

# A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF FARNDON



**PRODUCED BY  
MIDLANDS RURAL HOUSING**

**JULY 2016**



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## 1. Summary

- A housing need survey was carried out in the Parish of Farndon in May/June 2016.
- Results obtained showed there was a need for up to 11 affordable home and 7 open market (sale) homes for local people enabling them to be suitably housed within the community.
- These could be developed on a ‘rural exception site’, if available, and subject to local support some open market sale homes could be used to cross-subsidise the affordable homes.
- The alternative to this is that these homes be developed as part of a larger development.

## 2. 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 Farndon.

Midlands Rural Housing (MRH) work 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 Farndon Housing Needs Survey questionnaires were delivered to every household in the Parish in May 2016. The return date for the survey was 13<sup>th</sup> June 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 Farndon or had a strong connection to the Parish and wished to complete a form. In total 1120 survey forms were distributed.

<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. 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 Farndon residents. This evidence will be made available to Newark & Sherwood District Council and Farndon Parish Council; 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.

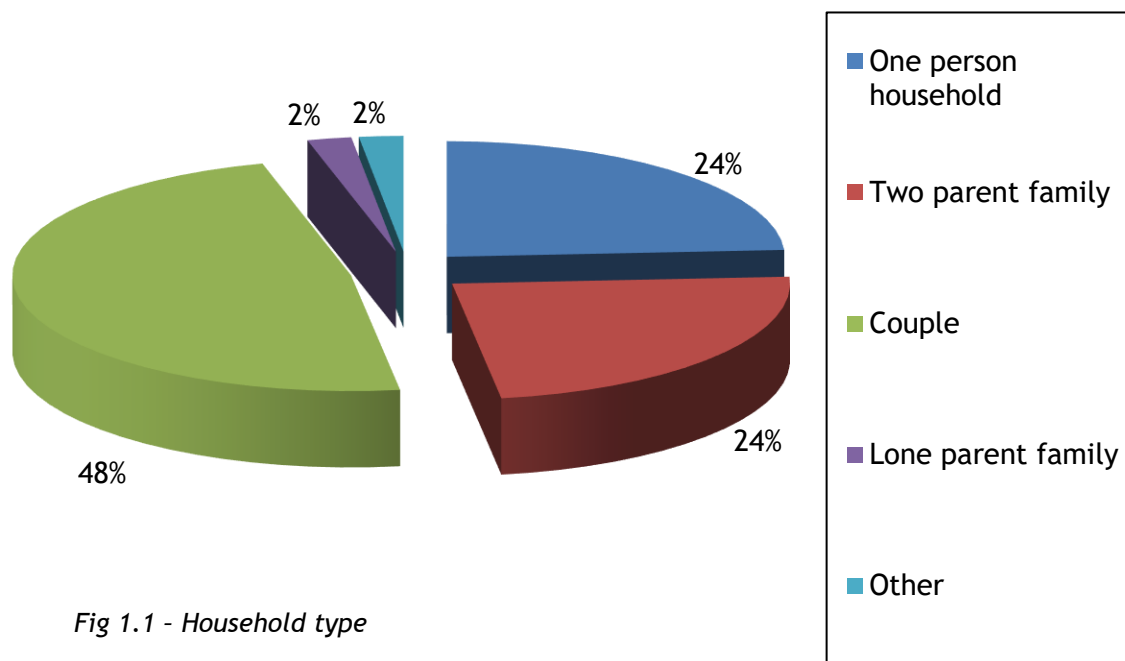
The information obtained from a Housing Needs Survey is also invaluable at the local level, particularly in relation to local authority and parish council activities. Such information can be acted upon locally and taken on board in the decision making process when housing issues arise.

## 4. Respondent details

A total of 1120 survey forms were distributed and 241 were received in return, giving a return rate of 22% against the number distributed. In our experience this is an average level of response for a survey of this kind, as 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.



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

The largest number of responses was from Couples; 48% of total responses were received from this type of household.

24% of responses came from two parent family homes and 24% from one person households.

Responses from lone parent family households made up 2% of responses and 2% of respondents stated that their household fell into the category of 'other.'

**ii) Tenure of all respondents**

The current household tenure of respondents is given in the chart below (fig 1.2):

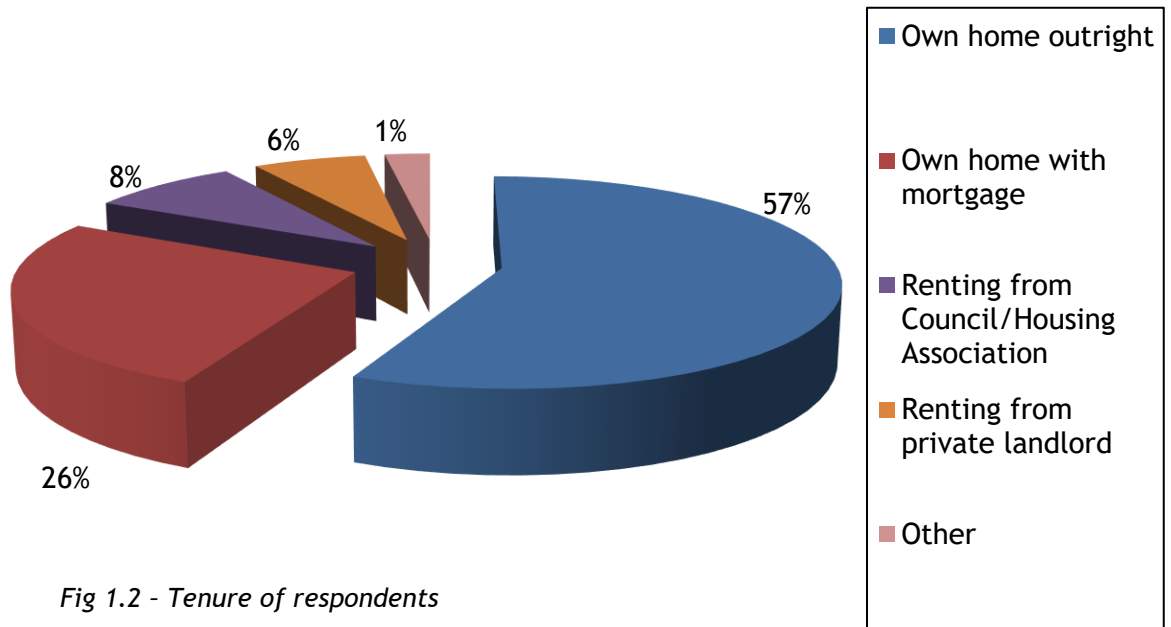


Fig 1.2 - Tenure of respondents

It shows that ‘owner-occupiers’ were by far the largest tenure group accounting for 83% of replies (57% of total survey respondents owned their home outright and 26% have a mortgage on their home).

