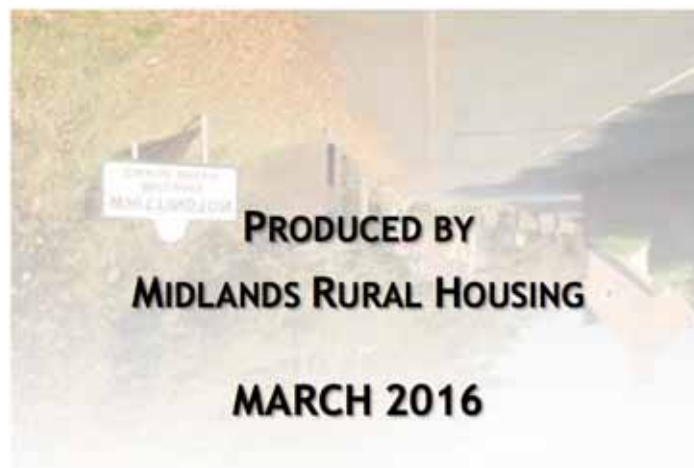


# A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF WHITTINGTON & FISHERWICK



midlands rural  
— housing —

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## 1. Introduction

Average property prices in rural areas have increased more than urban areas in monetary terms over the past 5 years<sup>1</sup> forcing many local residents to move away from their towns and villages in order to find suitable and affordable homes. House prices in the countryside are now 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 Whittington & Fisherwick.

Midlands Rural Housing (MRH) works 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 Whittington & Fisherwick Housing Needs Survey questionnaires were delivered to every household in the Parish in January 2016. The return date for the survey was 22<sup>nd</sup> February 2016 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 Whittington & Fisherwick or had a strong connection to the Parish and wished to complete a form. In total 1400 survey forms were distributed.

## 2. 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 Whittington & Fisherwick residents. This evidence will be made available to Lichfield District Council and Whittington & Fisherwick Parish Council and will be 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 village.

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 used to inform a Neighbourhood Plan and can be acted upon locally and taken on board in the decision making process when housing issues arise.

<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. Respondent details

A total of 1400 survey forms were distributed and 267 were received in return, giving a return rate of 19% against the number distributed. In our experience this is a fairly low level of response for a survey of this kind. 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 village residents to indicate the type of household they are.

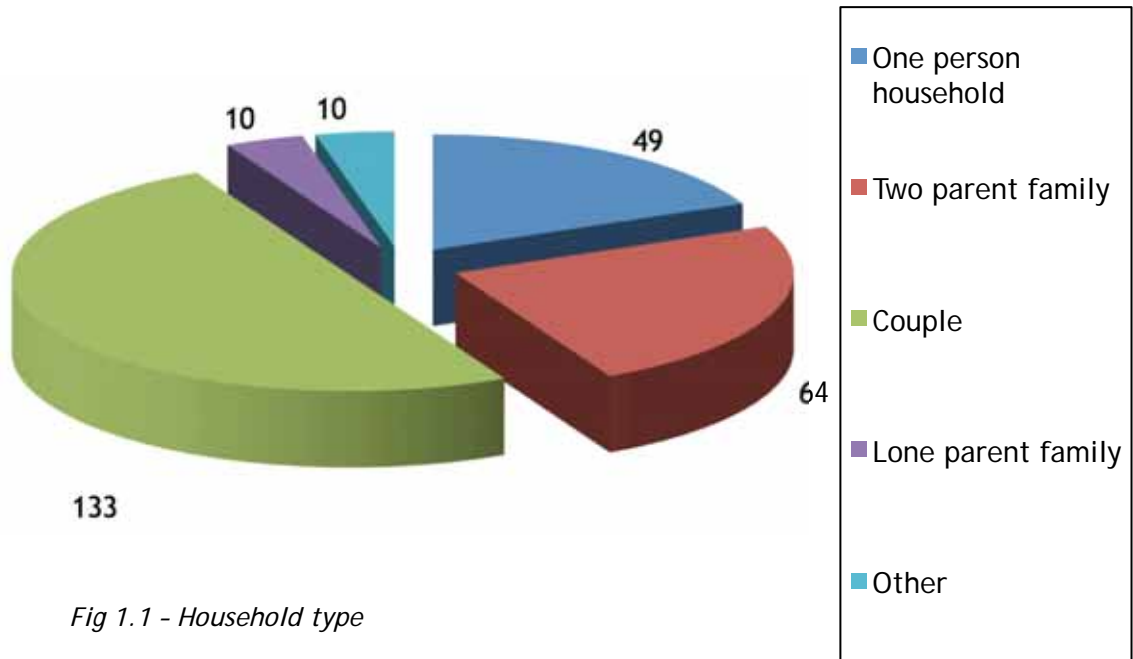


Fig 1.1 - Household type

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

The largest number of responses were from couples; 50% of total responses were received from this group.

24% of responses came from two parent families and 18% from one person households.

Responses from lone parent families made up 4% of returned survey forms, whilst 4% 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):

