



CostockVillage.com

COSTOCK HOUSING NEEDS SURVEY

Midlands Rural Housing
in partnership with
Rushcliffe Borough Council
and Costock Parish Council
July 2008

Thank you to the residents of Costock parish for their help and support with this survey.

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Executive Summary

Midlands Rural Housing completed a Housing Needs Survey in Costock during May 2008, to assess the housing need in the parish. As well as requesting specific housing information, the survey asks some general questions relating to the quality of life in the parish.

Midlands Rural Housing works with local authorities and other partners to increase the availability of affordable homes for local people. Affordable housing may be provided through both rental and shared ownership schemes and is for people with a strong connection to the parish.

Costock is a popular parish in which to live and residents are keen to preserve its rural charm and character. Although it lacks many facilities, these are available nearby in East Leake.

The population is ageing, with 70% of respondents being over 60 years of age. The proportion of young people and children is lower than average which will have implications for the future sustainability of Costock.

The housing stock, in contrast to the population breakdown, is 85% family housing. Only 15% of stock consists of small two bedroom properties suitable for elderly or young singles. The lack of availability of properties suitable for downsizing leads to a lack of family housing being released onto the open market. The restricted supply creates high prices for young families.

Young families, first time buyers and the elderly are all finding difficulty in locating suitable, affordable property in Costock. The lack of suitable housing combined with a lack of local job opportunities has led to a migration of young people and families away from the parish.

Reflecting the difficulties outlined above, the housing needs study has identified three respondents claiming a need for affordable housing, from three different population groups.

The resulting breakdown is:-

1x 2-bed house-----for shared ownership
1 x 2-bed bungalow----- for shared ownership

1x 3-bed house-----for rent

Our recommendation is that a mixed development of three affordable dwellings should be considered.

1. Introduction

Midlands Rural Housing works with local authorities and other partners to increase the availability of affordable homes for local people in rural areas. In 2005 MRH established the Trent Valley Partnership to work closely with authorities in the East Midlands region.

Rushcliffe Borough Council has identified the Trent Valley Partnership as their preferred partner, for the purpose of undertaking Housing Needs Studies in rural villages and identifying opportunities for the development of affordable housing within the district. Trent Valley Partnership is now undertaking the fourth year of a programme of studies on behalf of Rushcliffe Borough Council.

Costock currently has a population of 532 (2001 Census), in 216 households. In fact, 260 survey forms were produced for distribution to households throughout the parish.

During May 2008, Midlands Rural Housing and Costock Parish Council worked together to deliver a Housing Needs Survey form to every household in the village. The return date for the survey was 31st May 2008 and returns were made via a 'Freepost' envelope directly to Midlands Rural Housing.

2. Purpose of the Survey

The aim of the survey was to assess the current and future housing needs in the parish of Costock, in order to provide Rushcliffe Borough Council with the information it requires to formulate plans and anticipate future housing requirements.

3. Housing Costs

Property Values: Jan - Mar 2008 - Rushcliffe

	Av Detached	Av Semi	Av Terrace	Av Flat	Av Overall Price	No. Of Sales
	£	£	£	£	£	
East Midlands	249,416	142,325	118,024	116,095	163,668	13,948
Nottinghamshire	238,490	130,392	104,051	106,369	156,775	2,365
Rushcliffe	308,350	176,849	140,795	124,446	221,849	299
Source: Land Registry						

The table above provides an indication of the property prices within the East Midlands Region, the county of Nottinghamshire and Rushcliffe Borough. It shows that, across the board, prices in Rushcliffe are considerably higher than elsewhere in the region. A family wanting to purchase an average terrace house would need to be earning approximately £40,000 per annum to secure a mortgage.

Data from the Land Registry shows the following average house prices in Costock (Postcode LE12 6**), based on sales between Jan 2007 – Feb 2008.

Detached - £345,291 (Based on 12 sales)

Semi-Detached – £250,000 (Based on 3 sales)

Overall - £326,233 (Based on 15 sales)

As can be seen from a comparison with the previous table, house prices in Costock are higher than in Rushcliffe as a whole and would be prohibitively expensive for people on low incomes.

4. Availability of Affordable Housing in Rushcliffe

Rushcliffe Borough Council's Housing Strategy 2004-2007 (Nov. 2005), Sections A4 and A5, outlines the need for more affordable housing within the borough.

It shows that not only are open market values prohibitively high, but also that the levels of social rented properties available from Registered Social Landlords are well below the national averages for England and Wales.

