

Housing Needs Survey Report

Arlesey

August 2015

Completed by Bedfordshire Rural Communities Charity



This report is the joint property of Central Bedfordshire Council and Arlesey Parish Council.

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1. Introduction

1.1 About this survey

The parish of Arlesey is preparing a Neighbourhood Plan laying out its own local planning policies, which will come into force provided that the Plan passes an independent examination and is approved at a local referendum.

The Arlesey Neighbourhood Plan steering group requested for a Housing Needs Survey (HNS) to be carried out by BRCC to identify the housing needs of local people over the next 20 years, as part of the preparation of the Neighbourhood Plan. The survey aimed to assess the need of local people for either affordable housing or market housing in Arlesey.

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. A Neighbourhood Plan can contain a Rural Exception Site policy.

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 Arlesey.

1.3 Market housing

The market housing policies for the Neighbourhood Plan (e.g. proposed numbers, size and type) 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 Arlesey

2.1 Population and demographics

In 2011 in the parish of Arlesey there were 2,345 households containing 5,585 residents¹. Compared to 2001, this represents a significant increase of around 17% in terms of households (from 2,006) and a slightly larger increase of 18% in terms of residents (from 4,741).

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

| Age | % Arlesey 2011 | % Arlesey 2001 | % C Beds 2011 |
|---------|----------------|----------------|---------------|
| 0 – 15 | 18.9 | 21.8 | 19.6 |
| 16 – 24 | 10.7 | 10 | 10.0 |
| 25 – 44 | 31.8 | 35.1 | 26.8 |
| 45 – 64 | 26.6 | 21.6 | 27.9 |
| 65 – 74 | 6.4 | 6.2 | 8.6 |
| 75 – 84 | 3.9 | 4.0 | 5.2 |
| 85+ | 1.7 | 1.5 | 1.8 |

The age profile is fairly similar to that of Central Bedfordshire as a whole. There is a higher than average level of residents aged between 25-44 years, although this has decreased over the last 10 years, while the 45-64 age range has increased.

2.2 Household Composition

| | % Arlesey | % Central Beds |
|--------------------------------------|-----------|----------------|
| 1 person - pensioner | 9.5 | 11.2 |
| 1 person -- other | 18.3 | 14.7 |
| Couple – no children | 21.8 | 20.5 |
| Couple + dependent children | 23.7 | 23.1 |
| Couple + non-dependent children | 7.0 | 7.3 |
| Lone parent + dependent children | 6.5 | 6.5 |
| Lone parent + non-dependent children | 3.3 | 3.1 |
| All aged 65 and over | 5.7 | 8.7 |
| Other | 4.3 | 4.9 |

There are slightly higher levels of 1 person non pensioner households, and lower levels of pensioner households, than Central Bedfordshire as a whole.

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

2.3 Housing Tenure

| | % Arlesey | % Central Beds |
|--------------------------|------------------|-----------------------|
| Owned outright | 21.7 | 31.6 |
| Owned with mortgage/loan | 46.7 | 40.9 |
| Shared ownership | 0.6 | 0.8 |
| Social rented | 18.3 | 13.4 |
| Private rented | 12.2 | 12.1 |
| Living rent free | 0.6 | 1.1 |

The majority of households are owner occupiers in Arlesey, although the level is slightly lower than the Central Bedfordshire average, while the level of social renting is above the local average.

2.4 Dwelling Types

| | % Arlesey | % Central Beds |
|-----------------------------------|------------------|-----------------------|
| Detached house | 19.3 | 28.2 |
| Semi-detached house | 34.5 | 33.8 |
| Terraced house | 33.6 | 25.3 |
| Flat | 12.5 | 11.7 |
| Caravan/other temp. accommodation | 0.2 | 1.0 |

There are fewer detached houses, with correspondingly higher numbers of semi-detached, terraced houses and flats, in Arlesey compared to Central Bedfordshire averages.

