

# HOUSING NEEDS SURVEY OF COTTINGHAM



**PRODUCED FOR CORBY BOROUGH COUNCIL**



**BY MIDLANDS RURAL HOUSING**



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# CONTENTS

1.	EXECUTIVE SUMMARY	2
2.	INTRODUCTION	2
3.	RURAL HOUSING AND THE HOUSING NEEDS SURVEY	3
4.	CONCLUSION	4
	<b>APPENDIX 1 - HOUSING NEED ANALYSIS</b>	<b>5</b>
	i)    RESPONDENT ANALYSIS	5
	ii)   HOUSE PRICE DATA	6
	iii)  LOCAL CONTEXT - FOR SALE	7
	iv)   LOCAL CONTEXT - SOLD	7
	<b>APPENDIX 2 - RESPONDENT DETAILS</b>	<b>10</b>
	i)    HOUSEHOLD TYPE	10
	ii)   TENURE	11
	iii)  PROPERTY TYPE	12
	iv)   LENGTH OF RESIDENCY IN PARISH	13
	v)    TYPE OF HOUSING REQUIRED IN THE PARISH	14
	vi)   MIGRATION AND REASONS FOR LEAVING	15
	vii)  SUPPORT FOR HOMES TO MEET LOCAL NEEDS	16
	viii) LIFE IN THE PARISH	17
	ix)   ADEQUATE HOUSING IN THE VILLAGE	19

## 1. Executive Summary

- A Housing Needs Survey was carried out in the Parish of Cottingham in October 2017. A total of 428 survey forms were distributed and 93 were received in return, giving a return rate of 22% against the number distributed.
- Results obtained showed there is a need in the next 5 years for up to 4 affordable homes and 2 open market (sale) homes for local people enabling them to be suitably housed within the community.
- Local needs affordable homes could be developed on a ‘rural exception site’<sup>1</sup>, 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 the local homes that are needed are developed as part of a larger development if the opportunity arises and if the needs cannot be met by existing properties.
- The housing needs that have been identified along with the potential ways to meet them, if desired and necessary, will be explored further by the Cottingham Parish Council, the local community, Corby Borough Council and Midlands Rural Housing.

## 2. Introduction

Corby Borough Council commissioned Midlands Rural Housing (MRH) to assess the housing needs of people in the villages of the Borough. This independent rural housing enabling work across every village will provide up to date and robust local housing needs evidence for the Council’s Local Plan and Cottingham’s Neighbourhood Plan.

The information from this kind of survey is used to make sure that any new homes built reflect what is needed by existing local residents who have a connection to the particular area. The evidence gathered will be used to inform the Council’s Housing Strategy and Planning Policy and ensure that resources are being effectively targeted. In addition, the Housing Needs Survey will provide a credible evidence base which will identify the need for rural housing across type, tenures and size supporting the Council’s emerging Part 2 Local Plan as well as Neighbourhood Development Plans prepared by the Parish Councils and Neighbourhood Plan Groups. MRH worked with Cottingham Parish Council to agree and arrange the Housing Needs Survey of the whole Parish.

<sup>1</sup> An exception site is a piece of land outside but touching the village boundary that can be developed as an exception to normal planning policy. Planning permission is only granted on sites where it has been demonstrated that housing is needed and the homes provided will be affordable and reserved for local people as a priority in perpetuity i.e. now and in the future.

### 3. Rural housing and the Housing Needs Survey

Average property prices in rural areas have increased more than urban areas in monetary terms over the past 5 years<sup>2</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 from £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>3</sup>. New household formation is outstripping supply by 3 to 1. 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 Cottingham.

#### Consultation

The Cottingham Housing Needs Survey questionnaires were delivered to every household in the Parish in early October. The return date for the survey was 31<sup>st</sup> October and returns were made via a postage paid envelope directly to MRH. Survey forms were distributed to all households in the Parish as well as to those who contacted MRH to say that they had moved away from Cottingham or had a strong connection to the Parish and wished to complete a form. In total 428 survey forms were distributed and 93 were received in return.

The Housing Needs Survey was conducted in order to obtain clear evidence of any local housing need for a range of housing tenures for Cottingham residents. This evidence will be made available to Corby Borough Council and Cottingham Parish Council; used to inform the Council's Local Plan, Housing Strategy and Neighbourhood Plan; and provide clarity on what types, size and tenures of housing are 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 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.

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

<sup>2</sup> Halifax Rural Housing Review 2017 - "a house in a rural area costs £263,050 on average, which is 20% more than the typical cost of a property in an urban area at £162,986."

<sup>3</sup> National Housing Federation, Rural housing research report 2016

## 4. Conclusion

MRH has conducted a detailed study of the housing needs of Cottingham up to 2022. This study has not only investigated the affordable housing need of the village, but also for market rent level housing and open market housing.

The survey has identified a need for 5 affordable and 1 open market properties in the next 5 years for those with a connection to Cottingham.

