



A Rural Housing Needs Survey for Solihull Metropolitan Borough Council

Final Report

Solihull Rural Housing Needs Survey

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ECOTEC Survey

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1.0 Executive Summary

Key findings from the survey are that:

- 1.1 The majority of respondents were home owners living in detached or semi-detached houses. Almost half (49%) owned their homes outright. They also seemed to be largely settled communities with more than half having lived in their property for at least 10 years.
- 1.2 Average income was £40,994 and the average monthly payment for rent or mortgage £739.66.
- 1.3 The percentage technically in fuel poverty was 19% (spending more than 10% of their income on fuel) but only 5% were unable to keep their home warm and comfortable. Fuel poverty was more likely for rented accommodation or where respondents were over 65 or had a disability.
- 1.4 Only 5% were dissatisfied with the state of repair of their property. The main issues were poor decoration, draughts or damp and condensation.
- 1.5 More than 40% of the sample had moved house in the previous 10 years. Many of the moves were relatively local, from within the same postcode or those adjacent. In Dickens Heath, where much of the property has been built within the last ten years, the proportion of movers was 82%. A good proportion of them had originated from Shirley and Solihull.
- 1.6 There were 28% who expected to move in the next five years, the most likely reason being to move to a property of a different size. This was fairly evenly split between those who wanted a smaller property (usually an older age profile) and those who wanted a larger one (mainly under 45). Other reasons for moving included wanting a better quality home, wanting cheaper accommodation or wanting to live in a nicer area.
- 1.7 Almost two thirds of those looking to move in the next five years thought that they faced some sort of barrier, most likely the lack of a suitable property or the inability to afford a new home.
- 1.8 Affordable home ownership would be considered by 19%; the majority of others felt they did not need to consider it because they could afford to buy anyway.

- 1.9 Generally, the gap between the new home that people would like and what they think they can afford is not too great. For example, almost half of those expecting to move would like to stay in the same village and three out of four think that they can afford to do so.
- 1.10 For the purposes of considering housing need on a settlement by settlement basis the following definition has been used: we identified those potential movers who would like to stay in their own village or another rural settlement but could not afford to do so; we then filtered this group further according to whether their reason for wanting to move was based on 'need' or not and then considered the detail of the size, type and tenure they required. On this basis, it was found that only 7% (27 households) would be in housing need when they moved. At first glance, this figure appears much lower than in the SHMA but this can be explained in two ways: firstly, this was a survey which includes an element of subjectivity in the responses as individuals considered their own situation, whereas the SHMA figures were calculated from several data sources and secondly, we did use a more closely defined definition of need, related to whether or not people wanted to stay in a village location.
- 1.11 Looking at 'emerging households', it was found that 6% of the households represented (92 in total) expected a member of that household to leave and create a separate household within two years. In the majority of cases (89%), these households would be formed by children leaving home to become independent.
- 1.12 The requirements of this group were more modest than those of households moving – two bedrooms was the most popular size, for example. The gap between what was desirable and what was affordable was a little wider but it was still found that only 18% would be in housing need according to our definition above and some of these people would be quite close to achieving their aspirations.
- 1.13 More than half of the emerging households would like to stay in Solihull Borough but only about one third think they can afford to do so. However, 70% think they can afford their preferred type of property. The main gap is in relation to tenure where the majority would like to become home owners but fewer than half expect to achieve this immediately. Some 10% had already considered affordable home ownership and a further 29% would be prepared to do so.
- 1.14 Overall, housing need is difficult to assess where the populations and sample are relatively small but in the larger settlements an indication is more easily obtained. The survey has identified a need for smaller affordable property to buy and rent

in Balsall Common, Catherine de Barnes and the Knowle, Dorridge and Bentley Heath area. In Dickens Heath there seems a need for a wider range of sizes, mainly for purchase.

2.0 Background and Research Objectives

ECOTEC Research & Consulting were appointed by Solihull Borough Council to produce a SHMA for Solihull in accordance with PPS3 and CLG guidance. The second phase of this project included a survey of residents to help assess rural housing need.

This report provides the findings from the final sample of 1447.

3.0 Method and Sample

A mixture of methods was used to allow for different settlement sizes and slightly different requirements in one area. The overall approach was to conduct a postal survey of residents but this was supported by face to face interviews in the seven smallest settlements. As all of these had fewer than 300 residents, and several fewer than 100, it was felt that a postal survey may not produce sufficient response at a village level. We therefore conducted 25 face to face interviews in each settlement, to ensure a minimum level of response. In addition, postal questionnaires were distributed to households in these villages where an interview had not been obtained, in the hope of increasing the sample further and this proved effective.

These settlements were: Bickenhill, Catherine de Barnes, Berkswell, Barston, Tidbury Green, Millison's Wood and Chadwick End.

In a further four settlements where there were between 500 and 1000 households, it was decided to send out a 100% survey by post. These villages were: Hampton in Arden, Meriden, Cheswick Green and Hockley Heath.

In addition, 100% samples were sent out in Balsall Common and Dickens Heath. Although they are larger settlements, the Parish Council in Balsall Common specifically requested a 100% sample so that response could be maximised. We would like to acknowledge the help given by the Lions in Balsall Common who undertook to deliver all the questionnaires by hand.

In Dickens Heath the rationale for a 100% sample was that, as it is a 'new' village, there was very little available information on resident profiles etc. Therefore, the largest possible sample was required to try to provide some data. To this end, a reminder phase, sending out 500 questionnaires to a sample of the households who had not replied, was also incorporated.

Finally, for the combined area of Knowle, Dorridge and Bentley Heath, by far the largest defined settlement, the postal survey was sent out to a random sample of 1000 households.

The resulting sample, after the reminder phase, is 1447 people.

This is distributed by settlement as follows.

Table 1 – Response by area	
Settlement	Number received
Bickenhill	27
Catherine de Barnes	38
Berkswell	34
Barston	29
Tidbury Green	38
Millison's Wood	45
Chadwick End	33
Hampton in Arden	108
Meriden	108
Cheswick Green	125
Hockley Heath	94
Balsall Common	455
Dickens Heath	165
Knowle, Dorridge and Bentley Heath	148
Total	1447

The fieldwork and postal survey were carried out during March to May 2009.

4.0 Detailed findings

This major section of the report sets out the findings from the research in broadly the same sections as the questionnaire. A number of cross tabulations are available and any differences of interest or significance between the subgroups will be noted in the text.

