



Congleton Estate Agents Survey Report 2016



Congleton
Town Council



#MyCongleton
Neighbourhood Plan

CONGLETON NEIGHBOURHOOD PLAN

ESTATE AGENTS PROFESSIONAL OPINION SURVEY

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1 EXECUTIVE SUMMARY

During late 2015 and early 2016 an interview survey of estate agents in Congleton was undertaken by members of the Congleton Neighbourhood Plan Housing Group. The objective was to record the range of agent views regarding the housing market position and characteristics relating to the neighbourhood plan area. All the principal sales and rental agents in the town participated in the interview survey. A written record of each interview was taken and each agent subsequently signed off the written-up notes as an accurate record of their interview (see notes appended).

The agents' responses confirmed a high degree of consensus regarding the principal features of the market in Congleton, together with helpful information in terms of establishing a range of prices and rentals for different types of accommodation. The latter may be used to assess affordability in determining the level of affordable housing provision required in the neighbourhood plan area.

The agents felt that overall the existing market was generally well-balanced between supply and demand but reported particularly high levels of demand for semi-detached houses for families for sale and to rent, especially housing offering good internal and external space and off-street parking. It was also noted that all aspects of the rental market were particularly strong and had been so for several years. The sales market had crashed between 2008 and 2012 but was gradually returning to health, albeit that the market for larger, more expensive housing over £500k in value was still slow apart from more 'unique' rural properties. Housing types suitable for elderly people, including all types of bungalows, were also reported as being in very high demand. Several agents noted an absence of reasonably priced 'supported' retirement housing for the elderly as a gap in the local market.

Some criticisms were made of recently-built newer housing constructed by volume builders in relation to the dwellings' internal space standards, relatively high density layouts with limited external green space and mean external space and parking standards.

All agents emphasised the development of Congleton's role as a commuter town, principally for north-bound car-borne commuters holding jobs located in Greater Manchester/North Cheshire. There was a high degree of consensus that housing estates of detached newbuild housing would mainly attract occupiers from areas north of Congleton rather than local households. Some of the most experienced agents identified nervousness in the market regarding the amount of newbuild housing granted planning permission and allocated in the strategic sites area and elsewhere in Congleton within the submitted draft Cheshire East Local Plan relative to the levels of demand likely to be available. It was suggested that some developers are 'cherry-picking' the best sites from the large amount of land currently put forward by land owners and site assembly companies on a speculative basis.

These observations raise two important questions regarding the proposals set out in the current version of the submitted draft Cheshire East Local Plan:

- Whether the housing proposals for Congleton currently put forward in the submitted draft Cheshire East Local Plan are sustainable bearing in mind the probability of the occupation of much of the proposed new housing by commuters holding jobs in North Cheshire and Greater Manchester, bearing in mind the absence of public transport accessibility to facilitate commuting from the strategic sites to these northern employment areas?
- Whether the substantially elevated completion rates that would need to be achieved in order to secure the level of housing completions proposed for the Congleton Key Service Centre in the Local Plan are in fact realistic and deliverable? (NB: The new annual completions rates now proposed would be substantially more than double the

historic rate of annual completions when considered over the previous local plan period).

The agents supported provision of the following house-types in the plan:

- 2 and 3 bedroomed true semi-detached family houses with good parking provision and reasonable gardens near schools, parks, local shops and other facilities;
- Private market 2 bedroomed bungalows for sale and for rent;
- Purpose-built retirement accommodation in a range of tenures including a mix of 'ExtraCare'-type supported accommodation and 2 bedroomed bungalows.
- Social rented housing for families;
- Social rented housing (bungalows and apartments) purpose-designed to meet the needs of older and vulnerable people;
- Mixed use developments including residential accommodation to be located in or near the town centre and/or local centres;
- Town centre housing suitable for young persons (especially in the rental and shared equity markets) and purpose-built town centre housing suitable to meet the needs of the elderly;
- Housing built at lower densities with good internal and external space standards;
- Change of use or redevelopment of retail properties peripheral to the town centre to housing use of the inner town space.
- Land release for self-build and custom-build homes.
- Some agents supported provision of some newbuild starter homes but other were concerned regarding the effect of the starter homes requirement on housing land values.

In addition to meeting the needs of local families and young people in all tenures, provision of purpose-built housing for the elderly was identified as a key issue. In relation to the latter Congleton has very little purpose-built stock to meet the needs of the rapidly-growing population cohorts aged over 75. One policy option available includes requirement of a standard percentage of bungalows and other purpose-built housing suitable for the elderly within the housing mixes of all new housing developments. Another option could be to apply locational criteria requiring development of a retirement village with a housing mix including an 'Extracare'-type scheme and a range of bungalows and apartments supported with optional care services.

In relation to wider concerns the agents were in general consensus regarding the need for urgent attention to Congleton's town centre retail and leisure services and environment, in order to improve the town's image and functionality as a 'Key Service Centre' for the area.

2 INTRODUCTION AND METHODOLOGY

As part of the work undertaken by the Congleton Neighbourhood Plan Housing Group to research the housing market position relating to the parish of Congleton and its wider housing market context a survey of the professional opinions of senior managers of the town's estate agents was carried out in the latter part of 2015 and the early part of 2016. Interviews were conducted with the senior chartered surveyor or estate agency manager(s) in all the town-based agencies active in the Congleton housing market. A standard template of interview questions was put to each estate agent on a face-to-face basis. The end objective of the interview survey was to secure an overview of the professional assessments of the leading local agents in the sales and private rental housing market segments as to the recent history, current standing and likely future position of Congleton's housing market in order to inform development of Neighbourhood Plan housing policies.

The template questions (see Section 5 for the interview template) included a mix of questions designed to enable the agents to make points that they considered to be relevant to the Neighbourhood Plan process, together with specific queries regarding the typical prices and rents that might be secured for various types of residential property. The questions also sought to establish which types of property and areas are in higher or lower demand. Responses to questions were recorded as accurately as possible in note form and interviewees have all signed off the note of their interview as an accurate record of their responses, most of which relate to factual assessments of various aspects of the market position. As can be seen from the interview notes (see Section 6), while the interviews all covered the same ground, the interviewers sought to follow up and clarify responses where that might assist understanding of the points being made by the interviewee.

Section 3 summarises the results of the estate agents survey and Section 4 outlines the broad conclusions that can be drawn from the interview responses. For the detail of each interview please see the notes in Section 6.

The interviews were conducted by Mr Glyn Roberts MRTPI, a retired planning inspector, and the interview notes were taken by Mrs Gillian Kaloyeropoulos.

Interviews were conducted with the following agents:

Mr John W Robinson FRICS FAAV FNAEA, Senior Partner of Whittaker & Biggs, 16 High Street Congleton (sales and letting agents). Agency has operated for 85 years in Congleton. Mr Robinson oversees 4 branches and has been dealing with the Congleton market for 37 years.

Mr Sion DL Raw-Rees Dip Surv MRICS, Director of Timothy A Brown, 2-4 West Street Congleton (sales and letting agents). The agency has operated for 33 years in Congleton. Mr Raw-Rees has been dealing with the Congleton market for 17 years.

Mr Tim Nixon, Senior Branch Manager of Reeds Rains, 14 High Street Congleton (sales and letting agents). The agency has operated in Congleton for over 20 years. Mr Nixon has held the post of Congleton branch manager since 2008 and has dealt with the Congleton market for 10 years.

Mr Peter Hutchins MNAEA, Branch Manager of Butters John Bee, 43 High Street Congleton (sales and letting agents). The agency has operated in Congleton for 16 years and Mr Hutchins has dealt with the Congleton market for over 7 years.

Mrs Sally Anne Banks, Executive Consultant for Mrs Fiona Gibson, Director Red Dot Estates and Lettings, 22 Mill Street Congleton (sales and letting agents). Agency has 11 years sub-regional experience (branch in Sandbach) and a year's experience in Congleton. Interviewee has 22 years' experience in the local housing market, Ran her own agency Beech & Co for

16 years before semi-retirement. Has assisted Red Dot part-time for last 12 months. Total 17 years' experience of dealing with the Congleton market.

Mrs May Davies, Partner, Cheshire Property Lettings and Management (letting and management agents). Both agent and agency have 18+ years operating experience in Congleton.

Mr James Whalley - Franchise owner and director, of CKN Ltd, owners of Belvoir Lettings, 25 Lawton Street, Congleton (management and letting agents). 7 years sub-regional experience as agent and 3 years' experience of running the Congleton office.

Interviewees were advised of the objective of the survey and that their interview responses would be recorded and used as part of the evidence on which the neighbourhood plan policies would be developed. Accordingly their responses in summary and detailed form would be available in the public domain and may therefore be reviewed by an examiner and by interested parties when the evidence base for the plan was considered during the examination.

The Neighbourhood Plan Group is very grateful to all the agents interviewed for their frankness and participation in this study. The group considers that the responses are reliable and drawn from long-standing experience of the housing market conditions in Congleton and its wider market context. The agents all appeared to appreciate the importance of the work being undertaken for the Neighbourhood Plan to shaping the future of the town.

3 SURVEY RESULTS

3.1 Status of participating respondents and agencies

This set of questions sought to establish the range and depth of experience of the interviewee. As can be seen from the details of qualifications, professional memberships, the role of respondents in the company concerned and the experience both of the agency office and the respondent in dealing with the Congleton market and the market in the surrounding area, the survey results have been drawn from a substantial range and depth of experience and professional knowledge and expertise in dealing with the local and sub-regional housing market. The combined market agency experience of the interviewees amounts to some 109 years of practice.

3.2 Housing demand versus supply and current prices and rents

The interviewees responded to six specific questions covering the housing market position as it has evolved over recent years. The questions and summary responses are as follows:

3.2.1 Can you please describe briefly what you consider has happened to the broad balance of demand and supply in the Congleton housing market since 2005. What trends have you seen in purchaser and renter interest, sales and letting over that period?

Responses summary:

An overheated market where demand fuelled by a buy-to-let fervour outstripped supply crashed in 2008. Activity in the market then stalled for several years and newbuild construction stopped. Sale prices fell significantly and rentals remained static. Buy-to-let purchasing and some first time buyers then came back into the market gradually from 2012, with activity reaching a good level in 2014. In 2014 lending regulations were tightened by Government due to fears of another financial crash and this has stabilised the market, avoiding another burst property market bubble.

Prices are increasing only very slowly. The tide of demand runs from Manchester (higher prices and price increases) out to Congleton, which is at the edge of the Manchester commuter area and where demand and price increases have been slower to recover post-crash than many other parts of the Manchester catchment closer to the city. For residents of the Stoke-on-Trent area Congleton looks relatively expensive and Leek is therefore the preferred trade-up location. The principal driver for the Congleton market is the outward spreading cyclic market ripple from south Manchester/north Cheshire.

Specific events have also influenced the market over the last few years, especially the effect of relocation decisions by major employers. For example, the market for semi-detached and detached houses priced between £200k-£500k benefited during a two or three year post-crash period when Astra-Zeneca (AZ) relocated staff from Loughborough to Alderley Park near Alderley Edge, some 10 miles north of Congleton. Subsequently AZ decided to relocate its research and development activities to Cambridge and is now engaged on a phased programme of transferring skilled staff who are prepared to make the move. This effect may have had some dampening effect on the middle and higher segments of the sales market in Congleton over the last couple of years and the effect may last a further couple of years.

All agents reported strong year-on-year growth in demand in recent years for rental properties up to the £500-600 pcm. Households able to afford more than this level tend to prefer to buy a house if they are able to save the deposit. Over the last 4 years from 2012 the sales market recovered and stabilised at a level below its previous peak. Some owner occupiers unable to sell their houses have resorted to renting them out. Sales activity has increased over the last 12 months but is still below its pre-crash level.

The market for terraced houses and semi-detached family houses remains healthy due to continuing demand from buyers and investors. There is strong demand from young families as well as first time households in both the sales and rented sectors. The Government's 'Help-to-Buy' scheme has helped to kick-start the new build market from the lower end all the way through to £500k homes, although the paperwork involved is often difficult for first time buyers to navigate.

The local market for apartments in and close to the town centre is over-supplied and some owners are now in negative equity, having purchased relatively expensive apartments at the top of the market. Buyer preferences have now turned against apartments, especially at the prices that have been paid previously.

