

**OLNEY TOWN COUNCIL
NEIGHBOURHOOD PLAN
HOUSING SURVEY**

March 2015

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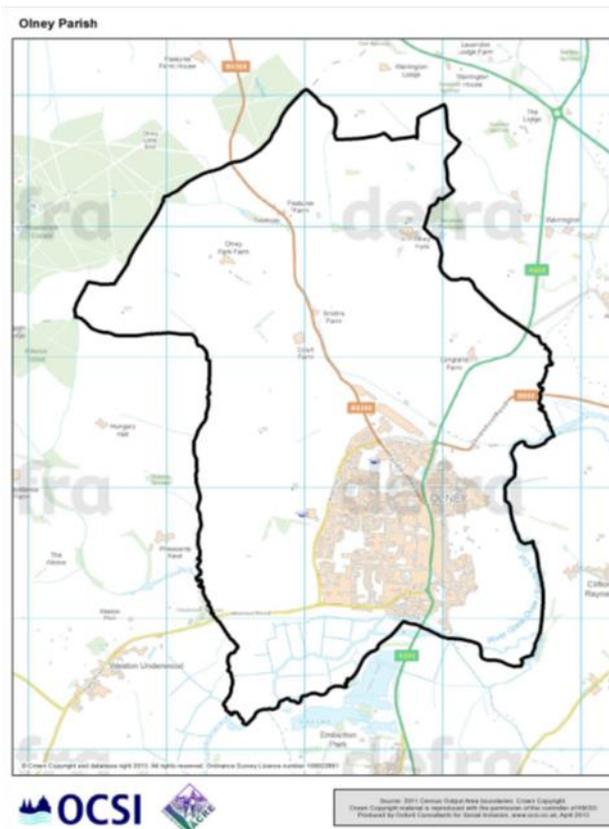
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HOUSING SURVEY, OLNEY PARISH, MARCH 2015

1. Introduction

This general housing survey has been commissioned by Olney Town Council. The intention is to support and inform their Neighbourhood Development Plan process, to help establish a picture of housing needs in the parish and to act as a means for the community to detail their aspirations for housing within the parish.



Policy CS9 Milton Keynes Council Adopted Core Strategy 2013

Strategy for the Rural Area

“Development will be focused on the Key Settlements of Newport Pagnell, Olney and Woburn Sands as the most sustainable rural settlements, taking into account the population, constraints, transport links and the capacity of services in these towns.

5.18 The level of new housing for the Borough during the period 2006-2026 in strict accordance with the revoked South East Plan was 41,360 homes (an average of 2,068 per annum) and within the MK growth area overall is 52,350 (2,617.5 per annum). The Council has concerns about the deliverability of this number of homes and therefore proposes to make an interim provision at this stage for the delivery of 1,750 homes per annum (a minimum of 28,000 in total by 2026) which represents an increase in the average housing completion rate over the last 5 (1,660), 10 (1,560) and 20 (1,610) years. The interim housing target will be used for the purpose of monitoring housing land supply until such a time that a new housing target is adopted in Plan: MK. It is to be regarded as a minimum figure.”

2 - Survey Methodology

This report presents findings from the survey alongside secondary data from a range of sources including the 2011 Census.

The survey comprised of three parts;

Part 1 - asked for information about the households who completed the form.

Part 2 - solicited opinions from respondents about what sort of housing type they thought appropriate for Olney.

Part 3 - asked for personal and confidential information for completion by those who considered they may have housing needs either now or in the future. This part of the survey offers a clearer picture of the future housing need in the town to enable the town to consider suitable provisions to provide homes that the community want to see over the next 20 years.

Parishioners completing this section may be adequately housed at present but might at some stage want to downsize, build their own home, rent affordable homes or move up into family homes etc.

Survey forms were provided by Community Impact Bucks, based on a format originally designed by DEFRA and used by Rural Housing Enablers across the country.

In January 2015 these forms were hand-delivered to every household in Olney Parish. They were returned by Freepost by the deadline date of Saturday 28th February 2015. A little time is allowed after the deadline to collect and collate late responses. The survey was closed for input on Monday 9th March 2015.

Part 1

3 - Survey Response

Of the 2715 questionnaires distributed, 482 (17.8%) completed or partially completed forms were returned. It should be noted that not everyone who replied to the survey answered all questions. The response rate to the Olney survey is below the national average response rate to housing surveys which is around 25%. However it should be noted that a previous survey had been distributed across the parish by the Neighbourhood Development Steering Group at the end of October 2014. The previous survey included some general questions about housing type and aspirations and also solicited views from respondents on future development in the parish. This current survey expands on this to provide a more focussed and in-depth analysis of the subject of housing.

An analysis of the 2011 census for Olney Parish revealed the following breakdown of households living within the housing types in Table 1 below.

TABLE 1

Type	Households	% of Pop.
Owned: Owned Outright	919	33.8%
Owned: Owned with mortgage or loan	1,061	39.1%
Private rented	506	18.6%
Shared Ownership (part owned or part rented)	14	0.5%
Social rented	190	7.0%
Living rent free	25	0.9%
Totals	2,715	

Further, of the above households, Table 2 below displays an indication of the % of the various households responding to the survey.

As can be seen, while approximately 40% of the households living in “Owned” properties (with or without a mortgage) responded to the survey, this figure fell to approximately 15% amongst “non-owned” households.

TABLE 2

TABLE 2 Housing Type - Gov't Census data 2011	Total survey return Households	2011 Census Households	% Return Rate
Owned: Owned Outright	245	919	26.7%
Owned: Owned with mortgage or loan	156	1,061	14.7%
Private rented	55	506	10.9%
Shared Ownership (part owned or part rented)	4	14	28.6%
Social rented	13	190	6.8%
Living rent free	0	25	0.0%
Totals	473	2,715	17.4%

TABLE 3

Number of bedrooms	Persons in household							Total Respondee Households	Total census Households	Survey respondees as % of census bedrooms
	0	1	2	3	4	5	6			
1 bedroom or bedsit	1	10	3					14	217	6.5%
2 bedrooms	1	39	36	6	2	1		85	598	14.2%
3 bedrooms	2	33	102	28	15	6	1	187	987	18.9%
4 bedrooms or more	2	12	71	27	50	17	2	181	906	20.0%
Unspecified	4	2	4	2	3			15	7	
Total survey responder Households	10	96	216	63	70	24	3	482		

Total Census households	2,715
Percentage of Census households	17.8%

Total persons - Survey Responders		96	432	189	280	120	18	1,135
Total Persons - Census								6,378
Percentage of Census persons								17.8%

Table 3 provides information on the size of the home and size of the household responding. 3 and 4 bedroom properties are well represented.