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

- 2 was assessed as being in need of open market housing (for local people) to purchase:

1 x 4 bed house

1 x 1 bed bungalow

- 3 were assessed as being in need of affordable housing for rent and shared ownership:

1 x 1 bed home - affordable rented

2 x 2 bed house - Shared Ownership

These results were cross referenced with the Corby Borough Council Housing Register (Keyways). Respondents to the Housing Needs Survey who were also on the Housing Register were not analysed again (so no double counting has taken place), and there were a further 1 household who have been assessed as being in housing need who feature on the Housing Register but did not complete a Housing Needs Survey questionnaire. These households all have a connection to the Parish and their housing needs are as follows:

- 1 was assessed as being in need of affordable housing:

1 x 2 bed house - affordable rented

**THERE IS AN IDENTIFIED NEED FOR**  
**2 OPEN MARKET HOMES AND 4 AFFORDABLE HOMES**  
**IN COTTINGHAM FOR THOSE WITH A LOCAL CONNECTION**

## Appendix 1 - Housing Need Analysis

The vast majority of the 93 returns 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 and comments on life in the village. It was, therefore, not necessary to process these in the 'housing needs analysis' as they had not indicated a housing need for the next 5 years.

### i) Respondent analysis

The following tables list details of the respondents who stated that they are in housing need in the next 5 years as well as those assessed as being in need on CBC's Housing Register. 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 future homes would indeed meet the needs of those to be housed. Therefore a 'likely allocation/purchase' is suggested to outline realistic provision.

RESPONDENTS BELOW HAVE A NEED FOR ALTERNATIVE HOUSING IN THE NEXT 5 YEARS						
Ref	Local connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation / purchase
06.01.47.07.	Yes	Yes (Private lettings register)	Single person living in privately rented home	Moved away but wishes to return to be close to family	2 bed house - Open market purchase (would also move to Cottingham)	2 bed house - Shared ownership
06.01.58.02.	Yes	No	Family living in own home	Present home too small	4 bed house - Open market purchase (would also move to Cottingham)	4 bed house - Open market purchase
16.09.32.00.	Yes	No	Single person living with family	First independent home	2 bed house - Open market purchase (would also move to Cottingham)	2 bed house - Shared ownership

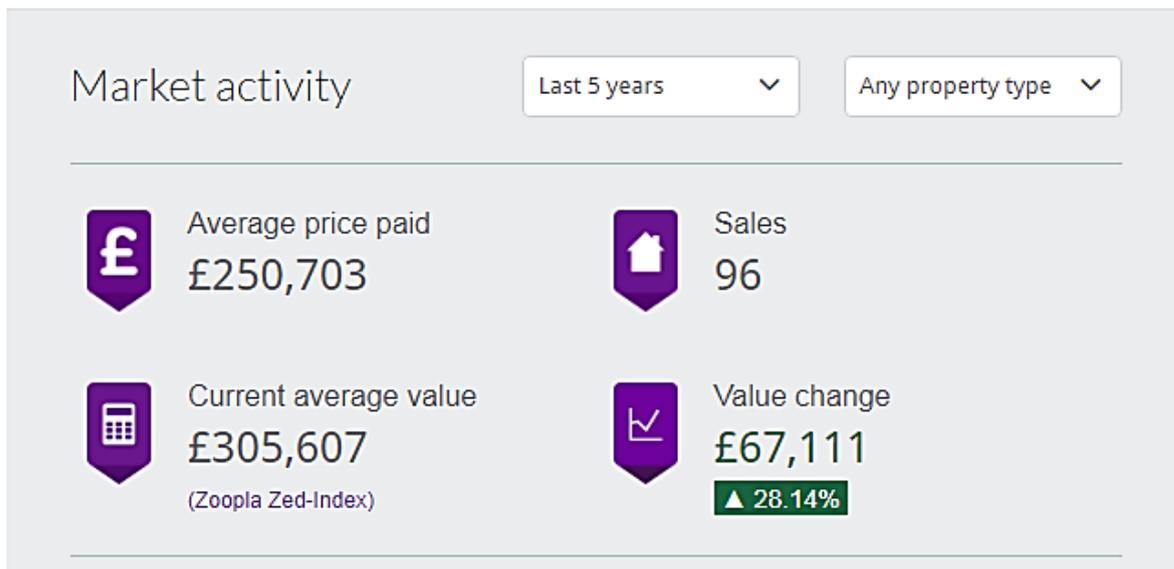
Ref	Local connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation / purchase
19. 10. 07. 22.	Yes	No	Single person living with family	First independent home	2 bed house - Shared ownership / affordable rented	1 bed home - Affordable rented
26. 04. 31. 45.	Yes	No	Single person living in own home	Present home too large	1 bed bungalow - Open market purchase / affordable rented  (would also move to Cottingham)	1 bed bungalow - Open market purchase

**RESPONDENTS THAT ARE ON  
CORBY BOROUGH COUNCIL'S HOUSING REGISTER (KEYWAYS)  
AND HAVE BEEN ASSESSED AS BEING IN HOUSING NEED**

	Local Connection?	On Housing Register?	Household details	Reasons for need	Eligible allocation
CBC 1	Yes	Yes (CBC register)	Family	Unsuitably housed	2 bed house