4.1 Current home

4.1.1 Profile of current home

Response to the survey came from residents who were predominantly home owners, as Table 2 shows

Table 2 – Tenure of current home	%
Own home/with mortgage	39
Own home outright	49
Shared ownership	1
Rent privately	5
Rent from Solihull Council	3
Rent from a Housing Association	1
Other	2
No reply	<1
Base: all respondents (1447)	

There was very little rented property and just a small number (10 people) taking advantage of shared ownership schemes. The latter were found in a range of age groups but it was more likely that they, and those renting from private landlords, were in the younger age groups (under 35).

Berkswell, Chadwick End and Meriden were the areas where most of the social rented property was concentrated.

Almost half of the properties were detached houses, as seen in this table

Table 3 – Type of property	%
Detached house	47
Semi-detached house	21
Terraced house	10
Flat/apartment	7
Bungalow	10
Other	2
No response	3
Base: all respondents (1447)	

Detached houses or semis accounted for two thirds of the properties represented. Home owners were more likely than others to be in this type of property whereas those who were renting (and those in shared ownership schemes) were more likely to live in flats. Bungalows were the most frequently found property type amongst the social rented properties.

There are some variations by area – a much higher proportion of flats in Dickens Heath, for example – but as the sample sizes are small for some of the villages we cannot draw too many conclusions from this.

Table 4 – Length of time in property	%
Under 1 year	5
1-2 years	9
3-5 years	16
6-10 years	19
11-20 years	18
21+ years	33
Base: all respondents (1447)	

Many residents were clearly very settled with one third having been in their current property for more than 20 years. It is predominantly over 55's who make up this group and, unsurprisingly, the youngest age groups (under 35) who have most recently moved into their current properties.

An obvious difference by area is that Dickens Heath has few long standing residents; as it is largely a new village most people have moved in within the last 10 years. In contrast, respondents from Barston have been in their properties for the longest, 66% for more than 10 years (although a small sample).

The number of bedrooms in the current properties was most likely to be three (31%) or four (35%). A further 19% were smaller than this and 11% had 5 or more bedrooms.

Respondents were also asked about their current rent or mortgage payment. The amounts quoted ranged from under £200 to more than £2,000 with a fairly even distribution up to about £1,200. There were 44% who no longer make any type of payment at all. Fewer than 10% refused or were unable to answer.

Average payments were as follows:

- Mortgage £805
- Rented privately £625
- Rented from social landlord £315

4.1.2 Heating and fuel poverty

A very high proportion - 93% - were able to keep their homes at a warm and comfortable temperature. The 5% who could not (2% were unable to give an answer) were more likely to be living in rented properties and to be 'not working' or have a family member with a disability. The main reasons for being unable to keep their homes warm and comfortable were being unable to afford the bills or poor insulation. Only 15% of this group had no central heating.

The percentage who spent more than 10% of their income on fuel was quite high, at 19%. They were more likely to be in rented accommodation and in the 65 and over age group. It was also found that one in three of households where there was someone with a disability, spent more than 10% of their income on fuel.

4.1.3 State of repair of the property

Again, a very high proportion were happy with the state of repair of their home. The figures show 94%, with 5% who were not. Those renting their homes were most likely to be dissatisfied.

The three major problems recorded were: rooms in need of painting and decorating (63% of those whose homes were not in a good state of repair), draughts (40%) and damp and condensation (41%).

Some 21% of those whose homes were in poor repair said that it adversely affected the health of someone in the family. The most likely problem was asthma or chest infections and coughs.

4.2 Recent moves

In total, 43% of the sample claimed that they had moved house in the previous 10 years. This figure varies by area, from 24% to 58%. The exception is Dickens Heath, where 82% had moved in that time.

There is also a variation by tenure, with the most settled being those who own their own home outright (only 25% had moved in the last 10 years) and the most frequent movers those in private rented property (89%).

There is also a progression with age, the youngest groups being far more likely to have moved than the older ones.

The analysis of the origin of movers, by postcode, is quite lengthy. We will provide as an appendix a full table for each settlement but summarise these briefly below.

Balsall Common

There were 174 'movers' in this area and almost all currently live in postcode CV7 7. By far the biggest proportion – 26% - had moved within this postcode. Other CV postcodes accounted for 21% of moves, B90 to B96 for 17% and other B postcodes for 14%. Most of the remainder were from outside the West Midlands.

Barston

In this village there were only six people who had moved in the last ten years. Two had come from a similar area (B90/91 postcode), three from other B postcodes and one from a CV code.

Berkswell

Amongst the 14 who had moved in this area, two had moved within the main CV7 7 postcode. All had originated in the West Midlands, including two from Chelmsley Wood, eight from other B code areas and one each from Walsall and Tile Hill.

Bickenhill

Ten movers here had mainly come from other B code areas, including four from B25/26. One gave only CV as a code and two came from outside the area altogether.

Catherine de Barnes

In this village there were 17 people who had moved within the previous ten years. Most of the moves were relatively local – five from within the same postcodes and

a further seven from B92/93 postcode areas. Two people were newcomers to the West Midlands.

Chadwick End

There was a similar picture in Chadwick End, ten out of nineteen people from postcodes B90 to B93 and most of the remainder from other B postcodes. Only one person had moved in from out of the area.

Cheswick Green

Ten out of 32 people living currently in postcode B904 had originated from B90 code areas. Another ten came from B91 to B94 areas and most of the others from other B postcodes. Two only had moved into the area from outside the West Midlands.

Dickens Heath

The sample of movers here is much larger, 126 people. Most of Dickens Heath has a B90 1 postcode and 17% had moved within this. In total, 48% had originated from B90/91/ 92 postcodes, suggesting that a high proportion of people moving to Dickens Heath had come from Shirley and Solihull. A further 27% had moved from other B postcodes and 17% originated from outside the West Midlands.

Knowle/Dorridge/Bentley Heath

This area produced 45 movers. Some 40% of them had moved within the B93 postcode area and the majority of the remainder were from other B codes. People from outside the West Midlands area made up 18% of movers.

Hampton in Arden

This area showed a similar pattern – 25% of the 33 movers had moved within the village and a further 21% from B91 areas. A similar number had moved to Hampton from other areas of the UK.

Hockley Heath

There were 41 movers in Hockley Heath and one in five had moved within the village. The majority of the points of origin were in the B90 to B97 range and only four from outside the area.

Meriden

Meriden attracted in- movers from both B and CV postcode areas with 8 of the 43 moving around the village. Seven came other parts of the UK.

Millisons Wood

There were relatively few movers here (12) and eight of them had originated in CV postal areas.

Tidbury Green

Just over half of these moves were within the same postcode areas, eight of fifteen. All the points of origin were B postcodes.

