

# **A DETAILED INVESTIGATION INTO THE HOUSING REQUIREMENTS OF HAYFIELD, DERBYSHIRE**



## **ANALYSIS REPORT**

**PRODUCED BY MIDLANDS RURAL HOUSING**

SUPPORTED BY HIGH PEAK BOROUGH COUNCIL

**OCTOBER 2020**



## Contents

<b>1. Summary .....</b>	<b>4</b>
<b>2. Introduction.....</b>	<b>5</b>
<b>3. Housing Issues Facing Rural Communities .....</b>	<b>5</b>
<b>4. Survey Methodology and Purpose.....</b>	<b>6</b>
<b>5. Housing Need in Hayfield .....</b>	<b>7</b>
5.1 Hayfield Parish outside the PeakPark.....	7
5.2 Hayfield Parish Peak Park .....	8
5.3 Total Housing Need in Hayfield.....	8
5.4 Information on Need from Home Options .....	8
5.5 Further supporting evidence .....	10
<b>6. Housing Requirement Analysis .....</b>	<b>11</b>
<b>7 House Price Data .....</b>	<b>14</b>
<b>8 Local Context – Properties Sold.....</b>	<b>15</b>
<b>9. Survey Data.....</b>	<b>15</b>
9.1 Connection to the Parish.....	16
9.2 Age Groups in the Household .....	17
9.3 Age of Children in the Household .....	18
9.4 Type of Property.....	19
9.5 Tenure of Property .....	20
9.6 Number of Bedrooms .....	21
7.8 Support for New Homes being built in the parish.....	22
7.9 Household Members Leaving the Parish.....	24
<b>Works Cited .....</b>	<b>25</b>
<b>Contact Information .....</b>	<b>25</b>

## List of Tables and Figures

Table 1: Summary of housing requirements in Hayfield parish .....	4
Table 2: Applicants registered with Home Options with Hayfield as first choice .....	9
Table 3: Bids to Home Options for properties in Hayfield 2016 -2020 .....	9
Table 4: Affordable homes needs analysis Hayfield Parish .....	11/12
Table 5: Open market preference analysis Hayfield Parish .....	12
Table 6: Affordable homes needs analysis Hayfield Parish - Peak Park.....	13
Table 7: Open market preference analysis Hayfield Parish - Peak Park.....	13
Table 8: Housing market activity .....	14
Table 9: Current asking prices in the parish .....	15
Table 10: Current market activity in the last 12 months.....	15
Figure 1: Age groups for the population of Hayfield parish.....	9
Figure 2: Age distribution in Hayfield Parish .....	9
Figure 3: Value trends in Hayfield .....	14
Figure 4: Connection to the parish .....	16
Figure 5: Age group of the household.....	17
Figure 6: Age of children .....	18
Figure 7: Type of property.....	19
Figure 8: Tenure of housing in the parish .....	20
Figure 9: Number of bedrooms .....	21
Figure 10: Support for new homes.....	22
Figure 11: Household members leaving the parish .....	24

## 1. Summary

- 1.1 A housing needs survey was carried out in the parish of Hayfield, Derbyshire in September 2020. Questionnaires were delivered to 1384 households in the parish and an electronic survey was available as an alternative method of response. Hayfield is a 'split parish' in that most of the parish lies outside of the Peak District National Park but some lies within the Park and is therefore subject to the Park's special planning rules. The survey responses were analysed separately for the two parts of the parish. Results showed that there is a requirement for 12 new homes in the part of Hayfield outside the Peak Park 'Hayfield Parish' and 4 new homes in the part of Hayfield within the Peak Park in order to enable local people to be suitably housed within their community. The majority of respondents support the provision of more affordable homes for local people.

Type of Unit	Affordable rented	Shared ownership (25%)	Shared ownership (50%)	Shared ownership (75%)	Open Market Housing	Totals
<b>Hayfield Parish</b>						
1 Bed house/flat	2					2
2 bed house	1	2		1		4
3 bed house				1	1	2
1 bed bungalow	1					1
2 bed bungalow					2	2
3 bed bungalow					1	1
<b>Total</b>	<b>4</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>12</b>
<b>Hayfield Parish - Peak Park</b>						
2 bed house						0
3 bed house	2	1				3
1 bed bungalow						0
2 bed bungalow					1	1
<b>Total</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>4</b>

**Table 1: Summary of housing requirements in Hayfield Parish.**

- 1.2 These new homes could be developed on an 'infill site' or alternatively on a rural exception site, should one become available.
- 1.3 Alternatively, the affordable homes could be provided as part of a larger scale development through s106 provision subject to local authority planning policy. Open market housing tenures on a proposed s106 development could be informed by the open market preferences found in this report subject to local authority planning policies.

## **2. Introduction**

- 2.1 Midlands Rural Housing (MRH) is a non-asset holding, profit for purpose organisation that works to promote and enable the provision of homes in rural settlements. We do this by working closely with local authorities, town and parish councils, registered providers, private developers and local communities in order to investigate the need for affordable housing.
- 2.2 MRH is a well-respected organisation, recognised for its expertise in this field. In addition to the work we do locally within communities across rural England, we are also a key lobbyist and influencer both nationally and regionally.
- 2.3 This report presents the requirement for housing in the parish of Hayfield

## **3. Housing Issues Facing Rural Communities**

- 3.1 According to the latest annual Halifax Rural Housing Review (Halifax, 2017), homes in rural areas across Great Britain are 20% more expensive on average than in urban areas. In financial terms, this percentage equates to £44,454.
- 3.2 However, regionally, these figures increase or decrease dramatically depending on the locality. For example, in the West Midlands, the average house price in rural areas is 47%, or £89,272 higher than the region's urban areas, and in contrast, the East of England has an average rural housing premium of 9% or £27,765.
- 3.3 Data from the 2017 review shows that first time buyers have more or less found themselves priced out of rural areas. They account for 41% of all mortgaged products in rural areas, compared with 53% in urban areas. Affordability is the main reason for this.
- 3.4 In a local context, figures for the East Midlands show a 38% increase in rural average house prices since 2012. This equates to a rural housing premium of £55,426, compared to urban locations. The local authority districts of Derbyshire Dales and South Northamptonshire have the lowest number of first-time buyers in rural areas, with 29% and 30% respectively.
- 3.5 Areas which are predominantly rural typically have higher house prices than urban locations, thus making them less affordable. In 2016, the average lower quartile house price was 8.3 times the average lower quartile earnings in rural areas, in comparison with 7 times in urban areas.

- 3.6 In 2018, the National Housing Federation stated that ‘the housing crisis in rural England is acute, with the most rural homes costing 8.3 times wages in rural areas’ (National Housing Federation, 2018).