Older people tend to be staying in now-unsuitable larger family homes in part due to the lack of sufficient supply of bungalows. Bungalows coming to the market are snapped up rapidly by buyers and renters. Most sales transactions for this type of housing are cash purchases by down-sizing older households.

Given a rapidly ageing local population moving into advanced years there is an unmet potential demand for various types of supported housing. At the moment the nearest scheme of this type for leasehold or shared equity sale is located at Wolstanton near Hanley (about 10 miles from Congleton), so there appears to be an opportunity for improved local provision in Congleton. Rented accommodation of this type may not meet the aspirations of many former owner-occupiers. It is also noteworthy that the relatively expensive retirement apartments built by McCarthy and Stone near the town centre in recent years have not proved particularly popular due to their relatively high purchase prices and also due to the absence of the kind of support services and facilities now expected by older people buying into newbuild retirement schemes. For example, that scheme may well have suffered by comparison with the Wolstanton scheme.

3.2.2 Where is the Congleton housing market now in terms of property prices and rental levels? For example, what would you regard as the top and bottom prices and rents of the following types of housing in Congleton (normal range of prices and rents not exceptions)?

1. Flats – 1, 2, 3 bedrooms
2. Terraced houses – 1, 2, 3, 3+ bedrooms
3. Semi-detached houses – 1, 2, 3, 3+ bedrooms
4. Semi-detached bungalows – 1, 2, 3, bedrooms
5. Detached houses – 1, 2, 3, 4, 4+ bedrooms
6. Detached bungalows – 1, 2, 3, 3+ bedrooms

Responses summary:

See the table summarising the agents' price range estimates in Section 7.

3.2.3 What are the types and tenures of housing demand that are most difficult to meet – i.e. what types of housing are scarcest in relation to demand from households in different circumstances, for example housing for first time buyers, family housing, housing for older people and people with mobility problems?

Responses summary:

The agents' responses were very consistent. They highlighted the scarcity of and high demand for 2 and 3 bed roomed bungalows up to £130k-£200k in price and for semi-detached and small detached family houses with good sized gardens and adequate off-road parking from £150k to £180k in price. In the private rented and social housing sectors there is similarly high demand for these types of properties for rent provided rental levels are not excessive. Most of the agents also highlighted the largely unmet need for specialist supported housing for older people, including a range of facilities and care services for those residents that require them.

3.2.4 In your professional opinion why is the supply of these types of accommodation limited?

Responses summary:

There was broad agreement that the house builders (especially volume builders constrained by commercial protocols driven by shareholders) were not prepared to build bungalows as they considered that higher returns were available from the construction of houses, where higher floorspace to plot ratios could be achieved at a cost per square foot lower than that for bungalows. For similar reasons the commercial formulae applied favoured housing estate layouts based on larger detached houses, often with modest gardens and limited external space and parking facilities.

Some of the more detailed responses from the agents confirmed that there was a clear role for the planning process to ensure that policies required a mix of house-types, in order to ensure that housing land valuations took the requirement into account and that land was not priced so high as to preclude the range of housing required to meet local needs. A couple of the agents commented that there was consistent demand for suitable self-build and custom-build sites. It was considered that where suitable land could be identified, such sites provided opportunities for a wider range of house types, including bespoke solutions to local housing needs, and such self-build or custom-build schemes should therefore be encouraged.

3.2.5 Is there any variation in demand and price for housing for sale and for rent across Congleton? Which areas are seen by the market as relatively more desirable and expensive? Which areas are seen as relatively less desirable and cheaper?

Responses summary:

While the agents indicated that housing was in demand in all parts of Congleton, the Mossley, West Heath, Lower Heath and Timbersbrook/Key Green areas were seen as

desirable and therefore more expensive. The position in Lower Heath may be affected short term by the proposed Link Road but following completion of the new road was likely to strengthen further in future.

Many homes on the former council estates in the town have been sold, some having come into the hands of buy-to-let landlords, although a substantial proportion are still rented by Dane Plus housing association as successor to the former Congleton Borough Council. These areas together with some of the mixed tenure inner urban terraced housing had lower values. A few streets had poor reputations due to anti-social behaviour, including associations with drugs. They would therefore be seen as forming the lower end of the market but there is still a reliable demand for most types of housing in these areas.

Certain types of housing with particular physical characteristics and/or higher management charges are less easy to sell, including some three storey mews properties and relatively expensive town centre apartments on high density sites with limited parking and other facilities. There is strong demand for all types and tenures of property with generous off-road parking. Many recent newbuilds do not benefit from adequate parking provision to meet the needs of occupiers.

3.2.6 In your experience are there any significant differences between the types, prices and rents of housing sought by incomers to Congleton from other areas and by households who already live in Congleton and, if so, why?

Responses summary:

Many newcomers tend to buy newbuild housing while existing residents buy from within the established housing stock. Newcomers also often choose specific areas within Congleton suitable for commuting out to places of work, depending on mode of travel and route – Mossley for rail travel to Manchester and Stoke (or even Birmingham), West Heath for access to the M6 and Lower Heath for access north via the A34 to Wilmslow, Handforth and the Airport, Manchester City Centre and via the A536 to Macclesfield. Other than these characteristics incomers tend to have similar general housing aspirations to local people. If income permits they will aspire to a fourth bedroom, even if it will only be used for storage. However, for the majority of local families three bedrooms is probably the most they can afford at their income level.

3.3 Future supply, demand, prices and rents

Interviewees responded to five questions designed to explore their views regarding future housing provision. Their responses can be summarised as follows.

3.3.1 Which types of demand in particular have you noticed are growing for market and rented housing?

Responses summary:

Strong demand in the rented market, especially below £750 pcm. (It was noted that this was also in part a reflection of increased turnover of tenants in the existing supply of rental properties, not necessarily a result of the growth of the number of private rentals, as

additional new Government regulations and stamp duty increases are likely to be having a dampening effect on the supply of rented stock.

Good growth was noted by agents dealing in land in demand for sites for attractive self-build and custom-build plots.

Strong demand was also observed for sale and rented housing suitable for young families with decent off-street parking provision.

High demand for bungalows and affordable purpose-designed retirement housing in all tenures supported by appropriate facilities as our population ages.

A number of the agents commented that the demand and supply of housing in the town was broadly in balance. One stated specifically that in his professional opinion demand and supply for first time buyers was in reasonable balance. He also noted that demand from investors for terraced houses and flats had levelled off in recent years. (Other agents confirmed that in the past investors have often outbid first time buyers). He did not think that an emphasis on a lot of newbuild starter homes could be justified.

Several of the agents observed that most newbuild accommodation would tend to be occupied by newcomers to Congleton. One agent commented that some Congleton people are moving south into Staffordshire to secure suitable housing that meets their needs (presumably motivated by cheaper price). He emphasised that there should be an emphasis on housing that provides value for money. Other agents emphasised the need for better layouts and attractive design providing better external and internal space together with good off-street parking provision rather than the cramped high density layouts typified by some recent newbuild estates in the town.

3.3.2 What is your view as to the likely prospects for housing demand in Congleton over the next 5 years?

Responses summary:

All agents anticipated that a good level of demand would remain over the next 5 years for the right types of housing at the right price, although a number of agents noted nervousness over the possibility of another market crash and emphasised the importance of the financial restrictions on lending and deposit requirements to maintain stability in the housing market and thereby in the wider economy.

There was a broad consensus that newbuild housing proposed in the Local Plan would eventually sell if built but less consensus that the rate of newbuild completions anticipated would be achieved. Concerns were expressed regarding the impacts of population and housing growth on local infrastructure – especially local highways, health and education services and related infrastructure, all of which were considered to be overloaded at present without the addition of the 30%+ growth now envisaged over the period to 2030.

3.3.3 Are you aware of the Cheshire East Local Plan proposals for 3,500 new dwellings to the northwest and west of Congleton, most of which would be private market housing? If developed, what effects would that level of new housing have upon the balance of supply and demand in Congleton and what would be the effect of that additional supply upon prices and rents for particular types of housing in the town?

Responses summary:

It was suggested by one agent that the higher prices likely to be demanded by newbuild developers of allocated sites for the large amount of new housing proposed would tend to establish a new cost benchmark and therefore tend to encourage a rise in the price of existing properties coming to the market. However, addressing the other end of the spectrum of market possibilities, two of the agents for prominent sales agencies expressed some concern that if the amount of new housing envisaged was actually delivered this could affect the balance of supply and demand for newer houses such that the value of pre-owned homes of similar type in Congleton might be affected. Newbuild homes typically attract a premium of around 10%.

We soon became aware that this is not a theoretical concern, as a third agent subsequently provided us with an example of where precisely this situation had already arisen in the southeast quadrant of the town, where a pre-owned former show house in immaculate condition was valued substantially lower than a newbuild and identical but less well specified property on the second phase of the same estate scheme.

One of the most experienced agents observed that house builders assessing sites were 'cherry-picking' only the best sites and were apparently concerned regarding the level of risk to projected sale prices generated by such a substantial supply of housing land coming forward, which in turn is likely to have implications for land values. It therefore appears that there is a degree of nervousness in the market regarding the amount of land coming forward with planning permission for newbuild housing in Congleton relative to the level of demand likely to be forthcoming over the neighbourhood plan period.

Overall the balance of the surveyed agents' opinion seemed to raise concerns regarding the risk of oversupply of some types of estate housing. Explicit observations were made underlining the risk that values in these sectors of the market could stall or turn negative: if so, this effect on the market would indicate an oversupply.

NB - It should be noted here that although the number of units of housing accommodation proposed by Cheshire East Council at the time that the estate agents' interview questions were prepared was approximately 3,500 this figure has since been amended to around 4,150 in revised submissions to the Local Plan examination.

3.3.4 What types and tenures of new housing do you think should be prioritised in Congleton's new Neighbourhood Plan and why?

Responses summary:

Having regard to the responses given regarding their respective assessments of the market, which demonstrate a shared view of most aspects of the local housing market, the agents were also broadly agreed on the types of housing that should be prioritised in the Neighbourhood Plan. These include:

- 2 and 3 bedroomed true semi-detached family houses (there was a consensus that they should not be linked units nor 2.5 or 3 storey units) with good parking provision and reasonable gardens near schools, parks, local shops and other facilities;
- Private market 2 bedroomed bungalows for sale and for rent;
- Purpose-built retirement accommodation. As an illustration this could include a retirement village or villages including a mix of 'ExtraCare'-type supported accommodation and 2 bedroomed bungalows, including a good proportion of market leasehold and shared tenure accommodation. An alternative would be to build a series of smaller urban retirement developments including at least one Extra-Care type scheme and to require provision of a significant percentage of bungalows in the mix proposed for each allocated new-build estate.
- Social rented housing for families;
- Social rented housing (bungalows and apartments) purpose designed to meet the needs of older and vulnerable people;
- Mixed developments (we think this referred to mixed use schemes in or near the town centre and/or local centres);
- Housing built at lower densities with good internal and external space standards;
- Change of use or redevelopment of retail properties peripheral to the town centre to housing use of the inner town space.

3.3.5 In your view is the new northwest growth zone the best place to locate all the new types of housing for which you think there will be the most demand? If not why not? What general locations should the plan be considering for types and tenures of housing most likely to be in particularly high demand?

Responses summary:

Several of the agents noted that infrastructure issues influence the suitability of locations for housing growth and are a major issue of concern for the future of Congleton. It was broadly accepted that the proposal for the Congleton Link Road and possibly the funding mechanisms for that infrastructure (which include developer contributions) had almost certainly influenced the principal proposed location for housing growth in Congleton but opinion was split as to whether this was a positive outcome.

Responses reflected the agents, underlying position that Congleton has developed in recent years primarily as a residential centre for commuting to employment in larger urban areas elsewhere, mainly located north of Congleton. Several of the agents were agreed that the types of housing and location proposed would mainly generate north-bound car-borne commuting given that the location chosen is not readily accessible by rail. It was suggested that other locations accessible to Congleton Railway station should also be considered for housing development.