4.3 Future plans

Respondents were first asked about their own plans for moving within the next five years.

4.3.1 Moving intentions

Table 5 – Moving intentions for next five years	%
Actively seeking to move now	6
Not seeking to move now but likely to do in next five years	22
Not seeking to move and unlikely to do so in next five years	19
Not seeking to move and very unlikely to do so in next five years	42
Don't know/no reply	11
Base: all respondents (1447)	

In total, 28% are looking to move within five years.

They are most likely to be those in shared ownership (80% of this group) or privately rented properties (79%). The latter is as expected for this group but it is interesting that those in 'affordable' homes are seeing it as a short term measure (although the sample base is only ten so too much may not be read into it).

Social housing tenants are least likely to move (only 18%) and amongst home owners, it is those with mortgages who are more likely to move than those who own outright.

There are differences by age too, with the younger respondents more likely to move than older ones. There is a degree of correlation between age and tenure, to support this.

The sample sizes vary considerably by area but those who live in Dickens Heath (58% looking to move in next five years), Hampton in Arden (35%) and Catherine de Barnes (34%) are most likely to be seeking a move.

Respondents were asked what were their reasons for wanting to move and, amongst these, which were most important. Table 6 shows that the main issue seemed to be the size of the property – 15% said their home was too big and 14% that it was too small, when asked the latter question.

Table 6 – Reasons for wanting to move	All reasons %	Most important %
Current home is too big	25	15
Current home is too small	24	14
Want a better quality home	19	5
To move to cheaper accommodation	13	4
To move to a nicer area	13	4
Want a home with a garden	12	3
Current home is difficult to get around due to age/health/disability	7	4
Base: all looking to move in next five years (409)		

No other reason was mentioned by more than 5% as being ‘most important’. The other reasons most frequently mentioned in response to the wider question were: wanting a better quality home, needing cheaper accommodation, wanting a garden or wanting to move to a nicer area. A small proportion were living in property made difficult by health or mobility issues.

There is a significant difference by age, with those needing a bigger home being largely under 45 and those wanting to downsize being almost exclusively over 55.

All respondents were also asked if there was anything preventing them from moving home. More than half of them (53%) said ‘no/nothing’. Amongst the remainder, the most common barrier was affordability – 14% said they ‘can’t afford a different home’. Another 8% said there was no suitable home available and similarly 8% did not want to move away from their family or from local schools and jobs to find another home.

Those who cited affordability were more likely to be younger people (under 45) and those currently living in rented accommodation, although the issue still affected 20% of those with mortgages.

Almost two thirds of those looking to move in the next five years thought that they faced some sort of barrier. This was most likely to be the lack of a suitable property or an inability to afford a new home. In addition, 13% of those actively seeking to move now were unable to sell their current home.

4.3.2 Details of new property

In considering the nature and location of a new property, if they were to move, respondents were asked to think about both what they would like and what they could realistically afford.

Table 7 - Type of new property	Like %	Afford %
Detached house	57	42
Bungalow	28	21
Semi-detached	21	24
Flat/apartment	12	16
Terraced	8	13
Older persons accommodation	5	6

Base: all looking to move in next five years (409)

Clearly, not everyone who would like a detached house or a bungalow feels they could achieve this and may need to compromise with a semi, a flat or a terraced home. There were some differences here according to the age of the respondent. For example: it was those in the 35 – 64 range who were most likely to think they could afford a detached house whereas flats were most likely for the 16 – 34 age group. Semis were affordable for similar proportions across the under 65 age groups but gradually decreasing, suggesting that as people become older they are more likely to be able to afford the detached home, if they want one. All of these are perhaps not unexpected trends for the types of communities in the rural settlements.

It is not really possible to make any comment in relation to the needs of different ethnic groups because the numbers were too small. Amongst those with disabilities, an above average proportion thought they would be able to afford a bungalow. This is probably because they are more likely to think a bungalow suitable for their needs.

Three bedrooms was the most popular size, required by 35% of potential movers. A further 22% said two, 19% wanted four bedrooms and 7% needed five or more.

In terms of the area in which they would like to live, the gap between desirability and affordability was not that great.

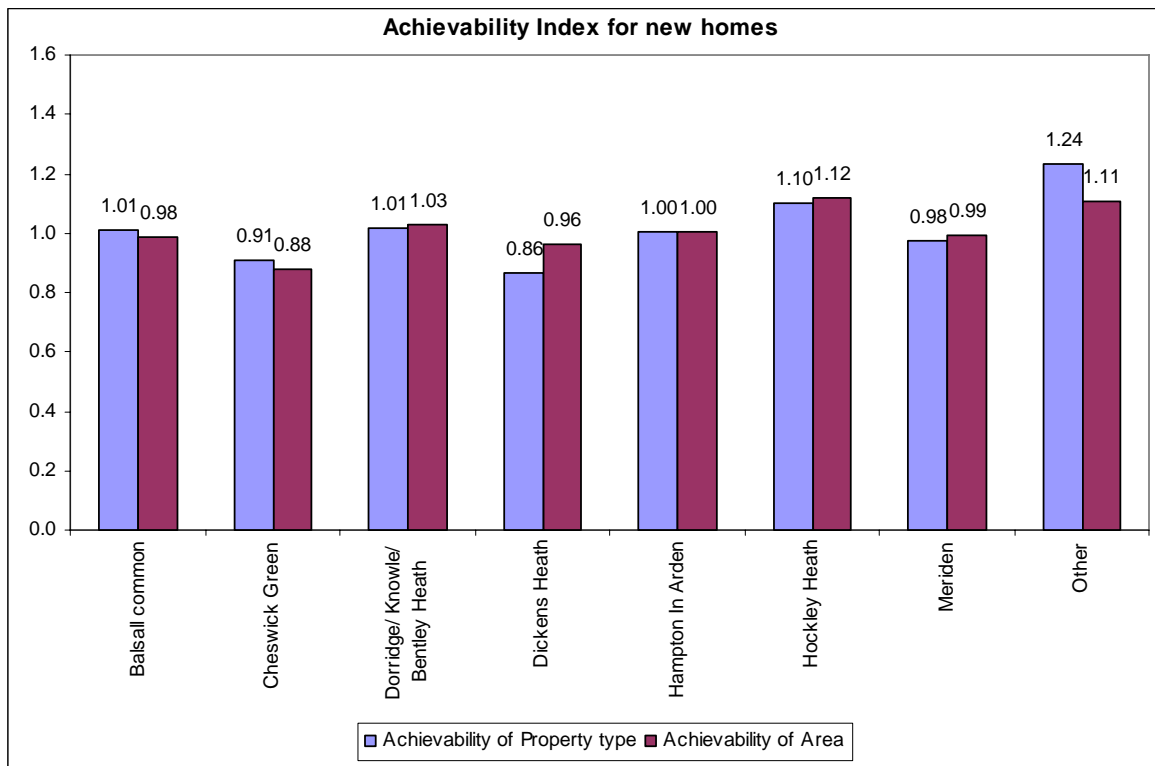
Table 8 - Location of new home	Like %	Afford %
Elsewhere in this village	49	39
Elsewhere in Solihull Borough	33	32
Elsewhere in West Midlands	15	20
Elsewhere in U.K.	25	24
Abroad	8	7
Base: all looking to move in next five years (409)		