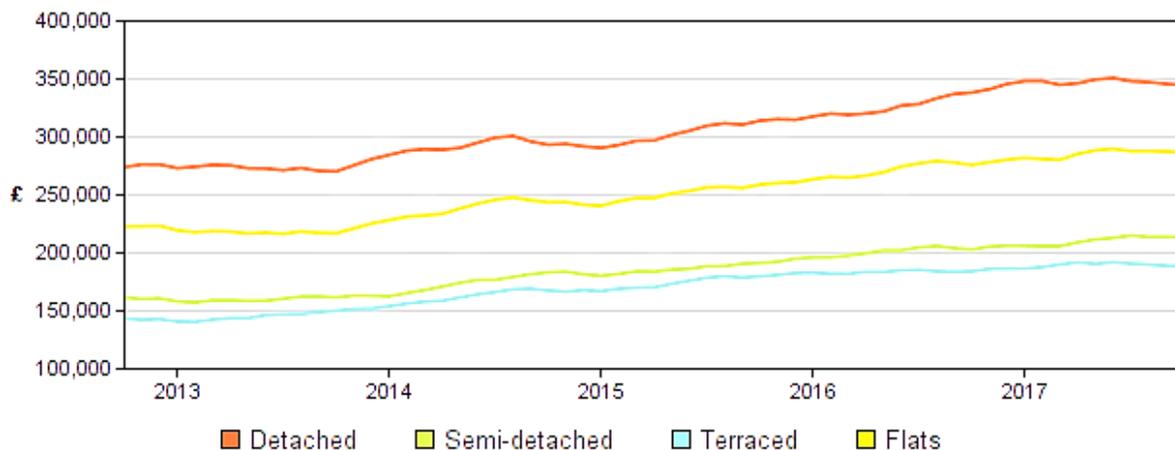
i) House price trends

## Area guide for Cottingham, Leicestershire



Property prices in the village have, overall, increased over the past 5 years. During that period prices have increased by an average of 28.14% (£67,111).

Value trends in Cottingham, Market Harborough



## ii) Local context - properties for sale

By way of local context, the tables below shows prices of properties that were for sale or private rent in Cottingham in October 2017 (source: [www.zoopla.com](http://www.zoopla.com)).

### Current asking prices in Cottingham, Leicestershire

Average: **£365,000**

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	<b>£425,000</b> (1)	<b>£465,000</b> (2)	<b>£500,000</b> (2)
Flats	-	-	-	-	-
All	-	-	<b>£425,000</b> (1)	<b>£465,000</b> (2)	<b>£500,000</b> (2)

### Current asking rents in Cottingham, Leicestershire

Average: **£724 pcm**

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	<b>£724 pcm</b> (1)	-	-	-
Flats	-	-	-	-	-
All	-	<b>£724 pcm</b> (1)	-	-	-

There were 5 properties for sale and 1 for rent in Cottingham at the time of the survey.

## iii) Local context - properties sold

### Property value data/graphs for Cottingham, Leicestershire

Property type	Avg. current value	Avg. £ per sq ft.	Avg. # beds	Avg. £ paid (last 12m)
Detached	£343,780	£215	3.5	£323,136
Semi-detached	£212,703	£216	3.1	£240,667
Terraced	£187,566	-	2.9	£323,500
Flats	£286,088	-	-	-

Affordability is calculated using a mortgage multiplier of 3.5 times household income with a 20% deposit.

*It should be noted that the average current value (estimated by Zoopla) that can be seen on the left hand column of the chart above may have been affected by some data from properties in Market Harborough with a similar postcode.*

Based on the affordability criteria explained above, to purchase a semi-detached house at the average price paid over past 12 months (£240,667) would require a deposit of over £48,000 and income in excess of £55,000 per annum.

## Appendix 2 - Respondent details

A total of 428 survey forms were distributed and 93 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 type in a settlement of this size.

### i) Household type

Question 1 of the questionnaire asked Parish residents to indicate the type of household they are.

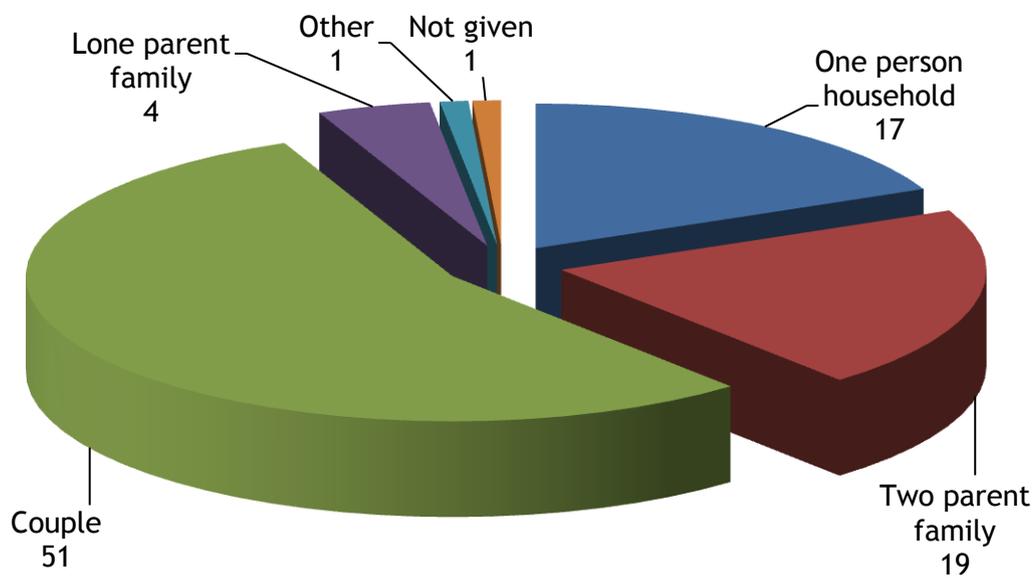


Fig 1.1 - Household type

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

The largest number of responses was from households containing couples; 55% of total responses were from this group.

