

# **Campton and Chicksands Neighbourhood Plan Campton and Chicksands Parish Council 2020-2035**

## **Housing Needs Survey Report Summer 2018**

Version 1.0

# 1 Introduction

## 1.1 The Survey

The Housing questionnaire was carried out as part of the Neighbourhood Plan Survey which was distributed to all residents of Campton, Chicksands Private Estate and JFC (Joint Forces Command) Chicksands. It considered the needs in the parish for affordable housing for local people. The Survey will also be used to gain an accurate picture of the local community's view on further housing in the parish in the future.

## 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 by owning part and paying rent on the remainder. This is normally actioned via Housing Associations.

Affordable housing in rural areas is often achieved through Rural Exception site developments. This is where the local authority is prepared to grant an "exception" to planning policy provided that the development is for affordable housing that will be available to local people in perpetuity.

## 1.3 Market housing

Market housing policies (e.g. proposed numbers, size and type) would need to be on a broad basis. This would include local housing need identified through the questionnaire, although the wider housing market would also need to be taken into consideration, as there would be no restrictions placed on the sale of the housing.

## 2 Campton and Chicksands Parish

### 2.1 Introduction

For historical reasons Campton and Chicksands Parish can be divided into three very distinct areas:

1. Campton and the surrounding area bordered by the A507.
2. Chicksands Private Estate, this includes the land north of the A507, excluding the Military Base.
3. The Military Base, JFC Chicksands (previously known as RAF Chicksands) has an adverse effect on any statistics due to the large population. Personnel are housing transient staying on the base between six months to two years, the majority for the shorter period. The households on the base account for 39% of the total housing stock in the Parish.

### 2.2 Population and demographics

In 2011 there were 520 households in the parish of Campton and Chicksands with 1700 residents. This compares to 2001 when there were 378 households and 1389 residents. This represents an increase in households of 37% and an increase of 22% in the number of residents. This increase can be attributed to the selling of housing stock by the Ministry of Defence at JFC Chicksands. Currently there are 202 households on the Military Base.

Since 2011 the number of houses built within the parish is as follows:

| Date    | Number of new home completions |
|---------|--------------------------------|
| 2011/12 | 0                              |
| 2012/13 | 1                              |
| 2013/14 | 0                              |
| 2014/15 | 0                              |
| 2015/16 | 1                              |
| 2016/17 | 0                              |
| 2017/18 | 0                              |

Figures provided by Central Bedfordshire Council

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

| Age   | % Campton and Chicksands 2011 | % Campton and Chicksands 2001 | % Central Bedfordshire 2011 |
|-------|-------------------------------|-------------------------------|-----------------------------|
| 0-15  | 26.5                          | 22                            | 19.5                        |
| 16-17 | 2.3                           | 1.8                           | 2.6                         |
| 18-64 | 64.5                          | 70.3                          | 62.1                        |
| 65-84 | 5.9                           | 5.6                           | 13.8                        |
| 85+   | 0.8                           | 0.4                           | 1.8                         |

These figures need to be seen in context with reference to the comments concerning the Military Base and the transient nature of the work force.

The basic figures indicate an increase in the population aged over 65 of 0.7%.

### 2.3 Changes in the over 65 population

| Age 65+               | Campton and Chicksands 2011 | Campton and Chicksands 2001 | Difference |
|-----------------------|-----------------------------|-----------------------------|------------|
| one person households | 66                          | 48                          | 38%        |
| two person households | 26                          | 28                          | -7%        |
| Living with relatives | 0                           | 1                           |            |

### 2.4 Household Composition

| Household                            | % Campton and Chicksands | % Central Bedfordshire |
|--------------------------------------|--------------------------|------------------------|
| 1 person - pensioner                 | 7.0                      | 11.2                   |
| 1 person - other                     | 5.8                      | 14.7                   |
| Couple - no children                 | 20.5                     | 20.5                   |
| Couple + dependent children          | 46.0                     | 23.1                   |
| Couple + non-dependent children      | 4.8                      | 7.3                    |
| Lone parent + dependent children     | 6.2                      | 6.5                    |
| Lone parent + non dependent children | 1.0                      | 3.1                    |
| All aged 65 and over                 | 5.2                      | 8.7                    |
| Other                                | 3.5                      | 4.9                    |

Although the figures show that 5.2% of the inhabitants of Campton and Chicksands are over the age of 65, if you look at the figures for Campton and Chicksands Private Estate, the figure is much higher.