These are multiple response questions as many people gave alternatives, so they are not quite straightforward to interpret. But there do seem to be some people who do not think they could afford to continue to live in ‘their’ village and may need to move elsewhere, possibly outside Solihull into the West Midlands. Cross tabulation shows that three out of four of those who would like to continue living in ‘their’ village expect to be able to afford to do so. Those who are most likely to want to move out of their village are people wanting to move nearer their work, nearer to a school or college or ‘to a nicer area’.

In order to provide further interpretation of the relationship between what people would like and what they think they can afford, we have looked at individual pairs of answers and arrived at an ‘Achievability index’. The figure below shows this for both property type and area. As the samples in the smaller villages were a little small for this analysis, we have aggregated them into ‘Other’.

The higher the index figure, the more likely it is that people can achieve what they would like.

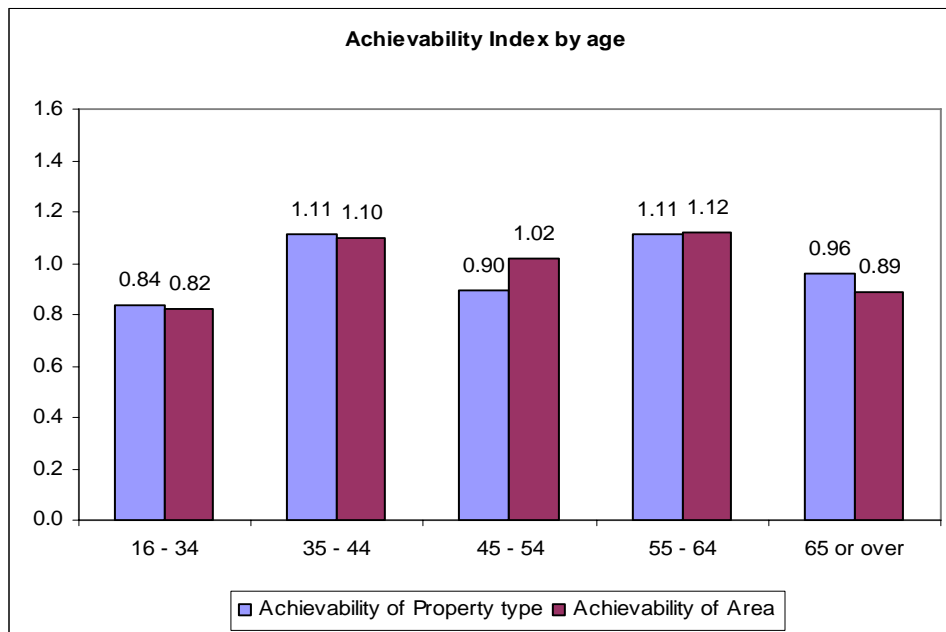
Figure 9 – Achievability index for new homes



We can see that, for example, in Dickens Heath people are more confident of being able to live in the area they would like than of obtaining their preferred type of home. In contrast, those who live in the smaller villages are more confident of obtaining the type of property than being able to live where they would like. It is also noticeable that people living in Hockley Heath are more confident in both respects than those who live in any of the other larger villages.

A similar analysis by age of respondent shows some interesting differences.

Figure 10 – Achievability index by age



It is the youngest and oldest who are least confident of achieving the move that they would like, both of which are understandable. There are peaks for those aged 35-44 and 55-64 but a slight dip for those 45-54. The latter group are perhaps more likely to have financial burdens and to have a mortgage whereas the slightly older group may have paid off their mortgages, giving them greater power to achieve the move they would like. Once past retirement age though, options again become more limited for those looking to move.

A similar question was asked for tenure and again it seems that not everyone will achieve their aspirations.

Table 11 - Tenure of new home	Like %	Afford %
Owner occupier	83	74
Shared ownership	2	6
Rent from private landlord	4	8
Rent from Solihull MBC	5	6
Rent from housing association	4	5
Base: all looking to move in next five years (409)		

The great majority would prefer to own their own homes. But there are a small percentage who do not feel they will be able to and who will consider other tenures.

The final question asked of this group of people was to check whether or not they would consider affordable home ownership. A brief explanation was read out to respondents. This was their response:

Table 12 - Affordable home ownership – potential movers	%
Yes – already considered	4
Yes – would consider	14
No	65
Don't know/no reply	17
Base: all looking to move in next five years (409)	

Two out of three were against the idea but up to 18% would consider it. There seems to be particular appeal to those who are currently renting from a private landlord but all tenures would consider, even a handful of those who own their own homes outright.

Those who were not prepared to consider the idea of affordable home ownership were most likely to reject it because they did not need financial help as they could afford to purchase anyway.

Table 13 - Reasons for rejecting affordable home ownership – potential movers	%
Don't need it/can afford to buy myself	32
Want to own 100% myself	16
Just not interested	7
Don't know enough about it	3
Cannot afford it	2
Other reasons	11
Base: all who would not consider affordable home ownership (263)	

The main themes of the 'other' reasons given were: that it gave limited options over type and location of property or that there would be a lack of control over the property. A few thought that the concept did not make economic sense.

4.4 New households

The questionnaire contained a section which asked about any new households to be formed in the next two years. It was found that 6% of the households represented (92 in total) expected a member of that household to leave and create a separate household within two years. There were a further 6% who were unsure, indicating some potential for additional households.

4.4.1 Profile of new households

In the majority of cases (89%), these households would be formed by children leaving home to become independent. Most would contain one or two adults aged 16-59 but there were also a few (nine in number) who would include children under 16, another ten with young people aged 16-18 and eight with adults over 60.

The most frequently mentioned reasons for the new households being formed included: wanting to leave home/become independent (49%), wanting to get on the property ladder (35%), to move nearer a school or college (16%), to move in with a partner or get married (16%) or to move nearer work (14%). When asked which was the most important of these reasons, it was clear that leaving home to become independent was the strongest motivation. Other comment suggests that the 'school/college' option includes some young people going away to university, so there may be a temporary nature to some of the potential new households if those young people return home at the end of their courses.

