

MARSH GIBBON PARISH HOUSING SURVEY February 2014

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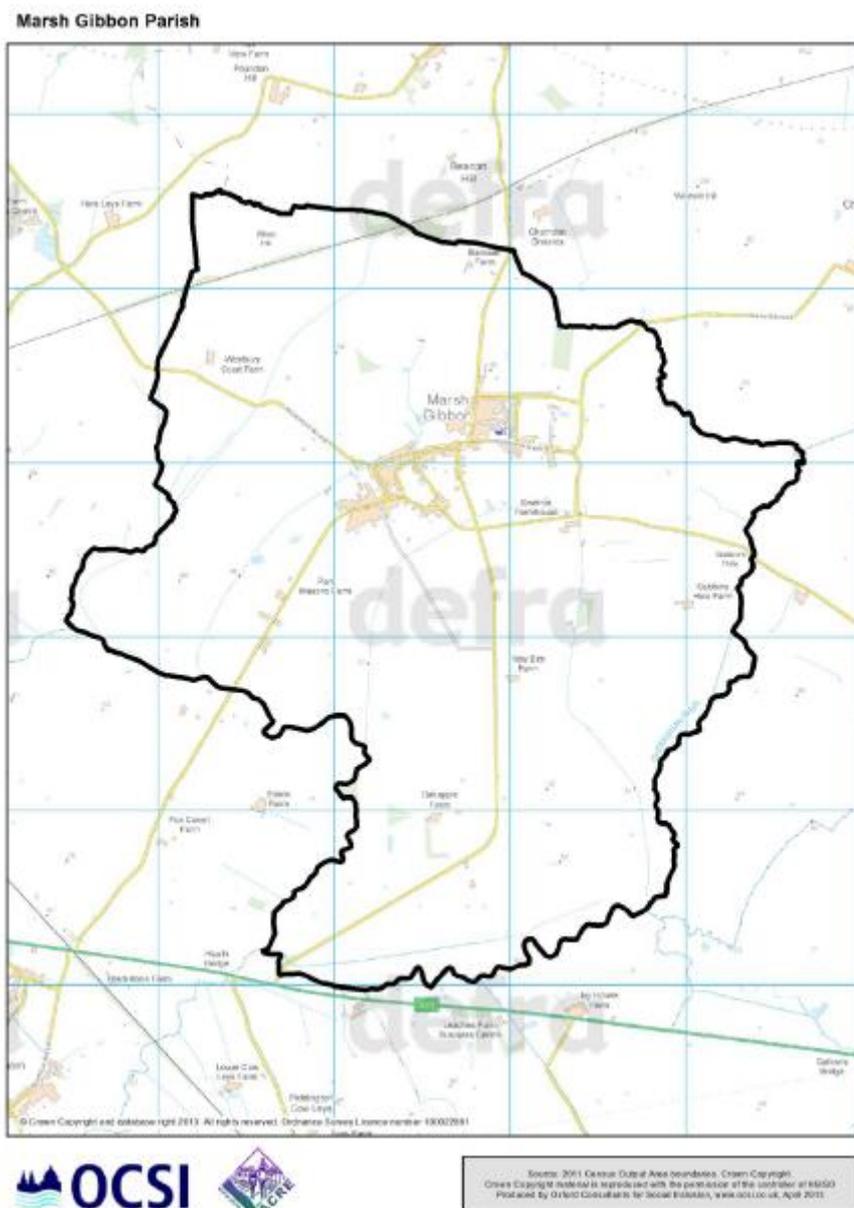
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HOUSING SURVEY, MARSH GIBBON PARISH, FEBRUARY 2014

1. Introduction

This general housing survey has been commissioned by Marsh Gibbon Parish Council. The intention is to support and inform their Neighbourhood Development Plan process, to help establish a picture of housing needs in the parish and to act as a means for the community to detail their aspirations for housing within the parish.



2. Issues in Rural Housing Today

There are a range of significant issues across the country today with regards to housing and these issues are no strangers to rural communities.

High house prices deter many first-time buyers from making that critical first step onto the housing ladder. At the same time those at the topmost part of the ladder, usually elderly, often find themselves in long-standing homes that are too big and/or unmanageable. There are many of those already established on the ladder who are seeing a deterioration in the viability and provision of local services such as good local schools and leisure facilities for themselves and their children.

For young people the incomes of those who work in the immediate areas, (for instance in agriculture, tourism and village services) tend to be lower than regional averages, making it difficult for them to live in the villages in which they work.

For the elderly in rural communities it is very likely that the availability of suitable properties to downsize into is limited, as is access to supported living, good health facilities and shops etc.

All of the above are further exacerbated, in rural areas, by a general paucity of good transport options for small communities, where the longer-term viability of services is often doubtful. Further, the efficiencies of support networks are more easily compromised due to the relative geographic remoteness of many rural communities e.g. availability of emergency/medical/home help services, especially during periods of severe winter weather.

3. Survey Methodology

The Parish Council commissioned Jean Fox from Community Impact Bucks to conduct a general housing survey in the community to help decide what type of homes were needed in the parish in the next 20 years.

The survey comprised of three parts.

Part 1 - asked for information about the households who completed the form.

Part 2 - solicited opinions from respondents about what sort of housing type they thought appropriate for Marsh Gibbon.

Part 3 - asked for personal and confidential information for completion by those who considered they may have housing needs either now or in the future.

Survey forms were provided by Community Impact Bucks, based on a format originally designed by DEFRA and used by Rural Housing Enablers across the country, a format that is supported by Aylesbury Vale District Council.

In January 2014 these forms were hand-delivered to every household in Marsh Gibbon Parish. They were returned by Freepost by the deadline date of Monday 27th January 2014.

4. Part 1 - Survey Response

Of the 420 questionnaires distributed, 107 (26.00%) completed or partially completed forms were returned. It should be noted that not everyone who replied to the survey answered all questions. The response rate to the Marsh Gibbon survey conforms to the national average of around 25%.

An analysis of the 2011 census for Marsh Gibbons Parish revealed the following breakdown of households living within the housing types in Table 1 below.

TABLE 1 Housing Type - Gov't Census Data 2011	Households	Population	% of Pop.
Owned: Owned outright	118	241	24.9%
Owned: Owned with a mortgage or loan	157	464	47.9%
Private rented: Employer of a household member	0	0	
Private rented: Other	1	1	0.1%
Private rented: Private landlord or letting agency	46	100	10.3%
Private rented: Relative or friend of household member	2	8	0.8%
Shared ownership (part owned and part rented)	1	5	0.5%
Social rented: Other social rented	41	95	9.8%
Social rented: Rented from council (Local Authority)	15	31	3.2%
Living rent free	9	24	2.5%
Totals	390	969	

Further, of the above households, Table 2 below displays an indication of the % of the various households responding to the survey.

