

Housing needs survey report for Ilmington Parish

December 2023

WRCC Housing

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1. Introduction

Housing is an important issue in rural communities. It is widely recognised that there is a particular need in rural areas to provide decent and affordable homes to meet local needs as wages earned in these areas are generally lower than those earned in urban areas.

In order to provide a fair and balanced local housing market, and to sustain rural economies, a community should consider providing housing accessible to all within that community. Evidencing the housing required by the local community is a first step and an essential part of community planning.

WRCC was commissioned by Ilmington Parish Council to undertake a housing needs survey with the specific aim of collecting information about local housing needs within and relating to the parish, as an update to the 2017 survey.

This report is based directly on the responses to the questionnaire which was distributed early in November 2023 and presents the analysed results. It shows the future housing needs of the respondents, all of whom have a local connection to the parish.

Each dwelling across the parish received a survey form and additional forms were available upon request. The survey form is a standard document and is based on a questionnaire used by Rural Housing Enablers throughout England. A copy of the cover letter and survey form can be seen at Appendix A.

Forms were returned direct to the WRCC Rural Housing Enabler for analysis using a Freepost envelope or respondents could complete the survey online if preferred.

WRCC (Warwickshire Rural Community Council) is a long-standing charity that supports rural communities, and our Rural Housing Enabler project enables the provision of rural affordable homes by working closely with parish councils, landowners, registered providers, and local authorities.

2. Planning Context

At a national level current guidelines (National Planning Policy Framework, updated 2021) state that “Local planning authorities should support opportunities to bring forward rural exception sites that will provide affordable housing to meet identified local needs”. It further says that “Planning policies should identify opportunities for villages to grow and thrive, especially where this will support local services.”

At a district level, Stratford-on-Avon District Council (SDC) has adopted a local plan to guide development in the district up to 2031. Amongst other things this plan aims to build upon the success of previous plans in providing opportunities for local communities to promote housing schemes, as well as other forms of development, which meet an identified local need. Historically the district has experienced high levels of housing growth but without necessarily meeting local community, and particularly rural community, needs.

At a local level, there is scope for a community to create a neighbourhood plan to shape the future of the local area and Ilmington Neighbourhood Plan was subject to Referendum in 2021. Stratford-on-Avon District Council resolved that the Ilmington Neighbourhood Plan was 'Made' on 12th July 2021. It is now formally part of the District

Council's development plan and will be used to assist in making decisions on planning applications within the area.

Separately, a community can choose to promote a small-scale 'local needs' housing scheme, relying on policies in the local plan or via a neighbourhood plan. In either case a local needs scheme can include both affordable and market housing. Such schemes will be supported within or adjacent to existing settlements provided that:

- it has been demonstrated that there is a local need for affordable housing and the scheme reflects the identified local need, and
- the scheme has the support of the relevant parish council, and
- satisfactory arrangements are made for the management and occupation of the properties to ensure that the homes are prioritised for those with a local connection in perpetuity.

Unless a neighbourhood plan expressly provides otherwise a local needs scheme would be subject to a planning obligation (Section 106 Agreement) prioritising occupation of the homes, including any market homes, to households with a defined local connection.

New affordable homes are generally required for the following reasons:

- Households on low and middle incomes cannot afford to rent privately or buy open market housing due to high prices
- Few affordable or private rent options exist for those unable to afford market housing
- The market does not provide the right type of accommodation for residents, for example homes for people who are older and wish to downsize

The term "affordable housing" has a specific meaning (as set out in the Glossary to the NPPF) and includes options both for affordable housing for rent and home ownership.

It should be noted that although housing needs surveys are only ever a snapshot in time it is accepted practice that the resulting data is considered to have a 'shelf-life' of five years.

3. Results

Households with a need for an alternative home, and who wish to live in the parish, were asked to complete the survey. A household may comprise a family, a single person or a couple, and a dwelling may contain more than one household in housing need.

The survey asked for details of the household, the current housing situation, preferred housing situation, the identified need and local connection, together with sensitive information such as financial details. As the household data is collected on a confidential basis actual households will not be identified, and respondents were assured that any information they disclosed would be treated in confidence.