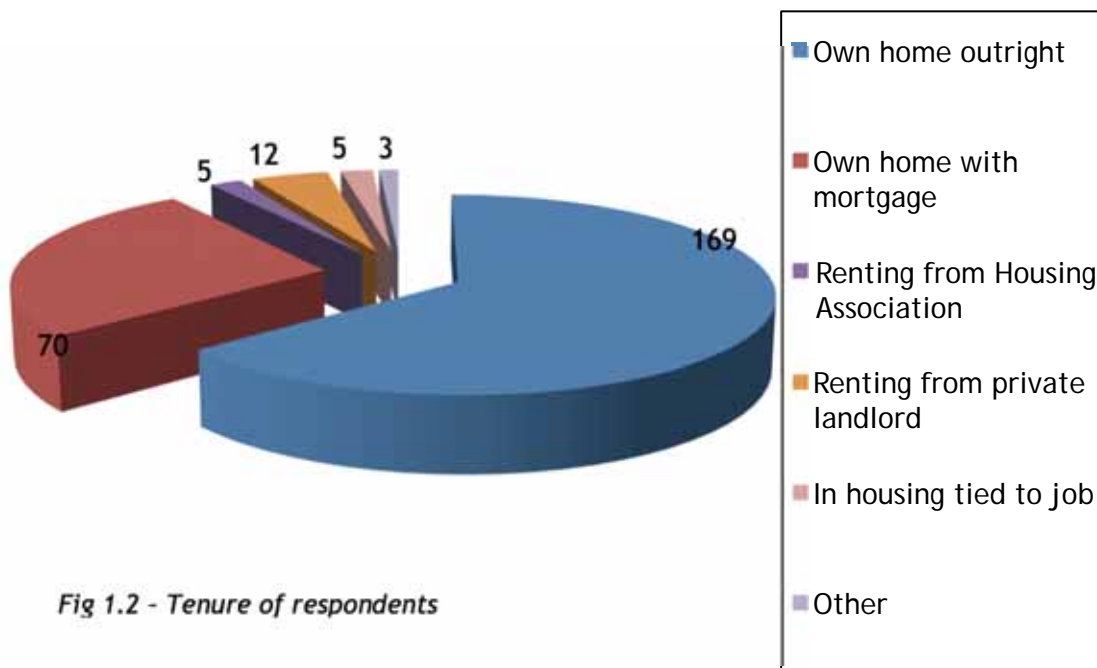


Fig 1.2 - Tenure of respondents

It shows that 'owner-occupiers' were by far the largest tenure group accounting for 90% of replies (64% of total survey respondents owned their home outright and have no outstanding mortgage on their property and 26% have a mortgage on their home).

6% of respondents live in rented accommodation.

iii) **Property Types**

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

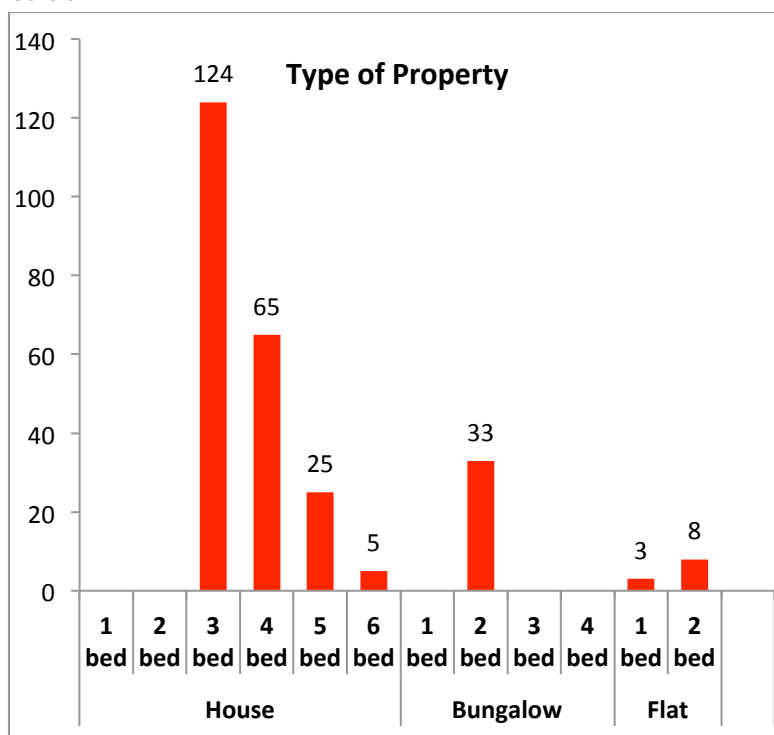
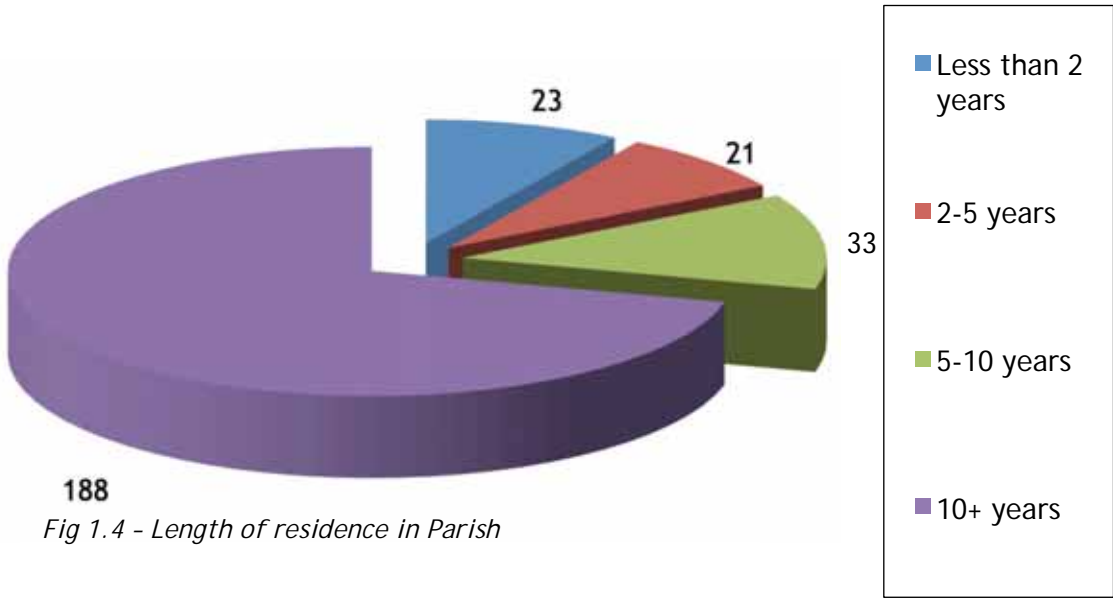


Fig 1.3 - Property types

Those living in 3 bedroom houses were the largest group (47% of responses), followed by those living in 4 bedroom houses (25%), 3 bedroom houses (9%), and 2 bedroom bungalows (13%).

**iv) Length of residence in Parish**

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



It shows that 70% of completed surveys came from households that have lived in the Parish for in excess of 10 years.

12% of respondents have lived in Whittington & Fisherwick for between 5 and 10 years, and 8% have been there for between 2 and 5 years. 9% of responses came from those who have lived in the village for less than 2 years.

