



Warwickshire
Rural
Housing
Association



**A DETAILED INVESTIGATION
INTO THE
HOUSING NEEDS OF
SHIPSTON-ON-STOUR**

**Produced by
Warwickshire Rural Housing Association
in conjunction with
Shipston-on-Stour Town Council**

January 2005



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1. Introduction

Shipston-on-Stour Town Council has been concerned for some time about the lack of suitable affordable housing in the town and the fact that both young and older people may have had to move elsewhere to find suitable accommodation.

Warwickshire Rural Housing Association (WRHA) works with local councils and local authorities to investigate the need for and ultimately provide affordable homes for local people. The first step in the process is to undertake a housing needs survey. This provides an overview of the current housing situation and an indication of local affordable housing needs.

The survey form was agreed with the Town Council and a copy delivered to every house in the town in November 2004. The return date for the survey was 30 November 2004 and returns were made via a 'Freepost' envelope directly to WRHA.

2. Purpose of the Survey

The survey was carried out primarily to obtain evidence of affordable housing needs in Shipston-on-Stour. This evidence can be used in a number of ways:

1. The evidence can be used to inform the District Housing Strategy - to provide clarity on the type and tenure of additional housing required.
2. Whilst there is a policy of restraint on new housing development in rural areas, this restraint can be relaxed to meet local needs. Policy COM1 of Stratford on Avon District Council's Revised Deposit Draft (January 2003) Local Plan Review 1996-2011 deals with the principle of 'Local Choice'. In essence, this gives rural communities in the District the opportunity to shape their future and help determine how their housing needs could be met.

Policy COM1 applies to the Main Rural Centres in the District. Shipston-on-Stour is designated as one such 'Rural Centre'. Policy COM1 encourages communities to obtain evidence of their housing needs by way of a detailed survey. The policy also gives rural communities the opportunity to put forward proposals for meeting any housing needs that are identified.

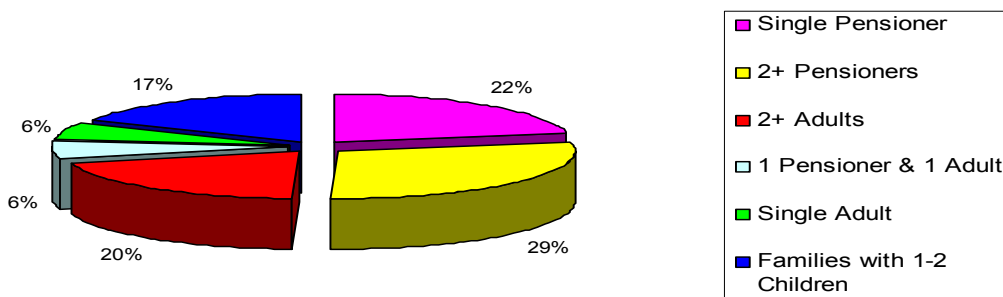
3. The evidence can be used to negotiate 'planning gain' opportunities with developers. It provides information that can be used to obtain an element of affordable housing for local needs in negotiation with house builders on 'windfall' sites.
4. The information obtained from such a survey is invaluable at a local level. Such information can be acted upon and taken on board in the decision making process when housing issues arise.

3. Respondent details

Approximately 2400 survey forms were distributed and 599 were received in return, giving a return rate of 25%. This is an average level of response for a settlement the size of Shipston-on-Stour, especially considering that only people who have a housing need, or are interested in a local needs development, are likely to respond.