360 survey forms were distributed and eleven responses were received. However, three responses have been discounted for various reasons:

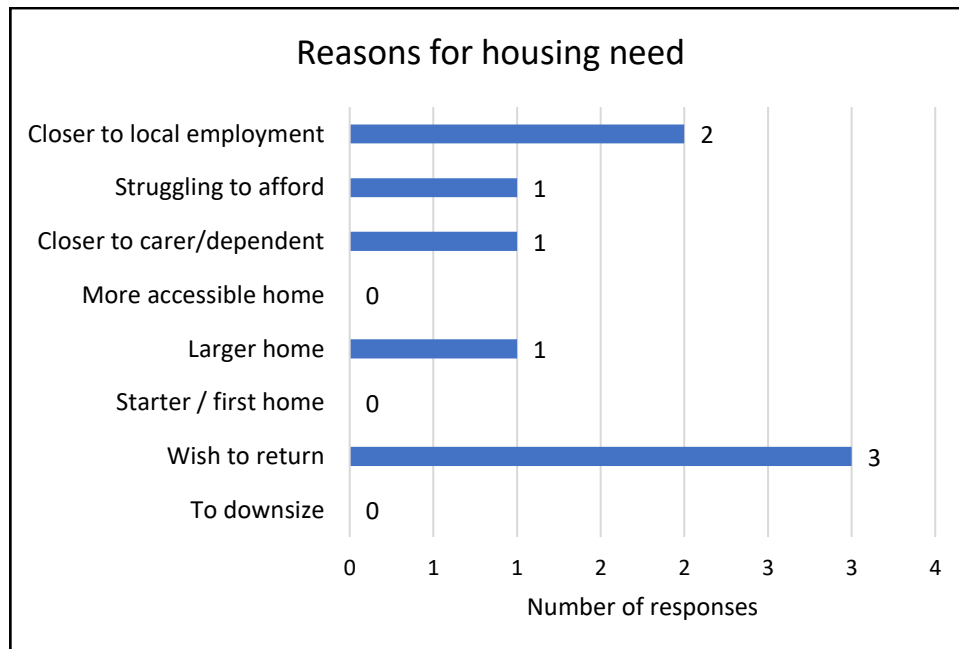
- 2 respondents already adequately housed – for example, two adults and two children currently in a 4 bed home and seeking a larger home
- 1 survey form returned blank

This report therefore provides information based on the remaining eight responses.

Q1: Reasons for housing need

Respondents were asked to indicate the reason for requiring alternative accommodation and, where applicable, were able to indicate more than one reason.

All respondents completed this section and, as can be seen below, 'wish to return to the parish' had the highest response. All three of these respondents indicated elsewhere that they have immediate family currently living in the parish.



The respondent seeking a larger home has children and the respondent that indicated 'struggling to afford' has shown elsewhere that they are seeking a change of tenure.

Five comments were received under 'other', which included references to caring responsibilities and imminent homelessness.