14% of respondents live in rented accommodation, with 6% of those renting in the private sector. 1% live in ‘other’ housing tenures; this group includes shared ownership and tied housing.

**iii) Property Types**

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

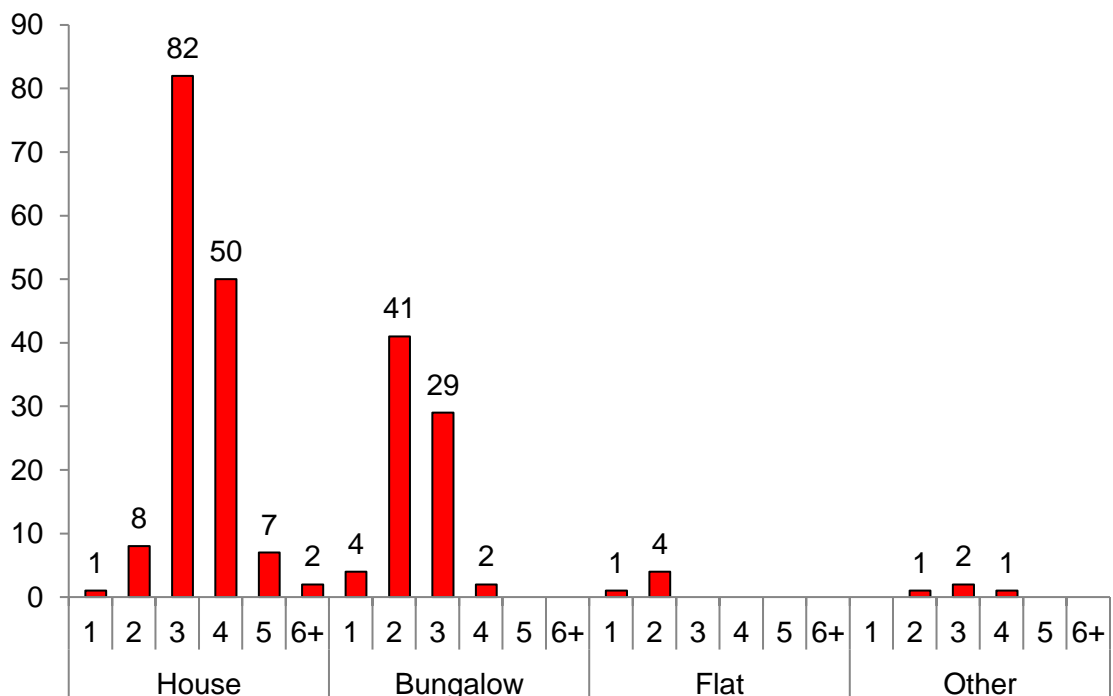


Fig 1.3 - Property types

62% of respondents live in a house; 32% live in a bungalow, 2% live in a flat and 2% classed their property as 'other'.

Those living in 3 bedroom houses were the largest group (34% of responses), followed by those living in 4 bedroom houses (21%), 2 bedroom bungalows (17%), and 3 bedroom bungalows (12%).

#### iv) Length of residence in Parish

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

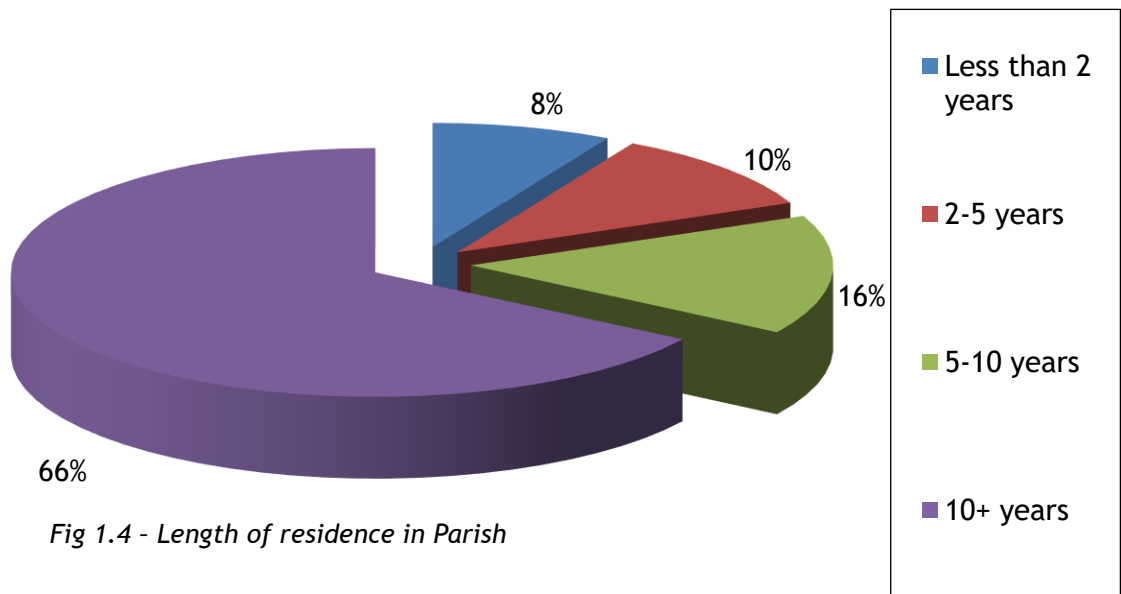


Fig 1.4 - Length of residence in Parish

It shows that 66% of completed surveys came from households that have lived in the Parish for in excess of 10 years.

