

# **A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF TWYFORD & THORPE**



**ANALYSIS REPORT**

**PRODUCED BY**

**MIDLANDS RURAL HOUSING**



**MAY 2019**



## Contents

<b>1. Summary</b> .....	<b>4</b>
<b>2. Introduction</b> .....	<b>4</b>
<b>3. Issues Facing Rural Communities</b> .....	<b>5</b>
<b>4. Survey Methodology and Purpose</b> .....	<b>6</b>
<b>5. Conclusion</b> .....	<b>7</b>
<b>6. Appendix 1</b> .....	<b>10</b>
6.1 Housing Needs Analysis .....	10
6.2 House Price Data in Twyford & Thorpe .....	15
6.3 Local Context – Properties for Sale in Twyford and Thorpe.....	17
<b>7. Appendix 2</b> .....	<b>18</b>
7.2 Household Type .....	18
7.3 Tenure of Respondents .....	19
7.4 Property Types .....	20
7.5 Length of Residence .....	21
7.6 Type of housing needed in the Parish.....	22
7.7 Migration and reasons for leaving.....	23
7.8 Support for new homes being built in the Parish.....	24
<b>8. Life in the Parish</b> .....	<b>25</b>
<b>Works Cited</b> .....	<b>28</b>
<b>Contact Information</b> .....	<b>28</b>

## List of Tables and Figures

Table 1: Summary of needs analysis .....	4
Table 2: Needs analysis .....	14
Table 3: Summary of need for Melton Borough Council Housing Register applicants .....	15
Table 4: Current asking prices in Twyford.....	18
Figure 1: Market activity in Twyford .....	16
Figure 2: Market activity in Thorpe Satchville .....	16
Figure 3: Value trends in Twyford.....	17
Figure 4: Value trends in Thorpe Satchville .....	17
Figure 5: Household Type .....	19
Figure 6: Tenure of respondents .....	20
Figure 7: Property types .....	21
Figure 8: Length of residence .....	22
Figure 9: Type of housing needed in the Parish .....	23



Figure 10: Migration and reasons for leaving ..... 24  
Figure 11: Support for new homes ..... 25  
Figure 12: Life in the Parish (a) ..... 26  
Figure 13: Life in the Parish (b) ..... 26  
Figure 14: Most important factors for the future of the Parish ..... 27



## 1. Summary

1.1 A housing needs survey was carried out in the Parish of Twyford & Thorpe in April 2019. Questionnaires were sent directly to all 273 households. Results showed that there is a requirement for 15 new homes, in order to enable local people to be suitably housed within their community.

Type of Unit	Affordable Rented Need	Affordable Home Ownership	Open Market Housing	Totals
1 Bed Home	1	1		2
2 bed house	1	5		6
3 bed house	1	1	1	3
4 bed house		1		1
1 bed bungalow				
2 bed bungalow	1	1	3	5
3 bed bungalow			1	1
<b>Total</b>	<b>4</b>	<b>9</b>	<b>5</b>	<b>18</b>

Table 1: Summary of needs analysis

1.2 These new homes could be developed on an 'infill site', as part of a larger scale development, or alternatively on a rural exception site, should one become available and also subject to having local support. Subject to planning legislation and regulation, open market homes could be used to cross-subsidise the costs of building homes for affordable tenures.

## 2. Introduction

2.1 Midlands Rural Housing (MRH) is a non-asset holding, not for profit 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, private developers and local communities in order to investigate the need for affordable housing.



2.2 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, regionally and nationally.

### **3. Issues Facing Rural Communities**

3.1 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.

3.2 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.

3.3 Data from the review shows that first time buyers have more or less 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.

3.4 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.

3.5 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.



3.6 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).

#### **4. Survey Methodology and Purpose**

4.1 In February 2019, a Housing Needs Survey form was delivered to every household in the Parish of Twyford & Thorpe, with 26 April 2019 being the deadline date for responses. Pre-paid envelopes were provided for the return of survey forms directly to MRH.

4.2 Of the 273 surveys distributed, a total of 94 completed surveys were returned. This gives a response rate of 34%. Three further survey forms were returned by Royal Mail, as undeliverable.

4.3 The survey questionnaire was divided into 4 parts:

- Part 1 – General information
- Part 2 – Life in your village
- Part 3 – Your housing requirements

4.4 Part 1 asked questions to seek general information about household members and their current housing situation. It also asked people to account for any household members who had to leave the Parish over the last 5 years, and to state the reasons why.

4.5 Part 2 assessed people’s perceptions of what it is like to live in the locality, and what factors they thought would be important in order to help sustain the future of the Parish, such as employment opportunities and shop facilities.

4.6 Part 3 established whether respondents had a local connection to the Parish, and the future housing requirements of all household members. Households were asked to give the reasons why they thought they might be in housing



need either now, or in the next five 5 years, and to specify what type of housing they thought would best suit them.

4.7 Respondents were asked to state their income and savings within given financial bandings, so that affordability assessments could be undertaken for analysis. These assessments are not intended to be a full and accurate estimate of any individual's financial situation, but are purely for indicative purposes.

4.8 The information obtained from a housing needs survey is invaluable at a local level, particularly in relation to Local Authority, Parish Council and Neighbourhood Planning activities. Surveys are conducted in order to obtain clear evidence of any local housing need across a range of tenures for residents in the locality, which can then be used positively in the planning process, and provides a foundation on which 'planning gain' opportunities can be negotiated with developers. In short, it gives planners and Parish organisations evidence that can be used to obtain an element of local needs housing in negotiations with house builders should such situations arise in the village.

4.9 Such information can be acted on locally and taken on board in decision making processes around housing issues.

## **5. Conclusion**

5.1 MRH has conducted a detailed study into the current housing needs of Twyford & Thorpe. This study has not only investigated the actual affordable housing needs of the Parish, but also for affordable home ownership and Open Market housing. In addition, the survey ascertained resident's views with regard to living in the Parish and support for local needs housing to help sustain local communities.



5.2 23 respondents indicated a housing need in the next 5 years; however, following assessment, the actual number of people found to be in housing need is 15.

5.3 5 respondents were assessed as being suitably housed due to their current accommodation being sufficient for their needs; 2 did not provide sufficient details to allow an affordability to take place assessment, and 1 is in full time education and of an age which makes them ineligible to register for housing.