2.5 Housing in poor condition

| | % Arlesey | % Central Beds |
|--------------------------------------|------------------|-----------------------|
| Households in overcrowded conditions | 5.3 | 4.6 |
| Households without central heating | 2.6 | 1.7 |
| Households in fuel poverty (2011) | 8.0 | 9.2 |

Overcrowded housing can highlight areas with pressing needs for more affordable housing, and overcrowding counts as a housing need for households applying to join the Housing Register. In 2011 there were 125 households in Arlesey classified as being overcrowded (figures are rounded), which works out as higher than the Central Bedfordshire average.

Households without central heating are also just over the Central Bedfordshire average, while households in fuel poverty are below the average.

2.6 People on low incomes

7.2% of all people in Arlesey were classified as "experiencing income deprivation" in 2009, under the Central Bedfordshire average of 8.0%. In 2007/08, 15.7% of households were calculated as receiving below 60% of the median income, which is the same as the Central Bedfordshire average of 15.7%.

10.6% of working age people were claiming DWP benefits in August 2012, over the Central Bedfordshire average of 9.5%; and 23.9% of people over 65 were claiming pension credit, again above the Central Bedfordshire average of 17.7%.

2.7 Households on Central Bedfordshire Council Housing Register

There are currently 108 Arlesey households on the Central Bedfordshire Council Housing Register. Four of these households were assessed as being in Band 1 (Higher priority) and needing a 1 bed (2), 2 bed (1) and in 1 case a 6 bedroom property. A further 21 households were assessed as being in band 2 (lower priority) and needing a 1 bed (8), 2 bed (6), 3 bed (6) and in 1 case a 7 bedroom home. There are 14 households registered as needing housing for older people. The remaining 66 households on the housing register were not assigned a priority band as their level of need was lower than required to be allocated to band 2 (the lowest band). These households however would still be able to bid on any exception site affordable housing that was built in the parish.

It should be noted that the difficulty of securing affordable housing 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.

2.8 Health and disability

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

18.4% of those aged 65 and over in Arlesey (around 125 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, above the Central Bedfordshire average of 13.9%. 3.6% of the population in Arlesey were claiming Disability Living Allowance, slightly over the Central Bedfordshire average of 3.4%.

14.5% have a limiting long-term illness, slightly higher than the Central Bedfordshire average of 14.4%.

3. Housing Availability and Affordability in Arlesey

3.1 Housing affordability ratio

The 'affordability ratio' (median house prices as a ratio of median household earnings) for Arlesey in 2008/09 (latest data available) was 18.4. In other words, houses on the market cost on average 18.4 times annual incomes².

3.2 Dwellings in lower Council Tax Bands

10.8% of dwellings in Arlesey are in Council Tax Band A, and 24.7% in Band B, compared to 8.6% and 20.4% for Central Bedfordshire as a whole. This shows housing bandings within Arlesey are fairly similar to that of the rest of the district.

3.3 Current property availability for sale in Arlesey

In August 2015, we found 14 residential properties for sale in Arlesey:

| No. of bedrooms | Number | Asking price (range) |
|-----------------|--------|----------------------|
| 1 bedroom | 2 | £129,950 - £135,000 |
| 2 bedrooms | 4 | £165,000 - £270,000 |
| 3 bedrooms | 4 | £255,000 - £345,000 |
| 4 bedrooms | 3 | £375,000 - £450,000 |
| 5 bedrooms | 1 | £415,000 |

This represents just over 2% of total private housing stock in the parish. None were being marketed as shared ownership properties.

3.4 Property sales over last 3 years

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

| | 2012 | 2013 | 2014 |
|---------------------------|-----------|-----------|------------|
| £100,000 and under | 4 | 6 | 4 |
| £100,001 – 150,000 | 16 | 22 | 12 |
| £150,001 – 200,000 | 18 | 29 | 52 |
| £200,001 – 300,000 | 15 | 33 | 33 |
| £300,001+ | 1 | 5 | 10 |
| Total | 54 | 95 | 111 |

Only 14 properties sold for under £100,000 in the last 3 years. The cheapest of these (a 2 bedroom terraced property) went for £74,000 in 2013, this was sold on a 50% shared ownership basis.