16% of respondents have lived in Farndon for between 5 and 10 years, and 10% have been there for between 2 and 5 years. 8% 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):

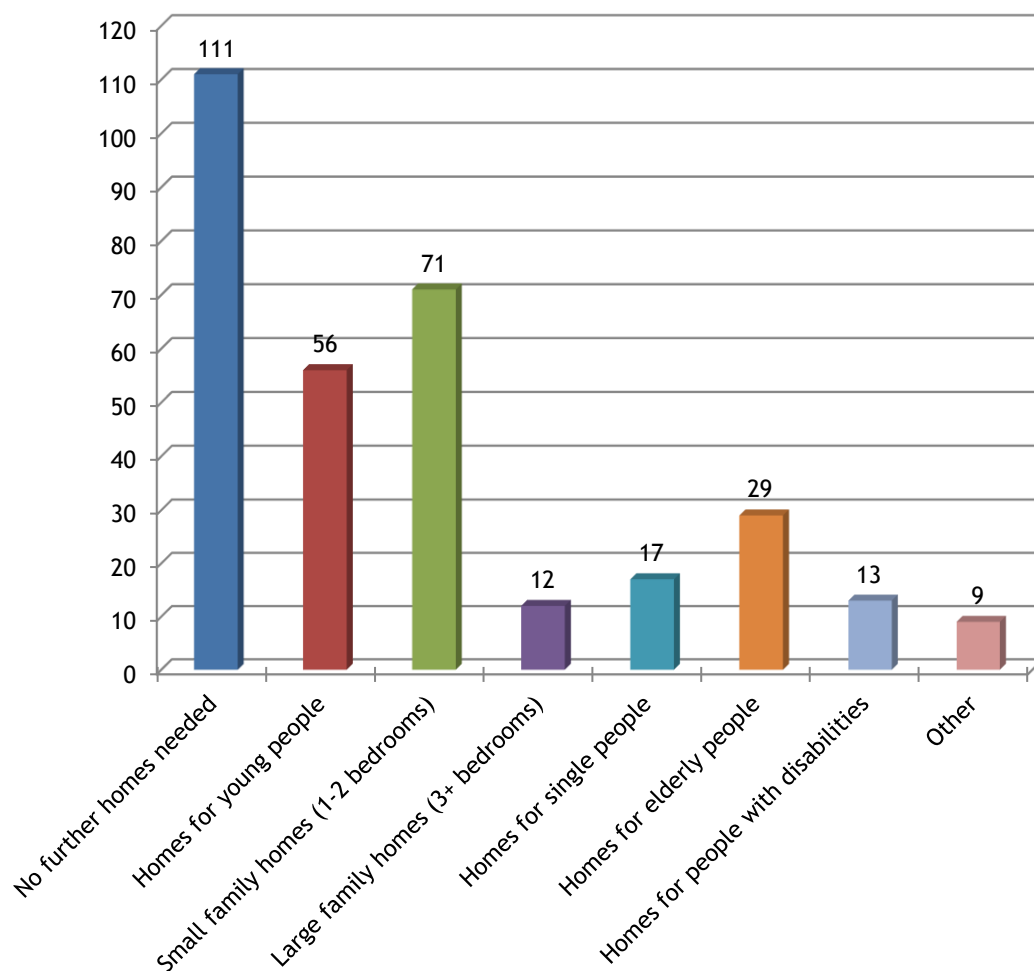


Fig 1.5 - Type of housing needed in Farndon

It shows that 46% of respondents thought that no further homes were needed in Farndon.

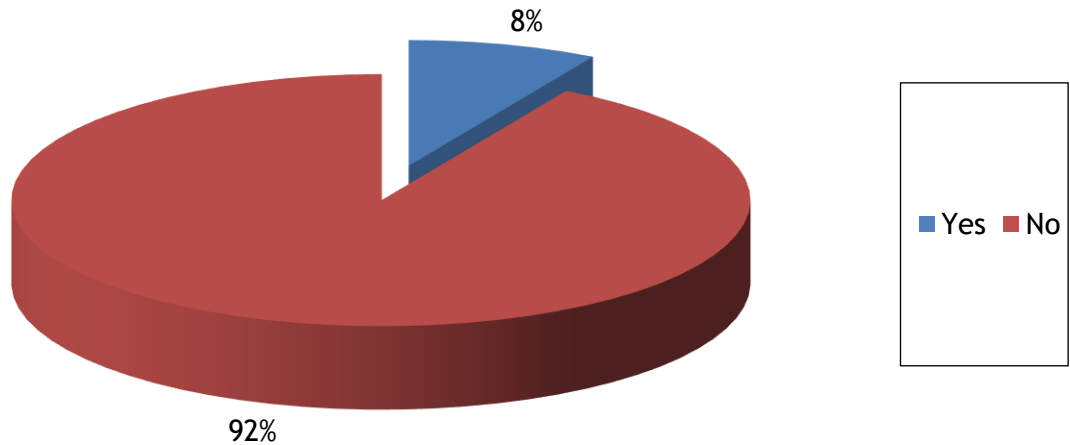
Of those that believed more homes were needed, the most popular types were:

- 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.

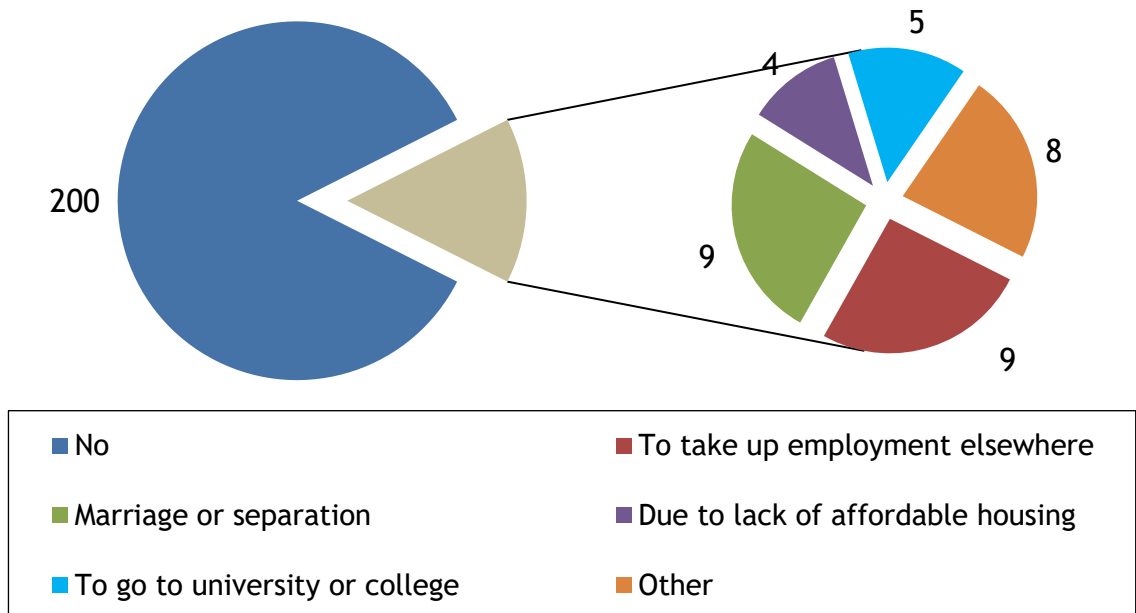


*Fig 1.6 -New homes required for people currently living in respondents' home*

It can be seen from the chart, above, that 8% 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.



