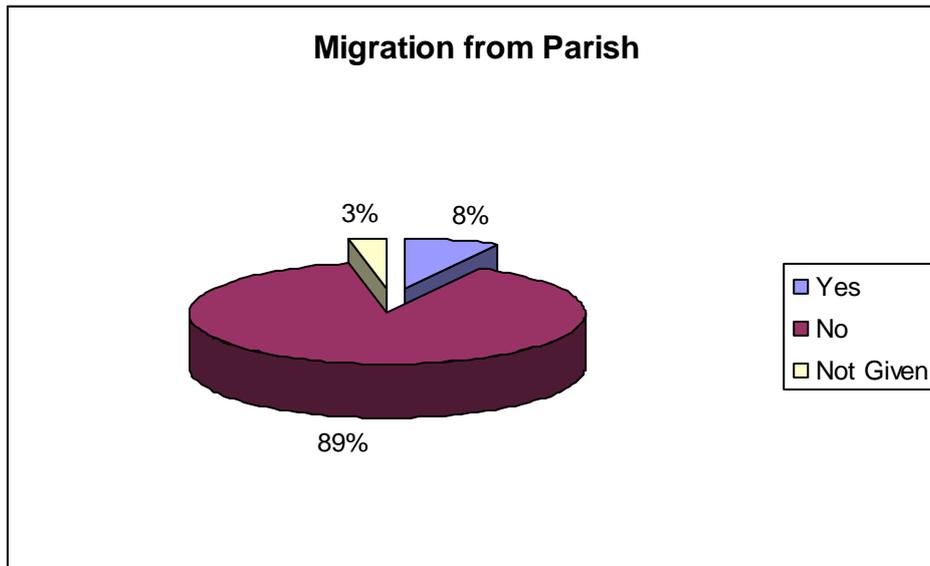


6.5. Ethnicity

Respondents' results showed that the demographic is entirely 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.

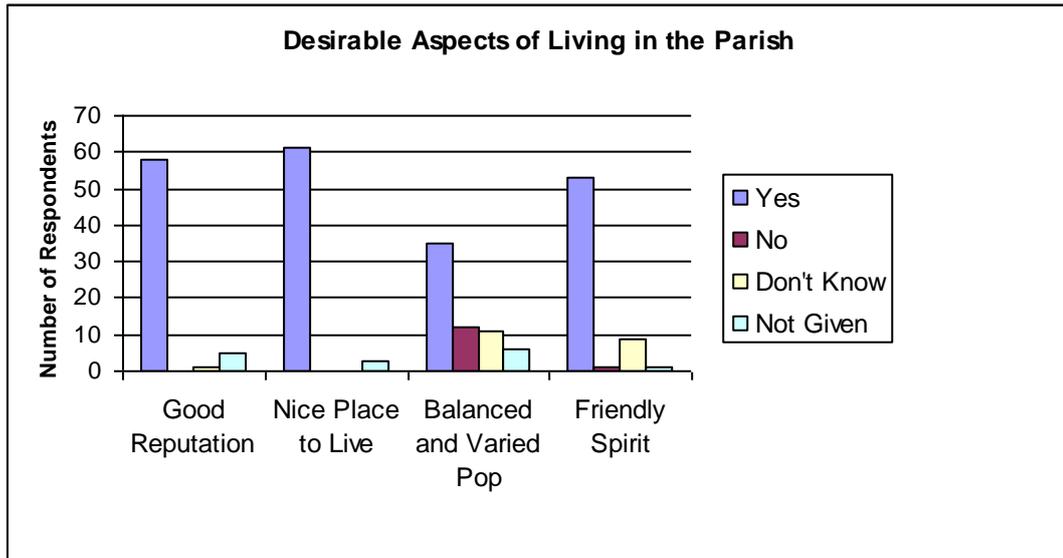
6.6. Migration

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. **8% of respondents were aware of somebody who needed to move out to find affordable or suitable accommodation.**