As can be seen, while approximately 30% of the households living in "Owned" properties responded to the survey, this figure fell to approximately 20% amongst "non-owned" households.

TABLE 2 Housing Type – Gov't Census Data 2011	Total Survey Return Households	2011 Census Households	% Return Rate
Owned: Owned outright	46	118	39.0%
Owned: Owned with a mortgage or loan	36	157	22.9%
Private rented: Employer of a household member			
Private rented: Other		1	n/a
Private rented: Private landlord or letting agency	8	46	17.4%
Private rented: Relative or friend of household member		2	
Shared ownership (part owned and part rented)	5	1	n/a
Social rented: Other social rented	7	41	17.1%
Social rented: Rented from council (Local Authority)	4	15	6.7%
Living rent free	1	9	11.1%
Totals	104	390	26.7%

TABLE 3

Number of bedrooms	Persons in Household							Total Respondee Households	Total Census Households	Survey Respondees as % of Census Bedrooms	
	0	1	2	3	4	5	6				
1 bedroom or bedsit		5	1					6	34	17.6%	
2 bedrooms	2	4	7	1				14	54	25.9%	
3 bedrooms	3	5	15	3	1			27	122	22.1%	
4 bedrooms or more	1	3	27	9	15	4	1	60	180	33.3%	
Total Survey Respondee Households	6	17	50	13	16	4	1	107			
Total Census Households								390			
Percentage of Census Households									27.4%		
Total Persons - Survey Respondees			17	100	39	64	20	6	246		
Total Persons - Census									969		
Percentage of Census Persons										25.4%	

TABLE 4

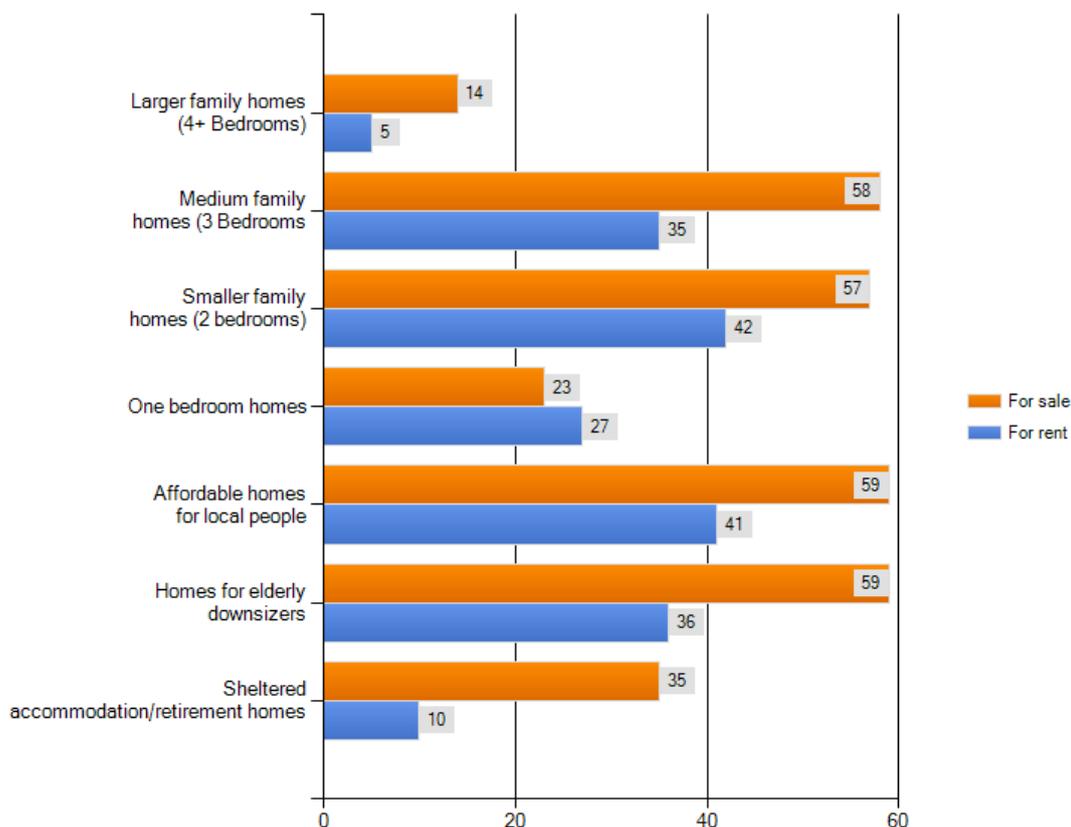
Age of Principal householder	Years household lived in Parish - as per Principal Householder						Totals	% of Principal Householders	% of 2011 census
	1-5	6-10	11-15	16-25	26-50	>50			
19 - 29	3						3	3.0%	10.7%
30 - 39	3	2				1	6	5.9%	16.8%
40 - 49	5	7	4	4	2		22	21.8%	22.3%
50 - 59	5	3	2	10	4		24	23.8%	19.8%
60 - 69	2	1	1	4	12	1	21	20.8%	18.4%
70 - 79	1	3		1	9	4	18	17.8%	7.1%
>80	3			1	1	2	7	6.9%	4.9%
Totals	22	16	7	20	28	8	101		

Table 4 is useful for identifying which age groups have not responded well to this survey. For example the 19 – 29 range could be specifically targeted further at discussion groups, workshops or events and venues, such as Mother and Toddler playgroups or sports clubs.

In the experience of the Rural Housing Enabler the responses to this Marsh Gibbon survey echo those normally received to similar surveys carried out in the area, i.e. the majority of responses in any survey of this kind come from:

- People who feel themselves to need housing now or in the near future.
- Their relatives.
- People involved in some way in community affairs who probably have an appreciation of the problems affecting the community as a whole, even if they do not have housing needs.
- People who wish to influence the future of the parish and help to shape new housing development to provide homes suited to the parish.

5. Part 2 - Housing Type – what type of homes do you think are required in Marsh Gibbon (please tick all that apply)



In total, 102 respondents answered this question. Of these responses, 15 indicated Self-Build Homes (see page 17) and 3 said ‘none’ or ‘no’ further building. One additional person indicated a house and bungalow but the questionnaire allowed only one box to be checked so the second choice has been included in the ‘Other’ box.

Housing Types - For the purposes of this survey the following descriptions have been used;

Owner Occupier

Owner-occupied (i.e. financed and built by private developers for owner occupiers or private landlords, whether persons or companies). This includes accommodation that is owned outright or is being bought with a mortgage.

