

**A DETAILED INVESTIGATION
INTO THE HOUSING
NEEDS OF
NORWELL & NORWELL WOODHOUSE,
NOTTINGHAMSHIRE.**



**PRODUCED BY
MIDLANDS RURAL HOUSING
DECEMBER 2020**



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1. Summary

A housing needs survey was carried out in the parish of Norwell and Norwell Woodhouse, Nottinghamshire in September 2020. Questionnaires were delivered to 216 households in the parish and an electronic survey was available as an alternative method of response. Results showed that there is a requirement for 11 new homes, in order to enable local people to be suitably housed within their community.

Type of Unit	Required Affordable rented	Required Rent to Buy	Required Shared Ownership (25%)	Preferred Open Market Homes	Totals
1 bed home					0
2 bed house					0
3 bed house	1		1	1	3
4 bed house					0
5 bed house					0
1 bed bungalow	2			1	2
2 bed bungalow	1				1
2 bed bungalow	1			1	3
3 bed bungalow				2	2
Total	5	0	1	5	11

Table 1: Summary of housing requirements in the parish.

Details of the overall analysis are provided within Appendix 1.

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 to 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 in order to investigate the need for affordable housing.

MRH is the appointed Rural Housing Enabler Strategic Partner for several local authorities across the Midlands. 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. In addition to the above, MRH also undertakes work by commission, on behalf of land owners, private developers, planning consultants, Parish Council's and Neighbourhood Plan groups.

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 Local Authority and 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.

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3. Issues Facing Rural Communities

According to the latest annual Halifax Rural Housing Review (Halifax, 2017), 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, 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 2017 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.

In a local context, 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.

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. Affordable Housing

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, 2019).

- 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:** is as specified in sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The

definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.

- c) **Discounted market sales housing:** is that sold at a discount of at least 20% below market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount or future eligible households.
- d) **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes 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.

5. Housing Provision in Norwell and Norwell Woodhouse

Norwell is a village and parish in central Nottinghamshire, England. About 6 miles from Newark-on-Trent, it is close to the border with Lincolnshire and the River Trent and lies approximately 1.5 miles from the A1 road.

The 2011 Census recorded a village population for Norwell and Norwell Woodhouse of 490 residents. The housing stock profile was in accordance with Table 2. Detached and semi-detached houses formed the majority with 193 properties being of this type.

Accommodation Type	Number
House or bungalow – detached	139
House or bungalow – semi-detached	54
House or bungalow – terraced	17
Flat, maisonette or apartment – purpose-built block	0
Flat, maisonette or apartment – part of a converted or shared house	1
Flat, maisonette or apartment – in a commercial building	0
Caravan or other mobile or temporary structure	2
Total	213

Table 2: Housing stock profile, 2011 Census

Table 3 illustrates the tenure of households at the time of the Census. Almost two thirds of the homes in the village were either owned outright or owned with a mortgage or loan. 21 households were recorded as living in social housing, 19 households were in some form of private rented accommodation, and no households were recorded as Shared Ownership (Office for National Statistics, 2020).

It should be noted that whilst information drawn from the Census is useful data, it may not be wholly accurate given the time that has elapsed since it was undertaken.

Household Tenure	Number
Owned – owned outright	86
Owned – owned with a mortgage or loan	76
Shared ownership (part owned part rented)	0
Social rented – rented from the council	13
Social rented – other social rented	8
Private rented – private landlord or lettings agency	16
Private rented – Other	3
Living rent free	4

Table 3: Household tenure, 2011 Census

6. House Price 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.

Property prices in the parish have, overall, increased in the past 5 years. During this period, prices have increased in Norwell by £51,898 an average of 17% increase. In Norwell Woodhouse prices have also increased by 17% with an average value change of £82,801 over the last 5 years. (Zoopla, 2020)