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

³ Data sourced from www.rightmove.co.uk

3.5 Current property availability for rent in Arlesey

In August 2015, we found that there were only 3 residential properties currently available for rent in Arlesey. These included a double room within a shared house for £520 per calendar month, £825 per calendar month for a 2 bedroom house and £1,750 per calendar month for a 4 bedroom detached house.

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

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 March 2015 was 3.36.⁵

According to the DCLG guidance, in order to purchase the cheapest property currently available in Arlesey (a 1 bedroom property at £129,950) as a first time buyer, a single earner household would need an annual gross income of over £37,000, and a dual-income household would need over £44,000. It should be noted that the median annual full-time wage in the UK stood at £26,884 in April 2013⁶.

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.) To rent the cheapest property currently available within Arlesey, a household's gross income would therefore need to be over £24,000. The cheapest property currently available was a room within a shared house and so this would most likely not be suitable for families. To rent the cheapest stand alone property, a 2 bedroom semi-detached house for £825 per calendar month, a household would need to have a gross income of over £39,000.

3.7 Minimum deposit required by first time buyers in Arlesey

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 March 2015 was 81%⁷, meaning that the average deposit is 19%.

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 might be able to purchase the 2 bedroom property highlighted above with a deposit of around £6,498. At the current average of 81% loan to value, a deposit of over £24,691 would be required.

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

⁵ Council of Mortgage Lenders

⁶ HMRC, December 2013

⁷ Council of Mortgage Lenders

4. Survey process and response

To study the need for affordable housing in Arlesey, a survey form (Appendix A) was delivered to all households in the parish, 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 Arlesey (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 20 years. The findings from this section are analysed in chapters 6 and 7.

We received 500 responses from around 2,345 distributed, a return rate of around 21%. This is a good response rate for a housing needs survey (typical return rate is 20-25%), particularly for a larger parish (where lower response rates are common).

5. Views on housing needs in Arlesey

75% of respondents thought that there was a need for one or more types of new housing in the parish (Q1). The % of respondents in favour of each specific type of housing was as follows (respondents could tick more than one):

| Housing type | % of respondents |
|--------------------------------|------------------|
| Flats | 24 |
| Smaller houses (1-2 bedrooms) | 51 |
| Larger houses (3+ bedrooms) | 35 |
| Bungalows / retirement housing | 41 |

There was a preference for smaller houses and bungalows / retirement housing.

The % of respondents in favour of each type of tenure (Q2) was as follows:

| Housing type | % of respondents |
|---------------------------------------------------|------------------|
| Purchase on the open market | 54 |
| Shared ownership (part owned, part rent) | 50 |
| Private rent | 3 |
| Affordable rent, with local people given priority | 65 |

There were a high proportion of people in favour of affordable rental properties, with priority being given to local people. This was followed by open market properties but there was also high support for shared ownership properties.

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

197 respondents indicated that they would be looking for new housing in Arlesey over the next 20 years. These respondents are therefore regarded in principle as being in some form of housing need.

Out of these, 76 respondents were existing owner occupiers who were either only looking to buy on the open market or would not be eligible for affordable housing; these respondents will be considered in Chapter 7.

The other 121 respondents were either considering rent or shared ownership or were not currently owner occupiers; they will be considered in this chapter.