Private Rent

Rented privately, defined as all non-owner occupied property other than that rented from local authorities and housing associations plus that rented from private or public bodies by virtue of employment. This includes property occupied rent-free by someone other than the owner.

Affordable Housing

Affordable housing is social rented, affordable rented and intermediate housing. From April 2012 affordable housing is defined in Annex 2 of the National Planning Policy Framework 2012 (prior to this, the definitions in Planning Policy Statement 3 apply). Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime.

- Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80 per cent of the local market rent (including service charges, where applicable).
- Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing. Homes that do not meet the above definition of affordable housing, such as “low cost market” housing, may not be considered as affordable housing for planning purposes.

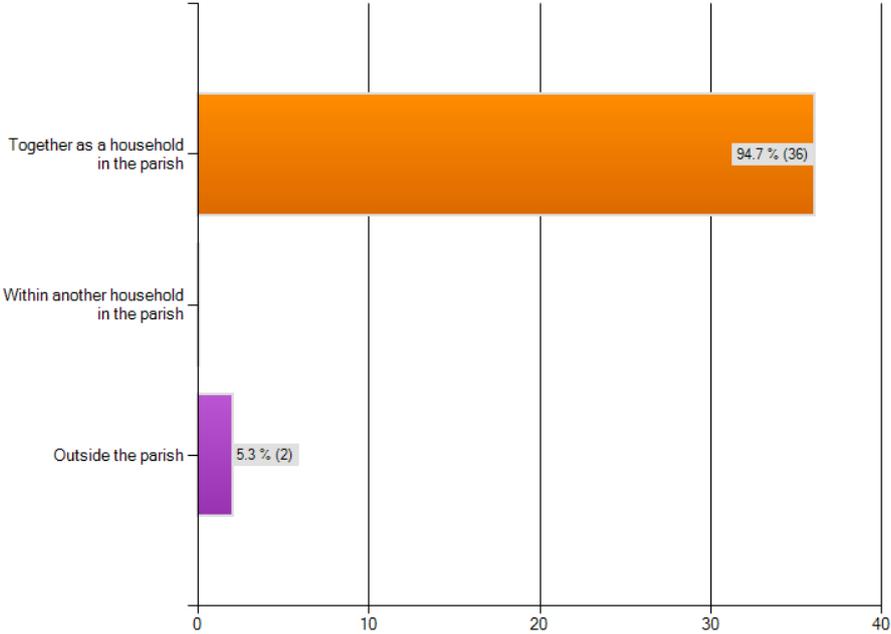
6. Part 3 - Housing Need

This part of the survey helps to gain a clearer picture of future housing need in Marsh Gibbon and can form the evidence base for planning any new developments or refurbishment opportunities, as well as helping to inform future policy making over the next 20 years.

It was completed by anyone who considered they may have housing needs either now or in the future. This included parishioners who were adequately housed at present but who might at some stage want to downsize, build their own home, rent affordable homes or move up into family homes etc.

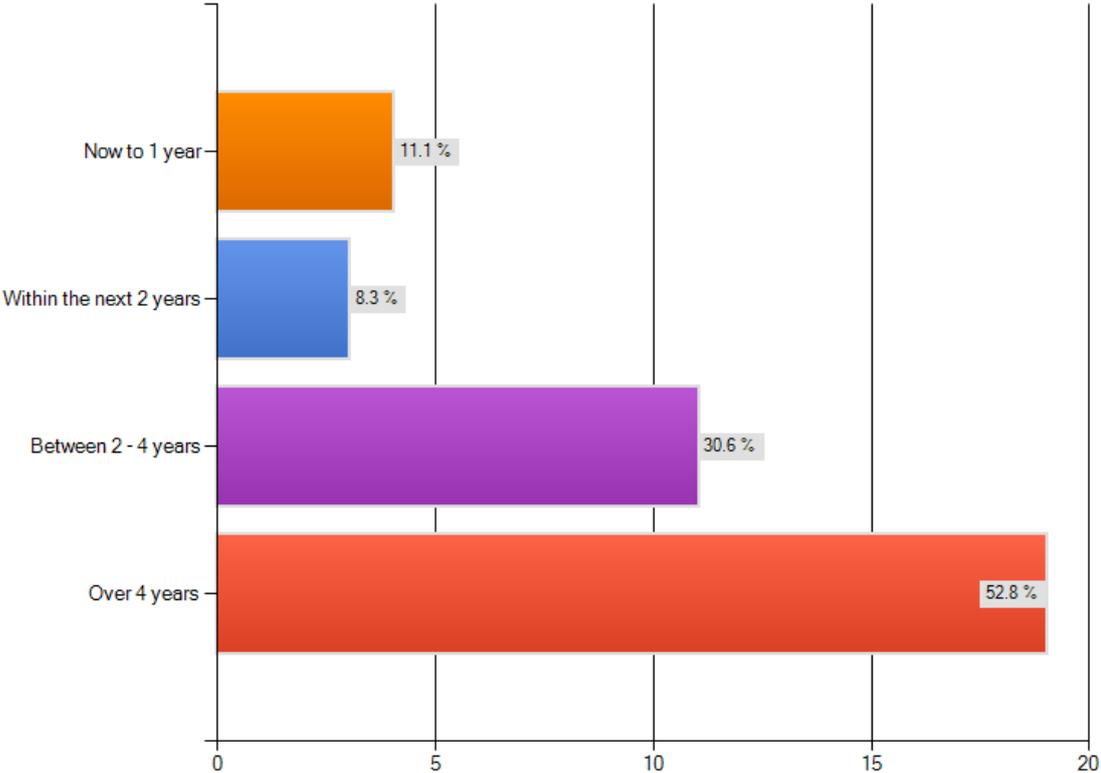
The following charts, illustrate the responses collected.

Where do those requiring accommodation live?