## v) Type of housing required in the Parish

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

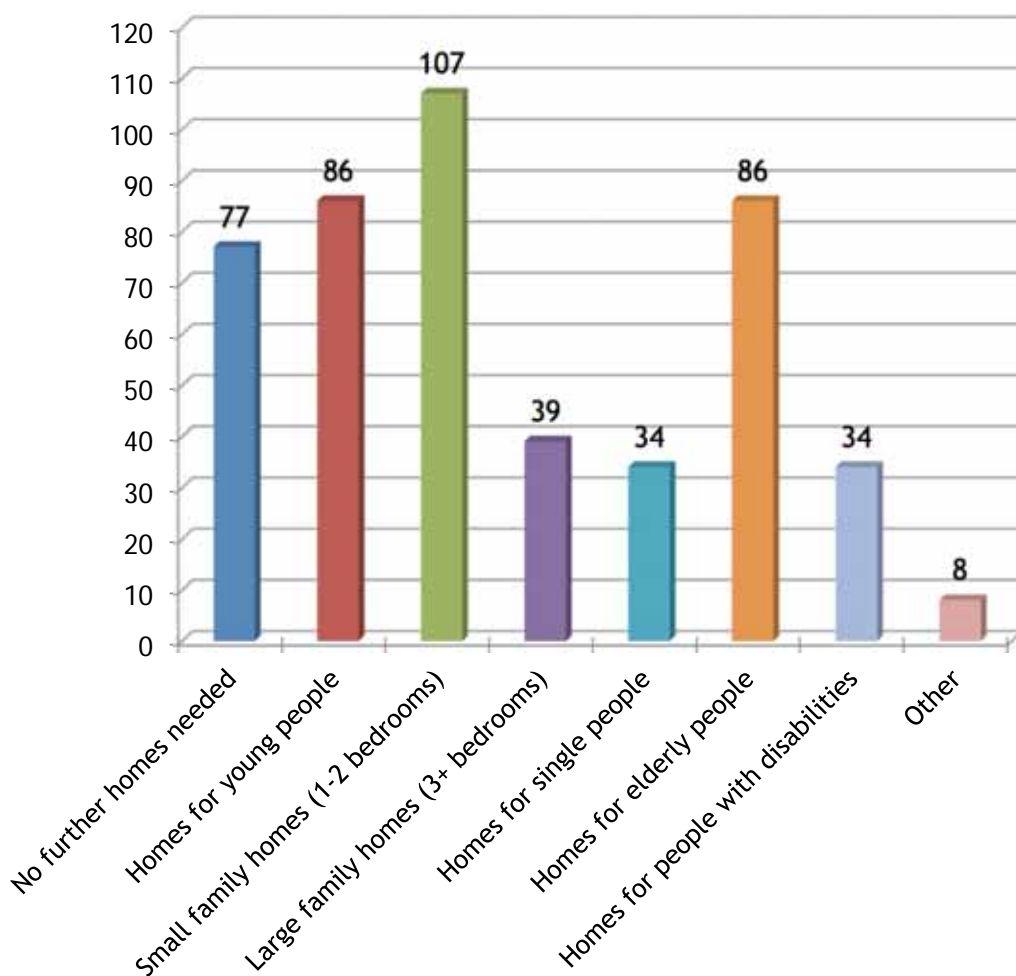


Fig 1.5 - Type of housing needed in Whittington & Fisherwick

The chart shows that 29% of respondents thought that no further homes were needed in Whittington & Fisherwick.

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

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



vi) Requirements for new homes

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

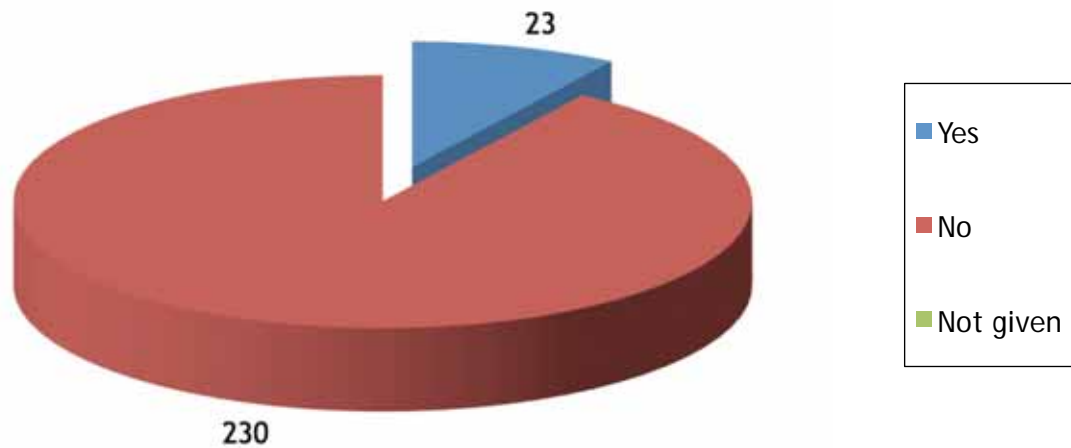


Fig 1.6 -New homes required for people currently living in respondents' home

It can be seen from the chart, above, that 9% of responses came from households that contained individual/s who need to set up home separately in the foreseeable future.

