

Housing Needs Survey Report

Barton Le Clay Parish

March / April 2022

Completed by Bedfordshire Rural Communities Charity



This report is the property of Barton le Clay Parish Council and Neighbourhood Plan Steering Group.

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1. Introduction

1.1 About this survey

The Housing Needs Survey (HNS) is being carried out by BedsRCC 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 Barton Le Clay Parish.

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 initiatives such as the Starter Homes scheme are also available. The Starter Homes initiative is a government backed scheme where an equity loan of up to 20% of the value of the property is provided, the loan is interest free for the first 5 years.

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 Barton Le Clay.

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 Barton Le Clay

2.1 Population and demographics

In 2011 (latest census information available) in the parish of Barton Le Clay there were 2,020 households containing 4,990 residents¹. Compared to 2001, this represents an increase of around 4% in terms of residents (from 4,793). There has also been an increase in the number of households from 1,918 in 2001 to 2,020 in 2011, an increase of 5%.

When considering any development post 2011, the Central Bedfordshire Council Authority Monitoring report (2014/15), identifies that planning permission has been granted for 28 housing units since 2009/10 in the parish.

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

Age	% Barton Le Clay 2011	% Barton Le Clay 2001	% C Beds 2011
0 - 4	5.4	6.3	6.3
5-15	14.6	16.2	13.3
16-17	3.0	1.9	2.6
18-64	59.5	62.1	62.1
65-84	15.7	12.3	13.8
85+	1.7	1.1	1.8

The age demographics has got older in Barton Le Clay over the 10 years between 2001 and 2011. The proportion of those aged 65+ has risen from 13.4% in 2001 to 17.4% in 2011. The age profile is now slightly older than that of Central Bedfordshire as a whole.

2.2 Household Composition

	% Barton Le Clay	% Central Beds
1 person - pensioner	12.0	11.2
1 person - other	11.8	14.7
Couple - no children	18.3	20.5
Couple + dependent children	26.1	23.1
Couple + non-dependent children	8.0	7.3
Lone parent + dependent children	6.1	6.5
Lone parent + non-dependent children	3.2	3.1
All aged 65 and over	11.2	8.7
Other	3.2	4.9

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

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

2.3 Housing Tenure

	% Barton Le Clay	% Central Beds
Owned outright	39.5	31.6
Owned with mortgage/loan	44.8	40.9
Shared ownership	0.6	0.8
Social rented	5.8	13.4
Private rented	8.6	12.1
Living rent free	0.6	1.1

The majority of households are owner occupiers in Barton Le Clay, with higher levels of properties owned outright and higher levels of homes owned with a mortgage or loan compared to that of Central Bedfordshire. The levels of shared ownership properties and rented properties, both social and private rents, in the parish are lower than in Central Bedfordshire as a whole.

2.4 Dwelling Types

	% Barton Le Clay	% Central Beds
Detached house	33.4	28.2
Semi-detached house	49.6	33.8
Terraced house	13.1	25.3
Flat	3.9	11.7
Caravan/other temp. accommodation	0.0	1.0

There are more detached and semi-detached properties in Barton Le Clay compared to Central Bedfordshire averages. As a result, there are fewer terraced properties, flats and other types of accommodation in the parish. This would have an impact on the cost of properties in the parish.

2.5 Housing in poor condition

	% Barton Le Clay	% Central Beds
Households in overcrowded conditions	2.9	4.6
Households without central heating	1.2	1.7
Households in fuel poverty (2011)	7.9	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 60 households in Barton Le Clay classified as being overcrowded (figures are rounded), which works out as slightly lower than the Central Bedfordshire average.

Where central heating is not present, fuel poverty is significantly more likely. 25 households had no central heating, working out at just under the average for the

district. Fuel poverty levels were also slightly lower than the Central Bedfordshire average.

2.6 People on low incomes

5.3% of all people in Barton Le Clay were classified as "experiencing income deprivation" in 2009 (latest figures), below the Central Bedfordshire average of 8.0%. In 2007/08, 10.7% of households were calculated as receiving below 60% of the median income, below the Central Bedfordshire average of 15.7%.