5.4 The property types required are 3 Affordable Rented, 7 Affordable Home Ownership and 5 Open Market homes.

5.5 A breakdown of the property types required by those in need is as follows:

- 5 were assessed as being in need of open market housing (for local people)
  - ✓ 1 x 3 bedroom adapted bungalow
  - ✓ 1 x 2 bedroom adapted bungalow
  - ✓ 2 x 2 bedroom bungalow
  - ✓ 1 x 3 bedroom house
  
- 3 were assessed as being in need of affordable rented housing
  - ✓ 1 x 1 bedroom home
  - ✓ 1 x 3 bedroom house
  - ✓ 1 x 2 bedroom bungalow
  
- 7 were assessed as being in need of affordable housing on a Affordable Home Ownership basis
  - ✓ 1 x 1 bedroom home
  - ✓ 4 x 2 bedroom houses
  - ✓ 1 x 3 bedroom houses
  - ✓ 1 x 2 bedroom bungalow

5.6 The results from the survey have been cross referenced against Melton Borough Council's housing register. There were 3 applicants with an established need for affordable housing in the Parish:

- 1 x 2 bedroom house – affordable home ownership
- 1 x 3 or 4 bedroom house – affordable home ownership





- 1 x 2 bedroom house – Affordable rent

**THERE IS AN IDENTIFIED NEED FOR  
5 OPEN MARKET HOMES AND 13 AFFORDABLE HOMES IN TYWFORD AND THORPE  
FOR HOUSEHOLDS WITH A LOCAL CONNECTION.**

## 6. Appendix 1

### 6.1 Housing Needs Analysis

6.1.1 Out of the 94 surveys returned, 23 respondents classed themselves as being in housing need either now, or within the next five years. Following assessment the actual number reduced to 15. One applicant was in full time education, making them ineligible for housing, and 2 did not provide sufficient information to allow an assessment of need. 5 were considered to be suitably housed.

6.1.2 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 taken into account 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.

Ref	Local Connection	On Housing Register	Household Details	Status	Reasons for Need	Preferred Home and Tenure	Likely Allocation / Purchase
1	Yes	Did not answer	One Person Household - 2 Bedroom House	Own home outright	Disabled - Need specially adapted home	Did not answer	2 Bedroom Adapted Bungalow - Open Market Purchase
2	Yes	No	Couple - 3 Bedroom Bungalow	Private Rented Sector	Present home too expensive	2 / 3 Bedroom House / Bungalow - Private Renting - Renting from the Council -	2 Bedroom House - Affordable Home Ownership

						Renting from Housing Association	
3	Yes	No	Single Person living in family home	N/A	First independent home	2 / 3 Bedroom House - Open Market Purchase	Financial information withheld. Unable to assess.
4	Yes	No	Two Parent Family - 5 Bedroom House	Own home with a mortgage	Present home too expensive - Present home too large	3 / Bedroom House / Bungalow - Open Market Purchase	Financial information withheld. Unable to assess.
5	Yes	Did not answer	One Person Household - 6+ Bedroom House	Own home outright	Present home too large - Moved away but wishes to return - To be closer to parent or other family member	3 / 4 Bedroom House - Open Market Purchase	3 Bedroom House - Open Market Purchase
6	Yes	Private Lettings Agency	Single person with two children, living in family home	N/A	First independent home - Present home too small - Family break up - Moved away but wishes to return - Needs permanent accommodation	3 Bedroom House - Open Market Purchase - Affordable Home Ownership	3 Bedroom House - Affordable Rent

7	Yes	No	Couple - 3 Bedroom 'Other'	Private Rented Sector	Cannot manage stairs	1 / 2 Bedroom House / Bungalow / Flat - Affordable Home Ownership	2 Bedroom House / Bungalow - Affordable Home Ownership
8	Yes	No	Couple - 4 Bedroom House	Own home outright	Disabled - Need specially adapted home - Present home too large - Cannot manage stairs	3 Bedroom Bungalow - Open Market Purchase	3 Bedroom Adapted Bungalow - Open Market Purchase
9	Yes	No	Couple - 3 Bedroom Bungalow	Own home outright	Present home too large	3 Bedroom Bungalow - Open Market Purchase	Suitably Housed
10	Yes	No	One Person Household - 2 Bedroom House	Private Rented Sector	Cannot manage stairs - Need permanent accommodation	2 Bedroom Bungalow - Renting from the Council - Renting from Housing Association	2 Bedroom - Affordable Rent
11	Yes	No	Single person living in family home	N/A	First independent home	1 / 2 Bedroom House / Flat - Renting from the Council	1 Bedroom Home - Affordable Rent
12	Yes	No	Couple living with Parent - 5 Bedroom House	N/A	First independent home	2 / 3 Bedroom House - Open Market Purchase	2 Bedroom House - Affordable Home Ownership

13	Yes	No	Single Person living away from family	N/A	Renting but would like to buy - To be closer to family	3 Bedroom House - Open Market Purchase	2 Bedroom House - Affordable Home Ownership
14	Yes	No	Couple - 2 Bedroom House	Own home with a mortgage	Present home too large - To be closer to family member	2 Bedroom Bungalow - Open Market Purchase	Suitably Housed
15	Yes	No	Single Person living away from family	Own home outright	Moved away to University but wishes to return - To be closer to family	3 Bedroom House - Open Market Purchase	Not eligible for housing as in full time education for next 2 years
16	Yes	No	Couple - 4 Bedroom House	Own home outright	Present home too large	2 Bedroom House / Bungalow / Flat - Private Renting - Affordable Home Ownership - Renting from Council - Renting from Housing Association	Suitably Housed
17	Yes	No	Single person living in family home	N/A	First independent home	1 / 2 Bedroom House / Flat - Open Market Purchase - Affordable Home Ownership	1 Bedroom Home - Affordable Home Ownership

18	Yes	No	Couple - 3 Bedroom House	Own home with a mortgage	Present home too small	3 / 4 Bedroom House - Open Market Purchase	Suitably Housed
19	Yes	No	Single person living in family home	N/A	First independent home	2 Bedroom House - Open Market Purchase	2 Bedroom House - Affordable Home Ownership
20	Yes	No	Couple - 3 Bedroom House	Own home outright	Present home too large	2 Bedroom Bungalow - Open Market Purchase	2 Bedroom Bungalow - Open Market Purchase
21	Yes	No	Couple - 5 Bedroom Bungalow	Own home with a mortgage	Present home too expensive - Present home too large	3 Bedroom House / Bungalow - Sufficient land on own plot to build a smaller property	Suitably Housed
22	Yes	No	Couple - 4 Bedroom Bungalow	Own home outright	Present home too large	2 / 3 Bedroom Bungalow - Open Market Purchase	2 Bedroom Bungalow - Open Market Purchase
23	Yes	Did not answer	Two Parent Family - 3 Bedroom House	Private Rented Sector	Renting but would like to buy - To be closer to parent or other family member	4 Bedroom House - Open Market Purchase	3 Bedroom House - Open Market Purchase