A suggestion was made that sites close to or adjoining the town centre should be considered for housing suitable for senior citizens, including bungalows. A rental agent advocated more town centre accommodation suitable to meet rental demand. There was less agreement regarding the need for affordable housing, in particular starter homes. One agent argued that the supply of stock suitable for first time buyers (e.g. older terraced housing) was already in reasonable balance with demand. However, another agent observed that a choice of stock for first time buyers is needed, including shared equity newbuild starter homes.

3.4 Housing age, condition and community impact issues

The interview included a question regarding housing age and condition problems:

3.4.1 Have you noticed any particular areas or streets of Congleton town where there are recognisable issues of property age and poor physical or environmental conditions emerging and if so where and for what reasons?

Responses summary:

There was a strong consensus that substantial public and private investment in the town centre is needed urgently, in order to secure regeneration of the town as a whole, together with a change in the external image of Congleton as a centre and of the retail and leisure services offered. Attention was drawn to various locations around the edges of the town centre, especially to several brownfield sites around the edges of the town centre, in the inner urban area and along the frontages of Mountbatten Way, and to the general need to reduce property vacancy and disrepair. The Congleton Town Council proposal for a public realm facelift for the central area was welcomed. Several of the agents argued that action needs to be taken as soon as practicable and that the state of the town centre should be addressed a matter of urgency.

Other than in relation to the town centre the majority of agents did not feel that there were significant issues of poor physical or environmental conditions across whole areas within the town. However, some agents highlighted concerns regarding the external areas of some of the former Council estates and location-specific issues affecting prominent road frontage properties and brownfield land located in the inner urban area of the town.

3.5 Other matters

Every agent was provided with the opportunity to comment on other planning matters that should be taken into account in preparing the neighbourhood plan that might contribute to supporting the market:

3.5.1 On a wider note do you wish to raise any other issues that you feel should be addressed by the planning system and that should be given careful consideration by the Councils in developing their planning policies and proposals? Please give reasons for any suggestions made.

Responses summary:

The agents' responses mainly focus on the need to improve various aspects of the town centre, apparently seeing this as a key objective necessary for the improvement of the town as a place to live and as a 'key service centre'. The measures advocated include:

- Urgent promotion of the redevelopment of brownfield town centre sites to help consolidate centre and revitalise its facilities and services;
- Encouragement of the conversion of older peripheral retail units to residential uses in order to help concentrate footfall and retail turnover within the central area, supported by upgrading of the town centre environment;

- Continue to promote town centre initiatives, events and schemes like 'Congleton in Bloom' to develop and enhance the town centre's attractiveness (several agents commented positively regarding the town's efforts with floral displays);
- Deal with the derelict and unsightly Bossons Mill (this is being demolished by Cheshire East Council at the time of writing);
- Adopt free parking in town centre and secure extended parking at West Heath Local Centre, as the local centre car park is frequently oversubscribed;
- Restrict number of takeaways and charity shops in the town centre which have supplanted larger shops (and by implication reduced centre's overall status and attractiveness);
- Renewal/upgrade of Morrisons supermarket and adjoining disused land and shops (Note: Some of these are elements of the Scarborough Developments 'Bridestones' redevelopment scheme currently under discussions with Cheshire East Council. Morrisons is in separate ownership but a limited scheme of internal upgrade is currently underway).
- Remove the derelict boat adjoining the Aldi store off Mountbatten Way and resolve boarded up and unused buildings on the frontage to Buxton Road (NB - it appears that the identified 'problem properties' are all in the same ownership).

4 CONCLUSIONS DRAWN FROM SURVEY RESULTS

4.1 Status of participating respondents and agencies

The Neighbourhood Plan group is grateful to have received the unanimous active support and engagement of the town's property agents. Their extensive professional experience with the local and sub-regional housing market adds both weight and credibility to the survey work undertaken. The significant level of consensus evident from the agents' collected responses also indicates that a high degree of confidence and reliance can be placed upon their assessments of local housing market conditions and the prospects for the future of the housing market in the town.

4.2 Housing demand versus supply and current prices and rents

The range of prices and rentals associated with particular types and sizes of property in the town's housing stock is summarised Section 7. The summary figures generated from the experience of the agents illustrate a high degree of agreement over the price and rental ranges involved. It is therefore practicable to draw upon this evidence in considering questions regarding the affordability of specific types of residential accommodation for residents and in-movers alike.

Scarce types, sizes and tenures of accommodation highlighted by the agents as being in the strongest demand are summarised in Section 2.2.3 above.

It is clear from past experience with the Congleton market that the proposed newbuild housing estates are more likely to provide accommodation for in-migrants from Manchester and areas of North Cheshire located closer to Manchester than to cater for the housing needs of existing Congleton residents. Nevertheless, it must be recognised that Congleton forms part of a wider sub-regional housing market and is not an 'island' where provision must be restricted solely to meeting the needs of existing Congleton residents. The town must play its part in providing for the future housing needs of the wider sub-region.

On the other hand, given the existing and proposed pattern of transport infrastructure, evidence demonstrates that, because Congleton lies at the southernmost outer edge of realistic commuting distance to Manchester's and North Cheshire's main employment centres, newbuild development in the northern and western parts of Congleton is almost certain to generate substantial car-borne commuter travel patterns.

At the very least this conclusion sits uneasily with declared sustainability objectives of the National Planning Policy Framework and the draft Local Plan's strategic objective to secure a sustainable pattern of development. It is apparent that there would need to be credible and well-justified evidence of new business investment and economic growth over the neighbourhood plan period if an effective planned balance of sustainable development was to be demonstrated through the plan-making process. In particular, in order to achieve a sustainable balance of development, it appears that growth in additional employment would need to be achieved at a rate not seen in Congleton over the last century. On the basis of the known position it therefore seems unlikely that such a balance between the level of proposed new housing growth and economic growth that does not require lengthy car-borne commuter journeys to and from work can be secured within the Local and Neighbourhood Plan periods.

Comparison of ...

- a) the emerging planned future mix of housing with planning permission but not yet constructed when considered together with the master-planned housing mix currently under consideration in relation to the strategic sites allocated in the CEC draft Development Strategy,

with

- b) the pattern and level of demand for housing sizes, tenures and types of housing that the estate agents survey results and housing market assessment suggest are needed

... indicates a potential mismatch of serious proportions.

While the Local Plan must of necessity take a broader view of the housing needs of Cheshire East as a whole (together with those of the wider journey to work area and housing market areas of which Congleton and Cheshire East form part), nevertheless the degree of mismatch would appear to justify scrutiny and further consideration through the Neighbourhood Plan-making process. *Prima facie*, on the basis of the evidence available at present, this conclusion provides grounds for concern regarding the nature of the emerging housing proposals reflected in the draft Local Plan and in the illustrative masterplan for the strategic sites.

The results of the work undertaken suggest that urgent consideration needs to be given to ways of achieving a closer fit between the pattern of housing demand and needs identified from the neighbourhood plan assessments and the mix of types, sizes and tenures currently proposed at strategic level. It is therefore suggested that this matter be raised with Cheshire East Council as the local planning authority and that appropriate relevant representations be submitted to the Local Plan examination by Congleton Town Council in order to highlight the concerns identified above. These include the risks of over-supply of a narrow range of housing in and adjoining the Neighbourhood Plan Area that seems likely to have negative consequences for the wider housing market.

One important point to note here is that although a number of important green field sites around the fringes of the town benefit from some form of planning permission, most of the permissions granted are in outline only and do not specify the numbers nor types and tenures of dwellings to be provided. Most of these permissions have been sought by land owners aiming to establish value and as a basis for negotiation or land speculation. Most of the relevant planning applications and other planning proposals have not been brought forward by builders seeking to construct residential schemes themselves. At this stage there therefore remains significant scope to adopt and implement planning policies requiring an appropriate mix of housing to be provided on these sites.

Some of the types of housing that the survey and other evidence gathered by the Neighbourhood Plan housing sub-group has indicated are needed over the plan period might not result in the achievement of land values to which the current owners may aspire. It should therefore be recognised that there might be opposition to any policies that seek to shape the future new housing stock to better meet the town's needs and the evidenced market demand. However, the evidence gathered to date is coherent and broadly consistent regarding the market assessment. In our view the Urban Vision Housing Market Assessment together with this Congleton Estate Agents Survey Report results provide a sound basis from which to justify housing policies seeking to address the main housing market issues that need to be dealt with in drafting the Neighbourhood Plan.

4.3 Future supply, demand, prices and rents

The survey results point to the need to make provision within the Neighbourhood Plan for specific types of housing that are very unlikely to be provided by the market in the absence of appropriate statutory planning policy requirements. This is because the pressure of narrow financial considerations applicable to the operation of land speculators/owners and house builders would otherwise preclude the types of housing provision that the survey has demonstrated are required. Specific areas of provision that will need to be considered in the Neighbourhood Plan include:

- Suitable attractive serviced sites and plots for self-build and custom build accommodation
- 2 bedroom detached and semi-detached bungalows for sale and rent suitable for older people
- A larger retirement village or villages offering independent living in a substantial mix of tenures and types of accommodation for older and vulnerable people with and without care needs, including two person households in addition to 1-person households
- 2 and 3 bedroom semi-detached family houses for sale and rent with good internal and external space standards, adequate secure gardens providing scope for future extensions and good parking provision.
- Newbuild starter homes including a high proportion of shared equity units
- Two types of town centre housing: the first being housing suitable for younger 1 and 2 person households and in tenures for sale, shared ownership and rent; the second being housing types suitable to meet the needs of older people that would also contribute a mix of tenures in order to meet a range of needs and demand.

Reasoned professional judgement will be required in order to estimate the appropriate quantum of each housing type required and to distribute that quantum between the available sites. In order to support those judgements helpful pointers are available in terms of the household structure and demographic data evidenced in the 2011 census profile information for the Congleton area, and in the projections highlighted in the work undertaken for Cheshire East's Local Plan examination, including a study regarding the housing needs of vulnerable and older people.

Careful monitoring of construction and occupation should also be undertaken in order to allow for adjustment of the quantum and housing mix policies applicable in the light of experience with implementation, where necessary through periodic review of the Plan.

Planning policy approaches that could be considered could include estimating the quantum of the targeted house types under-represented in the existing stock and the allocation of percentages of the stock required to each site brought forward for planning permission, including any applications for renewal of outline planning permissions granted previously together with reserved matters applications.

An alternative to a requirement for a 'standardised' defined percentage of specified house types applicable to all major housing sites requiring permission would be to focus larger proportions of particular types of housing in sites that meet identified locational criteria or to require those sites to provide solely the type(s) and tenure(s) of housing specified. For example, housing suitable for older people might be allocated in locations within a defined distance of town centre retail and community facilities that therefore would not necessitate access by car for the purposes of day-to-day independent living.

Given the location and distribution of available housing land, the final policy approach to be selected in order to secure an appropriate housing mix would most likely adopt an appropriate combination of the approaches outlined above.

4.4 Housing age, condition and community impact issues

No substantive evidence was revealed by the estate agents' survey that would identify broad geographical areas requiring attention to the condition of older housing. This result may reflect the underlying strength of the market, for smaller nineteenth century terraced houses in the inner urban area of Congleton. However, a number of property-specific issues were identified by the agents. This outcome suggests the need for an ongoing programme of monitoring supported by selective interventions to address specific issues of vacant, run-down or derelict properties in order to avoid adverse impacts upon members of the community living in the surrounding area.

Although the estate agents survey did not deal directly with this specific issue, similar considerations might apply to avoiding concentrations of houses in multiple occupation (HMOs), hostels etc., which could also have adverse effects on occupiers within residential and mixed use areas.

4.5 Other matters

A broad range of concerns was raised regarding the need to accelerate delivery of the regeneration of Congleton's town centre sites, public realm upgrade and other improvements. This result confirms that local property agents share the strong concerns of the wider community raised during the various stages of the Neighbourhood Plan community consultation process. These aspects are addressed through the Neighbourhood Plan's Town Centre policies and proposals. Both the agents' survey responses and community consultation responses underline the need for urgent emphasis on implementation and delivery of town centre regeneration.

5 ESTATE AGENCY AND DEVELOPER SURVEY TEMPLATE

5.1 Methodology

Interviews to be held with the qualified senior chartered surveyor in all estate agencies active in the Congleton housing market and managers/professional representatives from developers active in the Congleton market. Interviews to be conducted on a face-to-face basis or on the telephone if one-to-one meetings are impracticable within the timescale available.