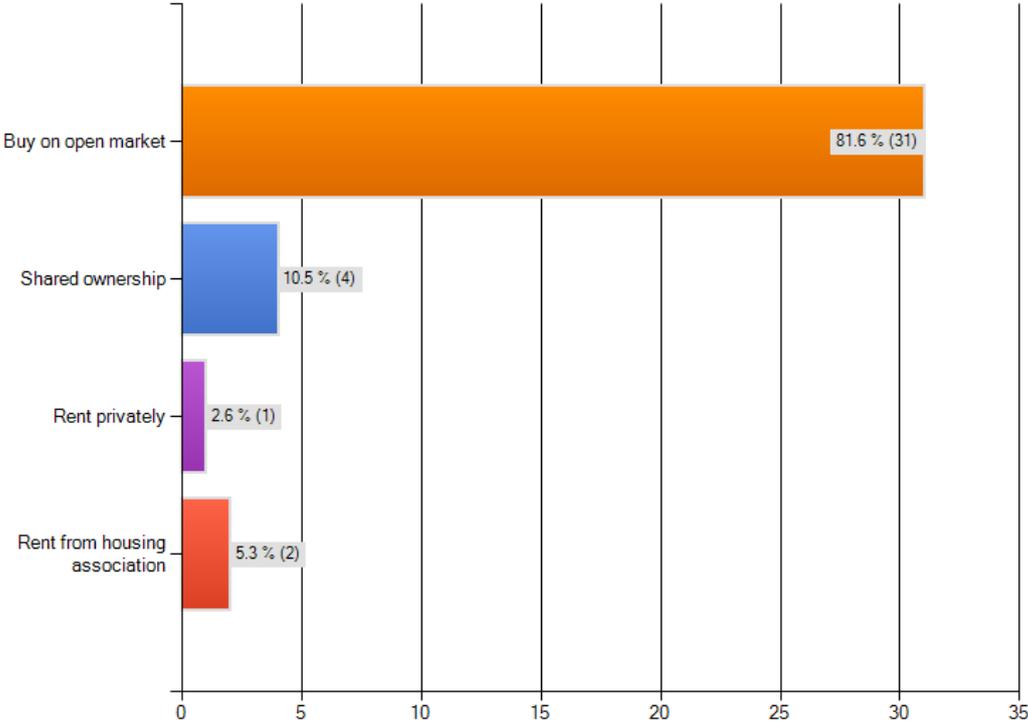


94.7% lived together as a household in the parish and 5.3% lived outside the parish but with connections to the community.

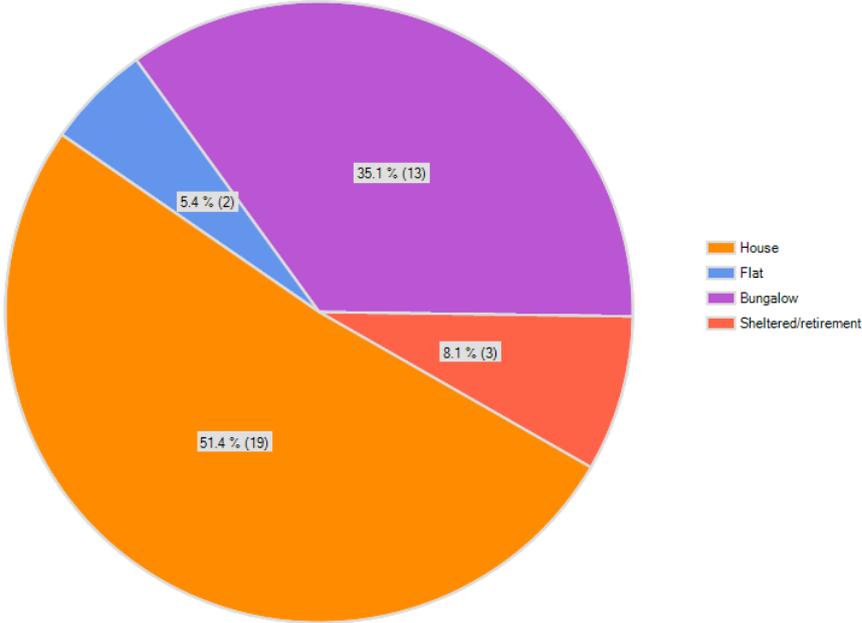
When do those requiring accommodation need to move from this home?



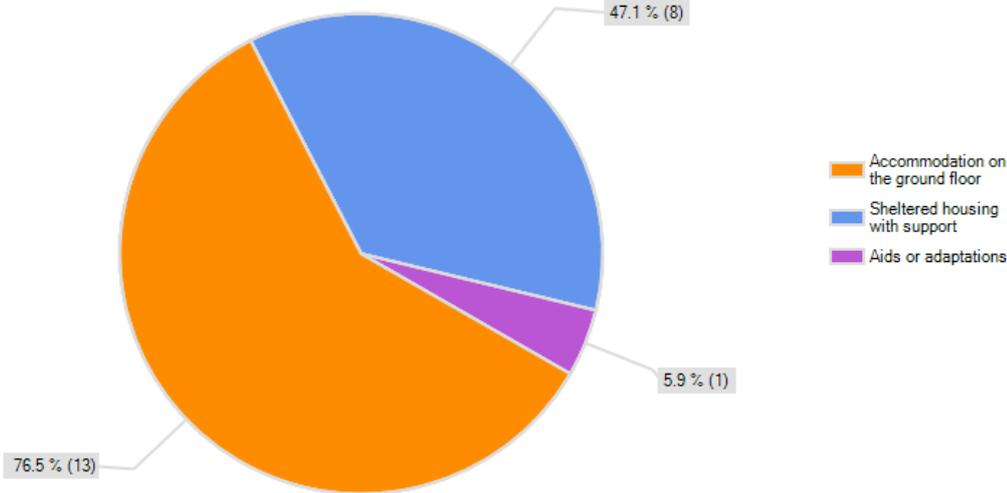
What tenure would you prefer? (please tick only one box)



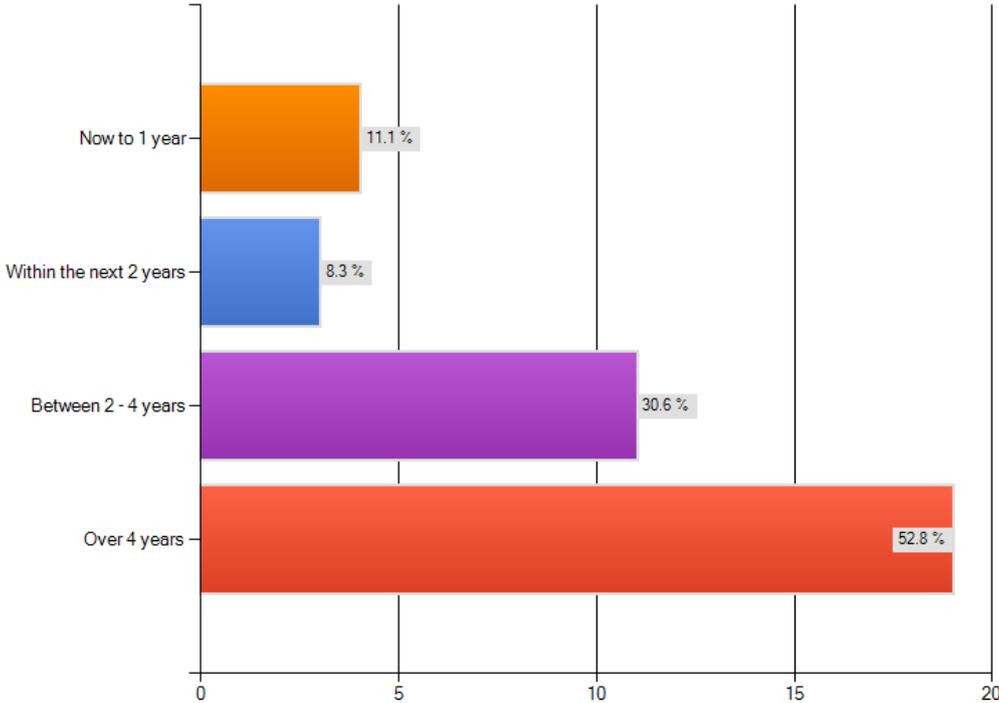
What type of accommodation would meet your needs?