#### **4. Survey Methodology and Purpose**

- 4.1 In September 2020, a Housing Needs Survey questionnaire was sent to every household in the parish, with the 5<sup>th</sup> October 2020 given as the deadline date for responses. Pre-paid envelopes were provided for the return of survey forms directly to MRH and an alternative electronic survey method of response was also provided.
- 4.2 Of the 1395 surveys distributed 11 surveys were returned as undeliverable. It can be concluded therefore that 1384 surveys were received by the residents of Hayfield parish.
- 4.3 1144 surveys were distributed to residents in Hayfield Parish (outside the Peak Park) and 240 surveys were distributed to residents in Hayfield Parish within the Peak Park. The content of the surveys was the same.
- 4.4 A total of 215 completed paper surveys were returned and 35 electronic surveys were completed’ giving a total of 250 responses. This is an overall response rate of 18%.
- 4.5 The survey questionnaire was divided into 2 parts. Part 1 looks to discover general information about household members, their current housing situation and their connection to the parish. Part 2 is about identifying the future housing requirements of all household members, and the reasons why they think they are in housing need either now, or will be in the future.
- 4.6 The survey was conducted in order to obtain clear evidence of any local housing requirements across a range of tenures. The information obtained from a housing needs survey is invaluable for local authority, parish council and neighbourhood planning activities. Such information can be acted on locally and taken on board in decision making processes around housing issues.
- 4.7 Survey data showing a local demand for market housing is considered a ‘preference’ and not a ‘need’. Whether it is appropriate for this to be satisfied in the relevant settlement will be dependent on the consistency of doing so within the relevant Development Plan.

## 5. Housing Need in Hayfield

MRH conducted this detailed study into the current housing requirements of the parish of Hayfield. The results are considered to be valid until October 2025. This study has investigated the affordable housing needs and the open market housing preferences of the parish, as well as the level of support for local homes to help sustain this community.

The study separately reports on the housing requirements found within Hayfield Parish outside and inside the Peak Park separately.

### 5.1 Hayfield Parish – outside the Peak Park

5.1.1 In the part of Hayfield outside the Peak Park, the survey identified a need for 8 affordable homes and a requirement for 4 open market homes. A total of 12 homes.

5.1.2 Of the 16 respondents who indicated a housing need in the next 5 years 3 were discounted because they did not provide enough information for an accurate assessment to be completed. And 1 was assessed to be suitable housed.

5.1.3 In total, the survey found a need for 8 affordable homes for local people;

4 were assessed as being in need of affordable rented housing as follows

- ✓ 1 x 1 bedroom bungalow
- ✓ 1 x 1 bedroom flat
- ✓ 1 x 1 bedroom house
- ✓ 1 x 2 bedroom house

4 were assessed as being in need of a shared ownership property as follows

- ✓ 1 x 2 bedroom house (75%)
- ✓ 1 x 3 bedroom house (75%)
- ✓ 2 x 2 bedroom houses (25%)

5.1.4 In total a preference was found for 4 open market homes for local people;

4 were assessed as requiring open market housing as follows

- ✓ 2 x 2 bedroom bungalows
- ✓ 1 x 3 bedroom bungalow
- ✓ 1 x 3 bedroom house

## **5.2 Hayfield Parish - Peak Park**

- 5.2.1 In the part of Hayfield within the Peak Park, the survey identified a need for 3 affordable homes and a requirement for 1 open market home. A total of 4 homes.
- 5.2.2 Of the 5 respondents who indicated a housing need in the next 5 years 1 was discounted because they did not provide enough information for an accurate assessment to be completed.
- 5.2.3 In total, a need was found for 3 affordable homes for local people;
- 2 were assessed as being in need of affordable rented housing
    - ✓ 2 x 3 bedroom houses
  - 1 was assessed as being in need of a shared ownership property
    - ✓ 1 x 3 bedroom house (25%)
- 5.2.4 A preference was found for 1 open market home for local people;
- 1 was assessed as requiring open market housing
    - ✓ 1 x 2 bedroom bungalow

## **5.3 Total Housing Need in Hayfield**

In total there is an identified need for 11 affordable homes and a preference for 5 open market homes. Across the parish the need is for 6 rented units: 2, three bedroomed, 1 two bedroomed and 3 one bedroomed. There is a need for 5 shared ownership units: 3 two bedroomed and 2 three bedroomed.

## **5.4 Information on Need from Home options**

- 5.4.1 High Peak Borough Council, as the local housing authority, uses the choice based lettings system 'Home-options' to advertise and allocate affordable housing with the Borough. Those requiring housing are encouraged to register with this system. Once registered applicants bid for properties advertised. These are allocated to the bidder with the greatest need. Data from the register and on bidding therefore indicates the level of need for housing in the area.
- 5.4.2 The system does not distinguish between the parts of Hayfield within the Peak Park and without.



5.4.3 The table below shows the number of people who have indicated Hayfield as their first choice for housing and the size of home they require. While they are likely to have a connection to Hayfield this is not confirmed. This data is accurate at November 2020.

Size	applicants
1 bed	7
2 bed	1
3 bed	2
4 bed	2
	14

**Table 2: Applicants registered with Home Options with Hayfield as first choice**

5.4.4 The following table gives the number of bids for each type of property advertised on Home Options since 2016. This demonstrates a healthy level of demand for most properties. It also shows that since 2016 only 17 properties have become available to rent. These were six houses and eleven flats or bungalows for older people.

Bids	Bedrooms	Property type	Minimum Age
37	3	House	
1	3	House	
27	2	House	
22	2	House	
28	2	House	
35	2	House	
14	2	Bungalow	55 and over
13	2	Bungalow	55 and over
2	1	Flat	55 and over
10	1	Flat	40 and over
7	1	Bungalow	55 and over
4	1	Flat	55 and over
11	1	Flat	55 and over
13	1	Flat	55 and over
5	1	Flat	55 and over
1	1	Flat	55 and over
9	1	Flat	55 and over

**Table 3: Bids to Home Options for properties in Hayfield 2016 -2020**

5.4.5 The data from Home Options, therefore, supports the conclusions of the housing survey.

## 5.5 Further supporting evidence

5.5.1 Current demographic evidence<sup>1</sup> reflects the findings in this survey.

5.4.2 The need indicated from the survey consists of bungalows across the tenures for the ageing population and homes for growing families who wish to remain in the Parish.