TABLE 4

Age of Principal householder	Years household lived in Parish - as per Principal Householder							Totals	% of Principal Householders
	1 - 5	6 - 10	11 - 15	16 - 25	26 - 50	>50	Unspecified		
19 - 29	5	4		4	2			15	3.2%
30 - 39	16	12	3	5	12			48	10.3%
40 - 49	21	18	11	22	6		1	79	16.9%
50 - 59	4	7	13	37	20	9	5	95	20.3%
60 - 69	15	12	6	18	45	9	5	110	23.5%
70 - 79	11	7	13	16	22	3	3	75	16.0%
>80	6	4	6	7	10	10	2	45	9.6%
Grand Total	78	64	52	109	117	31	16	468	

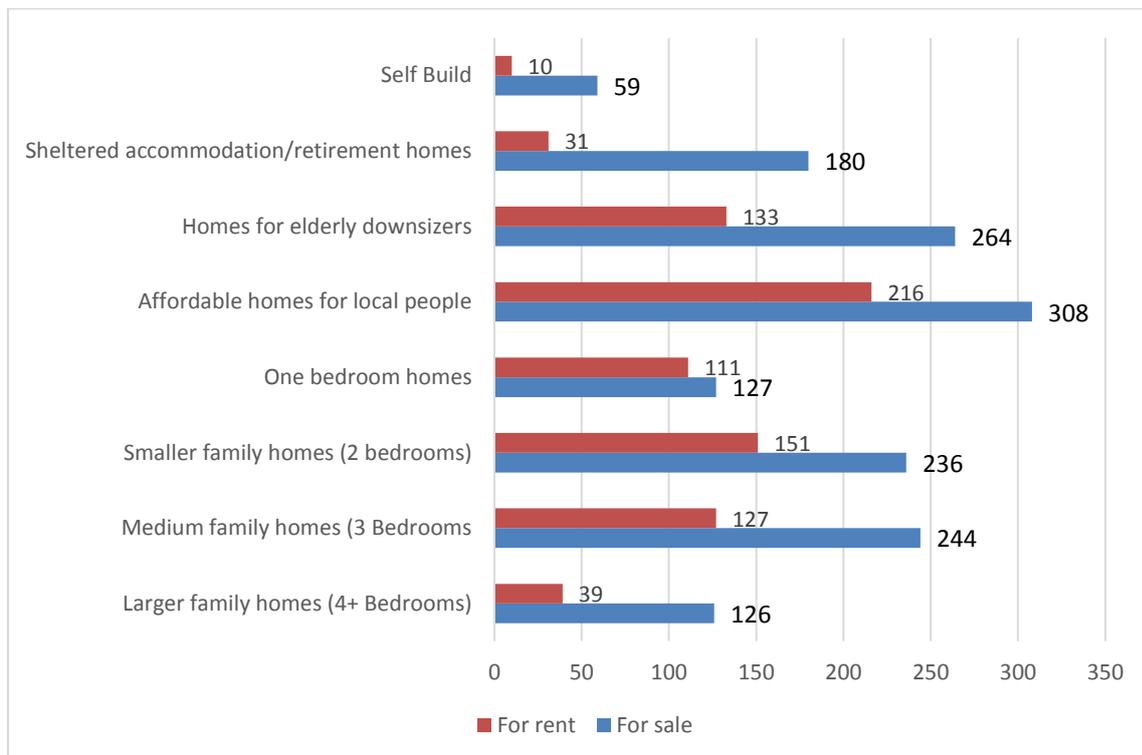
Table 4 is useful for identifying which age groups have not responded well to this survey. For example the 19 – 29 range could be specifically targeted further at discussion groups, workshops or events and venues, such as Mother and Toddler playgroups or sports clubs.

In the experience of the Rural Housing Enabler the responses to this Olney survey echo those normally received to similar surveys carried out in the area, i.e. the majority of responses in any survey of this kind come from:

- People who feel themselves to need housing now or in the near future.
- Their relatives.
- People involved in some way in community affairs who probably have an appreciation of the problems affecting the community as a whole, even if they do not have housing needs.
- People who wish to influence the future of the parish and help to shape new housing development to provide homes suited to the parish.
- People who do not wish to see any development.

Part 2

4 - Housing Type Supported– what type of homes do you think are required in Olney (please tick all that apply)



The chart above shows the types of homes supported by the respondents to the survey. The most strongly supported is affordable homes for local people.

Affordable housing is housing made available for either rent or shared ownership, based on the evidence of need, to those unable to afford market prices.

Affordable housing includes social rented, affordable rented and intermediate housing. From April 2012 affordable housing is defined in Annex 2 of the National Planning Policy Framework 2012 (prior to this, the definitions in Planning Policy Statement 3 apply). Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime;

- Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80 per cent of the local market rent (including service charges, where applicable).
- Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing. Homes that do not meet the above definition of affordable housing, such as “low cost market” housing, may not be considered as affordable housing for planning purposes.

IMPORTANT NOTE Affordable homes built in Olney as part of a larger open market development would not be protected from the ‘Right to Acquire’ or ‘Right to Buy’, this means that in time these homes could be purchased outright and sold on the open market. In the smaller rural communities one approach to delivering and protecting affordable homes is through the use of the ‘rural exception’ planning policy. (Policy H6 Milton Keynes Council Supplementary Planning Document March 2013). This policy allows for the building of affordable homes for people with a strong local connection and protects them, ensuring that any homes provided remain in perpetuity for the use of parishioners by applying restrictive planning conditions. However Olney town is not eligible to apply this policy because it is only allowed to be used in the smaller rural parishes listed in Statutory Instrument 1997 No 625.

A solution for Olney town might be for them to consider building any affordable homes, specifically for local people by including a **Community Right to Build Order (CRTBO)** alongside their Neighbourhood Development Plan and using this to provide protection from the homes being lost on to the open market. Any development stays within the community to be used for the community's benefit, for example, to maintain affordable housing stock or to provide and maintain local facilities such as playgrounds and village halls. Community right to build orders are subject to a limited number of exclusions, such as proposals needing to fall below certain thresholds so that an Environmental Impact Assessment is not required. Proposals are subject to testing by an independent person and a community referendum.