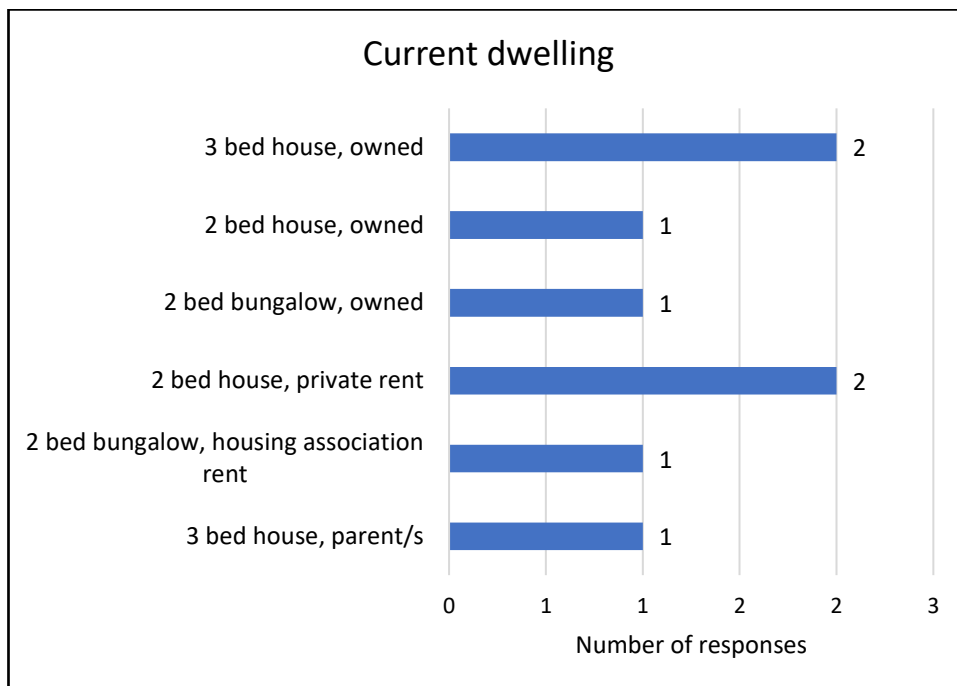
Q2: Current dwelling

Respondents were asked to provide details of the dwelling that the household currently lives in and all respondents provided information.

i) Dwelling size, type and tenure

The majority of responding households currently live in a house (6 responses / 75%), which is fairly typical across rural parishes. The 2021 Census shows that across Ilmington parish 98.5% of households live in a house or bungalow, which is much higher than the England average of 77.4%.

Five of the eight respondents currently live in a 2 bed home (62.5%). The 2021 Census shows that across Ilmington parish 27.1% of households live in a 2 bed property which is very similar to the England average of 27.3%. It also shows that 35.4% live in a dwelling with 4 or more bedrooms (higher than the England average of 21.1%).



One respondent currently 'lives with parent/s', two are in a privately rented home, and four live in a home that is 'owned (with/without mortgage)'.

'Owner occupier' includes households that own their home outright and those that have a mortgage. Owner occupier remains the largest housing tenure in England. Outright owners are generally concentrated among the older age bands (aged 65 and over), whilst those buying with a mortgage are typically in the middle age bands (aged 35-54).

The 2021 Census indicated that, across England, just over 51% of 20- to 24-year olds live with their parents, though this drops to nearer 27% in the 25- to 29-year old age bracket. In Stratford-upon-Avon district 17.7% of families had adult children living in the home.

ii) Rent

Respondents who rent were asked "approximately what percentage of your income, after tax, do you spend on rent?" The three respondents who currently rent provided this information, which indicates an average of 47% of income spent on rent:

- 61%
- 20%
- 60%

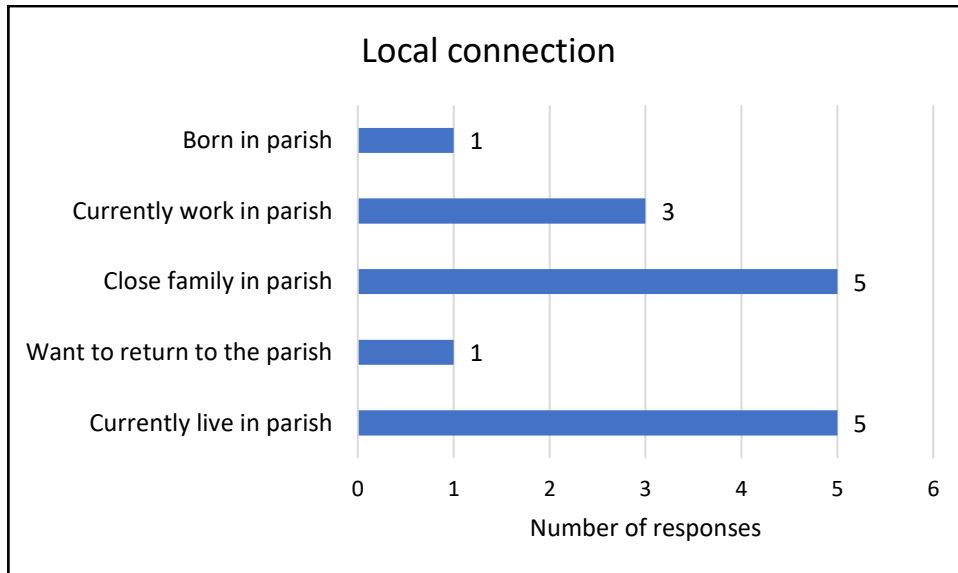
As a general rule of thumb it is accepted that ideally no more than about one-third of gross monthly income should be spent on rent each month.