25% of responses came from families (21% from two parent families and 4% from lone parent families); 18% from one person households and 1% of responses described their household composition as 'other.'

## ii) Tenure of all respondents

The current household tenure of respondents was asked at question 3 and the results are given in the chart below (fig 1.2):

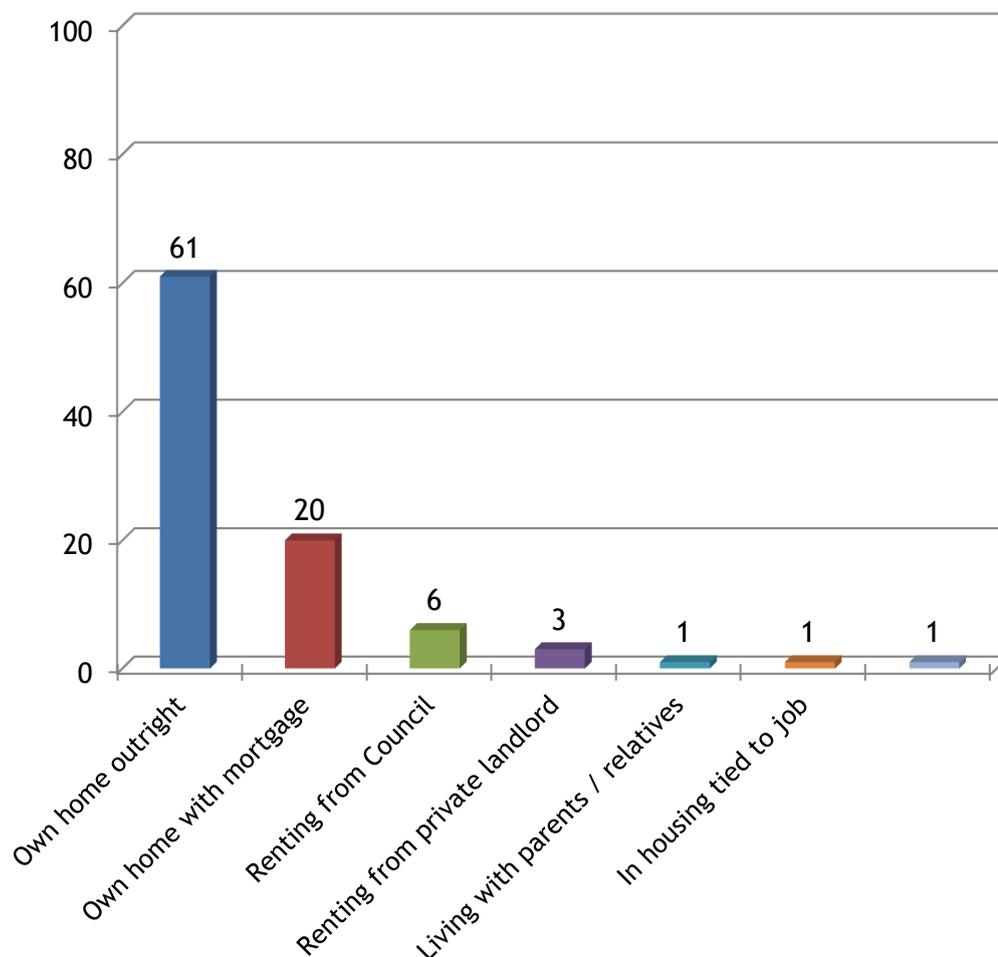


Fig 1.2 - Tenure of respondents

It shows that ‘owner-occupiers’ were by far the largest tenure group accounting for 87% of replies (66% of total survey respondents owned their home outright and have no outstanding mortgage on their property and 22% have a mortgage on their home).

10% of respondents live in rented accommodation (6.5% rent from the Council and 3.5% rent privately).

### iii) Property Types

Questions 4 and 5 asked about size and type of home. The following chart (fig 1.3) details the type of property that respondents currently reside in:

