

Housing Needs Survey Report

Maulden

October 2019

Completed by Bedfordshire Rural Communities Charity



This report is the property Maulden Neighbourhood Plan Group / Maulden Parish Council.

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1. Introduction

1.1 About this survey

The Housing Needs Survey (HNS) is being carried out by Beds RCC to identify the housing needs of local people over the next 10 years. The survey aimed to assess the need of local people for either affordable housing or market housing in Maulden.

1.2 Affordable housing

Affordable housing can be affordable rented property (where rent is charged at up to 80% of market value), or it can be shared ownership in which people can own a share in the property and pay rent on the remainder. It is usually provided by Registered Providers such as housing associations.

Affordable housing in rural areas is often progressed through Rural Exception Site developments – this is where the planning authority accepts that there is a need for affordable housing in the parish, and is prepared to grant an “exception” to planning policy, providing that the development is for affordable housing that will be available to local people in perpetuity.

Households seeking affordable rented accommodation through any new exception site development would have to apply through the Bedfordshire Choice Based Lettings scheme, through which they would have to demonstrate both a housing need and a local connection to Maulden.

1.3 Market housing

The demand for market housing would need to be based on a broad evidence base. This would include local housing need identified through this survey, although the wider housing market would also need to be taken into consideration, as there would be no restrictions placed on the sale of this housing

2. About Maulden

2.1 Population and demographics

In 2011 (latest census information available) in the parish of Maulden there were 1,250 households containing 3,130 residents¹. Compared to 2001, this represents an increase of around 8% in terms of households (from 1,157) and also an increase of 7.5% in terms of residents (from 2,900).

The age profile in 2011 (compared to 2001, and then to Central Bedfordshire as a whole in 2011) is shown below.

Age	% Maulden 2011	% Maulden 2001	% C Beds 2011
0 - 4	5.2	6.0	6.3
5-15	14.5	14.7	13.3
16-17	2.8	2.2	2.6
18-64	59.0	61.0	62.1
65-84	16.1	14.7	13.8
85+	2.4	1.5	1.8

The age demographics has got slightly older in Maulden over the 10 years between 2001 and 2011. The proportion of those aged 65+ has risen from 16.2% in 2001 to 18.5% in 2011. The age profile is slightly older than that of Central Bedfordshire as a whole.

2.2 Household Composition

	% Maulden	% Central Beds
1 person - pensioner	13.2	11.2
1 person - other	9.8	14.7
Couple - no children	20.8	20.5
Couple + dependent children	25.9	23.1
Couple + non-dependent children	8.3	7.3
Lone parent + dependent children	3.7	6.5
Lone parent + non-dependent children	2.7	3.1
All aged 65 and over	11.7	8.7
Other	4.0	4.9

¹ 2011 census data – other data also from this source unless otherwise specified

There are slightly higher levels of households with couples and dependent and non dependent children and also households where all occupants are aged over 65 years, than Central Bedfordshire as a whole.

2.3 Housing Tenure

	% Maulden	% Central Beds
Owned outright	37.0	31.6
Owned with mortgage/loan	39.7	40.9
Shared ownership	0.5	0.8
Social rented	13.2	13.4
Private rented	7.9	12.1
Living rent free	1.7	1.1

The majority of households are owner occupiers in Maulden, with higher levels of properties owned outright compared to Central Bedfordshire's averages and levels of homes owned with a mortgage or loan being very similar to that of Central Bedfordshire. There were very slightly lower levels of shared ownerships and social rented properties in the parish. Levels of private rented properties were lower than the Central Bedfordshire averages.

2.4 Dwelling Types

	% Maulden	% Central Beds
Detached house	50.0	28.2
Semi-detached house	24.7	33.8
Terraced house	18.1	25.3
Flat	3.2	11.7
Caravan/other temp. accommodation	4.0	1.0

There are significantly more detached properties, with correspondingly fewer semi detached, terraced houses and flats in Maulden compared to Central Bedfordshire averages. There are higher levels of caravan / other temporary accommodation.

