

Housing Needs Survey Report

Renhold

March 2025

Completed by Bedfordshire Rural Communities Charity



This report is the property of Renhold Parish Council

For further information, contact Bedfordshire Rural Communities Charity, The Old School, Cardington, Bedfordshire, MK44 3SX.

1. Introduction

1.1 About this survey

The Housing Needs Survey (HNS) is being carried out by Beds RCC to identify the housing needs of local people over the next 10 years. The survey aimed to assess the need of local people for either affordable housing or market housing in Renhold.

1.2 Affordable housing

Affordable housing can be affordable rented property (where rent is charged at up to 80% of market value), or it can be shared ownership in which people can own a share in the property and pay rent on the remainder. It is usually provided by Registered Providers such as housing associations.

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

Affordable housing in rural areas is often progressed through Rural Exception Site developments – this is where the planning authority accepts that there is a need for affordable housing in the parish, and is prepared to grant an “exception” to planning policy, providing that the development is for affordable housing that will be available to local people in perpetuity.

Households seeking affordable rented accommodation through any new exception site development would have to apply through the Bedfordshire Choice Based Lettings scheme, through which they would have to demonstrate both a housing need and a local connection to Renhold.

1.3 Market housing

The demand for market housing would need to be based on a broad evidence base. This would include local housing need identified through this survey, although the wider housing market would also need to be taken into consideration, as there would be no restrictions placed on the sale of this housing.

2. About Renhold

2.1 Population and demographics

In 2021 (latest census information available) in the parish of Renhold there were 1,300 households containing 3,400 residents¹. Compared to 2011, this represents a large increase of around 38.7% in terms of residents (from 2,451). There has also been a large increase in the number of households from 963 in 2011, to 1,300 in 2021, an increase of 34.9%.

The age profile in 2021 (compared to 2011, and then to Bedford Borough as a whole in 2021) is shown below.

Age	% Renhold 2011	% Renhold 2021	% Bedford Borough 2021
0 – 4	7.8	5.9	6.0
5-14	13.7	16.2	12.8
15-19	5.2	6.0	5.6
20 - 64	57.1	58.6	58.8
65-84	14.1	12.1	14.5
85+	2.2	1.1	2.3

There have only been slight changes in the age demographics between the 2011 and 2021 census. The percentage of residents aged over 65 years has decreased from 16.3% in 2011 to 13.2% in 2021. The percentage of residents aged under 19 years has increased slightly from 26.7% in 2011 and 28.1% in 2021. The age profile overall is in line with that of Bedford Borough as a whole.

2.2 Household Composition

	% Renhold 2021*	% Renhold 2011	% Bedford Borough 2021
1 person household	20.3		
Family Household	75.0		
Other household	4.7		
1 person - pensioner		9.3	11.5
1 person - other		11.7	17.1
Couple – no children		22.6	16.5
Couple + dependent children		25.4	21.2
Couple + non dependent children		5.6	6.4
Lone parent + dependent children		8.7	7.0
Lone parent + non-dependent children		2.3	4.2
Other households		5.4	7.5

*(*Initial topic summaries have been released from the census 2021 data in November*

¹ 2021 census data – other data also from this source unless otherwise specified

2022. Limited Parish level data has been made available within this initial topic data. A date is not yet available for when more parish level data will be published. All parish level data currently available from the 2021 census has been provided in this report, along with parish level figures from the 2011 Census and Bedford Borough figures from the 2021 Census data.)

Renhold has lower levels of single occupant (aged under 65 years) households compared to Bedford Borough averages and similar levels of couples and single parents with dependent and non-dependent children at home.

2.3 Housing Tenure

	% Renhold 2021	% Bedford Borough 2021
Owned outright	29.5	31.2
Owned with mortgage/loan	45.9	33.4
Shared ownership	Figure not available	1.9
Social rented	11.3	16.3
Private rented	13.3	19.1
Living rent free	Figure not available	0.1

The overall levels of home ownership in Renhold is significantly higher than that of Bedford Borough. 75.4% of residents in Renhold own their own home, compared to 64.6% across Bedford Borough.

2.4 Dwelling Types

	% Renhold 2021	% Bedford Borough 2021
Whole house or bungalow (detached, semidetached and terraced)	97.0	80.7
Flat, maisonette or apartment	3.0	18.4
Caravan/other temp. accommodation	0.0	0.9

The 2021 census data does not yet allow us to see a further breakdown of the type of units that make up the 'whole house or bungalow' category. In 2011, 85.4% of homes in Renhold were detached or semidetached, this was significantly higher than the Bedford Borough average of 59.6%.