6.1 Timescale of housing need

The timescale in which these 121 respondents would be looking for different accommodation (Q9) was as follows:

| Timescale | No. of households |
|--------------------|--------------------------|
| Within 0-3 years | 76 |
| Within 3-5 years | 19 |
| Within 5-10 years | 12 |
| Within 10-20 years | 10 |
| No response | 4 |

6.2 Household composition

Respondents were asked (Q8) which of a number of basic situations best described them:

| Situation | No. of households |
|----------------------------------------------------------|--------------------------|
| A young single person/couple without dependent children | 34 |
| A family with dependent child(ren) or other dependent(s) | 37 |
| An older single adult/couple without dependent children | 39 |
| Other | 11 |

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 121 respondents identified a strong local connection (Q4) as follows (respondents could tick more than one):

| Nature of local connection | No. of households |
|-------------------------------------------------------------------------|--------------------------|
| Currently living in Arlesey | 114 |
| Previously lived in Arlesey | 11 |
| An immediate family member (parent, child, or sibling) lives in Arlesey | 32 |
| Permanently employed in Arlesey | 12 |

6.4 Current housing circumstances of households in need

The current housing circumstances of the 121 respondents (Q5) broke down as follows:

| Housing tenure | No. of households |
|-------------------------------------|--------------------------|
| Living with parent(s) in their home | 27 |
| Renting | 91 |
| No response | 3 |

6.5 Size, type and tenure of housing sought

The housing type, size and tenure sought by the households in need (Q6) broke down as follows (respondents could tick more than one):

| Housing tenure | No. of households |
|---------------------------------|--------------------------|
| Rent | 77 |
| Buy on the open market | 45 |
| Buy on a shared ownership basis | 40 |
| Type of property | |
| Flat | 28 |
| House | 82 |
| Bungalow / retirement property | 33 |
| Size of property | |
| One bedroom | 37 |
| Two bedrooms | 69 |
| Three bedrooms | 39 |
| More than three bedrooms | 11 |

45 respondents said that they wanted to buy on the open market, although 21 of these were also interested in purchasing through a shared ownership scheme. 13 of these respondents had an income and savings levels that means purchasing on the open market may not be considered a realistic option at this time. The remaining 11 respondents will be removed from any considerations of affordable housing as they wish to purchase on the open market and may have the means to do so. The majority of demand was for 2 bedroom houses.

6.6 Reason for housing need

The reasons for housing need identified by the 121 respondents (Q7) can be summarised as follows (respondents were able to identify more than one):

| Need | No. of households |
|-------------------------------------------|--------------------------|
| Present home too large / wish to downsize | 4 |
| Present home too small | 35 |
| Want to move out of the family home | 24 |
| First time buyer | 28 |
| Medical reasons / disability | 14 |
| Risk of losing current home | 15 |

| | |
|-------------------------------------------|----|
| Need property more suited to older people | 19 |
| Need to be closer to family or carer | 6 |
| Present home too expensive | 20 |
| Other | 18 |

The largest area of need was mainly focused around younger households wanting to move out of the family home and/or get on the housing ladder and also households where their current property was too small.

6.7 Gross income of households in need

We saw in Chapter 3 that, in order to purchase the cheapest property available in Arlesey (a 1 bedroom property at £129,950) as a first time buyer, a single earner household would need an annual gross income of over £37,000, and a dual-income household would need over £44,000. To rent the cheapest stand-alone property currently available within Arlesey (2 bedroom semi-detached house) would require an annual gross income of £39,000.

The current gross annual income of anyone responsible for paying the rent/mortgage for the 121 households under analysis breaks down as follows:

| Current gross income | No. of households |
|-------------------------|-------------------|
| Less than £20,000 / yr | 70 |
| £20,000 to £30,000 / yr | 24 |
| £30,000 to £40,000 / yr | 18 |
| More than £40,000 / yr | 5 |
| No response | 4 |

Based on the data provided, only 5 of these households could potentially afford to purchase or rent a property on the open market in Arlesey. 18 respondents fell within the £30,000 to £40,000 income bracket, potentially some of these at the higher end of the bracket would also be able to afford to purchase or rent on the open market.

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 Arlesey is £24,691. The minimum (under a 95% Loan to Value deal) would be around £6,498.

