A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF CROWLE PARISH



PRODUCED BY

MIDLANDS RURAL HOUSING

ON BEHALF OF

CROWLE PARISH COUNCIL

FEBRUARY 2023

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1. Summary

In December 2022, on behalf of Crowle Parish Council, and with the support of Wychavon District Council, Midlands Rural Housing carried out an independent rural housing needs survey in the parish of Crowle.

Prior to the survey being sent out, the format of the questionnaire, and the questions it contained were agreed with the Parish Council and Local Authority. 450 questionnaires were delivered to households by the Parish Council, 166 responses were received, giving a response rate of 37%.

Whilst the information gleaned from the survey is representative of a snapshot in time, the results are considered reliable for approximately 3 - 5 years. Therefore, this report could be considered valid until February 2028, unless there are any significant changes in the area, or to the individual circumstances of those responding with a current housing need.

The survey process found 9 respondents that have a need for new homes of affordable tenure either now or in the next 5 years. 2 respondents failed to provide sufficient information and therefore we are unable to assess what they could be eligible for and 3 respondents have a need for an open market home (Table 1).

Type of Home	Shared ownership	Affordable rented	Open market home	Totals
2 bedroom house	4	1		5
3 bedroom house	2	2	1	5
4 bedroom house			1	1
3 bedroom bungalow			1	1
Total	**6**	**3**	**3**	**12**

Table 1: Summary of housing requirements in the parish.

These new homes could be developed on an ‘infill site’ or alternatively on a rural exception site, should one become available and subject to having local support. Subject to local planning rules, open market homes could be used to cross-subsidise the costs of building homes for affordable tenures.

Alternatively, the affordable homes could be provided as part of a larger scale development through a s106 agreement. Any open market housing on such developments could be informed by the open market preferences found in this report. Both options are subject to local authority planning policy.

2. Introduction

Affordable housing is defined as housing for sale or rent, for those whose needs are not met by the market. It includes housing that provides a subsidised route to home ownership and/or is essential for local workers. To be acceptable as a form of affordable housing, the tenure must comply with one or more of the following definitions, as set out within the National Planning Policy Framework (Ministry of Housing, Communities & Local Government, 2021).

a) **Affordable housing for rent** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent)

b) **Starter homes** are as specified in sections 2 and 3 of the Housing and Planning Act 2016

c) **First Homes** provides discounted homes to first time buyers in England who otherwise wouldn't be able to afford one. Under this scheme, first time buyers are able to buy a new-build home in their community at a discount of 30% on the market price. Across England, but outside of London, property prices are capped at £250,000 and buyers are subject to a household income cap of £80,000

d) **Discount market sale housing** is that sold at a discount of at least 20% below market value. Eligibility is determined about local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

e) **Other affordable routes to home ownership** are homes provided for sale that provide a route to ownership for those who could not achieve it through the market. These include shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to Government or the relevant authority specified in the funding agreement.

3. Issues Facing Rural Communities

According to the latest annual Halifax Rural Housing Review, homes in rural areas across Great Britain are 20% more expensive on average than in urban areas. In financial terms, this percentage equates to £44,454.

However, regionally, these figures increase or decrease dramatically depending on the locality. For example, figures for the East Midlands show a 38% increase in rural average house prices since 2012. This equates to a rural housing premium of £55,426, compared to urban locations. The local authority districts of Derbyshire Dales and South Northamptonshire have the lowest number of first-time buyers in rural areas, with 29% and 30% respectively.

In the West Midlands, the average house price in rural areas is 47%, or £89,272 higher than the region's urban areas, and in contrast, the East of England has an average rural housing premium of 9% or £27,765.

Data from the review shows that first time buyers have found themselves priced out of rural areas. They account for 41% of all mortgaged products in rural areas, compared with 53% in urban areas. Affordability is the main reason for this.

Areas which are predominantly rural typically have higher house prices than urban locations, thus making them less affordable. In 2016, the average lower quartile house price was 8.3 times the average lower quartile earnings in rural areas, in comparison with 7 times in urban areas. In 2018, the National Housing Federation stated that 'the housing crisis in rural England is acute, with the most affordable rural homes costing 8.3 times wages in rural areas (National Housing Federation, 2018).

There is often much less housing association and council housing in rural areas, and a higher proportion of non-decent homes, and homes which are energy inefficient. Many areas do not have access to mains gas, which could lead to higher construction and living costs.

In some rural areas, communities have experienced a breakdown in social networks, and this has resulted in an increase in social exclusion and loneliness. This particularly affects the elderly, who are often less mobile and more reliant upon social networks such as day centres, lunch clubs etc. This can lead to a direct impact on health and wellbeing, both physical and mental.