2.5 Housing in poor condition

	% Maulden	% Central Beds
Households in overcrowded conditions	2.3	4.6
Households without central heating	1.5	1.7
Households in fuel poverty (2011)	9.5	9.2

The highest levels of non-decent homes (that do not pass the Housing Health & Safety rating system) are found in smaller rural communities, particularly those more isolated areas. This is often due to the age of properties, with older housing (more common in rural areas) most likely to be in this condition.

Overcrowded housing can highlight areas with pressing needs for more affordable housing, and over-crowding counts as a housing need for households applying to join the Housing Register. In 2011 there were 30 households in Maulden classified as being overcrowded (figures are rounded), which works out as lower than the Central Bedfordshire average.

Where central heating is not present, fuel poverty is significantly more likely. 20 households had no central heating, working out at just under the average for the district. Fuel poverty levels are slightly higher than the Central Bedfordshire average.

2.6 People on low incomes

5.3% of all people in Maulden were classified as "experiencing income deprivation" in 2009, below the Central Bedfordshire average of 8.0%. In 2007/08, 13.2% of households were calculated as receiving below 60% of the median income, below the Central Bedfordshire average of 15.7%.

7.3% of working age people were claiming DWP benefits in August 2012, under the Central Bedfordshire average of 9.5%; and 16.4% of people over 65 were claiming pension credit, just below the Central Bedfordshire average of 17.7

2.7 Households on Central Bedfordshire Council Housing Register

There are currently 16 Maulden households on the Central Bedfordshire Council Housing Register. There is 1 household on the register which is assessed as being in the highest priority band, 4 households in the second priority band and 1 in the third priority banding. There are also 3 households in a specific banding for older people. The remaining 7 households were given bandings which mean that their needs are not sufficient to receive a priority rating but they can place themselves on the register. They would be unlikely to be allocated general needs affordable housing but would be eligible to apply for affordable housing within an exception site where local connection takes precedent over a priority rating.

Of those 16 applicants on the housing register, 8 would be eligible for a 1-bedroom property, 5 for a 2-bedroom property, 2 for a 3-bedroom property and 1 for a 4-bedroom property.

It should also be noted that the difficulty of securing affordable housing, particularly in villages, can act as a significant deterrent to people in housing need from placing themselves on the register; so this figure does not therefore necessarily represent the true number of residents in housing need.

Applicants to the register are no longer asked where they would prefer to live, so it is not possible to know whether the above household would wish to remain in Maulden.

2.8 Health and disability

Limiting illnesses and disabilities can affect the type of housing that people need in order to remain independent.

12.3% of those aged 65 and over in Maulden (around 70 people) were claiming Attendance Allowance (a non-means-tested benefit for severely disabled people aged 65 or over who need help with personal care) in August 2012, just slightly below the

Central Bedfordshire average of 13.9%. 3.5% of the population were claiming Disability Living Allowance, in line with the Central Bedfordshire average of 3.4%.

15.3% have a limiting long-term illness, slightly above the Central Bedfordshire average of 14.4%.

3. Housing Availability and Affordability in Maulden

3.1 Housing affordability ratio

The 'affordability ratio' (median house prices as a ratio of median household earnings) for Maulden in 2008/09 (latest data available) was 12.2. In other words, houses on the market cost on average 12.2 times annual incomes².

3.2 Dwellings in lower Council Tax Bands

7.4% of dwellings in Maulden are in Council Tax Band A, and 17.3% in Band B, compared to 8.6% and 20.4% for Central Bedfordshire as a whole. The lower level of Band A and B properties indicates a relative shortage of affordable housing for purchase in Maulden.

3.3 Current property availability for sale in Maulden

In October 2019, we found 24 residential properties for sale in Maulden parish, there was also 1 plot of land for sale with residential planning permission already granted:

No. of bedrooms	Number	Asking price (range)
6 bedrooms house	1	£1,750,000
5 bedrooms house	3	£1,050,000 - £775,000
4 bedrooms house	5	£600,000 - £339,995
3 bedrooms house	9	£500,000 - £275,000
3 bedroom bungalow	1	£400,000
2 bedroom house	1	£325,000
2 bedroom bungalow	3	£775,000 - £520,000
2 bedroom flat	1	£215,000
Plot of land	1	£325,000

This represents just under 2% of total private housing stock in the parish. 3 of these properties were being marketed specifically as retirement properties for over 55yrs. No properties were marked as starter homes.