The end objective of the series of interviews is to secure an overview of the broad assessments of the Congleton housing market by the professional estate agents and developers operating in the town who will be familiar with the market position that has developed over a number of years.

Interviews generally to follow the template set out below. The template includes a mix of broad questions to allow agents to make points that they consider may be relevant to the Neighbourhood Planning process together with specific queries regarding the prices and rents for various types of property and regarding types of property in particularly high demand.

Responses to interview questions be recorded as accurately as possible in note form. Collected responses to be appended to a summary report to be prepared by the interviewing member of the Housing Sub-Group.

5.2 Introductory Remarks

As you may be aware, plan-makers have to consider the housing market conditions and affordability of housing in preparing the plan's policies and proposals. Our structured interviews with senior property professionals with knowledge of the Congleton market are designed to establish the range of industry views of the characteristics of the market, current trends and future requirements.

You should be aware that a summary of the interview responses from all the senior staff in the town's estate agency and surveying offices may be included in a report. That report is likely to be made public as part of a larger evidence base supporting the Congleton Neighbourhood Plan. It may be used as evidence to inform the development of relevant policies and proposals brought forward in the Plan.

5.3 The Survey Questions

5.3.1 Status of Respondent and Agency

- Respondent Name
- Qualifications and professional memberships
- Role in company and Congleton agency office
- Length of time dealing with Congleton market
- Agency office

5.3.2 Existing housing demand versus existing supply and current house prices and rents

a) Can you please describe briefly what you consider has happened to the broad balance of demand and supply in the Congleton housing market since 2005. What trends have you seen in purchaser and renter interest, sales and lettings over that period?

b) Where is the Congleton housing market now in terms of property prices and rental levels? For example, what would you regard as the typical bottom and top prices **and rents** of the following types of housing in Congleton (normal range of prices and rents not exceptions):

- Flats – 1, 2, 3 bedrooms
- Terraced houses – 1, 2, 3, 3+ bedrooms
- Semi-detached houses – 1, 2, 3, 3+ bedrooms
- Semi-detached bungalows – 1, 2, 3 bedrooms
- Detached houses – 1, 2, 3, 4, 4+ bedrooms
- Detached bungalows – 1, 2, 3, 3+ bedrooms

c) What are the types and tenures of housing demand that are most difficult to meet – i.e. what types of housing are scarcest in relation to demand from households in different circumstances, for example housing for first time buyers, family housing, housing for older people and people with mobility problems.

d) In your professional opinion why is the supply of these types of accommodation limited?

e) Is there any variation in demand and price for housing for sale and for rent across Congleton? Which areas are seen by the market as relatively more desirable and expensive? Which areas are seen as relatively less desirable and cheaper?

f) In your experience are there any significant differences between the types, prices and rents of housing sought by incomers to Congleton from other areas and by households who already live in Congleton and, if so, why?

5.3.3 Future supply, demand, prices and rents

a) Which types of demand in particular have you noticed are growing for market and rented housing?

b) What is your view as to the likely prospects for housing demand in Congleton over the next 5 years?

c) Are you aware of the Cheshire East Local Plan proposals for 3,500 new dwellings to the northwest and west of Congleton, most of which would be private market housing? If developed, what effects would that level of new housing have upon the balance of supply and demand in Congleton and what would be the effect of that additional supply upon prices **and rents** for particular types of housing in the town?

d) What types **and tenures** of new housing do you think should be prioritised in Congleton's new Neighbourhood Plan and why?

e) In your view is the new northwest growth zone the best place to locate all the new types of housing for which you think there will be the most demand? If not, why not? What general locations should the plan be considering for types **and tenures** of housing likely to be in particularly high demand?

5.3.4 Housing age, condition and community impact issues

a) Have you noticed any particular areas or streets of Congleton town where there are recognisable issues of property age and poor physical or environmental conditions emerging and if so where and for what reasons?

5.3.5 Other matters

a) On a wider note do you wish to raise any other issues that you feel should be addressed by the planning system that should be given careful consideration by the Councils in developing their planning policies and proposals? Please give reasons for any suggestions made.

b) On behalf of the Town Council and the Neighbourhood Planning Group thank you very much for your contribution to the neighbourhood plan-making work. We are very grateful for your kind assistance. Should there be any need to follow up or clarify any aspect covered in this interview could we contact you again?

c) If you provide us with an email address then Gillian will send through a copy of the interview record. If you could confirm that you are happy with that as a fair reflection of your responses during the interview that would be very helpful. We want to ensure that we have accurately understood and recorded your professional opinion regarding all the matters covered.

6 INTERVIEW NOTES

6.1 Whittaker and Biggs

16 High Street Congleton CW12 1BD

Name of Respondent: John W Robinson, Senior Partner

Qualifications/Professional Memberships: FRICS, FAAV, FNAEA

Whittaker Biggs have operated in Congleton for 85 years. John Robinson oversees 4 branches and advises on planning and development. He has been dealing with the Congleton housing market for 37 years.

6.1.1 Comments on the broad balance of demand and supply in the Congleton housing market since 2005:

A definite growth in rentals, stimulated by first time buyers being unable to finance own homes. Boom up to 2008 definitely affected first time buyers. Price reductions and switch to renting fuelled buy to let landlords purchases outbidding first time buyers and preventing them from getting on the ladder. A tide turn started early 2014 and there were concerns that over lending could bring a return to the financial crash. New regulations on lending mid 2014 damped down the bubble and stabilised the market. Still strong demand for rentals. Prices in this area are increasing only modestly and are seeing nothing like the percentage increases referred to in the press especially for London and the South-East. Price increases happen in more affluent places first, so locally, in order, Wilmslow, Macclesfield, Congleton, Leek, Biddulph. Price increases are never even in terms of accommodation type but in each upturn a different type of property may be in higher demand. At the moment there is no difficulty selling though the Astra Zeneca effect could become significant for Macclesfield with implications for Congleton. Congleton is on the commuting limits for Manchester - some people find the lower prices here worth the longer commute. From the Stoke-on-Trent viewpoint Congleton is expensive so Leek is usually the preferred trade-up.

6.1.2 Comments on trends seen in purchaser & renter interest, sales & lettings over that period:

The overall trend in rising demand for rentals has now levelled off. Purchasers are borrowing again, taking advantage of low interest rates but there is the potential for personal debt repayment problems on the horizon in the event of interest rate increase/s. Lifestyles & demographics change. No obvious homelessness here but there may be youngsters living with parents who would like own home. It once seemed that an over-supply of 4 bedroom detached existed so they are now more affordable. Four bedroom detached remains the aspirational choice. There is concern regarding an over-supply now of small starter homes with insufficient parking. The Seddon product sells very well and their estates have bucked the contemporary housing estate trend of getting "tired".

6.1.3 Typical bottom & top prices and rents in the Congleton housing market now are:

| Property Type | Range | Bedrooms/Price or Monthly Rent £ | | | | | |
|------------------------|-------------|----------------------------------|------|-------|------|------|------|
| | | 1 | 2 | 3 | 3+ | 4 | 4+ |
| Flat | Rent – Low | 300 | 400 | 500 | - | - | - |
| | Rent – High | 450 | 500 | 600 | - | - | - |
| | Buy – Low | 40k | 60k | 80k | - | - | - |
| | Buy – High | 70k | 100k | 120k | - | - | - |
| Terraced House | Rent – Low | 300 | 300 | 500 | - | - | - |
| | Rent – High | 400 | 500 | 700 | - | - | - |
| | Buy – Low | 60k | 80k | 100k+ | - | - | - |
| | Buy – High | 80k | 120k | 130k | - | - | - |
| Semi-Detached House | Rent – Low | - | 450 | 550 | 650 | - | - |
| | Rent – High | - | 550 | 650 | 800 | - | - |
| | Buy – Low | - | 120k | 140k | 200k | - | - |
| | Buy – High | - | 140k | 250k | 300k | - | - |
| Semi-Detached Bungalow | Rent – Low | 400 | 450 | 550 | - | - | - |
| | Rent – High | 500 | 550 | 650 | - | - | - |
| | Buy – Low | 110k | 120k | 130k | - | - | - |
| | Buy – High | 130k | 150k | 180k | - | - | - |
| Detached House | Rent – Low | - | 500 | 600 | - | 800 | 1000 |
| | Rent – High | - | 600 | 800 | - | 1200 | 1500 |
| | Buy – Low | - | 130k | 150k | - | 200k | 350k |
| | Buy – High | - | 180k | 200k | - | 1M | 1M+ |
| Detached Bungalow | Rent – Low | - | 500 | 600 | 800 | - | - |
| | Rent – High | - | 600 | 800 | 1200 | - | - |
| | Buy – Low | - | 150k | 180k | 200k | - | - |
| | Buy – High | - | 200k | 300k | 700k | - | - |

6.1.4 The scarcest stock relative to demand is:

At present, although there may be some income and price constraints for young people wishing their first home, there is probably sufficient stock to meet most requirements of those who can afford to rent or buy so not convinced a lot of small first time buyer stock is needed.

Private landlords do not like to provide rentals for families with pets and/or children so this becomes a social housing problem for those households who cannot afford to buy.

In respect of older buyers and renters and people with mobility or special needs there is strong demand for bungalows with under-supply due to plot space. Over the past 10 years or so there has been a change in attitude and now older people are also wanting flats and retirement apartments. Local examples of the type being Plus Dane's Heath View at West Heath and the McCarthy Stone development by the river.

In my professional opinion the supply of bungalows is limited due to plot size and cost/benefit to developers. Unless bungalows are specifically requested by planning policy developers prefer to build houses for commercial reasons.

See earlier comments on buy to rent – there is still a market for Buy to Rent but it has levelled off from the post-crash peak.

6.1.5 The areas seen by the market as relatively more desirable & expensive are:

Congleton Edge
Timbersbrook
Mossley
Overlooking golf course or mere

6.1.6 The areas seen by the market as relatively less desirable & cheaper are:

Buglawton
Private housing on old council estates still has a stigma attached
Areas with lots of buy to let landlords, chip shops, rowdy pubs, bad road junctions etc.

6.1.7 Significant differences between the types, prices/rents of housing sought by incomers from other areas and by households who already live in Congleton are:

No noticeable differences. Incomers have similar housing aspirations to local people.

6.1.8 The types of demand particularly noted to be growing are for:

Market land for self-build

Demand for reasonable range of accommodation for singles and couples. People with sufficient funds aspire to 4 bedroom family houses even though the 4th bedroom is very often simply used as storage space. Demand also for market 'affordable' properties for ageing people including bungalows and 'supported housing' of various different types.

6.1.9 My view as to the likely prospects for housing demand in Congleton over the next 5 years is:

It seems that housing provision is being made with the potential to be an over-supply. Land values have already peaked and developers are now 'cherry picking'. There is already an increasing supply of land and developers may have concern regarding purchase prices and ultimate sale prices. Land values are, pro-rata, cheaper than ten years ago. Margins are still tempting as prices are nevertheless, creeping up. Good demand for individual (non estate) sell or custom-build plots and values on those are holding up well.

6.1.10 The level of new housing being proposed for Congleton in the Cheshire East Local Plan primarily northwest and west of the town, most of which will be private market housing, if developed, is likely to have the following effects:

The effects are bound to put a stalling or downward pressure on prices of new and second hand properties. New properties command 5-10% premium. Second hand properties could

come down in value which in turn could encourage in-migration of people from adjoining higher priced areas taking up the second hand properties.

6.1.11 The types & tenures of new housing which should be prioritised in Congleton's Neighbourhood Plan should be:

Developers will build what they can sell - don't buck the market. The draft Local Plan Manchester Road strategic housing site has generated good interest. Bungalows and a supply of market housing for ageing people may be useful. Travel to work patterns may affect type of housing. Same applies to employment. In particular, the retail losses from the town centre need attention. There is more potential for alternative housing use of the inner town space. Refurbishment of the Silk Mill would be ideal but its listed status and financial implications involved make it a problem. A number of retail properties peripheral to the retail core have been converted to housing and this should be encouraged.