## 2.5 Housing Tenure

|                          | % Campton and Chicksands | % Central Bedfordshire |
|--------------------------|--------------------------|------------------------|
| Owned outright           | 20.3                     | 31.6                   |
| Owned with mortgage/loan | 33.7                     | 40.9                   |
| Shared ownership         | 0.2                      | 0.8                    |
| Social rented            | 6.6                      | 13.4                   |
| Privately rented         | 38.9                     | 12.1                   |
| Living rent free         | 0.4                      | 1.1                    |

Once again, the figures are distorted by the inclusion of JFC Chicksands where the majority of the privately rented housing is located.

## 2.6 Dwelling Types

|                     | % Campton and Chicksands | % Central Bedfordshire |
|---------------------|--------------------------|------------------------|
| Detached house      | 17.5                     | 28.2                   |
| Semi-detached house | 31.3                     | 33.8                   |
| Terraced house      | 50.9                     | 25.3                   |
| Flat                | 0.3                      | 11.7                   |
| Caravan/other       | 0                        | 1.0                    |

These figures require further explanation. The reason for the large difference in Terraced housing between Campton and Chicksands, and Central Bedfordshire can be attributed to the houses built as part of JFC Chicksands which are in the main small rows of terraced housing. The figure of 50.9% does not reflect the make-up of Campton which has only 12% terraced housing. This large percentage also affects other housing categories in Campton.

## 2.7 Housing in poor condition

|                                      | % Campton and Chicksands | % Central Bedfordshire |
|--------------------------------------|--------------------------|------------------------|
| Households in overcrowded conditions | 1.9                      | 4.6                    |
| Households without central heating   | 0.8                      | 1.7                    |
| Households in fuel poverty (2011)    | 11                       | 9.2                    |

The highest levels of non-decent homes (that do not pass the Housing Health and Safety rating system) are found in small rural communities, particularly isolated areas. This is often due to the age of properties, where older housing (more common in rural areas) is most likely to be in a poor state of repair.

Overcrowded housing can highlight areas with pressing needs for more affordable housing. Overcrowding counts as a housing need for households applying to join the housing register. In 2011 there were 10 households in Campton and Chicksands classified as being overcrowded, which is lower than the Central Bedfordshire average.

## 2.8 People on low incomes

The indices of Deprivation are only available for small areas known as lower output areas (LSOAs). There are two LSOA in Campton and Chicksands. The figures indicate that around 5% of children live in income deprived households and between 8\9% of those Aged 65+ live in income deprived homes.

| LSOA Code          | % of Children living in income deprived households | % of older people (65+) living in living in social deprivation |
|--------------------|----------------------------------------------------|----------------------------------------------------------------|
| E01017439 (Note 1) | 6%                                                 |                                                                |
| E01017441 (Note 2) |                                                    | 4%                                                             |

**Note 1** The LSOA also covers parts of Shefford, approximately 20% of which are households in Campton and 7% in Chicksands Private Estate.

**Note 2** The LSOA covers Gravenhurst, of which approximately 6% of the households are in Campton and Chicksands Private Estate.

## 2.9 Households on Central Bedfordshire Council Housing Register

| Bedroom Requirement  | 1 | Total |
|----------------------|---|-------|
| Number of Applicants | 1 | 1     |

### Campton waiting list

Currently on waiting list stating Campton's a preference of location

| Bedroom Requirement    | 1  | 2  | 3  | 4 | 5 | Total |
|------------------------|----|----|----|---|---|-------|
| Number of Applications | 88 | 74 | 37 | 9 | 1 | 209   |

This is not first preference, the applicants on the register DO NOT select in order preference, but the details above are applicants who have included Campton in their selection.