7.8% of working age people were claiming DWP benefits in August 2012, below the Central Bedfordshire average of 9.5%; and 14.3% of people over 65 were claiming pension credit, below the Central Bedfordshire average of 17.7

2.7 Households on Central Bedfordshire Council Housing Register

There are currently 31 Barton Le Clay households on the Central Bedfordshire Council Housing Register. There are 11 households on the register assessed as being in priority band 1 (the highest priority) and 5 households in priority band 2. 3 households were allocated a specific banding for older people. The remaining 12 households were given a banding which means 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 president over a priority rating.

Of those 19 applicants on the housing register given a priority rating, 7 would be eligible for a 1-bedroom property, 11 for a 2-bedroom property and 1 for a 3-bedroom property.

It should 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 Barton Le Clay.

2.8 Health and disability

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

13.8% of those aged 65 and over in Barton Le Clay (around 120 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, in line with the Central Bedfordshire average of 13.9%. 3.2% of the population were claiming Disability Living Allowance, in line with the Central Bedfordshire average of 3.4%.

14.9% have a limiting long-term illness, in line with the Central Bedfordshire average of 14.4%.

3. Housing Availability and Affordability in Barton Le Clay

3.1 Housing affordability ratio

The 'affordability ratio' (median house prices as a ratio of median household earnings) for Barton Le Clay in 2008/09 (latest data available) was 12.6. In other words, houses on the market cost on average 12.6 times annual incomes².

3.2 Dwellings in lower Council Tax Bands

2.4% of dwellings in Barton Le Clay are in Council Tax Band A, and 4.4% 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 Barton Le Clay.

3.3 Current property availability for sale in Barton le Clay

In April 2022, there were 18 residential properties for sale in Barton le Clay parish. These 18 properties consisted of:

No. of bedrooms	Number	Asking price
8 bedroom house	1	£1,000,000
4 bedrooms house	10	£935,000 - £375,000
3 bedrooms house	5	£735,000 - £425,000
2 bedroom house	2	£350,000 - £325,000

None of these properties were being marketed specifically as retirement / accessible properties. No properties were marketed as starter homes or shared ownership.

3.4 Property sales over last 3 years

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

	2019	2020	2021
£100,000 and under	0	1	0
£100,001 – 150,000	0	0	0
£150,001 – 200,000	1	1	2
£200,001 – 300,000	18	24	16
£300,001- 400,000	24	17	26
£400,000 +	10	19	20
Total	53	62	64

Out of 179 properties sold in the last 3 years, only 5 properties, sold for under £200,000.

² Data from community profile for Barton Le Clay (Parish), © ACRE, RCAN, OCSI 2013

³ Data sourced from www.rightmove.co.uk

The cheapest property to be sold in the last year, was a 3-bedroom terraced home for £166,985.

The average price of a house sold in Barton le Clay over the last year was £386,838. The majority of sales in Barton-Le-Clay during the last year were semi-detached properties, selling for an average price of £350,209. Detached properties sold for an average of £545,765, with terraced properties fetching an average £292,188.

Overall, sold prices in Barton-Le-Clay over the last year were 1% up on the previous year and 11% up on the figures in 2019.

3.5 Current property availability for rent in Barton Le Clay

In April 2022, there were 2 residential properties available for rent in the parish of Barton Le Clay. These included a 1-bedroom studio at £895pcm and a 2-bedroom terraced property at £995pcm.

3.6 Household income required by first time buyers or renters in Barton Le Clay.

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 recently sold in Barton le Clay (a 3-bedroom house at £166,985) as a first time buyer, a single earner household would need an annual gross income of over £47,700 and dual-income household would need over £57,500. 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 currently available for rent in the parish (a 1-bedroom studio at £895 pcm), a household's gross income would therefore need to be over £42,900. This cost would rise if a one-bedroom studio wasn't suitable for their households needs.

3.7 Minimum deposit required by first time buyers in Barton Le Clay

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

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

⁵ Council of Mortgage Lenders

⁶ HMRC, December 2013

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 did facilitate 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 currently available on the market in the parish (2-bedroom house at £335,000 would require a deposit of around £16,750. At the current average of 84.7% loan to value, a deposit of over £51,000 would be required.