For younger people, living in rural areas can prove to be problematic when it comes to sourcing gainful employment. Work is often low paid, and sometimes seasonal which leads to periods of intermittent employment and unreliable income streams. As a result, younger people often move away from their rural settings in favour of larger towns and cities.

4. Crowle Parish

The parish of Crowle is situated approximately 4 miles east of the centre of Worcester. It comprises 3 settlements; Crowle, Crowle Green and Sale Green. The parish covers an area of about 900 hectares, most of which is agricultural and woodland. The M5 is just a couple of miles away from Crowle, making it easy to join major transport networks. There are good community facilities including a Post Office, pub, playing fields and the church.

The 2011 census determined a parish population of 1,081. A new census was carried out in 2021, however the results are not yet available at a parish level, and so this report takes its information from the 2011 Census.

Tables 2 and 3 illustrate the tenure of households at the time of the 2011 Census. Most of the homes in the parish were owned with a mortgage or loan. There were 13 households recorded as living in social housing, 33 households were in some form of private rented accommodation, and no households were recorded as Shared Ownership (Office for National Statistics, 2022).

Accommodation Type	Number
House or bungalow – Detached	281
House or bungalow – Semi-detached	115
House or bungalow – Terraced	34
Flat, maisonette or apartment – purpose-built block	3
Flat, maisonette or apartment – part of a converted or shared house	4
Flat, maisonette or apartment – in a commercial building	2
Caravan or other mobile or temporary structure	1
Total	**440**

Table 2: Housing stock profile, 2011 Census

Tenure Type	Number
Owned outright	211
Owned with a mortgage or loan	161
Shared ownership (part owned, and part rented)	0
Social rented - Rented from council (Local Authority)	1
Social rented – Other	12
Private landlord or letting agency	32
Private rented – Other	1
Living rent free	4
Total	**422**

Table 3: Tenure type, 2011 Census

5. House Prices and Rents Data

Buying a home on the open market in rural locations can be expensive and a prospect possibly out of reach for many.

Mortgage lenders base the amount a person can borrow on a multiple of their income, otherwise known as the loan to income ratio. In most circumstances, lenders will cap loans between 3.5 and 4.5 times the annual salary. Additionally, they will look for a deposit between 10% and 20% of the property selling price.

In Crowle itself, during the last 12 months, there have been 5 property sales with an average sale price of £489,400 (Zoopla, 2022). Table 4 shows the number of properties sold across each type and the average price paid over the past year.

Property Type	Number of properties sold	Average Price Paid
Detached	3	£628,000
Semi-detached	1	£277,000
Terraced	1	£285,000
Flat	-	-

Table 4: Property sales in the last 12 months in Crowle

Taking these values into account and using the loan to ratio method used by mortgage lenders, a house buyer would need a minimum deposit of £62,800 (10%) or a maximum of £125,600 (20%) and an annual income (sole or combined) of £125,600 or £111,600 to afford a detached property valued at £628,000.

At the lower end of the market, a house buyer would need £73,285 annual income (sole or combined) with a 10% deposit of £28,500. Or an annual income of £50,666 with a 20% deposit of £57,000 to afford a terraced property valued at £285,000.

At the time this report was written, there were two properties in Crowle available for private rent. A 3 bedroom house at £1,250 per calendar month and a 4 bedroom house for the same amount (Rightmove, 2023).

Both Discount Market Sale Homes and First Homes are affordable ownership tenures which are sold on the open market at a discounted price. The Section 106 agreement will dictate specific eligibility criteria which prospective purchasers will have to meet. However, the general eligibility criteria for these affordable ownership options are listed in the table below, as specified by Wychavon District Council.

Discount Market Sale	First Homes
Prospective purchasers will need to evidence that they are unable to purchase on the open market	Prospective purchasers must be first time buyers (if joint, this applies to all purchasers).
Local connection criteria will apply. For a rural development, the local connection cascade will begin with a local connection to that parish.	Local connection criteria will apply. For a rural development, the local connection cascade will begin with a local connection to that parish.
Prospective purchasers should be 18 years or older.	Prospective purchasers should be 18 years or older.
An income cap applies. The total gross income for the applying household should not exceed £80,000 per annum.	An income cap applies. The total gross income for the applying household should not exceed £80,000 per annum.
	Prospective purchasers should have a mortgage to fund a minimum of 50% of the discounted purchase price.