vii) Migration and reasons for leaving

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

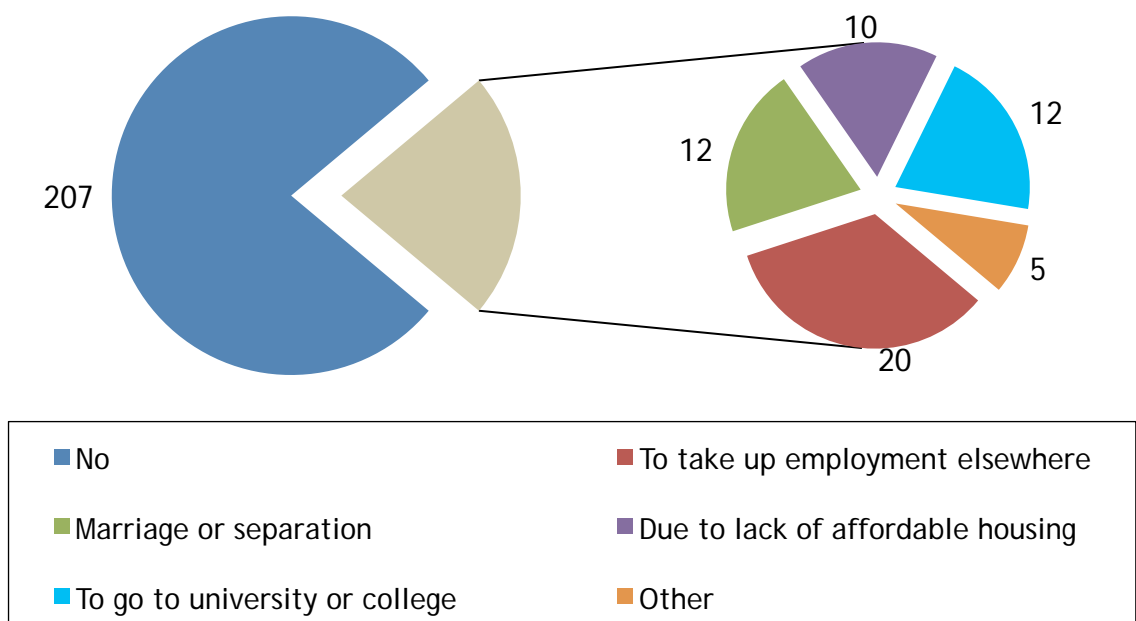


Fig 1.7 - Migration and reasons for leaving

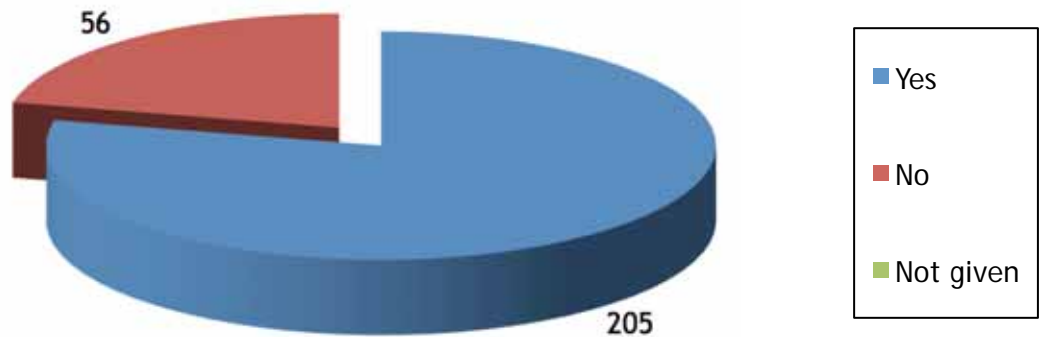


Fig 1.7 shows that 22% of Parish residents who returned questionnaires were aware of others who have had to leave the Parish in the last 5 years.

The reasons for members of the households leaving can be seen in the chart above, but it is worth noting that 17% of leavers left due to a lack of affordable housing.

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

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



*Fig 1.8 - Support for homes for local people*

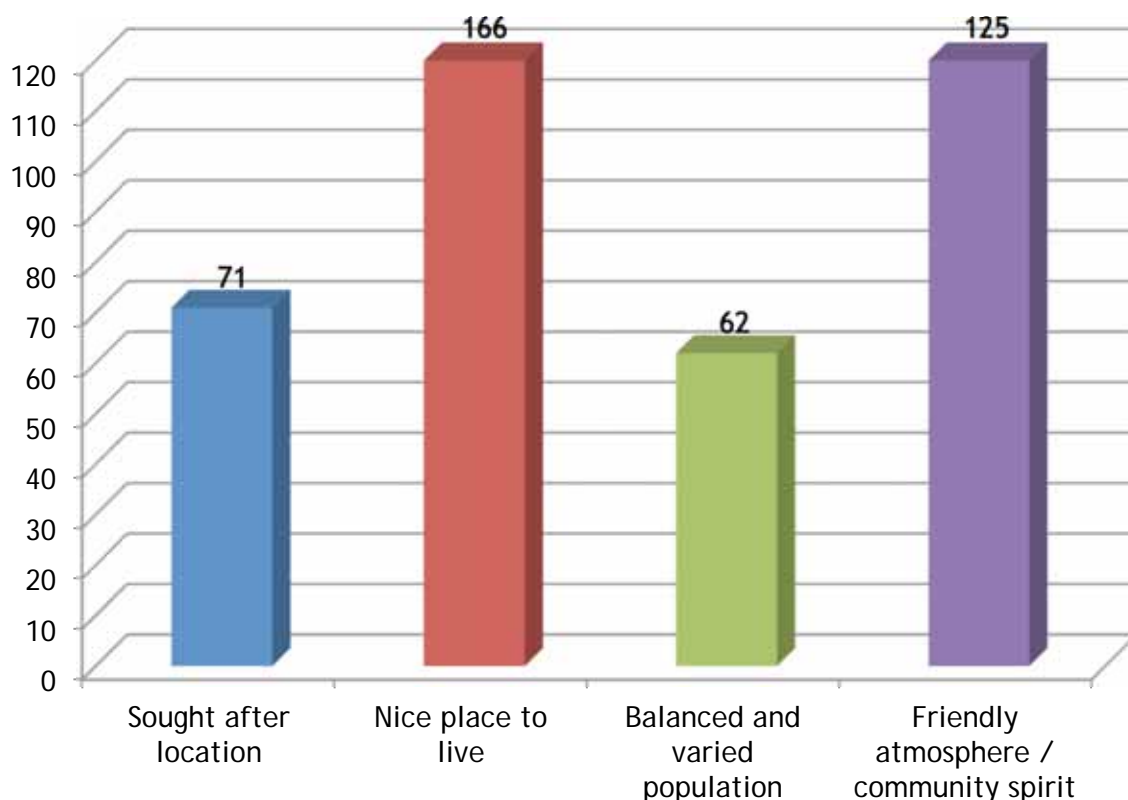
Fig 1.8 shows that 77% of respondents are in support of a small number of homes to meet local peoples' needs, while 21% said that they are not in support.

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 village 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.