### Chicksands waiting list information

| Bedroom Requirement  | 1 | 2 | 5 | Total |
|----------------------|---|---|---|-------|
| Number of applicants | 1 | 3 | 1 | 5     |

Currently on the waiting list stating Chicksands as preference of location

| Bedroom Requirement  | 1   | 2   | 3  | 4  | 5 | Total |
|----------------------|-----|-----|----|----|---|-------|
| Number of applicants | 140 | 127 | 44 | 16 | 2 | 329   |

This is not first preference, the applicants on the register DO NOT select in order preference, but the details above are applicants who have included Chicksands in their selection.

## 2.10 Health and disability

| Good        | % 2001 Census Campton and Chicksands | % 2011 Census Campton and Chicksands | % Central Beds 2011 |
|-------------|--------------------------------------|--------------------------------------|---------------------|
| Good        | 82.4                                 | 92.5                                 | 84.6                |
| Fairly Good | 14.2                                 | 5.8                                  | 11.5                |
| Not Good    | 3.5                                  | 1.6                                  | 3.8                 |

Limiting illness or disability can affect the types of housing that people need in order to remain independent.

The percentage of population in good health increased during the period between the two census' with 92% of the population of Campton and Chicksands Private Estate in 2011 saying they were in good health. There is no reason to suggest that this figure has decreased since the last census and it may have even increased. This indicates that the vast majority of people live in homes or accommodation suitable for their age.

## 2.11 Economic Activity

|         | 2001 Census Campton and Chicksands | 2011 Census Campton and Chicksands | Central Beds 2011 |
|---------|------------------------------------|------------------------------------|-------------------|
| Retired | 6.7% (60)                          | 5.7% (70)                          | 13.5%             |

The number of people retired who live in Campton and Chicksands rose between 2001 and 2011 and is likely to have risen further since due to the ageing population (high number of actively retired population).

Figures in brackets are the number of people.

### 3 Housing Availability and Affordability in Campton and Chicksands

#### 3.1 Housing affordability ratio

The “affordability ratio” (median house prices as a ratio of median household earnings) for Campton and Chicksands in 2014/15 was 12.6. In other words, house on the market costs on average 12.6 times annual incomes.

#### 3.2 Dwellings in lower Council Tax Bands

0 (0) of dwellings in Campton and Chicksands are in Council Tax Band A, and 1.7% (9) in B. This compares to 8.6% Band A and 20% Band B for Central Bedfordshire as a whole. This indicates a shortfall of affordable houses for first time buyers.

#### 3.3 Current property availability for sale in Campton and Chicksands

In November 2018 there were 7 residential properties for sale in Campton and Chicksands Private Estate:

| No. of Bedrooms | Number | Asking Price (range) |
|-----------------|--------|----------------------|
| 2 Bedrooms      | 0      | £245,000 - £275,000  |
| 3 bedrooms      | 3      | £280,500 - £475,000  |
| 4 bedrooms      | 4      | £500,000-£750,00     |

This represents just under 3% of total private housing stock in the parish. None were being marketed as shared ownership or retirement properties.

#### 3.4 Property sales during the last 3 years in Campton and Chicksands are as follows:

|                     | 2015 | 2016 | 2017 |
|---------------------|------|------|------|
| £100,000 and under  | 0    | 0    | 0    |
| £100,001- £150,000  | 0    | 0    | 0    |
| £150,001 - £200,000 | 0    | 0    | 0    |
| £200,001 - £300,000 | 2    |      | 0    |
| £300,001 - £400,000 | 8    | 2    | 2    |
| £400,001 +          | 2    | 3    | 1    |
| Total               | 12   | 5    | 3    |



In 2015 house sales represented 3.7% of the housing stock. In 2016 it was 1.5% and in 2017 0.9%, a three year average of 2%. Currently there are no properties available for rent in Campton and Chicksands Private Estate, the cheapest property to purchase is £280,000.

### 3.5 Household income required by first time buyers or renters in Campton and Chicksands Private Estate

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.” The average income multiple in lending to first-time buyers in October 2018 was 3.36.

According to the DCLG guidance in order to purchase the cheapest property currently available in Campton and Chicksands (£280,000) as a first time, buyer, a single earner household would need an annual gross income of over £80,000 and a dual income household would need over £96,500. At the time of writing the cheapest property for sale is £280,000, the next being £335,000 (See Appendix A).