Homes for elderly downsizers were also well supported with 397 responses in favour of homes for either open market sale or rent.

It is well documented that during the last decade there has been a marked shift in the percentage of “older” people in the community as a whole.

In September 2013, ‘Demos’ published a report called ‘Top of the Ladder’ about the chronic undersupply of appropriate housing for older people. They considered this to be the UK’s next housing crisis. *“While all eyes are on those struggling to get on the bottom of the property ladder, those at the top are often trapped in homes that are too big and unmanageable. This is due to a lack of suitable homes to downsize into and in turn has a negative effect not just on older people’s health and wellbeing, but on the rest of the housing chain.”*

The ‘Top of the Ladder’ report used original quantitative research to investigate solutions to older people’s housing preferences and the likely impact of giving them greater choice. It estimates that if all those interested in buying a smaller/retirement property were able to do so, 3.5 million older people would be able to move, freeing up larger properties.

(Source Demos)

Sheltered and retirement homes may not be the only solution for all the aspiring downsizers, when many of them are and will increasingly still be active and in paid or voluntary employment. Many older people are likely to want to continue living in mainstream homes. Developing all new homes to higher energy efficiency and accessibility standards, such as ‘Lifetime Home’ can offer benefits to everyone. Through design features that increase ease of access such as level thresholds and wider doorways, lit and covered entranceways and good accessibility throughout the home, Lifetime Homes offer particular benefits to older people, disabled people and anyone with a physical impairment, whether they live in the property or want to visit relatives and friends.

Bringing Lifetime Homes design into the general housing stock should, over time, allow older people to stay in their own homes for longer, reduce the need for home adaptations and give greater choice to disabled people who cannot achieve independent living due to lack of suitable housing.

Sheltered housing accommodation is self-contained and easy to manage, ranging from a simple bedsit to a large flat or small house. Such schemes are distinct from a nursing home or care home in that the tenants are usually able to look after themselves, are active and are afforded a degree of independence; equally, sheltered housing differs from retirement housing which is generally leasehold (owner-occupied).

Many schemes have communal areas such as a lounge and/or garden where tenants can socialise. Many sheltered housing schemes are open only to people aged 60 or over although some accept people from the age of 55. This age restriction however is changing as the deciding factors in offering potential residents accommodation is being widened in

recognition of the idea that being vulnerable and in need of support is not always age related. There is generally no upper age limit, the deciding factor instead being whether the person is independent enough to look after themselves or if they need care. A number of housing associations are now considering the rising need for this type of accommodation and are adding suitable accommodation in plans for their new social housing developments. Many of these developments are entitled to apply for funding from local governments to provide suitable housing for the more vulnerable members of the community. (Source Wikipedia)

Retirement Housing. Many older-person households choose to move to 'Age Restricted' retirement homes which are generally purpose-built apartments in a secure or gated environment with a number of communal facilities.

Extra care sheltered housing also known as "very sheltered" or "assisted living" schemes provide a greater level of access and mobility for frail older people, with a domiciliary care service and personal care element being available within the scheme alongside the manager. In addition meals are usually provided and as they are eaten in the communal dining room it provides an opportunity for social interaction and combats loneliness.

Models of housing for older people are an important element and contribute opportunities for getting local housing markets to work more efficiently, by encouraging older people to move to more manageable and adaptable homes. Consideration should be given by the community of Olney to the various models currently available in the UK for housing older people and what steps have other organisations or communities taken in developing new or remodelling current housing?

Milton Keynes Core Strategy below supports the provision of affordable, supported and older person housing.

PLAN MK Adopted July 2013

POLICY H2 - PRIORITY HOUSING REQUIREMENTS

Within the context of overall housing need the Council will seek the provision of housing which meets the following priority requirements:

- (i) Affordable housing (including key workers)
- (ii) Supported housing
- (iii) Housing for older people (bungalows and sheltered homes)

69 families or individuals indicated support for Self-Build Homes and 12 of those expressed an interest in developing their own property. The following are models of self-build available;

Self-Build one-off - The design and construction process is undertaken by the owner who also carries out a fair proportion of the actual building work too.

Contractor built one-off home- Owner manages the design process, selects a contractor who then takes care of the construction work.

Kit home - Select preferred kit home and the kit home company then erects the house.

Independent community collaboration – The community work together to acquire a site to split up into plots, then organise the design and construction of their individual homes.

Supported community self-build group - A social landlord or a community Self Build Agency helps build a group of homes together. Some funding may be available through the Homes and Communities Agency (HCA) Community Led Project Support funding to help groups get started.

Custom Build - Developer built one-off home. A developer with a site and approved design takes care of everything; to save costs.

Developer led group project - A developer organises a group and builds the homes; often, to save costs, the self-builders finish them off.