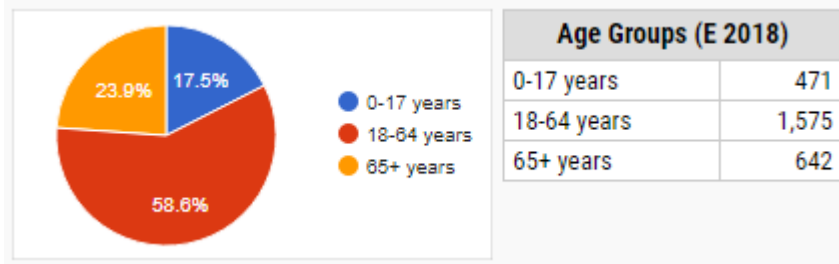


Figure 1: Age groups for the population of Hayfield parish

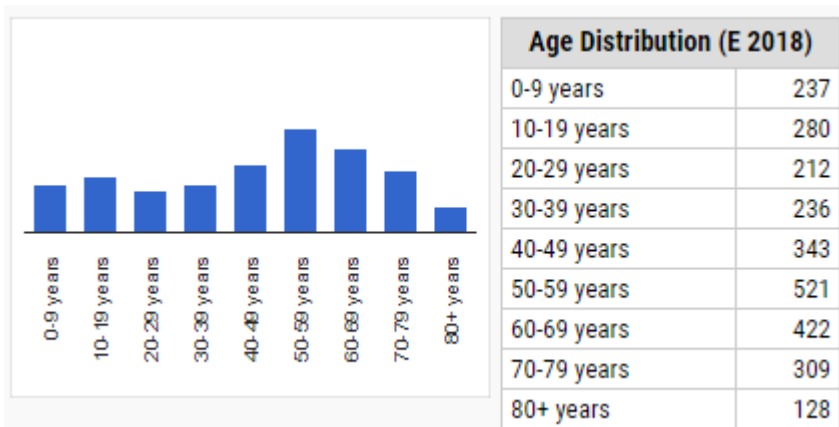


Figure 2: Age distribution in Hayfield Parish

5.4.3 Support for the findings of the survey can be found in the ‘High Peak SHMA and Housing Needs Study April 2014’. It states that ‘Residents in rural areas were considered less likely to apply for a place on the Councils Housing Register given the limited supply of units becoming available in rural parts of the Borough. Stakeholders considered that there remained a strong demand for housing in rural areas and an overall shortage of social rented stock, with much lower stock turn over compared to the urban areas of the Borough. (p159:5)’.

5.4.4 It also concludes ‘The projected increase in older people has a number of severe housing, health and social care implications which must be planned for accordingly ..... There will be a requirement for additional sheltered housing to meet this need and, potentially, a requirement for more bungalows. for elderly households to downsize where they may be under occupying larger homes’ (p158:2).

<sup>1</sup> *citypopulation.info* - Figures for parishes as at December 2018. All population and corresponding area figures of parishes are based on assigning output areas by using population-weighted centroids. Thus, slight discrepancies are possible compared to the actual parish boundaries that are depicted in the map. No population figures are provided for parishes smaller than output areas).

## 6 Housing Requirement Analysis

6.1 Respondents were asked to clarify their need in terms of property type and size, together with a preferred tenure type. In assessing the stated need, income levels and likely property prices are also factored in to ensure that any proposed future housing development will meet the stated housing need. On this basis, a 'likely allocation/purchase' is suggested.

### 6.1.1 Housing requirement in Hayfield Parish

<b>Respondents who have been assessed for an affordable housing need.</b>							
<b>MRH Ref</b>	<b>Area of Parish</b>	<b>Local Connection</b>	<b>On Housing Register</b>	<b>Household Details</b>	<b>Reasons for Need</b>	<b>Preferred Home and Tenure</b>	<b>Likely Allocation</b>
2	Hayfield Parish	Currently live in parish	Not known	Family living in rented accommodation	Require independent home	2/3 bed house Open Market purchase	2 Bed House Shared ownership (75%)
3	Hayfield Parish	Currently live in parish	Yes	Family living in privately rented home	Require independent home	3 Bed house Open market purchase	3 Bed House Shared ownership (75%)
5	Hayfield Village	Currently live in the parish	No	Single people living in family home	First independent home	2 bed house Affordable rented	2 bed house Affordable rented
7	Hayfield Village	Currently live in the parish	Yes	Single person living in own home	Present home too large / Mobility or Health concerns	1 Bed bungalow Affordable Rented	1 Bed Bungalow Affordable Rented
8	Hayfield Village	Currently live in the parish	No	Single person living in privately rented accommodation	Privately rented home no longer available	1 Bed house Affordable Rent	1 Bed house Affordable Rent

MRH Ref	Area of Parish	Local Connection	On Housing Register	Household Details	Reasons for Need	Preferred Home and Tenure	Likely Allocation
12	Hayfield Village	Currently live in the parish	No	Single person living in privately rented accommodation	Present home too expensive	1 Bed flat Affordable rented	1 Bed flat Affordable rented
14	Hayfield Village	Currently live in the parish	No	Single people living in family home	Require independent home	2 Bedroom House Shared Ownership	2 Bedroom House Shared Ownership (25%)
15	Hayfield Village	Currently live in the parish	No	Single person living in family home	Require independent home	2 Bedroom House Open market purchase	2 Bedroom House Shared Ownership (25%)

Table 4: Affordable homes needs analysis Hayfield

<b>Respondents who have been assessed for an open market housing preference.</b>							
Ref	Area of Parish	Local Connection	On Housing Register	Household Details	Reasons for Preference	Preferred size and type	Likely Purchase
1	Hayfield Village	Currently live in parish	No	Couple living in own home	Present home too large (downsizing)	3 Bed house	3 Bed house
9	Hayfield Village	Currently live in the parish	No	Couple living in own home	Present home too large (downsizing)	3 bed bungalow	3 bed bungalow
10	Hayfield Village	Currently live in the parish	No	Couple living in own home	Present home too large (downsizing)	2 bed House	2 bed bungalow
13	Hayfield Village	Currently live in the parish	No	Single person living in own home	Present home too large	2 Bed Bungalow	2 Bed Bungalow

Table 5: Open market preference analysis Hayfield

## 6.1.2 Housing Requirement in Hayfield – Peak Park

<b>Respondents who have been assessed for an affordable housing need.</b>							
MRH Ref	Area of Parish	Local Connection	On Housing Register	Household Details	Reasons for Need	Preferred Home and Tenure	Likely Allocation
1	Hayfield Peak Park	Currently live in the parish	No	Family living in privately rented home	Require independent home	3 Bedroom House Open market Sale	3 Bedroom house Affordable rented
3	Hayfield Peak Park	Currently live in the parish	No	Family living in privately rented home	Present home too expensive	3 Bedroom House Rented	3 Bedroom house Shared ownership (25%)
4	Hayfield Peak Park	Currently live in the parish	No	Family in privately rented home	Present home too small	3 Bedroom House Rented	3 Bedroom house Affordable rented

Table 6: Affordable homes needs analysis Hayfield – Peak Park

<b>Respondents who have been assessed for an open market housing preference.</b>							
Ref	Area of Parish	Local Connection	On Housing Register	Household Details	Reasons for Preference	Preferred Home and Tenure	Likely Purchase
5	Hayfield Peak Park	Currently live in the parish	No	Couple living in own home	Present home too large (downsizing)	2 Bedroom Bungalow	2 Bedroom Bungalow