### 3.6 Survey process and response

To study the needs for housing a questionnaire was given out to every house in Campton and Chicksands Private Estate. Copies were made available to JFC Chicksands for distribution.

221 responses were received (of these 47 were online) of which 77% (169) were from Campton residents, 20% (44) from Chicksands Private Estate. The number of households combined in Campton and Chicksands Private Estate is 311. 1 response was received from JFC Chicksands, which was not surprising due to the difficulties of access and the transient nature of the staff on the base.

#### Question 1 of Questionnaire. Where do you live?

|                           |       |     |
|---------------------------|-------|-----|
| Campton                   | 77.17 | 169 |
| Chicksands Private        | 20.09 | 44  |
| JFC Chicksands            | 0.46  | 1   |
| other areas of Chicksands | 1.37  | 3   |
| Outside the Parish        | 0.91  | 2   |

The return rate of 71% was received from the combined households of Campton and Chicksands Private Estate. This is an excellent response as a typical return rate is normally 20-25%.

84% of the people who responded were aged over 40 years. 31% of the responses were from people over 65.

70% of the respondents live in three/four bedroomed houses. 7% live in bungalows.

### 3.7 Views on housing needs for Campton and Chicksands

21% of respondents thought that their next move in the village would be to a bungalow.  
48% wished for a three or four bedroomed property.

For those people aged between 18 to 25, 77% stated their preferred wish was to continue to live in the village as they got older.

78% of people who were aged over 55 said they wished to continue to live in Campton in the future.

39% of the responses indicated a desire to see the building for more bungalows if any development was to take place.

35% indicated a desire to see starter homes incorporated into any new development.

### 3.8 Responses from questionnaire

If new housing takes place in the Parish, which type of housing would you prefer this to be?  
Tick as many as you feel appropriate

|                |     |
|----------------|-----|
| Small terraced | 22% |
| Small detached | 39% |
| Bungalow       | 39% |
| Starter homes  | 36% |

This indicates a similar pattern of type of housing that is present in Campton and Chicksands.

## **4 Assessment of Housing Needs of older People in Central Bedfordshire: March 2017**

- 4.1 The document lays out the possible need and choices of the housing for the elderly in the coming years. The data and commentary highlight the need for construction of bungalows. It states: -
- 4.2 “There is a clear preference for bungalows, with over three-fifths (62%) identifying that this would be their choice and also the expectation for most. On this basis if there weren’t enough bungalows available, it is likely that many of these households would not vacate their existing family homes.”
- 4.3 It also states under ‘Need for General Housing’ - Bungalows

“In addition, a substantial number (17.3%) of older households who planned to move from current general home will do so only to other general housing in the area, while a further 12.8% would be prepared to move to maintain their independence within the general housing stock.

In this group, there is a clear preference for bungalows, Over the Plan period 2015-35, there is likely to be demand for at least an additional 4,600 bungalows within the general housing stock and a further 800 two bed-houses suited to right sizers. Together, this represents around 17% of the overall housing need identified for Central Bedfordshire.”

## **5 Estate Agent: Shefford. Housing Market**

Discussions with estate agents in Shefford (September 2018 and February 2019) indicate that the housing market has slowed down with houses taking longer to sell with house sales taking sixteen to weeks to complete. This is borne out with the number of houses still on the market after five months in Campton.

Of the seven houses for sale on the 15th November 2018, five are still for sale on 7th February 2019.

## 6 Conclusion and Recommendations

### Analysis of the data to indicate the following:

- (a) There is an ageing population in the Campton and Chicksands Parish. The 2011 census data indicates the population aged 50+ is 100. There has been very little house movement over the past seven years (number of houses sold 39 which is 12% of the total housing) indicating that the residential population has moved little. Therefore, the age profile in Campton and Chicksands has increased.
- (b) 78% of over 55's indicated that they would continue to live in the parish particularly Campton.

Of the Remaining 22% who said they would not stay in the village, 27% said they would remain in the Parish if there were more suitable housing for older people available.

- (c) 21% of the respondents stated their next move in the Parish would be to a bungalow. However, the percentage of houses in the Parish that are bungalows is small at only 3%.
- (d) The large majority of young people 77%, would wish to continue to live in the village. However, there is a lack of affordable accommodation in the Parish.