Further information is available from <http://www.selfbuildportal.org.uk>

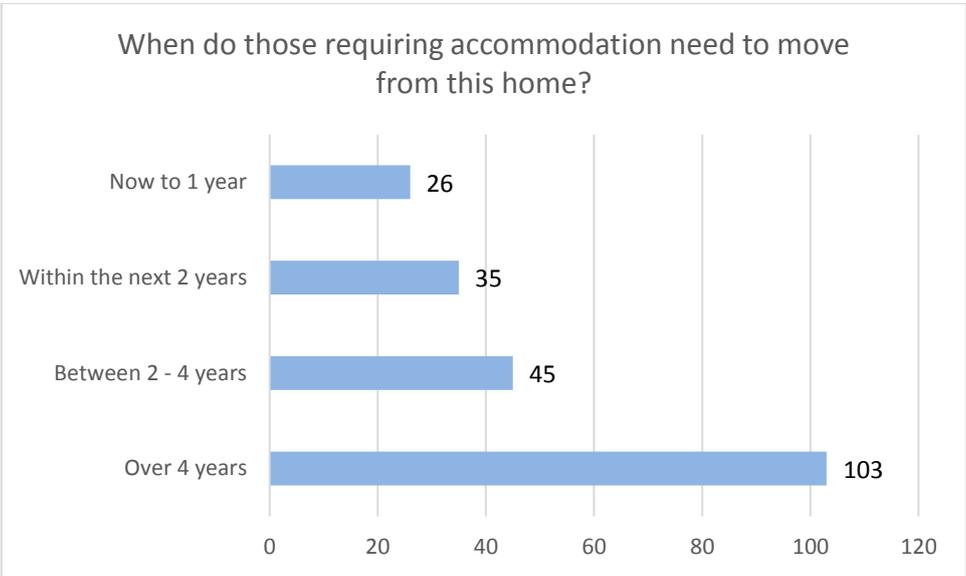
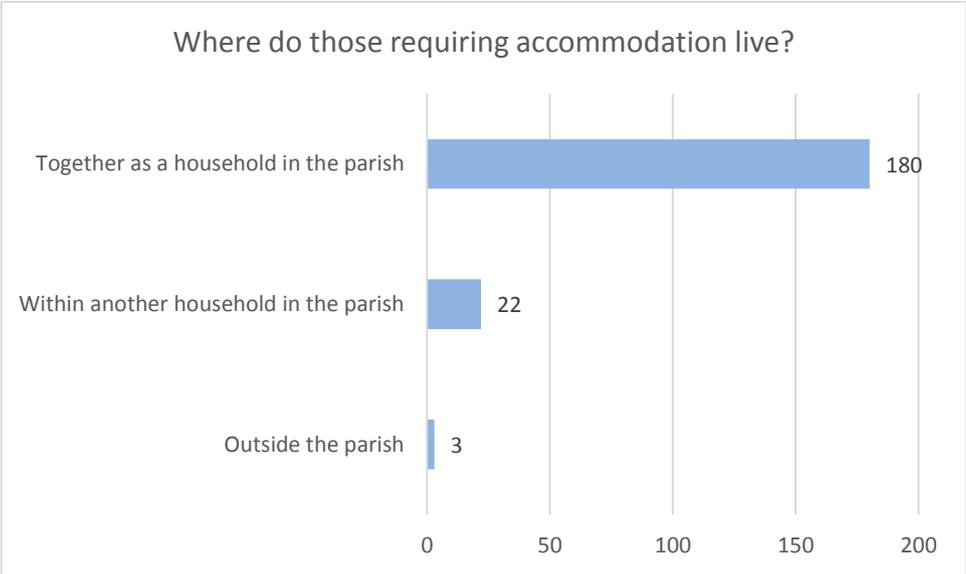
Part 3

5 - Housing Need

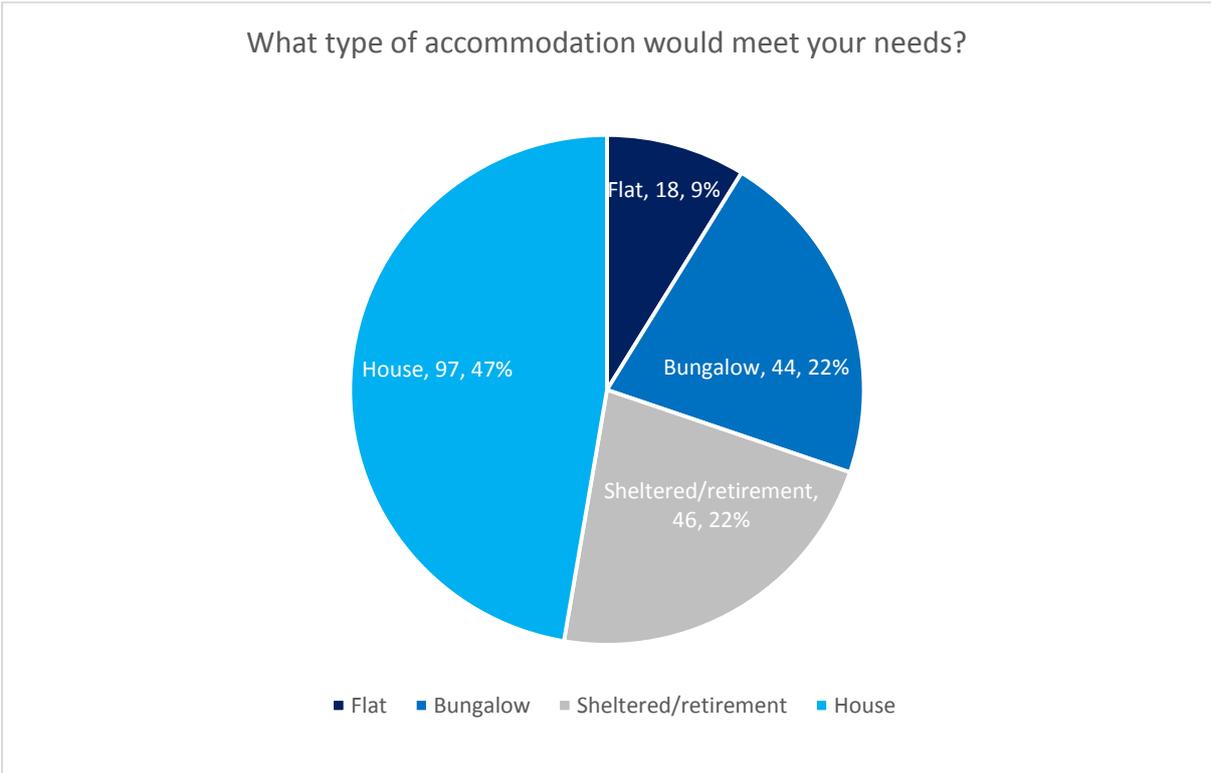
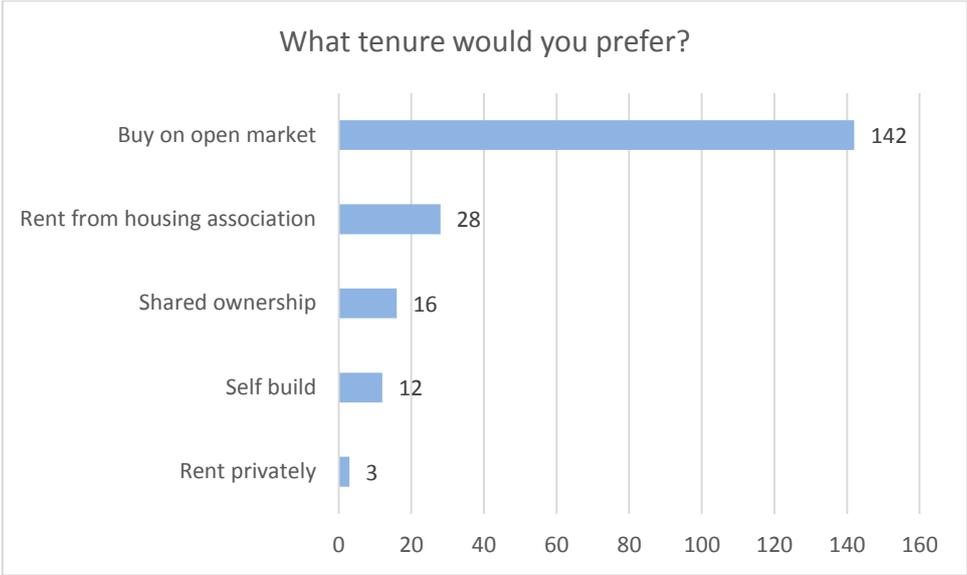
This part of the survey helps to gain a clearer picture of future housing need in Olney and can form the evidence base for planning any new developments or refurbishment opportunities, as well as helping to inform future policy making over the next 20 years.