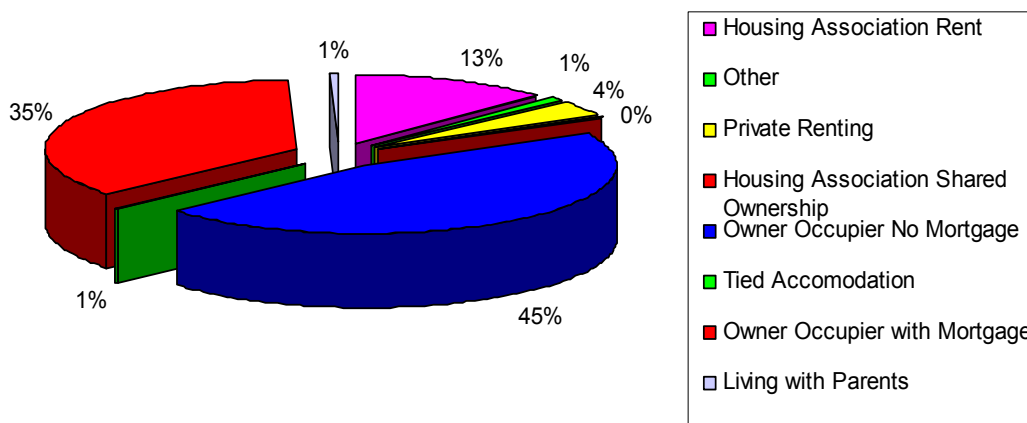
i) Household Size or Respondents

There was a good mix in terms of household sizes. This chart reflects the overall make up of the town, and in terms of household type, 2 or more pensioners gave the highest response rate at 29% followed by single pensioners, 22% and 2 or more adults, 20%.



ii) Tenure of all Respondents

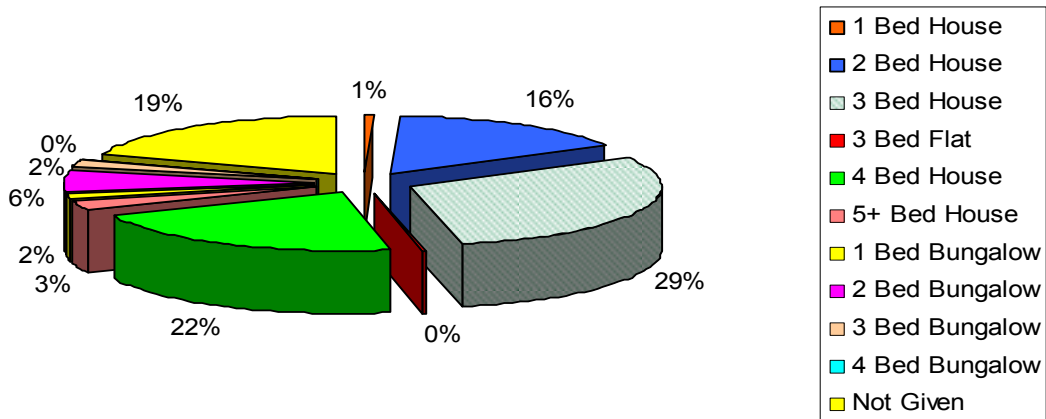
The current household tenure is given in the chart below. It is easy to see that owner-occupiers were by far the largest tenure group accounting for 80%. 45% are owner-occupiers with no mortgage on their properties. 13% of respondents are renting from a housing association and 4% of respondents are renting privately. There were 2 responses from people who live in a housing association shared ownership property, although this is shown as 0% on the chart. It should be noted that some of the returns may have been completed by the owner of the property, but who have children who require housing i.e. concealed housing needs, which will be identified later in the report.



iii) Property Types

The following chart details the types of property that respondents currently reside in.

From the chart we would consider that there is a variety of properties within the town with the single largest category of responses coming from those living in 3 bedroom houses. 19% of respondents did not answer this question; this could be due to fear of identification.