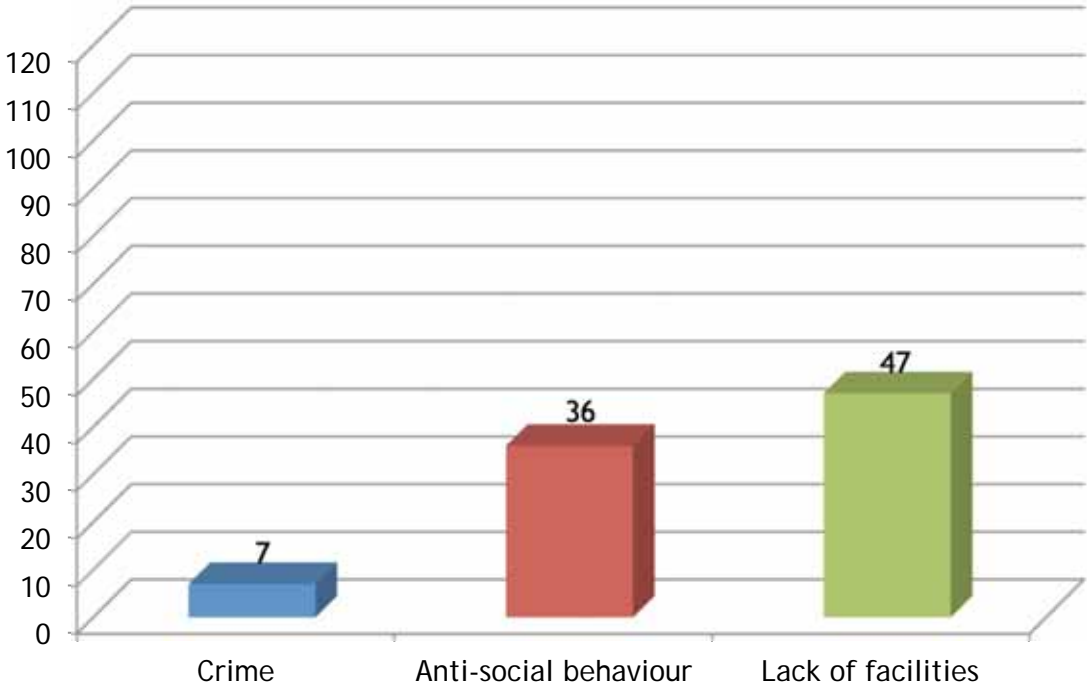


*Fig 1.9 - Life in the Parish - positive factors*

From fig 1.9, above, it can be seen that the majority of respondents are very positive about life in Whittington & Fisherwick. 62% believed that the Parish is a desirable place to live and 47% think it has a friendly, community spirit.

27% of completed questionnaires came from those who believed that Whittington & Fisherwick is a sought after location, whilst 23% said that the Parish has a balanced and varied population.

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

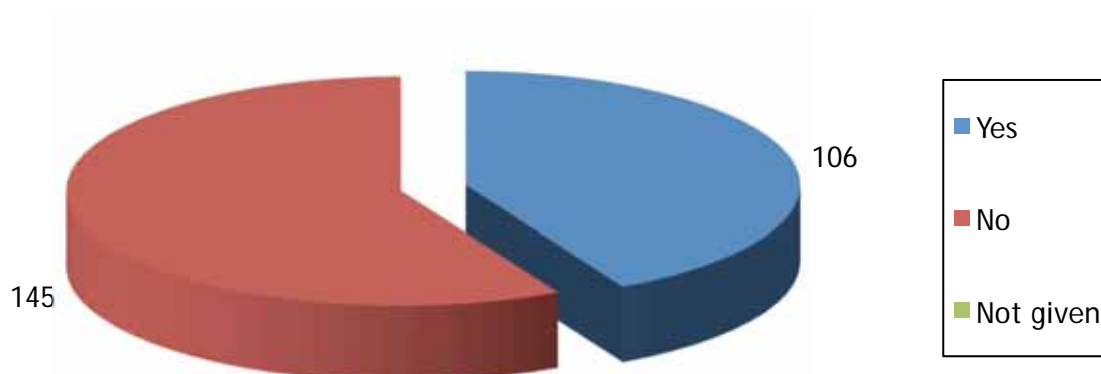


*Fig 2.0 - Life in the Parish - negative factors*

Villagers' perception on whether Whittington & Fisherwick is well served by facilities saw 18% of respondents stating that there is a lack of facilities in the Parish, 13% of respondents thought there was some anti-social behaviour and less than 3% thought that crime was a problem in the parish.

x) Adequate housing in the village

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



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

Fig 2.1 shows that 54% of respondents believe that there is not a lack of adequate housing in Whittington & Fisherwick. 40% of respondents believe 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.