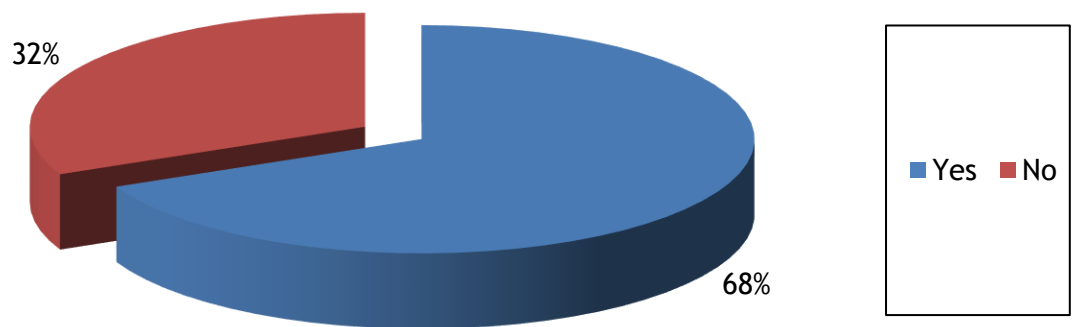
*Fig 1.7 - Migration and reasons for leaving*

Fig 1.7 shows that 235 people answered this question. 35 (15%) 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 11% of the 35 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 68% of respondents are in support of a small number of homes to meet local peoples' needs, while 32% 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.

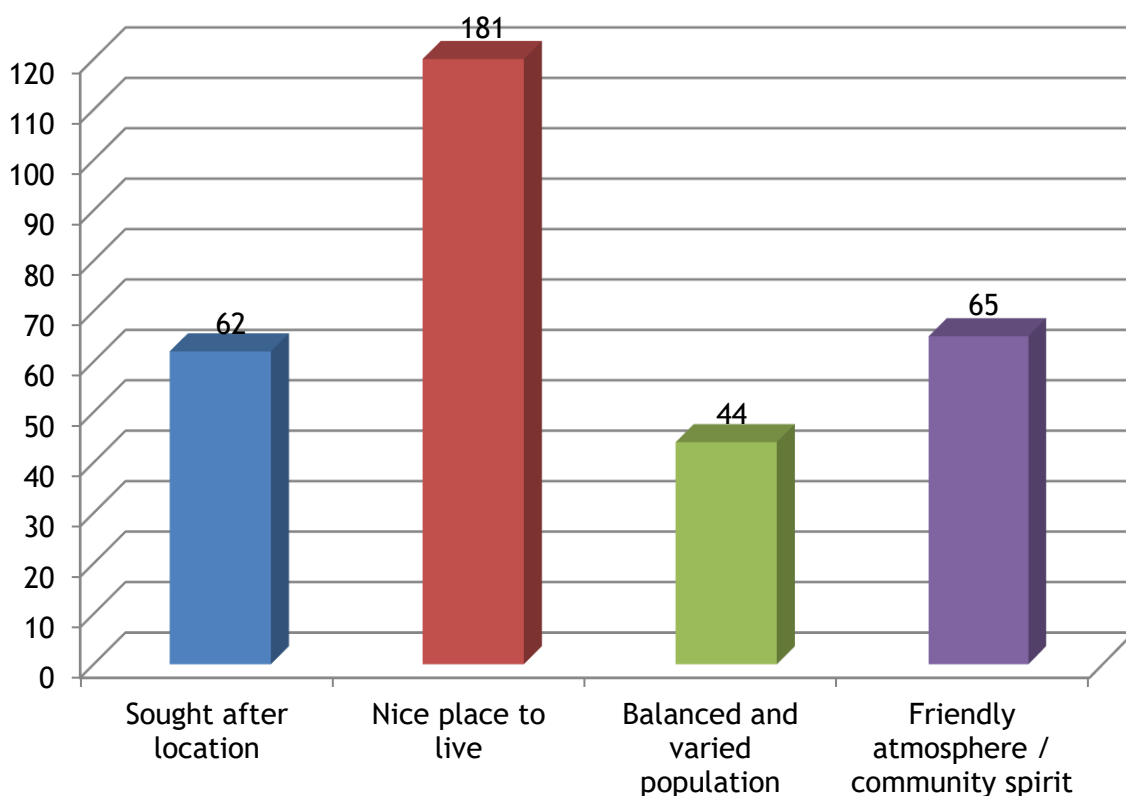
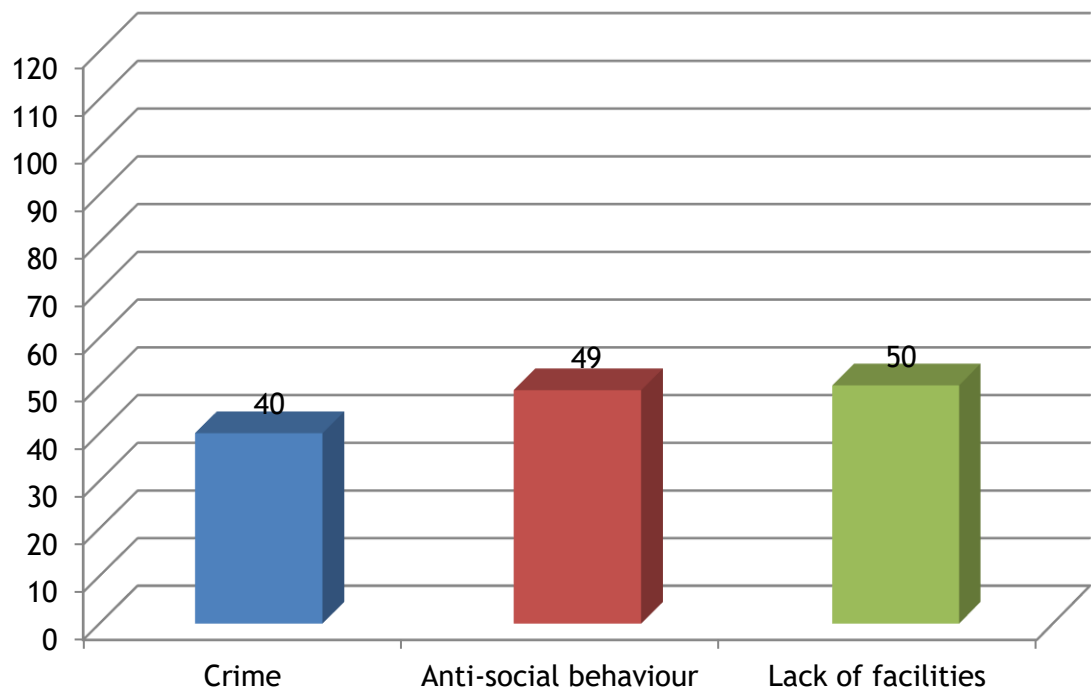


Fig 1.9 - Life in the Parish - positive factors

From fig 1.9, above, it can be seen that many respondents are very positive about life in Farndon. 75% believed that the parish is a desirable place to live.