Table 5: Discount Market Sale and First Homes eligibility criteria

6. Survey Methodology and Purpose

In December 2022, a Housing Needs Survey questionnaire was delivered to every household in Crowle parish by the Parish Council with a return date of 8th January 2023. Households could either return the survey via pre-paid post or complete an electronic version online.

A total of 166 responses were received. 111 of these households returned a paper questionnaire and 55 households completed their survey online. The overall response rate for this survey is 37%.

The survey questionnaire was divided into 2 parts:

- Part 1 – General information.
- Part 2 – Your housing requirements.

Parts 1 sought to discover general information about household members, their current housing situation, and their connection to the parish.

Part 2 identified the future housing requirements of those household members who considered they have a housing need, either now or within the next 5 years. The analysis of this data is summarised in Table 6.

The survey was conducted to obtain clear evidence of any local housing requirements across a range of tenures for residents in the parish. The information obtained from a housing needs survey is invaluable at a local level for local authority, parish council and neighbourhood planning activities. Such information can be acted on locally and taken on board in decision making processes around housing issues.

7. Housing Need Findings

MRH has conducted a detailed study into the current housing requirements for Crowle parish. This study has investigated the affordable housing needs, including any need for open market and private rented housing.

The survey has identified a need for 6 shared ownership homes, 3 affordable rented homes, and a preference for 3 open market homes.

THERE IS AN IDENTIFIED NEED FOR

6 SHARED OWNERSHIP HOMES
3 AFFORDABLE RENTED HOMES
A PREFERENCE FOR 3 OPEN MARKET HOMES

IN CROWLE PARISH
FOR THOSE WITH A LOCAL CONNECTION

8. Analysis of Survey Part 1

Question 1 asked respondents where they lived? The responses are shown at Figure 1. All the participants answered this question and majority of the respondents live in Crowle itself.

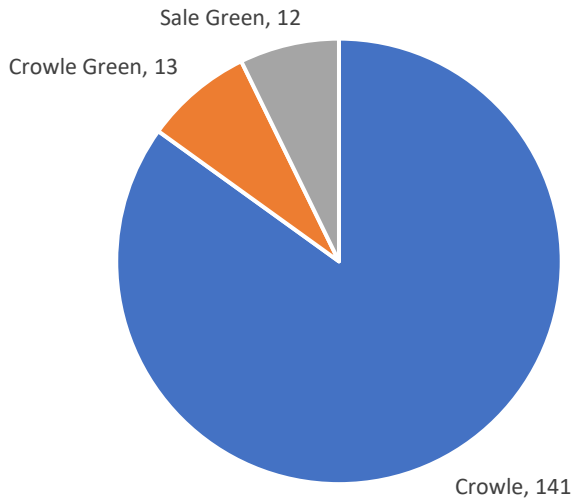

Figure 1: Village of residence

Question 2 asked participants how long they had lived in their respective villages. Again, all respondents answered, and the results are shown at Figure 2.

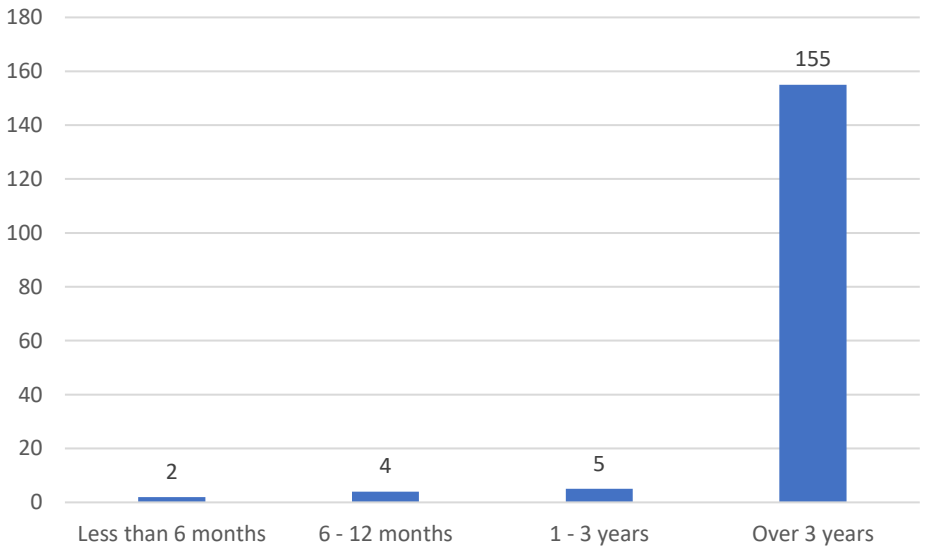

Figure 2: Length of residence

Question 3 investigates the composition of households. 165 respondents answered the question “What category best describes your household?”. The results are shown at Figure 3. Most households are made up of couples.