### 6.1 Conclusion

- (a) Any new housing development should include a number of bungalows for the elderly population of Campton.
- (b) Any new housing developments in the Parish should include a small number of dwellings suitable to meet the needs of the young.

## Appendix A

### Houses for sale as of 15th November 2018 in Campton and Chicksands

| Road             | House Price |
|------------------|-------------|
| Truman Place     | £280,000    |
| Rectory Road     | £695,000    |
| Brookside        | £335,000    |
| Campton Court    | £750,000    |
| Greenway         | £750,000    |
| Gravenhurst Road | £500,000    |
| Greenway         | £475,000    |

## Appendix B

| Year | Road             | House Price |
|------|------------------|-------------|
| 2015 | Greenway         | £388,000    |
|      | Greenway         | £302,000    |
|      | Truman Place     | £185,000    |
|      | Hoover Place     | £234,850    |
|      | Truman Place     | £225,000    |
|      | Eisenhower Place | £245,000    |
|      | Gravenhurst Road | £338,000    |
|      | Greenway         | £440,000    |
|      | Priory Road      | £350,000    |
|      | Rectory Road     | £495,000    |
|      | Gravenhurst Road | £350,000    |
|      | Greenway         | £343,000    |
|      | Brookside        | £284,000    |
|      | Buttercup Barn   | £825,000    |
|      | Greenway         | £320,000    |
|      | Rectory Road     | £370,000    |
|      | Brookside        | £202,500    |
| 2016 | Mill Lane        | £370,000    |
|      | Rectory Road     | £500,000    |
|      | Gravenhurst Road | £377,600    |
|      | Greenway         | £440,000    |
|      | Hoover Place     | £267,000    |
|      | Hoover Place     | £320,000    |
|      | Hoover Place     | £245,000    |
|      | Hoover Place     | £275,000    |
|      | Eisenhower Place | £250,000    |
|      | Elm Close        | £730,000    |

| Year | Road             | House Price |
|------|------------------|-------------|
| 2017 | Gravenhurst Road | £335,000    |
|      | Mill Lane        | £305,000    |
|      | Eisenhower Place | £295,000    |
|      | Eisenhower Place | £275,000    |
|      | Truman Place     | £390,000    |
|      | Truman Place     | £392,000    |
|      | Gravenhurst Road | £457,000    |
| 2018 | Meadow Barn      | £745,000    |
|      | Brookside        | £300,000    |
|      | Jackson Place    | £385,000    |
|      | Taft Place       | £363,000    |
|      | Truman Place     | £298,000    |
|      | Truman Place     | £277,000    |
|      | Hoover Place     | £365,000    |
|      | Hoover Place     | £313,500    |
|      | Gravenhurst Road | £367,000    |

|      |                  |         |
|------|------------------|---------|
| 2013 | Highland Lodge   | 630,000 |
|      | Gravenhurst Road | 235,000 |
|      | Greenway         | 200,000 |
|      | Grange Gardens   | 385,000 |
|      | Hoover Place     | 205,000 |
|      | Hoover Place     | 230,000 |
|      | Truman Place     | 179,995 |
|      | Taft Place       | 262,500 |
|      | Greenway         | 352,000 |
|      | Greenway         | 325,000 |



## Campton and Chicksands Housing Needs Survey Report

|      |                  |           |
|------|------------------|-----------|
| 2013 | Highland Lodge   | 630,000   |
|      | Greenway         | 220,000   |
|      | Greenway         | 200,000   |
| 2014 | Brookside        | 185,000   |
|      | Priory Way       | 285,000   |
|      | Eisenhower Place | 228,000   |
|      | Taft Place       | 252,000   |
|      | Hoover Place     | 225,000   |
|      | Jackson Place    | 268,000   |
|      | Eisenhower Place | 199,995   |
|      | Eisenhower Place | 220,000   |
|      | Gravenhurst Road | 235,000   |
|      | Mill Lane        | 142,500   |
|      | Gravenhurst Road | 220,000   |
|      | Mill Lane        | 118,110   |
|      | Brookside        | 239,500   |
|      | Campton Manor    | 1,700,000 |