6.1.12 General locations which Neighbourhood Plan should be considering for housing:

The new north-west growth zone in Congleton is not necessarily the best place to locate all the new types of housing for which I consider there will be most demand. The Congleton Link Road has driven the current locations. There is the Seddons site off Canal Road for which there have been difficulties in obtaining planning permission. Also Tall Ash Farm site. We are currently working on a brownfield site adjoining the station. Congleton does have a reasonable train service though some say not. There may be more potential at Mossley related to use of the station by commuters. Places like Manchester Road on the north and west sides of Congleton are beyond reasonable walk of the station and will generate car-borne commuting. Congleton does have infrastructure issues that influence movement and housing choices.

6.1.13 Areas with recognisable issues concerning property age, poor physical state etc. are:

Bromley Road
Bromley Farm Estate
Buglawton

Public areas need to be kept in good condition and traffic calming measures might help.

6.1.14 Other Matters:

Town centre needs to be addressed from a residential point of view as well as business. The retail centre of the town needs to be consolidated and focused and peripheral areas adapted to other uses. It would provide more focus and concentrated footfall to make the town centre more commercially viable and attractive to retailers and the community (better shops etc).

Date of Interview: 01 June 2015

Confirmed as an accurate interview record:

Signature of Interviewee Date

6.2 Timothy A Brown

2-4 West Street Congleton CW12 1JR

Name of Respondent: Sion DL Raw-Rees, Director

Qualifications/Professional Memberships: Dip. Surv, MRICS (general practice)

6.2.1 Comments on the broad balance of demand and supply in the Congleton housing market since 2005:

Timothy A Brown have operated in Congleton for 33 years. Sion is the director responsible for commercial land use and has been dealing with the Congleton housing market for 17 years.

There has been a problem since 2007 in that, due to the country's economic situation, the market has not been buying but renting although in the last 18 months people have started buying again. The demand and supply balance is now even. First time buyers may need financial assistance but that has always been the case. We have not seen any price rises and rental charges have been stagnant. In the last 2 years the talk has been of rising prices but London's rising prices are not reflected here, especially because Astra Zeneca's move has occasioned some employees to move to Cambridge. Others stay put waiting for a relocation call which has a dampening effect on the market though this is not causing price falls. It is surprising that the new developments in Congleton appear to be selling well, it would seem to people from outside the area. It is unexpected in that people here have been struggling to sell. However, people from Wilmslow, Manchester etc., can afford to relocate to Congleton. The Astra Zeneca effect can definitely be seen. In-migration to Congleton is definitely from Manchester and environs, not Stoke-on-Trent. The price tide runs Manchester to Congleton. People living along the M6 corridor sometimes choose Congleton as a nice place but they usually opt for Sandbach or Holmes Chapel.

6.2.2 Comments on trends seen in purchaser & renter interest, sales & lettings over that period:

Properties up to £750pcm have been easy to let. More expensive rentals have been a struggle to let since people paying in excess of £750pcm would get a mortgage. Preferences are for the better (nicer) rental properties because mortgages have been more difficult to obtain, especially if buyers have not got big deposits. Some employers provide assistance but are often unwilling to do so until a given time period has elapsed. Buy to let sales may have blocked first time buyers but typical starter prices of 100-105K have yet to reach 2007 peak level when they were 110-115K & around here cottages can still be obtained at these prices. The question is, are salaries in this area sufficient to enable people to buy? For buyers earning the average £23,000pa and a x3 multiplier, a cottage in Congleton is still affordable.

6.2.3 Typical bottom & top prices and rents in the Congleton housing market now are:

| Property Type | Range | Bedrooms/Price or Monthly Rent £ | | | | | |
|-----------------------------------|-------------|----------------------------------|------|-------|----------|------|------|
| | | 1 | 2 | 3 | 3+ | 4 | 4+ |
| Flat | Rent – Low | 300 | 425 | - | - | - | - |
| | Rent – High | 400 | 500 | - | - | - | - |
| | Buy – Low | 90k | 110k | - | - | - | - |
| | Buy – High | 100k | 160k | - | - | - | - |
| Terraced House | Rent – Low | 400 | 400 | 500 | 550 | - | - |
| | Rent – High | 430 | 475 | 550 | 550 | - | - |
| | Buy – Low | 90k | 95k | 120k | - | - | - |
| | Buy – High | 95k | 115k | 135k | - | - | - |
| Semi-Detached House | Rent – Low | - | 500 | 650 | - | - | - |
| | Rent – High | - | 550 | 750 | - | - | - |
| | Buy – Low | - | 120k | 160k | - | - | - |
| | Buy – High | - | 130k | 180k* | - | - | - |
| *West Heath. For Mossley add £45k | | | | | | | |
| Semi-Detached Bungalow | Rent – Low | - | 550 | 600 | - | - | - |
| | Rent – High | - | 600 | 650 | - | - | - |
| | Buy – Low | - | 140k | 160k | - | - | - |
| | Buy – High | - | 150k | 180k | - | - | - |
| Detached House | Rent – Low | 400 | - | 800 | - | - | 1200 |
| | Rent – High | - | - | - | - | 1200 | 1250 |
| | Buy – Low | - | - | 180k | - | 200k | - |
| | Buy – High | - | - | 210k | - | 800k | - |
| Detached Bungalow | Rent – Low | 400 | - | 800 | - | - | 1200 |
| | Rent – High | - | - | - | - | 1200 | 1250 |
| | Buy – Low | - | - | 200k | - | - | - |
| | Buy – High | - | - | - | +/-500k- | - | - |

Prices for the detached houses and bungalows are the mean.

6.2.4 The scarcest stock relative to demand is:

Irrespective of tenure there is a shortage of properties with adequate off-road parking. Parking limitations with older 'cottages' to be expected but contemporary builds often have insufficient. Otherwise the Congleton housing market is quite balanced.

Plus Dane require elderly clients, 90% of whom have no computer, to go on-line to bid, each week, for the bungalows they want. There is insufficient accommodation/bungalows for the elderly & quite frequently where pensions have not fared well people, sometimes worried about maintenance bills, have been observed shifting from home owning to renting hence a need for social housing. People worry about the fees of Retirement Villages/Close Care accommodation. They might toy with selling up and renting but for those with offspring that is the nest egg gone. I think that Blue Ribbon type of accommodation only suits a particular niche buyer.

In the absence of purpose built accommodation/bungalows the alternative has to be apartments with lifts. We sell what we have so clients have to adapt ordinary properties to suit. McCarthy Stone are OK if care not needed. They do sell. Congleton has been deluged with flats, old mills conversions etc. providing plenty of choice. Many people still prefer to own a terraced house than pay management fees associated with flats.

There is a shortage of bungalows, convenient parking, wide doors with disabled adaptations, shower/wet rooms, purpose designed. One solution is to buy a lease from the Anchor Housing Association who have to give a discount off the open market value. People moving to an Anchor property benefit from all the facilities and can still protect the nest egg for their children. Solutions like these fall to housing associations to provide. The private market has not done so, probably for cost reasons.

6.2.5 The areas seen by the market as relatively more desirable & expensive are:

Mossley & rural Timbersbrook/Key Green
West Heath

6.2.6 The areas seen by the market as relatively less desirable & cheaper are:

Buglawton
Bromley Farm

6.2.7 Significant differences between the types, prices/rents of housing sought by in-comers from other areas and by households who already live in Congleton are:

We do not deal with brand new housing. In-comers tend to go for new build housing. Established Congleton residents, are content to remain in and buy from within the existing housing stock.

6.2.8 The types of demand particularly noted to be growing are for:

Congleton is a fairly balanced town with a spread of all sorts. A broad spread should be encouraged. The new estates being developed for the young couples and young family market with children have too little parking. Housing density on new builds is also moving towards higher levels which people do not want.

6.2.9 My view as to the likely prospects for housing demand in Congleton over the next 5 years is:

What is built will sell but the question is, can the infrastructure cope with it? The main aspects of concern are firstly medical care and then schools. Regarding traffic, the Congleton Link Road should solve that, something is better than nothing but I think that the Link Road should be a by-pass going right round the town.

6.2.10 The level of new housing being proposed for Congleton in the Cheshire East Local Plan primarily northwest and west of the town, most of which will be private market housing, if developed, is likely to have the following effects:

There is no immediate pressure for rents to rise. If a large amount of the new housing was bought to let it would keep rental charges in check. New builds, being higher priced, drag the prices of other property up with them. There may be marginal price rises. Phasing may help. There are no major employers that I know of currently planning to relocate their businesses to Congleton.

6.2.11 The types & tenures of new housing which should be prioritised in Congleton's Neighbourhood Plan should be:

Social housing or housing geared to the elderly
Mixed developments
Not development of such high density that it lends no space

6.2.12 General locations which Neighbourhood Plan should be considering for housing:

If you live in the growth zone areas you may disagree with the proposed locations but they have been chosen for the greater good. Brownfield development is a nice idea but clean-up costs can be beyond our control.

Developments for ageing people needs to be near facilities but sometimes the available land is not near the required facilities.

6.2.13 Areas with recognisable issues concerning property age, poor physical state etc. are:

The gateway to the town centre, Mr Morris' boat. The Council have been trying to address its state of repair.

Bossons Mill/Silk Mill. It would be great if Cheshire East Council could take action on this – it is in serious disrepair.

Tyre centre near the above – a site needs to be found for them where they can be seen from the road.

6.2.14 Other Matters:

The councils need to sort out our town centre's redevelopment, including the police station, library etc. It was scheduled to happen a long time ago and then the economic climate turned down. Discussions have been ongoing for about 20 years but the redevelopment MUST be done, though I do not know how, especially as internet shopping has taken over.

Date of Interview 04 June 2015

Confirmed as an accurate interview record:

Signature of Interviewee Date

6.3 Reeds Rains

14 High Street Congleton CW12 1BD

Name of Respondent: Tim Nixon, Senior Branch Manager

Qualifications/Professional Memberships:

Reeds Rains have operated in Congleton for over 20 years. Tim Nixon has been responsible for the management of the company's Congleton branch since 2008 and has been dealing with the Congleton housing market for 10 years.

6.3.1 Comments on the broad balance of demand and supply in the Congleton housing market since 2005:

In 2007 the market took a turn for the worse. Expectations changed dramatically and it was a learning process for vendors and agents alike. There was a shift in balance as sales dropped and rentals increased. Hitherto non-rental agents now had to address that sector. There have been strong rental activity increases annually at this branch. Returns for landlords are good. Purchasers of buy to let have been mixed with some people owning 3-4 properties, others 7-8 and some big landlords. People unsuccessful in selling their homes and obliged to move have rented out. The balance has shifted and now include sales with sitting tenants.

6.3.2 Comments on trends seen in purchaser & renter interest, sales & lettings over that period:

During the last 4 years the market in Congleton has been stable but during 2015 it has picked up significantly. Rentals remain strong even though sales have improved. There has been no dip this year. We have seen year on year growth on rentals at this branch.

6.3.3 Typical bottom & top prices and rents in the Congleton housing market now are:

| Property Type | Range | Bedrooms/Price or Monthly Rent £ | | | | | |
|------------------------|------------------------|----------------------------------|-----------|--------|--------|--------|--------|
| | | 1 | 2 | 3 | 3+ | 4 | 4+ |
| Flat | Rent – Low conversion | 400 325+ | 450 - | - - | - - | - - | - - |
| | Rent – High conversion | 450 450 | 575 - | - - | - - | - - | - - |
| | Buy – Low conversion | 85k 50k+ | 100k - | - - | - - | - - | - - |
| | Buy – High | 95k | 125k | - | - | - | - |
| Terraced House | Rent – Low | - | 425 | 500 | - | - | - |
| | Rent – High | - | 475 | - | - | - | - |
| | Buy – Low | - | 75k | 160k | - | - | - |
| | Buy – High | - | 120k | 200k | - | - | - |
| Semi-Detached House | Rent – Low | - | 500 | 550 | 650 | - | - |
| | Rent – High | - | 550 | 650 | 750 | - | - |
| | Buy – Low | - | 115k | 140k | 200 | - | - |
| | Buy – High | - | 140k | 180k | 195 | - | - |
| Semi-Detached Bungalow | Rent – Low | - | 550 | - | - | - | - |
| | Rent – High | - | 600 | - | - | - | - |
| | Buy – Low | - | 120k | 140k | - | - | - |
| | Buy – High | - | 160k | 170k | - | - | - |
| Detached House | Rent – Low | - | 550 | 675 | - | - | - |
| | Rent – High | - | 600 | 725 | - | - | - |
| | Buy – Low | - | 140k | 170k | - | 230k | 250k |
| | Buy – High | - | 165k | 230k | - | 550k | 550k |
| Detached Bungalow | Rent – Low | - | 650* | 650** | - | - | - |
| | Rent – High | - | - | - | - | - | - |
| | Buy – Low | - | 160k | 170k | - | - | - |
| | Buy – High | - | 250k | 300k | - | - | - |

- * approx
- ** from approx

In the case of a town house the supplement to the terraced house prices would be circa 40k

6.3.4 The scarcest stock relative to demand is:

Congleton is a phenomenal commuter town with attractive prices. The Alderley Edge bypass has helped the commute to Manchester. Two and three bedroom semi-detached properties are selling well and there is insufficient stock. Bungalows would sell very quickly and in large numbers, the constraint upon bungalow provision being the developers. The Tudor Way development handled by Timothy Brown must have been a success. People with mobility problems or other special needs demand true bungalows. Once a true bungalow can be found adaptations are not difficult. Houses with granny or disabled annexes do exist but they are quite niche.