Table 7: Open market preference analysis Hayfield – Peak Park

## 7 House Price Data

Property prices in the parish have, overall, increased over the past 5 years. During that period, prices have increased in Hayfield by an average of 22.59% which means average increases in house values of £57,465. (Zoopla, 2020)

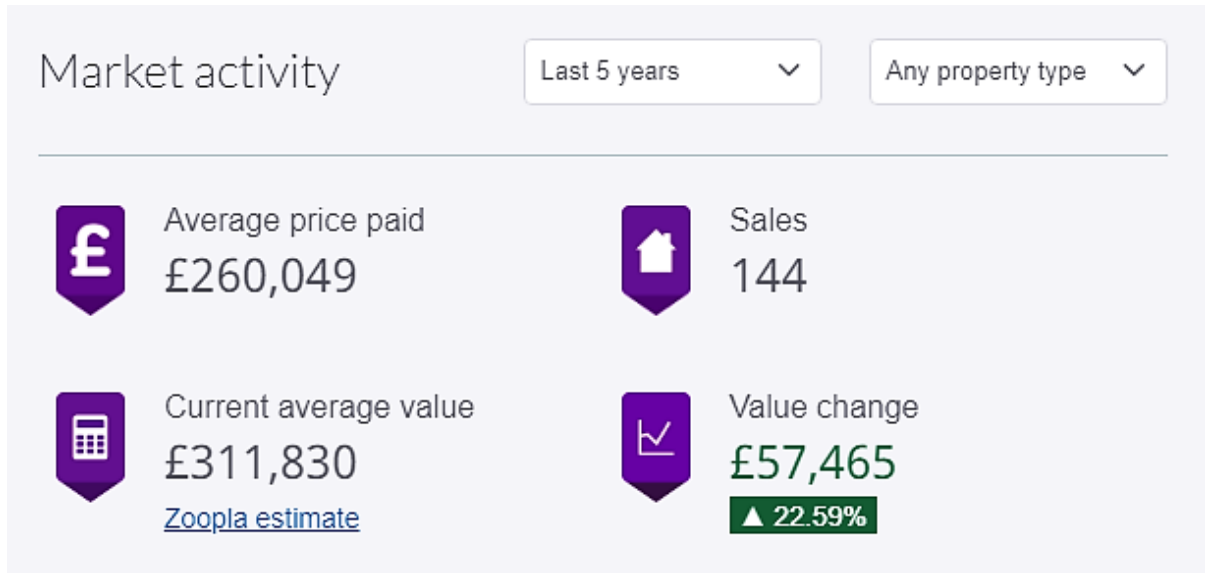


Table 8: Housing market activity

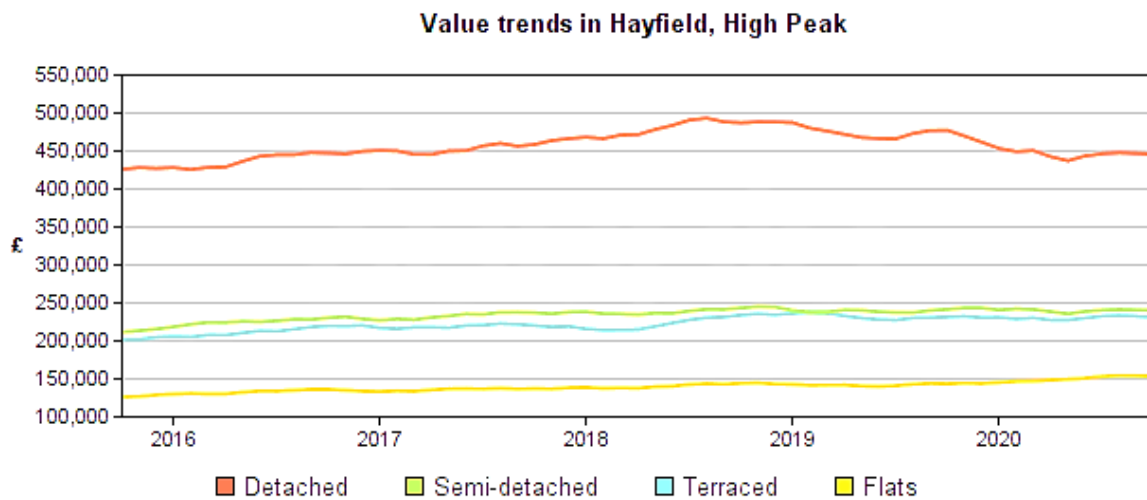


Figure 3: Value trends in Hayfield

## 8 Local Context – Properties for Sale

By way of local context, the figure below shows the average prices of properties that were for sale in the parish in October 2020. There were no homes for rent in the parish at the time the survey report was written.

### Current asking prices in Hayfield

Average: **£365,000**

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	£280,000 (1)	£550,000 (2)	-
Flats	£80,000 (1)	-	-	-	-
All	£80,000 (1)	-	£280,000 (1)	£550,000 (2)	-