Table 2: Needs analysis



Local Connection	On Housing Register	Household Details	Reasons for Need/ Requirement	Preferred Home and Tenure	Likely Allocation/ Purchase
Yes	Yes	Lone parent plus 1 dependent	Transfer applicant	2 bed home - Affordable rented	2 bed home - Possible affordable home ownership
Yes	Yes	Couple plus 1 dependent	Currently living in a, privately rented home	2 bed home - Affordable rent	2 bed home - Affordable rented
Yes	Yes	Couple plus 4 or more dependents	Currently living in a, privately rented home	3 / 4 bed home - Not specified	3 / 4 bed home - Possible affordable home ownership

**Table 3: Summary of need for Melton Borough Council Housing Register applicants**

## 6.2 House Price Data in Twyford & Thorpe

6.2.1 Statistical information for Twyford and the village of Thorpe Satchville were taken in order to present this data. Property prices in the Parish have, overall, increased over the past 5 years. During that period, detached house prices in Twyford have increased by an average of 23.84% which means average increases in house values of £89,214. Thorpe Satchville saw an increase of the same percentage for the same property type, but the actual value change in financial terms was £87,144 (Zoopla, 2019).

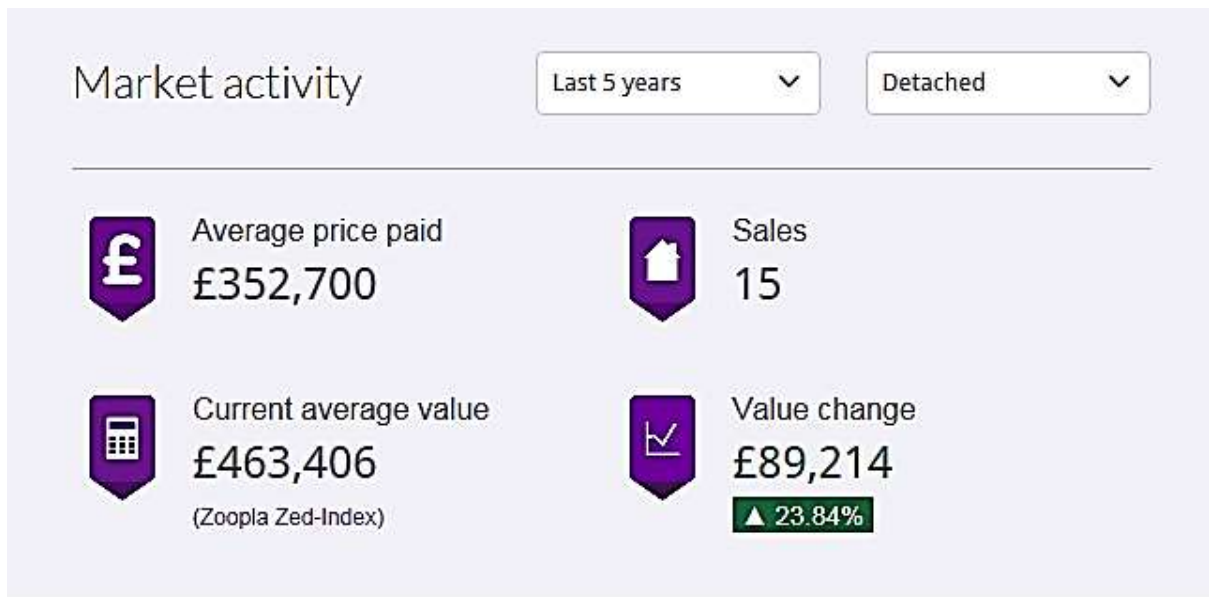


Figure 1: Market activity in Twyford

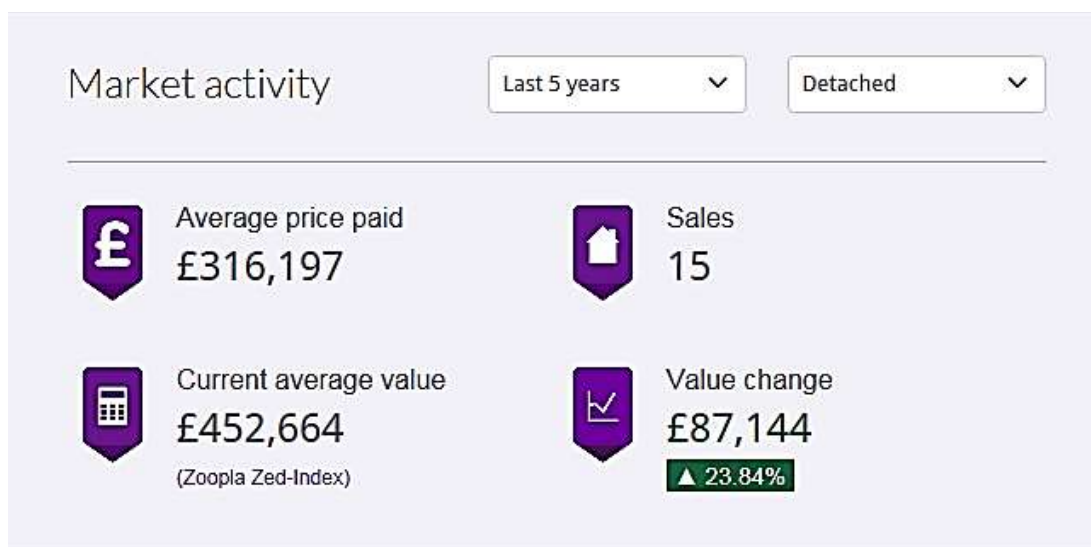


Figure 2: Market activity in Thorpe Satchville



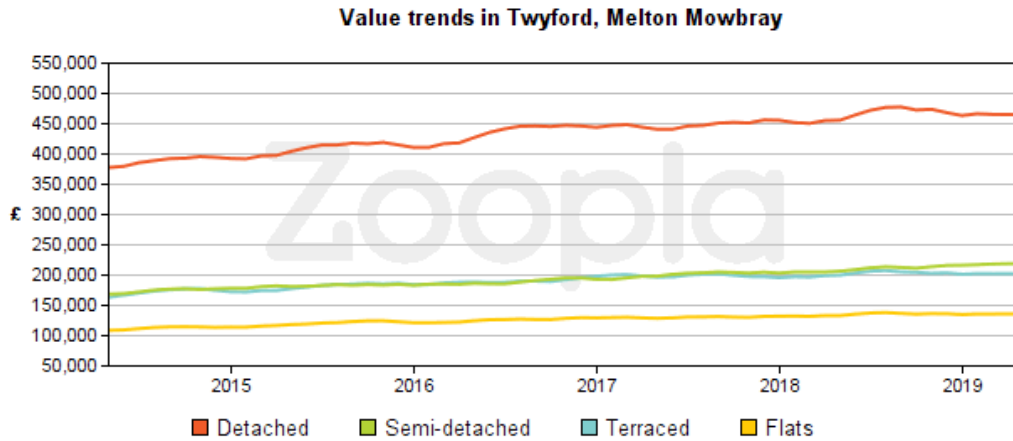


Figure 3: Value trends in Twyford

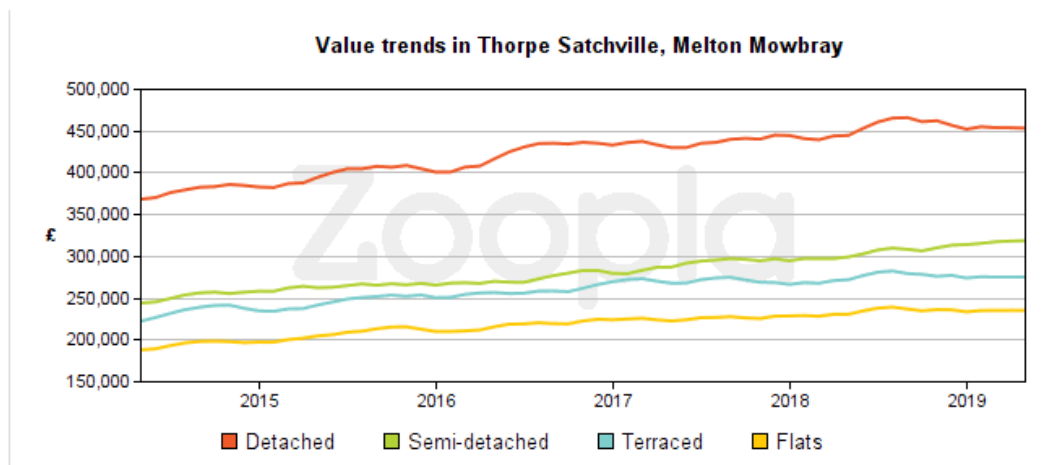


Figure 4: Value trends in Thorpe Satchville