The private rented sector has accounted for about one fifth of households in England since 2013-14. Data indicates that this sector remains the tenure with the highest proportion of non-decent dwellings, with nearly a quarter of dwellings failing to meet the Decent Homes Standard (English Housing Survey 2021-2022). Quality of housing can seriously impact the health of a household, particularly with an increasingly ageing population.

Q3: Local connection

Respondents were asked to indicate their connection to the parish and, where applicable, were able to indicate more than one connection.

All respondents answered this question. The biggest responses, at five each, were respondents that 'currently live within the parish' and those with close family (parents, siblings or children) living in the parish.



Three of the respondents currently work within the parish. A supply of affordable housing could help to ensure that there is a local workforce, particularly for jobs that typically attract a more modest rate of pay.

Q4: Preferred dwelling

In order to retain and develop a balanced community a parish needs to consider the range of homes required, which may include accommodation suitable for single, younger or older people. Decent and affordable homes gives households a sense of safety and security whilst providing a solid foundation for a healthy life and strong community.

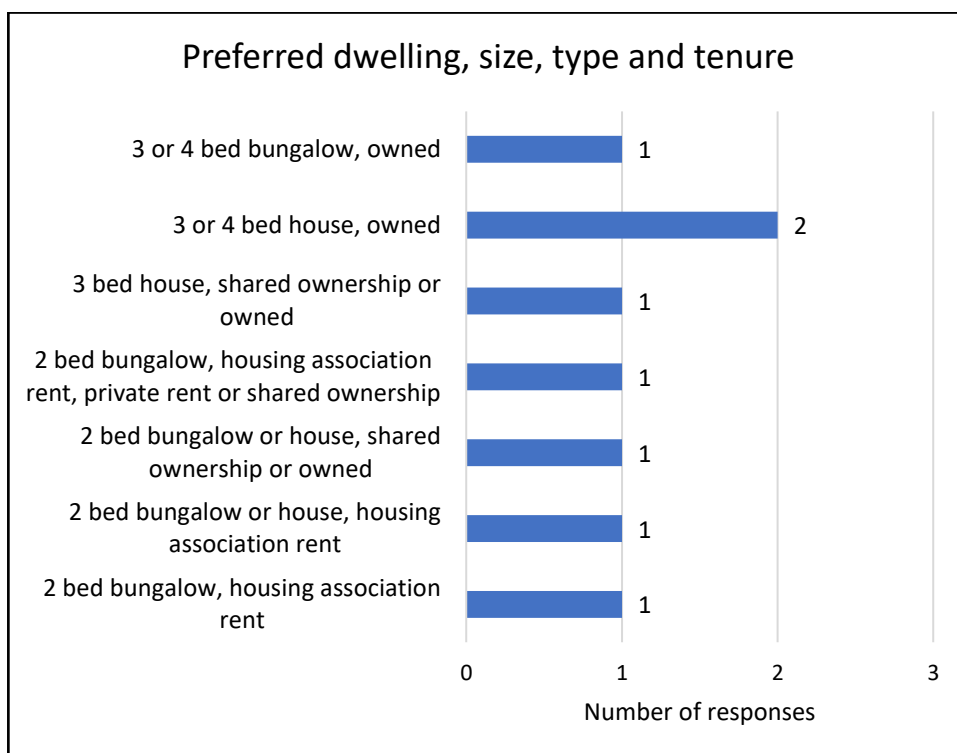
Respondents were asked "what type of property would your household prefer". It should be noted that a housing preference doesn't necessarily align to analysed need. For example, a couple with a young child, a joint income of £30,000, no savings or equity, and seeking a 3-bed owner occupier home would probably be analysed as requiring a 2-bed house to rent from a housing association. Further information is provided at Q5 Financial Information.

i) Dwelling size, type and tenure

All respondents provided information.

Of the eight responses four would prefer a 2 bed home, one prefers a 3 bed home and three prefer a 3 or 4 bed home.

As can be seen below, 'bungalow' and 'house' were both referenced five times Three of the households that mentioned bungalow fall into an older age band (aged 60 and over).



There were three outright preferences for ‘owned (with/without mortgage)’, and six references in total to some form of home ownership overall including shared ownership. Many households aspire to home ownership though it remains inaccessible for many which drives up private rents, making it even more of a struggle for low-income rural households to keep a roof over their heads. Shared ownership can help households take their first step on the property ladder.