Norwell

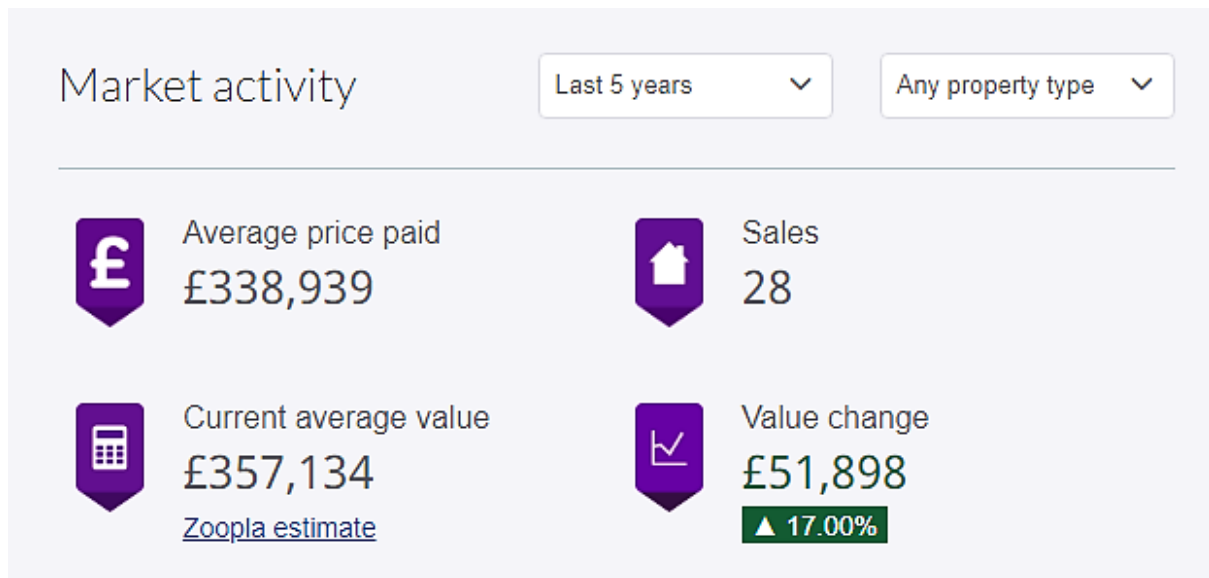


Figure 1: Market activity for Norwell, Zoopla 2020

Norwell Woodhouse

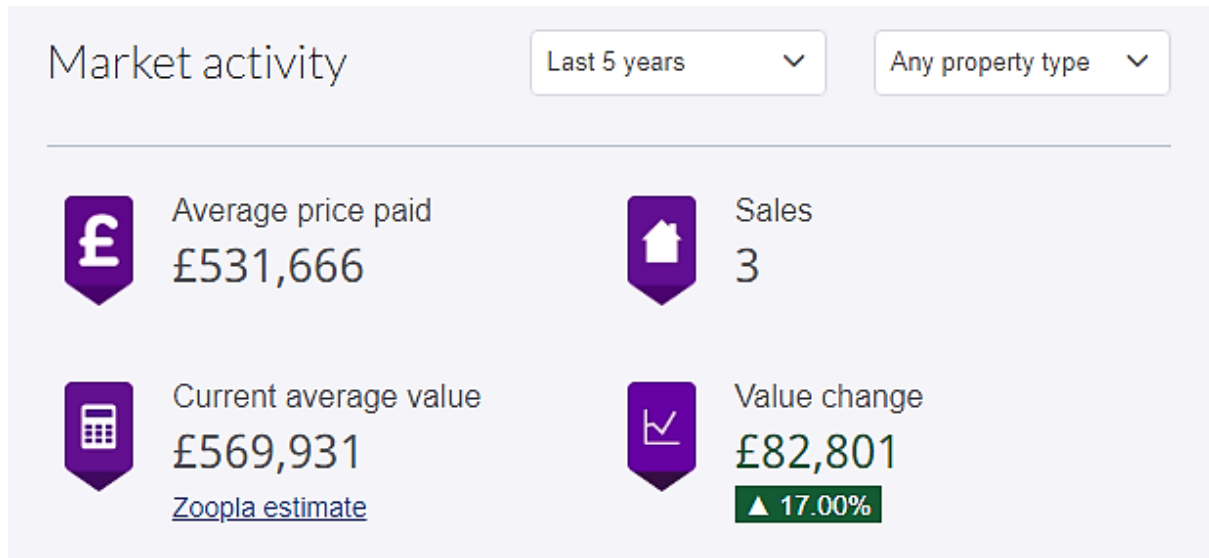


Figure 2: Market activity for Norwell Woodhouse, Zoopla 2020

Taking the stated values into account, and using the loan to income ratio method used by mortgage lenders with the loan capped at 3.5 times annual income, at the high end of the market in Norwell, a house buyer would need a minimum deposit of £43,593 (10%) or a maximum of £87,186 (20%) and an annual income (sole or combined) of between £112,096 (with a 10% deposit) and £77,498 (with a 20% deposit) in order to afford a detached property in Norwell valued at £435,930.

At the high end of the market in Norwell Woodhouse, a house buyer would need a minimum deposit of £59,850 (10%) or a maximum of £119,700 (20%) and an annual income (sole or combined) of between £153,902 (with a 10% deposit) and £106,401 (with a 20% deposit) in order to afford a detached property valued at £598,508.

At the lower end of the market, a minimum deposit of £12,580 and a sole or combined annual income of £32,349, or a 20% deposit of £25,160 and an income of £22,364 would be required to purchase a flat valued at £125,802 in either village.