Table 9: Current asking prices in Hayfield

## 5.3 Local Context – Properties Sold

5.3.1 Table 3 indicates that there have been 12 property sales in the last 12 months in Hayfield.

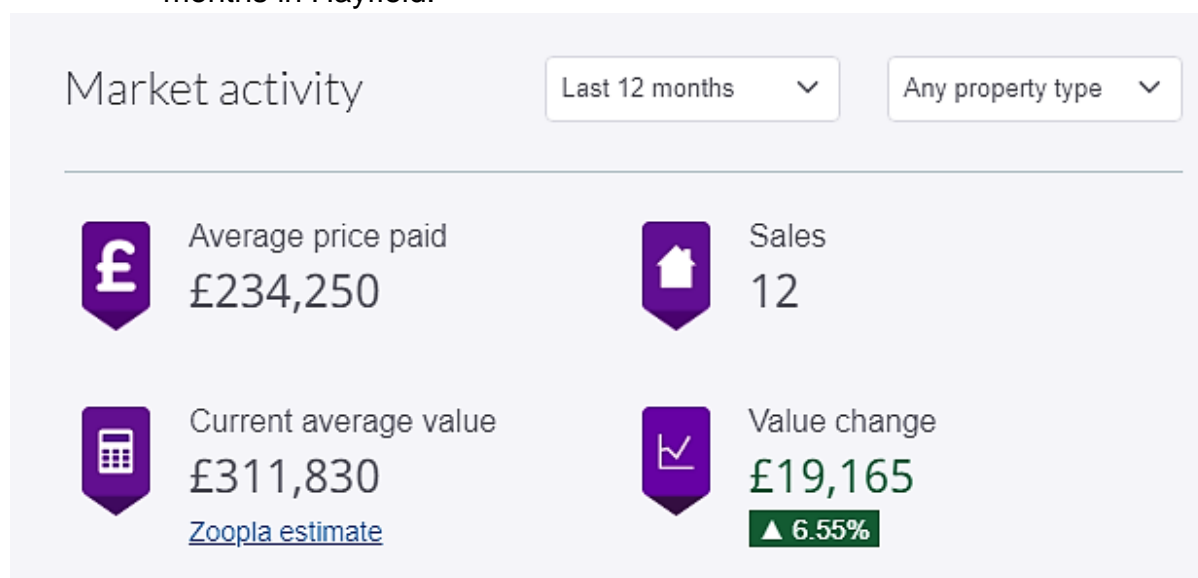


Table 10: Current market activity in the last 12 months

## 9 Survey data

A total of 1384 surveys were distributed, and a total of 250 responses were received, 197 responses were from Hayfield Parish outside the National Park and 53 responses were from Hayfield Parish inside the Peak Park survey.. The findings below represent the findings both parts of the parish and therefore the whole parish.

### 9.1 Connection to the Parish

Question 1 of the questionnaire asked residents to indicate their connection to the parish

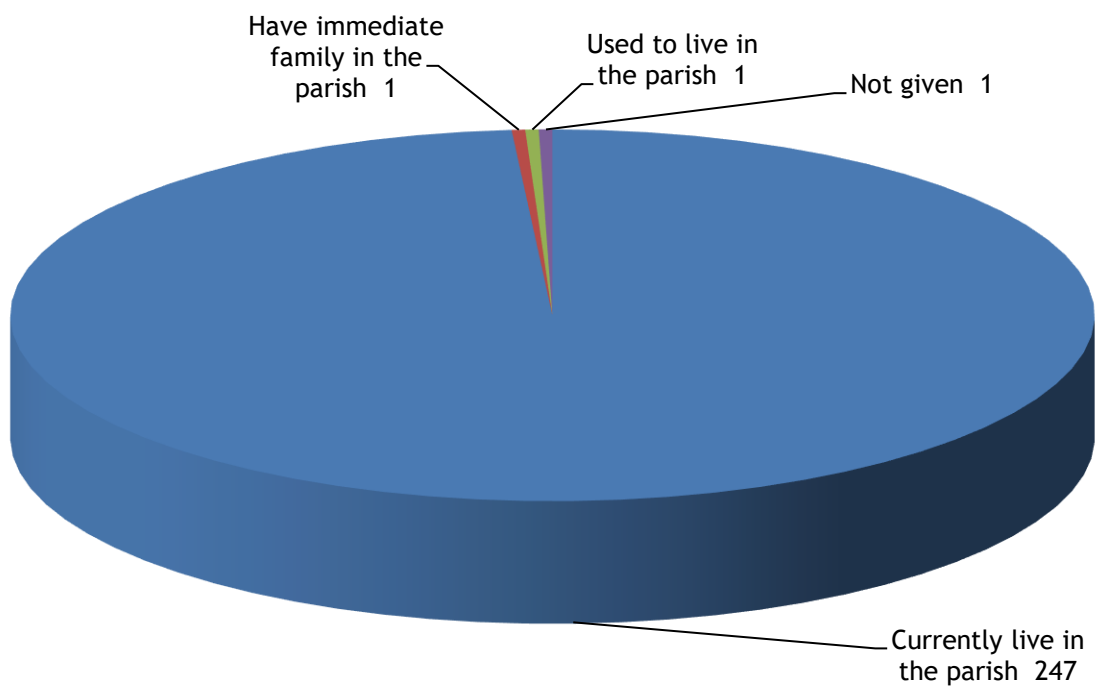


Figure 4: Connection to the parish

Figure 4 shows the breakdown of households that responded to the survey.

99% of the respondents were currently living in the parish.



## 9.2 Age Groups in the Household

Figure 5 below shows that the dominant age group was the 60-74 yr age band. This was followed closely by the 45-59 yr. age band. There were less 25-44 yr. olds living in the parish than any other age band.

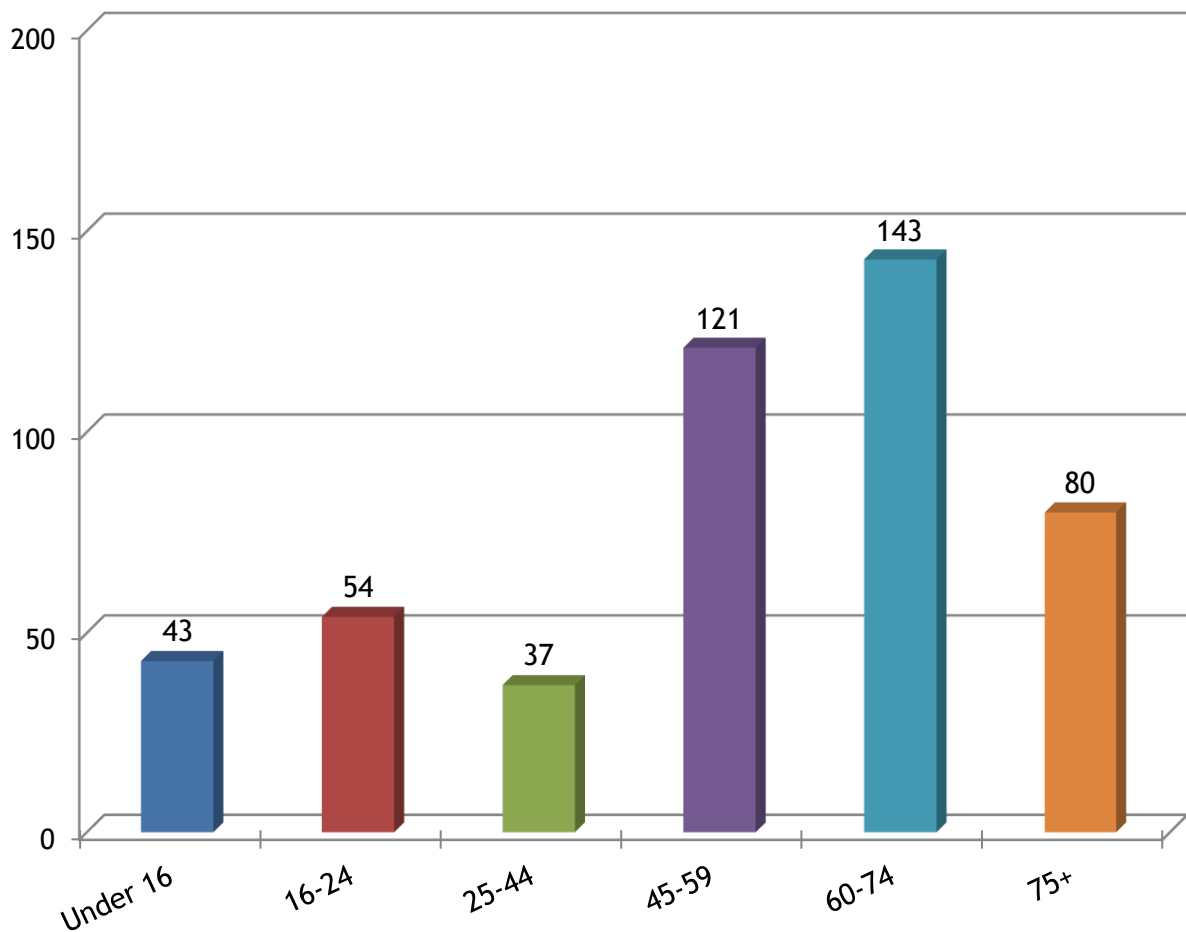


Figure 5: Age group of the household

### 9.3 Age of Children in the Household

The survey asked about the age of the children living in the household, including young adults