6.3.5 The areas seen by the market as relatively more desirable & expensive are:

Ennerdale Drive, Henshall Hall Estate, Woodlands and in West Heath Longdown Road and Chestnut Drive.

6.3.6 The areas seen by the market as relatively less desirable & cheaper are:

Price is key for value and so this is not an issue.

6.3.7 Significant differences between the types, prices/rents of housing sought by incomers from other areas and by households who already live in Congleton are:

6.3.8 The types of demand particularly noted to be growing are for:

6.3.9 My view as to the likely prospects for housing demand in Congleton over the next 5 years is:

In-migration will occur based on the volume of development taking place. Congleton is a great commuter town attracting people from Macclesfield, Wilmslow and South Manchester. Some Congleton residents are moving to Staffordshire to achieve more for their money. It has to be assumed that if developers are building then people will come in from outside the area. The priority is property offering good value for money. Now, post general election, we are expecting new instructions.

6.3.10 The level of new housing being proposed for Congleton in the Cheshire East Local Plan primarily northwest and west of the town, most of which will be private market housing, if developed, is likely to have the following effects:

A build rate of 250 dwellings per annum could both reduce demand for existing stock and dampen prices. Ten years ago the moratorium was in place, since when growth at Reeds Rains has been steady indicating that in-migration has been taking place. People wanting traditional builds will not be looking at the new builds. It might be anticipated that new developments would dampen prices but that has not happened. So, people looking for value for money must be coming in from elsewhere. It will be interesting to see what happens when occupiers of the new builds want to sell. The number of apartments in Congleton has reached saturation point. New apartments are easy to sell but second hand apartments are a challenge.

6.3.11 The types & tenures of new housing which should be prioritised in Congleton's Neighbourhood Plan should be:

Semi and detached, houses and bungalows. The semis need to be true semi-detached, not linked properties.

We need less of the 2.5 & 3 storey houses and less of the linked builds. Three storey houses are fashionable but they are not ideal for families with children or for those of advancing years. There needs to be a sensible policy for parking as families do not have just one car and garages are seldom used for the car. Inadequate parking turns a road into a slalom and clutters the development.

6.3.12 General locations which Neighbourhood Plan should be considering for housing:

Any designated growth area will cause contentious issues for existing residents. The new development has to be built where it is accessible, alongside major trunk roads, to avoid the use of country lanes. It is a concern when people cut through Smallwood, Box Lane etc. The infrastructure has to be sufficient and protected if possible. Locations, public transport and access to amenities are particularly important for the elderly, for example, near West Heath shopping centre or the town centre itself.

6.3.13 Areas with recognisable issues concerning property age, poor physical state etc. are:

The High Street is tired but the potential exists to sort that out.

6.3.14 Other Matters:

Provide bungalows and other suitable property in order to offer suitable accommodation for the elderly.

Continue to enhance schemes like Congleton in Bloom to keep the town centre looking picturesque. If given the support it will remain popular.

Date of Interview 04 June 2015

Confirmed as an accurate interview record:

Signature of Interviewee Date

6.4 Butters John Bee

43 High Street Congleton CW12 1AU

Name of Respondent: Pete Hutchins, Branch Manager

Qualifications/Professional Memberships: Member of National Association of Estate Agents

BJB have operated in Congleton for 16 years. Pete Hutchins is responsible for the management of the company's Congleton branch and has been dealing with the Congleton housing market for over 7 years.

6.4.1 Comments on the broad balance of demand and supply in the Congleton housing market since 2005:

Before the 2008 financial crash demand outstripped supply. Post crash the market went cold. Affordability and buyers were not there. By 2008 new builds had stopped. The market 2008-12 was propped up by AstraZeneca staffs moves from Loughborough. Then, 2-3 years ago they began the move to Cambridge. We are a strong market for Manchester. In 2012 things started to pick up, becoming fully active by 2014 a huge barometer being the new build firms who all want to take up land and build here. Players and land-bankers are happy to sit on land. The present is a stark contrast to what we had 3-4 years ago. There is still caution as the crash conditions could reappear and some prices are above what they should be.

6.4.2 Comments on trends seen in purchaser & renter interest, sales & lettings over that period:

Help to Buy has helped kick-start the market, even on homes of £500K. Housebuilders of the Help to Buy splatter those three words, which do stimulate, everywhere. The lower end of the market for rentals is on fire, anything up to £600pcm. First time buyers with no deposit fuel these lower rents.

Lots of people are still living with parents etc. Small families have been choosing to rent. We are seeing a lot of second and third time buyers coming forward. Not many of the older generation are moving due to the shortage of bungalows and the "over the odds prices" of same. So, they are staying in their 4 bedroom detached houses, preventing families moving up. BJB deals with retirement apartments, for example, Priestly Court, Adlington & McCarthy Stone, having done part exchange with the latter who have struggled to sell the last few of their Congleton units. It is quite a dense development and not inexpensive at circa £190K for a 2 bedroom apartment. Adlington at Wolstanton offer a waitress service. In the Newcastle-under-Lyme area, an ideal complex, under Aspire Housing, has been developed, close to a doctor surgery etc. In sum, better designed schemes like that are needed.

6.4.3 Typical bottom & top prices and rents in the Congleton housing market now are:

| Property Type | Range | Bedrooms/Price or Monthly Rent £ | | | | | |
|------------------------|-------------|----------------------------------|---------|-----------|------|------|----|
| | | 1 | 2 | 3 | 3+ | 4 | 4+ |
| Flat | Rent – Low | 400 | 500 | 600 | - | - | - |
| | Rent – High | 450 | 650 | 650 | - | - | - |
| | Buy – Low | 60-70k | 75-90k | 135k | - | - | - |
| | Buy – High | - | 120kmax | - | - | - | - |
| Terraced House | Rent – Low | - | 500 | 600 | 600 | - | - |
| | Rent – High | - | 600 | - | 700 | - | - |
| | Buy – Low | 80k | 80-85k | 90k | - | - | - |
| | Buy – High | 120k | 120k | 130k | - | - | - |
| Semi-Detached House | Rent – Low | - | 500 | 700 | - | - | - |
| | Rent – High | - | 600 | 800 | - | - | - |
| | Buy – Low | - | 120k | 150k | - | - | - |
| | Buy – High | - | 160k | 200k | - | - | - |
| Semi-Detached Bungalow | Rent – Low | - | - | - | - | - | - |
| | Rent – High | - | - | - | - | - | - |
| | Buy – Low | - | 140k | 160k | - | - | - |
| | Buy – High | - | 170k | 400k | - | - | - |
| Detached House | Rent – Low | - | - | 750 | 800 | - | - |
| | Rent – High | - | - | 900 | 1000 | - | - |
| | Buy – Low | - | - | 200k | - | 250k | - |
| | Buy – High | - | - | 275k-300k | - | 400k | - |
| Detached Bungalow | Rent – Low | - | - | - | - | - | - |
| | Rent – High | - | - | - | - | - | - |
| | Buy – Low | - | 170k | 200k | - | 220k | - |
| | Buy – High | - | 200k | 300k+ | - | 400k | - |

Rents on terraced properties were good, even during the crash but if as much as £500pcm can be afforded then people favour purchasing over renting.

In January 2016 the stamp duty change brought a rush of buy to let sales but that has now cooled.

Despite stamp duty, buy to let will still give good yields in Congleton which is a good place in which to be a landlord.

6.4.4 The scarcest stock relative to demand is:

Affordability is forcing first time buyers into buying/renting flats, old terraced houses or tightly shoehorned new semis. The shortest supply across all types is the 3 bedroom semi-detached house. They are ideal for growing into and having a family and therefore appeal to both growing families and to as yet childless first time buyers. The market for rural properties is quite strong and they are always expensive. Whittaker Biggs do more of the rural market which has so many variables, especially regarding acreage. There is a distinct shortage of bungalows. I fail to understand why housebuilders are choosing to build up

when the land-take, on smaller bungalows at least, is no different and build costs less expensive.

There is a cap on value when buying old, tired stock on which re-sale margins are not the greatest.

It is better that such properties are simply acquired for buy to let.

6.4.5 The areas seen by the market as relatively more desirable & expensive are:

Mossley
West Heath
Buglawton and Lower Heath

6.4.6 The areas seen by the market as relatively less desirable & cheaper are:

Bromley Farm and other ex local authority housing areas. Even so, that stock is realising circa £100K.

6.4.7 Significant differences between the types, prices/rents of housing sought by incomers from other areas and by households who already live in Congleton are:

To people from outside Congleton the area is a blank canvas and buyers tend to be open minded as a result, especially as all the schools here are good. Travel patterns often dictate whereabouts people wish to settle, for example, Mossley for the railway station or West Heath for the M6.

6.4.8 The types of demand particularly noted to be growing are for:

Semi-detached 3 bedroom houses market & rental and 2 bedroom market bungalows both semi and detached. Older people wishing to move to bungalows tend not to seek 3+ bedrooms as two are almost invariably sufficient. Any third bedrooms tend to become store rooms.

6.4.9 My view as to the likely prospects for housing demand in Congleton over the next 5 years is:

It should stay healthy as mortgages are not being thrown at people. New builds will help because established properties are our bread & butter. New builds are very expensive. Many people take advantage of part exchange offers and slick marketing. Vendors of existing stock then put their prices up.

6.4.10 The level of new housing being proposed for Congleton in the Cheshire East Local Plan primarily northwest and west of the town, most of which will be private market housing, if developed, is likely to have the following effects:

If new builds really got going and each site gave 40-50 units p.a. It would stimulate the part exchange market. Despite perceived competition from the new housing estates, I still think that helps bolster existing stock. Too much, however, could make things unpredictable. If I

were a house-builder I would be building bungalows. Amongst the new build firms Redrow, Bloor and Morris homes look nice.

6.4.11 The types & tenures of new housing which should be prioritised in Congleton's Neighbourhood Plan should be:

2 bedroom bungalows and 3 bedroom semi-detached houses for the reasons already given.

6.4.12 General locations which Neighbourhood Plan should be considering for housing:

Somewhere near Bath Vale, tied to Timbersbrook (acknowledge that is greenbelt) would be nice. The problem with Bath Vale was that the access, through Bromley Farm, had a negative effect on the prices. Smallwood and Brownlow would also be nice (acknowledge that they are outside of Congleton parish). New build first time buyer properties are too small - a 2 bedroom, non-estate semi-detached house would be much nicer. Little developments of bungalows for older people, even if within a bigger estate. Anything that can be bolted onto the town centre for bungalows, like Meadow Way, would be good for access into town. The mixed estate on the old secondary school has bungalows with a good mix and similar developments would keep wheels oiled and people moving.

6.4.13 Areas with recognisable issues concerning property age, poor physical state etc. are:

The Silk Mill – it is an eyesore but Kitewood's homes adjoin it. Fix it.

6.4.14 Other Matters:

The only other issue is the traffic, the Link Road but not any road. The Link Road has to join at the right place. Traffic coming through Brownlow/Smallwood is not a positive thought.

BJB have just opened a branch in Macclesfield which has a similar feel to it as this town. Andrew Pear of Reliance Medical and Pecks Restaurant has been quoted as having said that new businesses are setting up in Congleton.