Both rent and purchase prices in the district are generally higher than other districts across Warwickshire.

ii) **Self-build**

One respondent indicated an interest in self-build but does not appear to be in a position to achieve this financially even if land were available.

Most properties on the open market cost far more than a home built from scratch. Any household seeking to pursue a self-build route would be subject to scrutiny from potential lenders. Self-build and custom housebuilding covers a wide spectrum, from projects where individuals engage in building or managing the construction of their home from beginning to end, to projects where individuals commission their home, making key design and layout decisions, but the home is built ready for occupation (‘turnkey’).

Self-build is not a tenure in its own right but is one way of bringing forward owner occupied homes.

iii) **Designed to cater for a disability**

None of the respondents indicated that they would prefer a property specifically designed to cater for a disability.

The 2021 Census indicates that 15.7% of people in Ilmington parish are disabled as described under the Equality Act 2010 (physical or mental impairment that has a 'substantial' and 'long-term' negative effect on your ability to do normal daily activities).

Respondents were invited to 'provide details of any specific housing requirements' and these details aid the analysis. Comments included:

- Reference to providing regular support
- Level accommodation

Many households, particularly those including older or impaired people, live in homes that don't meet their daily needs and poor quality homes can have a significant impact on both physical and mental health. Injuries from falls within the home due to uneven flooring or respiratory illness brought on from damp or mould are just as detrimental as anxiety about moving around the home for people with mobility issues.

Q5: Financial information

The information provided in response to this section aids the analysis of need but is confidential and not reproduced herein. In assessing the preferred need, income levels and potential property prices are considered to ensure that any proposed future housing development would meet the needs of those to be housed.

All households who indicated a preference for some form of home ownership, including shared ownership, provided financial information.

Mortgage lenders use a multiplier of annual income to determine how much can be borrowed, either solely or jointly. Although there are no specific rules around mortgage income multiples, 4 or 4.5 times annual salary is often used as the basis of initial calculations. The size of deposit relative to the value of the property can impact how much can be borrowed as a bigger deposit mitigates risk for lenders, though the average minimum deposit requirement is generally 10%.

Where a respondent indicates a preference for shared ownership their ability to enter into such an arrangement is assessed using the information provided. The mortgage and deposit that the respondent could raise is compared against a comparable owner-occupied property in the local area, as demonstrated through the research shown in Appendix B to this report. If it appears that the respondent could not enter into a shared ownership arrangement as they have a limited, or no, deposit they are re-classified as needing rented accommodation.

Similarly, where a respondent indicates a preference for a market home their ability to enter into a mortgage, where it is required, is assessed including the ability to raise a deposit. Having assessed whether the respondent could reasonably acquire a suitable mortgage if they could not do so they are re-classified as needing either a shared ownership property (with a suitable deposit) or rented property (without a suitable deposit).

Mortgages of 35 years rather than the traditional 25 years are becoming more common, particularly amongst first-time buyers.

The above approach provides a reasonable estimate of affordability and any household actually seeking to purchase would be subject to rigorous scrutiny from potential lenders.

Information on rental prices is also included at Appendix B.

Q6: Housing waiting list

Two of the respondents indicated that they are currently registered on the District Council's housing waiting list, known as Home Choice Plus.

It should also be noted that in November 2023 there were twenty-five households with a Ilmington address registered on the local authority housing waiting list, seeking an alternative home to rent. Whilst some households may not wish to continue residing locally, experience from across the district shows that typically most people living in a rural parish will wish to continue residing there due to established social networks, employment, etc. This particularly applies to families with children and older people. Appendix C provides a summary of these registered households.

The National Housing Federation published research in July 2023 showing that the number of rural households on local authority waiting lists in England increased by 31% between 2019 and 2022, far exceeding the 3% increase in predominantly urban areas.

Q7: Detail of households seeking alternative housing

The information provided in response to this question aids the analysis of need, for example in relation to overcrowding, but is confidential and not reproduced herein.

4. Conclusion

After analysing the responses it has been determined that eight households with a local connection to Ilmington parish have a requirement for an alternative home, as shown below.

Housing association rent

- 1 x 1 bed maisonette*
- 1 x 1 bed bungalow*
- 1 x 2 bed bungalow

Housing association shared ownership

- 1 x 2 bed house at 40% share
- 1 x 3 bed house at 35% share

Owner occupier

- 1 x 2 bed house
- 1 x 3 bed house
- 1 x 3 bed bungalow

Consideration should also be given to the twenty-five households registered on Home Choice Plus (suitably discounted).