Figure 6 below shows that 31% of all household occupants were family members aged between 19 and 24 yrs. 26% of household occupants were children aged between 13 and 18 years of age. 37% of household occupants were under 12years old.

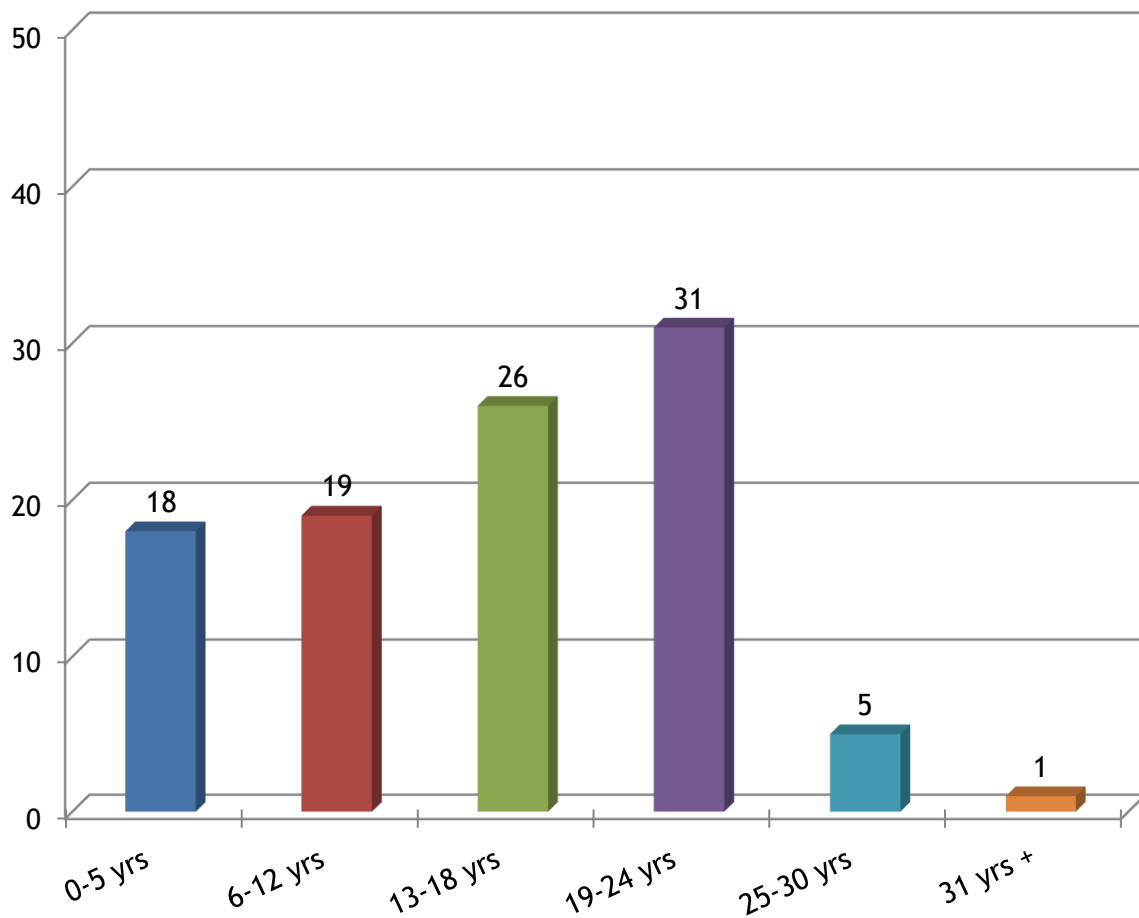


Figure 6: Age of children

## 9.4 Type of Property

Respondents were asked to indicate the type of property they live in.

Figure 7 shows that 85% of respondents live in a house, 9% live in a bungalow and only 4% live in a flat.

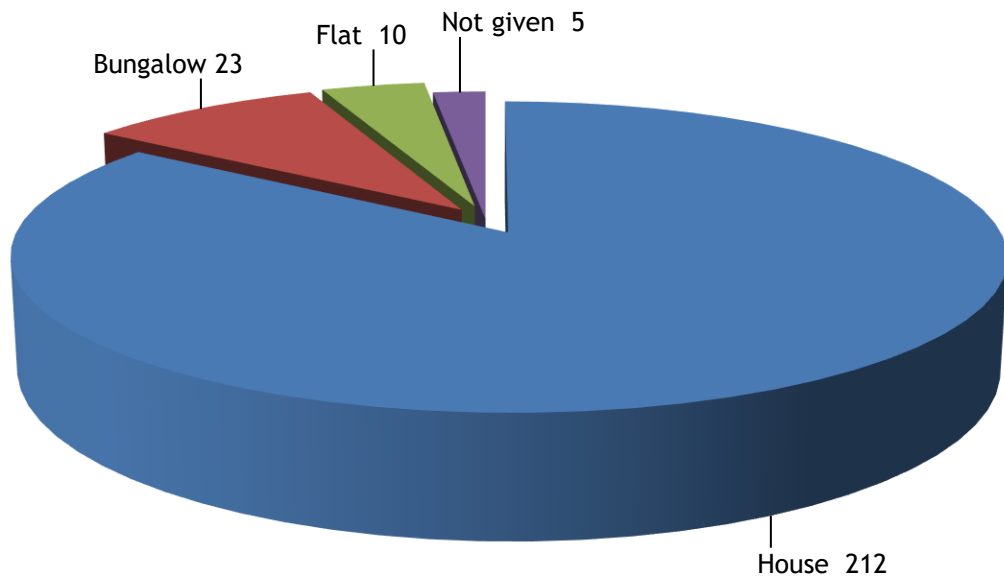


Figure 7: Type of property

## 9.5 Tenure of Property

When asked what tenure of housing they lived in 62% of respondents owned their home outright and 23% owned their home with a mortgage.