Date of Interview 07 April 2016

Confirmed as an accurate interview record:

Signature of Interviewee Date

6.5 Red Dot

Red Dot Sales & Lettings

22 Mill Street Congleton CW12 1AB

Name of Respondent: Sally-Anne Banks, Executive Consultant for Fiona Gibson, Director

Qualifications/Professional Memberships: None Given

Red Dot have operated in Congleton for 12 months and in Sandbach for 11 years. Sally-Anne has been an estate agent since 1994, having had Beech & Co in the town for 16 years before her retirement and now works as part time at Red Dot's Congleton branch. She has therefore has been dealing with the Congleton housing market for over 17 years.

6.5.1 Comments on the broad balance of demand and supply in the Congleton housing market since 2005:

A lack of supply caused overheated prices, which seemed irrelevant to the market, before the crash. Demand put even starter terraces etc. over stamp duty threshold. Lots of it was buy to let. An influx of apartments, too many, at excessively high prices saturated the market. That saw the start of the crash when the broad spectrum of demand and activity came crashing to a halt. Rentals became the mainstay but repossessions took place on buy to let properties too. An influx of people has come from Macclesfield as prices are cheaper here and the A34 improvements have helped. People were buying on the side of town most convenient for their town of work. AstraZeneca's move of staff from Loughborough saw sales of 4 bedroom houses from 200K to 500K, buyers choosing to be near good schools viz West Heath. Woodland Park was supposed to contribute to a pot for the Link Road but I don't know what happened there. Properties on Chelford Road went onto the market, a fear reaction due to the Congleton Link Road.

6.5.2 Comments on trends seen in purchaser & renter interest, sales & lettings over that period:

Now it is a struggle to sell apartments. Once in high demand and in vogue there are apartments in negative equity e.g. Mill Green & Rope Walk. Terraced houses are still popular with rental investors & first time buyers. We saw a flurry with second home purchases until April. Interest from buyers has not affected the top end of the market (£500K+) which is slow unless a property is unique. More local people are moving to cheaper housing in the town, but not to the top end. People have been seen to leave Congleton for Manchester as our train service is not brilliant. Congleton people do not move to Sandbach which turns over faster and at 12% more than here. Our people often move to Handforth and Stockport. Congleton needs more bungalows like those at the top of Howey Hill and more semi bungalows like those at West Heath because families want parents nearby. We need more facilities for the elderly. There's McCarthy Stone but we need ExtraCare.

6.5.3 Typical bottom & top prices and rents in the Congleton housing market now are:

| Property Type | Range | Bedrooms/Price or Monthly Rent £ | | | | | |
|------------------------|-------------|----------------------------------|----------|-------|----|----------|------|
| | | 1 | 2 | 3 | 3+ | 4 | 4+ |
| Flat | Rent – Low | 400 | 450 | 1000 | - | - | - |
| | Rent – High | 450 | 650-700 | 1200 | - | - | - |
| | Buy – Low | 115k | 80-85k | 220k | - | - | - |
| | Buy – High | 140k | 160k | 300k | - | - | - |
| Terraced House | Rent – Low | 325 | 400 | 450 | - | 750 | - |
| | Rent – High | 400 | 525 | 550 | - | 1000 | - |
| | Buy – Low | 75k | 75k | 125k | - | 250* | - |
| | Buy – High | 125-130k | 125-130k | 160k | - | 300* | - |
| Semi-Detached House | Rent – Low | - | 400 | 550 | - | 650 | - |
| | Rent – High | - | 600 | 850 | - | 900-1000 | - |
| | Buy – Low | - | 115k | 125k | - | 170k | - |
| | Buy – High | - | 150k | 215k | - | 220k | - |
| Semi-Detached Bungalow | Rent – Low | - | 450 | 550** | - | - | - |
| | Rent – High | - | 600 | 700** | - | - | - |
| | Buy – Low | - | 130k | 150k | - | - | - |
| | Buy – High | - | 170k | 200k | - | - | - |
| Detached House | Rent – Low | - | 500 | 700 | - | 800 | 700 |
| | Rent – High | - | 800max | 950 | - | 1500 | 1500 |
| | Buy – Low | - | 140k | 180k | - | 220k | 220k |
| | Buy – High | - | 250k | 265k | - | 450k | 650k |
| Detached Bungalow | Rent – Low | - | 600 | 700 | - | - | - |
| | Rent – High | - | 800 | 1200 | - | - | - |
| | Buy – Low | - | 150k | 180k | - | - | - |
| | Buy – High | - | 265k | 300k | - | - | - |

*Howey Hill

** families might rent this size

Regarding bungalows, semi or detached, we do not get many of them for rental or sales markets. They are, in the main, purchased by cash buyers downsizing.

Rural areas do command more and those residents tend to be older.

6.5.4 The scarcest stock relative to demand is:

Rental properties where pets are allowed.

3 bedroom properties to let with off-road parking is in most demand. The tall mews, like Mill Green, with shared courtyard and management fees were trendy but not now and it is harder to sell leaseholds with management fees. More family homes are needed.

Bungalows of any size are in good demand but greatest demand is for affordable (from £130K to £200K) bungalows which attract cash buyers. Demand is so high because people are staying put to avoid nursing homes. Older people want to live in a community they know, they do not wish to relocate to other towns.

6.5.5 The areas seen by the market as relatively more desirable & expensive are:

West Heath due to its primary school and Lower Heath (especially rental properties) but the Cattle Market is harder to sell
Mossley (especially owner occupier sales)
Relocations happen following publication of Ofsted reports – the industry has changed since the internet.

6.5.6 The areas seen by the market as relatively less desirable & cheaper are:

None cited

6.5.7 Significant differences between the types, prices/rents of housing sought by incomers from other areas and by households who already live in Congleton are:

Congleton people know where they want to live, up or downmarket, for example Bromley Farm residents trade up within their own district, Bromley Farm to Bromley Farm. People from Macclesfield come with a budget. Some incomers choose to rent first to get to know the town before they buy.

6.5.8 The types of demand particularly noted to be growing are for:

We don't really see the new build sales but the agency does see the knock-on sales. There are not many local people buying new builds on housing estates - it is incomers. Congleton people are generally only buying new builds they have commissioned themselves.

6.5.9 My view as to the likely prospects for housing demand in Congleton over the next 5 years is:

There will still be a lack of funds & lending. First time buyers still struggling to get mortgages, even Help to Buy purchases have been seen to fall through. Lots of paperwork has to be done to get a mortgage. Less properties come on to the affordable re-sales market. There are umpteen different schemes and Cheshire East Council do not seem to operate a slick system on it. They only work two days per week and only a handful of lenders will lend on the scheme. People do not understand it and so do not take advantage. It is quite scary looking at the CEC plan for 4K+ houses. We don't have the industry to draw people in. I think that there is enough supply commenced for the next 5 years with the exception of bungalows. The town will need a new High School to match the new builds. It would be great to see this street developed.

6.5.10 The level of new housing being proposed for Congleton in the Cheshire East Local Plan primarily northwest and west of the town, most of which will be private market housing, if developed, is likely to have the following effects:

A lot of turnover takes place in the first 5 years of new build properties. It is a way to lose money and I would expect this to happen with this forthcoming lot. The 1970s builds have more space than new builds and are fashionable at the moment. Mossley is more desirable because it isn't growing. More new houses around the Cattle Market will affect it more. Out of town people tend to want 'new'.

6.5.11 The types & tenures of new housing which should be prioritised in Congleton's Neighbourhood Plan should be:

More affordable homes with schemes that have more shared equity and more starter homes. More 3 bed affordable semis as young families who have outgrown their old terraces are struggling and so are having to buy ex local authority stock. The move up from the first home is the problem. Bungalows.

6.5.12 General locations which Neighbourhood Plan should be considering for housing:

None stated

6.5.13 Areas with recognisable issues concerning property age, poor physical state etc. are:

The Town Centre – No Parking and car park charge has affected local residential streets and house sales negatively. I am not sure if Residents Parking Permits are being sorted.
Barn Road/Tesco area – Smell from the sewerage plant
Bossons Silk Mill – It would be so expensive to renovate it and the boat has been missed for converting it into flats which are no longer needed/wanted
The mill by Dane Bridge – same comment as above
The boat!

6.5.14 Other Matters:

The shops and land at the back of Mill Street and the Morrisons development are all run down and need some attention.

Date of Interview: 13 April 2016

Confirmed as an accurate interview record:

Signature of Interviewee Date

6.6 Cheshire Property Lettings & Management

45 Mill Street Congleton CW12 1AG

Name of Respondent: May Davies, Partner

Qualifications/Professional Memberships: none given

Cheshire Property Lettings & Management have operated in Congleton for 18 years. May Davies is the partner responsible for the management of the agency and has been dealing with the Congleton housing market for 18+ years having worked with estate agents prior to 1998 covering Congleton and other areas including Biddulph, North Staffordshire, Crewe & Holmes Chapel.

6.6.1 Comments on the broad balance of demand and supply in the Congleton housing market since 2005:

6.6.2 Comments on trends seen in purchaser & renter interest, sales & lettings over that period:

More and more people are becoming renters and the rental market is growing more strongly than the sales market. It is easier for renters to “up sticks” and go wherever work takes them. More young couples are renting. They cannot afford to save for mortgages. Renting was always busy but it is much busier now. Many landlords buy property for pension purposes & that has made more rentals available. There are more cash buyers with inheritance money buying homes to let. The majority of landlords are small ones with just one or two homes to let. They form the bulk of our agency's business.

6.6.3 Typical bottom & top rents in the Congleton housing market now are:

| Property Type | Range | Bedrooms/Price or Monthly Rent £ | | | | | |
|------------------------|-------------|----------------------------------|------|-----|----|-------|------|
| | | 1 | 2 | 3 | 3+ | 4 | 4+ |
| Flat | Rent – Low | 350 | 550 | - | - | - | - |
| | Rent – High | 450 | 575- | - | - | - | - |
| | | 635 | | | | | |
| | Buy – Low | - | - | - | - | - | - |
| | Buy – High | - | - | - | - | - | - |
| Terraced House | Rent – Low | - | 495 | - | - | - | - |
| | Rent – High | - | - | 575 | - | - | - |
| | Buy – Low | - | - | - | - | - | - |
| | Buy – High | - | - | - | - | - | - |
| Semi-Detached House | Rent – Low | - | 550* | 650 | - | - | - |
| | Rent – High | - | 575 | 795 | - | - | - |
| | Buy – Low | - | - | - | - | - | - |
| | Buy – High | - | - | - | - | - | - |
| Semi-Detached Bungalow | Rent – Low | - | 550 | 800 | - | - | - |
| | Rent – High | - | 675- | 850 | - | - | - |
| | | | 695 | | | | |
| | Buy – Low | - | - | - | - | - | - |
| | Buy – High | - | - | - | - | - | - |
| Detached House | Rent – Low | - | - | 750 | - | 800 | rare |
| | Rent – High | - | - | 850 | - | 1200- | rare |
| | | | | | | 1300 | |
| | Buy – Low | - | - | - | - | - | - |
| | Buy – High | - | - | - | - | - | - |
| Detached Bungalow | Rent – Low | - | 650 | 900 | - | - | - |
| | Rent – High | - | 775- | 950 | - | - | - |
| | | | 795 | | | | |
| | Buy – Low | - | - | - | - | - | - |
| | Buy – High | - | - | - | - | - | - |

6.6.4 The scarcest stock relative to demand is:

Most clients access the agency on the internet. The rental market is so desperately short of all types of property so much so that renters are almost indiscriminate as to type. One at £1100pcm was let within an hour. Properties are scarce. Apparent gluts are in fact reflections of tenants moving out and the property they are vacating going back on the market again - not an over-supply. Stamp duty may affect some landlords entering the market or buying more property. One landlord with 9 properties has been given a discounted rate with the agency. Government stimulus to new builds, red tape & regulations is having negative effect on supply of rental properties. The market is going to get tight in terms of additional stock.

Flats here are at least £300pcm cheaper than Manchester & that draws people into Congleton. Macclesfield rentals are far more expensive than here, but rentals in

Biddulph/N.Staffs are cheaper than ours. Congleton gets less 'problem' tenants than places like Biddulph.

