A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF GADDESBY PARISH

COMPRISING THE VILLAGES OF ASHBY FOLVILLE, BARSBY AND GADDESBY



PRODUCED BY MIDLANDS RURAL HOUSING ON BEHALF OF MELTON BOROUGH COUNCIL OCTOBER 2024

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1. Introduction

During September 2024, Midlands Rural Housing (MRH) carried out an independent rural housing needs survey in the parish of Gaddesby. As well as the village of Gaddesby, the survey also included households living in Ashby Folville and Barsby. The survey was conducted on behalf of Melton Borough Council (MBC), with the knowledge of Gaddesby Parish Council.

The aim of the survey was to understand whether there is a need for any new housing in the Parish for people who have a local connection. MBC is committed to working with partners to provide genuinely affordable housing of various tenures for people with a local connection to rural settlements within the district.

Housing need survey results may be used to support a planning application. But before any formal applications can be made, there must be enough evidence to demonstrate that there is sufficient need amongst local residents to justify any form of development, and to help inform the mix of housing types and tenures needed by local people whose housing needs are not currently being met by the housing stock available at this time in the parish.

Rural exception sites are generally subject to having local support from the Parish Council and the community. Subject to local planning rules, open market homes may sometimes 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 any open market preferences found in this report. Both options are subject to local authority planning policy.

Whilst the information gleaned from this survey is representative of a snapshot in time, the results of housing need surveys can be considered valid for up to five years. Therefore, the findings from this survey can be relied upon until October 2029 unless there are any significant changes in the area, or to the individual circumstances of those responding and considered at this time to be in housing need.

2. Key Findings

A housing need survey questionnaire and covering letter was sent to 393 residential properties in Gaddesby Parish via Royal Mail. A total of 89 responses were received, giving an overall response rate of 23%.

Seven respondents said that they or a member(s) of their household needed an alternative home, but one did not provide enough information to be included in the analysis. Table 1 provides a summary of the housing types and tenure required to meet those needs.

Data was also taken from MBC's housing register, to ensure the needs of those registered for housing could be considered. This information is summarised in Table 2, whilst Table 3 provides a combined summary of the needs arising from the survey and the housing register.

Amongst those with a housing need, the most cited barriers to being able to move were a lack of suitable size or type of housing, and a lack of affordable housing to rent or buy. All seven found to be in housing need said that they were unable to move at the present time due to these reasons.

Two of those in housing need are former residents of the parish who are unable to return due the lack of affordable or suitable housing.

Question 9 – 'would you support the development of new homes if these were for local people?' was answered by 83 respondents. Of these, 52 said yes, they would.

Out of the 88 households that responded to the survey, 18 of these have children living at home. These children could form emerging households in the future, therefore increasing the need for additional homes of various tenures in future years.

THERE IS AN IDENTIFIED NEED FOR 13 NEW HOMES AFFORDABLE/SOCIAL RENT – 8 SHARED OWNERSHIP – 1 OPEN MARKET - 4 IN THE PARISH OF GADDESBY FOR THOSE WITH A LOCAL CONNECTION

Property Type	Affordable/Social Rent	Shared Ownership	Open Market	Totals
1 bed bungalow	-	-	1	1
2 bed bungalow	-	-	2	2
2 bed house	1	1	-	2
3 bed house	-	-	1	1
Totals	1	1	4	6

Table 1: Housing need arising from the survey

Household Type	Number of Applicants	Bedroom Need	Number of Homes Needed
Single person, elderly	2	2	2 x 2 bed
Couple, elderly	1	2	1 x 2 bed
Single person	3	1	3 x 1 bed
Single person + 3	1	4	1 x 4 bed
Total	7	-	7

Table 2 Housing register data

Property Type	Affordable/Social Rent	Shared Ownership	Open Market	Totals
1 bed	-	-	1	1
bungalow				
	3	-	-	3
1 bed house				
2 bed	3	-	2	5
bungalow				
2 bed house	1	1	-	2
3 bed house			1	1
4 bed house	1	-	-	1
Totals	8	1	4	13

Table 3: Overall summary of housing need

3. Definitions of 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 Annex 2 of the National Planning Policy Framework (Ministry of Housing, Communities & Local Government, 2023).