Property Type	Current Average Value	Average Price Paid	Number of Sales	Value Change
Detached	£435,930	-	0	↑ £7,663
Semi-detached	£305,505	-	0	↑ £7,491
Terraced	£255,482	-	0	↑ £5,357
Flat	£125,802	-	0	↑ £2,478

Table 4: Actual property values and sales data in Norwell, Sept - Nov 2020

Property Type	Current Average Value	Average Price Paid	Number of Sales	Value Change
Detached	£598,508	-	0	↑ £10,520
Semi-detached	£177,978	-	0	↑ £4,368
Terraced	£158,182	-	0	↑ £3,317
Flat	£125,802	-	0	↑ £2,478

Table 5: Actual property values and sales data in Norwell Woodhouse, Sept - Nov 2020

7. Survey Methodology and Purpose

In September 2020, a Housing Needs Survey questionnaire was delivered to every household in the parish of Norwell and Norwell Woodhouse, with 2nd October 2020 as the deadline date for responses. Pre-paid envelopes were provided for the return of survey forms directly to MRH and an alternative electronic survey method of response was also provided.

Of the 216 surveys distributed, a total of 58 completed paper surveys were returned and 4 electronic surveys were completed, totalling 62 responses.

The survey questionnaire is divided into 3 parts:

- Part 1 – General information
- Part 2 – Life in your parish
- Part 3 – Housing requirements and housing need

Parts 1 and 2 sought to discover general information about household members, their current housing situation and their connection to the parish or village. Questions were asked to assess people's perceptions of what it is like to live in the locality and gave an opportunity for them to make general comments. Part 3 is about identifying the future housing requirements of all household members, and the reasons why they think they are in housing need either now, or in the future.

The survey was conducted in order to obtain clear evidence of any local housing requirements across a range of tenures for residents in the locality. 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.

Survey data showing a local demand for market housing is considered a 'preference'. Whether it is appropriate for this to be satisfied in the relevant settlement will be dependent on the consistency of doing so with the Development Plan.

8. Conclusion

Midlands Rural Housing has conducted a detailed study into the current housing requirements of the parish of Norwell and Norwell Woodhouse which is valid until October 2025. This study has investigated the affordable housing needs and the open market housing preferences of the parish, resident's views regarding living in the parish and support for local homes to help sustain local communities.

The survey has identified a need for 6 affordable homes and a preference for 5 open market homes. A total of 11 homes.

**THERE IS AN IDENTIFIED NEED FOR
6 AFFORDABLE HOMES AND
A PREFERENCE FOR 5 OPEN MARKET HOMES
IN THE PARISH OF NORWELL AND
NORWELL WOODHOUSE,
NOTTINGHAMSHIRE.**

Appendix 1 - Housing Needs Analysis

In order to identify the actual housing need that exists in Norwell and Norwell Woodhouse at the current time, a two-step research process was followed. The first was to analyse the data that came as a direct result of the survey, and the second was to verify with the Local Authority, that the likely allocations suggested by MRH were in alignment with the council's Allocations Policy.

Out of the 68 surveys returned, 17 respondents classed themselves as being in housing need either now, or at sometime within the next 5 years.

Respondents were 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.

Of the 11 respondents to the survey who indicated a housing need in the next 5 years 1 respondent was discounted from the analysis because they did not provide enough information for an accurate assessment to be completed.

The remaining respondent's results were then cross referenced against Newark and Sherwood District Council's housing register.

In total 2 respondents who completed the survey advised us that they were registered on the local authorities housing register. As a result of the cross referencing, 1 additional home was identified as being needed by a current resident of Norwell and Norwell Woodhouse who is registered with the local authority but whom did not respond to the survey. Their information can be found in Table 2.

In total, from the survey and the housing register, a need was found in the parish for 6 affordable homes for local people:

- 5 were assessed as needing affordable rented/rent to buy housing
 - ✓ 2 x 1 bedroom bungalows
 - ✓ 1 x 2 bedroom bungalow
 - ✓ 1 x 3 bedroom house

- 1 was assessed as needing a shared ownership property
 - ✓ 1 x 3 bedroom house (25%)

From the survey, in total a preference was found in the parish for 5 open market homes for local people:

- 5 were assessed as requiring open market housing
 - ✓ 1 x 1 bedroom bungalow
 - ✓ 1 x 2 bedroom bungalow
 - ✓ 2 x 3 bedroom bungalow
 - ✓ 1 x 3 bedroom house

MRH Ref	Local Connection	On Housing Register	Household Details	Reasons for Need	Preferred Home and Tenure	Likely Allocation
2	Yes	Yes	Single person living in affordable rented home	Present home too large (downsizing)	1 Bed Bungalow Affordable rented	1 Bed bungalow Affordable rented
3	Yes	No	Family living in privately rented home	Require independent home	2 Bed bungalow Rent to buy / Open market purchase	2 Bed bungalow Rent to buy / Affordable rented
4	Yes	Yes	Single person living in affordable rented home	Present home too expensive	2 Bed bungalow Affordable Rented	1 Bed bungalow Affordable Rented
5	Yes	No	Single person living in affordable rented home	Cannot manage stairs/health concerns Disabled, need specially adapted home	2 Bed bungalow Affordable rented	2 Bed bungalow Affordable rented
8	Yes	No	Siblings living in family home	Present home too small Require independent home	3 Bed house Shared ownership / rent to buy	3 Bed house Shared ownership (25%)