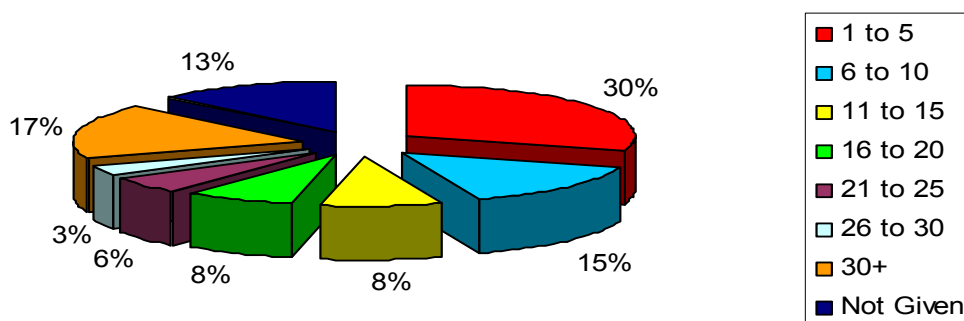


iv) Local Connection

The survey was directed not only at people currently living in Shipston-on-Stour, but also at individuals/households not currently living in the town with a strong local connection. People who currently live in the town completed 502 forms. 49 of these 502 responses came from individuals who also work or have relatives in the town. 4 people did not answer the question.

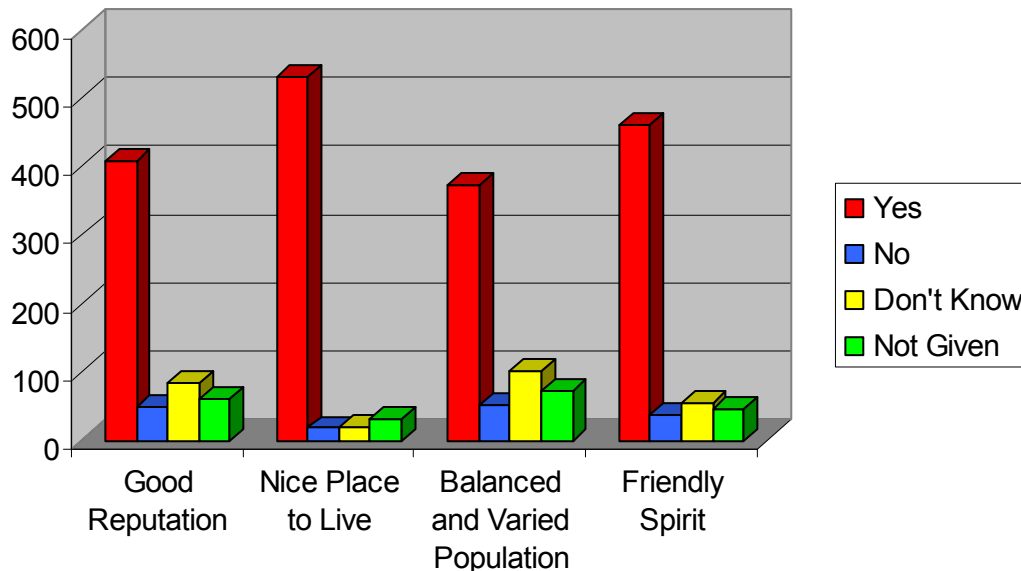
v) Period of Residence

The table below gives the number of years that respondents have lived in the parish. From this table it can be seen that the highest number of responses came from people who had lived in the town for 1-5 years followed by those who had lived in the town for 30 years and over. Overall, there was a good response from residents who had lived in the town for a variety of years. This shows that there has been a high level of inward migration into an increasingly popular town. These figures show the issue of an ageing population together with the long-term desirability of the town.