- 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) Discount market sales 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.
- d) 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.

The NPPF states that "In rural areas, planning policies and decisions should be responsive to local circumstances and support housing developments that reflect local needs, including proposals for community-led development for housing. Local planning authorities should support opportunities to bring forward rural exception sites that will provide affordable housing to meet identified local needs and consider whether allowing some market housing on these sites would help to facilitate this".

Housing Need Surveys do not assess housing need for affordable housing alone. They also seek to establish preferences for homes that can be bought on the open market, and the requirements of respondents who may wish to pursue self/custom build projects.

4. Issues Facing Rural Communities

The following infographic from English Rural clearly demonstrates some of the issues faced by those who live in rural communities.



Figure 1: Rural community statistics

Source: (English Rural, 2024)

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.

5. The Parish of Gaddesby

Gaddesby is a village and civil parish in the Melton borough of Leicestershire. At the time of the 2011 census, the population of the parish (which includes the villages of Ashby Folville and Barsby) was 762. By the time of the 2021 census, the population decreased slightly to 737. The parish is situated approximately 5.5 miles southwest of the market town of Melton Mowbray and eight miles northeast of the city of Leicester.

Within the hierarchy of settlements established in Melton Borough Council's Local Plan, Gaddesby village is classified as a Rural Hub. It has a pub, a school, a church, a village hall and a playground. It used to have a post office, two shops and a petrol station but they are now closed. There is a limited bus service and no medical services. Barsby and Ashby Folville are classified as Rural Settlements. The former village hall in Barsby is now a grasses area known as the Village Hall Green. It hosts a children's play area, a pétanque piste and a large grass are where social events are held. There is a pub in Ashby Folville.

The parish has a Neighbourhood Plan, which covers the period 2020 - 2036. The Plan points out the very high levels of home ownership (around 80%), and very low levels of affordable rented housing (4%) in comparison to the borough, regional and national rates.

Under-occupancy of larger homes is evident, suggesting a need for smaller homes to enable residents to downsize and remain in the local community, thus releasing these properties to growing families who can meet the affordability levels required (Melton Borough Council, 2024).



Figure 2: Location of Gaddesby Parish Source: (SWC Maps, 2024)

The 2021 census recorded a population of 737 people, with a structure of 51.8% females and 48.2% males. The population has decreased by 0.33% from the 2011 census, which recorded a population of 762 (City Population, 2024).

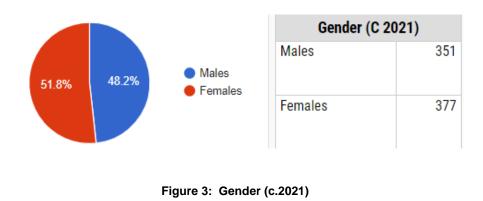




Figure 4: Age groups (c.2021)

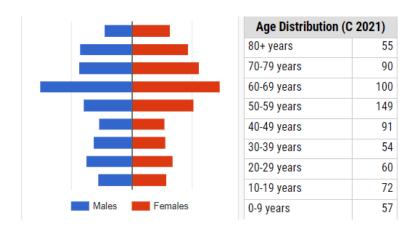


Figure 5: Age distribution (c.2021)

Tables 4 and 5 illustrate the property types and forms of tenure that were recorded during the last Census (The Parish.UK Network, 2024). It should be noted that whilst the Parish UK records indicate there are 335 households in the village, the postal address list utilised for the survey comprised 393 properties.

Detached homes form the majority. A large proportion of homes in the parish (262) are owned either outright or with a mortgage. This equates to 78% of homes throughout the parish.