3.4 Property sales over last 3 years

Property sales over the last 3 years in Maulden parish can be broken down as follows³:

	2016	2017	2018
£100,000 and under	1	0	0

² Data from community profile for Maulden (Parish), © ACRE, RCAN, OCSI 2013

³ Data sourced from www.rightmove.co.uk

£100,001 – 150,000	0	1	0
£150,001 – 200,000	2	1	5
£200,001 – 300,000	9	6	11
£300,001- 400,000	8	5	11
£400,000 +	14	27	35
Total	34	40	62

Out of 136 properties, only 10 properties, sold for under £200,000 in the last 3 years.

The cheapest property to be sold in the last year, was a 2 bedroom flat for £188,000.

The average price of a house sold in Maulden in 2018 was £360,621.

3.5 Current property availability for rent in Maulden

In October 2019, there were 2 residential properties available for rent in the parish of Maulden. The 2 properties were both 2 bedroom terraced properties for £795pcm and £800pcm.

3.6 Household income required by first time buyers or renters in Maulden

The Department of Communities and Local Government (DCLG) provides a guideline that "A household can be considered able to afford to buy a home if it costs 3.5 times the gross household income for a single earner household or 2.9 times the gross household income for dual-income households."⁴ This is reflected in the fact that the 'average income multiple' in lending to first-time buyers in October 2017 was 3.6.⁵

According to the DCLG guidance, in order to purchase the cheapest property currently available in Maulden (a 2 bedroom flat at £215,00) as a first time buyer, a single earner household would need an annual gross income of over £61,000 and dual-income household would need over £74,000. It should be noted that the median annual full-time wage in the UK stood at £28,200 in April 2016⁶.

According to the same guidance, "A household can be considered able to afford market house renting in cases where the rent payable was up to 25% of their gross household income." (The 'Rent Payable' figure is defined as the entire rent due, even if it is partially or entirely met by housing benefit.) In order for a household to be able to rent the cheapest property located closest to the parish (a 2 bedroom terraced property at £795 pcm), a household's gross income would therefore need to be over £38,000.

3.7 Minimum deposit required by first time buyers in Maulden

⁴ Strategic Housing Market Assessments: Practice Guidance Version 2 (DCLG 2007)

⁵ Council of Mortgage Lenders

⁶ HMRC, December 2013

Another major barrier to entry to the property market for first-time buyers is the high deposit needed for a competitive mortgage rate. The average loan to value for first time buyers nationally in October 2017 was 84.7%⁷, meaning that the average deposit is 15.3%.

Smaller deposit mortgages all but disappeared following the onset of the financial crisis. However, Phase 2 of the government's Help to Buy scheme has more recently facilitated a market in mortgages for first-time buyers at up to 95% loan to value. These mortgages are generally offered at higher rates of interest than for buyers with larger deposits.

At 95% loan to value, a first-time buyer household in order to purchase the cheapest property on the market in the parish (2 bedroom flat) at £215,000, would require a deposit of around £10,750. At the current average of 84.7% loan to value, a deposit of over £32,895 would be required.

4. Survey process and response

To study the need for affordable housing in Maulden, a survey form (Appendix A) was delivered to all households, together with a FREEPOST envelope to enable residents to return their completed survey to BRCC. The survey form also gave contact details to request additional forms in the event of there being more than one case of housing need in the household.

The survey form was in two parts. Section 1 was for completion by all respondents and aimed to gain their views on overall housing needs in Maulden (see chapter 5). Section 2 was for completion by or on behalf of any household member currently looking for different accommodation, or who would be looking within the next 10 years. The findings from this section are analysed in chapters 6 and 7.

We received 352 responses from around 1500 distributed, a return rate of just over 23%. This is a really good response rate for a housing needs survey (typical return rate is 20-25%).

5. Views on housing needs in Maulden

75% of respondents would support a small development of affordable homes specifically for local people with a local connection to the parish (Q1).

14% of respondents stated that they have had family members move away from the parish due to not being able to find a suitable home locally (Q2).

6. Analysis of housing needs – affordable rent and shared ownership

42 Respondents indicated that their current home is not suitable for their household now or within the next 10 years by completing the second section of the questionnaire.