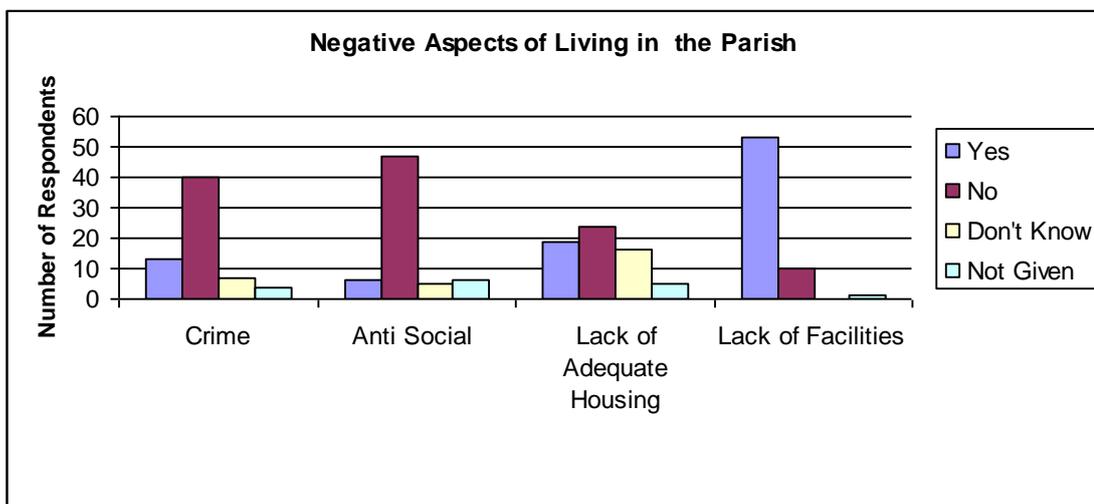


7. Sustainability Issues

Respondents were asked a series of questions relating to the perceived advantages and disadvantages of living in Thurgarton. 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?



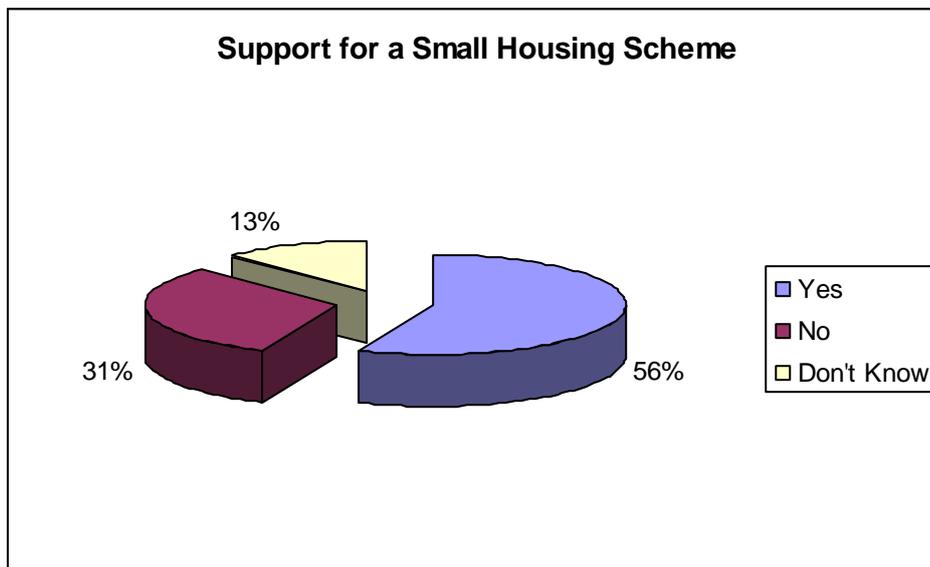
From the chart above it can be seen that the vast majority of residents consider that Thurgarton has a good reputation, is a nice place to live, with a balanced and varied population and friendly community spirit.



The second chart above shows that although there is some crime and anti-social behaviour in the village, this is not a major concern. However, many respondents felt that the village suffers from both a lack of adequate housing and 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 reasonable level of support within the community at 56%**, although, conversely, **31% of respondents were against such a scheme**.



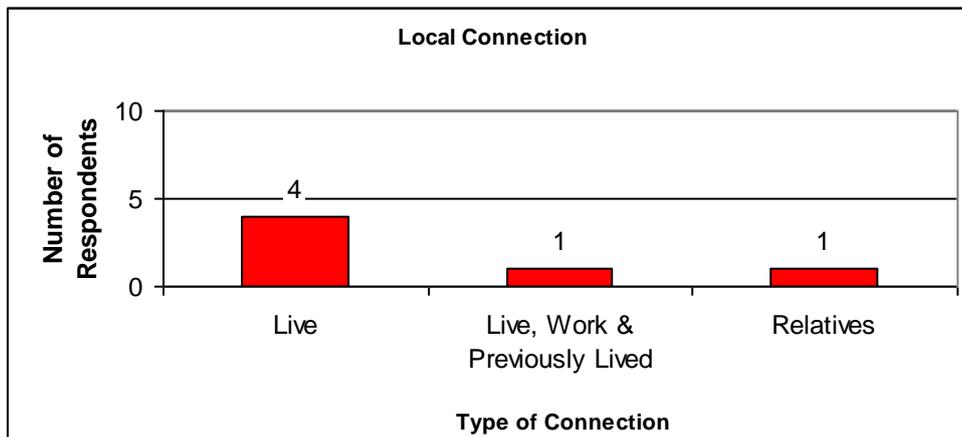
9. Housing Needs Analysis

Out of the 64 returns, 58 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 Thurgarton 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 6 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.