6.2.2 Figures 3 and 4 show just how steeply property values have risen across the Parish, particularly for detached houses. Properties are generally more expensive in the village of Thorpe Satchville.

### 6.3 Local Context – Properties for Sale in Twyford and Thorpe

6.3.1 By way of local context, the tables below show prices of properties that were for sale or private rent in the Parish in May 2019. At the time the data was sourced, there were no properties for sale or rent in Thorpe Satchville, and just 12 properties for sale in Twyford. As with Thorpe Satchville, no properties were available to rent in Twyford.

## Current asking prices in Twyford, Leicestershire

Average: £117,500

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	£110,000 (3)	£125,000 (3)	-	-
Flats	-	-	-	-	-
All	-	£110,000 (3)	£125,000 (3)	-	-

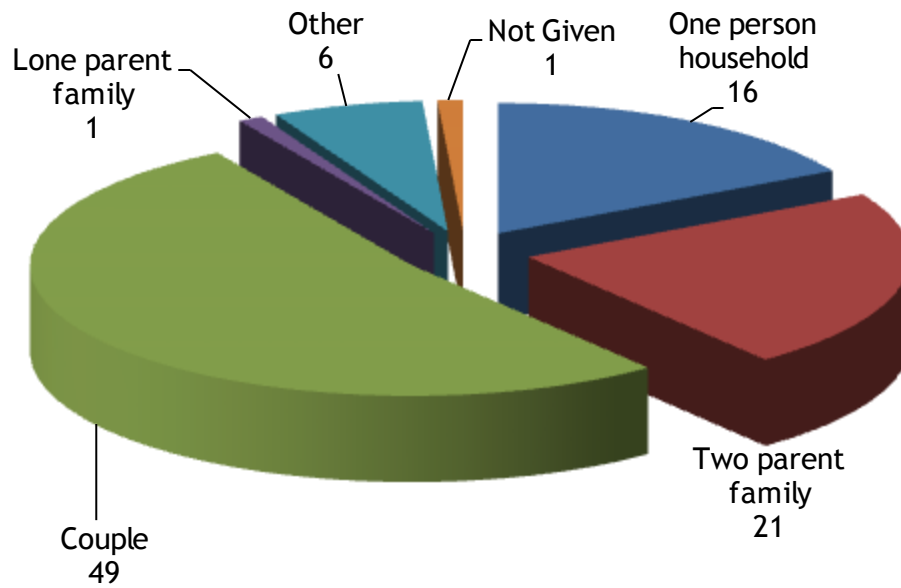
Table 4: Current asking prices in Twyford

## 7. Appendix 2

7.1 A total of 273 surveys were posted out to households, and of these, 94 were returned, giving a response rate of 34%.

### 7.2 Household Type

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



**Figure 5: Household Type**

7.2.2 Figure 5 shows the breakdown of households that responded to the survey.

7.2.3 The largest number of responses was from couples; 52% of households were from this group. The smallest group was one parent family, at 1%.

### 7.3 Tenure of Respondents

7.3.1 As shown in Figure 6, the dominant tenure held by respondents was 'own home outright' with 55 households forming this group.