However, only 27% of respondents think Farndon had a friendly, community spirit, 26% believe Farndon to be a sought after place to live, and just 18% believe it 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*

As can be seen from fig 2.0, above, residents' perception on whether Farndon is well served by facilities saw 21% of respondents stating that there is a lack of facilities in the Parish.

20% of responses cited incidents of anti-social behaviour in the village, and 17% believe that crime is a problem in Farndon.

Comments detailing respondents perceived problems in the Parish can be found at section xi.

x) Adequate housing in the village

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

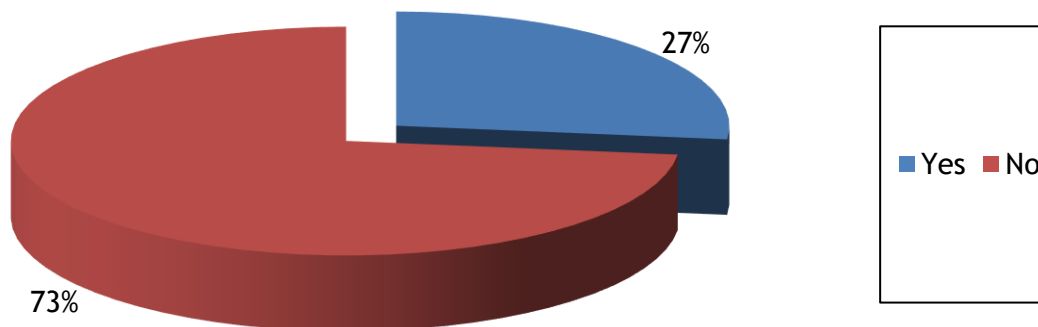


Fig 2.1 - Perceptions on the provision of adequate housing in the village

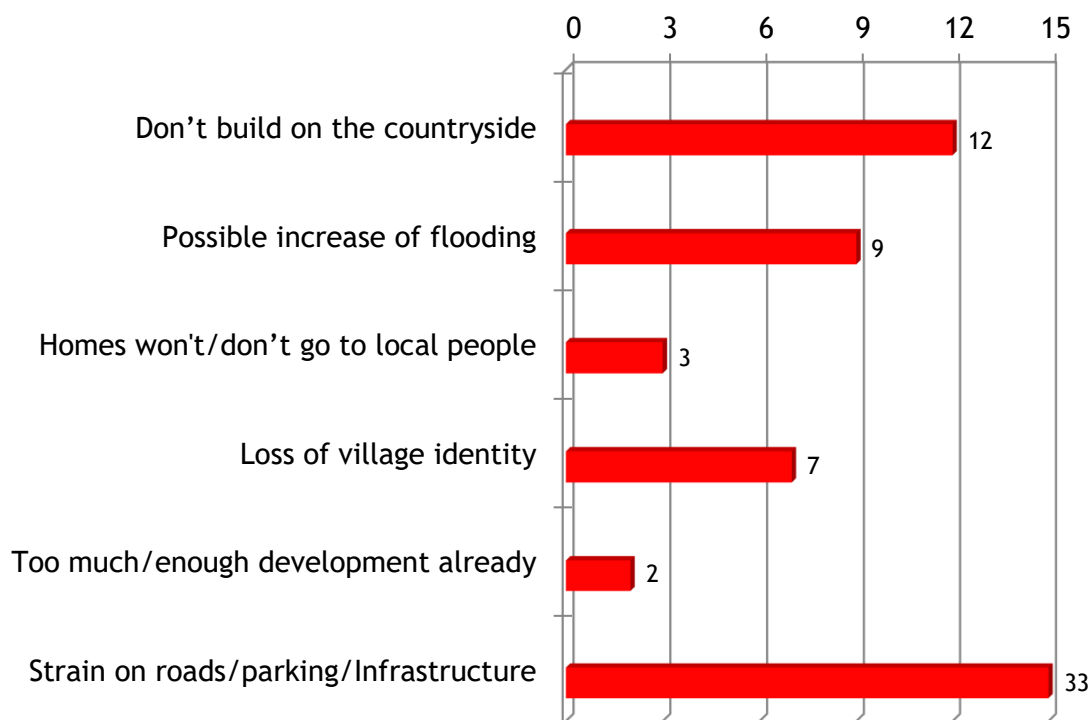
Fig 2.1, shows that 73% of respondents believe that there is not a lack of adequate housing in Farndon. 27% of respondents believe that there is a lack of adequate housing.