It was completed by anyone who considered they may have housing needs either now or in the future. This included parishioners who were adequately housed at present but who might at some stage want to downsize, build their own home, rent affordable homes or move up into family homes etc. Over 200 individuals or families responded to this.

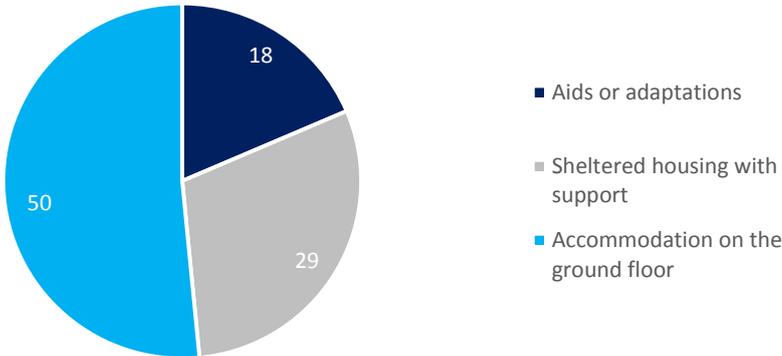
The following charts, illustrate the responses collected.



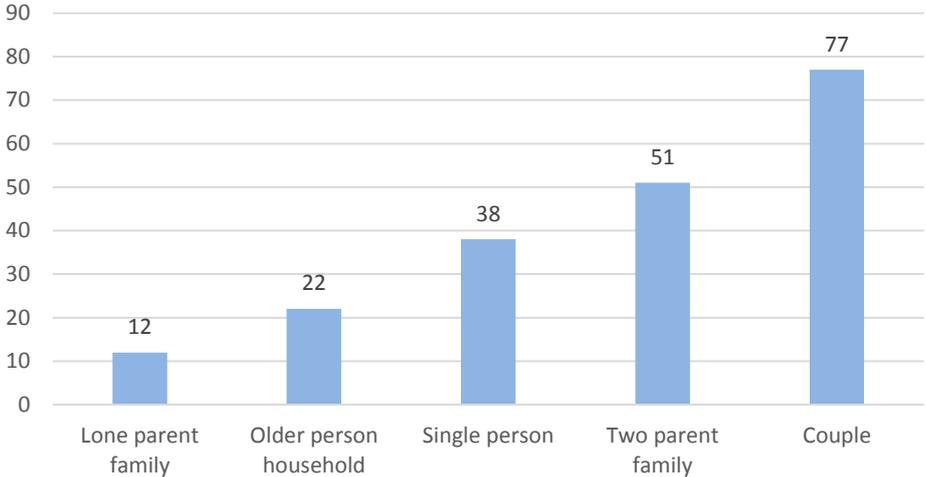
88% lived together as a household in the parish nearly 11% lived within another household and 1.4% lived outside the parish but with connections to the community.

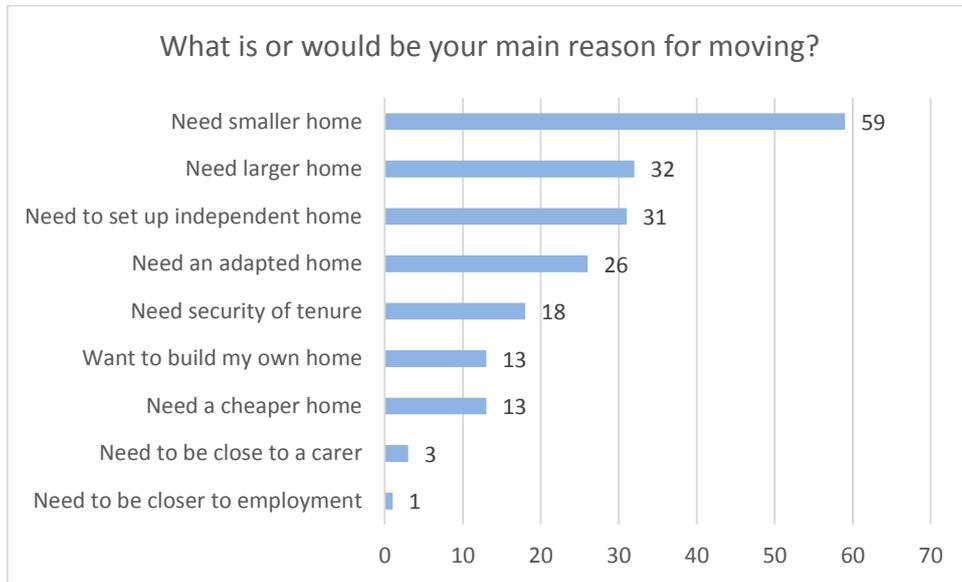


Does anyone in your household require or might require in the future any of the following?