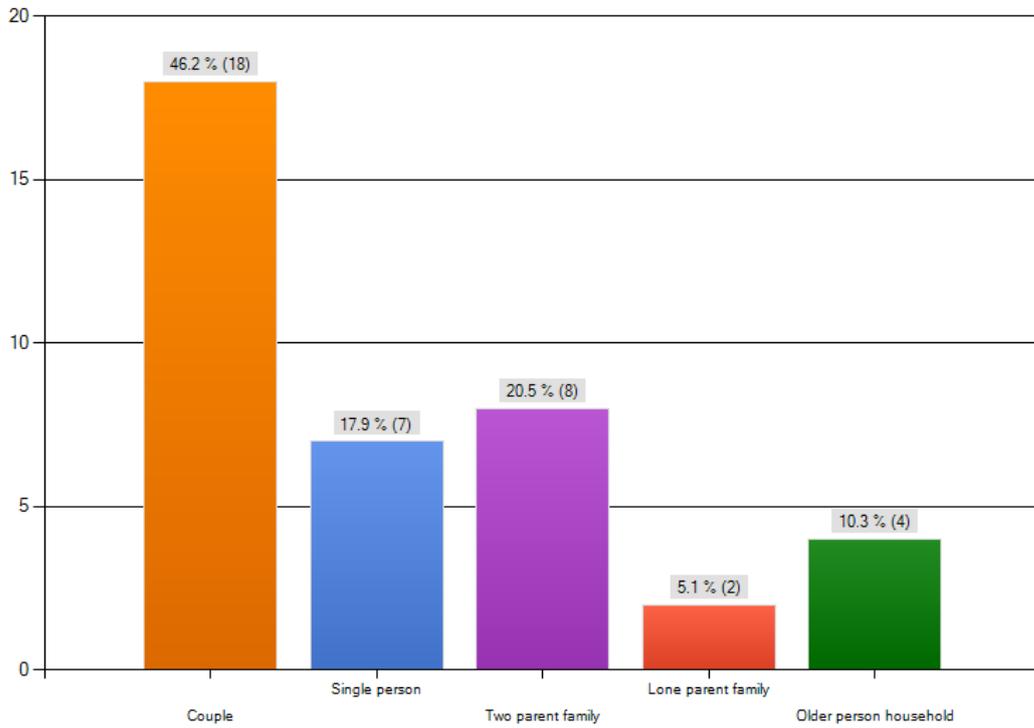
Does anyone in your household require or might require in the future any of the following?



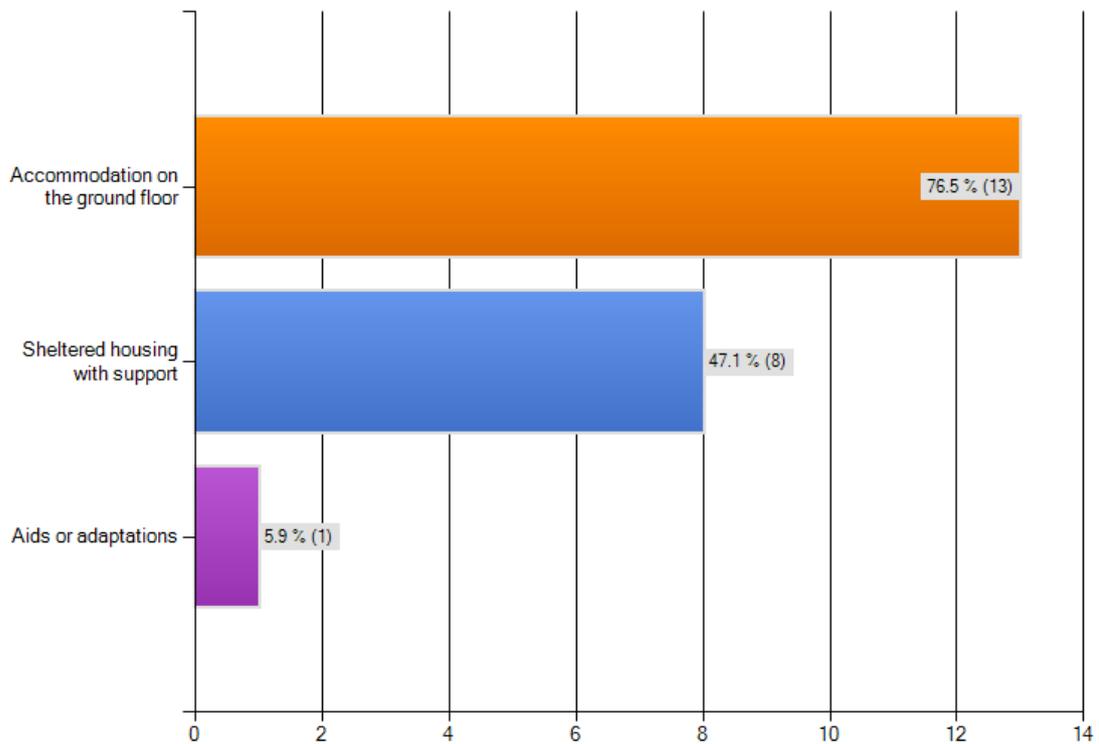
When do those requiring accommodation need to move from this home?