2.5 Housing in poor condition

	% Renhold 2011	% Bedford Borough 2011
Households in overcrowded conditions	1.2	7.7
Households without central heating	0.6	2.0

The highest levels of non-decent homes (that do not pass the Housing Health & Safety rating system) are found in smaller rural communities, particularly those in more isolated areas. This is often due to the age of properties, with older housing (more common in rural areas) most likely to be in this condition.

Overcrowded housing can highlight areas with pressing needs for more affordable housing, and over-crowding counts as a housing need for households applying to join the Housing Register. In 2011 (latest data available) there were 5 households in Renhold classified as being overcrowded (figures are rounded), which is lower than the Bedford Borough average.

Where central heating is not present, fuel poverty is significantly more likely. 6 households had no central heating, below the average for the borough. Fuel poverty levels are also lower than the Bedford Borough average.

2.6 People on low incomes

12.4% of all people in Renhold were classified as “experiencing income deprivation” in 2010, only slightly under the Bedford Borough average of 13.0%. In 2007/08, 11.0% of households were calculated as receiving below 60% of the median income, below the Bedford Borough average of 20.0%.

11.5% of working age people were claiming DWP benefits in May 2011, under the Bedford Borough average of 12.6%; and 11.7% of people over 65 were claiming pension credit, under the Bedford Borough average of 22.0%.

2.7 Households on Bedford Borough Council Housing Register

There are currently 2 households from Renhold on the Bedford Borough Council Housing Register. There is 1 household in band C (general housing needs) and 1 household in Band S this a category on the housing register for people in need of retirement or sheltered accommodation.

It should also be noted that the difficulty of securing affordable housing, particularly in villages, can act as a significant deterrent to people in housing need from placing themselves on the register; so this figure does not therefore necessarily represent the true number of residents in housing need.

2.8 Health and disability

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

19.5% of those aged 65 and over in Renhold (around 75 people) were claiming Attendance Allowance (a non-means-tested benefit for severely disabled people aged 65 or over who need help with personal care) in May 2011, just over the Bedford Borough average of 15.8%. 3.4% of the population were claiming Disability Living Allowance, below the Bedford Borough average of 4.0%.

10.1% have a limiting long-term illness, just over the Bedford Borough average of 9.7%.

3. Housing Availability and Affordability in Renhold

3.1 Housing affordability ratio

The 'affordability ratio' (median house prices as a ratio of median household earnings) for full time employees in England in 2022 was 9.1. In other words, houses on the market cost on average 9.1 times annual incomes². In 2022, the affordability ratio across Bedford Borough was 10.0. The 2021 census figures on affordability ratio at the parish level are not yet available, but the affordability ratio for Renhold in 2009 (latest figure available) was 12.4. This is considerably higher than both the district and national average figures.

3.2 Dwellings in lower Council Tax Bands

6.6% of dwellings in Renhold are in Council Tax Band A, and 12.1 in Band B, compared to 13.6% and 24.9% for Bedford Borough as a whole. The lower proportion of Band A and B properties when compared to district wide levels is likely to indicate a relative shortage of affordable housing for purchase in Renhold (figures are 2011 – latest available).

3.3 Current property availability for sale in Renhold

In February 2025, we found 11 residential properties for sale in Renhold parish³:

No. of bedrooms	Number	Asking price (range)
7 bedroom house	1	£2,000,000
5 bedroom bungalow	1	£1,200,000
4 bedroom house	5	£450,000 - £775,000
4 bedroom bungalow	1	£900,000
3 bedroom house	1	£335,000
3 bedroom bungalow	1	£600,000
2 bedroom house	1	£575,000

This represents just under 1% of total private housing stock in the parish. No properties were being marketed as shared ownership properties.

3.4 Property sales over last 3 years

Property sales over the last 3 years in Renhold parish can be broken down as follows⁴:

	2022	2023	2024
£100,000 and under	0	0	0
£100,001 – 150,000	0	2	0
£150,001 – 200,000	0	0	0
£200,001 – 300,000	5	1	9

² www.ons.gov.uk

³ Data sourced from www.rightmove.co.uk

⁴ Data sourced from www.rightmove.co.uk

£300,001- 400,000	9	3	7
£400,000 +	7	9	7
Total	21	15	23

House prices in Renhold have an overall average of £470,818 over the last year.