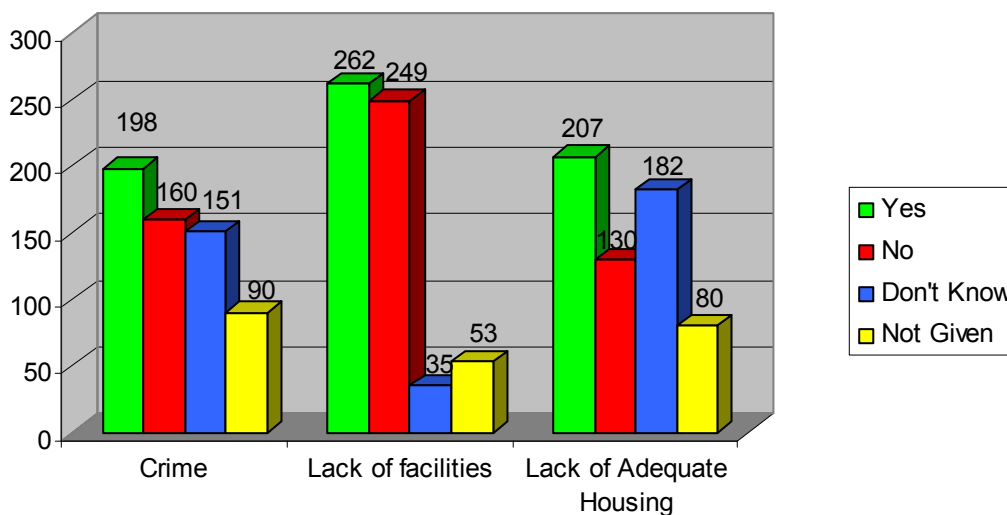


vi) Desirability (Sustainability)

The following two charts detail respondents answers to the 'desirability' questions. The answers to these questions allow us to build up a picture of life within the parish. This information can help assess whether any affordable homes that are subsequently provided in the town will be "sustainable". Ensuring that people will take up the tenancies and live in a town are important considerations when providing new homes.



From this first chart it is clear that Shipston on Stour is a nice place to live with a good reputation and Community spirit. The majority of respondents feel that there the local population is varied / balanced; however there is a small amount of residents who do not believe this to be the case.



As can be seen from the chart above, a number of respondents are concerned with the problem of crime. There were mixed feelings with regard to the town lacking facilities. A moderate number of respondents felt that there was a lack of adequate housing in the town.

Comments made regarding the lack of facilities indicated the need for:

- A six lane swimming pool

- A medical centre
- A video shop
- Parking for shopping
- Traffic Calming
- Ambulance and Police station
- Cinema
- More disabled parking
- More facilities for wheelchairs
- A train station
- A shopping Centre
- Internet Coffee shop
- A Takeaway/McDonalds
- Larger Supermarket/modern supermarket
- Improved and cheaper Bus Service / Circular Bus
- Improved Doctors
- Another Dentists
- Better Parks
- Night time bus from Stratford mid week
- Police on the beat
- Gym/Health and fitness club
- Improved facilities for mothers with children
- Coach Trips to Milton Keynes
- Good Bakery
- An Estate agents
- A supermarket with parking
- A nursing home
- River as a feature
- A bus shelter
- Facilities for the young people i.e. youth centre
- Regular farmers market
- Good quality book shop/newsagents
- Bowling Alley

Comments regarding the lack of adequate housing are summarised below:

- * *Lack of houses for first time buyers*
- * *No Shared Ownership properties*
- * *Too expensive for young people to buy. Those born here can not afford to live here*
- * *To many new houses*

- * *Shipston has an adequate supply of housing and any more would stretch local services*
- * *A need for cheaper houses to buy*
- * *In favour of a mix of properties including owner occupier*
- * *Lack of low cost housing*
- * *The houses in Shipston are totally out of the range of single (and often joint) first time buyers*
- * *Houses are too expensive*
- * *Shipston is already overcrowded – there are too many built up areas*
- * *Need for Starter homes*
- * *Working young persons move to other towns to find starter homes*
- * *Problem is too many houses. Totally outgrown infrastructure*
- * *Very few 3 Bedroom house in affordable price bracket*
- * *No young person or person with limited means can now afford to buy the cheapest available property*
- * *Housing needs to be affordable*
- * *Too many expensive family homes*
- * *Choice of housing – cheaper small first time buyers*
- * *Large homes but low cost*
- * *Low cost affordable housing across the ages*
- * *No affordable housing large enough*
- * *Lack of social housing and affordable housing to rent or buy*
- * *Too expensive for many to buy or rent*
- * *Affordable Housing must be for local people*
- * *Smaller bungalows / houses widows could afford to move to*
- * *Shipston has enough housing. It will loose its lovely town feel of it gets too big*
- * *High priced (housing) – not affordable*
- * *There is only executive style housing*
- * *Sheltered housing for sale*
- * *1 / 2 bed houses for first time buyers*