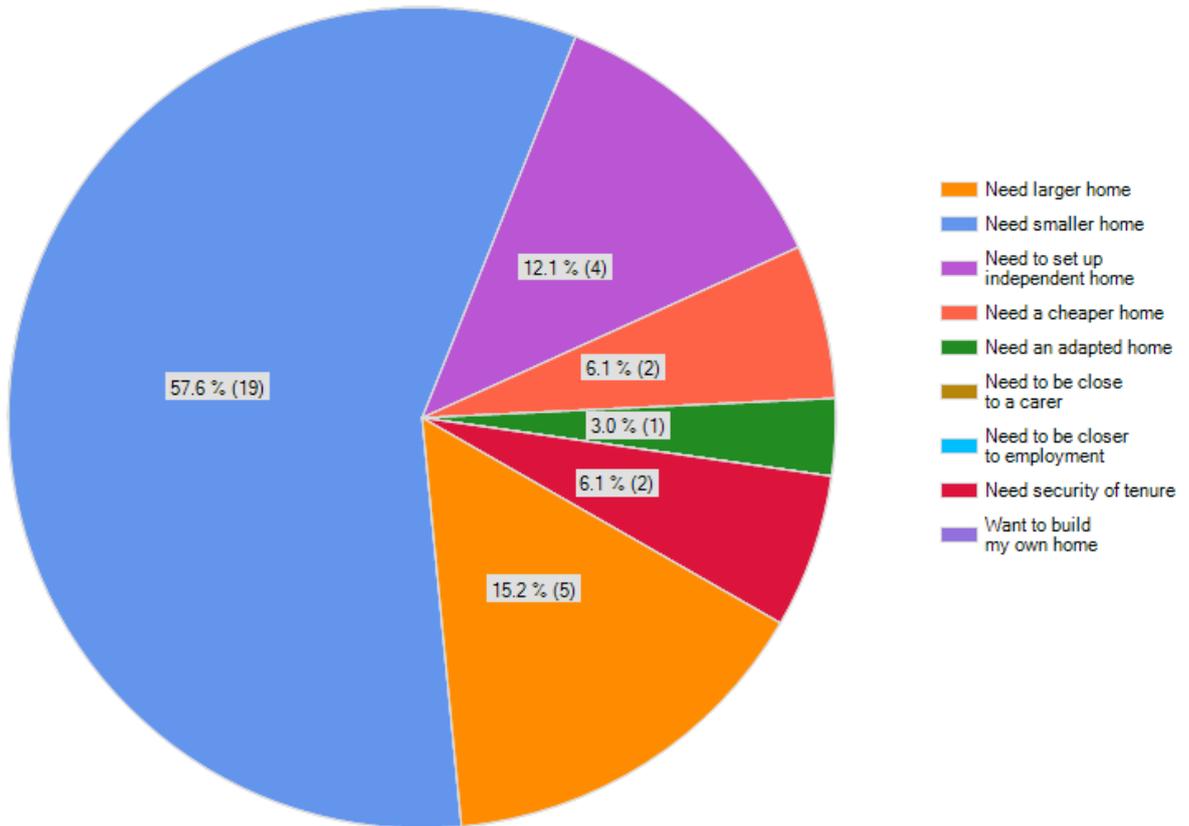
What type of household are you? (please tick only one box)



Does anyone in your household require or might require in the future any of the following?



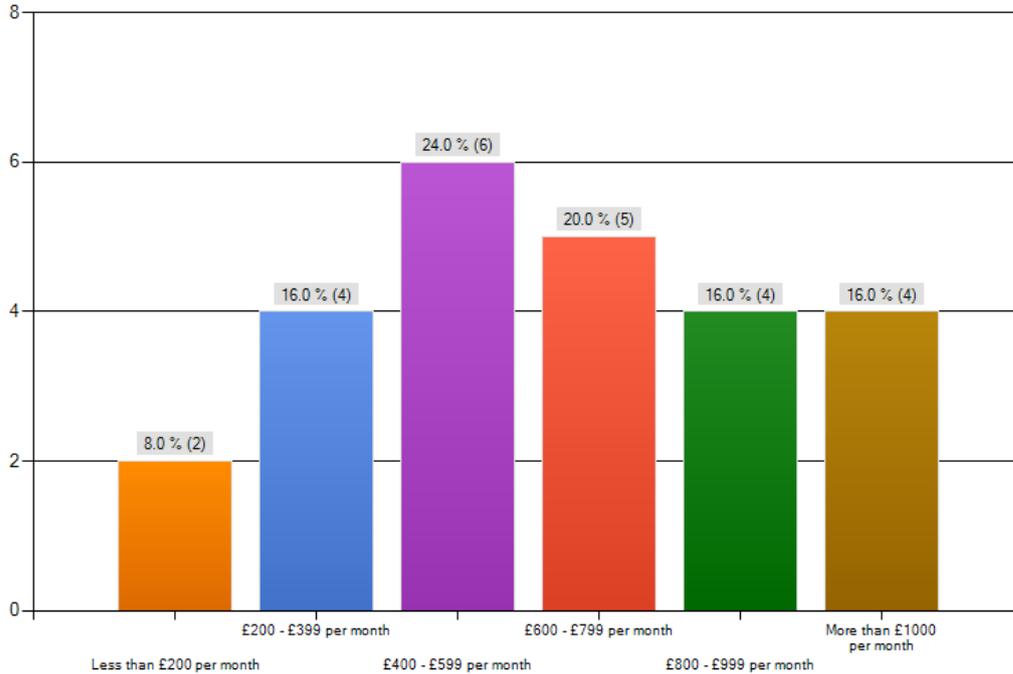
What is or would be your main reason for moving? (please tick only one box)



The majority of respondents to this question came from older homeowners in large (4+ bedrooms) wishing to downsize at some stage into smaller accommodation and the second largest group were growing families hoping to remain in the parish and find a larger home.

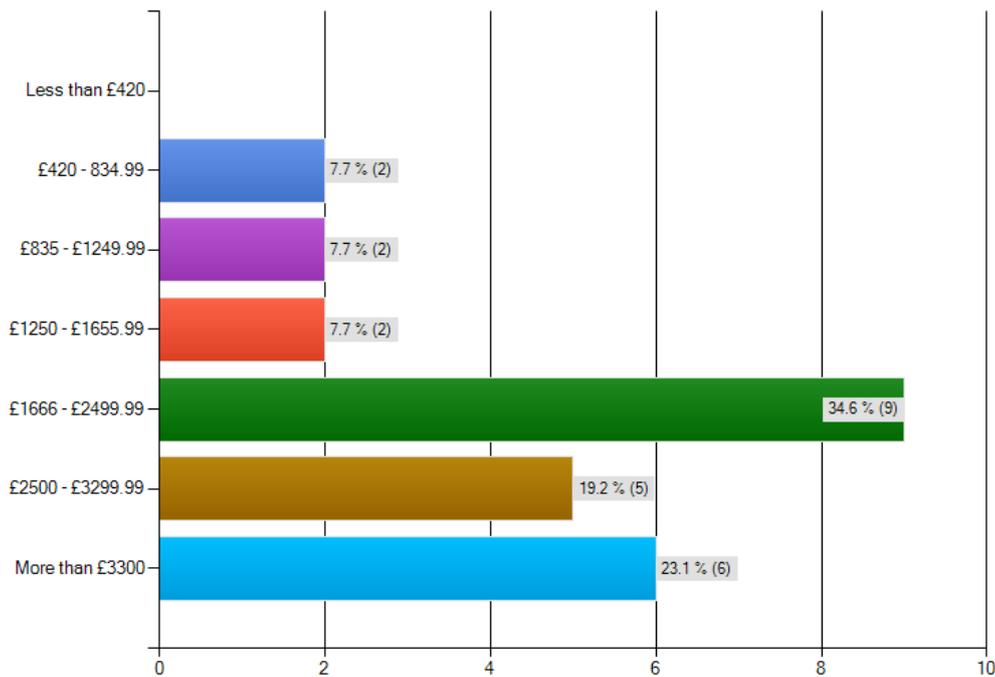
It is well documented that during the last decade there has been a marked shift in the percentage of “older” people in the community as a whole. The response to this survey in Marsh Gibbon reflects this trend. The majority of respondents to this survey were from larger 3 or 4 bedroom homes in the parish.