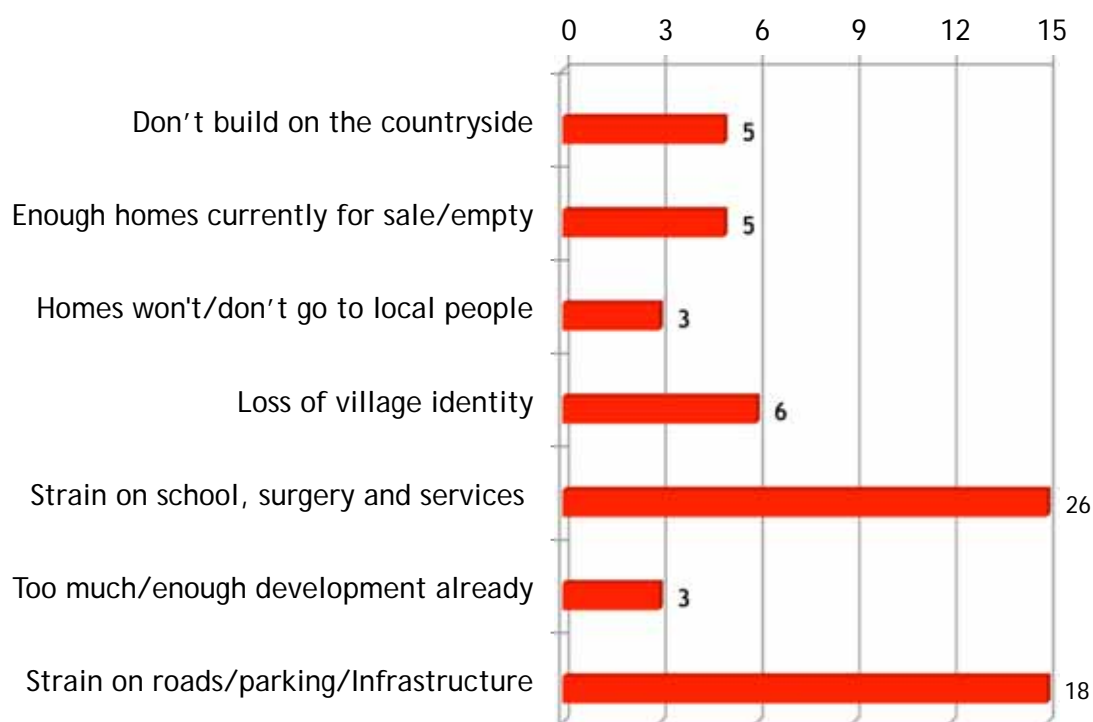


Fig. 2.2 - Concerns regarding building additional homes

It can be seen that the highest number of concerns relate to the impact of additional housing on the village's amenities and infrastructure, specifically the impact on the school, the roads and parking.

Some respondents also felt that the village is big enough, would lose character, and has enough homes for sale already.

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?

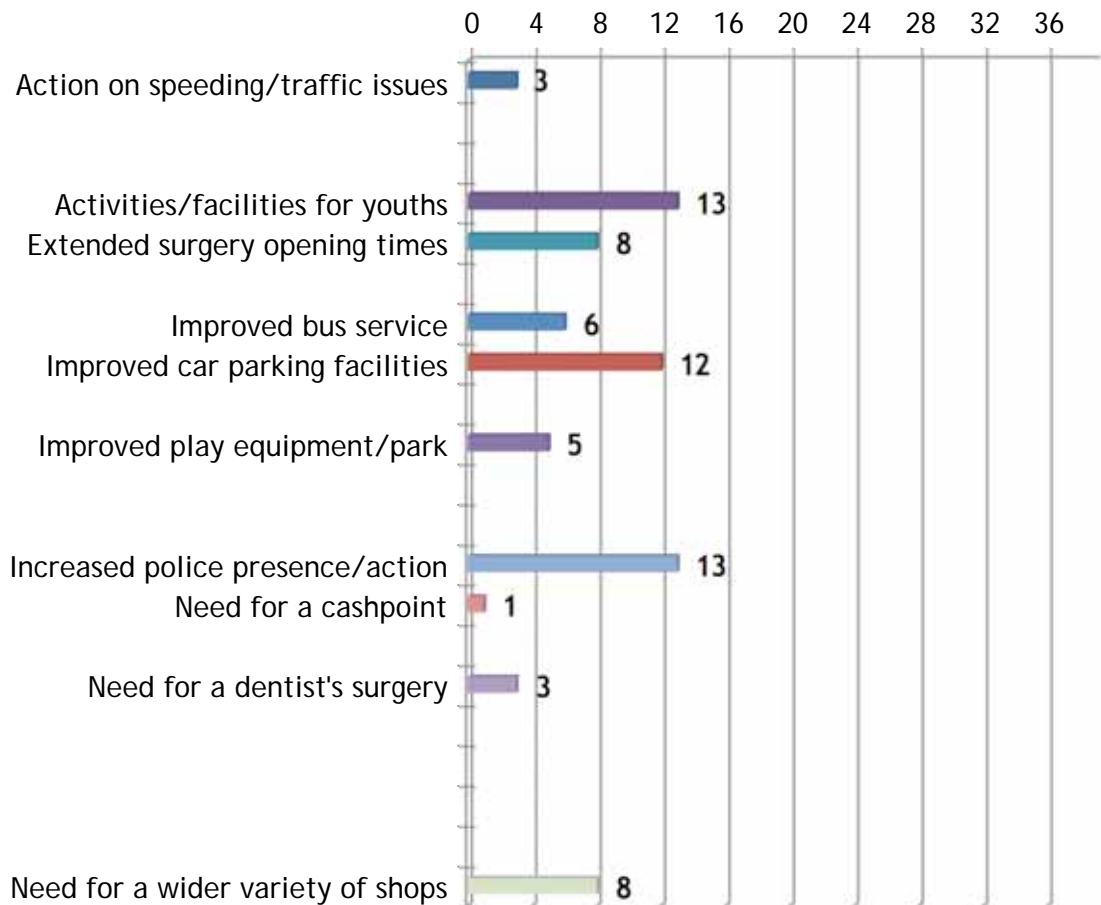
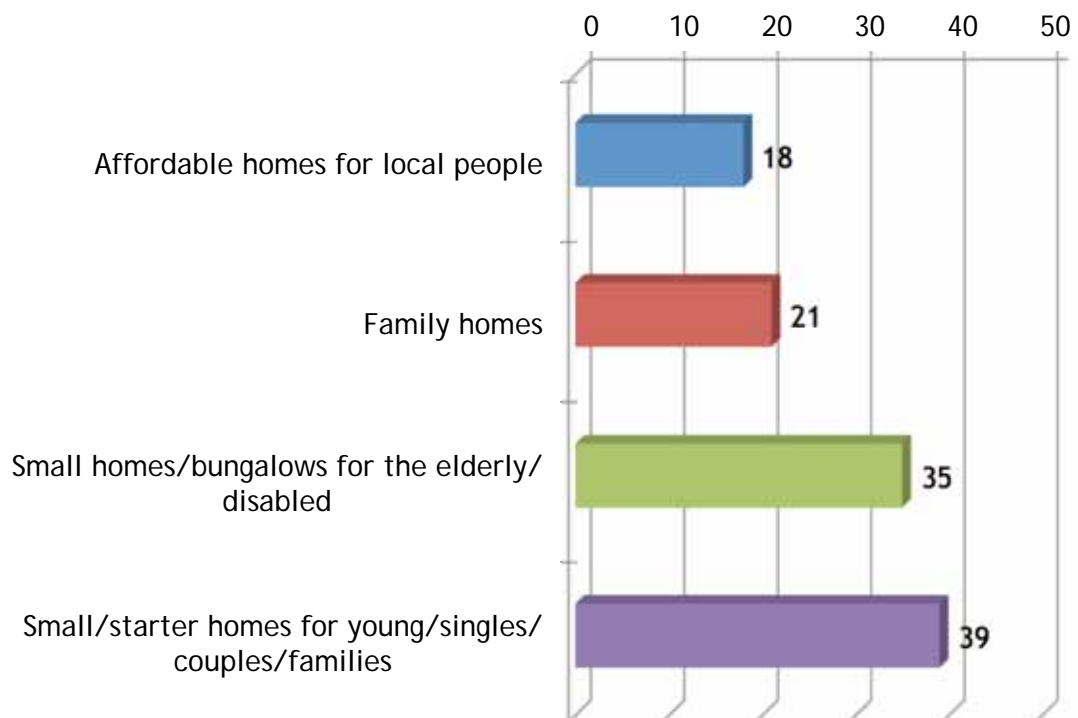