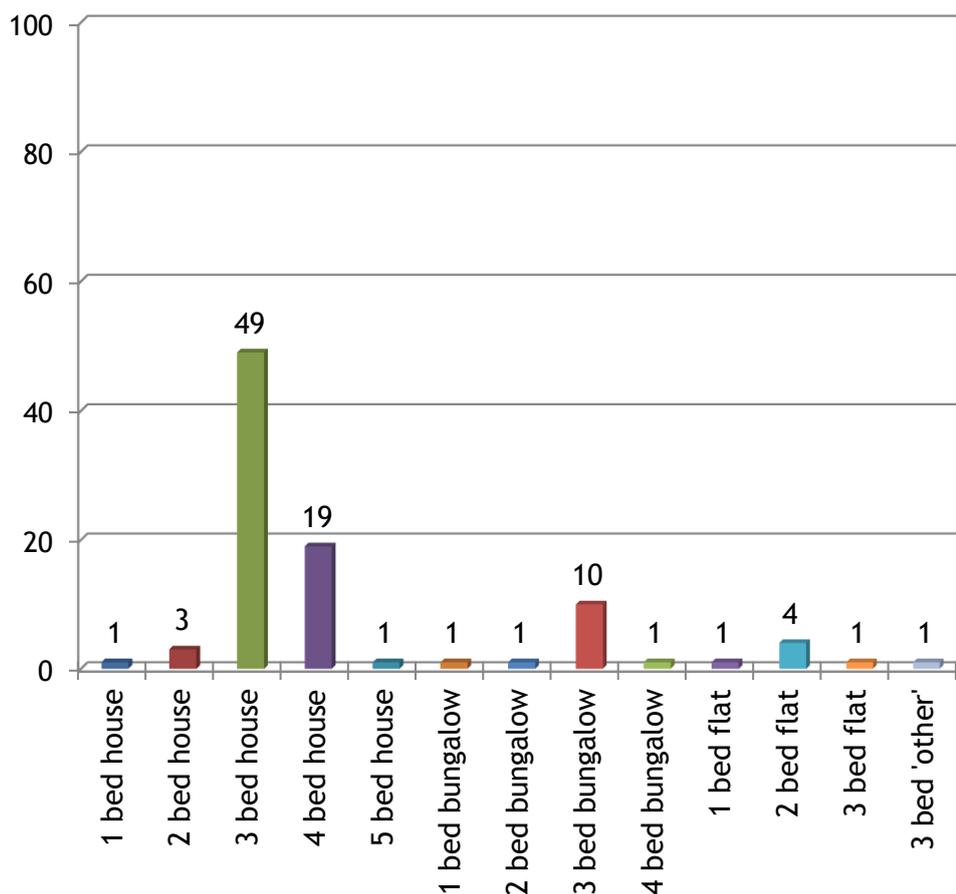


Fig 1.3 - Property types

Fig 1.3 shows that 78% live in a house, 14% live in a bungalow, 6% live in a flat and 1% live in a property they classed as 'other'.

Those living in 3 bedroom houses were the largest groups (53% of responses), followed by those living in 4 bedroom houses (20%) and 3 bedroom bungalows (11%).

iv) Length of residence in Parish

The length of time that respondents have lived in Cottingham was asked at question 6. The responses are given in the chart below:

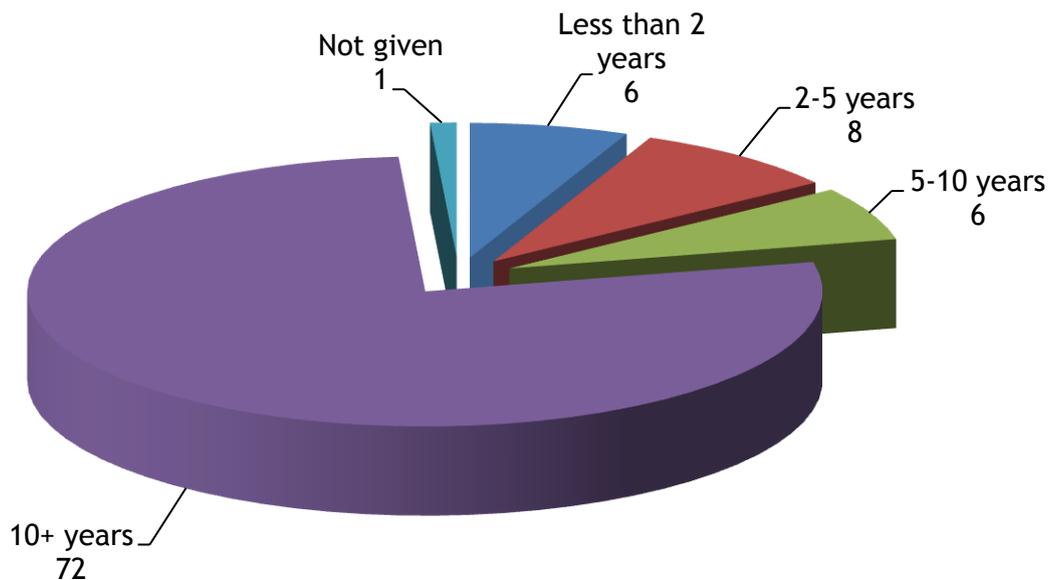


Fig 1.4 - Length of residence in Parish

Fig 1.4 shows that 77% of completed surveys came from households that have lived in the Parish for over 10 years.

6% of respondents have lived in Cottingham for between 5 and 10 years, 9% have been there for between 2 and 5 years and 7% of responses came from those who have lived in the Parish for less than 2 years.