The savings or other equity that these 121 households could use to contribute towards a mortgage breaks down as follows:

| Savings/equity | No. of households |
|-------------------|-------------------|
| Below £25,000 | 87 |
| £25,000 - £50,000 | 2 |
| Above £50,000 | 4 |
| No response | 28 |

Based on the data provided, at least 87 households could not raise a sufficient deposit to buy on the open market in Arlesey.

7. Analysis of need – market housing

7.1 Timescale of housing need

Chapter 7 will consider the 76 owner occupier households (mentioned in chapter 6) looking to purchase housing on the open market in Arlesey over the next 20 years.

The timescale in which these 76 respondents indicated that they would be looking for different accommodation (Q9) was as follows:

| Timescale | Number |
|--------------------|---------------|
| Within 0-3 years | 24 |
| Within 3-5 years | 18 |
| Within 5-10 years | 19 |
| Within 10-20 years | 15 |

7.2 Household composition

Respondents were asked (Q8) which of a number of situations best described them:

| Situation | No. of households |
|-----------------------------------------------------------|--------------------------|
| A young single person/couple without dependent children | 8 |
| A family with dependent child(ren) or other dependent(s) | 30 |
| An older single person/ couple without dependent children | 34 |
| Other | 4 |

7.3 Sizes and types of house required

The preferred future housing type of the 76 respondents (Q6) breaks down as follows (respondents could tick more than one):

| Housing type | Number |
|-------------------------------|---------------|
| Flat | 3 |
| House | 37 |
| Bungalow / retirement housing | 37 |
| Not specified | 7 |

Based on these figures, the demand is split between bungalows / retirement housing and houses.

The preferred future house size of the 76 respondents in terms of number of bedrooms (Q6) breaks down as follows (respondents could tick more than one):

| Number of bedrooms | Number |
|---------------------------|---------------|
| 1 bedroom | 7 |
| 2 bedrooms | 29 |
| 3 bedrooms | 30 |
| More than 3 bedrooms | 21 |

7.4 Reason for housing need

The needs identified by the 76 respondents (Q7) can be summarised as follows (respondents were able to identify more than one need):

| Need | Number |
|-------------------------------------------|---------------|
| Present home too large/ wish to downsize | 22 |
| Present home too small | 30 |
| Want to move out of the family home | 0 |
| First time buyer | 0 |
| Medical reasons / disability | 12 |
| At risk of losing current home | 2 |
| Need property more suited to older people | 19 |
| Need to live closer to family or carer | 3 |
| Present home too expensive | 4 |
| Other | 2 |

There is a particular demand for 2/3 bedroom family homes. Also homes more suited to older people / people with disabilities.

8. Conclusions and recommendations

8.1 Affordable housing

Analysis of the data considered in Chapter 6 has identified a need for affordable housing within Arlesey from households resident in (or with strong links to) the parish, that is unlikely to be met by normal market provision. This need generally comes from households which are currently in rental accommodation looking for larger accommodation. Some of these are looking to continue renting, whilst other are looking to purchase on a shared ownership basis. There is also some demand from young adults/couples who want to move out of the family home and/or get on the housing ladder and also older people wanting more suitable retirement housing.

Affordable rented and shared ownership housing for local people in Arlesey 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, 121 households with a local connection would like to be considered for suitable housing within a rural exception site development, whether for rent or shared ownership. When analysing each individual response, 11 households were removed from this figure. This was due to them being considered as not meeting the criteria for affordable housing, such as having too high an income or too much equity / savings or them not supplying enough information in the Housing Needs Survey to understand their requirements. It also 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. 22 respondents were not planning to look for new housing for over 5 years, by which time new housing would probably be allocated.

In order to have reasonable confidence that any new housing provided through a rural exception site will be taken up by people with a local connection to Arlesey, our recommendation is to meet 50% of the need identified over the next 5 years. Due to the large number of households identified through the Housing Needs Survey with a housing need, this demand could be met by providing a number of smaller exception site developments, phased over the period of the Neighbourhood Plan.