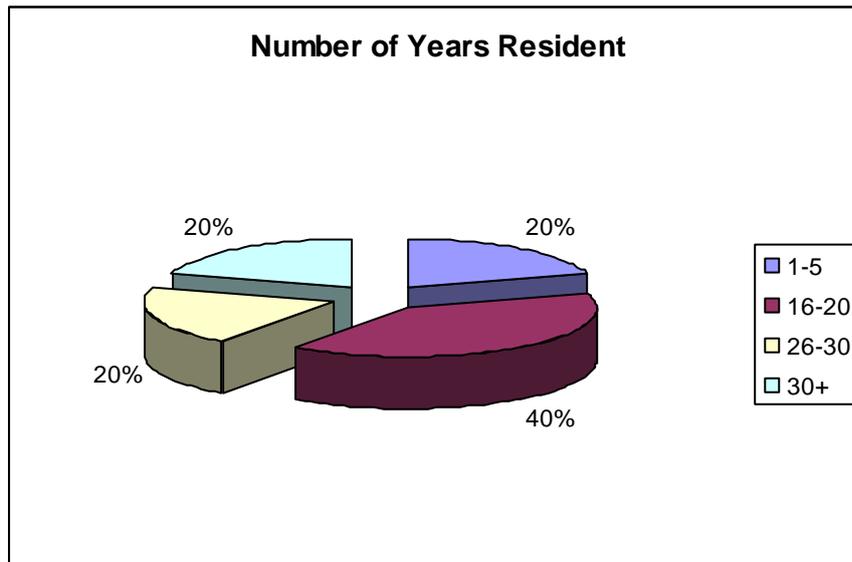
9.1. Local Connection

The graph below shows the type of local connection held by respondents with a specific housing need. There were 6 responses in total, 5 of whom are currently living in the village and one who has relatives in the parish. All fulfil the criteria for having a strong local connection with the parish.



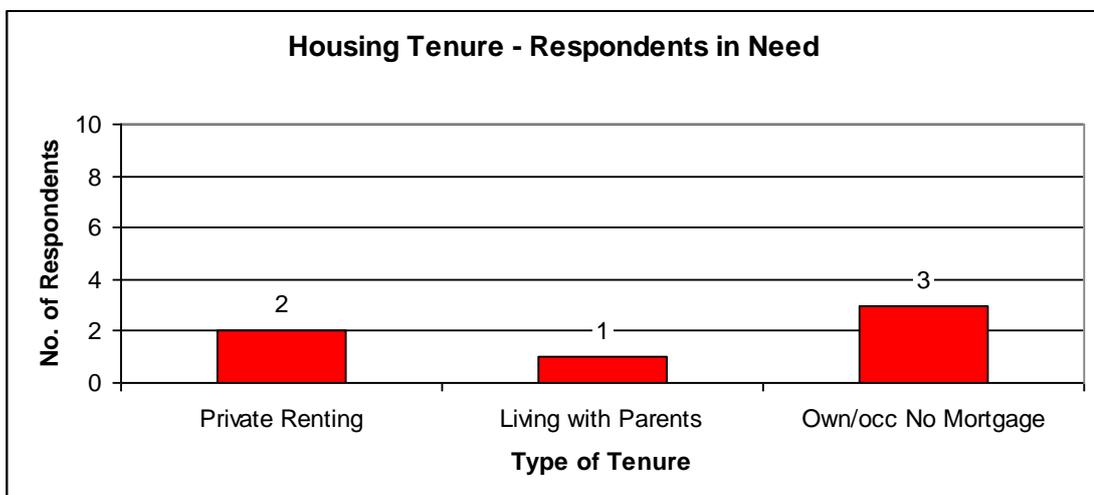
9.2. Residency

The table below gives the number of years that respondents have lived in Thurgarton. There were 5 responses to this question and 80% had lived in the village for over 15 years. 1 Respondent (20%) has lived in the village for less than 2 years, but has lived in the parish previously and also currently works in Thurgarton.



9.3. Housing Tenure

The chart below shows the housing circumstances of respondents with a need for affordable housing.



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 in 4 bed house, needs independent accommodation within 2-5 years. Residency 19 years.	2 bed house. Shared Ownership or Rental.	2 bed house. Rented.