Table 6: Affordable homes needs analysis

MRH Ref	Local Connection	On Housing Register	Household Details	Reasons for Preference	Preferred Home and Tenure	Likely Purchase
HR 1	Yes - Norwell	Yes	Family living in home tied to job in need of affordable rented home.	Information not available as did not respond to the survey.	Information not available as did not respond to the survey.	3 Bed house Affordable rented

Table 7: Housing register needs analysis

MRH Ref	Local Connection	On Housing Register	Household Details	Reasons for Preference	Preferred Home and Tenure	Likely Purchase
1	Yes	No	Family living in own home	Present home too large (downsizing)	3 bed house Open market purchase / Shared ownership	3 Bed house Open market purchase
6	Yes	unknown	Single person living in own home	Cannot manage stairs/health concerns Need to be closer to carer or dependent, to receive support Require independent home	1 Bed house Affordable rented	1 Bed bungalow Open market purchase

7	Yes	No	Couple living in own home	Present home too large (downsizing)	3 Bed bungalow Open market purchase	3 Bed bungalow Open market purchase
9	Yes	No	Family living in own home	Disabled, need specially adapted home Need to be closer to carer or dependent, to receive support To be closer to parent or other family member	2 Bed bungalow Open market purchase	2 Bed bungalow Open market purchase
11	Yes	unknown	Single person living in own home	Cannot manage stairs /health concerns Present home too large (downsizing)	3 Bed bungalow Open market purchase	3 Bed bungalow Open market purchase

Table 8: Open market preference analysis

Appendix 2 – Analysis of Survey Part 1

A total of 216 surveys were distributed and 62 responses were received.

Question 1 of the questionnaire asked residents to indicate their household type.

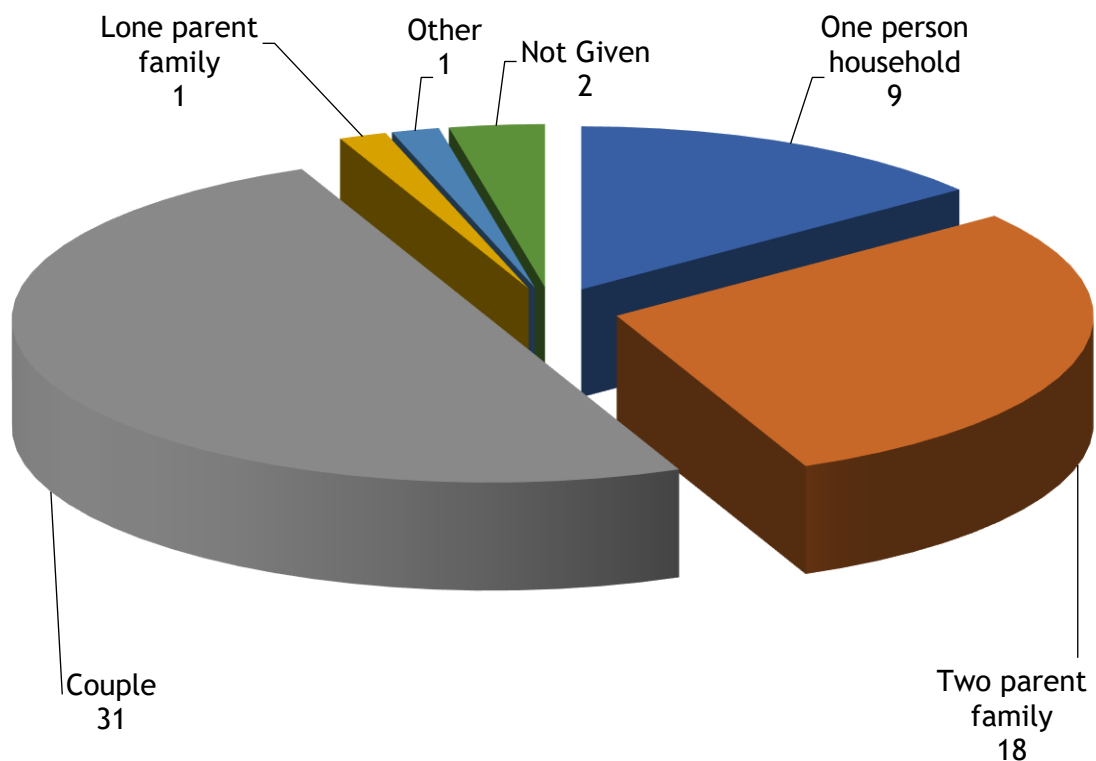


Figure 3: Household type

Figure 1 shows the breakdown of households that responded to the survey. The largest number of responses was from couples; 50% of total responses were from this group. 29% of responses came two parent families and 15% were one person households.