Our recommendation would be that there is a demand to build **46 units**.

Our assessment from the data is that the 46 units could be broken down as follows:

- 5 x 1 bed bungalows (rent)
- 5 x 2 bed bungalows (4 rent, 1 shared ownership)
- 5 x 1 bed flats (2 rent, 3 shared ownership)
- 6 x 2 bed flats (rent)
- 12 x 2 bed house (7 rent, 5 shared ownership)
- 10 x 3 bed house (3 rent, 7 shared ownership)
- 2 x 4 bed house (1 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. This breakdown is explained further below:

5 x 1 bed bungalows (rent)

11 respondents, all older single people / couples, with an income below £20,000 and savings / equity below £25,000. Would like to be able to rent a 1 bed bungalow within the next 3 years.

5 x 2 bed bungalows (4 rent, 1 shared ownership)

7 respondents, all older single people / couple would like to be able to rent a 2 bed bungalow in the next 3 years. They are all currently in rental accommodation and would like a home that is either less expensive than their current home, is more suited to older people or due to an existing medical condition or disability.

2 respondents, both currently in rental accommodation, would like a property that is more suited to older people. They both have equity below £25,000 but have incomes of either £30,000-£40,000 or over £40,000 so would likely find shared ownership a viable option.

5 x 1 bed flats (2 rent, 3 shared ownership)

4 respondents would like to rent a 1 bedroom flat. 2 of these were first time buyers looking to move out of the family home and 2 were an older single person / couple who were either finding their present home too expensive or wanting to move out of their current home. All have an income under £20,000 and savings / equity under £25,000.

5 respondents would like to buy a 1 or 2 bedroom flat either on the open market or on a shared ownership basis. All of these respondents are first time buyers, currently living with their parents. They all have an income under £20,000 and savings / equity under £25,000 making shared ownership a good viable option over open market housing to assist with getting on the property ladder.

6 x 2 bed flats (rent)

11 respondents would like a 1 or 2 bed flat to rent. 8 of these would also consider a house. These respondents were a mixture of older people looking to downsize from the existing properties that they are renting and younger wanting to move out of the family home. 5 of these either have existing dependents or were expecting a child and so 2 bedrooms would be required.

12 x 2 bed house (7 rent, 5 shared ownership)

14 respondents wanted to rent a 2 bed house. 7 of these were families with dependant children that either needed a larger house, their present home was too expensive or they are at risk of losing their current home. The majority of the other respondents were young single people / couple looking to move out of the family home.

7 respondents were first time buyers looking to get on the housing ladder. 2 had dependant children and 1 was an older single person / couple at risk of losing their current rental home and wanting to get on the property ladder.

10 x 3 bed house (3 rent, 7 shared ownership)

4 families with dependant children, 1 young single person / couple and 1 older single person / couple were looking to rent or buy a 3 bed house on the open market. Income / savings and equity would make renting a more viable option.

12 families with dependant children and 1 single older person / couple were looking to get on the housing market.

2 x 4 bed house (1 rent, 1 shared ownership)

3 families with dependant children, all looking for larger properties. 2 looking to get on the property ladder and 1 looking for a rental property.

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 Family homes and bungalows or retirement properties** (e.g. houses built to Lifetime Homes criteria) if Arlesey 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:

- 30 owner occupier respondents looking for larger properties at some point over the next 20 years.
- 31 owner occupier respondents looking for properties that are more suited to older people or properties suitable for medical conditions / disabilities.

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 Arlesey. It is therefore not possible to stipulate how much new housing would meet the needs identified above. However, it is reasonable to suggest that the provision of **35 units** would meet a reasonable proportion of the need while being in keeping with the size of the parish. These could be delivered alongside or as part of a rural exception site, with the market housing cross-subsidising the affordable housing or as separate developments.