**What is the maximum rent or mortgage you could afford, including any service charges?
 (please tick only one box)**



This question was not really applicable to the majority of respondents, who were owner/occupiers hoping to sell a larger property and downsize. The higher end of the chart (between £800 and over £1,000 per month), generally came from professional families, already on the housing ladder, hoping to purchase a larger property.

Could you please indicate the total take-home pay (after tax and deductions), including benefits of everyone in the household responsible for the housing (rent or mortgage)



7. Comments

Space was included in the survey to allow people to make comments, and these are reproduced below in full.

It is of interest to note that of the 19 comments the principal 3 themes of the comments are:

1. A perceived requirement to downsize because of age
 2. Support for affordable housing for younger people/families
 3. Requirement for local infrastructure – shops/schools etc. to be upgraded
- *“Rather than additional housing, the village is more in need of a basic infrastructure, i.e. shops, frequent bus services, improved street lighting, footpaths and adequately maintained roads.”*
 - *“If we accept the principle of a gradual expansion of the village i.e. the 4 houses per year previously proposed this should be by means of small developments of mixed houses. We see no evidence of a need to build “cheap” houses which turn out not to be affordable by those who would want to live in them, it's more appropriate to have such accommodation in Aylesbury or Bicester close to employment opportunities.”*
 - *“The key issue is the size of any proposed development. Small developments of five houses or less that harmonise with the existing spread of properties is the way forward. Large developments of 20 or 30 houses (similar to the scheme proposed to financially support the development of the school) is not. Making Marsh Gibbon a community which people will want to live, work and contribute to should be the overriding aim.”*
 - *“Present home on the market for sale, not now suitable for our age. Require more modern, centrally heated bungalow type property for retirement. I may have to move nearer to town for facilities like doctors, shops, solicitors, carers and community (equity in existing property).”*

- *“Marsh Gibbon is a lovely village and I hope that it remains that way after any development. Provision should be made to give accommodation to young families. However this should not be to the detriment of green open spaces. Near current properties and areas outside the village boundary should be looked at. Also, if new houses are built then provisions for villagers should be established such as a shop.”*
- *“Small developments are far more preferable to large (10+ houses) plans that would destroy the community and village life. This is a traditional village that enjoys the wealth of benefits because of the slow, small changes that have happened over the years. New people moving in are able to be included and welcomed into village life because of the small numbers. Large developments would risk becoming separated enclaves.”*
- *“I would like to see another type of development like Suffolk Court or a small close of bungalows on the market to buy.”*
- *“If the village expands, must improve on amenities such as a village shop.”*
- *“Any new houses need to be at affordable prices. The new houses built by Hastoe were very nice and of a high standard but were too expensive for local people to afford.”*
- *“Extending Marsh Gibbon COFE Primary School to accommodate the last two years before Secondary School would be fantastic (and necessary) particularly if more family housing is to be created.”*
- *“The additional housing that would benefit us would be retirement type homes that my mother would be able to afford to buy to enable her to live closer to us as she gets older. There is currently nothing in the village that she could afford to buy.”*
- *“We love Marsh Gibbon and married in the local church. We really want to stay but a lack of housing and a clean, well-stocked friendly shop are driving us to look elsewhere. We hope this survey enables development so we can stay.”*
- *“Key needs are for smaller accommodation units for young 'starter' renters or home owners and for the old who have finished families, not large family homes, of which there are plenty in Marsh Gibbon. A good residential home for locals would be valuable. All development to be in village (i.e. already built) area - - no ribbon development on roads out of village or on land outside village.”*

- *“Although I have lived in the village for 30 years, should I need in the future to downsize, I would need accommodation near to either my son's or daughter's families - both many miles from Marsh Gibbon. I should however like to comment on two points. The amount of very heavy good vehicles passing through the village on its narrow lanes. The in-filling for housing development is accepted but any new estate would be detrimental to the village - and the extra traffic on narrow roads, dangerous.”*
- *“More care needed to clear village of rubbish and leaves, surface water needs to be removed faster i.e. water trenches to be dug out, roads to maintained better and sooner, Car parking on roads needs looking at, traffic speeding through village needs looking at.”*
- *“Off-road parking essential, far too many cars parked on footpaths, the noticeboards have posters with 2011 dates. Re-site school in Clements Lane.”*
- *“Information is provided on the understanding that it is confidential and will only be used for the purpose of this survey. Any stored data is required to be stored in full compliance with the data protection act 2003 regardless of the location of stored data.”*
- *“Before there are any large developments in Marsh Gibbon to cover more land so water can't drain away. The village needs a bit of TLC, gulleys need to be cleared and grass verges cut and also roadside drain that have been blocked for at least 12 months. In the summer we have lorry road sweepers that have nothing to sweep and in the winter we don't see any therefore leaves build up in the roadside drains and pavements blocking roadside drainage so water floods onto roads and freezes. Many roads have potholes and are in need of repair.*

8. Additional Feedback Received

Marsh Gibbon Parish Council held a public meeting in October 2013 to solicit views about their Neighbourhood Development Plan. Approximately 60 people were in attendance. A very busy session was the mix/type of housing required, where 41 written comments were put on the flipchart. Five were not directly relevant to the question.

They report that of the 36 valid responses, 30 were in favour of either housing for the elderly to downsize into (6), starter homes for young people (9), small/mid- size homes (8) and homes for both the young and elderly (7). There were six other responses, requesting mixed developments (3), affordable/rented (2) and for local people (1)

9. Points to consider

Homes for downsizers/elderly

In September 2013, 'Demos' published a report called 'Top of the Ladder' about the chronic undersupply of appropriate housing for older people. They consider that this is the UK's next housing crisis. "While all eyes are on those struggling to get on the bottom of the property ladder, those at the top are often trapped in homes that are too big and unmanageable. This is due to a lack of suitable homes to downsize into and in turn has a negative effect not just on older people's health and wellbeing, but on the rest of the housing chain."