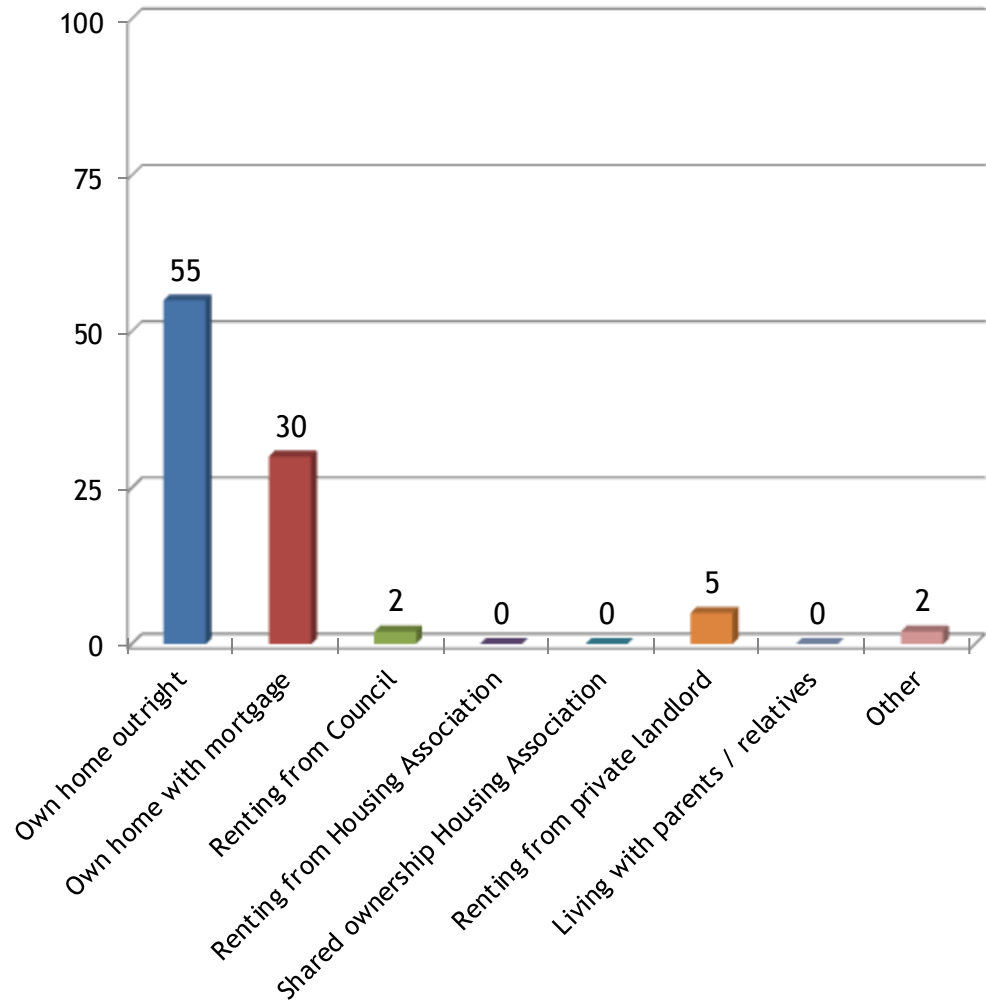


Figure 6: Tenure of respondents

## 7.4 Property Types

7.4.1 The survey asked about size and type of home. The property types in which people live are shown in Figure 7 below.

7.4.2 29 households are currently residing in a house with 3 bedrooms. This was the largest group, followed by 25 households living in a 4 bedroom house.

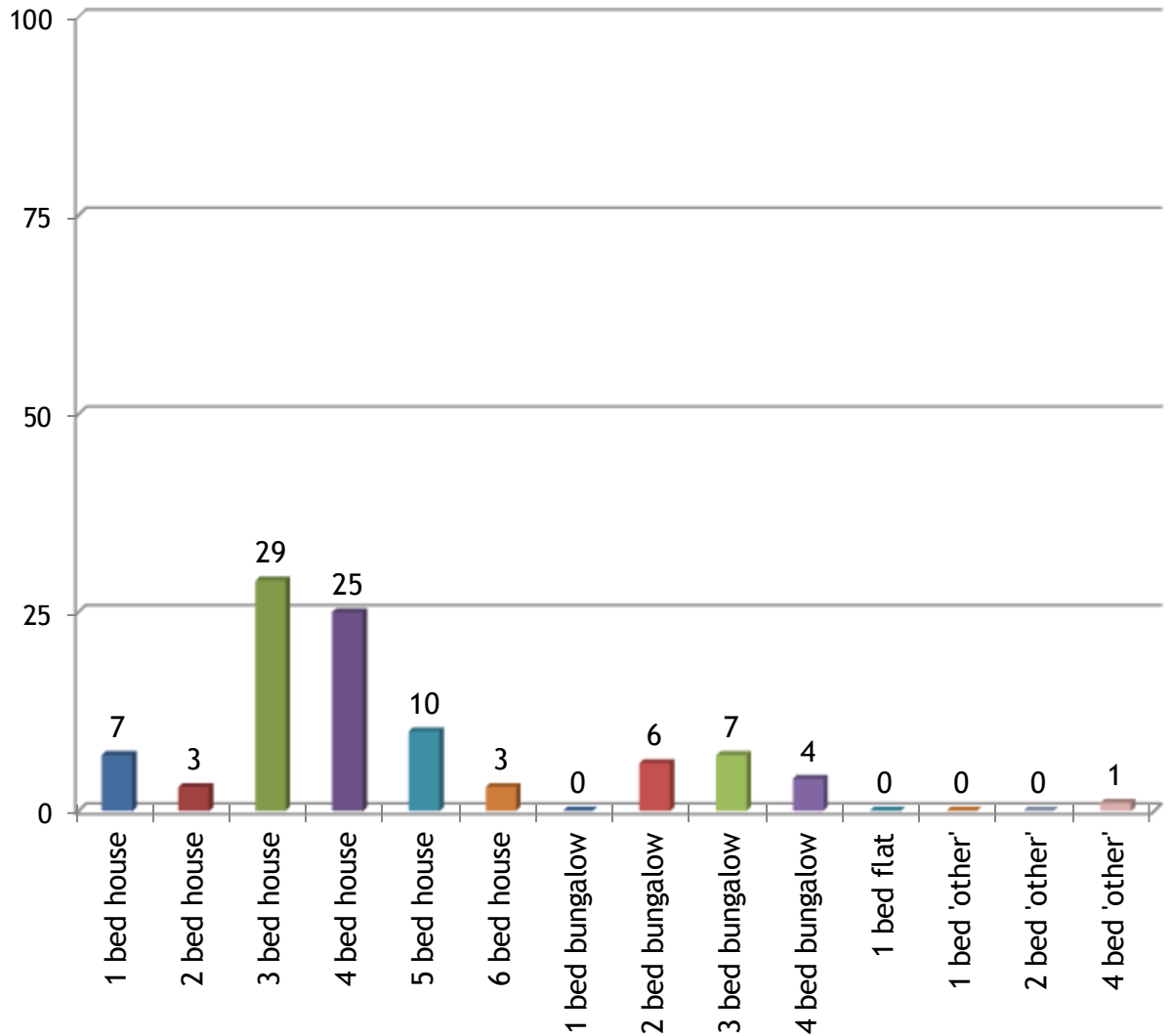
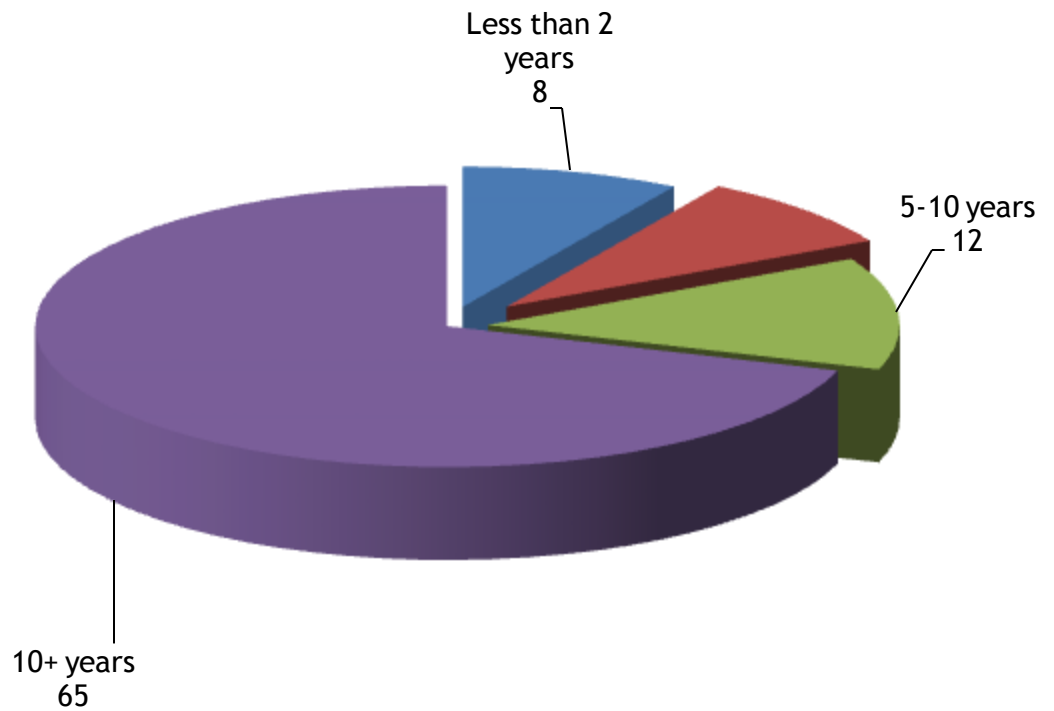