4. Survey process and response

To study the need for affordable housing in Barton Le Clay, a survey form was delivered to all households, together with a FREEPOST envelope to enable residents to return their completed survey to BedsRCC. The survey form gave contact details to request additional forms in the event of there being more than one case of housing need within the household. The survey was also available to complete online, with the link to the online survey being included in the covering letter which was also delivered to every household.

The survey form was in two parts. Section 1 was for completion by all residents and aimed to gain their views on overall housing needs in Barton Le Clay (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 317 responses from around 2200 distributed, a return rate of just over 14%. This is a slightly lower than average response rate for a housing needs survey (typical return rate is 20-25%), however we feel that 14% is still adequate to give us a representative sample of views.

5. Views on housing needs in Barton Le Clay

85% of respondents would support a small development (up to 14 units) of affordable homes specifically for local people with a local connection to the parish. 15% would not support such a development (Q1).

20% 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

78 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.

⁷ Council of Mortgage Lenders

Out of these 78 respondents, 53 were existing owner occupiers or those who were only looking to buy on the open market or had the means to do so. These respondents will be considered in Chapter 7.

The remaining 25 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 25 respondents would be looking for different accommodation (Q5) was as follows:

Timescale	No. of households
Within 0-3 years	22
3-5 years	3
5 - 10 years	0

6.2 Household composition

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

Situation	No. of households
Single person household (older person)	2
Single person household	2
A couple with no dependent children / other dependents	2
A single person or couple with dependent child(ren) or other dependent(s)	3
An single person or couple with dependent child(ren) and non-dependent / older children	16

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 25 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 Barton Le Clay	23
Previously lived in Barton Le Clay	2
An immediate family member (parent, child, or brother/sister) lives in Barton Le Clay	7
Have permanently employment in Barton Le Clay	3

6.4 Current housing circumstances of households in need

The current housing circumstances of the 25 respondents (Q7) broke down as follows:

Housing tenure	No. of households
Living with parent(s) in their home	11
Owner Occupier	5
Shared Ownership property	0
Renting from private landlord	8
Renting from housing association	1

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	22
Bungalow / Retirement property	4
Size of property	
One bedroom	5
Two bedrooms	19
Three bedrooms	7
More than three bedrooms	0
Tenure of property	
Private rental	6
Affordable rental (through a housing association)	11
Buy on the open market	12
Shared ownership (part own & part rent – through a housing association)	9
Starter home (home to buy at 20% below market price up to £250,000)	15

6.6 Reason for housing need

The reason for housing need identified by the 25 respondents (Q8) can be summarised as follows (respondent were able to identify more than one):

Need	No. of households
Present home too large / wish to downsize	4
Present home too small	6
First time buyer / want to get on the property ladder	15
Medical reasons / disability	1
To be closer to family and / or carer support	2
Financial reasons	5

The majority of the demand was from first time buyers, wanting to get on the property ladder.

6.7 New Household Composition

When asked who would live in the new home they were seeking; of the 25 respondents, 12 households seeking a new property would contain all of the same individuals living within their existing household. Most of the additional new households would be made up from grown up children, moving out of the family home.

6.8 Gross income of households in need

We saw in Chapter 3 that, in order to purchase the cheapest property recently sold in Barton Le Clay (a 3-bedroom house at £166,985) as a first time buyer, a single earner household would need an annual gross income of over £47,700, and a dual-income household would need over £57,500. To rent, the only available property, a 1-bedroom property in Barton Le Clay, a household would require an annual gross income of over £42,900.

The current gross annual income of anyone responsible for paying the rent/mortgage for the 25 households under analysis breaks down as follows:

Current gross income	No. of households
Less than £20,000 / yr	8
£20,001 to £30,000 / yr	8
£30,001 to £40,000 / yr	2
£40,001 to £50,000 / yr	4
More than £50,000 / yr	2
No Response	1

Based on the data provided, only 2 of these households could potentially afford to purchase the cheapest property recently sold on the open market in Barton Le Clay. Only 6 of these respondents would also be able to afford to rent the cheapest available rental property on the market in the parish and that would only be suitable for those that a 1-bedrrom property met their households needs.

6.9 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, recently sold in Barton Le Clay is over £51,000. The minimum (under a 95% Loan to Value deal) would be around £16,750.