*In rural areas where analysis indicates a need for 1-bed homes this may be reclassified as 2-bed accommodation. One bed homes are too inflexible to cater for changing household needs which can undermine the creation of stable and sustainable communities. They are only suitable for a single person or couple whereas a 2-bed home can offer an adaptable and accessible home for life which may include accommodating children or carers, working from home, or similar. This increased flexibility is a strong argument for providing the larger 2-bed home.

5. About WRCC

WRCC (Warwickshire Rural Community Council) is a registered charity with a mission to tackle disadvantage and support resilience and initiatives in rural Warwickshire communities. We're proud of the heritage, countryside and rural industries, while recognising the practical daily difficulties that may be experienced by people living in more remote areas. We're dedicated to keeping Warwickshire villages alive - helping them become thriving, vibrant and sustainable places where people want to live and work. This is achieved by delivering cost-effective and efficient community-based services.

Amongst its other services, WRCC offers a housing needs survey consultancy service. Survey responses were received directly by WRCC, who undertook the analysis and provided this anonymised report. Information was gathered for the purpose of identifying parish-wide housing need only, and no personal information has been or will be shared with any third party.

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WRCC accepts no responsibility or liability for, and makes no representation or warranty with respect to, the accuracy or completeness of any third-party information that is contained in this document.



Housing needs survey for Ilmington parish

Do you want to downsize, are you currently living at home with parents and want your own home? Do you need a bungalow in preference to a house? Do you work in Ilmington and would also like to live locally?

A lack of suitable and affordable housing in rural communities has been a serious problem for many years, with house prices outstripping average incomes by large margins. The last housing needs survey was carried out in 2017 as part of the Neighbourhood Development Plan so we are updating the survey to find out what homes local people need.

The form is to be completed ONLY if you have a need for alternative housing and wish to live within the parish.

If you know anyone currently living elsewhere who would like to live in Ilmington parish they can complete their own survey form. They would need to have a local connection, for example they work in the parish, previously lived in the parish or have close family currently living in the parish.

Data is being collected and analysed on our behalf by WRCC (an independent charity that supports rural communities across Warwickshire) for the purpose of identifying parish-wide housing need only. All information is treated in confidence and returns are anonymised.

A separate form should be completed by each household (family, single, couple) in need of alternative housing and if they wish to be housed within the parish within the next five years. If necessary, please request extra forms; see contact details on the back page.

Use the attached Freepost envelope to return your completed form by 25th November 2023 or complete the survey online at www.smartsurvey.co.uk/s/Ilmington23.

Thank you for participating in this survey.

Ilmington Parish Council

1. Why do you/your household require alternative accommodation (tick all that apply)?

- Need a larger home due to overcrowding
- Wish to downsize
- Want a starter home / first home
- Wish to return to the parish
- Struggling to afford current home
- Need to be closer to a carer or dependent to give or receive support
- To be closer to employment within the parish
- Need a home that is more accessible (ie all rooms on one floor)
- Need a new home for another reason - please explain below

2. Current dwelling - what type of property do you/your household currently live in?

- | | |
|-----------------------------------|--|
| <input type="checkbox"/> Bungalow | <input type="checkbox"/> Flat / maisonette |
| <input type="checkbox"/> House | <input type="checkbox"/> Other |

Number of bedrooms

- | | |
|---|--|
| <input type="checkbox"/> Rent - housing association* | <input type="checkbox"/> Owned (with/without mortgage) |
| <input type="checkbox"/> Rent - private* | <input type="checkbox"/> Live with parent/s |
| <input type="checkbox"/> Shared ownership (part rent, part buy) | <input type="checkbox"/> Other |

*** If you currently pay rent approximately what percentage of your income, after tax, do you spend on rent?**

%

3. What is your connection to this parish (tick all that apply)?

- Currently live in the parish and have done so for at least the past twelve months
- Want to return to the parish and previously lived in the parish for a continuous period of at least 3 years within the past 5 years
- Have parents, siblings or children currently living in the parish and who have done so for a continuous period of not less than 3 years within the past 5 years.
- Currently work in the parish and have done so for at least the past 12 months for an average of not less than 16 hours per week
- Born in the parish and/or parents were resident in the parish at the time of birth

4. What type of property would you/your household prefer (tick all that apply)?

- Bungalow House Flat / maisonette

Number of bedrooms

- Rent - housing association Shared ownership (part rent, part buy)
 Rent - private Owned (with / without mortgage)
- Interested in self-build
- Specifically designed to cater for a disability

Please provide details of any specific housing requirements (eg relating to a disability) for yourself or any member of your household who is seeking housing with you.