As shown in Figure 2 below, the dominant tenure held by respondents was 'own home outright' with 55% of households forming this group. 29% of respondents owned their own home with a mortgage whilst only 10% of respondents were renting from the council or a housing association.

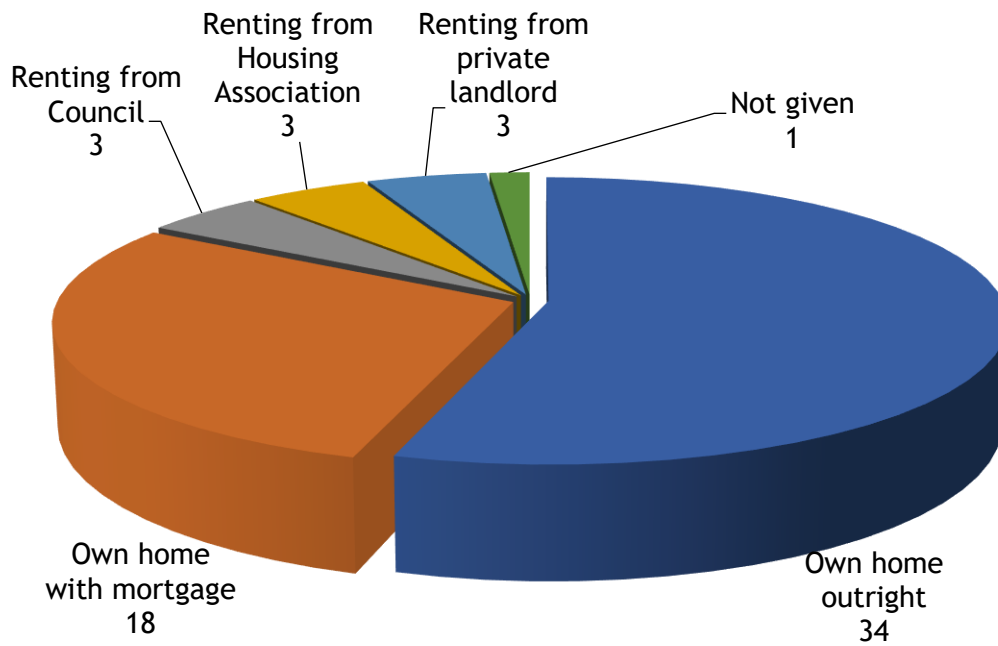


Figure 4: Tenure of respondents

The survey asked about size and type of home. The property types in which people live are shown in figure 6 below. 39% of households are currently residing in a house with 4 bedrooms. This was the largest group, followed by those 23% of the respondents residing in 3 bedroom houses.

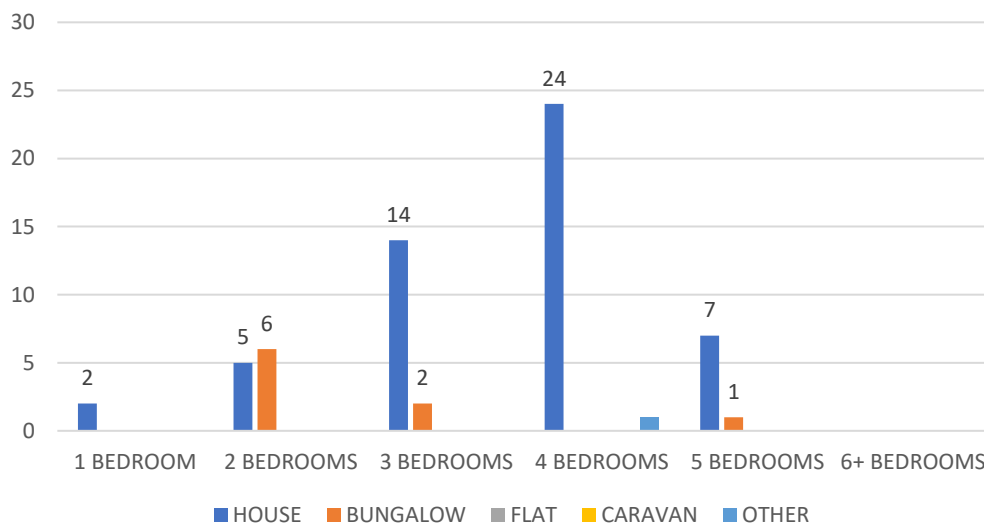


Figure 5: Property types

Respondents were asked to indicate the length of time they have been resident in the parish. The responses are shown at figure 4. 66% respondents have lived in the parish for 10 years or more, 10% of respondents have lived in them for between 5 and 10 years and 13% have lived there for less than 2 years.