4.4.2 Details of home for new households

Respondents were first asked which of the following options the new household would be able to afford, without claiming Housing Benefit.

Table 14 - Affordable options for new household	%
Rent from a private landlord	49
Buy in the open market	32
Part buy/part rent an affordable home	16
Rent from a Housing Association	7
Can't afford any	16
Don't know/no reply	7
Base: where household member leaving to form new household (92)	

One third are confident they would be able to afford to buy in the open market and only 16% feel that none of these options are open to them. A Housing Association does not seem to be a preferred option as it was mentioned by only a few people. An analysis of this by their main reason for moving shows that those moving nearer work or schools and colleges are more likely to take the option of renting from a private landlord. Those moving in with a partner or wanting to get on the property ladder are most likely to say buying on the open market and those with the most frequently given reason – leaving home to become independent – are more likely to rent than buy.

To follow this, respondents were also asked how much the new household would be able to afford for rent or mortgage. Monthly figures are as follows:

Table 15 – Maximum monthly payment for rent or mortgage, new household	%
Under £200	11
£201 - £300	16
£301 - £400	24
£401 - £600	14
£601 - £2,000	13
None	20
Base: where household member leaving to form new household (92)	

The most likely figure was in the range £301 - £400, with similar numbers able to afford more or less than this. One in five were not able to afford any payments at all.

Cross tabulating these two questions shows, as might be expected, that it is those who can afford slightly more each month who are more likely to buy in the open market and those with more limited means who will rent from private landlords. Those willing to consider affordable housing fall a little in between these two.

Comparisons were again drawn between the property characteristics the new households would like and those they thought they could afford.

Table 16 - Type of property – new households	Like %	Afford %
Flat/apartment	57	61
Semi detached house	41	16
Terraced	29	28
Detached	13	2
Bungalow	2	-
Older persons accommodation	1	1
Other/no reply	11	16
Base: where household member leaving to form new household (92)		

There seems to be a substantial gap between those who would like to have a detached or semi detached house and those who think they can afford to do so. The sample sizes are a little too small for us to be able to use the ‘achievability index’ approach but detailed cross tabulation can be used. The shaded cells in the table below show where achievability matches aspiration. So that, while 85% of those who would like a flat think they could afford one, only 8% could say the same for a detached property. Many people clearly realise that they will need to ‘trade down’ on their aspirations initially. As many of this group are young people looking for their first independent home, the finding is not surprising. In the same way, there are smaller numbers of people who can afford more than they would like.

Table 17 - Type of property – new households				
Afford	Like			
	Flat/app. %	Terraced %	Semi %	Detached %
Flat/apartment	85	74	58	67
Terraced	23	63	40	42
Semi detached house	10	15	34	42
Detached	4	4	3	8
Base: where household member leaving to form new household (92)				

Overall, it is found that 70% of this group can afford to live in their preferred type of property.

The number of bedrooms needed by the new household is most likely to be two (40% of this group) or one (34%). The remainder mainly require three bedrooms.

Preferred areas for the new household were also recorded.

Table 18 – Location of new households	Like %	Afford %
Elsewhere in this village	28	8
Elsewhere in Solihull Borough	30	28
Elsewhere in West Midlands	20	25
Elsewhere in U.K.	47	35
Abroad	5	3
Other/no reply	10	24
Base: where household member leaving to form new household (92)		

There is again an indication that not all of those who want to remain in ‘their’ village feel able to do so. Bearing in mind the small size of the sample, this equates to 19 people. A number of villages are represented as ‘not affordable’ – Balsall Common, Catherine de Barnes, Hampton in Arden, Dickens Heath,

Meriden, Hockley Heath, and Knowle and Dorridge. So it is clearly not a problem confined to one area.

Overall, cross tabulation shows that 70% think they can afford to live in the area they would like. However, within this, 58% would like to remain in Solihull Borough but only 36% feel they can afford to do so.

Tenure intentions were also checked, although this was partly covered by the earlier affordability question.

Table 19 – Tenure for new households	Like %	Afford %
Owner occupier	60	25
Rent from private landlord	33	50
Shared ownership	15	19
Rent from council	4	13
Rent from Housing Association	2	14
Base: where household member leaving to form new household (92)		

The majority aspire to become home owners but fewer than half of them expect to achieve this immediately. All the other options seem to be considered as alternatives with quite a high proportion looking to social landlords. Shared ownership seems to be recognized as a possibility for about one in five, with slightly fewer seeing it as their preference.

Cross tabulation may again be used to illustrate this further. Shaded cells in the table below show where people feel they can achieve their preferred tenure.

Table 20 - Tenure for new households				
Afford	Like			
	Own/occ. %	Shared %	Private rent %	Council rent %
Owner occupier	42	36	10	25
Shared ownership	29	64	3	25
Private rented	44	43	80	25
Rent from Council	18	43	3	75
Base: where household member leaving to form new household (92)				

A specific question was asked to prompt on this issue. It was found that 10% had already considered affordable home ownership and a further 29% would be prepared to do so. Only one third rejected the idea, with the remainder undecided.

Various reasons were offered for not being prepared to consider an affordable option, including: not yet being ready to buy, not feeling it makes sense financially or simply not earning enough.

4.5 Analysis of housing need by settlement

In order to inform housing policy at a settlement level, further analysis was undertaken to identify housing need.

The process was as follows:-

- Within each settlement, those wanting to move were identified (in Section B of the questionnaire)
- Referring to questions B8 and B9, we identified those who would like to stay within their village or another rural area of Solihull when they moved, but did not think they could afford to do so.
- This group were then further filtered by referring to Qs B2, B3 and B4 to identify those whose potential move was prompted by need rather than demand or desire for a different property.
- For the group thereby identified as 'in need' we used the questions on desirable type, size and tenure to further define the nature of the need.

We can illustrate this using the figures for Balsall Common as an example:

- In total 119 households thought they might move within five years
- Of these 66 wanted to stay in Balsall Common or another of the villages
- Considering then where they thought they could afford to live, this left only 14 of the 66 who could not afford Balsall Common or their chosen village
- Referring then to their reasons for wanting to move, we were left with eleven who could be described as 'in need'.

A similar process was used to identify housing need amongst any emerging households in each settlement. Wanting to leave home to become independent was defined as 'need' in this context.

These two sets of findings were then combined into one expression of need.