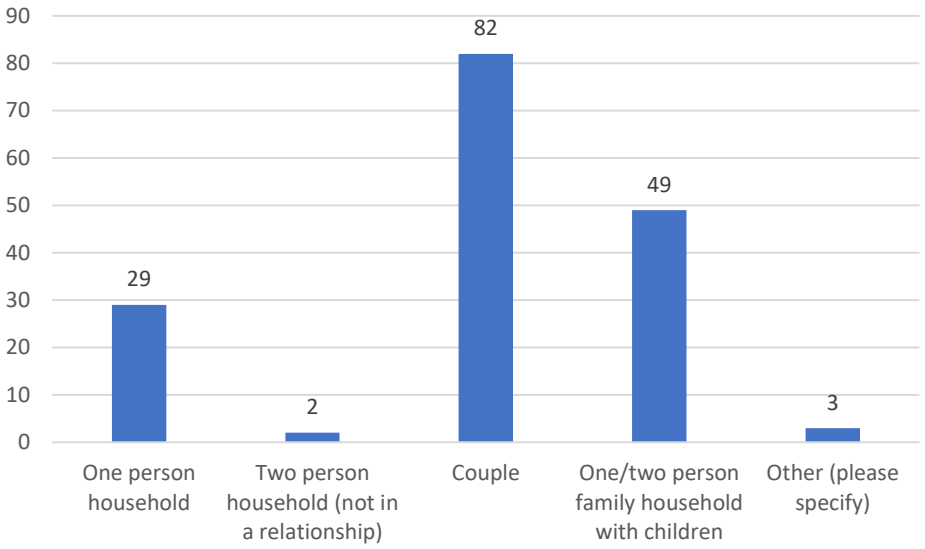

Figure 3: Household composition

Question 4 of the survey asked participants to give details about other people who make up the household. As this information feeds into the housing needs analysis, which is presented at Table 6, it is not included in this section of the report.

Questions 5 and 6 ask about the tenure, size, and type of home in which people live. The tenure of the homes in which people live is shown in Figure 4. 165 respondents answered both questions and findings show most people own their own home outright. Only 2 respondents said that they rent from a Housing Association and 2 participants rent from a private landlord.

Figure 4 illustrates the type and size of home in which respondents live. Most respondents live in houses with 4 bedrooms. No respondents recorded themselves as living in a flat or ‘other’ type of property.