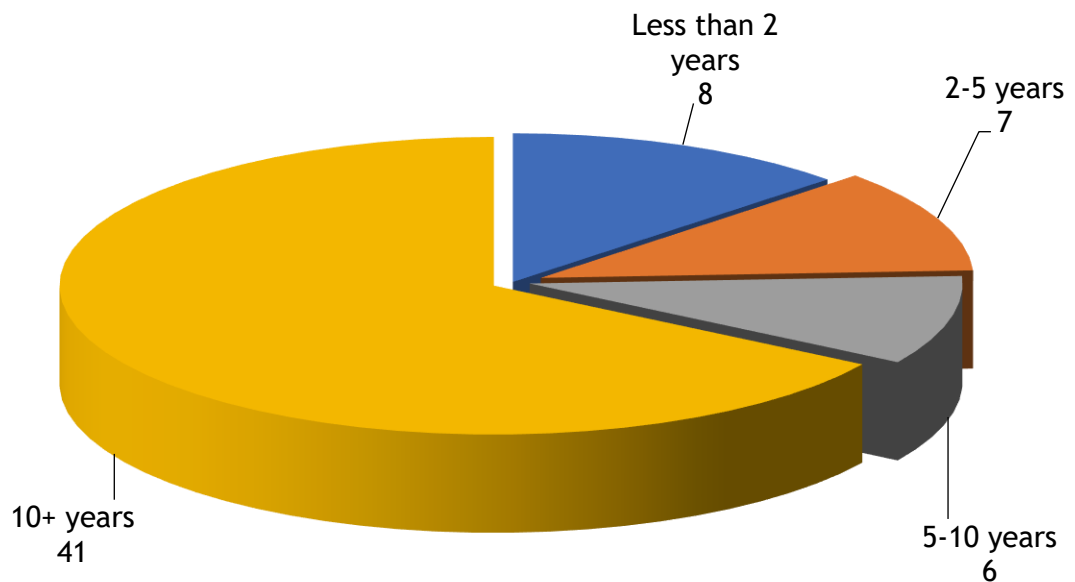


Figure 6: Length of residence

When asked what type of housing they thought was needed in the parish most respondents, 19%, felt that the greatest need across the parish were for homes for the elderly. 42% of residents did not see a need for any additional homes. An additional part of the question was to ask for respondent comments regarding their thoughts on the type of homes needed in the parish.

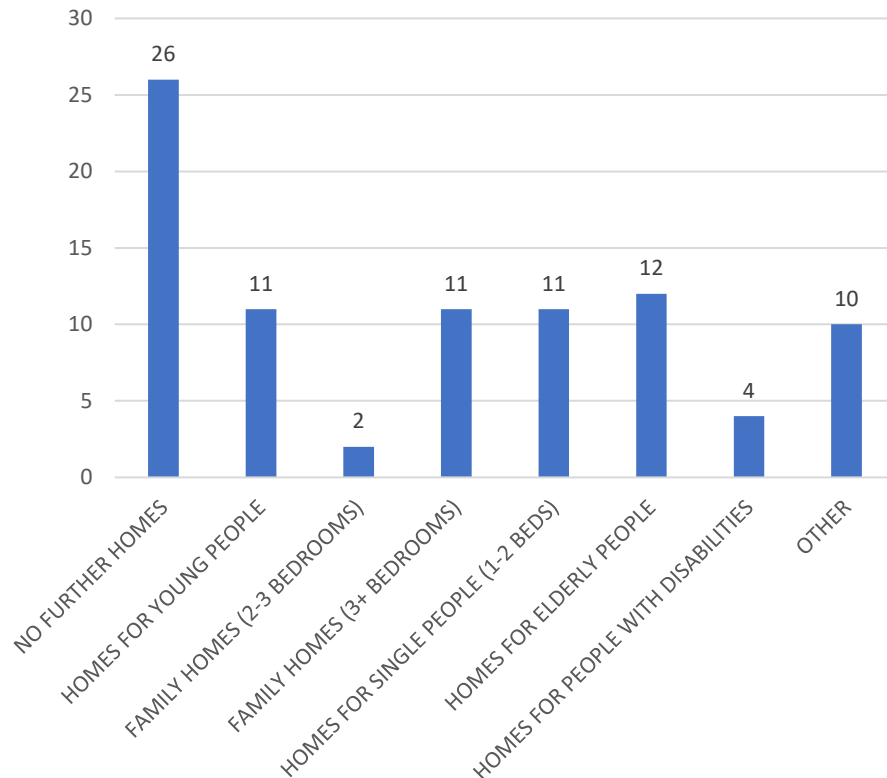


Figure 7: Type of housing needs in the parish

Question 8 explored whether anybody knew someone who had left the villages from their household during the last 5 years. 44 people did not know anyone from their household who had left the parish, whilst 16 people did.

Figure 8 shows that 11 individuals had left the village, 9 respondents know of 2 people whom had left, and 2 respondents knew of 3 people.

The most common reason for leaving was to take up employment elsewhere, the second most common reason was leaving to go to university or college, followed by lack of affordable homes.