Fig 2.3 - Concerns over issues and improvements deemed necessary

Villagers who made comments felt that their needed to be more activities for youths and young people as well as an increased police presence in the village.

The other most popular comments provided were around improved parking, particularly around the school, better medical facilities, and a wider variety of shops being desired.

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 young people starting out on the property ladder. There is also perceived to be a high requirement for small homes and bungalows for the elderly and disabled.

Several people also commented on the need for more affordable housing for all groups, and for housing that will encourage families to remain in the parish.



## 4. Housing Need Analysis

Of the 267 returns, 238 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, 29 returns indicated a need for alternative housing within the next five years.

### 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.

Those marked with a \* indicate that the respondent is currently housed in Housing Association/Council accommodation which would be available to other people in need on waiting lists if the current residents were able to be re-housed in a more suitable property.

## RESPONDENTS BELOW HAVE A NEED IN THE NEXT 5 YEARS

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
8	Yes. Over 10 years	No	Couple living in own 4 bed property	Present home too large	3 bed bungalow. Buying on the open market.	3 bed bungalow. Open market.
9	Yes. Work and 2 years residence	No	Family of 4, living in tied accommodation	In tied accommodation but would like to buy	3 bed house. Buying on the open market.	3 bed house. Open market.
12	Yes. Over 10 years residence.	No	Couple living in own 5 bed property.	Present home too large and too expensive.	3 bed house or bungalow. Buying on the open market.	3 bed house. Open market.
14	Yes. Over 10 years residence.	No	Couple living in own mortgaged 3 bed property	Present home too small.	3 bed bungalow or 4 bed house. Buying on the open market.	3 bed house. Open market.
16	Yes. Over 10 years residence.	No	Couple living in own mortgaged 3 bed house	Present home too large. Cannot manage stairs.	2 bed bungalow. Renting from the Council.	2 bed bungalow. Housing Association - Affordable rent.
30	Yes. 2-5 years residence.	No	Family of three living in 2 bed privately rented property.	First independent home. Present home too expensive.	3 or 4 bed house. Buying on the open market or Shared Ownership.	3 bed house. Shared Ownership.
34	Yes. 5-10 years residence.	No	Couple living in own 3 bed house.	Disabled, need specially adapted home.	3 bed house or bungalow. Buying on the open market.	3 bed bungalow. Open market purchase.
38	Yes. Over 10 years residence.	No	Couple living in own 3 bed house.	Cannot manage stairs.	2 bed house, bungalow or flat. Buying on the open market.	2 bed bungalow. Open market purchase.

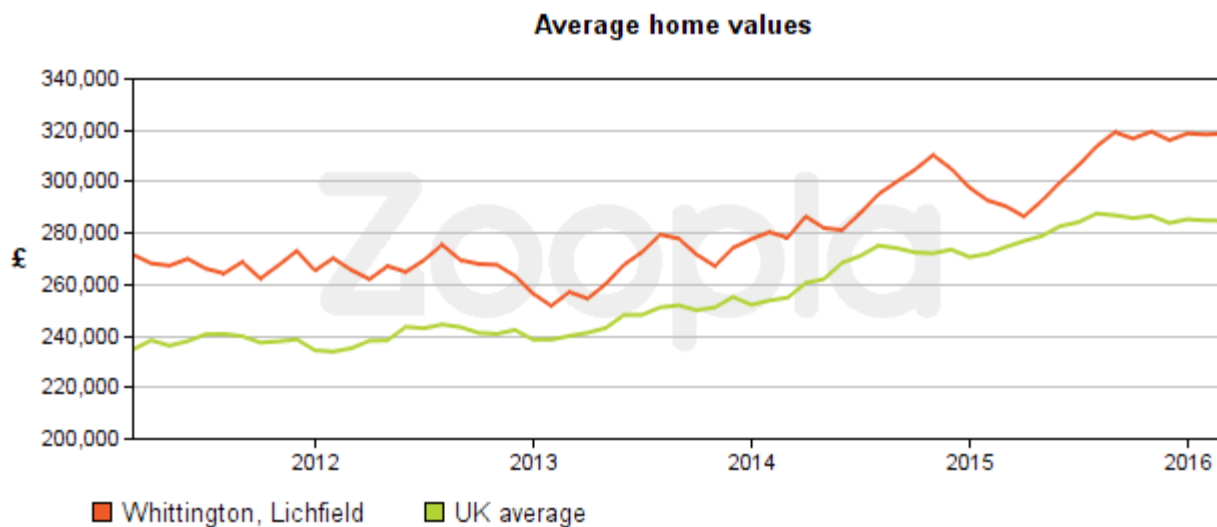
Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
* 63	Yes. 5 -10 years residency.	No	Family of 4 adults living in H.A. rented 2 bed house.	First independent home. Adult child living with parents.	1 bed house, bungalow or flat. Shared ownership or rented.	1 bed flat. Housing Association - Shared Ownership.
70	Yes. 2-5 years residency.	Yes (all three registers).	Couple living in privately rented 3 bed house.	Present home too expensive.	2 bed house or bungalow. Renting from Council or Housing Association.	2 bed house. Shared Ownership.
76	Yes. Over 10 years residency.	No	Family of three adults, living in own 5 bed house.	First independent home.	2 bed house. Buying on the open market.	2 bed house. Shared Ownership.
85	Yes. Over 10 years residency.	No	Extended family of 4 adults and 1 child living in own 6 bed house.	Need permanent, independent accomm.	3 bed house. Buying on the open market.	3 bed house. Open market purchase.
109	Yes. Over 10 years residency.	No	Single person living in own 2 bed bungalow.	Present home too large.	2 bed flat. Buying on the open market.	2 bed flat. Open market purchase.
* 115	Yes. Over 10 years residency.	Yes - H.A. Register	Lone parent family of three living in H.A. rented 2 bed flat.	Present home too small.	3 bed house or flat. Renting from Housing Association.	3 bed house. Housing Association - affordable rent.