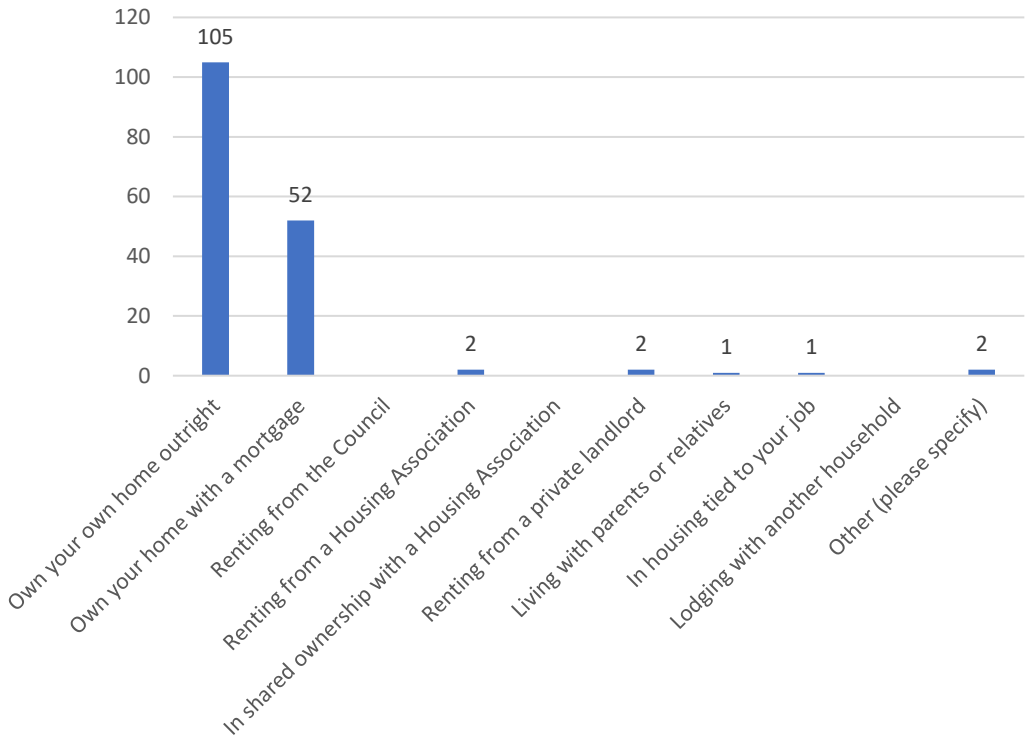

Figure 4: Tenure of respondents

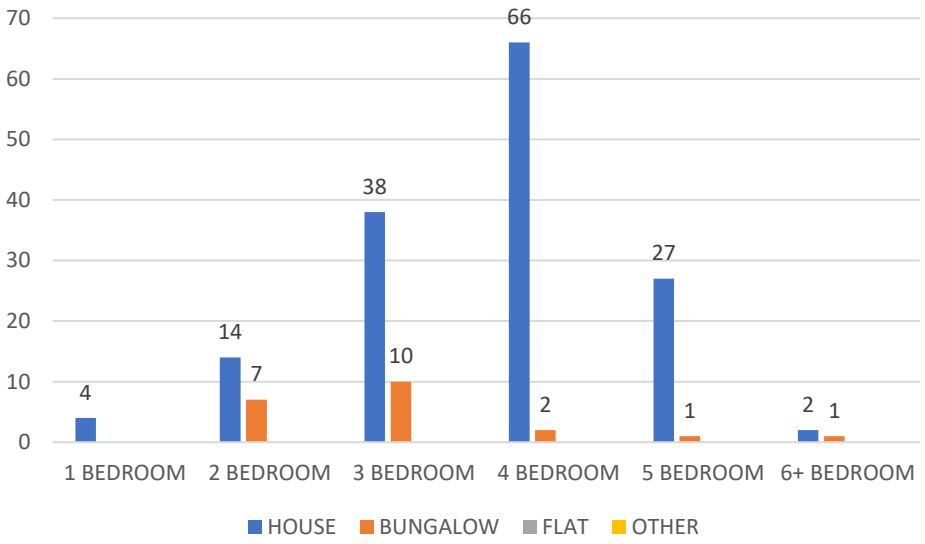

Figure 5: Property types

Question 7 asked residents to give an opinion about the type of housing they think the parish is in need of. A breakdown of responses can be seen at Figure 6.

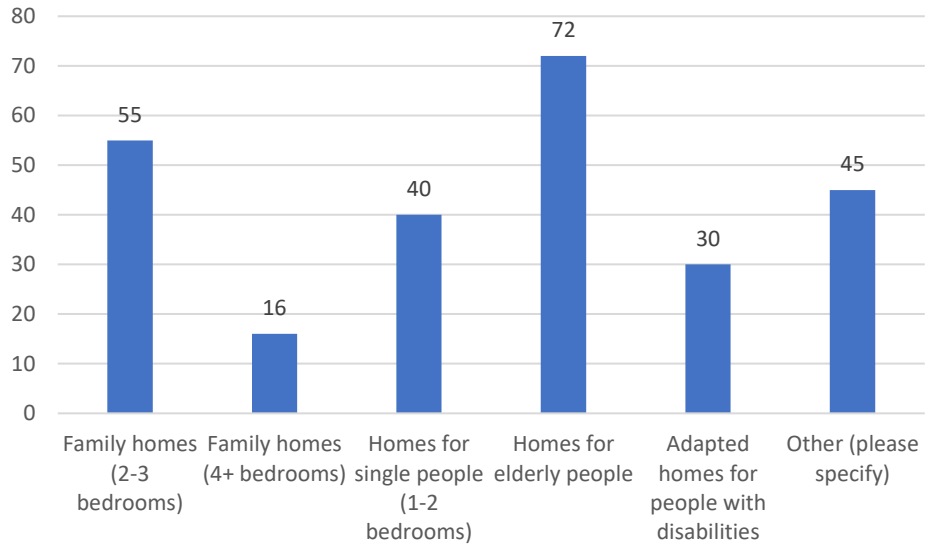

Figure 6: Type of housing residents think are needed in the parish

162 respondents answered question 7. This was a multiple-choice answer, so respondents could select more than one option. Most respondents felt that homes for elderly people and 2–3-bedroom family homes and were most needed. 45 respondents selected 'other' and shared their opinion. A few comments have been listed below:

"Not expensive large houses but houses for young people to enthuse the village with life and support the aging population".

"Good quality bungalows for people who want to downsize".