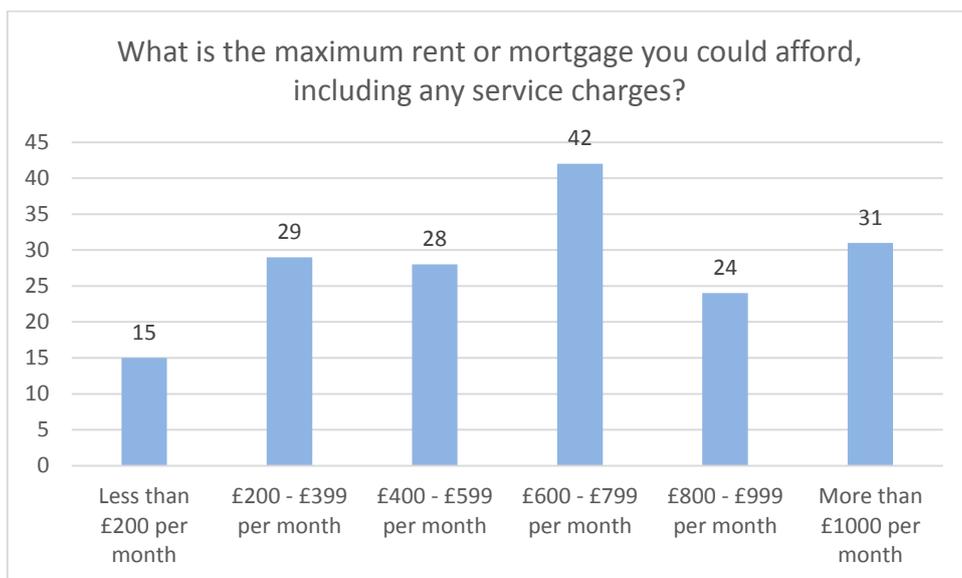


What type of household are you?

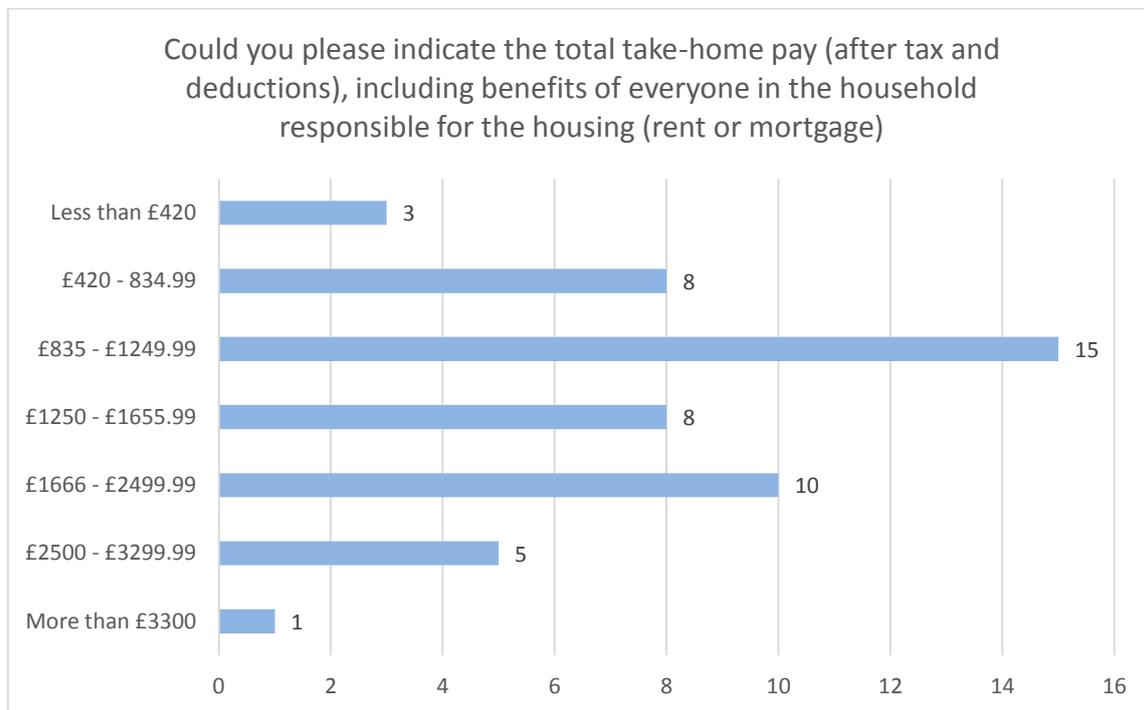




The majority of respondents were owner/occupiers hoping to sell a larger property and downsize and it is likely that they would only be paying service charges on the smaller property, not mortgage payments. The higher end of the chart below (between £800 and over £1,000 per month), generally came from professional families, already on the housing ladder, hoping to purchase a larger property.



AFFORDABLE HOUSING



"The widely accepted test of affordability is that housing costs should take up no more than a third of your income." Shelter

6 - Comments

Space was included in the survey to allow people to make comments, a sample of these are reproduced below. A full list of comments has been provided to the Town Council.

It is of interest to note that the principal 3 themes of the comments are:

1. A perceived requirement to downsize because of age
 2. Support for affordable housing for younger people/families
 3. Requirement for local infrastructure – GP surgery/schools and roads/parking etc. to be upgraded.
- I feel there is a need for affordable larger family homes in the area. We were renting outside of the parish for nearly 2 years while waiting to find a house large enough.
 - Olney needs more affordable homes. There seems to be little housing association provision. Only 70% of homes are affordable in Olney (Action Plan for Olney 2010 - 2014 document). Don't think this has changed! Many of the smaller houses for rent are privately owned - where are the housing associations?

- There must be resources to meet new housing needs. Increase in schools/GPs. Need a leisure centre/swimming pool.
- I have lived in Olney all my life and would like to see affordable housing for single parent families. I find it very hard having to pay nearly £700 per month in rent. Housing here is very expensive but as I work in Olney and cannot drive, affordable housing would be a great asset to me and my daughter.
- There has not been any mention of more schools or doctors surgeries to accommodate any new houses.
- We need housing association or council housing not private landlords who charge very high rents.
- Very difficult for young couples/families to find affordable housing in Olney. There are people who have moved away, often to study and want to return to live in their old haunts, to be near to family. There are others who have low incomes and want to/need to move out from family homes which have become overcrowded. Most property is beyond their means - rented or to buy.
- A variety of homes would be beneficial whether 4/3/2 bedded and bungalows/homes for the general needs of Olney residents. A great thriving community with good schools, GP's and shops for all are essential requirements. Car parking is essential to maintain the life of Olney and its visitors apart from residents needs for shopping etc.
- Olney needs more affordable flats, apartments, bungalows or houses for lone-parent families, not just council or housing association but also private landlords
- There is too much heavy traffic along Bridge Street to feel safe with young children - one of the reasons we are selling our lovely old house
- I foresee a large need for 1/2 bedroom bungalows for older residents to downsize
- Development of low-cost smaller homes in Olney is essential. Families in the parish are either growing or the senior members are at an age that require smaller accommodation. We are at risk of having the town's younger generation or ageing members of the community needing to live outside the area. This damages families and local jobs and businesses.
- Looking towards the future, I have various chronic health issues and I feel I would benefit from living in a bungalow as in time this house will get too much for me.
- I would like to move to Olney or a nearby village in the catchment area of Ousedale School without worrying that we won't get into the school because other people who are also in the catchment area live closer and have taken all the places.