Accommodation Type					
House or bungalow – Detached	211				
House or bungalow – Semi-detached	92				
House or bungalow – Terraced	20				
Part of a converted or shared house, including bedsits	0				
Other	12				
Total	335				

 Table 4: Housing stock profile (c.2021)

Tenure Type	Number
Owned outright	161
Owned with a mortgage or loan (inc shared ownership)	101
Social rented - Rented from council (Local Authority)	8
Private landlord or letting agency	40
Private rented – Other (includes housing association)	11
Other	14
Total	335

Table 5: Tenure type (c.2021)

6. House Prices and Rents Data

The average house price in rural England was £419,000 in quarter four of 2022, compared to average earnings of £25,600. While house prices in rural areas have seen a greater increase (29%) over the past 5 years than their urban counterparts (21%), workplace based rural annual earnings have not seen the same level of increase. In 2017, rural wages were £21,400, equating to a 19.6% increase over the same period (CPRE: The Countryside Charity, 2023).

This represents a 10% gap between rural house prices and wages, proving that buying a home on the open market in rural locations is not only expensive, but it is a prospect possibly out of reach for many.

Broadly speaking, 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 at four and a half times the sole (or joint) gross annual income of the person(s) applying for the mortgage. Additionally, they will look for a deposit of at least 10% of the property selling price.

Out of 23 parishes with at least ten sales since 2018, Gaddesby is the most expensive parish in Melton borough (Parish UK Network, 2023).

According to Rightmove, properties in Gaddesby itself had an overall average price of £635,500 over the last year. Most sales during the last year were detached properties, selling for an average price of £651,000. Semi-detached properties sold for an average of £620,000. Overall, sold prices in Gaddesby over the last year were 25% up on the previous year.

There have been 11 sales in the last two years, most of which were semi-detached homes. These sold at prices ranging from £315,000 to £620,000. Detached homes were sold at prices between £417,000 to £990,000.

At the time this report was written, four properties were advertised for sale in the village. Prices range from £275,000 for a two-bedroomed end terrace, to £2.25 million for a six-bedroom detached property.

One property was available in Gaddesby for private rent: a three-bedroom semi-detached cottage, for £1,000 per calendar month (£231 per week).

Properties in Ashby Folville had an overall average price of £845,000 over the last year. Overall, sold prices in Ashby Folville during that period were 28% down on the 2015 peak of \pounds 1,180,000.

Just one property came to the market sale in the last year; a detached property which sold for £845,000. There is currently one property for sale, a three-bedroom terrace property for £500,000.

A four-bedroom barn conversion is currently available to rent privately in the village for £2,750 per calendar month (£635 per week).

In Barsby, properties had an overall average price of £420,000 in the last year. Overall, sold prices in the village were 38% down on the 2018 peak of £673,000. In the last two years, two detached properties were sold, for £430,000 and £410,000.

There are currently four properties on the market in the village, with prices ranging from £550,000 for a three-bedroom detached cottage, to £700,000 for a four-bedroom detached house.

There were no properties available for private rent in Barsby at the time of writing.

Table 6 provides an example of the estimated income required to service a mortgage based upon the standard assumptions of a 10% deposit and a 4.5 income multiplier, to purchase the property currently available to buy in the village. It should be noted that where larger deposits are available (either from savings, equity, or family borrowing), the size of the loan will be reduced, and the required income will also fall.

Finance	£
Asking price	325,000
Minimum deposit (10%)	32,500
Mortgage required	292,500
Annual gross household income required to service the mortgage	65,000

Table 6: Finances required to purchase a property

Local Housing Allowance Rates (LHA) are used by local authorities to determine how much a private renter can claim in Housing Benefit to help with their rental costs. Rates are based on the area in which the claimant lives, and the size of the property as deemed appropriate for the tenants' needs.

Gaddesby parish is in the Leicester Broad Rental Market Area (BRMA). Table 7 shows the values of the local housing allowance (LHA) rates that apply to the parish as of September 2024.