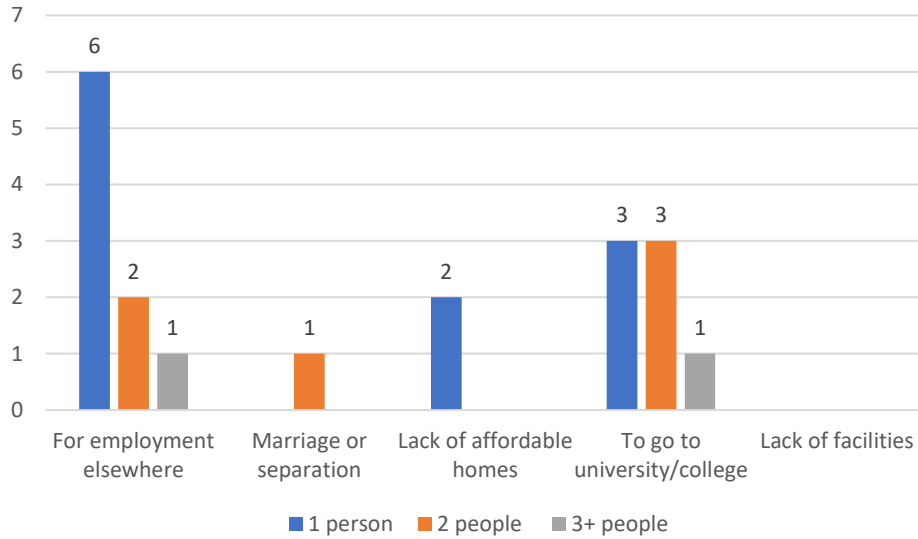


Figure 8: Migration and reasons for leaving

Question 9 asked whether people would support several homes being built, for local people. 58% of people said yes, they would support the building of new homes, whilst 35% said they would not support it. 6% of respondents did not complete the question.

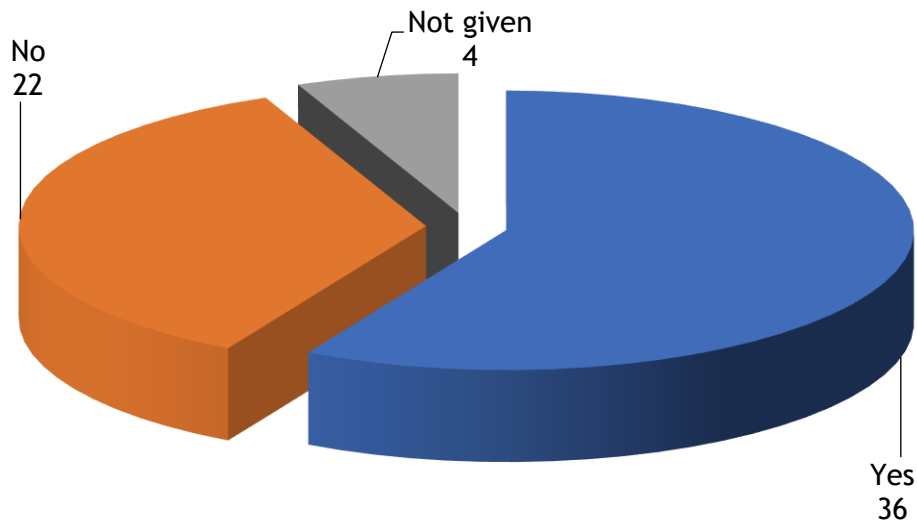


Figure 9: Support for new homes

Questions 10, 11 and 12 of the survey asked for people's views on what they think of the parish as a place to live; what they like about it and what they think the issues are.

85% of respondents said they think the parish is a nice place to live. 66% of respondents thought it has a friendly atmosphere and community spirit and 75% viewed the parish as a sought-after location.

18 of the respondents thought the parish suffers from crime. 8 of the respondents thought that anti-social behaviour was an issue and 7 respondents felt there were a lack of facilities.

Respondents were asked what they would like to see happen to improve concerns they may have regarding crime, anti social behaviour or lack of facilities in the parish. Their comments are included below.