**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 your concerns.**

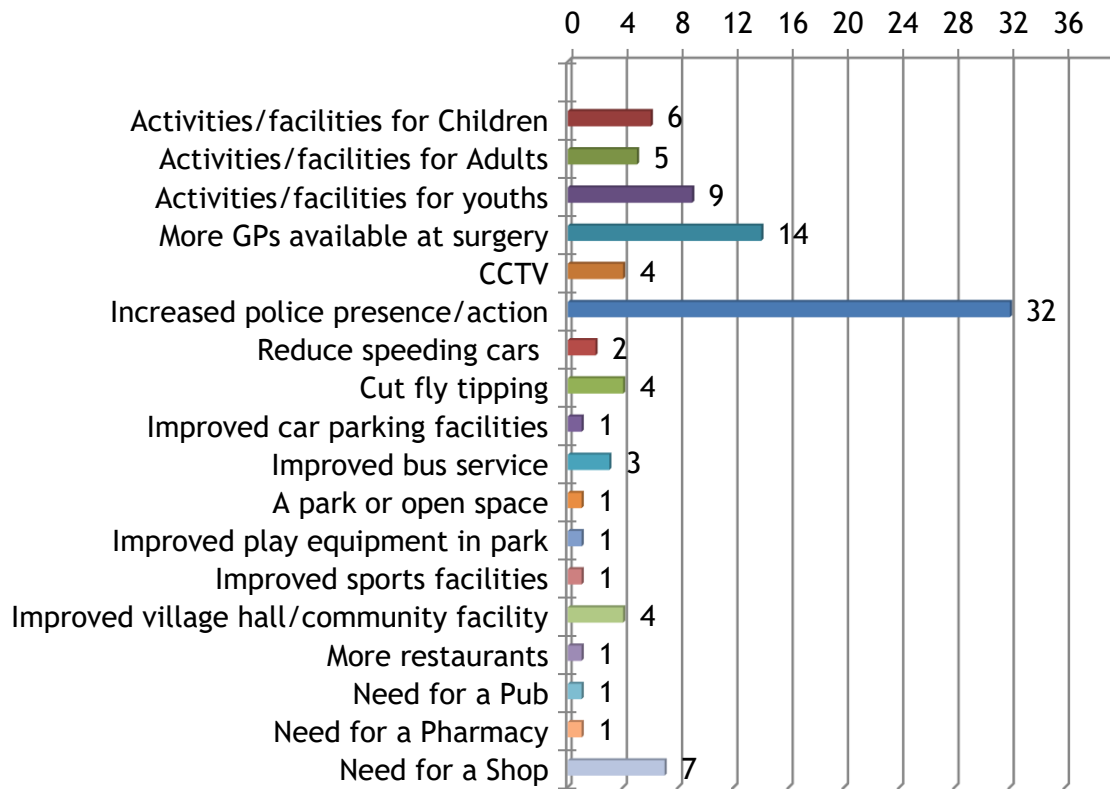


*Fig 2.2 - Concerns over supporting small number of homes for locals*

It can be seen that the highest number of concerns relate to the impact of additional housing on the village's infrastructure, specifically the impact on the utilities.

Respondents were also concerned about the loss of countryside/greenbelt, the possible increase to flood risk, and the loss of village identity.

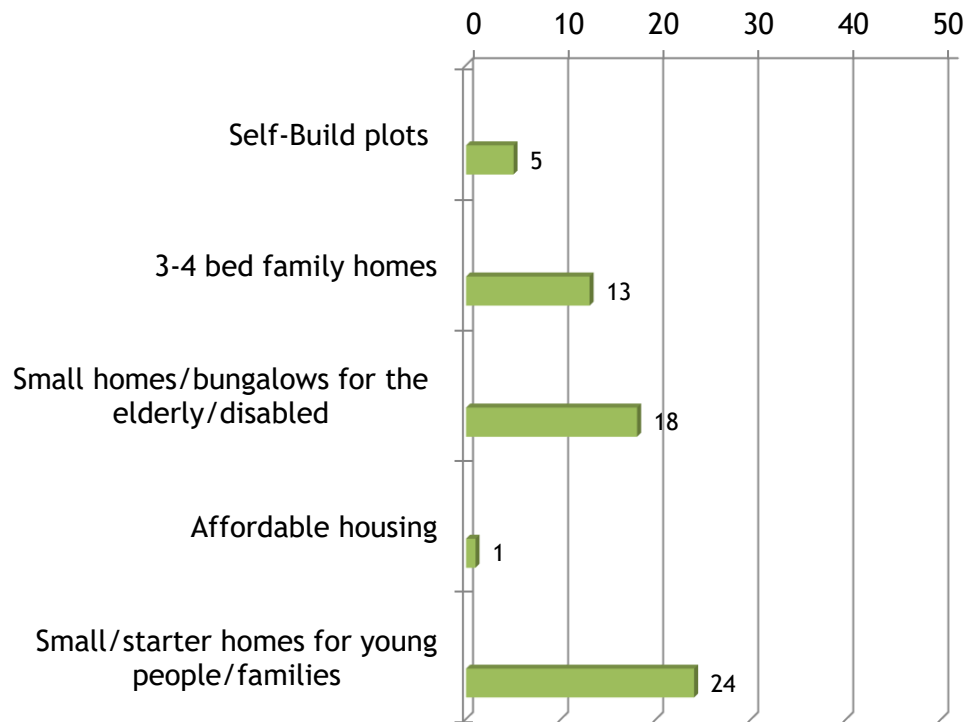
**Q20 - Do you feel that the village suffers from crime / anti-social behaviour / lack of facilities; if so what would you like to see happen to improve the situation?**



*Fig 2.3 - Concerns over issues and improvements deemed necessary*

There was a wide variety of suggestions for making improvements in the parish, but by far the most popular suggestion was an increase in police presence to reduce anti-social behaviour and crime.

**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 starter homes for people trying to get a foot on the property ladder, as well as small homes and bungalows for the elderly and disabled.

Medium sized family homes were also felt to be in short supply.



## 5. Housing Need Analysis

Of the 241 returns, 223 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, 18 returns indicated a need for housing.

### 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 THAT IN THE NEXT 5 YEARS |                          |                      |  |  |   |   |
|--|--------------------------|----------------------|--|--|---|---|
| Ref  | Local Connection?        | On Housing Register? | Household details  | Reasons for need   | Preferred home and tenure                           | Likely allocation                       |
| 5  | Over 10 years residency. | Yes<br>CBL Register  | Single retired person living in own 3 bed house.                   | Present home too large. Cannot manage stairs.                              | 1 bed bungalow or flat. Renting from the Council.   | 1 bed bungalow. H. A. Shared Ownership. |
| 19   | Over 10 years residency. | Yes<br>H.A. Register | Single retired person living in own 3 bed bungalow.                | Present home too large.  | 2 bed bungalow. Renting from a Housing Association. | 1 bed bungalow. H. A. Shared Ownership. |
| 24   | 5-10 years residency.    | No                   | Two parent family of four, living in privately rented 3 bed house. | Renting but would like to buy. Present home too small & in poor condition. | 3 or 4 bed house. Buying on the open market.        | 3 bed house. H. A. Shared Ownership.    |