Weekly LHA	Shared	1	2	3	4
Rate £	Accommodation	bedroom	bedrooms	bedrooms	bedrooms
Rugby & East BRMA	£91.00	£124.27	£149.59	£178.36	£241.64

Table 7: LHA rates as of September 2024

At the time this report was written there were two properties available for private rent in the parish.

Current LHA rates are well below the rents requested for these homes. The significance of this is that any low-income household eligible for housing benefit who may be interested in renting, would probably not have the full cost of the rent met by housing benefit and would have to self-fund 100% of the additional costs. It should also be noted that single people under the age of 35 are only entitled to the shared accommodation rate.

7. Survey Methodology and Purpose

MRH has conducted a detailed study into the current housing requirements for the parish of Gaddesby, across a variety of tenures. These include affordable rent, affordable home ownership, self/custom build and open market sale.

A Housing Needs Survey questionnaire was delivered to 293 residential households in the parish via Royal Mail, with an initial return date of 12th September 2024. Households could either return the survey via pre-paid post or complete an electronic version online.

The survey was conducted on behalf of Melton Borough Council, who are seeking to establish what housing needs exist in the parish for people with a local connection.

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.

A total of 89 valid responses were received, all of which were paper copies returned by free post. The overall response rate for this survey is 23%.

The survey questionnaire was divided into 2 parts:

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

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

Part 2 looked to identify the future housing requirements of those household members who consider they have a housing need, either now or within the next 5 years.

8. Part One - Analysis of survey responses

This section of the report presents the data from the responses to Part One of the survey questionnaire.

It is important to note that where respondents had the opportunity to leave comments as part of the answer to any question, these are in respect of their personal views and may not be representative of the wider community. In the interests of transparency, and where comments are wide ranging in their detail, these may be included in the appendices of this report. Where there have been concerns of potential disclosure of a respondent's identity, comments have not been included.

Question 1. How long have you lived in this parish?

All 89 respondents answered this question. Most people have lived in the parish for five years or more, whilst just seven have lived in the parish for less than one year.

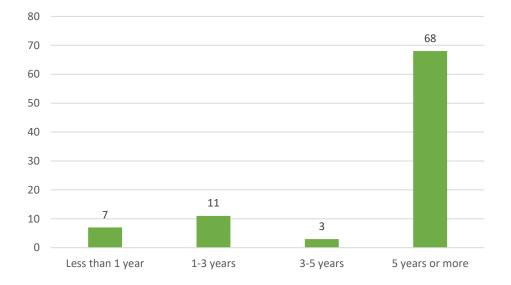


Figure 6: Length of residency

Question 2. Which category best describes your household? (please tick one box only)

All 89 respondents answered this question. Most households are made up of couples and single people. Overall, there are eighteen households with children living at home. This could lead to a greater need for housing in the future to accommodate new households that might emerge over time.

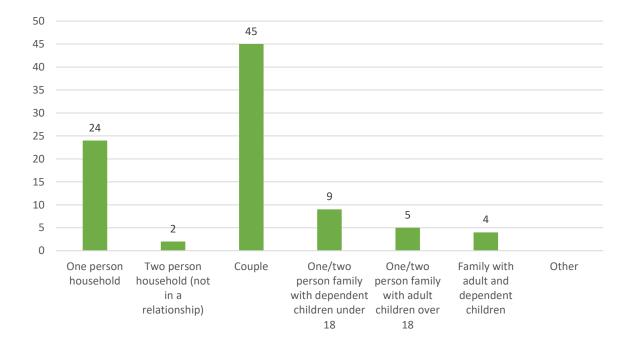


Figure 7: Household composition

Question 3. Please complete the table below for all those currently living in your household.

As this information feeds into the housing needs analysis presented at Table 8, it is not included in this section of the report.

Question 4. Which of the following best describes your current accommodation?

All but one of the 89 respondents answered this question. Of these, 80 respondents own their home, either outright or with a mortgage. One household said they live in shared ownership accommodation.