"Affordable housing for local people, rather than outsider buying them. Reduced rate for local".

"For young adults to buy at cheap costs not over 250,000".

"None, already plenty of developments in the pipeline".

"Potentially all the above… but need to be aware that elderly or disabled might struggle in a rural location with limited transport & facilities. I'd love to live in a small home in Sale Green when I get older, but it just won't be practical".

"No, the road system is not fit for additional housing".

Question 8 asked whether respondents would support building a small number of homes to meet the needs of local people in the parish. 162 respondents answered this question, of which 88 said they would support building new homes.

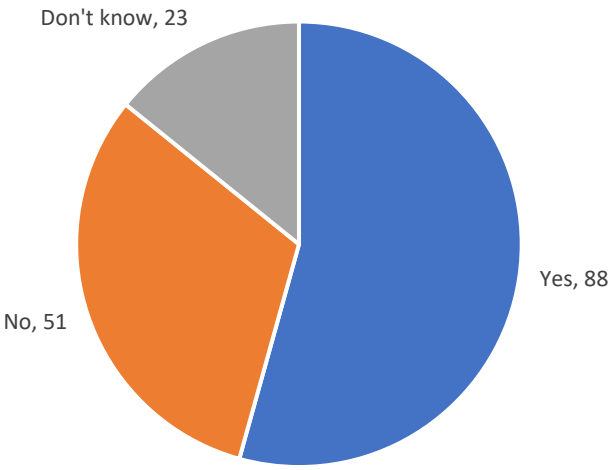

Figure 7: Support for new homes

Questions 9 and 10 asked residents to say whether they knew of anyone who had moved out of the parish during the last 5 years, and to give the number of people and their reason for moving away. 149 respondents answered, and 29 of them knew people who had moved away. Figure 8 and Figure 9 shows a breakdown of their answers.

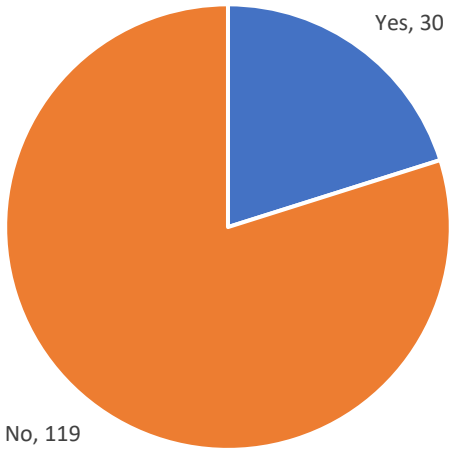

Figure 8: Number of residents known to have moved away

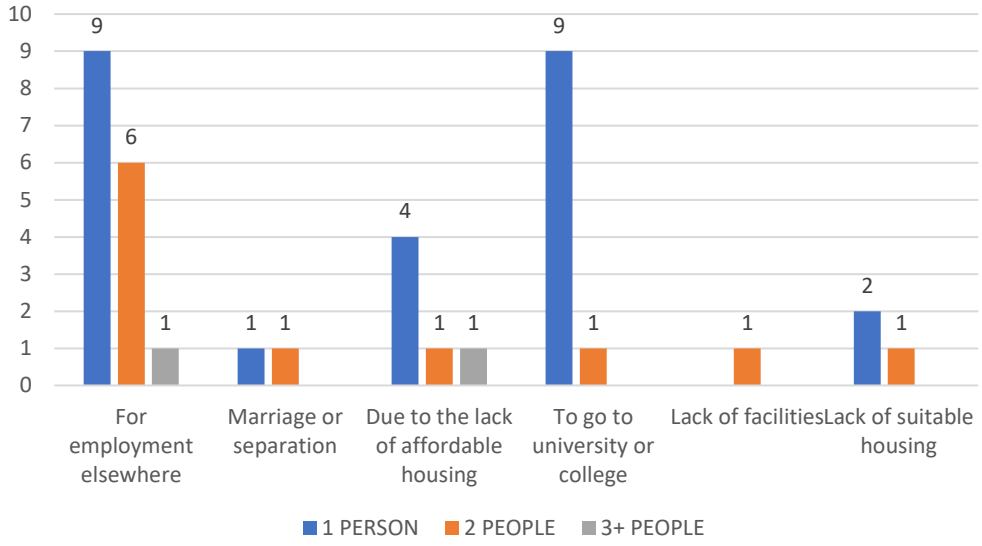

Figure 9: Number of residents known to have moved away and why

The most common reason for leaving was for employment elsewhere, and the second most common reason for leaving was to go to university or college.