- Consideration for family members who have had to move out of Olney as they could not afford to buy or rent and are desperate to come back. We support shared ownership houses preferably 2 or 3 bedrooms.
- Have concerns regarding 3 aspects of the infrastructure needed to support planned growth. 1. Local schools. Currently oversubscribed at infant and middle level. How will schools expand to meet local need 2. Entry/exit roads in and out of Olney. There are already pinch points at junctions with Western Road and Wellingborough/Warrington Road. How will these be made safe with increased traffic? There is already heavy traffic through the High Street/East Street (large trucks). Crossing to/from Holes Lane to/from West Street also dangerous with cars parked, blocking views of Wellingborough Road. How will this be made safer 3. Local doctor's surgery. How will this expand to meet local growing need 4. Need to encourage more young/growing families if local businesses/schools are to thrive. Do not want to end up living in a town of charity shops, overpriced gift shops and unaffordable clothing.
- The housing market is overpriced in Olney, the town demands or assumes a premium. For those trying to get on the property ladder in Olney this must be immensely tough and frustrating. There needs to be more quality accommodation at entry price range. For us, finding a slightly larger property is also frustrating. Whilst there are properties in the estate, they are also expensive for what they are and what you get. We are now looking outside of the parish. Any more housing must be considered in relation to pressure on the surgery/GPs and schooling. Adequate provision and funding must be put aside to support these services
- We are in our 60 and it would be good to downsize to a bungalow. Our 3 sons have had to move out of Olney as houses are too expensive for first-time buyers
- Along with housing comes doctors, dentists, schools and shops etc. All these are now based in the market square or along the High Street (apart from school). The houses to be built will be further away from these facilities so some provision has to be made for improved bus links, cycle paths or to build them alongside the new houses.
- If new housing is built then local services must be increased accordingly - additional doctors, community support, dentists, schooling, parking etc.
- If we increase housing, we must increase services to go with an increased population
- Smaller properties for people who want to downsize with facilities for people as they get older - sheltered, warden assisted to full-care.
- Any future building should be carefully planned and in-keeping with the rest of the tow. It is very hard for local people to stay in Olney. We are living here through

lucky circumstances. Our children would like to buy and want to stay in town as they all work here. The costs of which are increasingly difficult. They are all concerned they will not be able to save a large enough deposit to ever buy their own home in the own town. There are not enough homes to supply demand, which obviously makes prices high. Serious thought needs to go into any new housing, making sure the infrastructure of schools and doctors are in place before the houses. Housing must have more parking - two at least as the town is filling up with cars. Many older houses have no parking and most others, only one space. Many households have 3 cars. I would also like to see streets not estates, they really are not nice or attractive places to live.

- Any new building must be to the west of Olney. The flood plain near the Ouse on the east side needs to be maintained. No further playing fields are required. The infrastructure, ie. schools, doctors etc., must also be considered in any housing expansion
- We are currently renting from a local agency at a cost of £750 per month. We live in Olney to be close to our family who also live here. Our rent leaves us with very little money left over and we don't have security of tenure. We are registered with Milton Keynes Council but have been told that we are not a priority as we are considered adequately housed. Our situation is really difficult.
- We would like to buy a 2 or 3 bedroom house on the open market in Olney within the next 2 - 4 years. However we are concerned that there is a lack of suitable properties coming on to the market at an affordable price. We hope that future housing development will allow us to buy open market or shared ownership.
- It is too expensive for us to get on the housing ladder here and we would like to stay near our parents.
- Olney is currently a balanced community with no one housing type of age group. Housing should be distributed to maintain this balance. More houses will inevitably mean more cars and the need for more town centre parking, there is a current shortage of this and future expansion will create a greater shortage unless more is specified.
- Information should be made available to establish whether the existing facilities, schools, health care are sufficient to cope with any additional housing considered to be needed. Dedicated free parking should be made available for all those living in the town centre. No car parking should be chargeable. It is ridiculous to consider that Olney is never (unlikely) to have a bypass. Car weight restriction should be considered expedient for road wear, safety, pollution and other community benefit reasons.

- There is a need for the elderly who need care to be able to move within the area to warden assisted accommodation or retirement homes where friends or family can easily visit.
- We are a retired couple and will need somewhere manageable in old age.
- Our children would need start up housing or smaller affordable housing for local people in the future. However I do not believe that more housing should be built on green land around Olney. The schools and doctors surgery are at capacity. Our children have been forced to go to different schools despite living near to Ousedale. Olney is at capacity.
- Please consider the size of rooms e.g. kitchen/diner, reasonable-sized hallway/entrance, bedrooms and living room in smaller accommodation. Recent developments are too small as regards to the house layout. Roads/access way too narrow also. If people are downsizing to smaller dwellings - this dwelling needs to be well thought out especially for older residents. Also can the buy-to-let market be curtailed as it only leaves shortages of homes for those who really need a home.
- What about more affordable housing for adult children to be able to move out, then we can downsize. I am guessing others will be in a similar position.
- I have lived in Olney all my life and I am extremely concerned as to how I will be able to afford to continue renting privately here. The rents are ridiculously high and are taking advantage of people unable to buy. I don't want to move away for the area as all my family are here and my sons school. I earn £1.75 per hour more than I did 20 years ago and am currently on £6.75 per hour. I will never be able to get on the property ladder.
- We only bought our house in August 2014. We have friends who are on a slightly lower income who feel it is impossible to buy in the current climate. The more they save the more the prices go up. We were desperate to stay in Olney and luckily managed to with a little help from our family. But for those who are not as fortunate and who are established in the area should have some help to access local affordable housing for sale and rent prior to those who have no link to the area.
- I moved to Olney in 2002 and live with my partner and his mum, both have been here all their lives. We were hoping this would be short-term, however we are unable to afford a mortgage and the rent is ridiculous for a shoebox. We would love our own place and sadly unless something changes soon we will no longer be able to stay in the town - have already started looking at Wellingborough and Northampton - not ideal but cheaper and can get better property for the money. I feel this is sad as my partner grew up here though now feels forced to leave.