Figure 7: Property types

## 7.5 Length of Residence

7.5.1 Residents were asked to indicate the length of time they have been resident in the Parish. The responses are shown at Figure 8.

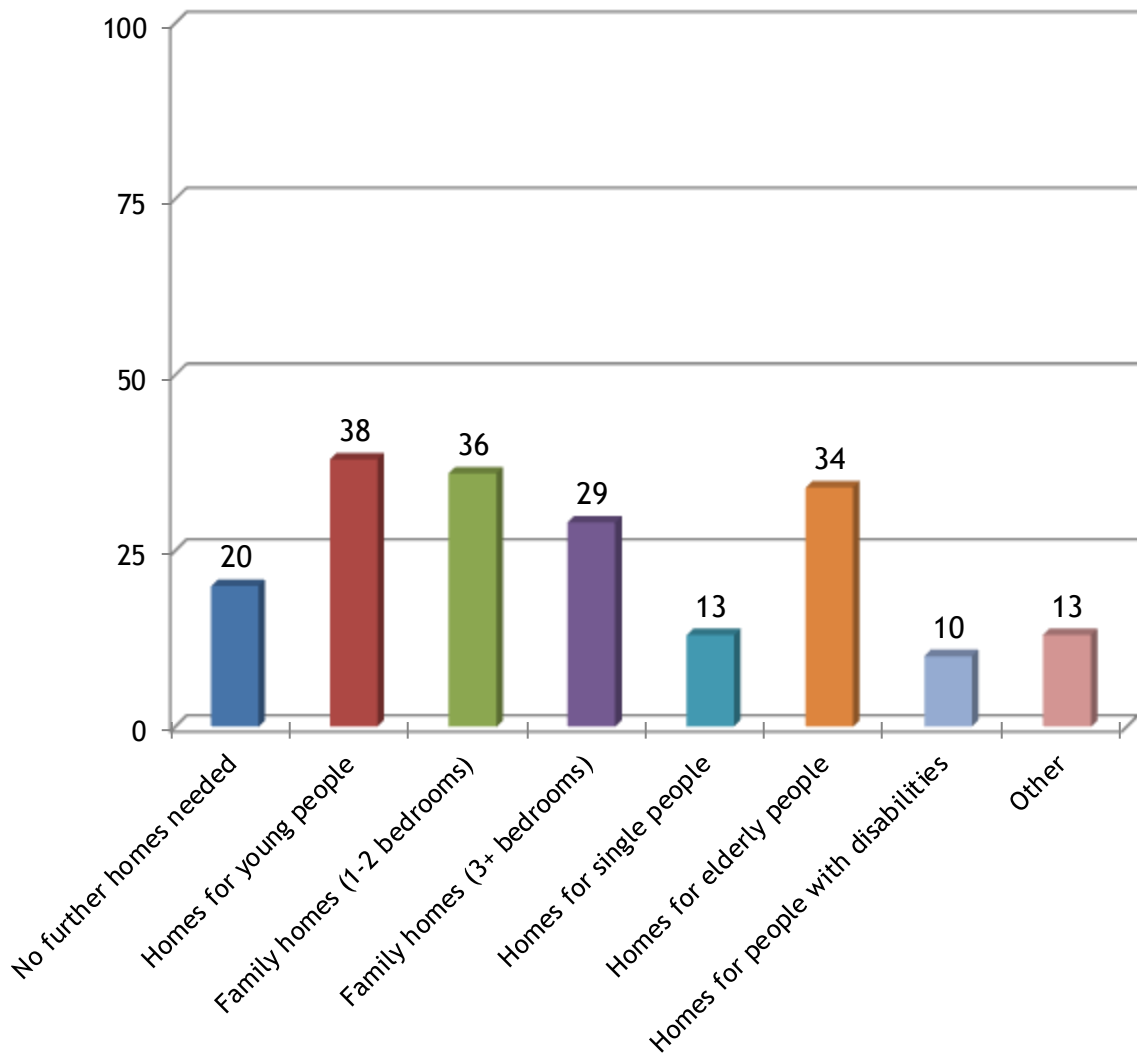
7.5.2 65 respondents have lived in the Parish for 10 years or more, and just 8 have lived there for less than 2 years.



**Figure 8: Length of residence**

## 7.6 Type of housing needed in the Parish

7.6.1 When asked what type of housing they thought was needed in the Parish, 38 respondents prioritised homes for young people, and 36 said homes with 1 or 2 bedrooms.



**Figure 9: Type of housing needed in the Parish**

## 7.7 Migration and reasons for leaving

7.7.1 Question 8 explored whether anybody knew someone who had left the village during the last 5 years.

7.7.2 Figure 10 provides a breakdown of their answers. 81 people did not know anyone who had left the village, whilst 13 people did. The number of people they said had left the village totalled 58.

7.7.3 A significant finding is that the largest number of 'leavers' were people who had moved away due to a lack of affordable housing.