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
174	Yes. Over 10 years residency.	No	Single person living in own 3 bed house.	Present home too expensive. Too far from village centre.	1 bed bungalow. Renting from Council or Housing Association.	1 bed flat. Housing Association - affordable rent.
179	Yes. 5 - 10 years residency.	No	Family of three living in own mortgaged 3 bed house.	Present home too small.	4 bed house. Buying on the open market.	3 bed house. Open market purchase.
181	Yes. Over 10 years residency.	No	Single person living in own 4 bed house.	Present home too expensive, too large, cannot do stairs.	2 or 3 bed bungalow. Buying open market or shared ownership.	2 bed bungalow. Open market purchase.
184	Yes. Over 10 years residency.	No	Couple living in privately rented 5 bed house.	Present home too large.	3 bed bungalow or flat. Renting from Council or Housing Association.	2 bed flat. Housing Association - Shared Ownership.
193	Yes. Over 10 years residency.	No	Single person living in own 3 bed house.	Present home too large.	2 or 3 bed bungalow or flat. Buying on the open market.	2 bed bungalow. Open market purchase.
199	Yes. Over 10 years residency.	No	Couple living in own 3 bed house.	Cannot manage stairs.	2 or 3 bed bungalow. Buying on the open market.	2 bed bungalow. Open market purchase.
214	Yes. 2-5 years residence.	No	Couple living in own mortgaged 3 bed house.	Present home too small.	3 or 4 bed house. Buying on the open market.	4 bed house. Open market purchase.

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
224	Yes. Over 10 years residence.	No	Single person living in own mortgaged 3 bed house.	Present home too large. Cannot manage stairs.	1 bed flat. Buying on the open market.	1 bed flat. Open market purchase.
229	Less than 2 years residency.	No	Lone parent family of three, living in privately rented 3 bed house.	Need permanent accommodation	4 bed house. Buying on the open market.	3 bed house. Housing Association - affordable rent.
232	Yes. Over 10 years residency	No	Couple living in own 4 bed house	Present home too large	3 bed house. Buying on the open market.	3 bed house. Open market purchase.
235	Yes. Over 10 years residency.	No	Extended family of 3 adults, 2 children living in own mortgaged 4 bed house	Couple setting up home together	2 bed house. Buying on the open market.	2 bed house. Buying on open market.
236	Less than 2 years residency.	No	Couple living in privately rented 1 bed flat.	Couple setting up home together. Need permanent accomm.	3 or 4 bed house. Buying on the open market.	4 bed house. Open market purchase.
238	Yes. Over 10 years residency.	No	Family of 4 living in own mortgaged 4 bed property	Present home too small.	4 bed house. Buying on the open market.	4 bed house. Open market purchase.
248	Yes. Over 10 years residency.	No	Family of 3 living in privately rented 3 bed house.	Present home too small.	4 bed house. Buying on the open market.	4 bed house. Open market purchase.

## ii) House price data

The table below details the average house prices for the WS14 area. They are taken from [www.zoopla.co.uk](http://www.zoopla.co.uk). Average property prices in the village have increased in the last 5 years by £47,099 or 17.36%.



### iii) Local context

By way of local context, the table, below, shows prices of properties that were for sale or rent in Whittington in March 2016 (source: [www.zoopla.co.uk](http://www.zoopla.co.uk)).

#### Current asking prices in Whittington, Staffordshire

Average: £322,500

Property type	<a href="#">1 bed</a>	<a href="#">2 beds</a>	<a href="#">3 beds</a>	<a href="#">4 beds</a>	<a href="#">5 beds</a>
<a href="#">Houses</a>	-	-	£375,000 (1)	-	£500,000 (1)
<a href="#">Flats</a>	£92,500 (1)	-	-	-	-

#### Current asking rents in Whittington, Staffordshire

Average: £498 pcm

Property type	<a href="#">1 bed</a>	<a href="#">2 beds</a>	<a href="#">3 beds</a>	<a href="#">4 beds</a>	<a href="#">5 beds</a>
<a href="#">Houses</a>	£498 pcm (2)	-	-	-	-
<a href="#">Flats</a>	£498 pcm (2)	-	-	-	-

The table below shows all properties that were offered for sale in Whittington and includes all properties that were available to rent under £1,000pcm.

Property	Price (£)	Property	Price (£)
5 bed detached house	500,000	1 bed terrace cottage	500pcm
3 bed detached house	375,000		
1 bed flat	92,500		

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 £75,000 and an income of almost £86,000 per annum to afford the cheapest available house currently available in Whittington (3 bed detached house which is on the market for £375,000).



## 5. Conclusion

MRH has conducted a detailed study of the housing needs of Whittington & Fisherwick. 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 a need for 28 affordable and open market properties within the next 5 years.

Of the 9 respondents who indicated a need for affordable housing:

- 4 were assessed as being in need of affordable housing for rent and 5 were assessed as being in need of shared ownership

1 x 1 bed flat - affordable rent  
1 x 2 bed bungalow - affordable rent  
2 x 3 bed houses - affordable rent

1 x 1 bed flat - shared ownership  
1 x 2 bed flat - shared ownership  
2 x 2 bed houses - shared ownership  
1 x 3 bed house - shared ownership

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

1 x 1 bed flat  
1 x 2 bed flat  
4 x 2 bed bungalows  
2 x 3 bed bungalows  
1 x 2 bed house  
6 x 3 bed houses  
4 x 4 bed houses

**THEREFORE, THERE IS AN IDENTIFIED NEED FOR**  
**9 AFFORDABLE HOMES AND 19 OPEN MARKET HOMES IN**  
**WHITTINGTON & FISHERWICK, FOR THOSE WITH A LOCAL**  
**CONNECTION**

## 6. Contact information

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