Question 22 asked participants what barriers prevent them from moving. 15 participants answered this question, and they could select more than one option. The most common answers were lack of suitable size or type of housing and lack of affordable housing to rent or buy. Results are depicted in Figure 10.

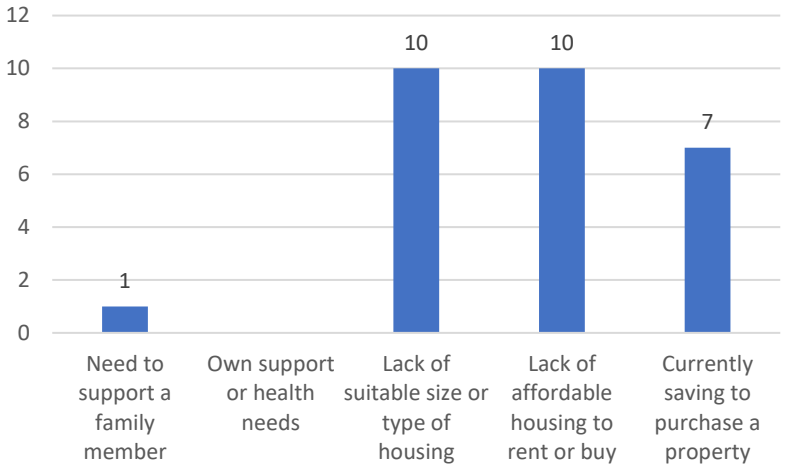

Figure 10: Barriers to moving to a new home

9. Analysis of Survey Part 2

To identify the actual housing need that exists in the parish at the current time, we analysed the data that came as a direct result of the survey. Data from the Local Authority's housing register has not been included in this analysis, therefore the actual need for the parish may indeed by greater than the information recorded here.

Out of the 166 surveys returned, 14 respondents classed themselves as being in housing need either now, or at sometime within the following timescales:

- In need now – 1
- Within 12 months – 3
- Within 1 - 3 years – 7
- Within 3 - 5 years – 3

Respondents were asked to state whether they were registered with any of the following for rehousing:

- Housing for You – Wychavon's choice-based lettings scheme
- Private Lettings Agency

2 respondents said they are registered with 'Housing for You', Wychavon's choice-based lettings scheme and 2 respondents are registered with a private letting's agency. The remainder of the respondents did not specify or said they are not registered with any of the above.

They were also asked to clarify their need in terms of property type and size, together with a preferred tenure type. In assessing the stated need, income levels and likely property prices are considered to ensure that any proposed future housing development will indeed meet the needs of those to be housed. Therefore, a 'likely allocation/purchase' is suggested to outline what any housing provision could realistically look like.

Table 6 presents the analysis from the housing needs survey, which has also been broken down in Table 1 in the Summary section of this report.

Ref	Local Connection	On Housing/Self Build Register	Household Details	Tenure	Reason for Need	How Soon Will the Need Arise?	Preferred Home and Tenure	Likely Allocation or Purchase
1	Lived in Crowle for over 3 years	No	One/two person family household with children - 3 bedroom house	Private rent	Renting, but would like to buy	Within 3 – 5 years	3 bedroom house or bungalow - Renting from HA - Shared ownership - Discount market sale or First Homes	3 bedroom house - Shared ownership
2	Lived in Crowle for over 3 years	No	Household member living in the family home	N/A	First independent home	Within 1 – 3 years	1 or 2 bedroom house - Shared ownership - Discount market sale or First Homes	2 bedroom house - Shared ownership
3	Lived in Crowle for 6 – 12 months	Wychavon choice based lettings scheme	One/two-person family household with children - 2 bedroom house	Other	Other	Within 12 months	3 bedroom house or flat - Renting from HA	3 bedroom house - Affordable rent

Ref	Local Connection	On Housing/Self Build Register	Household Details	Tenure	Reason for Need	How Soon Will the Need Arise?	Preferred Home and Tenure	Likely Allocation or Purchase
4	Lived in Crowle Green for over 3 years	No	One/two-person family household with children - 4 bedroom house	Own home with mortgage	Family break up	Within 1 – 3 years	3 bedroom house - Open market purchase	3 bedroom house - Open market purchase
5	Lived in Crowle for over 3 years	Wychavon choice based lettings scheme	Household member living in the family home	N/A	First independent home	Within 1 – 3 years	1 or 2 bedroom house or bungalow - Open market purchase - Discount market sale or First Homes	Unable to assess Insufficient details
6	Lived in Crowle for over 3 years	No	Household member living in the family home	N/A	First independent home	Within 1 – 3 years	2 bedroom house - Open market purchase - Discount market sale or First Homes - Self build	2 bedroom house - Affordable rent