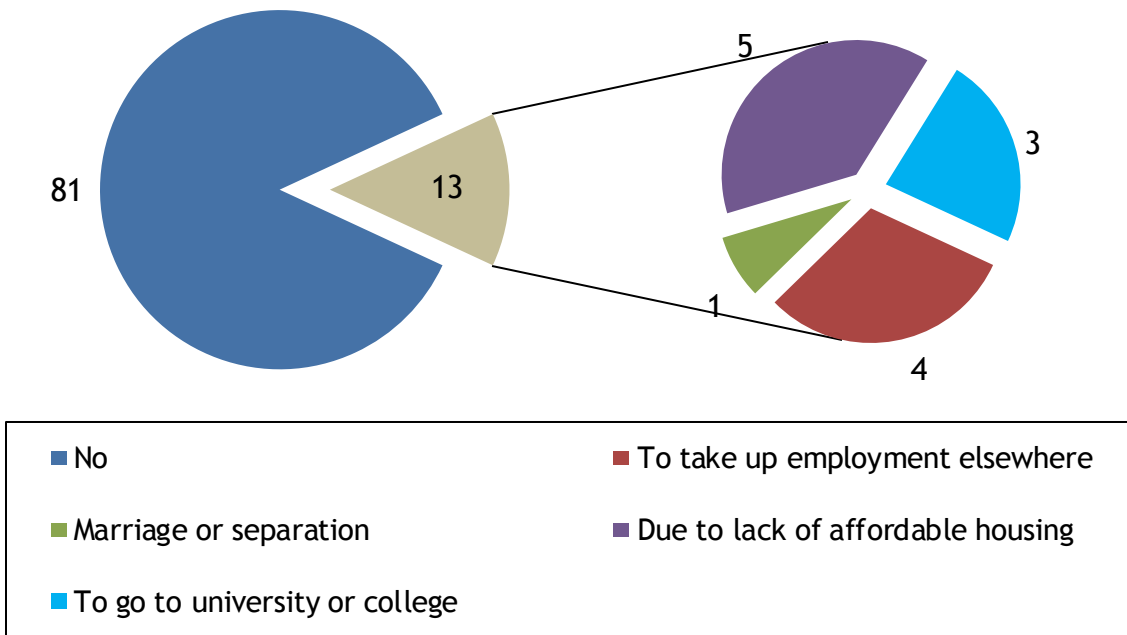


Figure 10: Migration and reasons for leaving

## 7.8 Support for new homes being built in the Parish

7.8.1 Question 9 asked whether people would support a number of homes being built, for local people. A high proportion of responses were in favour, with 74% of people saying yes, they would support the building of new homes.



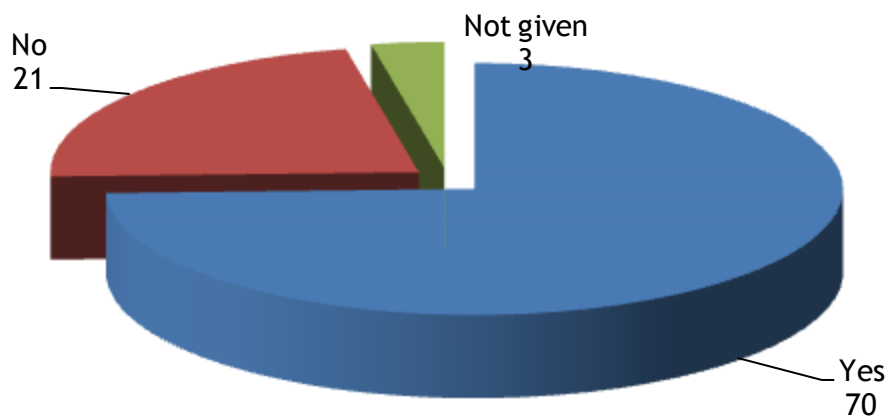


Figure 11: Support for new homes

## 8. Life in the Parish

8.1 Questions 10 and 11 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.

8.2 A total of 80 people said they think it is nice to live in this Parish. Many thought it had a friendly atmosphere and community spirit, whilst the least number of people, 36, viewed the area as a sought after location.

8.3 A significant number of people, 52 in total, thought the locality lacks facilities.

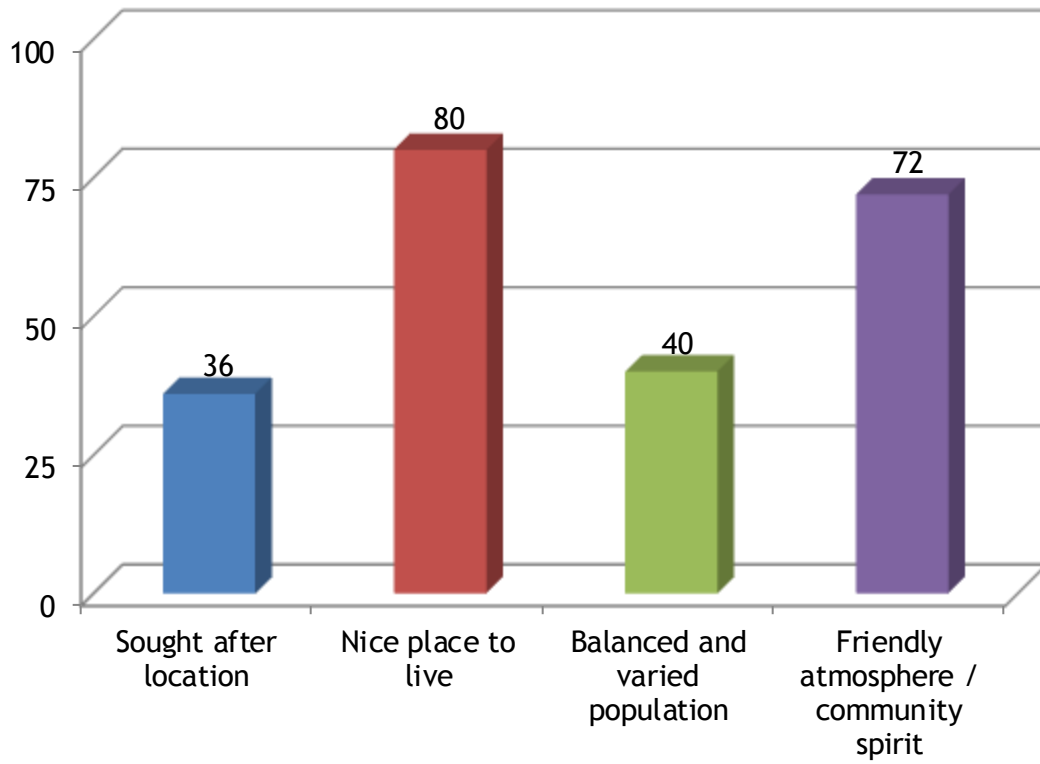


Figure 12: Life in the Parish (a)