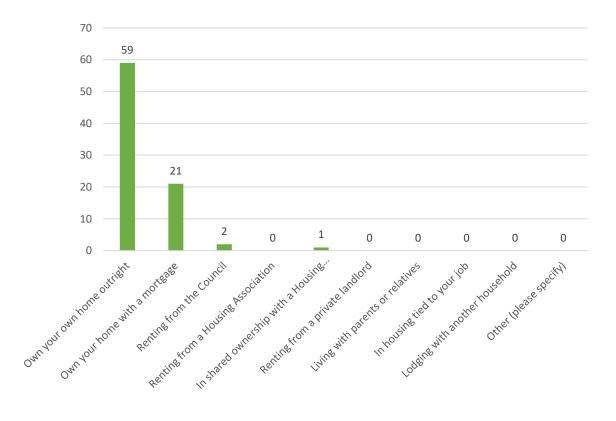


Figure 8: Tenure of respondents

Question 5. What type of home do you live in and how many bedrooms do you have?

All but one of the 89 respondents answered. Most people live in houses with four bedrooms, followed by houses with three and five bedrooms respectively. A few respondents live in bungalows, mainly two and three bedrooms.

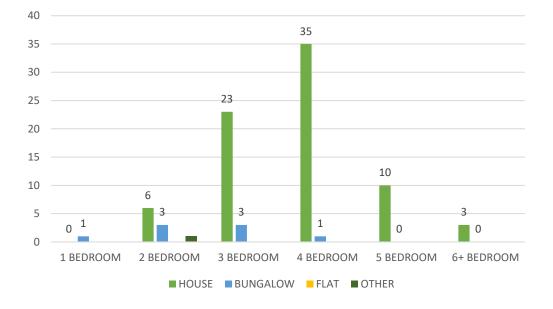


Figure 9: Property type and number of bedrooms

Question 6. Do you think any of the following types of housing are needed in the parish? (please tick all that apply)

As this was a multiple-choice question, respondents could select more than one option when answering the question. Of the 89 respondents, 61 gave their view and 28 chose not to answer.

Family homes with two or three bedrooms and homes with one or two bedrooms for single people received the highest number of responses. Homes for elderly people followed with 23 responses, and then homes for people with disabilities.

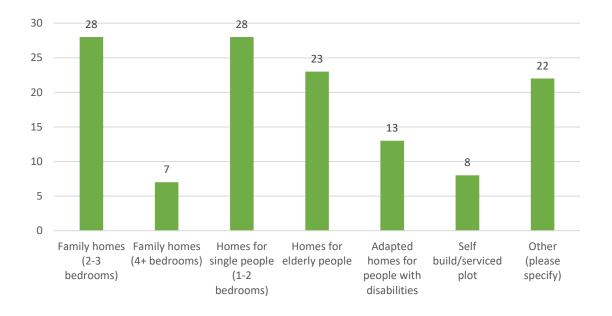


Figure 10: Housing types residents think are needed

Twenty-two respondents ticked 'other' and left comments. Six respondents raised concerns over the lack of infrastructure in the parish, such as no bus service and no room at the school, to support new house building.

A number of respondents to the housing need survey commented that the parish has seen enough new housing development in recent years, and that there is now adequate housing available for all. Whilst it is true that Gaddesby parish has had new development, these new homes have not met the needs of local people who cannot afford to get on the housing ladder. A summary of the recent planning applications made for the parish, and the homes delivered by these is set out below:

- Holme Farm Development, Rearsby Lane, Gaddesby (Local Plan allocation GADD1, Planning Application Ref 19/01303/FUL).
 Due to viability reasons, no affordable housing was developed on this site. The developer gave a financial commuted sum to Melton Borough Council, which will be used for the development or acquisition of affordable housing.
- 2. Land off Pasture Lane (Local Plan allocation GADD2, Planning Application Ref 18/00145/OUT)

This application is at outline stage. Eleven dwellings will be built on this site, four of which are two-bedroom properties to be sold as Discounted Market Sale to households in accordance with the Local Connection Cascade agreement. Homes will be sold with a minimum discount of 30% of Open Market Value

 Land North of Pasture Lane (Local Plan allocation GADD3, Planning Application Refs 20/00591/OUT and 22/00427/REM)
 A total of 10 homes, two of which were sold as Discounted Market Sale with a minimum 20% discount of Open Market Value.