6% of respondents rented their home from the local authority or a housing association and 6% rented from a private landlord.

Only 1% of respondents lived in a home tied to their job.

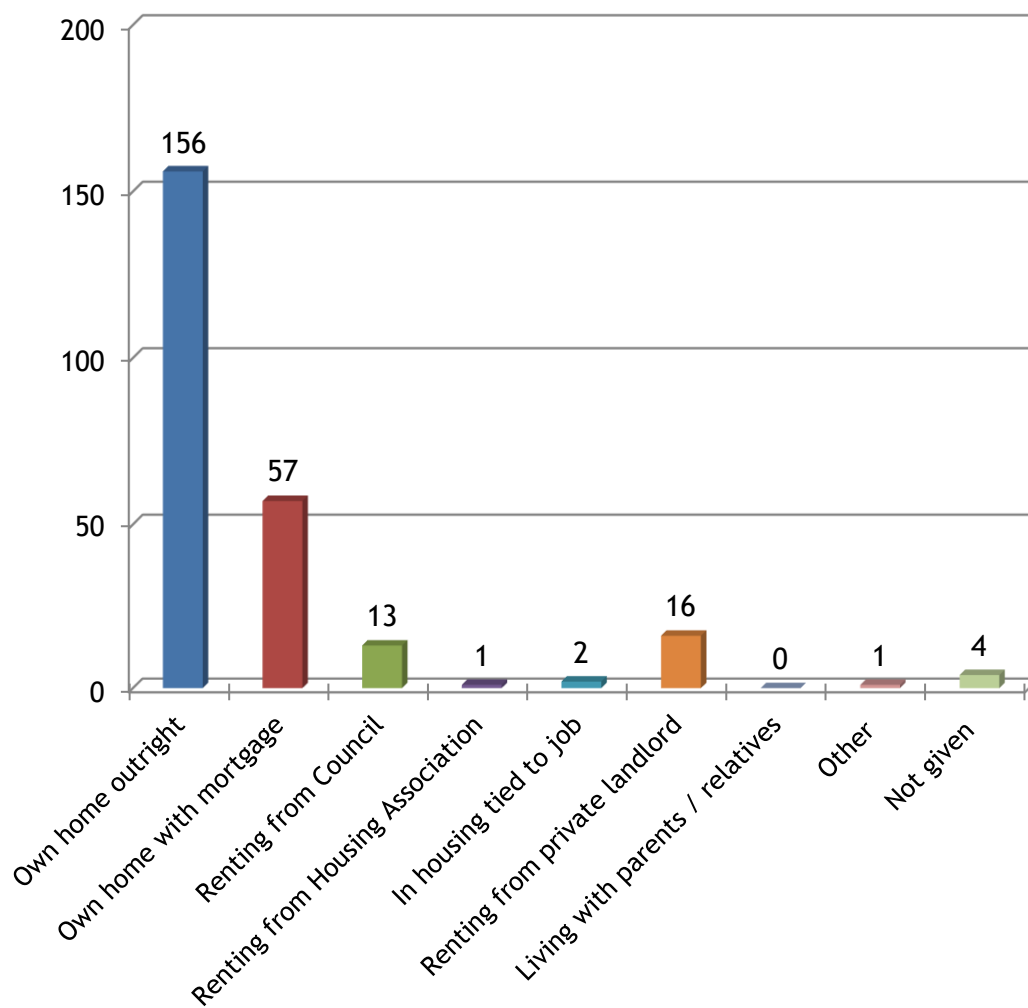


Figure 8: Tenure of housing in the parish

## 9.6 Number of Bedrooms

Question 6 asked respondents how many bedrooms their property had.

30% of the respondents lived in a 3-bedroom property, closely followed by the percentages of those living in 2 and 4 bedroom properties.

Only 5% of residents lived in houses of 5 bedrooms or more.

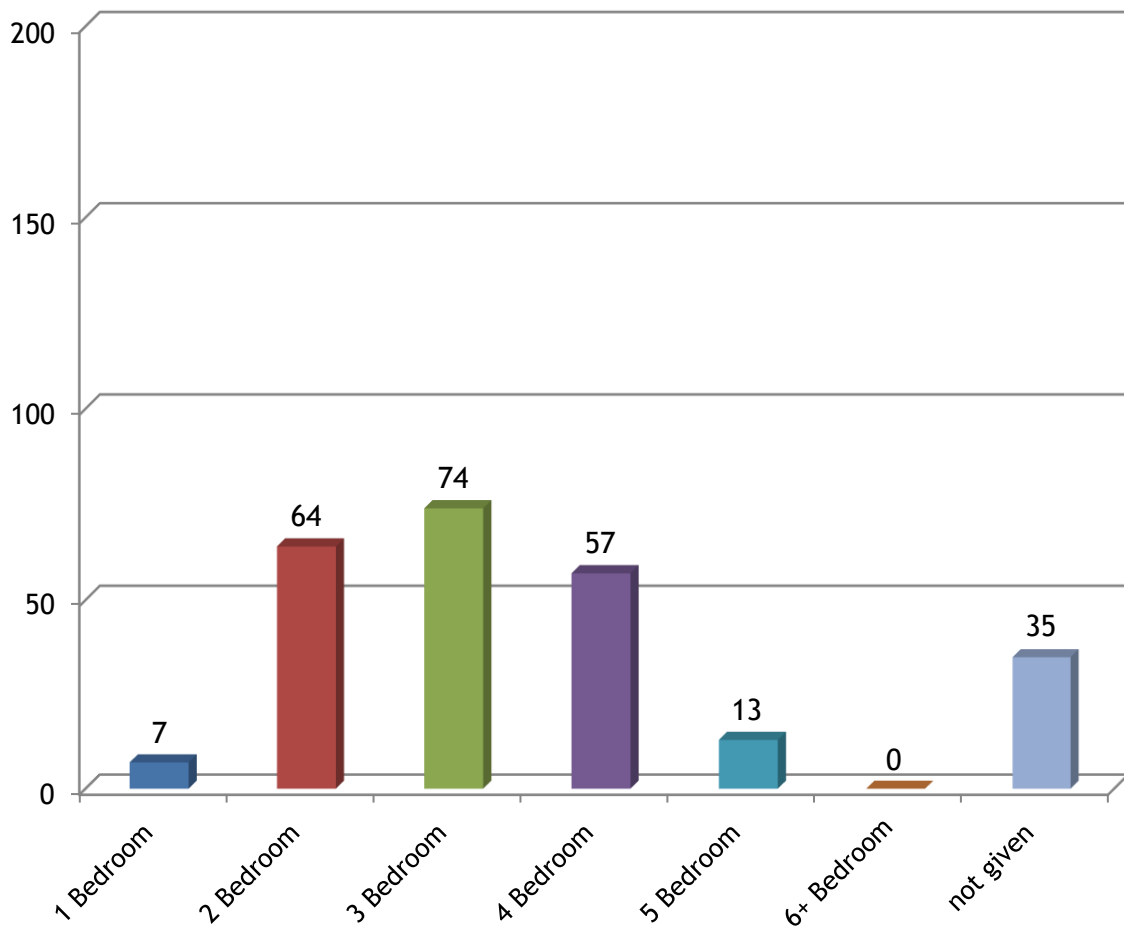


Figure 9: Number of bedrooms

## 9.7 Support for New Homes being built in the parish

Question 7 asked whether people would support a number of homes being built, for local people. 76% of respondents said yes, whilst 20% said no. 5% of respondents did not complete the question.