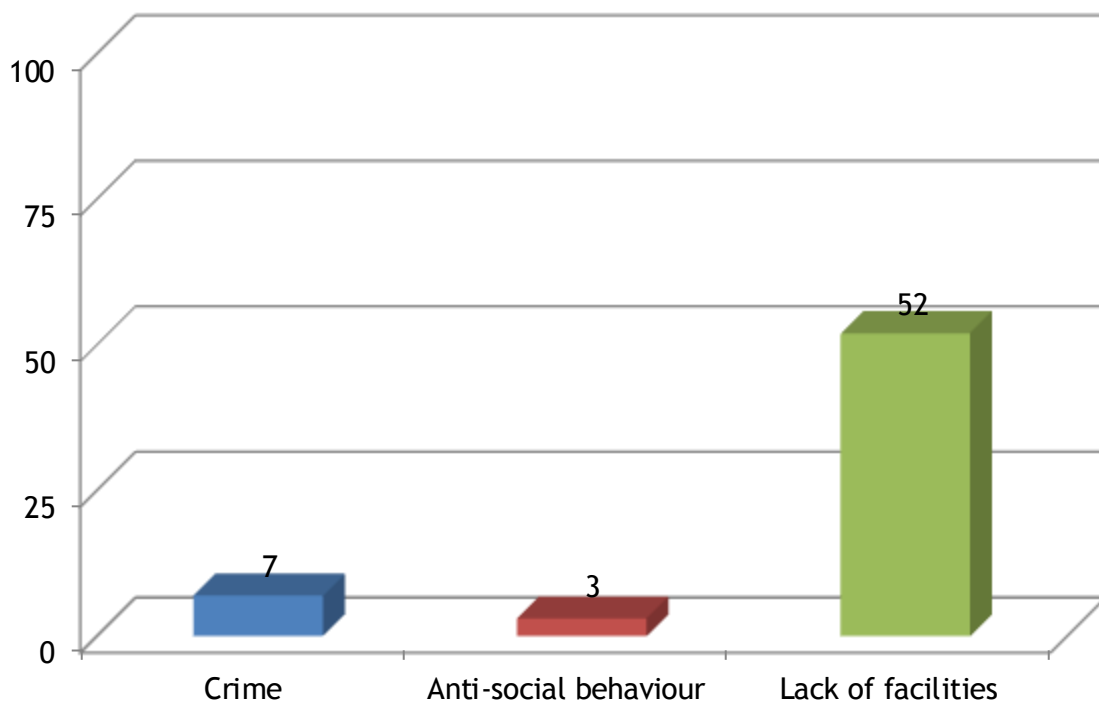


Figure 13: Life in the Parish (b)

8.4 The graph at figure 14 shows the factors that people thought were most important for the future of the village. 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.

8.5 Public transport features highest on the list, with 54 people thinking this needs to be improved. Having the right balance of housing and mobile phone signals also ranked highly, whilst primary schools were the least important issue for local people.

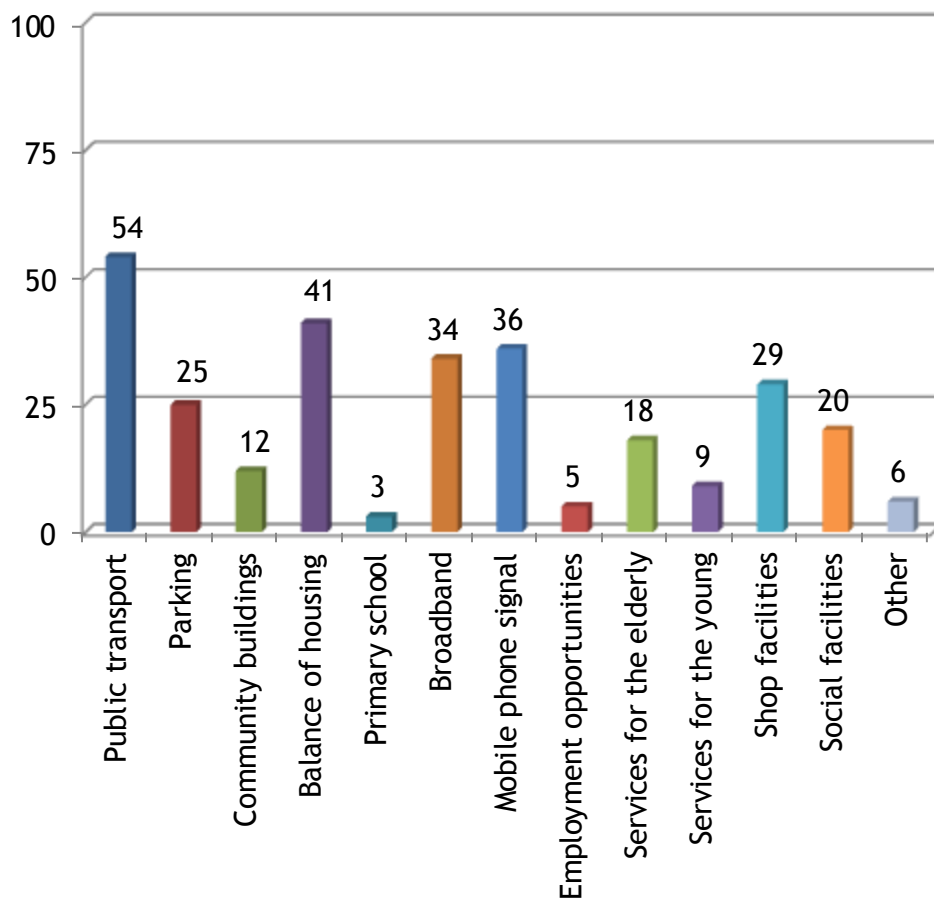


Figure 14: Most important factors for the future of the Parish

## Works Cited

**Halifax. 2017.** *Static.halifax.co.uk*. [Online] September 30, 2017. [Cited: March 13, 2019.] <https://static.halifax.co.uk/assets/pdf/media-centre/press-releases/2017-10-02-rural-housing-review-30-september-2017-housing-release.pdf>.

**National Housing Federation. 2018.** *A Manifesto for Affordable Rural Homes*. 2018.

**Zoopla. 2019.** House Prices in Twyford. *Zoopla*. [Online] March 20, 2019. [Cited: March 20, 2019.] <https://www.zoopla.co.uk/house-prices/browse/leicestershire/twyford/?q=twyford%2C%20melton%20mowbray>.

## Contact Information

Midlands Rural Housing  
Whitwick Business Centre  
Stenson Road  
Coalville  
Leicestershire  
LE67 4JP

Telephone: 0300 1234 009

Email: [philippa.mckenna@midlandsrural.org.uk](mailto:philippa.mckenna@midlandsrural.org.uk)

web: [www.midlandsrural.org.uk](http://www.midlandsrural.org.uk)



@MidlandsRural