- My wife and I have been renting within Olney for 9 years. We would love to be able to buy a house here but prices are too high. Affordable housing would be ideal for local families like us. Priority should be given to people who live in Olney who rent and want to get on the property ladder. Our daughter is 7 so staying in Olney is very important for her schooling. We don't need more 4 and 5 bedroom houses, we need affordable 2 and 3 bed family houses.
- There is no affordable housing for me in Olney. My husband, daughter and I moved to Olney to be nearer my husband's family. My husband was sadly in need of palliative care and has since died. I have returned to work. We love it here and the best thing we could have is the opportunity to move to a Council or Housing Association house so that we could finally have a home to call ours and not have to struggle to pay an horrific rent every month.
- We live in a 4 bedroom house. I and many families I know are looking to move into 4 bedroom homes with larger gardens. People are moving out of Olney to get this but many don't want it. If these houses with larger gardens were available, the 4 bed houses with smaller gardens would become available as everyone moves upwards. 4 bed houses sell well if we are to believe the inundation of postcards from estate agents.
- We should meet the needs of families needing social housing who live within the area, having priority of these homes.
- It has become almost impossible for young adults to afford to buy here. I have been lucky enough to be able to stay but many friends who have grown up here have had to move, breaking up our future community. Families that can afford to move here often have few links or family support systems here which can cause these families to feel isolated. For a vibrant community we need a good mix of households, families, professionals, commuters and retired folk from inside as well as outside Olney. Currently we are losing our young adults and first time buyers from Olney.

7 - Affordability

For the younger population the lack of finding affordable housing has been a problem for decades, but recently has reached crisis point. It is difficult to find suitable and affordable property for those in the lower paid jobs for example; agriculture, tourism and parish services and who wish to live in the settlement in which they work. High house prices prevent first-time buyers from getting a foothold in the housing market. If young people are priced out of areas then the available pool of labour for the local economy and service sector will diminish.

The Royal Institute of Chartered Surveyors, Valuation Standards/Global UK, Red Book. (UK Valuation Standard) (UKVS) 3.7 conditions, state that when valuing all new build affordable homes, whether rural or otherwise the price will be based on comparable open market housing prices locally. Valuers are compelled to follow these standards and these conditions apply to rural affordable housing across the country.

The RICS standards in the Red Book bring together all factors that should be taken into consideration when valuing a new-build property, including: Value-adding factors such as: more efficient heating systems, enhanced levels of insulation and high-quality build materials which are offered as standard on Rural Exception developments of affordable housing.

Affordability for local people is achieved by selling a proportion of the equity, taking into account local financial circumstances and in line with how much the purchaser can afford. Unfortunately, because of the rise in house prices and with salaries not keeping pace, this often puts 'affordable' rural homes out of the reach of many. Mortgages are particularly difficult to obtain in the current climate, lenders expecting a higher deposit of at least 20% and an exemplary credit history. Rent is now charged at 'affordable' up to 80% of open market rental values and not normally at 'social' rent levels, although generally the 'affordable' rent is set at a level that fits within the Local Housing Allowance housing benefit.

8 - Conclusion

From the results of this survey it is clear that the majority of the people who responded support a mix of housing development in the parish. The most popular choices, almost equally supported were;

- Smaller homes for elderly downsizers, for sale on the open market
- Sheltered homes
- Affordable homes for local people

If homes could be provided for the elderly downsizers this would free up some larger homes for the families who expressed a need for bigger family homes. The main issues would be to ensure that the smaller homes remained in perpetuity for local people and it could not be guaranteed that there would be older parishioners in a position or with the desire to move to smaller accommodation when the units were complete. If any smaller homes built were sold outright on the open market this would not then address the problem for future generations of downsizers, as it is possible that the homes would be extended and enlarged.

One solution might be to build a small scheme of age-restricted homes on a fixed shared equity, leasehold basis with a Community Right to Build order (CRTBO). This might include a clause in the lease that prohibits extensions to ensure that the properties remained small. Additionally the town might consider looking into the provision of a sheltered housing scheme with a specialist provider.

Affordable homes for local people were well supported with the majority of respondents indicating that they thought these homes should be for sale or shared ownership. A small scheme of affordable homes could be provided as part of a Community Right to Build Order within the Neighbourhood Development Plan and would be of great benefit to the community but it should be noted that any properties built would always be valued for shared ownership at the open market price and a percentage of the value would then be offered to potential purchasers. In the current climate mortgages are difficult to obtain and the community might need to consider that rented tenure might be the most appropriate option.

Twelve families or individuals expressed an interest in self-build. This could also be part of a Community Right to Build Order or an entirely separate community group.

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APPENDIX I

Contacts and signposting

Age Concern Fact Sheet, Housing Options. http://www.ageuk.org.uk/Documents/EN-GB/Information-guides/AgeUKIG8_Housing_options_inf.pdf This guide includes information on:

- Help available for people to stay in their home
- Homeshare scheme
- Rented housing from the council or housing association
- Private rented
- Sheltered housing
- Moving in with relatives

<http://www.selfbuildportal.org.uk>

A comprehensive website showcasing some of the most creative self builds found in the UK and around the world. Each example leads you, step-by-step, through a self-build project - from the early stages of planning and financing to the lessons learned. Seasoned self-builders detail exactly how they made things work and what to bear in mind.

<http://www.communitylandtrusts.org.uk>

Community Land Trusts are powerful examples of communities taking control and transforming the future of their local community. They are non-profit, community-based organisations run by volunteers that develop housing, workspaces, community facilities or other assets that meet the needs of the community, are owned and controlled by the community and are made available at permanently affordable levels

<https://www.gov.uk/government/policies/giving-people-more-power-over-what-happens-in-their-neighbourhood/supporting-pages/community-right-to-build>

The Community Right to Build allows local communities to undertake small-scale, site-specific, community-led developments.

The new powers give communities the freedom to build new homes, shops, businesses or facilities where they want them, without going through the normal planning application process.

www.mccarthyandstone.co.uk

www.churchillretirement.co.uk

Sheltered Accommodation suppliers

<https://www.gov.uk/.../housing-our-ageing-population>

A report (HAPPI) outlining innovative housing examples from across Europe with recommendations to government, developers and housing developers