4.5.1 Balsall Common

The profile of respondents from Balsall Common is generally similar to that of the overall sample in terms of ethnicity, disability and employment status. Respondents from Balsall Common tended to be slightly older than average, with just 0.8% being under 30, compared with 3% of respondents overall. They were also more likely to live in households of two adults where at least one adult was aged over 60 (34% compared to 29% overall).

Balsall Common had slightly above average income levels, with a mean net annual income of £42,555 compared with £40,994. Their monthly rent/mortgage payment was also higher, at £757.71 compared with an average overall of £739.66.

The area also showed the highest proportion of detached houses (61%), and above average levels of home ownership, both of which fit well with the slightly older and more affluent sample.

Household Movers

Just over a quarter (26%) of respondents in Balsall Common said that they were looking to move either now or in the next five years. There were 11 people (9% of movers) who were identified as in housing need using the process described above. Their reasons for wanting to move were varied and included: divorce and separation, wanting to get on the property ladder and needing smaller or cheaper accommodation. This table shows the comparison between the types of property they would like ie to which they would aspire, and those they could afford ie they could realistically hope to obtain .

Table 21 – Property type/Balsall Common movers	Like	Afford
A flat/apartment	1	4
Terraced house	3	2
Semi detached house	5	6
Detached house	6	1
Bungalow	5	1

Absolute numbers

Semis seemed reasonably affordable but most of those aspiring to bungalows or detached houses expected to have to 'trade down' to an extent.

The required size was also varied

Table 22 - Property size/Balsall Common movers	
Two bedrooms	4
Two or three	1
Three bedrooms	4
Four bedrooms	2

Absolute numbers

In terms of tenure, most people would prefer to own their next home; some felt they could achieve this but others may need to compromise

Table 23 - Property tenure/Balsall Common movers	Like	Afford
As an owner occupier	10	7
Shared ownership	-	1
To rent from a private landlord	1	3
To rent from Solihull MBC/ Solihull Community Housing	2	3
To rent from a Housing Association	1	2
Other	-	1

Absolute numbers

Emerging Households

A small proportion of respondents (26, or 6%) said that a member of their household was going to leave to create a separate household in the next 2 years. Amongst these, eight were defined as being in housing need. Their reasons for wanting to move included: wanting to be come independent, divorce or separation and the birth of a child.

Their property requirements were more modest than the household movers, as might be expected. Type of property is shown below

Table 24 - Property type/Balsall Common emerging	Like	Afford
A flat/apartment	4	3
Terraced house	5	3
Semi detached house	2	-
Unsure/no reply	-	2

Absolute numbers

Flats or terraced properties were more likely to be afforded than a semi detached.

Smaller sized properties were also acceptable for this group of people, with two bedrooms being most desirable

Table 25 - Property size/Balsall Common emerging	
One bedroom	2
Two bedrooms	5
Three bedrooms	1

Absolute numbers

Tenure would also require a degree of compromise, as this table shows

Table 26 - Property tenure/Balsall Common emerging	Like	Afford
As an owner occupier	7	2
Shared ownership	2	1
To rent from a private landlord	1	4
To rent from Solihull MBC/ Solihull Community Housing	1	3
To rent from a Housing Association	-	2
Unsure		1

Absolute numbers

Whilst most would prefer to become home owners, it was more likely that they would need to rent.

In summary, this seems to indicate the need for affordable housing both to buy and rent in Balsall Common.

4.5.2 Barston

Barston is a small settlement, and therefore the number of responses from residents there is also small – just 29 people completed the questionnaire either face-to-face with an interviewer or by post. This small sample means that it is difficult to draw strong conclusions, especially when talking about those wishing to move (just 6 people) and emerging households (just one).

Just two respondents from Barston did not own their own home (outright or with a mortgage), but rented from Solihull MBC. The area has a higher than overall proportion of respondents living in semi-detached houses; 35% compared with 21% overall. None of the respondents in the area have less than three bedrooms.

Respondents from Barston have a lower average monthly rent/mortgage payment than the overall, at £356.25 compared with £739.66. In contrast, they have a higher mean annual net income of £47,667 compared with £40,994 overall.

Household Movers

Of the 29 respondents from Barston, just six were looking to move either now or in the next five years. None were in housing need as described for this section.

Emerging Households

Just one respondent in this area indicated that a member of their household was going to leave to create a separate household in the next two years but this person would not be in housing need.

4.5.3 Berkswell

Berkswell is a small settlement, and just 34 responses were received from people in the area. The profile of the area is different from the overall in some noticeable areas. Some 41% do not own their own home, compared with 9% overall. The area has a fairly even split of people in semi-detached, detached and semi-detached bungalows, but has a higher than overall proportion of people in properties with one bedroom, 29% compared with 4% overall.

The area's mean net annual income of £31,909 is lower than anywhere except Chadwick End. The overall average is £40,994. The average monthly rent/mortgage payment in Berkswell is lower than anywhere, at £308.33 (the overall average is £739.66).

Household Movers

Seven respondents from Berkswell said that they were looking to move now or within the next five years and only one could be defined as in housing need. This household would like to move to a two bedroomed flat or terraced home but thought they could probably only afford a flat. On tenure, they would prefer to own but expected that they would rent privately.

Emerging Households

No respondents from Berkswell said that anyone would be moving out of their household to create a new household in the next two years.

4.5.4 Bickenhill

Bickenhill is another of the small settlements with an overall sample of just 27

people completing the questionnaire either face-to-face with an interviewer or by post.

The profile of respondents from Bickenhill was slightly different from that of the sample overall. The area had more respondents in the 35-44 age group (30%) than any other area except Dickens Heath, and also had a higher proportion of single parent families; 15% compared with 3% overall.

The average monthly rent/mortgage payment in Bickenhill is £465.91, noticeably lower than the overall average of £739.66. The area also had a lower mean annual net income; £37,700 compared with an overall average of £40,994.

Just over a third (37%) of respondents from Bickenhill live in detached houses, 11% fewer than the overall figure of 48%. There are, however, a noticeably higher proportion of people living in 'other' types of houses, with 8 people describing themselves as doing so. Four of these people live in caravans, and four in barn conversions.

Household Movers

Six of the respondents from Bickenhill are either looking to move now or are likely to do so in the next five years but none are currently in housing need.

Emerging Households

Just one respondent in this area indicated that a member of their household was going to leave to create a separate household in the next two years but this person will not be in housing need.

4.5.5 Catherine De Barnes

Responses were received from 38 residents of Catherine de Barnes. Most of these (87%) own their own home. A higher than overall proportion live in semi-detached properties, 40% compared with 21% overall. There is also a higher than overall proportion of people living in flats/apartments (13% compared with 7%).