## v) Type of housing required in the Parish

Question 7 of the survey asked for opinions on the types of housing that respondents believe are needed in the Parish. The results are given in the chart below (fig 1.5):

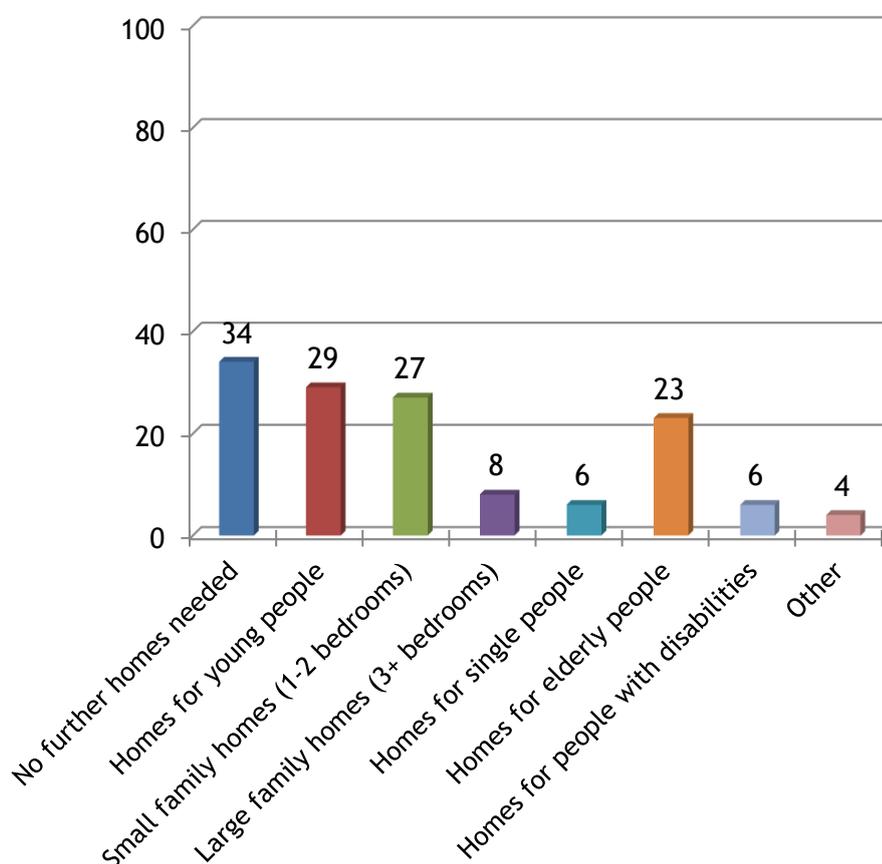


Fig 1.5 - Type of housing needed in the Parish

It should be noted that respondents were able to tick as many options as they felt appropriate, hence the total number is higher than the number of individual responses received.

Fig 1.5 shows that 37% of respondents thought that no further homes were needed in Cottingham.

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

- Homes for young people (31%)
- Small family homes (29%)
- Homes for elderly people (25%)

vi) Migration and reasons for leaving

Question 8 also 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.

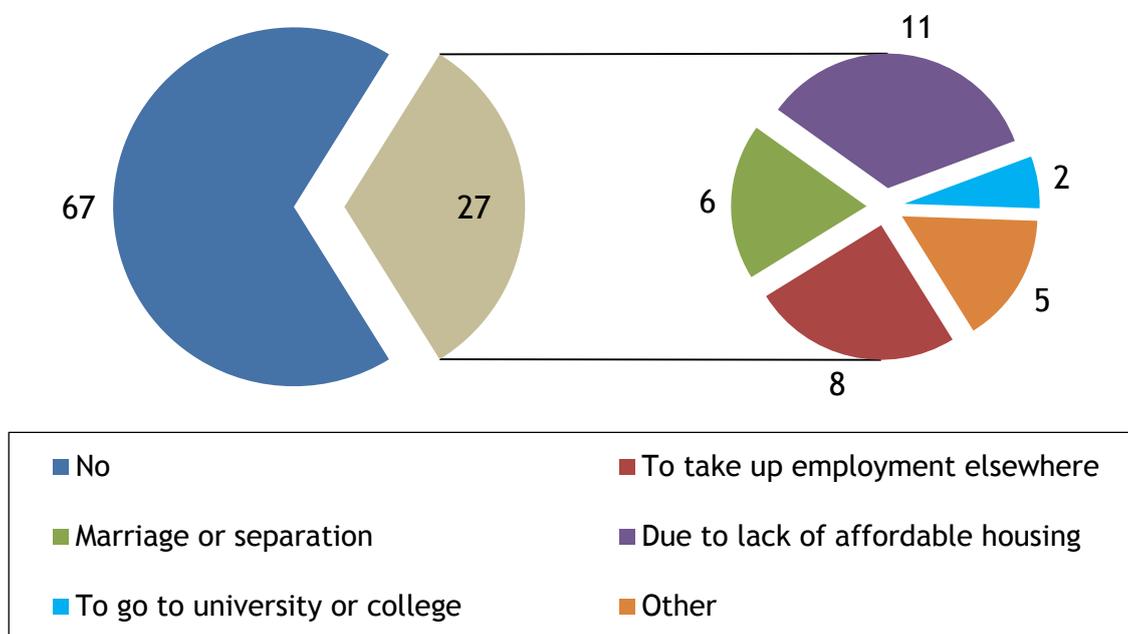


Fig 1.6 - Migration and reasons for leaving

Fig 1.6 shows that 29% of Parish residents who returned questionnaires were aware of other household members who have had to leave the Parish in the last 5 years.