Section A8.1 of the Housing Strategy goes on to show that in the 10 year period from 1995-2005, the number of affordable rented properties in the borough has reduced by 649 due to the Right to Buy scheme and 224 shared ownership properties have been lost through 'stair casing' up to full ownership.

5. Planning Context

Planning policy at national, regional and local levels imposes strict restraints on new housing development in rural areas. However in exceptional circumstances, consideration for affordable housing in rural areas, where the Council is satisfied that local need exists, may be permitted.

Section A8: Affordable Housing Development, in Rushcliffe Borough Council's Housing Strategy 2004-2007 (Nov. 2005), outlines the means by which local communities can engage with the planning process to bring about developments that meet their 'local' housing needs.

Section A8 encourages communities to explore their housing needs, ideally as part of a parish plan or equivalent. It is anticipated that, in due course, this Housing Needs Survey will form an integral part of a Parish Plan for Costock that will be adopted by the Borough Council.

The provision of any housing that may be provided as a result of this survey would be subject to a planning condition (known as an S106 agreement) being placed on the development. This has the effect of limiting occupation of the properties to people with a strong local connection who have exceptional personal reasons for residing there, or are required to work in the locality and are in housing need.

6. Respondents' Details

The following sections of this report detail the responses from the questionnaires distributed and returned during May 2008, in Costock parish.

Respondents individual details have been kept confidential and any identifiable attributes have not been included in the results. Any comments that have been made may also have been edited so as not to identify individual circumstances.

The following results are a snapshot in time and provide the village and Rushcliffe Borough Council with an insight into the parish in terms of current housing need, the desirability of the village as a place to live, and the current level of facilities serving the local community.

A total of 83 survey forms were received giving a return rate of 32%. This is considered a good response, taking into consideration that only people who have a housing need, or those who are interested in commenting on local matters, are likely to respond.

6.1 Age Profile

The chart overleaf shows the age profile of the 180 people captured on the 83 survey forms returned. The responses show that the largest single group of the population in Costock, representing 48%, are those aged over 60.

Children under 16 form under 12% of the population and young people between the ages of 17 and 25 form only another 5%. This shows that Costock has an increasingly ageing population. The lack of young people to support services in the village may affect its long-term sustainability.

6.3. Tenure of all Respondents

The following chart shows the current household tenure of all respondents. Owner-occupiers make up over 90% of households, with 72% having no mortgage. Privately rented accommodation makes up less than 4% of total households and there is no available social rented housing. This low level of private and social rented accommodation bears out the findings in the Borough Council's Housing Strategy, outlined under section 4 of this report.



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The number of small properties with 1 or 2 bedrooms amounted to less than 15% of total respondents.



From the chart above it can be seen that the vast majority of residents consider that Costock has a good reputation, is a nice place to live, with a balanced and varied population and friendly community spirit.



The chart below shows the housing circumstances of respondents with a need for affordable housing.

9.4. Respondents in Need Details

The following tables list the respondents who have expressed a housing need, what type of housing they would prefer, and our assessment of their need.

Single

RESPONDENT	ACCOMMODATION REQUIRED	REALITY TENURE
Living with parents, requires independent accomm. within 2 years. Length of residency 25 years. Family in parish.	2 bed house. Shared Ownership.	2 bed house. Shared Ownership.

Elderly

RESPONDENT	ACCOMMODATION REQUIRED	REALITY TENURE
Single person living out of parish in own property, requires smaller, cheaper home, close to dependent relative. Previously lived in parish for 30 years, family in parish.	3 bed house or bungalow. Shared Ownership or Rented.	2 bed bungalow. Shared Ownership.

Families

RESPONDENT	ACCOMMODATION REQUIRED	REALITY TENURE
Family of 4, living in tied property, require secure accom. Immediately. Residency 2 years, work and family in the parish.	2/3 bed house. Rented.	3 bed house. Rented.

Therefore the housing needs derived directly from the survey are:

1x 2-bed house-----for shared ownership
1x 2-bed bungalow----- for shared ownership
1x 3-bed house----- --for rent

10. Conclusions & Recommendations

Midlands Rural Housing, in partnership with Costock Parish Council, has conducted a detailed study of the housing needs of the parish. This study has not only investigated the actual housing needs, but has also ascertained residents' views with regard to living in the village, and has identified the level of local support for a development to meet local needs.

Costock is clearly a popular location in which to live. It has a good reputation and generally low levels of crime and anti-social behaviour. Residents enjoy living in Costock and are keen to maintain its rural charm. Although residents recognise that there is a lack of facilities in Costock, the proximity of adequate facilities in East Leake appears to satisfy most needs. The exception may be the lack of adequate public transport between Costock and East Leake.