The mean net annual income of respondents from Catherine de Barnes, £48,822, is higher than that of any other area, and the average monthly rent/mortgage payment is higher than the overall average at £773.61, compared with £739.66 overall.

Household Movers

Just over a third (34%) of respondents from Catherine de Barnes are looking to move, either now or in the next five years. This is thirteen people and only one could be described as in housing need. The reason for needing to move is that their home is too small following the birth of a child. They would like either a semi or detached house with three bedrooms but expect to be able to afford only a semi. They would be able to afford to own their home, as they wish to do.

Emerging Households

Eight respondents indicated that someone in their household would be leaving to form a new household in the next two years. All of these are children of the respondent seeking independent homes and two would be in housing need as we have defined it.

Both would like to have a semi, one with two and one with three bedrooms, but one felt they could only afford a terraced house. Home ownership would be preferred by both people, although one is also open to shared ownership. Neither felt they could become home owners immediately, opting for shared ownership or private renting.

In summary, the survey seems to have identified a small level of need in Catherine de Barnes, which could be met by affordable two or three bed semis.

4.5.6 Chadwick End

Another of the smaller villages, just 33 responses were received.

A third of respondents said that they rent from the council, a higher proportion than in any of the other areas (the overall figure is 3.2%). The area also has a higher proportion of people living in terraced houses (30% compared with 10%), and the lowest proportion living in detached houses (9.1% compared with 48%).

Chadwick End had the lowest mean annual total net income at £24,818, compared with an overall figure of £40,994. The area had a lower than overall mean monthly rent/mortgage payment at £385.29 compared with £739.66 overall.

Household Movers

Seven respondents (21%) indicated that they were looking to move now or within the next five years and none would be in housing need.

Emerging Households

Just one respondent indicated that someone in their household would be moving out to form a new household in the next two years and they would not be in housing need.

4.5.7 Cheswick Green

This was one of the larger areas in the sample, with 125 completed responses being received.

Cheswick Green has one of the highest proportions of homeowners, with just 3% of respondents saying that they do not own their own home (either outright or with a mortgage). There are relatively few small (1 or 2 bedroom) houses, just two respondents out of 125.

Household Movers

Just under a quarter (23%) of respondents from Cheswick Green said that they are looking to move either now or in the next five years. Although this is 29 people, only one was found to be in housing need. Their reason for moving is that they need larger accommodation. Whilst they feel they could afford a semi or a detached home with three or four bedrooms, as an owner occupier, they could not do so in their own village.

Emerging Households

Nine respondents indicated that a member of their household would be leaving to form a new household in the next two years but none would be described as in housing need according to the definition.

4.5.8 Knowle, Dorridge and Bentley Heath.

These three villages, taken together, form the largest of the settlements surveyed. The sample has the highest proportion of people who own their properties outright (61%), a high proportion of detached homes and a slightly older age profile.

Average income is one of the highest, at £43,584, and for those who are paying a mortgage or rent, their monthly payment is a little above average, at £750.91.

Household Movers

Within the sample of 148, 26 people (18%) were potentially looking to move within 5 years but only two would be in housing need under our definition. Both needed larger accommodation due to the birth of a child and one was anxious to get on the property ladder. A three bedroomed semi would be the preference of both, although one would also be happy with a terraced home. Neither seemed to feel they could afford a semi though, with a flat or terraced being more likely.

In terms of tenure, both would like to own (one would consider shared ownership). One was confident they could afford to buy, although not in their own village. The other thought it more likely they would need to rent at first.

Emerging households

Just 5% of the sample (8 people) thought a household member would be moving out in the next two years. All were young people leaving their parental home and one could be described as in housing need. A two bedroomed flat or terraced property would be their preference, but only a flat was seen as affordable. Home ownership would be an aspiration but renting from the Council was seen as more realistic.

In summary for this area then, the survey indicates a low level of need for affordable smaller properties to buy or rent in Knowle, Dorridge or Bentley Heath.

4.5.9 Dickens Heath

This area was regarded slightly differently as it is effectively a 'new village' and, as such, was expected to have different characteristics. There are far fewer long standing residents and a higher proportion of flats and apartments than in any other settlement.

It has a noticeably younger age profile with more people under 45 than in any of the other settlements. There are higher proportions of families with children and younger, single householders than in any other area.

Household Movers

Despite more than 80% having moved into their homes within the previous ten years, Dickens Heath also has the highest proportion looking to move in the next five years, 58%, which is 95 people. However, only seven of them can be called

in housing need according to our definition.

Their requirements are shown below, beginning with property type:

Table 27 – Housing type/Dickens Heath movers	Like	Afford
A flat/apartment	-	4
Terraced house	2	2
Semi detached house	4	1
Detached house	4	1
Bungalow	1	-

Absolute numbers

Several people felt they would only be able to afford a flat despite preferring a house.

The number of bedrooms breaks down as

Table 28 – Housing size/Dickens Heath movers	
Two bedrooms	3
Two or three	1
Three bedrooms	1
Four bedrooms	1
Five bedrooms	1

Absolute numbers

Quite varied requirements are seen.

Finally tenure, where there is only a small element of compromise apparent

Table 29 – Housing tenure/Dickens Heath movers	Like	Afford
As an owner occupier	7	4
To rent from a private landlord	-	2
To rent from Solihull MBC/ Solihull Community Housing	1	1
To rent from a Housing Association	1	1

Absolute numbers

More than half felt they could achieve their aspiration to own, the remaining three expecting to be in the rented market.

Emerging households

Some 7% (11 people) expect household members to be moving out in the next two years. All but one were children leaving the parental home and none fall in the need category.

Any unmet need in Dickens Heath therefore appears to be for affordable houses of all sizes, mainly for purchase.

4.5.10 Hampton in Arden

The profile of the sample achieved here was very similar to the average in most respects. If anything, there were slightly higher proportions of detached homes and four bedroomed properties. Income levels were above average at £45,608 (compared with £40,994) as were monthly rent or mortgage payments, 7% up on the average.

Household movers

From a total of 108, some 38 were looking to move within five years but only one fitted our housing need criteria. This household would have liked to move to a four bed semi or detached house but thought they could probably afford either a flat or a terraced house. And while they aspired to own, it was more likely they would move into shared ownership or social renting.

Emerging households

There were ten households (9% of the sample) where someone may leave to form a new household and two of them would be in housing need. Their reasons for moving were to gain independence and get on the property ladder. Both would like a semi, although a flat or a terrace was also mentioned by one. However, both felt they would only be able to afford a flat. Two bedrooms were needed in each case. Home ownership would be the preference for both households, although one also mentioned Shared ownership. One felt they might

be able to achieve the aspiration to own but shared ownership and all forms of renting were also mentioned.