- * *Bungalows for the growing elderly population*
- * *Shortage of retirement homes at a reasonable price and good security*
- * *Too many commuters, people from cities and second homes*
- * *Developments concentrate on "Luxury" Homes*
- * *Not enough Housing Association properties*
- * *Flats for either first time buyers or the elderly*
- * *Properties must be attractive*
- * *Too many homes sold, not enough to rent*
- * *Starter homes / single accommodation needed*

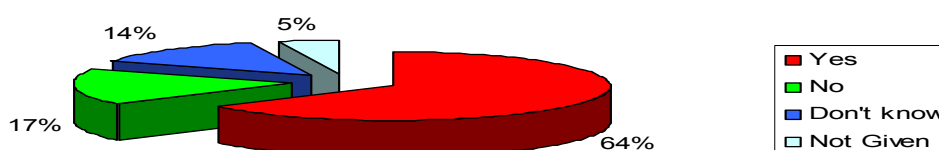
vii) Ethnicity

It is a requirement of The Housing Corporation (our regulatory body) that we monitor ethnicity within settlements where a Housing Needs Survey has been carried out. Below are the results of this survey. It is important to note that not all respondents returned this form and that there was not just one entry on each form. Consequently the results do not equal the total number of forms returned.

WHITE		MIXED		ASIAN / ASIAN BRITISH		BLACK / BLACK BRITISH		OTHER ETHNIC GROUP	
British	496	White & Black Caribbean	2	Indian		Caribbean		Chinese	
Irish		White & Black African		Pakistani		African		Other	
Other	4	White & Asian		Bangladeshi		Other		Refused	1
		Other	1	Other					
TOTAL	500	TOTAL	3	TOTAL	0	TOTAL	0	TOTAL	1

viii) Local Support for a Small Housing Development

One of the fundamental questions on the survey asks if there is support for a small local needs development. 64% of respondents indicated that they would be in favour of this, with 17% indicating that they would not be in favour. 14% of respondents would require further information regarding the development before making a choice.



4. Housing Need Analysis:

Of the 599 returns, 540 were from people who would be considered as adequately housed and would not be looking to move to alternative accommodation within the next 5 years. These respondents completed a form primarily to offer their support/objection towards a 'local' needs housing development as well as give their comments regarding the 'desirability' of Shipston-on-Stour. These were discounted from the rest of the analysis. Accordingly, as far as the requirement for affordable housing is concerned there are 59 returns detailing a specific housing need. However, 11 of these returns do not provide any details of the housing need and cannot therefore be included in further evaluation.

Affordability

Where households indicated a preference for shared ownership, their ability to enter into such an arrangement was assessed. The likely mortgage a household could raise (this was based on 2.5 times income) was compared against a 50% share of a shared ownership property. This '50% share' was determined by researching property prices in Shipston-on-Stour area, calculating an average price for the type/size of property then multiplying this by 50%. Households were assessed as to whether they could afford to enter into a shared ownership arrangement, if they could not do so they were re-classified as being in need of rented accommodation. The analysis of property prices for Shipston on Stour can be seen in Appendix 1.

The following table lists details of those respondents who feel they have housing needs. Respondents were asked to identify what they felt they 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 scheme would indeed meet the needs of those to be housed. Therefore, a 'reality tenure' is suggested to outline realistic provision and a brief explanation provided in brackets.