The majority of properties sold in Renhold during the last year were terraced properties, selling for an average price of £295,222. Detached properties sold for an average of £767,143, with semi-detached properties fetching £388,500.

Overall, the historical sold prices in Renhold over the last year were 12% down on the previous year and 5% down on the 2021 peak of £494,757.

3.5 Current property available for rent in Renhold

In February 2025, there was one property currently available for rent in the parish of Renhold: a 4 bedroom detached bungalow for £2,495 per month⁵.

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

The former DCLG SHMA Guidance (2007; now revoked) sets out that a household can be considered able to afford to buy a home if it costs 3.5 times the gross household income for a single earner or 2.9 times the gross household income for a dual-income household⁶. In December 2016, the Council of Mortgage Lenders identified that the average income to loan multiple for purchases was 3.57. Given that this is a more up-to-date source; it is considered to be preferable.⁷

The average affordability ratio across England in 2024 was 7.7 and the median earnings in 2024 were £37,600.⁷

According to the DCLG guidance, in order to purchase the cheapest property sold in the last year in Renhold (a 3-bedroom terraced house £240,000) as a first time buyer, a single earner household would need an annual gross income of over £68,571 and dual-income household would need over £82,758. It should be noted that the median annual full-time wage in the UK stood at £33,200 in April 2022⁸.

According to the same guidance, "A household can be considered able to afford market house renting in cases where the rent payable was up to 25% of their gross household income." (The 'Rent Payable' figure is defined as the entire rent due, even if it is partially or entirely met by housing benefit.) In order for a household to be able to rent the only currently available for rent in the parish (a 4-bedroom detached bungalow at £2,495 pcm), a household's gross income would therefore need to be over £119,760.

⁵ Data sourced from www.rightmove.co.uk

⁶ Strategic Housing Market Assessments: Practice Guidance Version 2 (DCLG 2007)

⁷ www.ons.gov.uk

⁸ HMRC, April 2016

⁹ Council of Mortgage Lenders

3.7 Minimum deposit required by first time buyers in Renhold

Another major barrier to entry to the property market for first-time buyers is the high deposit needed for a competitive mortgage rate. The average loan to value for first time buyers nationally in October 2017 was 84.7%⁶, meaning that the average deposit is 15.3%.

Smaller deposit mortgages all but disappeared following the onset of the financial crisis. However, Phase 2 of the government's Help to Buy scheme did facilitate a market in mortgages for first-time buyers at up to 95% loan to value. These mortgages are generally offered at higher rates of interest than for buyers with larger deposits.

At 95% loan to value, a first-time buyer household in order to purchase the cheapest property sold in 2024 in the parish (3-bedroom terraced house) at £240,000, would require a deposit of around £12,000. At the current average of 84.7% loan to value, a deposit of over £36,720 would be required.

4. Survey process and response

To study the need for affordable housing in Renhold, a survey form (Appendix A) was delivered to all households, together with a FREEPOST envelope to enable residents to return their completed survey to Beds RCC. The survey form gave contact details to request additional forms in the event of there being more than one case of housing need in the household. The survey was also available to complete online, with the link to the online survey being included in the covering letter which was also delivered to every household, a QR code was also on the covering letter to make the process of accessing the online survey quick and easy to anyone with a smart phone. The survey form was distributed on 15th/16th February with a return deadline of 17th March allowing respondents around 1 month for their returns to be submitted.

The survey form was in two parts. Section 1 was for completion by all residents and aimed to gain their views on overall housing needs in Renhold (see chapter 5). Section 2 was for completion by or on behalf of any household member currently looking for different accommodation, or who would be looking within the next 10 years. The findings from this section are analysed in chapters 6 and 7.

We received 187 completed responses from around 1300 distributed, a return rate of 14.38%. This is a good response rate for a housing needs survey, the typical return rate for a Housing Needs Survey in Bedfordshire is around 20%.

5. Views on housing needs in Renhold

67.38% of respondents would support a small development of affordable homes specifically for people with a local connection to the parish. 32.62% were not in favour of such a scheme (Q1).

10.38% of respondents stated that they have had family members move away from the parish due to not being able to find a suitable home locally (Q2).

⁶ Council of Mortgage Lenders

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

18 respondents indicated that their current home is not suitable for their households needs either now or in the future, by completing the second section of the questionnaire.