| Ref | Local Connection?        | On Housing Register? | Household details   | Reasons for need   | Preferred home and tenure                                 | Likely allocation                                      |
|-----|--------------------------|----------------------|---|--|---|--|
| 25  | 2-5 years residency.     | No                   | Single retired person living in own 2 bed house.                  | Cannot manage stairs.  | 2 bed bungalow. Buying on the open market.                | 1 bed bungalow. H. A. Shared Ownership.                |
| 42  | 2-5 years residency.     | No                   | Single person living in privately rented 2 bed house.             | Cannot manage stairs. Need permanent accomm. Present home too expensive. | 2 bed bungalow. Renting from the Council.                 | 1 bed bungalow. H. A. affordable rent.                 |
| 52  | Over 10 years residency. | Yes CBL Register     | Retired couple living in own 4 bed house.                         | Disabled, need specially adapted home.                                   | 2 bed bungalow. Renting from the Council.                 | 1 or 2 bed bungalow (adapted). H. A. Shared Ownership. |
| 69  | Over 10 years residency. | No                   | Lone parent family of three living in Council rented 3 bed house. | Disabled, need specially adapted home.                                   | 3 bed bungalow. Renting from Council or H.A.              | 3 bed bungalow (adapted). Council or H. A. renting.    |
| 76  | Over 10 years residency. | No                   | Two parent family of four living in mortgaged 4 bed bungalow.     | Disabled family member needs specially adapted home.                     | 4 or 5 bed bungalow (adapted). Buying on the open market. | 4 bed bungalow (adapted).<br>Open market purchase.     |
| 126 | Over 10 years residency. | No                   | Single person living in own 2 bed property.                       | Present home too small.  | 3 bed bungalow. Buying on the open market.                | 3 bed bungalow. Open market purchase.                  |
| 160 | Over 10 years residency. | No                   | Couple living in own 4 bed house.                                 | Present home too large.  | 2 bed bungalow or 3 bed house. Buying on the open market. | 3 bed house. Open market purchase.                     |
| 163 | 2-5 years residency.     | No                   | Single retired person living in mortgaged 1 bed flat.             | Cannot manage stairs.  | 1 bed bungalow. Any tenure.                               | 1 bed bungalow. H. A. Shared ownership.                |

| Ref | Local Connection?           | On Housing Register?    | Household details   | Reasons for need   | Preferred home and tenure  | Likely allocation                               |
|-----|-----------------------------|-------------------------|---|--|--|---|
| 175 | 2-5 years residency.        | Yes<br><br>CBL Register | Single person, retired, living in privately rented 2 bed house. | Disabled, cannot manage stairs. Need to be close to family member. | 2 bed bungalow. Renting from the Council.  | 1 bed bungalow. H. A. Affordable rent.          |
| 181 | Over 10 years residency.    | No                      | Two parent family of four, living in 4 bed bungalow.            | Disabled family member needs specially adapted home.               | 4 or 5 bed bungalow (adapted). Buying on the open market.                              | 4 bed bungalow (adapted). Open market purchase. |
| 189 | Less than 2 years residency | No                      | Single person living in H. A. rented 2 bed bungalow.            | Renting but would like to buy. Need to be close to employment.     | 3 bed house. Open market purchase.   | 2 bed house. Open market purchase.              |
| 193 | 5-10 years residency.       | No                      | Two parent family of six, living in mortgaged 4 bed house.      | Present home too small.  | 5 bed house or bungalow. Open market purchase.   | 5 bed house. Open market purchase.              |
| 207 | Over 10 years residency.    | No                      | Two parent family of five living in mortgaged 4 bed house.      | Present home too small. Need first independent home.               | 1 or 2 bed house or flat. Buying on the open market, shared ownership or H.A. renting. | 1 bed house.<br><br>H. A. Shared Ownership.     |
| 216 | 5-10 years residency.       | No                      | Two parent family of four, living in mortgaged 2 bed flat.      | Present home too small.  | 3 bed house or bungalow. Any rental tenure or shared ownership.                        | 3 bed house. Shared Ownership.                  |

| Ref | Local Connection? | On Housing Register? | Household details  | Reasons for need  | Preferred home and tenure               | Likely allocation                  |
|-----|-------------------|----------------------|--|---|---|------------------------------------|
| 217 | 2-5 years         | No                   | Two parent family of three living in privately rented 2 bed house. | Need permanent accomm. Renting but would like to buy close to family. | 3 bed house. Buying on the open market. | 3 bed house. Open market purchase. |

ii) House price data

The table, below (fig 2.5), details the house prices and household type breakdown for the Farndon area. They are taken from [www.zoopla.co.uk](http://www.zoopla.co.uk). Further local context is given on page 21 with regard to properties that are/have been for sale and rent in Farndon itself.

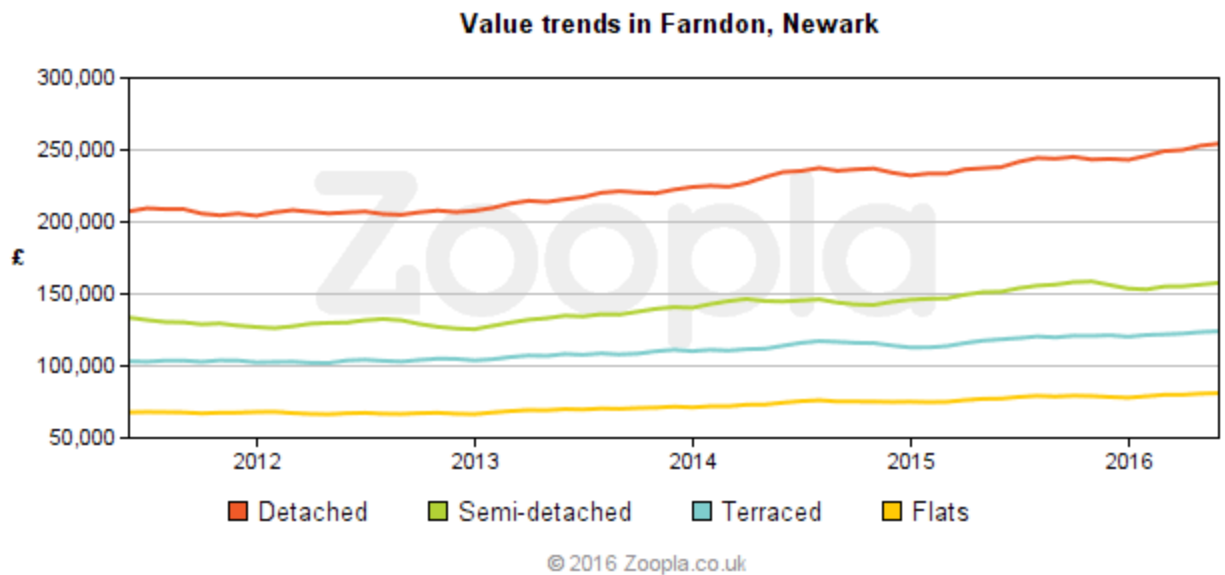
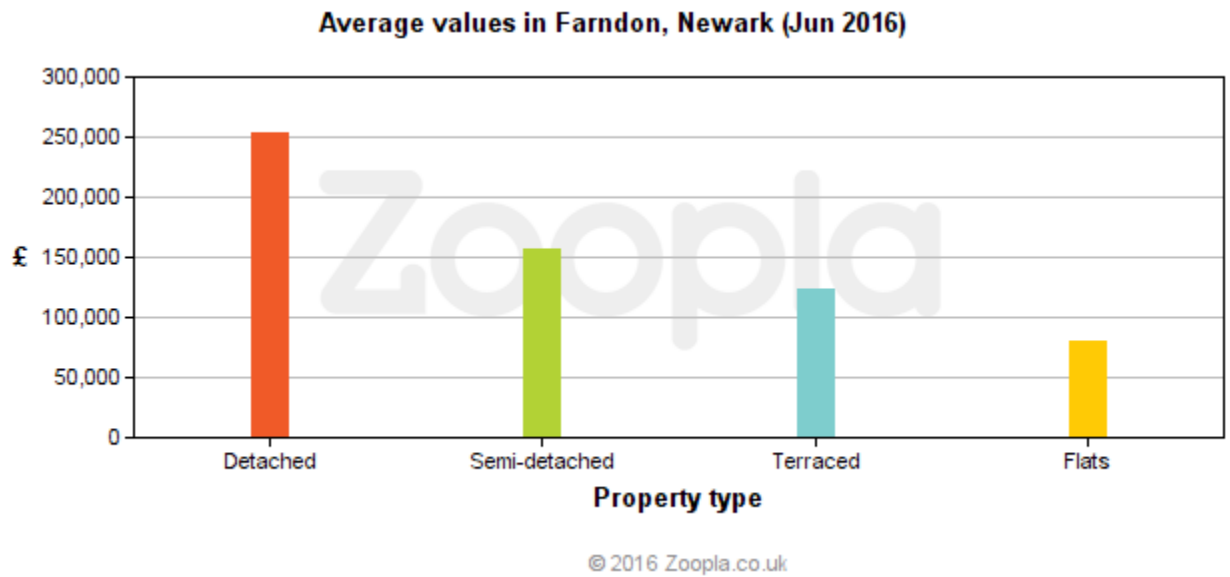