Within the next 2 years

RESPONDENT	WHAT REQUIRED	<u>REALITY</u> <u>TENURE</u>
Elderly Couple – Owner occupier no mortgage. Mobility problems with stairs.	Any Tenure - 3 Bed House	Shared Ownership – 2 Bed Bungalow DISCOUNT
Single Adult – living with parents, requires independence.	Any tenure – 2 Bed House or Flat	Rent – 2 Bed House or Flat (due to income level)
Family – Private renting, no security.	Any Tenure – 2 or 3 Bed House or Bungalow	Rent – 3 Bed House (due to income level)
Family – Housing Association Renting. Overcrowding issues.	Rent – 3 or 4 Bed House	Rent – 3 Bed House
2 Adults – Private renting which is unaffordable.	Shared Ownership – 2 Bed House	Rent – 2 Bed House (due to income level)
Single Adult – Private renting which is too expensive.	Rent – 2 Bed House or Bungalow	Rent – 2 Bed House (due to income level)
Family – Housing Association Renting, would like a better neighbourhood.	Rent - 3 Bed House	Rent – 3 Bed House DISCOUNT
Single Elderly person – would like	Nothing specified	Rent – 2 Bed House (no

to move nearer to family.		details provided on current tenure and income levels)
Single parent – Private renting which is too expensive.	Any Tenure – 2 Bed House or Bungalow	Rent – 2 Bed House
Single Elderly person – Owner occupier no mortgage. Current property becoming difficult to maintain.	Any tenure – 2 Bed Bungalow	Rent – 2 Bed Bungalow DISCOUNT
Single Adult – HA Renting. Needs to move to Shipston for work and care for partner (would consider property swap).	Any Tenure – 2 Bed House, Bungalow or Flat	Rent – 2 Bed Bungalow (due to partners needs)
Single Adult – living with parents, requires independence.	Any tenure – 2 Bed House or Bungalow	Rent – 2 Bed House or Flat
Single Elderly person – Private renting which is too expensive.	Shared Ownership – 3 Bed House	Rent – 2 Bed House (due to income level)
Couple – Private renting which is too expensive. Would like security or home ownership.	Shared Ownership - 2 Bed House	Shared Ownership – 2 Bed House
Single Adult – Private renting which it too expensive.	Any Tenure – 2 or 3 Bed House or Bungalow	Shared Ownership – 2 Bed House
Single Parent – Private renting which is too expensive.	Any Tenure – 2 Bed House	Rent – 2 Bed House (due to income level)
Couple – Owner occupier no mortgage.	Any Tenure – one bed House, Bungalow or Flat	Shared Ownership – 2 Bed House DISCOUNT
Single Adult - Living with parents, requires independence.	Any Tenure – 2 Bed House or Flat	Rent – 2 Bed House or Flat (due to income level)
Single adult – privately renting would like to move back to Shipston.	Any Tenure – 2 Bed House or Flat	Rent – 2 Bed House or Flat (due to income level)
Single Adult – Housing Association renting. Unhappy with property and area.	Rent – 2 Bed Bungalow	Rent – 2 Bed House DISCOUNT
Single Adult – Owner occupier with a mortgage. Financial problems.	Nothing specified	Rent – 2 Bed House DISCOUNT
Family – Owner occupier with a mortgage. No further details given.	Rent – 3 Bed House	Rent – 3 Bed House DISCOUNT
Single Parent – Private renting. End of tenancy.	Rent – 3 or 4 Bed House or Bungalow	Rent – 4 Bed House
Family – Housing Association renting. Caring requirements for a relative.	Any Tenure – 4 Bed House	Rent – 4 Bed House
Family – Housing Association renting. Overcrowding issues.	Shared Ownership – 4 Bed House	Rent – 4 Bed House
Elderly Couple – Housing Association renting. Current property too small.	Rent – 2 Bed House or Bungalow	Rent – 2 Bed Bungalow DISCOUNT
Family – Housing Association renting. Would like to move to Imington.	Rent – 3 Bed House or Bungalow	Rent – 2 Bed House DISCOUNT
Single Parent – Private renting	Rent – 3 Bed House	Rent – 3 Bed House