The savings or other equity that these 25 households could use to contribute towards a mortgage breaks down as follows:

Savings/equity	No. of households
None	5
Less than £10,000	9
£11,000 - £25,000	6
£26,000 - £50,000	5
More than £50,000	0

None of the respondents would have enough savings or equity currently to buy a

property on the open market as a first time buyer. At high loan to value, 11 respondents may be able to secure a mortgage.

7. Analysis of need – market housing

7.1 Timescale of housing need

Chapter 7 will consider the 53 owner occupier households (mentioned in chapter 6) looking to purchase housing on the open market in Barton Le Clay over the next 10 years.

The timescale in which these 53 respondents indicated that they would be looking for different accommodation (Q5) was as follows:

Timescale	Number
Within 0-3 years	20
3-5 years	11
5 - 10 years	22

7.2 Household composition

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

Situation	No. of households
Single person household (older person)	6
Single person	7
A couple with no dependent children / other dependents	17
A single person or couple with dependent child(ren) or other dependent(s)	7
An single person or couple with dependent child(ren) and non-dependent / older children	15
No Response	1

7.3 Sizes and types of house required

The preferred future housing type of the 53 respondents (Q10a) breaks down as follows (respondents could tick more than one):

Housing type	Number
Flat / Apartment	7
House	29
Bungalow / Retirement property	31

The largest proportion of respondents were looking primarily for bungalows / retirement housing, to suit their current and future needs. There was also a demand from families looking for more suitable houses.

The preferred future house size of the 53 respondents in terms of number of bedrooms (Q10b) breaks down as follows (respondents could tick more than one):

Number of bedrooms	Number
1 bedroom	2
2 bedrooms	16
3 bedrooms	23
More than 3 bedrooms	15

7.4 Reason for need

The reason for housing need identified by the 53 respondents (Q8) can be summarised as follows (respondents were able to identify more than one):

Need	No. of households
Present home too large / wish to downsize	26
Present home too small	14
First time buyer / want to get on the property ladder	1
Medical reasons / disability	7
To be closer to family and / or carer support	3
Financial reasons	5
Other	1

The demand was predominantly from individuals or couples looking to downsize or move into more suitable / accessible properties. There was some demand for larger family homes. If suitable homes could be provided for those looking to downsize, this could naturally free up more homes for families looking to move up the property ladder.

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 Barton Le Clay from household's resident in (or with strong links to) the parish, that is unlikely to be met by normal market provision. The need was predominantly from those wanting to move out of the family home, some into rented accommodation and some to get on the property ladder. There was also some demand from those wanting to move out of rented accommodation into their own properties or move to a larger family home.

A small amount of affordable properties for people with a local connection in Barton Le Clay could be provided through the development of a rural exception site which would provide affordable housing for which households with a local connection would take priority.

Based on data supplied by respondents, up to 25 households with a local connection would be suitable for housing within a rural exception site development. 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 **12 units** of affordable housing would be made.

Our assessment from the data is that the 12 units could be broken down as follows:

2 x 1/2 bed flat / house (1 Affordable rent / 1 Shared Ownership)
1 x 2 bed bungalow (Affordable Rent)
7 x 2 bed house (2 Affordable Rent / 3 Shared Ownership / 2 Starter homes)
2 x 3 bed house (1 Affordable Rent / 1 Shared Ownership)

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. We also take into consideration the properties available on the market within the parish, at the time of writing this report, there was a lack of smaller properties available within the Parish.

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 / 3 bed houses and bungalows or retirement properties** (e.g. houses built to Lifetime Homes criteria) if Barton Le Clay 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:

- There were currently no bungalows or properties advertised as accessible for sale on the open market in Barton Le Clay.
- The relative shortage of cheaper properties in Barton Le Clay, there are currently only 2 properties available for purchase on the open market in the parish priced under £425,000.
- The 53 owner occupier respondents who would be looking for a more suitable property at some point over the next 10 years, with 20 of these looking for a property within the next 0-3 years.

If suitable accessible properties were more widely available, this would be likely to address under-occupation and free up 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 Barton Le Clay. 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 15 suitable accessible 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.