Costock's population is ageing, with a high proportion of residents over 60 years of age and a low proportion of young people and children. This trend will inevitably have an impact on the sustainability of local services.

Whilst 70% of households contain people aged over 60 and only 18% contain families, this is not reflected in the housing stock available. The availability of small properties, at under 15% of total stock, is low when compared against the high number of elderly residents. In contrast, the amount of large, family sized accommodation at 85% of total stock is disproportionate to the number of family households in Costock.

One conclusion is that elderly residents are remaining living in family-sized properties due to a lack of availability of smaller properties, particularly bungalows, restricting their ability to downsize. This in turn, restricts availability of family housing and maintains high property prices, causing young families to look elsewhere.

There is a fairly even split between those respondents supporting additional development, recognising that there is a lack of suitable, affordable housing for young singles, families and the elderly in Costock, and those against, or unsure of development, many of whom feel that the village has developed sufficiently already.

The housing needs survey has identified three respondents claiming a need for affordable housing. All have strong connections to Costock and fulfil the necessary criteria for eligibility. Reflecting the lack of affordable

housing across the board in Costock, the three respondents are from three different groups, young single, elderly single and young family.

Our recommendation is that a mixed development of three affordable dwellings should be considered. This development will alleviate the current housing needs in Costock.

11. Acknowledgements

Midlands Rural Housing would like to thank Mrs. K. Owen, Chair of Costock Parish Council and Mr. M. Elliott, Clerk to Costock Parish Council, for their time and help in carrying out this Housing Needs Survey.

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Appendix A: Comments Regarding Facilities

The following is a list of general improvements to the quality of life in the parish, requested by several respondents to the Housing Needs Survey:

- A general store/paper shop; shop/post office; shop/post office; shop/post office; a small shop; local convenience store; general store; village shop/deli;
- A bus service between Costock and East Leake; more frequent bus services to Nottingham and Loughborough; local bus service; direct bus to Loughborough; a local bus service; maintenance of good public transport to East Leake, Nottingham and Loughborough;
- Teenagers causing a nuisance in the evenings; need adequate playing fields and youth centre;
- Problems with intruders – need improved police presence; incidents with intruders; burglaries; thefts from properties and vandalism; police patrols; fly tipping and littering;
- Costock lacks a focal point where services could be concentrated;
- Adequate services are available in East Leake; East Leake is close enough, but we need a bus service;
- Let Costock remain as it is – there are enough facilities in East Leake; Retain the village charm; Costock is unspoilt – all facilities are easily accessible nearby; we have chosen to live in a village – please keep it that way;
- More frequent bus service to shops and facilities in East Leake;
- The bus service should become part of South Notts Route (Nottm City Transport).
- A footpath between Costock and Bunny; a cycle path between Costock and East Leake;

Appendix B: Comments Regarding a Small-Scale Development of Affordable Housing for Local People.

The following comments were received from respondents and give a general indication of their concerns for and against an affordable housing scheme. A random selection of comments has been reproduced.

- Low cost small housing for single people; should be affordable or housing association houses for young people; we need to encourage younger families;
- We know of several families who have been looking for months but are unable to find homes; most young people have to leave the village as there is no affordable housing and no local jobs available; the local school needs more pupils but there is little local employment or affordable family housing to attract people;
- There are always several houses for sale which seem to stick on the market;
- Adequate housing is needed for the young and elderly; I am not opposed to a few extra houses; smaller houses are needed for young and elderly people; warden bungalows for the elderly; if anything, consider places for the elderly – there is nothing to keep young people here;
- The village has expanded enough with new properties in the last 5 years; no more building in Costock; the village is expanding too much – we already have a new development that is unaffordable for young people;
- Affordable houses are needed for 1st time buyers; cheap houses for 1st time buyers; property for young people to buy or rent; there is little or no 1st time buyer priced property;

- It doesn't do people any harm to move out of the village they were born in – in fact it's a good thing.
- Planners have permitted too many 'executive style' large houses and all the council houses have been sold off;
- Any scheme would need to be kept small, in line with size of village; it shouldn't be a large development of unsightly buildings; as long as the numbers are kept in proportion – Costock cannot sustain a big development;
- There are too many large houses and too much infilling; too much building has caused flooding due to rainwater run-off in some areas;
- There is enough building going on already, Costock is a pleasant conservation village;