Question 7. Have any members of your household moved out of the parish over the last five years?

Out of 89 respondents, 87 answered this question and 14 said a member(s) of their household had left the parish.

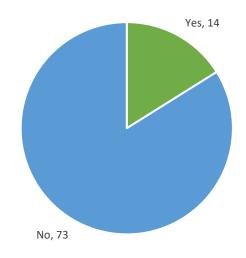


Figure 11: Number of respondents with a household member who has left the parish

Question 8. If yes, please indicate how many members of your household have moved and why.

Twelve of the 14 respondents who answered yes to the previous question went on to answer this question.

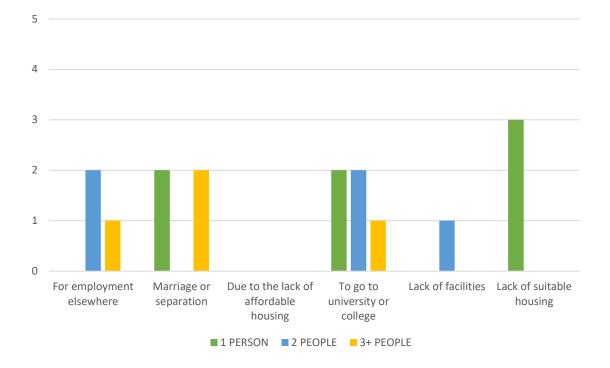


Figure 12: Reasons for leaving the parish

Question 9. Would you support building new homes in the parish to meet the needs of local people?

Out of 89 respondents, 83 respondents answered this question, and 52 of them said yes, they would support development of homes for local people.

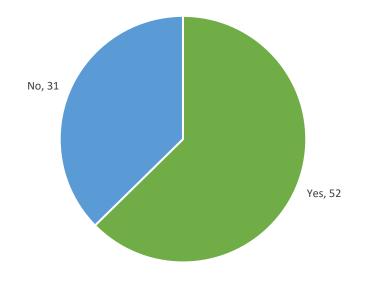


Figure 13: Support for new development

9. Part Two – Analysis of survey responses

Out of the 89 valid surveys returned, eight respondents said that they or a member of their household classed themselves as being in housing need either now, or at sometime within the next five years. Table 8 provides further details about their circumstances and how they have been assessed.

Housing register data was obtained from the Local Authority and a verification exercise took place to ensure housing register applicants (if any) with a local connection to the parish and eligibility for affordable rented housing in the area were included in the analysis, but not double counted with anyone who had responded to the survey. Checks were also undertaken to verify that likely allocations suggested by MRH were in alignment with the council's Allocations Policy.

Developers looking to meet housing needs should contact the local Housing Team for an updated position on the Housing Register due to fluctuations in local needs.

Question 9. If you want us to register your housing need and are happy for us to use the information given in Part Two, then you must tick this box.

All the respondents who said they were in need consented to their information being used.

Question 20. What are the barriers preventing you from moving?

All eight people saying they have a need for housing said the biggest barrier to moving is the lack of affordable housing, and housing of a suitable size or type.