4.5.11 Hockley Heath

The profile data obtained suggests that Hockley Heath is fairly 'typical' of the rural settlements. There were slightly more people in the middle age ranges and slightly higher proportions of semi and detached houses, of which more than half had at least four bedrooms. Average income was a little below the norm at £37,375 (compared with £40,994) but monthly payments were slightly above at £754.38 (in comparison with £739.66).

Household movers

One in four households thought they may move within five years, a total of 24 people. However, only one would fall into the housing need category. This household was close to achieving their moving aspirations – they would like a three bedroomed terraced or semi detached property and thought they would be able to afford a terraced. They also thought they would be able to purchase a property, which they wanted to do, but not in Hockley Heath.

Emerging households

Only six households expected that a member would leave to create a new household within two years but two would be in housing need. Both however, would be close to achieving their preferences. A terraced property was desirable for both with a flat or a semi also being mentioned. Both thought they could afford a flat and one perhaps a terraced. Two bedrooms would again be adequate for both. Tenure preference in both cases was for home ownership; one felt they could achieve this and both also mentioned shared ownership as a possibility.

4.5.12 Meriden

This settlement was one of three with a significant proportion of Council tenants in the sample. There were also more flats and bungalows and fewer detached houses than in many other areas. The age profile was also noticeable older with more than half the sample being over 65 years old. An above average proportion of households also had family members with disabilities.

Income levels were lower than in all but one of the other areas, at £32,314, and monthly payments were also below average at £567.05.

Household movers

There were 27 Meriden residents who thought they may move within five years (25% of the sample) but only two of them fit the definition of housing need. Both aspired to detached houses, although they would also consider terraced, a semi or a bungalow. In reality, they thought that a terraced or semi was what they could afford. Three or four bedrooms were needed.

Both would like to own their next properties and one felt they could achieve this; the other saw social renting as the likely alternative.

Emerging households

Five people thought that family members may leave to create independent households within the next two years and two could be described as in housing need. Both would like a semi with one also considering a flat and one a detached; the reality was more likely to be a flat or a terraced home. One or two bedrooms were needed. As with most other new households in the same situation, home ownership was most desirable although there were also references to renting privately or from a Housing Association. Neither felt they would be able to afford to own although one thought they could achieve shared ownership and one renting from a Housing Association.

4.5.13 Millisons Wood

This area was one of the larger 'small villages' with a sample of 45 people. All but one were home owners and the proportion who had lived there more than 10 years was above average. The majority of the properties were detached houses or bungalows and the rest semis. In keeping with this, the age profile was a little older than average. Incomes and monthly rent or mortgages were also slightly higher than average (£42,558 and £772.37 respectively).

Household movers

Five people thought they may wish to move in the next five years but none would be in housing need if they did so.

Emerging households

There were also five households where family members may leave to create new ones but, again, none would be in need according to our definition.

4.5.14 Tidbury Green

This village was rather similar to Millisons Wood in that there were mainly home owners, an older age profile and a high proportion who had lived in the area for many years. It differed from other areas in having a much higher proportion of bungalows in the sample.

Average income was a little below the norm at £36,537 but monthly payments, where they were made, were among the highest, £805.77 on average.

Household movers

Seven of the 38 households interviewed thought they may move within five years but none would be in housing need.

Emerging households

There was only one likely new household and it would not fall into the need category.

4.6 Respondent and household profiles

The classification data collected at the end of the questionnaire is summarized here.

4.6.1 Respondent profile

The gender split was very even, 47% male and 52% female with only a few refusing the information.

A full breakdown of the age groups is as follows. Some subsamples are quite small which is why some groups were aggregated to form the cross tabulation by age.

Table 30 – Age of respondent	%
16 – 19	<1
20 – 24	1
25 – 29	2
30 – 34	5
35 – 44	16
45 – 54	17
55 – 59	11
60 - 64	14
65 – 74	19
75 – 84	13
85 or over	2
Base: all respondents (1447)	

The response for ethnic group shows that 95% were White British or Irish. A number of other ethnic groups were represented but the largest was Indian, forming 1% of the sample. The latter were dispersed in several of the settlements including Cheswick Green, Dickens Heath and Hampton in Arden.

Not surprisingly, therefore, English was the first language of at least 96% of the sample. Only 1% said that this was not the case, with the remainder refusing the information.

Employment status was asked for the respondent and their partner if applicable. Some 53% were in employment and 36% wholly retired. There were 2% unemployed and most of the remainder not working. The pattern was very similar for partners. The overall analysis is that 36% are 'double income' households and 32% are workless.

4.6.2 Household profile

The total number of people in the households represented varied from one to nine, with two being the most likely (43% of the total). This was followed by one (22%) and four (17%) or three (13%). Household composition may be shown as follows

Table 31 – Household composition	%
One adult under 60	6
One adult aged 60 or over	17
Two adults both under 60	12
Two adults at least one 60 or over	29
Three or more adults 16 or over	11
One-parent family with child/ren, at least one under 16	3
Two-parent family with child/ren, at least one under 16	20
Other	2
NR	1
Base: all respondents (1447)	

The majority of these were adult households, with only 23% having children under 16.

In 13% of the households, there was a household member with a disability. The

most likely nature of this was mobility or other physical impairment. But there were also some people with hearing or visual impairment and a few with mental health issues or learning difficulties. Almost one third had a hidden impairment of some kind.

In 3% of households there was a wheelchair user and 7% said that a household member needed kitchen, bathroom, lounge and bedroom all on the ground floor.

The main sources of income were:

Table 32– Sources of income	%
Earnings from employment	55
State pension	41
Pension from an employer	38
Interest from savings etc	31
Child benefit	19
Base: all respondents (1447)	

Any others were mentioned by no more than 6% of the sample.

Only 13% of the sample failed to give a response to the final question on net income. This table gives the response from all others

Table 33 – Net household income	%
Less than £5,199	2
£5,200 - £10,399	8
£10,400 - £15,599	12
£15,600 - £20,799	10
£20,800 - £25,999	10
£26,000 - £31,399	9
£31,200 - £36,399	9
£36,400 - £51,199	19
£52,000 or more	21
Base: all, excluding refusals (1266)	

The most frequently mentioned category was households with an income in excess of £52,000 and some 40% have an income of £36,400 or more.

The average income is a little over £33,000 pa but in households where there is a least one person working the average is close to £41,000 pa.