The reasons for members of the households leaving were varied but it is worth noting that 11 cases involved a lack of affordable housing.

vii) **Support for small number of homes to meet local peoples' needs**

A fundamental question in the survey was question 9 which asked whether people are in favour of a small number of new homes in the Parish to meet the needs of local people.

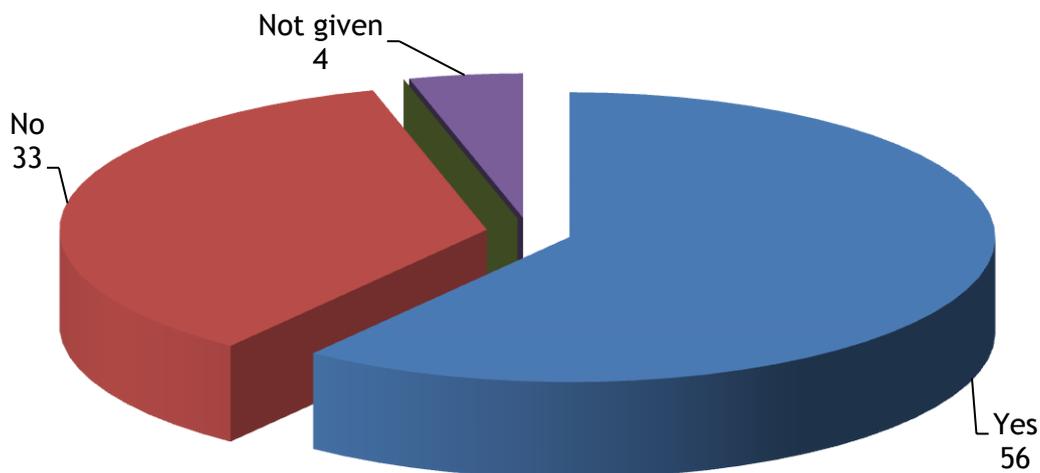


Fig 1.7 - Support for homes for local people

Fig 1.7 shows that 60% said that they are in support of a small number of homes to meet local peoples' needs, while 35% of respondents are not in support. 4% did not provide an answer to this question.

The most popular reasons specified in the comments to support respondents' answers are shown in the word cloud below:



It can be seen that the main reasons were those who did not want additional housing due to the proximity to Corby, the wish to maintain the greenbelt and traffic issues. Those that were supportive wanted homes for local people and homes to support the elderly members of the community.

### viii) 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 a Parish can be considered desirable and sustainable. Ensuring that people will want to take up residency and live in a Parish both now and in the future are important factors when considering the provision of new homes.

The first question (question 20) asked which of the 'positive' factors of life in the Parish best described Cottingham.

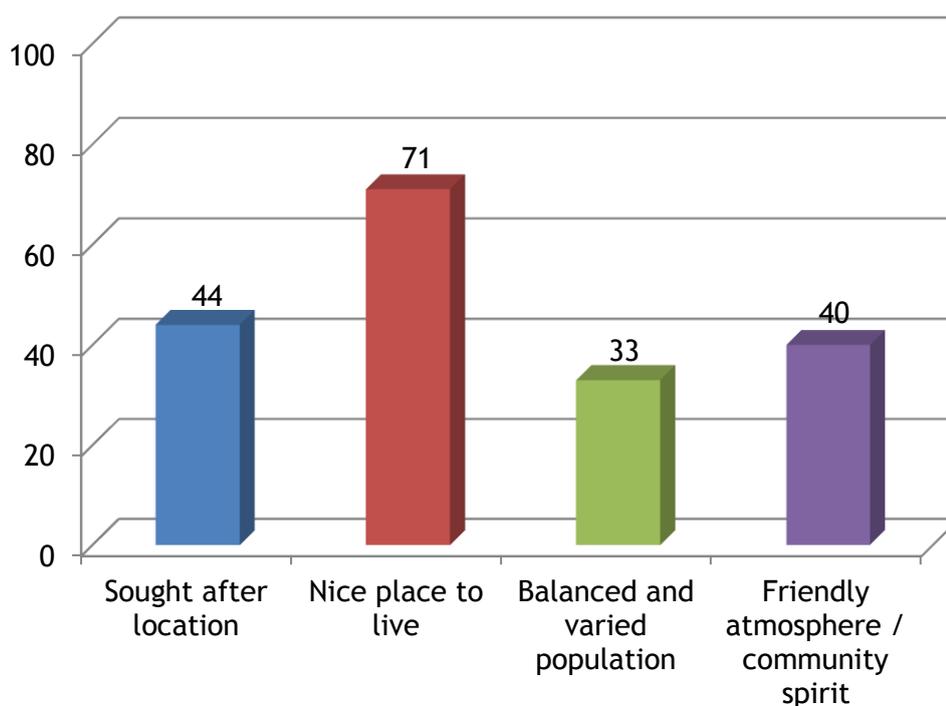


Fig 1.8 - Life in the Parish - positive factors

From fig 1.8, above, it can be seen that many respondents hold positive views about life in Cottingham, with 76% believing that the Parish is a nice place to live.