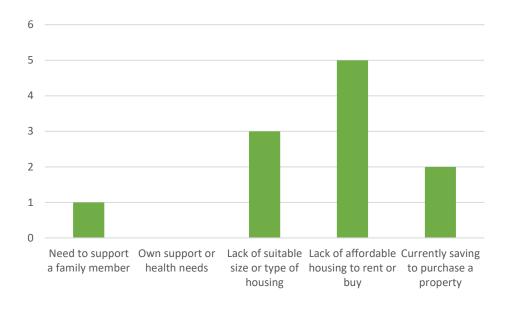


Figure 14: Barriers to moving

Ref	Local Connection	On Housing or Self Build Register	Household Details And Tenure	Reason for Need	Need Will Arise	Preferred Home and Tenure	Barriers to Moving	Likely Allocation or Purchase
1	Presently resides in the parish and has done for a continuous period of not less than two years	No	Single person - 4 bed house - Owned outright	Home too large - Cannot manage stairs - Needs ground floor/adapted home - To be closer to family member for support	Now	1 bed bungalow - Open market	Lack of affordable housing to rent or buy	1 bed bungalow - Open market
2	Presently resides in the parish and has done for a continuous period of not less than two years	No	Household member looking to move - 4 bed house - Owned outright	First independent home	Now	1 bed house - Open market	Saving to purchase property	2 bed house - Shared ownership
3	Previously lived in the parish continuously for not less than 3 years, but forced to move away due to lack of affordable housing	No	Family member currently living outside of the parish	Moved away but wishes to return	Within 12 months	3 bed house - Open market	Lack of affordable housing to rent or buy	3 bed house - Open market

Ref	Local Connection	On Housing or Self Build Register	Household Details And Tenure	Reason for Need	Need Will Arise	Preferred Home and Tenure	Barriers to Moving	Likely Allocation or Purchase
4	Presently resides in the parish and has done for a continuous period of not less than two years	No	Couple - 3 bed house - Owned outright	Needs adapted/ground floor home - Cannot manage stairs	Within 1-3 years	3 bed bungalow - Self-build	Lack of suitable size/type of housing - Lack of affordable housing to rent or buy	2 bed bungalow - Open market
5	Presently resides in the parish and has done for a continuous period of not less than two years - Presently employed for a minimum of 16 hours per week, continuously for not less than 12 months	Did not specify	Family with dependent children under 18 - 2 bed house - Private rent	To be closer to employment - To be closer to family member to give/receive support - Present home in poor condition - Needs longer term/more secure tenancy	Within 1-3 years	2 bed house/bungalow - Housing Association - Private rent - Discounted market sale or First Homes	Lack of suitable size or type of housing	2 bed house - Affordable/Social Rent
6	Has permanent employment in the parish	MBC	Family members currently living outside of the parish	To be closer to family member to give/receive support - Need ground floor/adapted property	Within12 months	4 bed house - Open market - Sheltered housing	Support needs - Lack of suitable size/type of housing - Lack of affordable housing	Insufficient information provided - Unable to assess

Ref	Local Connection	On Housing or Self Build Register	Household Details And Tenure	Reason for Need	Need Will Arise	Preferred Home and Tenure	Barriers to Moving	Likely Allocation or Purchase
7	Presently resides in the parish and has done for a continuous period of not less than two years	No	Couple - 5 bed house - Owned outright	Home too large - Cannot manage stairs	Within 3-5 years	2 or 3 bed house/bungalow - Open market purchase - Self-build	Lack of affordable housing to rent or buy	2 bed bungalow - Open market

Table 8: Housing need analysis

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Appendix 1 - 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.

Through the Trent Valley Partnership, MRH provides its rural housing enabling services across Nottinghamshire, Derbyshire and East Staffordshire. MRH is also the appointed consultant for Northamptonshire ACRE, Rural Action Derbyshire and RCC, Leicestershire & Rutland.

The organisation also acts as a managing agent for other providers of affordable housing who may not have the resources to manage their own stock in rural villages throughout Leicestershire, Northamptonshire, Warwickshire and the Peak District.

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: Memorial House Whitwick Business Park Stenson Road Leicestershire LE67 4JP Email: <u>philippa.mckenna@midlandsrural.org.uk</u> Web: <u>www.midlandsrural.org.uk</u>