Out of these, 27 respondents were existing owner occupiers who were only looking to

⁷ Council of Mortgage Lenders

buy on the open market or purchasers who had the means to buy on the open market. These respondents will be considered in Chapter 7.

The remaining 15 respondents were in need of affordable housing; they will be considered in this chapter.

6.1 Timescale of housing need

The timescale in which the 15 respondents would be looking for different accommodation (Q5) was as follows:

Timescale	No. of households
Within 0-3 years	9
3-5 years	2
5 - 10 years	2
No response	2

6.2 Household composition

Respondents were asked (Q4) who lives in their current home:

Situation	No. of households
Single person household (older person)	5
Single person household	1
A single person or couple with dependent child(ren) or other dependent(s)	8
An single person or couple with dependent child(ren) and non-dependent / older children	1
No Response	0

6.3 Nature of local connection

Local needs affordable housing would usually be made available in the first instance to people with a strong local connection. All 15 respondent identified a strong local connection (Q6) as follows (respondents could tick more than one):

Nature of local connection	No. of households
Currently living in Maulden	14

Previously lived in Maulden	0
An immediate family member (parent, child, or brother/sister) lives in Maulden	3
Have permanently employment in Maulden	0
Other	1

6.4 Current housing circumstances of households in need

The current housing circumstances of the 15 respondents (Q7) broke down as follows:

Housing tenure	No. of households
Living with parent(s) in their home	3
Owner Occupier	4
Shared Ownership property	0
Renting from private landlord	2
Renting from housing association	5
Other	1

4 owner occupiers have been considered in this section as 3 are completing the questionnaire on behalf of older dependents within the household who would like to move into a property of their own. 1 additional respondent stated a preference for an owner occupied property but the financial information given makes this an unlikely option.

6.5 Size, type and tenure of housing sought

The housing type, size and tenure sought by the households in need (Q10a, 10b, 10c) broke down as follows (respondents could tick more than one):

Type of property	No. of households
Flat / Apartment	7
House	10
Bungalow / Retirement property	6
Size of property	
One bedroom	7
Two bedrooms	9
Three bedrooms	4
More than three bedrooms	1
Tenure of property	

Private rental	2
Affordable rental (through a housing association)	9
Buy on the open market	6
Shared ownership (part own & part rent – through a housing association)	3
Starter home (home to buy at 20% below market price up to £250,000)	5

The demand was primarily for 1 or 2 bedroom properties, with a smaller demand for larger properties. The demand was split between houses, retirement properties and flats / apartments.

6.6 New Household Composition

When asked who would live in the new home they were seeking; of the 15 respondents, 9 households seeking a new property would contain all of the same individuals living within their existing household. The remaining 6 respondents were made up predominantly from a young person wanting to move out of the family home and set up on their own but also from people currently in rented accommodation and wanting to get on the property ladder and also from respondents whose family situation had changed and they were selling the family home.

6.7 Gross income of households in need

We saw in Chapter 3 that, in order to purchase the cheapest property available in Maulden (a 2-bedroom flat at £215,000) as a first time buyer, a single earner household would need an annual gross income of over £61,000, and a dual-income household would need over £74,000. To rent a 2-bedroom property in Maulden, currently available a household would require an annual gross income of over £38,000.

The current gross annual income of anyone responsible for paying the rent/mortgage for the 15 households under analysis breaks down as follows:

Current gross income	No. of households
Less than £20,000 / yr	6
£20,001 to £30,000 / yr	5
£30,001 to £40,000 / yr	3
£40,001 to £50,000 / yr	1
More than £50,000 / yr	0
No response	0

Based on the data provided, none of these households could potentially afford to purchase cheapest property available on the open market in Maulden. 4 households could potentially be able to afford to rent the 2-bedroom property that was available if

it met their households needs.

6.8 Savings or equity of households in need

As we saw in Chapter 3, the average deposit required for a first-time buyer to purchase the cheapest property currently available in Maulden is over £32,000. The minimum (under a 95% Loan to Value deal) would be around £10,750.