which is too expensive. Tenancy coming to an end.		
Single Elderly person – Private renting. Would like to move back to Shipston for family support. Mobility problems.	Rent – 2 Bed House or Bungalow	Rent – 2 Bed Bungalow
Single Adult – Owner occupier with mortgage. Property being sold due to separation.	Any Tenure – 2 or 3 Bed House or Bungalow	Rent – 2 Bed House (no details provided on income level)
Single Adult – Owner occupier with mortgage. Property being sold due to separation.	Any Tenure – 2 or 3 Bed House or Bungalow	Rent – 2 Bed House (no details provided on income level)
Family – Housing Association renting. Overcrowding issues.	Any tenure – 3 Bed House	Rent – 3 Bed House
Single Adult – sharing with family, overcrowding issues.	Rent – 2 Bed Flat, House or Bungalow	Rent – 2 Bed House
Single Adult – living with parents requires independence.	Any Tenure – 2 Bed flat, House or Bungalow	Rent – 2 Bed House or Flat
Single Elderly Person – Owner occupier no mortgage. Has mobility problems and requires support.	Any Tenure – 2 Bed Bungalow	Shared Ownership – 2 Bed Bungalow DISCOUNT
Family – Housing Association renting. Overcrowding issues with children sharing a room.	Any Tenure – 3 or 4 Bed House	Rent – 3 Bed House
Single Adult – Owner occupier with mortgage. Would like to move within the town	Any tenure - 4 Bed House	Shared Ownership – 2 Bed House DISCOUNT
Single Adult – Living with parents, requires independence	Any Tenure – 2 Bed House or Flat	Rent – 2 Bed House or Flat
Couple – Private Renting. Would like a garden. Lack of space in flat.	Any tenure – 2 Bed House or Bungalow	Rent – 2 Bed House DISCOUNT
Family – Housing Association renting. Current property too large.	Any Tenure – 2 Bed Bungalow	Rent – 2 Bed House (no details provided on income level)
Family – Housing Association renting. Property in poor condition. Soon will be overcrowding issues with birth of another child.	Any tenure – 3 Bed House	Rent – 3 Bed House (due to income level)
Single Adult – Owner occupier with mortgage. Would like to move to a larger property so can live with partner and children.	Shared Ownership – 4 Bed House	Shared Ownership – 4 Bed House (no details are provided on partner and number of children)
Single Adult – Sharing with family, requires independence. Over crowding issues.	Any tenure and property type	Rent – 2 Bed House or Flat
Couple – Private Renting. Unaffordable rent.	Rent – 2 Bed House	Rent – 2 Bed House
Single Adult - Living with parents. Requires independence.	Any Tenure – 2 Bed House or Flat	Rent – 2 Bed House or Flat
Single Parent – Private Renting.	Any Tenure – 2 Bed	Rent – 2 Bed House (due

Would like to buy a shared ownership property.	House or Flat	to income level)
Single Elderly Couple – Owner Occupier no mortgage. Mobility problems.	Rent – 2 Bed Bungalow	Shared Ownership – 2 Bed Bungalow DISCOUNT

Over 2 years time

RESPONDENT	WHAT REQUIRED	<u>REALITY</u> <u>TENURE</u>
Couple – Sharing with Family. Private Renting. Affordability issues.	Shared Ownership – 2 Bed House or Bungalow	Rent – 2 Bed House
Elderly person – Owner Occupier with a mortgage. Would like to downsize.	Any tenure – 2 Bed House or Bungalow	Rent – 2 Bed Bungalow DISCOUNT

It is apparent that there is a high level of interest with regard to social housing in the parish from potential applicants.

From the above we would assess that the greatest need is from single adults who are looking to move and to secure independent accommodation.

5. Conclusion

Warwickshire Rural Housing Association, in partnership with Shipston-on-Stour Town Council, has conducted a detailed study of the affordable housing need of the town. The study has not only investigated the actual housing need of Shipston-on-Stour, but has also ascertained residents views with regard to living in the town, as well as identifying local support for a development to meet local needs.