Respondents were asked to make any additional comments at the end of the survey, and these can be found below in Figure 10.

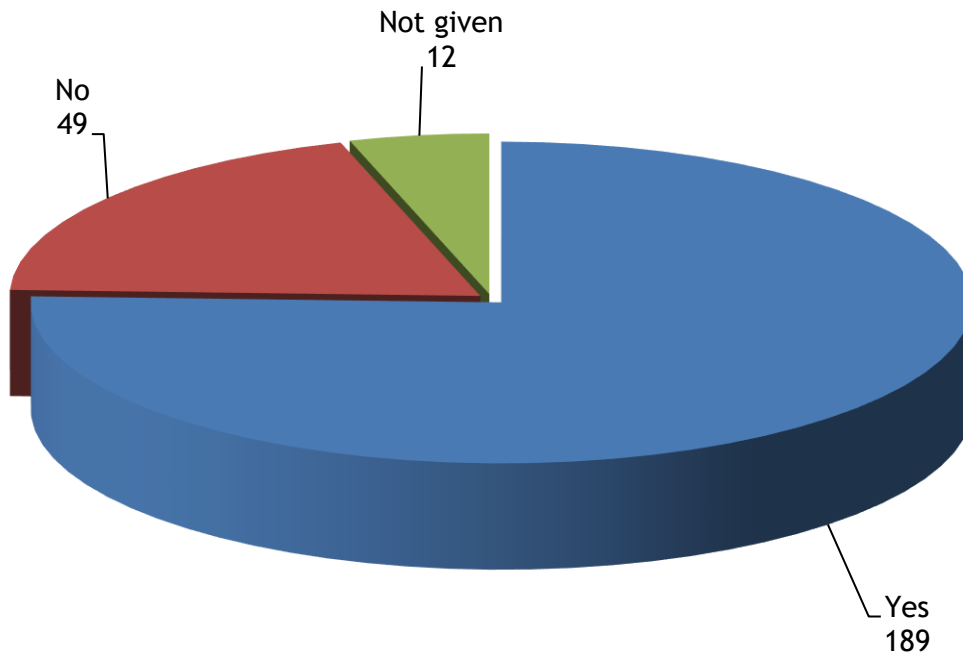


Figure 10: Support for new homes

### Additional respondent comments:

'Homes for young people from the parish are needed BUT so often these types of home are sold so in no time they become too expensive for FTB (First time buyers).'

'Older people need parish services to survive as unable to access outside services easily once unable to drive any longer.'

'We as FTB (first time buyers) moved out of the parish 30 years ago (are currently renting in parish) and are unable to 'buy back in''.

'Affordable housing to buy needs to be available but like St Johns Street in Hayfield where there are bungalows and flats. The size of these are perfect for young adults wanting to leave home. But not to rent. More developments like this would benefit the younger people.'

'Area of Little Hayfield requires more 'affordable' 3-bedroom properties. Affordable means comparative to wages and not areas like Manchester. £300,000 should not be seen as 'affordable'. Also, more should be done to renovate/update pre-existing housing through national/local government grants instead of building new homes which are often unspacious for the price.'

'Restrictions also need to be placed on properties being bought by private landlords, to enable more people to be 1 home/house owners. Private landlords/rented properties have an effect on house prices in the area – e.g. detrimental to the buyer/ people living in the area and those looking to lay down roots in the area.'

'I lived in Hayfield for 20 years. But now after a divorce I cannot afford a house in Hayfield because the price for small properties is inflated as the demand for second homes is driving up demand. I would like to welcome both of my children back home, but I will never be able to afford a 3 bedroom house, so I have given up on that'.

'Too many people have had to move out of our parish as they have been priced out'.

### 9.8 Household Members Leaving the Parish

Question 8 asked respondents if they knew of any members of their household whom had left Hayfield over the last 10 years due to the lack of housing and may want to return to the parish.

6% of residents confirmed that a member of their household has left in the last 10 years due to lack of housing. 88% had not experienced this.

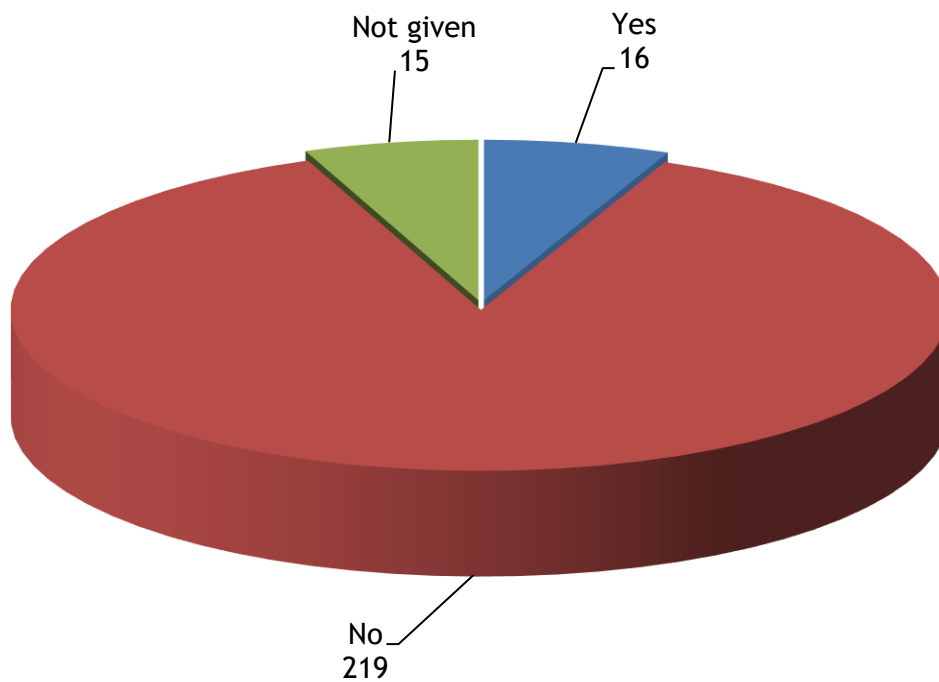


Figure 11: Household members leaving the parish



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