47% believe it is a sought after location in which to live; 43% believe it has a friendly atmosphere/community spirit; and 35% believe that the Parish has a balanced and varied population.

The second question (question 21) sought locals' perceptions on the potentially negative aspects of life in the Parish.

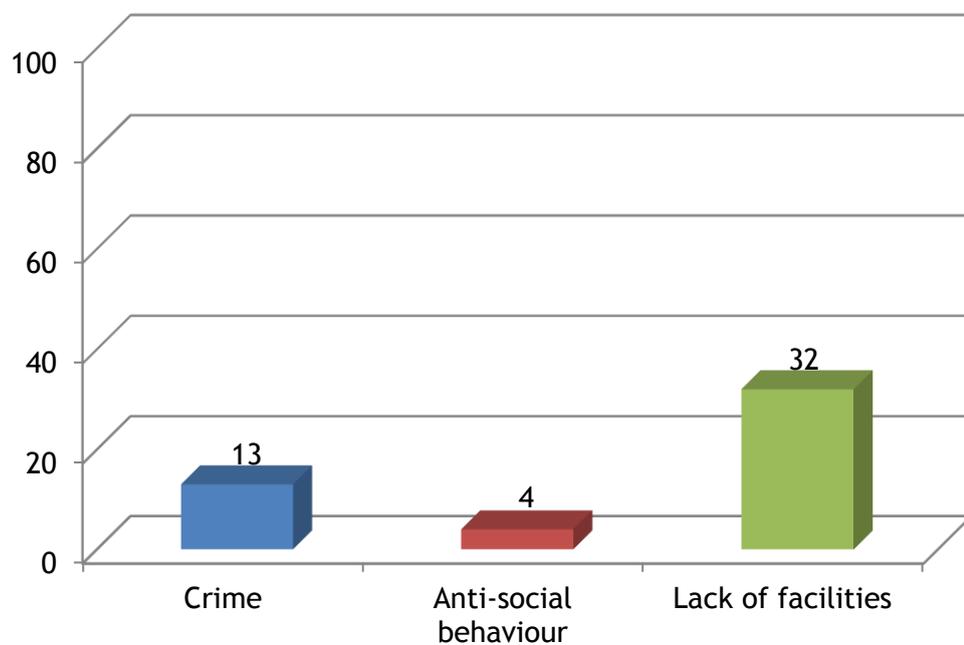


Fig 1.9 - Life in the Parish - negative factors

As can be seen from fig 1.9 above, some respondents consider that Cottingham suffers from some of the 'negative factors' that affect many communities.

34% of respondents stated that there is a lack of facilities in the Parish.

14% think that crime is a problem and 4% believe that anti-social behaviour is a factor.

Some respondents provided further details around their thoughts on this question. These can be found overleaf.

Corby Place Local verges  
Police Presence skate Park  
Village Buses House Youth Cottingham  
Cash Point

Of the 32 responses who felt that the Parish lacked facilities the highest numbers referred to the need for improved police presence.

ix) Adequate housing in the village

Question 22 asks respondents if they felt that there was a lack of adequate housing.

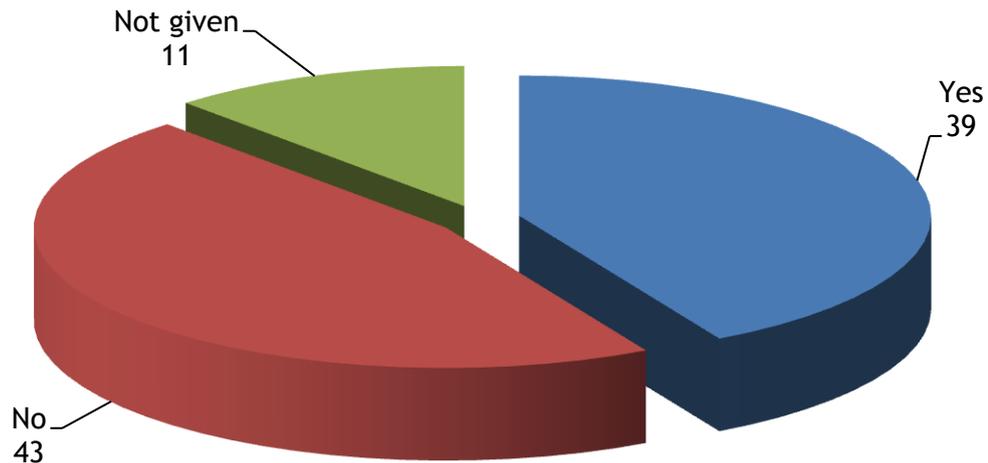


Fig 2.0 - Perceptions on the provision of adequate housing in the village

Fig 2.0 shows that 42% of respondents believe that there is a lack of adequate housing in Cottingham, with 46% of respondents believing that there is not a lack of adequate housing.

Of the 39 responses who felt that the Parish had a lack of adequate housing specific comments are grouped below and reflect the answers displayed at point 5 where respondents felt a need for affordable homes as well as homes for the elderly and young families.

**Bungalows** Live **Young People** Elderly  
**Affordable Housing** Bed Houses  
**Village** Family Homes  
**Starter Homes** Single People  
**Affordable Homes** Cottingham **Smaller**