Ref	Local Connection	On Housing/Self Build Register	Household Details	Tenure	Reason for Need	How Soon Will the Need Arise?	Preferred Home and Tenure	Likely Allocation or Purchase
7	Lived in Crowle for over 3 years	No	Couple - 3 bedroom house	Owned outright	Cannot manage stairs	Within 3 – 5 years	3 bedroom bungalow - Open market purchase	3 bed bungalow - Open market purchase
8	Lived in Crowle for over 3 years	No	One/two-person family household with children - 2 bedroom house	Renting from HA	Present home too small	Within 12 months	3 bedroom house or bungalow - Renting from HA - Shared ownership	3 bedroom house - Affordable rent
9	Lived in Crowle for over 3 years	No	Couple - 2 bedroom house	In housing tied to job	First independent home	Within 12 months	2 bedroom house or bungalow - Open market purchase	Unable to assess Insufficient details
10	Lived in Crowle for over 3 years	Private lettings agency	Family member that has moved away but wishes to return	N/A	First independent home - To be closer to employment - Couple setting up home together - Renting, but like to buy	Within 1 – 3 years	2 bedroom house - Open market purchase - Renting from HA - Private rent - Discount market sale or First Homes	2 bedroom house - Shared ownership

Ref	Local Connection	On Housing/Self Build Register	Household Details	Tenure	Reason for Need	How Soon Will the Need Arise?	Preferred Home and Tenure	Likely Allocation or Purchase
11	Lived in Crowle for over 3 years	No	Family with children, living with parents - 4 bedroom house	N/A	First independent home - Couple setting up home together - To be closer to parent/relative to give/receive support - Present home too small - Need permanent accommodation	Within 1 – 3 years	3 bedroom house - Discount market sale or First Homes	3 bedroom house - Shared Ownership
12	Lived in Crowle for over 3 years	No	Household member living in the family home - 4 bedroom house	Own home with a mortgage	Present home in poor condition/too small	Within 3 – 5 years	4 or 5+ bedroom house - Open market purchase	4 bedroom house - Open market purchase

Ref	Local Connection	On Housing/Self Build Register	Household Details	Tenure	Reason for Need	How Soon Will the Need Arise?	Preferred Home and Tenure	Likely Allocation or Purchase
13	Lived in Crowle for over 3 years	Private lettings agency	Household member living in the family home	N/A	First independent home - Moved away but wishes to return - To be closer to parent/relative to give/receive support - Need permanent accommodation - Renting, but like to buy - Need longer term/more secure tenancy	Within 1 – 3 years	1 or 2 bedroom house, bungalow or flat - Shared ownership - Discount market sale or First Homes	2 bedroom house - Shared ownership

Ref	Local Connection	On Housing/Self Build Register	Household Details	Tenure	Reason for Need	How Soon Will the Need Arise?	Preferred Home and Tenure	Likely Allocation or Purchase
14	Lived in Sale Green for over 3 years	No	Family with children living with parents - 2 bedroom house	N/A	First independent home - Couple setting up home together - To be closer to parent/relative to give/receive support - Present home too small - Renting, but like to buy	Now	3 bedroom house - Renting from HA - Shared ownership - Discount market sale or First Homes	2 bedroom house - Shared ownership

Table 6: Housing needs survey analysis

10. Midlands Rural Housing

Midlands Rural Housing (MRH) is a non-asset holding, profit for purpose organisation that works to promote and enable the provision of homes in rural settlements. We do this by working closely with local authorities, town and parish councils, registered providers, and local communities to investigate the need for affordable housing.

MRH is also the appointed Strategic Rural Housing Enabler for six local authorities in Leicestershire, and supports many other local authorities, Registered Providers, Parish Councils, Planning Consultants and others across the Midlands and beyond.

Local authorities have a duty to assess the level of housing need in their rural settlements, and one way of doing this is through Housing Needs Surveys. MRH provides essential support in this work, by carrying out an agreed program of Housing Needs Surveys, and producing robust, independent analysis reports.

The organisation follows established and approved best practice methodology when undertaking survey work. On adoption of the findings, the results of these surveys are shared with the commissioning client, who may also choose to share the results with the relevant Parish Council.

MRH is a well-respected organisation, recognised for its expertise in this field. In addition to the work we do locally within communities across rural England, we are also a key lobbyist and influencer both nationally and regionally.

MRH can be contacted at:
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Web: www.midlandsrural.org.uk

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