Out of these, 10 respondents were existing owner occupiers who were only looking to buy on the open market or buyers who had the means to purchase on the open market. These respondents will be considered in chapter 7.

The other 8 respondents were either considering affordable rent, shared ownership or a starter home initiative scheme or were not currently owner occupiers; they will be considered in this chapter.

6.1 Timescale of housing need

The timescale in which these 8 respondents would be looking for different accommodation (Q5) was as follows:

Timescale	No. of households
Within 0-3 years	5
3-5 years	1
5-10 years	1
No response	1

6.2 Household composition

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

Situation	No. of households
Single person household / Couple (older person(s))	0
Single person household / couple	1
A single person or couple with dependent child(ren) or other dependent(s)	3
A single person or couple with dependent child(ren) and non-dependent / older child(ren)	4

6.3 Nature of local connection

Local needs affordable housing would usually be made available in the first instance to people with a strong local connection. All 8 respondents identified a strong local connection (Q6) as follows (respondents could tick more than one):

Nature of local connection	No. of households
Currently living in Renhold	6
Previously lived in Renhold	0
An immediate family member (parent, child, or brother/sister) lives in Renhold	1
Have permanently employment in Renhold	1

6.4 Current housing circumstances of households in need

The current housing circumstances of the 8 respondents (Q7) broke down as follows:

Housing tenure	No. of households
Living with parent(s) in their home	2
Owner Occupier	1
Shared Ownership Property	1
Renting from Private landlord	1
Renting from Housing association	2
Other	1

The majority of respondents in need of a property were currently either living in rented accommodation, either renting privately or through a housing association or were living in the family home with their parents. 1 respondent was in an owner occupier property but circumstances mean that they may still be eligible for affordable housing.

6.5 Reason for housing need

The reason for the housing need identified by the 8 respondents (Qu 8) can be summarised as follows (respondents were able to identify more than one):

Need	No. of households
Present home too large / wish to downsize	1
Present home too small	3
First time buyer / want to get on the property ladder	1
Medical reasons / disability	0
To be closer to family and / or carer support	0
Financial reasons	0
Other	1
No response	2

6.6 Size, type and tenure of housing sought

The housing type, size and tenure sought by the households in need (Q10 a,b,c) broke down as follows (respondents could tick more than one):

Type of property	No. of households
Flat / Apartment	0
House	7
Bungalow / Retirement property	1
Size of property	
One bedroom	0
Two bedroom	2
Three Bedroom	5
More than Three bedrooms	2
Tenure of Property	
Private Rental	2
Affordable Rental (through a housing association)	2

Buy on the Open market	1
Shared Ownership (part own & part rent – through a housing association)	2
Starter home (home to buy at 20% below market price up to £250,000)	3
No response	1

Most of the demand was for 3 bedroom houses. A higher proportion of respondents were seeking a starter home, with some demand for shared ownership and rental properties. Although 1 respondent stated that they would like to purchase on the open market an initial look at the financial information provided shows that purchasing on the open market in the current market would most likely not be a viable financial option.

6.7 New Household Composition

When asked who would live in the new home they were seeking; out of the 8 respondents, 6 households seeking a new property which would contain all the same individuals currently living within their existing household. The remaining 2 responses were living with family and wanting to move out and set up their own home.

6.8 Gross income of households in need

We saw in Chapter 3 that, in order to purchase the cheapest property sold in the last year in Renhold (a 3-bedroom terraced house at £240,000) as a first time buyer, a single earner household would need an annual gross income of over £68,571, and a dual-income household would need over £82,758. The only rental available in the parish, was a 4-bedroom bungalow at £2,495pcm, a household would require an annual gross income of over £119,760.

The current gross annual income of anyone who responsible for paying the rent/mortgage for the 8 households looking for a property, breaks down as follows:

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

Based on the data provided, only 2 of these households could potentially afford to purchase the cheapest property sold on the open market in Renhold but only if their household income was significantly higher than the top level of £50,000 asked about in the questionnaire.

6.9 Savings or equity of households in need

As we saw in Chapter 3, the average deposit required for a first-time buyer to purchase the cheapest property currently available in Renhold is £36,720. The minimum (under a 95% Loan to Value deal) would be around £12,000.