5. It is important to understand what people can afford.

This information will not be disclosed to any third party and remains confidential. Financial information helps to determine the tenure of property suitable for the household.

Please indicate the approximate total annual gross income (before tax) of the household seeking alternative housing. Do not include housing or other benefits.

£

Do you have savings, equity in your current home or will someone gift you money towards a new home?

- Yes savings £..... / equity £..... / gift £.....
- No

6. Are you registered on Stratford on Avon District Council's housing waiting list (known as Home Choice Plus)?

- Yes No

If you wish to apply to rent a housing association property you should be on the housing waiting list. Application forms are available by download (www.homechoiceplus.org.uk), email (housingadviceteam@stratford-dc.gov.uk) or telephone (01789 260861).

7. Details of the household (family, single, couple) seeking alternative housing.

Please complete a separate form for each household in need of different housing.

	Age (yrs)	Sex (M / F)	Relationship to person completing survey form
Person 1			<i>Person completing form</i>
Person 2			
Person 3			
Person 4			
Person 5			
Person 6			

Please provide your name and contact details. We may need to contact you to obtain further information. Any information you give will remain confidential to WRCC and will not be shared with any third party.

Name	
Address	
Email / telephone	

If you require an additional survey form contact the Rural Housing Enabler:
01789 842182 or housing@wrccrural.org.uk

**Please return this form in the Freepost envelope provided
no later than 25th November 2023.**

(or post to Freepost Plus RSRR-KAGE-GBUR, Warwickshire Rural Community Council,
Warwick Enterprise Park, Wellesbourne, Warwick CV35 9EF)

WRCC collects the minimum data required and for the specific purpose of providing an anonymised housing needs report. Data is processed lawfully and fairly, and it is kept in a secure manner. Returned survey forms are kept for a short period before being shredded.

WRCC is a registered charity No.1081017 and a Company Limited by Guarantee in England and Wales No. 3930819
Find out more at www.ruralwarwickshire.org.uk

Appendix B – Property search

Results of property search across the parish (www.rightmove.co.uk, December 2023).

As the research below indicates, it is difficult to move within or return to the parish if a household is seeking to purchase a bungalow or smaller property and challenging to find an affordable property to rent.

Properties currently for sale:

Agent	Location	No of beds	Type	Price £
Peter Clarke & Co	Front Street	3	semi-detached house - stone cottage	595,000
Peter Clarke & Co	Front Street	4	semi-detached house - stone cottage	550,000
Peter Clarke & Co	Lower Green	3	semi-detached house - stone cottage	425,000

Average price, currently for sale:

Property size & type	Price £
3-bed semi-detached house	510,000
4-bed semi-detached house	550,000

Properties sold within the last 12 months:

Date sold	Location	No of beds	Type	Price £
Jul-23	Back Street	3	detached house	648,000
May-23	Nellands Close	4	semi-detached house	520,000
Feb-23	Middle Street	2	terraced house	400,000
Feb-23	Front Street	3	detached house	505,000

Average price, sold within the last 12 months:

Property size & type	Price £
2-bed terraced house	400,000
3-bed detached house	576,500
4-bed semi-detached house	520,000

According to HM Land Registry (information on 8th December 2023) properties in Ilmington had an overall average price of £518,250 over the last year. The majority of sales in Ilmington during the last year were detached properties, selling for an average price of £557,667. Overall, sold prices in Ilmington over the last year were 33% down on the previous year and 31% down on the 2020 peak of £747,688.

Properties currently available for rent in Ilmington parish:

- 6 bed detached barn conversion, unfurnished, set within 6 acres - £5,950 per calendar month (£1,373 per week)

Rising rental costs are putting a major strain on household income, particularly amongst low-income households. According to the Office for National Statistics private rental prices across England increased by an average of 6% in the 12 months to October 2023, and by 5.9% across the West Midlands. This includes existing tenancies. All regions have seen record high annual rental price inflation in 2023.