Fig 2.5 - Average property prices for Farndon - June 2016

The chart above (fig 2.5) shows that property prices in Farndon have, overall, increased over the past 5 years (by an average of £35,309 or 21.34%).

### iii) Local context

By way of local context, the table below shows prices of properties that were for sale or rent in Farndon in June 2016. There were no properties available to rent.

(source: [www.rightmove.co.uk](http://www.rightmove.co.uk))

| Property                     | Price (£) | Property | Price (£) |
|------------------------------|-----------|----------|-----------|
| 4 bed Detached House         | 695,000   |          |           |
| 4 bed detached house         | 495,000   |          |           |
| 5 bed detached house         | 350,000   |          |           |
| 4 bed detached house         | 239,950   |          |           |
| 3 bed semi-detached bungalow | 199,950   |          |           |
| 3 bed detached house         | 187,500   |          |           |
|                              |           |          |           |

**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 £37,500 and an income of almost £43,000 per annum to afford the cheapest available house currently available in Farndon (3 bed detached house which is on the market for £187,500).

In the twelve month period from July 2015 - June 2016 there have been 45 property sales in Farndon, with an average price paid of £200,329 (source: [www.Zoopla.co.uk](http://www.Zoopla.co.uk)).

With regard to actual sales, the table below shows properties that have been sold in Farndon since January 2016:

| Year     | Property            | Price (£) |
|----------|---------------------|-----------|
| Jan 2016 | Semi-detached house | 100,000   |
| Jan 2016 | Terraced house      | 120,000   |
| Jan 2016 | Detached house      | 186,500   |
| Feb 2016 | Semi-detached house | 120,000   |
|          |                     |           |

#### iv) Newark & Sherwood Homes Housing Stock & CBL Register

Newark and Sherwood Homes hold the following stock of properties in Farndon:

6 x 2 bedroom houses  
42 x 3 bedroom houses  
1 x 4 bedroom house

7 x 1 bedroom bungalows  
63 x 2 bedroom bungalows  
14 x 2 bedroom flats

According to their Choice Based Lettings Register, the following numbers of applicants have expressed a preference for housing in Farndon:

26 applicants for 1 bedroom general needs.  
5 applicants for 2 bedroom general needs.  
13 applicants for 3 bedroom general needs.  
51 applicants for supported housing.

When properties have become available, Newark & Sherwood Homes has received the following numbers of bids from applicants:

##### 2015-16 Bids:

4 x 2 bedroom bungalows - 64, 47, 61, 48.  
3 x 2 bedroom flats - 7, 11, 7.

##### 2016-17 Bids:

1 x 2 bedroom bungalow - 51.  
1 x 2 bedroom flat - 26.  
1 x 3 bedroom house - 45.

The above figures show that, although Newark & Sherwood Homes has a reasonably substantial stock of housing in Farndon, the properties are not frequently available and when they do become available, the high demand for housing in Farndon leads to N&S Homes receiving high numbers of bids. In particular, the numbers of bids for 2 bedroom bungalows and 3 bedroom houses show that there is high demand for these properties.

## 6. Conclusion

MRH has conducted a detailed study of the housing needs of Farndon. 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 an immediate need for affordable and open market properties.**

Of the 18 respondents who indicated housing need in the next 5 years:

- **11 were assessed as being in need of affordable housing for rent and shared ownership**
  - 1 x 1 Bed House - Shared Ownership
  - 2 x 3 Bed Houses - Shared Ownership
  
  - 4 x 1 Bed Bungalows - Shared Ownership
  - 1 x 1or 2 Bed Bungalow (adapted) - Shared Ownership
  
  - 1 x 3 Bed Bungalow (adapted) - Affordable Rent
  - 2 x 1 Bed Bungalows - Affordable Rent
  
- **7 were assessed as being in need of open market housing (for local people) to purchase**
  - 1 x 2 Bed house
  - 2 x 3 Bed house
  - 1 x 5 Bed house
  
  - 1 x 3 Bed bungalow
  - 2 x 4 bed bungalows (adapted)

**THEREFORE, THERE IS AN IDENTIFIED NEED FOR**  
**11 AFFORDABLE HOMES AND 7 OPEN MARKET HOMES IN**  
**FARNDON FOR PEOPLE WITH A LOCAL CONNECTION**



## 7. Contact information

### Midlands Rural Housing

Whitwick Business Centre  
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LE67 4JP



t: 01530 278 080  
e: [miles.king@midlandsrural.org.uk](mailto:miles.king@midlandsrural.org.uk)  
w: [www.midlandsrural.org.uk](http://www.midlandsrural.org.uk)

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