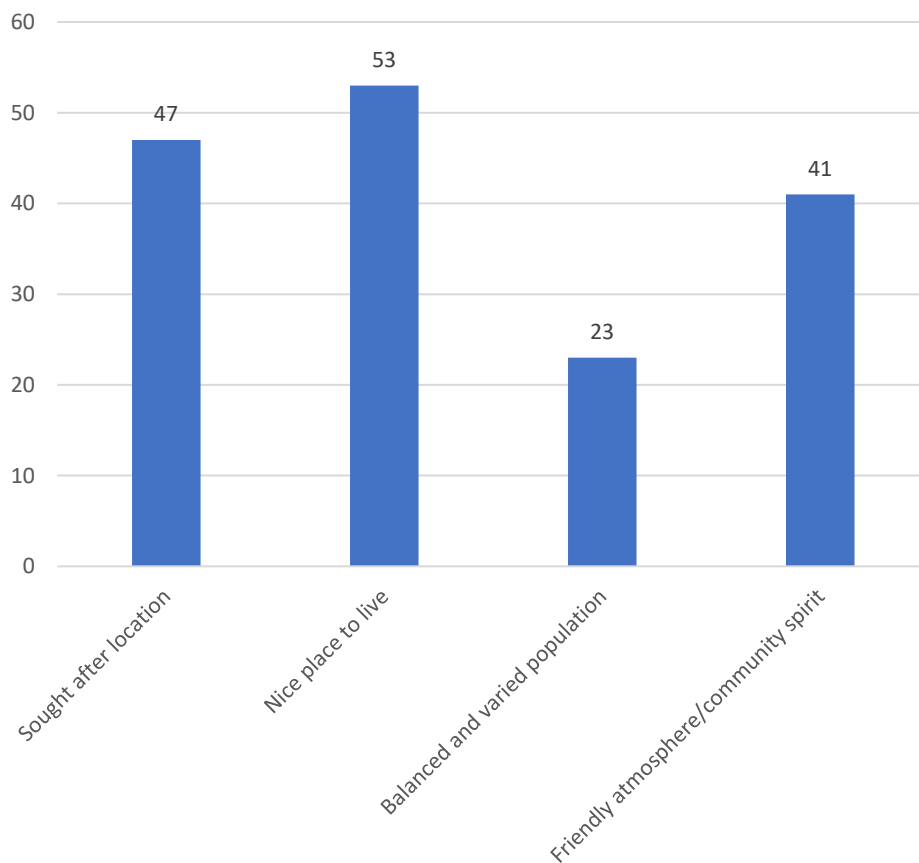


Figure 10: Life in parish (a)

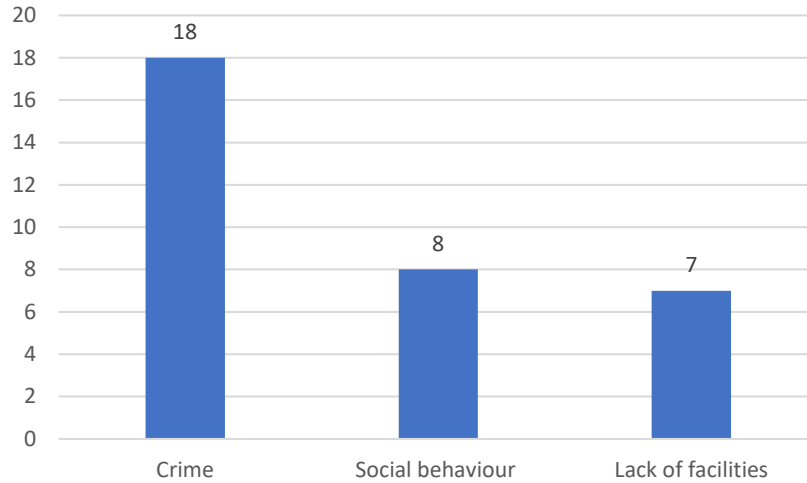


Figure 11: Life in parish (b)

The graph at figure 13 below shows the factors that people thought were most important for the future of the parish. Without the right infrastructure, villages cannot thrive, and eventually they become unsustainable. For any new development to be successful, the right amenities need to be in place.

63% of respondents felt that broadband was the most important concern for the future of the parish followed by mobile phone signal, with 60% of respondents thinking this needed to be improved. Road network, parking and employment opportunities ranked as the least important future issues for local people.

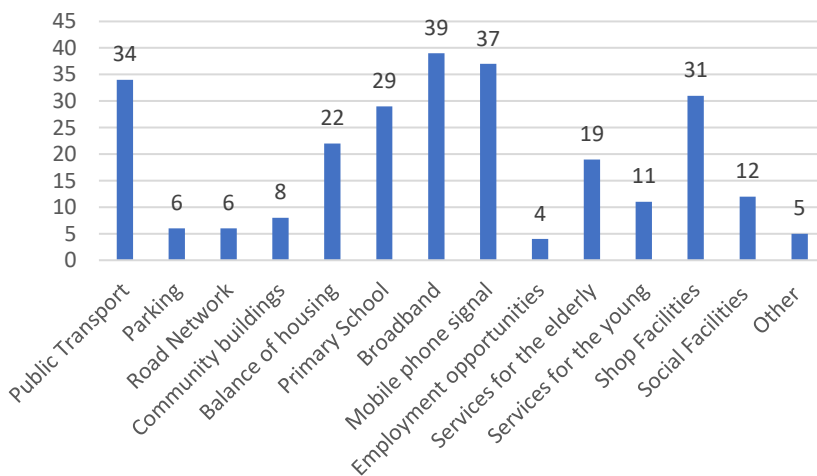


Figure 12: Most important factors for the future of the parish

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