Appendix C – Home Choice Plus

Home Choice Plus is the scheme used to allocate housing association properties across Stratford-on-Avon District Council area.

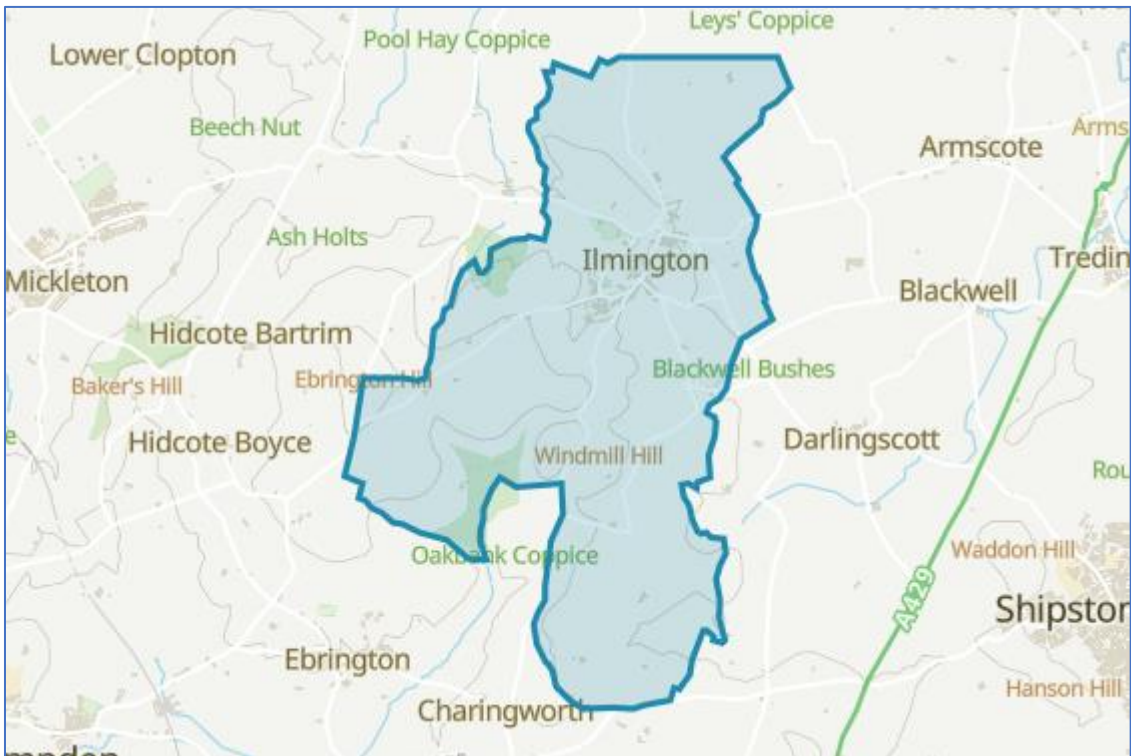
In November 2023 the following households with a Ilmington address were registered:

Household type	No. of children in household	No. of households	House type & size
Single / couple	0	10	1 bed maisonette or 2 bed house*
Family	1	1	2 bed house
Family	3	1	3 or 4 bed house
Family	4	1	4 or 5 bed house
Pensioner/DLA	0	8	1 or 2 bed bungalow*
Pensioner/DLA	0	1	2 bed bungalow
Other	1	2	3 bed house
Other	0	1	2 bed house

*In rural areas where analysis indicates a need for 1-bed accommodation this may be reclassified as 2-bed accommodation as this allows the home to cater for changing household needs (further information at 4. Conclusion).

If local needs properties are developed for a community as a result of information obtained through a housing survey and similar evidence it would be subject to a planning obligation prioritising occupation of the homes to people with a defined local connection (as listed at Q5 on the survey form).

Appendix D – Parish map



Map from Office for National Statistics (ONS)

Ilmington is a village and civil parish in the north of the Cotswolds, and nestles at the foot of the Ilmington Downs. Much of the parish falls within the Cotswolds Area of Outstanding Natural Beauty and it is crossed by many footpaths including the long-distance Centenary Way. The 2023 Census indicates a population of approximately 720 people.