Elderly

RESPONDENT	ACCOMMODATION REQUIRED	REALITY TENURE
Living in own 4 bed property, needs smaller accommodation within 2 years. Residency 28 years.	2-3 bed house or bungalow. No tenure preference stated.	2 bed bungalow. Shared Ownership.
Couple living in own 4 bed property, need smaller accommodation within 2-5 years. Residency 35 years.	3 bed bungalow. No tenure preference stated.	2 bed bungalow. Shared Ownership.
Couple living in own 2 bed house, need single storey/adapted accommodation, immediately. Mobility difficulties. Residency 18 years.	3 bed bungalow, adapted. Shared Ownership.	2 bed bungalow, adapted. Rental.
Living out of parish in privately rented property, needs to be close to carer (relatives). Relatives' residency 20 years.	1 bed bungalow. Rental.	2 bed bungalow. Rented.

Families

RESPONDENT	ACCOMMODATION REQUIRED	REALITY TENURE
Couple, living in privately rented property, both with health/mobility problems; require smaller accommodation within 5 years.	1-2 bed bungalow or flat, adapted. Rental.	2 bed bungalow, adapted. Rented.



Therefore the housing needs derived directly from the survey are:

1 x 2-bed house for rent

1 x 2-bed bungalow for rent

2 x 2-bed bungalows (adapted) for rent

2 x 2-bed bungalows for shared ownership

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 Thurgarton parish are given below:

1 x 2-bed house for rent

1 x 2-bed bungalow for rent

1 x 2-bed bungalow (adapted) for rent

1 x 2-bed bungalow for shared ownership

10. Conclusions & Recommendations

Midlands Rural Housing, in partnership with Thurgarton 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 support for a development to meet local needs.

Thurgarton is a pleasant parish in which to live, with few social problems. As a result, residents, particularly the elderly, are keen to remain living in the parish.

Thurgarton is a small parish with few essential facilities. It has an ageing population, and now has a disproportionate number of large family homes. Some elderly residents are finding difficulty downsizing to smaller, more manageable properties and there are no starter homes available for young buyers.

The Housing Needs Survey shows that there are six respondents claiming a need for affordable housing. 50% are elderly and currently living in their own properties which have become unsuitable. As owner/occupiers with no mortgage, they are in a position to raise funds by the sale of their property, so may not be eligible under the criteria of low income. However, some may be in a position to be considered for shared ownership. Respondents who are in need of specially adapted accommodation may have their requirements met, as the need can be justified even though the applicants have their own funds.

Two respondents have health/mobility issues, and a third needs to be close to relatives acting as carers.

Finally, one respondent is a young person who would like the opportunity to obtain independent accommodation.

It is likely that some of the respondents will fall outside the eligibility criteria or will be able to resolve their own housing issues prior to any development being completed. The results are therefore discounted accordingly.

Our recommendation is that a mixed development of four affordable dwellings should be considered to alleviate the current housing needs in Thurgarton.



11. Acknowledgements

Midlands Rural Housing would like to thank Mr. Ian Edwards, Chairman of Thurgarton Parish Council and Mr. John Holland, Clerk to Thurgarton Parish Council, for their time and help in carrying out this Housing Needs Survey.

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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:

- We need a post office/shop; post office/shop; village shop; post office/shop; shop, post office, newsagent.
- We need a bus stop at our end of the village – buses won't stop here.
- A general store/post office would be useful; we need a shop, but it couldn't survive economically; shop/post office and other facilities are desirable but are non-viable because of low demand and reasonably accessible alternatives.
- A youth club; children's playground.
- The bus service is excellent; Bus service is good.
- There should be a community-run village shop, including post office; closing the village shop/post office was a big loss to the village – we need something similar.
- There is some dog fouling, noisy children, occasional burglaries/petty thieving and spasmodic vandalism.
- Speeding traffic on the A612; need greater control of traffic speed through the village.
- Reinstate the Pathfinder bus service to/from Newark; we need a better bus service; reliable public transport.
- Littering – mainly emanating from the industrial area.
- Lack of police presence.

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 has been reproduced.

- There is no affordable housing to be rented or purchased by young people wanting to stay locally; there is no affordable housing for young people.
- Although the majority of young people leave the area, there is nothing affordable for those wanting to stay or to return later; we need affordable property for 1st time buyers.
- We need starter homes and retirement homes; we need some smaller homes for young and old people; there is a lack of affordable housing for young couples and families.
- Smaller properties for the elderly to downsize; there are no small properties at the right price; there are only large, expensive houses for sale; There is a lack of housing with small gardens for older residents who are downsizing.
- Slow growth with mixed housing is essential for the survival of the village.
- There are no small 2-3 bed homes so that young people can return to Thurgarton to bring up their children.
- I live in Thurgarton because I can afford to and because it is a lovely quiet village. We do not need cheaper housing for cheaper people who can't afford to live here!
- We have no schools, shops or other facilities to support more housing. What about the roads in Thurgarton?
- Almost all houses are beyond first-time buyers and young people generally. A village of retired people sounds terrible!
- I would be in favour of a development of up to five units conveniently situated near the village centre.