There is a need for both rented and shared ownership purchase and the exact need is as follows:

8 x 2 Bed Houses or Flats for Rent
12 x 2 Bed Houses for Rent
6 x 3 Bed House for Rent
3 x 4 Bed Houses for Rent
2 x 2 Bed Bungalows for Rent

2 x 2 Bed Houses for Shared Ownership
1 x 4 Bed House for Shared Ownership

However with this kind of housing need survey we would apply a discounting factor. This is to take into account that during the time it would take to develop a scheme some respondents will have to satisfy their own housing needs. For this level of need we would apply a 25% discount to the rented requirement and 40% to the shared ownership. Accordingly the suggested housing mix required is:

6 x 2 Bed Houses or Flats for Rent
10 x 2 Bed Houses for Rent
4x 3 Bed House for Rent
2 x 4 Bed Houses for Rent
2 x 2 Bed Bungalows for Rent

2 x 2 Bed Houses for Shared Ownership

Our recommendation is that a single mix development of 26 social housing dwellings should be considered, as detailed above. This development will alleviate the current housing need for those who can not afford to secure a suitable property in Shipston-on-Stour, but who wish to stay in the town, or return to be close to family and friends for support, and work commitments.

5. Contact information

WRHA

Unit 19, Whitwick Business Centre
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Coalville
Leicestershire
LE67 4JP

Telephone 01530 276546
Fax 01530 276547

Email rachel.dutton@midlandsrh.org.uk

Town Council

Rev. David Addley
Clerk to Shipston on Stour Town Council
Clark House
West Street
Shipston on Stour
Warwickshire
CV36 4EL

APPENDIX 1

Property search 12/11/04
For sale

Agent	Street	Settlement	No of beds	Type1	Type2	Price
Sheldon Bosley	Beecham Road	Shipston	2	N/S	Flat	143,750
Sheldon Bosley	Henwoods Court	Shipston	2	Link detached	Bungalow	195,000
Halifax	Stratford Road	Shipston	2	Detached	Bungalow	245,000
Halifax	The Driftway	Shipston	2	Semi detached	Modern	135,000
Halifax	Mill Court	Shipston	2	Terrace	Modern	139,995
Halifax	Donnington Road	Shipston	2	End terrace	Modern	158,000
Halifax	New Street	Shipston	2	Terrace	Modern	158,950
Sheldon Bosley	Furze Hill Road?	Shipston	2	Terrace	Modern	162,000
Sheldon Bosley	Railway Crescent	Shipston	2	End terrace	Modern	177,500
Halifax	New Street	Shipston	2	Terrace	Traditional	152,000
Halifax	Telegraph Street	Shipston	2	Terrace	Traditional	165,000
Halifax	Pittway Avenue	Shipston	3	Semi detached	Modern	169,000
Sheldon Bosley	Sadlers Avenue	Shipston	3	Semi detached	Modern	172,950
Sheldon Bosley	Hawthorn Way	Shipston	3	Semi detached	Modern	199,995
Halifax	Elm Road	Shipston	3	Detached	Modern	209,950
Halifax	Oldbutt Road	Shipston	3	Detached	Modern	209,950
Halifax	Hanson Avenue	Shipston	3	Detached	Modern	209,950
Halifax	Railway Crescent	Shipston	3	Terrace	Modern	210,000
Sheldon Bosley	Station Road	Shipston	3	Detached	Modern	245,000
Sheldon Bosley	Greenway Road	Shipston	4	Detached	Modern	215,000
Sheldon Bosley	Railway Crescent	Shipston	4	Semi detached	Modern	279,950
Sheldon Bosley	Bosley Close	Shipston	4	Detached	Modern	279,950
Sheldon Bosley	Simpson Road	Shipston	4	Detached	Modern	285,000

All settlements	Average	Average - 5%
2 bed bungalow	£220,000	£209,000
2 bed flat	£143,750	£136,563
2 bed house	£116,954	£111,106
3 bed house	£135,566	£128,788
4 bed house	£217,483	£206,609

(Assuming actual 'sale' figure may be up to 5% below asking price)