The savings or other equity that these 15 households could use to contribute towards a mortgage breaks down as follows:

Savings/equity	No. of households
None	5
Less than £10,000	6
£11,000 - £25,000	2
£26,000 - £50,000	1
More than £50,000	0
No Response	1

Only 1 of the respondents would potentially have enough savings or equity currently to buy a property on the open market as a first time buyer, 2 further respondents may be able to at high Loan to Value.

7. Analysis of need – market housing

7.1 Timescale of housing need

Chapter 7 will consider the 27 owner occupier households (mentioned in chapter 6) looking to purchase housing on the open market in Maulden over the next 10 years.

The timescale in which these 27 respondents indicated that they would be looking for different accommodation (Q5) was as follows:

Timescale	Number
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Within 0-3 years	14
3-5 years	5
5 - 10 years	3
No Response	5

7.2 Household composition

Respondents were asked (Q4) who lives in their current home:

Situation	No. of households
Single person household (older person)	11
Single person	3
A single person or couple with dependent child(ren) or other dependent(s)	6
An single person or couple with dependent child(ren) and non-dependent / older children	2
No response	5

7.3 Sizes and types of house required

The preferred future housing type of the 27 respondents (Q10a) breaks down as follows (respondents could tick more than one):

Housing type	Number
Flat / Apartment	2
House	14
Bungalow / Retirement property	14

Based on these figures, there appears to be a demand mainly for houses and also for bungalows / retirement housing.

The preferred future house size of the 27 respondents in terms of number of bedrooms (Q10b) breaks down as follows (respondents could tick more than one):

Number of bedrooms	Number
1 bedroom	0
2 bedrooms	13
3 bedrooms	14
More than 3 bedrooms	6

8. Conclusions and recommendations

8.1 Affordable housing

Analysis of the data considered in Chapter 6 has identified a small need for affordable housing within Maulden from household's resident in (or with strong links to) the parish, that is unlikely to be met by normal market provision. This need is split between young adults/couples who want to move out of the family home and/or get on the housing ladder and families wanting to move away from rented accommodation and get on the housing ladder.

A small amount of affordable rented, shared ownership and starter homes for local people in Maulden could be provided by including a rural exception site policy within the Neighbourhood Plan, which would provide affordable housing for which households with a local connection would take priority.

Based on data supplied by respondents, up to 15 households with a local connection would be suitable for housing within a rural exception site development, whether for rent or shared ownership. However, it must be recognised that this is a snapshot of current, self-assessed need: some respondents may withdraw, move, or be housed by other means during the planning and development of any future scheme. Based in this identified need a recommendation of **8 units** of affordable housing would be made.

Our assessment from the data is that the 8 units could be broken down as follows:

2 x 2 bed house / flat (1 Shared Ownership / 1 Starter Homes Initiative)
2 x 2 bed house (Shared Ownership)
1 x 1 bed bungalow (Affordable Rent)
2 x 2 bed bungalow (Affordable Rent)
1 x 4 bed house (Affordable Rent)

In making this assessment we consider a number of factors including household size and circumstances; the type and tenure being sought by respondents; and their financial means.

8.2 Market housing

Analysis of the responses considered in Chapter 7, and other evidence considered in chapters 2 and 3, suggests that there is a need for **2 and 3 bed houses and bungalows or retirement properties** (e.g. houses built to Lifetime Homes criteria) if Maulden is to meet the identified current and future needs of existing owner occupier residents wishing to stay in the parish.

The evidence for this is as follows:

- The relative shortage of cheaper properties in Maulden, there is currently only 1 2-bedroom house for sale on the open market.
- The 27 owner occupier respondents who would be looking for a more suitable property at some point over the next 10 years, with 19 of these looking for a property within the next 5 years

If suitable smaller properties were more widely available, this would be likely to address under-occupation and free up larger houses for growing families to purchase

as they work their way up the housing ladder.

It should be noted that there is no guarantee that housing sold on the open market will be bought by people with a local connection to Maulden. It is therefore not possible to stipulate how much new housing would meet the needs of the owner occupier respondents identified above. However, it is reasonable to suggest that the provision of **up to 14 suitable units** would meet a reasonable proportion of the need while being in keeping with the size of the parish. These could be delivered separately or alongside a rural exception site, with some of the market housing cross-subsidising the affordable housing.