The savings or other equity that these 8 households could use to contribute towards a mortgage breaks down as follows:

Savings/equity	No. of households
None	1
Less than £10,000	2
£11,000 - £25,000	2
£26,000 - £50,000	1
More than £50,000	1
No Response	1

4 of the respondents could potentially have enough savings or equity currently to buy a property on the open market as a first time buyer

7. Analysis of need – market housing

7.1 Timescale of housing need

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

The timescale in which these 10 respondents indicated that they would be looking for different accommodation (Q5) was as follows:

Timescale	Number
Within 0-3 years	1
Within 3-5 years	3
5 - 10 years	5
No response	1

7.2 Household composition

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

Situation	No. of households
Single person household / Couple (older person(s))	4
Single person household / couple	3
A single person or couple with dependent child(ren) or other dependent(s)	0
A single person or couple with dependent child(ren) and non-dependent / older child(ren)	3
No response	0

7.3 Sizes and types of house required

The preferred future housing type of the 10 respondents (Q10a) breaks down as follows (respondents could tick more than one):

Housing type	Number
Flat / Apartment	1
House	4
Bungalow / Retirement housing	7

The demand is predominantly for bungalows or retirement suitable homes.

The preferred future house size of the 10 respondents in terms of number of bedrooms (Q10b) breaks down as follows:

Number of bedrooms	Number
1 bedroom	1
2 bedrooms	5
3 bedrooms	3
More than 3 bedrooms	2

7.4 Reason for housing need

The reason for the housing need identified by the 10 respondents (Qu 8) can be summarised as follows (respondents were able to identify more than one):

Need	No. of households
Present home too large / wish to downsize	4
Present home too small	2
First time buyer / want to get on the property ladder	1
Medical reasons / disability	1
To be closer to family and / or carer support	0
Financial reasons	0
Other	2

The majority of responses were from people wanting to downsize into smaller properties due to their age or for medical reason.

8. Conclusions and recommendations

8.1 Affordable housing

Analysis of the data considered in chapter 6 has identified a need for affordable housing within Renhold from households' resident in (or with strong links to) the parish, that is unlikely to be met by normal market provision. This need is predominantly from families and couples / individuals who are currently in rented accommodation who would like something more affordable or who would like to get on the property ladder and also from older children living in the family home with their parents, who would like to move into their own property.

Based on data supplied by respondents, up to 8 households with a local connection

would be suitable for housing within a rural exception site development, whether for rent, shared ownership or under a starter homes initiative. However, it must be recognised that this is a snapshot of current, self-assessed need: some respondents may withdraw, move, or be housed by other means during the planning and development of any potential future scheme.

In order to have reasonable confidence that any new housing provided through a rural exception site will be taken up by people with a local connection to Renhold, our recommendation is to meet around 50% of the need identified over the next 5 years, which would be **4 units**.

Our assessment from the data is that the **4 units** could be broken down as follows:

2 x 2 Bed House (Shared Ownership)

2 x 3 Bed House (Rent)

In making this assessment we consider a number of factors including household size and circumstances; the type and tenure being sought by respondents; and their financial means.

The Housing Needs Survey looks at the current housing need, we can see the decrease from the last survey in 2021 and it is very difficult to identify specifically why this is but generally can be contributed by increased development in the area. The surveys are valid for 5 years as housing needs change, people move elsewhere or are housed by other means.

8.2 Market housing

Analysis of the responses considered in Chapter 7, and other evidence considered in chapters 2 and 3, suggests that there is a need for specific types of market housing, if Renhold is to meet the identified current and future needs of existing owner occupier residents wishing to stay in the parish. The need identified is predominately from couples and families who are looking to downsize into smaller properties, with a particular emphasis on bungalows or accessible accommodation.

The evidence for this is as follows:

- There was only 1 x 3-bedroom bungalow currently available for sale on the open market, the asking price from this started at £600,000 and no smaller bungalows were currently available.
- The 10 owner occupier respondents who would be looking to downsize into more suitable properties at some point over the next 10 years.

If suitable accessible properties were more widely available, this would be likely to address under-occupation and free up houses for growing families to purchase as they work their way up the housing ladder.

It should be noted that there is no guarantee that housing sold on the open market will be bought by people with a local connection to Renhold. It is therefore not possible to stipulate how much new housing would meet the needs of the owner occupier respondents identified above. However, it is reasonable to suggest that the

provision of up to **5 suitable units (bungalows or smaller homes built accessible standards)** would meet a reasonable proportion of the need. These could be delivered separately or alongside affordable housing as part of a rural exception site, with the market housing cross-subsidising the affordable housing.