The Top of the Ladder uses original quantitative research to investigate older people's housing preferences and the likely impact of giving them greater choice. It estimates that if all those interested in buying retirement property were able to do so, 3.5 million older people would be able to move, freeing up 3.29 million properties. Apart from these gains, retirement housing has a very beneficial effect on older people's health, wellbeing and social networks. It could save health and care services considerable resources.

The report suggests that this would be a triple-win for government, improving older people's lives while stimulating the property and home-building market, at little cost to the public purse. It recommends changes to the planning code to encourage the development of retirement housing, while also providing practical help and giving financial incentives to encourage downsizing. It concludes by arguing that the Government should adopt a 'whole chain' view of the housing market, as helping those at the top of the ladder will unlock supply and benefit those on every other step." *Source Demos

Affordable Housing

For the younger population the lack of finding affordable housing has been a problem for decades, but recently has reached crisis point. Incomes of those who work in rural areas, tend to be lower than the regional average which makes it difficult for people working locally. Locally for instance, for those in agriculture, tourism and village services wishing to live in the village in which they work. High house prices prevent first-time buyers from getting a foothold in the housing market. If young people are priced out of rural areas then the available pool of labour for the local economy and service sector will diminish. Alongside this, demand for services such as schools, shops and pubs will also decrease making their existence less viable.

The Royal Institute of Chartered Surveyors, Valuation Standards/Global UK, Red Book. (UK Valuation Standard) (UKVS) 3.7 conditions, state that when valuing all new build affordable homes, whether rural or otherwise the price will be based on comparable open market housing prices locally. Valuers are compelled to follow these standards and these conditions apply to rural affordable housing across the country.

The RICS standards in the Red Book bring together all factors that should be taken into consideration when valuing a new-build property, including: Value-adding factors such as: more efficient heating systems, enhanced levels of insulation and high-quality build materials which are offered as standard on Rural Exception developments of affordable housing.

Affordability for local people is achieved by selling a proportion of the equity, taking into account local financial circumstances and in line with how much the purchaser can afford. Unfortunately, because of the rise in house prices and with salaries not keeping pace, this often puts 'affordable' rural homes out of the reach of many. Mortgages are particularly difficult to obtain in the current climate, lenders expecting a higher deposit of at least 20% and an exemplary credit history. Rent is now charged at 'affordable' up to 80% of open market rental values and not normally at 'social' rent levels, although generally the 'affordable' rent is set at a level that fits within the Local Housing Allowance housing benefit.

Self-Build

Fifteen people supported self-build and four people expressed an interest in developing their own homes. The following are models of self-build available;

Self-Build one-off - The design and construction process is undertaken by the owner who also carries out a fair proportion of the actual building work too.

Contractor built one-off home- Owner manages the design process, selects a contractor who then takes care of the construction work.

Kit home - Select preferred kit home and the kit home company then erects the house.

Independent community collaboration – The community work together to acquire a site to split up into plots, then organise the design and construction of their individual homes. Possibly by way of a Community Land Trust (CLT).

Supported community self-build group - A social landlord or a community Self Build Agency helps build a group of homes together. Some funding may be available through the Homes and Communities Agency (HCA) Community Led Project Support funding to help groups get started.

Custom Build - Developer built one-off home. A developer with a site and approved design takes care of everything; to save costs.

Developer led group project - A developer organises a group and builds the homes; often, to save costs, the self-builders finish them off. Possible CLT.

10. Conclusion

From the results of this survey it is clear that the majority of the people who responded, support a mix of housing development in the parish. The most popular choices, almost equally supported were;

- Homes for elderly downsizers, for sale on the open market
- 2 and 3 bedroom homes for sale on the open market
- Affordable homes for local people

If homes could be provided for the elderly downsizers this would free up some larger homes for the five families who expressed a need for bigger family homes. The main issues would be to ensure that the smaller homes remained in perpetuity for local people and it could not be guaranteed that there would be older parishioners in a position or with the desire to move to smaller accommodation when the units were complete. If any smaller homes built were sold outright on the open market this would not then address the problem for future generations of downsizers, as it is possible that the homes would be extended and enlarged, One solution might be to build a small scheme of 6 age-restricted homes on a fixed shared equity, leasehold basis with a Community Land Trust (CLT) holding say a 20% share. This might include a clause in the lease that prohibits extensions to ensure that the properties remained small.

Affordable homes for local people were equally-well supported with the majority of respondents indicating that they thought these homes should be for sale or shared ownership. A small scheme of around 6 affordable homes, either as a rural exception scheme, Community Right to Build Order as part of the Neighbourhood Development Plan or by way of a CLT, would be of benefit to the community but it should be noted that any properties built would always be valued for shared ownership at the open market price and a percentage of the value would then be offered to potential purchasers. In the current climate mortgages are difficult to obtain and the community might need to consider that rented tenure might be the best option.

Fifteen people supported self-build and four people expressed an interest in developing their own homes. This could also be part of a CLT or an entirely separate community group.

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APPENDIX I

Contacts and signposting

HCA, HAPPI (Housing Our Ageing Population, Panel for Innovation) Report June 2009.
<http://www.homesandcommunities.co.uk/Housing-Ageing-Population-Panel-Innovation>

The Joseph Rowntree Foundation, www.jrf.org.uk

Age Concern Fact Sheet, Housing Options SF50. www.ageconcern.org.uk. This factsheet includes information on:

- Help available for people to stay in their home
- Homeshare scheme
- Rented housing from the council or housing association
- Private rented
- Sheltered housing
- Moving in with relatives

Rural Services Network www.rsonline.org.uk. The Rural Services Network is a membership organisation devoted to safeguarding and improving services in rural communities across England. The network has three main purposes:

- Representing the case for a better deal for rural service provision
- Exchanging useful and relevant information
- Developing and sharing best practice

ACRE

Action with Communities in Rural England is the national umbrella body of the Rural Community Action Network (RCAN), which operates at national, regional and local level in support of rural communities across the country. They aim to promote a healthy, vibrant and sustainable rural community sector that is well connected to policy and decision-makers who play a part in delivering this aim. ACRE is nationally recognised for its expertise in ensuring rural community-led solutions are central to public policy debate.

www.acre.org.uk

<http://www.defra.gov.uk/crc/rural-housing-at-a-time-of-economic-change>

<http://www.selfbuildportal.org.uk/>

<http://www.communitylandtrusts.org.uk/>