Housing benefit clients are generally not wanted by agents since the Government is now paying benefit direct to claimants, leaving those people reliant upon local authority housing. In the event of one of this agent's tenants losing their job through no fault of their own, that would be a different matter. The housing benefit scheme is not working properly.

Younger people cannot get on the ladder to buy. They cannot afford to save for a deposit on top of paying rent. Possible option for them could be shared ownership. The future is probably in rentals.

Older clients seek bungalows and apartments with lifts. Many older people are choosing to sell their own homes to enjoy the proceeds, renting a home instead. When the money runs out they rely on the Government to keep them. They want to rent bungalows, so they get snapped up very quickly. Retirement villages and sufficient ExtraCare accommodation is also lacking in this area.

Investors sometimes forget about ground rent and maintenance until those charges hit them, with perhaps another £100pm in costs. Residents at Mill Green complain that 90% of the units are rented. They are easy to let but very difficult to sell. There is no equity in them. Congleton has built too many apartments. January is always busy for the agency, January being divorce time and divorcees tend to rent! Those that do buy apartments get sick of living with neighbours who rent.

6.6.5 The areas seen by the market as relatively more desirable & expensive are:

West Heath
Mossley
then Lower Heath, which falls between the two market areas

6.6.6 The areas seen by the market as relatively less desirable & cheaper are:

Bromley Farm
Buglawton

We cannot let in above areas to people who know the town

6.6.7 Significant differences between the types, prices/rents of housing sought by incomers from other areas and by households who already live in Congleton are:

There are no real differences unless people are coming from down South. We get lots of job relocations.

Some of our clients have moved here, because it is cheaper, from Alderly Edge and Wilmslow. The Link Road will be good because Congleton is very central for the major places in the wider area. Sandbach is desirable.

6.6.8 The types of demand particularly noted to be growing are for:

Starter homes for young people, including some with 3 bedrooms. Bungalows.

6.6.9 My view as to the likely prospects for housing demand in Congleton over the next 5 years is:

Supply will be static because of the Government and implications on the buy to let market BUT demand for rented properties will be greater. The Government have simply hit the decent landlords and let the rogues slip through the system.

6.6.10 The level of new housing being proposed for Congleton in the Cheshire East Local Plan primarily northwest and west of the town, most of which will be private market housing, if developed, is likely to have the following effects:

No Link Road with more homes would equal gridlock & this would be bad news. People will buy homes to let on new estates. We place our business cards on them. Landlords will continue. Expect to continue to see good demand for 3/4 bed houses. Most people would avoid buying market housing to live in new estates due to private ownership houses being mixed up with social housing.

6.6.11 The types & tenures of new housing which should be prioritised in Congleton's Neighbourhood Plan should be:

Two and three bedroom homes. Starter homes for young couples including some with three bedrooms. All the greenfield development is taking away our identity. The appeal and community effect and being within ten minutes of country walks could disappear if we build much more. ExtraCare homes and perhaps a retirement village should also be considered.

6.6.12 General locations which Neighbourhood Plan should be considering for housing:

My view is that the new north-west growth zone in Congleton is not really the best place to locate all the new types of housing for which there is demand. When renting, people think it good and handy for their home to be near a school, the shops etc so putting everyone on the edge defeats that. The town has been neglected. Demolish some derelict buildings and build some nice modern mews. CPO parts of the town. The town centre wants stimulation and an injection like the Barn Road scheme is needed IN the heart of the town. The main street needs some TLC. There are lots of terraces in the town in poor condition.

6.6.13 Areas with recognisable issues concerning property age, poor physical state etc. are:

The town centre has terraced properties in a poor state.

6.6.14 Other Matters:

- The flower displays in Congleton are a credit to the town.
- I suggest that the parking fees are dropped – why else come here to shop?
- Stop letting Capitol Walk and other vacant shops to charities and take-aways. People have no large stores to attract them so small shops cannot survive.
- West Heath Shopping Centre has insufficient parking. It took me 10 minutes to find a space Saturday last.

- Bossons Mill is unsightly and should either be renovated or demolished
- The boat and cottages under same owner in poor state – shift the unsightly boat and address the condition of the dwellings
- Wilmslow & Alderly Edge have cafes with tables outside. Do the same in Congleton. It would attract people to the town.

Date of Interview 12 April 2016

Confirmed as an accurate interview record:

Signature of Interviewee Date

6.7 Belvoir

Belvoir Lettings

25 Lawton Street Congleton CW12 1RU

Name of Respondent: James Whalley, Franchise Owner & Director CKN Ltd

Qualifications/Professional Memberships: None given

Having worked in the family's Belvoir Lettings Northwich branch since 2009 I opened this branch in 2013 having bought the lettings side of Beech & Co with 72 managed and 15 let owner properties. Belvoir Lettings Congleton operates on 3 levels;(i) fully managed (ii) let only (iii) rent collection. Belvoir also offers to help buy to let clients with the purchase process of properties which they then place with Belvoir as their letting agent.

6.7.1 Comments on the broad balance of demand and supply in the Congleton housing market since 2005:

6.7.2 Comments on trends seen in purchaser & renter interest, sales & lettings over that period:

Since 2013 demand has been consistently high for the right property at the right price. The shortage is in 2-3 bedroom houses. The age of the majority of our tenants is twenties to early thirties. Some are would be first time buyers who have been unable to buy. Some are choosing rental as a lifestyle. If properties feature decent kitchens and bathrooms there is no struggle in letting them.

6.7.3 Typical bottom & top rents in the Congleton housing market now are:

| Property Type | Range | Bedrooms/Price or Monthly Rent £ | | | | | |
|--------------------------------|-------------|----------------------------------|-----|-----|-----|-------|-------|
| | | 1 | 2 | 3 | 3+ | 4 | 4+ |
| Flat | Rent – Low | 375 | 500 | - | - | - | - |
| | Rent – High | 450 | 650 | - | - | - | - |
| | Buy – Low | - | - | - | - | - | - |
| | Buy – High | - | - | - | - | - | - |
| Terraced House | Rent – Low | 350 | 425 | 495 | - | - | - |
| | Rent – High | 425 | 550 | 595 | - | - | - |
| | Buy – Low | - | - | - | - | - | - |
| | Buy – High | - | - | - | - | - | - |
| Semi-detached House | Rent – Low | - | 525 | 575 | 700 | - | - |
| | Rent – High | - | 595 | 695 | 875 | - | - |
| | Buy – Low | - | - | - | - | - | - |
| | Buy – High | - | - | - | - | - | - |
| Semi-Detached Bungalow | Rent – Low | - | 475 | 575 | - | - | - |
| | Rent – High | - | 550 | 650 | - | - | - |
| | Buy – Low | - | - | - | - | - | - |
| | Buy – High | - | - | - | - | - | - |
| Detached House | Rent – Low | - | 525 | 600 | - | 800 | 850 |
| | Rent – High | - | 575 | 750 | - | 1100* | 1250* |
| | Buy – Low | - | - | - | - | - | - |
| | Buy – High | - | - | - | - | - | - |
| * e.g. Astbury/Congleton rural | | | | | | | |
| Detached Bungalow | Rent – Low | - | 525 | 575 | 650 | - | - |
| | Rent – High | - | 595 | 695 | 775 | - | - |
| | Buy – Low | - | - | - | - | - | - |
| | Buy – High | - | - | - | - | - | - |

6.7.4 The scarcest stock relative to demand is:

The bulk of our market is young families. In shortest supply, across the entire price spectrum, are good standard 3 bedroom houses. There is probably enough housing stock overall but there are insufficient 3 bedroom properties in the letting chain. Families move house to be near their choice of school, workforces are moved etc., which affects the limited supply of 3 bedroom houses. Regarding older renters, these types of renter no longer exclusively want bungalows because the newer flats have lifts and ramp access. The same applies to renters with mobility or special needs.

6.7.5 The areas seen by the market as relatively more desirable & expensive are:

West Heath
Mossley

Lower Heath

6.7.6 The areas seen by the market as relatively less desirable & cheaper are:

Bromley Farm, Buglawton for reasons of anti-social behaviour including drugs. Streets with poor reputations include Dale Crescent & parts of Edinburgh and Bromley Roads.

Some streets are good e.g. Vaudrey Crescent.

6.7.7 Significant differences between the types, prices/rents of housing sought by incomers from other areas and by households who already live in Congleton are:

The requirements of incoming renters to Congleton are much the same as Congleton's existing rental market. They seek properties with decent kitchens and bathrooms and low maintenance small or medium sized gardens.

6.7.8 The types of demand particularly noted to be growing are for:

6.7.9 My view as to the likely prospects for housing demand in Congleton over the next 5 years is:

I expect demand to remain constant.

6.7.10 The level of new housing being proposed for Congleton in the Cheshire East Local Plan primarily northwest and west of the town, most of which will be private market housing, if developed, is likely to have the following effects:

The supply increases proposed should have the effect of bringing rental prices down. It will bring in people from outside of the area to work on the new employment sites.

6.7.11 The types & tenures of new housing which should be prioritised in Congleton's Neighbourhood Plan should be:

The rental market requires the focus to be on two and three bedroom family housing. There should be a greater choice, with gardens, near schools, near parks for primarily a family market. There may be an argument that given a supply of bungalows that older people in the rental market could then demand bungalows.

6.7.12 General locations which Neighbourhood Plan should be considering for housing:

The North-west growth zone may not be the best place to locate all the new types of housing for which there will be most demand. West Heath is popular because of the road network and the shopping precinct.

For both the very young renters and the elderly, the town centre with its good nightlife would be a good location for more residential rental accommodation. Mossley is also popular as is Lower Heath area.

6.7.13 Areas with recognisable issues concerning property age, poor physical state etc. are:

Bromley Farm Estate, Buglawton. The issue is as mentioned above regarding anti-social behaviour.

6.7.14 Other Matters:

Two and three bedroom semi detached properties, bungalows etc., for both the ageing and the very young, in demand, need to be affordable in the market sense of "affordable". The plan should tick boxes for centrally located accommodation and bungalows.

Date of Interview: 01 June 2015

Confirmed as an accurate interview record:

Signature of Interviewee Date

7 SUMMARY PRICE RANGE ESTIMATES

Lowest and Highest Rental & Sales Prices provided by the Estate Agents

| Property Type | Range | Bedrooms/Price or Monthly Rent £ | | | | | |
|------------------------|-------------|----------------------------------|------|------|----|------|------|
| | | 1 | 2 | 3 | 3+ | 4 | 4+ |
| Flat | Rent – Low | 300 | 400 | 500 | - | - | - |
| | Rent – High | 450 | 700 | 1200 | - | - | - |
| | Buy – Low | 40K | 60K | 80K | - | - | - |
| | Buy – High | 140K | 160K | 300K | - | - | - |
| Terraced House | Rent – Low | 300 | 300 | 450 | - | 550 | - |
| | Rent – High | 430 | 600 | 700 | - | 1000 | - |
| | Buy – Low | 60K | 75K | 90K | - | 250K | - |
| | Buy – High | 130K | 130K | 200K | - | 300K | - |
| Semi-detached House | Rent – Low | - | 400 | 550 | - | 650 | - |
| | Rent – High | - | 600 | 850 | - | 1000 | - |
| | Buy – Low | - | 115K | 125K | - | 170K | - |
| | Buy – High | - | 160K | 250K | - | 300K | - |
| Semi-Detached Bungalow | Rent – Low | 400 | 450 | 550 | - | - | - |
| | Rent – High | 500 | 695 | 850 | - | - | - |
| | Buy – Low | 110K | 120K | 130K | - | - | - |
| | Buy – High | 130K | 170K | 400K | - | - | - |
| Detached House | Rent – Low | 400 | 500 | 600 | - | 800 | 850 |
| | Rent – High | - | 800 | 950 | - | 1500 | 1500 |
| | Buy – Low | - | 130K | 150K | - | 200K | 220K |
| | Buy – High | - | 250K | 300K | - | 1M | 1M+ |
| Detached Bungalow | Rent – Low | 400 | 500 | 575 | - | 650 | 1200 |
| | Rent – High | - | 800 | 1200 | - | 1200 | 1250 |
| | Buy – Low | - | 150K | 170K | - | 200K | - |
| | Buy – High | - | 265K | 300K | - | 700K | - |