

Housing Needs Survey Report

Toddington - Central Bedfordshire Parish

December 2025

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Commissioned by: Toddington Neighbourhood Plan Steering Group

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Key findings from the Toddington parish housing needs survey 2025

- Housing Needs Survey completed 10/10/2025 to 17/11/2025.
- 20.1% survey responses – 381 responses out of 1900 surveys distributed.
- 25.3% of all respondents may have a housing need in the next 3-5 years.
- There is a need for market and affordable housing.
- 70.54% of all respondents support or may support new homes for local people.
- Housing need respondents indicated preference for bungalows (48.65%) and houses (62.16%)

About this survey

Toddington Neighbourhood Plan Steering Group commissioned Bedfordshire Rural Communities Charity to conduct this Housing Needs Survey to assess local demand for affordable and market housing within the parish over the next 10 years. The aim of the survey and this report is to feed into the Toddington Neighbourhood Plan to try and accommodate local housing needs within any housing developments.

Bedfordshire Rural Communities Charity (BedsRCC) is an independent charity established in 1953 and the leading community development agency working across Bedfordshire. BedsRcc work with parish councils, local authorities, housing associations and private developers to address housing needs in rural Bedfordshire, as well as a wide range of other projects and services.

Learn more at www.bedsrcc.org.uk

What is a Housing Needs Survey?

In 2025, rural communities like Toddington Parish face increasing pressure from rising house prices, limited affordable housing options, and the need to support an ageing population while retaining younger residents. A Housing Needs Survey is a key tool used to assess both current and future housing requirements within the parish, helping to address these evolving challenges.

The survey collects detailed information from residents to build a clear picture of housing demand in the area. It examines the need for affordable housing—whether for rent, purchase or shared ownership—as well as the demand for market housing suited to a range of household types and life stages.

The findings support the Neighbourhood Plan Steering Group, Toddington Parish Council, and local housing providers in making informed, evidence-based decisions about future development. This ensures that housing solutions are tailored to the real needs of the community—promoting long-term sustainability, supporting local services, and helping people with strong connections to the parish remain living locally.

Toddington Parish HNS Report Part 1

Demographic Shifts and Housing Demand

Recent census data reveals significant demographic changes:

- **National Trends:** In England, 18.4% of residents are aged 65 and over, with growth also seen in younger age groups.
- **Regional Trends:** In the East of England, the dominant age group shifted from 45–49 in 2011 to 50–54 in 2021.
- **Local Trends:** The population aged 65+ in Central Bedfordshire is projected to be one of the fastest-growing age groups, with an expected increase of 56% to 27,800 residents by 2035. (Source: Central Bedfordshire Council - Insight Document– Central Bedfordshire 2050)

These trends indicate rising demand for housing that supports both older residents seeking to downsize and younger families looking to settle locally. The growth in new families is creating demand for new housing, while the rapidly growing older population is increasing demand for specialist housing options and potentially smaller homes.

Housing Supply and Affordability Pressures

Housing need remains a complex issue, largely due to a significant gap between housing supply and demand. Nationally, many people struggle to find affordable, suitable homes within their communities. Key contributing factors include:

- Rising rural house prices
- Shortage of affordable and specialist housing
- Limited land for development
- Financial barriers for developers and buyers
- Local opposition to new housing

The resulting shortage of affordable homes forces many low- to middle-income households to struggle with the cost of renting or buying, leading to overcrowding and other issues.

Rural England faces mounting housing challenges:

- **Affordable Housing Delivery:** In 2023–24, rural authorities delivered 25,427 affordable homes—41% of national completions—but only 831 were for social rent.
- **Affordability Gap:** Rural house prices are nearly 9× local earnings, compared to 7.6× in urban areas.
- **Waiting Lists & Homelessness:** According to CPRE estimates, social housing waiting lists in rural areas could take up to 82 years to clear; homelessness rates rose from 3.7 to 4.4 households per 1,000 between 2021 and 2023.

The Role of Parish Councils

Parish councils are uniquely positioned to influence housing outcomes by supporting appropriate, small-scale affordable housing developments. Without proactive leadership, rural communities risk losing the balance of ages, services, and affordability that make them sustainable.

This report provides the evidence base needed to act and help secure Toddington's future as a thriving, inclusive parish.

Toddington Parish HNS Report Part 1

1.1 Purpose of the Survey

1.2 Overview of Housing Needs in Toddington Parish

This Housing Needs Survey (HNS), commissioned by Toddington Neighbourhood Plan Steering Group and conducted by Bedfordshire Rural Communities Charity (BedsRCC), provides a comprehensive assessment of the current and projected housing requirements of residents in Toddington Parish over the next decade (2025-2035). The survey evaluates both affordable and market housing needs, forming a vital evidence base to inform future planning and development decisions.

The last Housing Needs Survey for Toddington was undertaken in December 2013 on behalf of Toddington Neighbourhood Plan Steering Group.

The 2014 survey report identified a clear need for affordable housing within the parish (7 units of affordable housing and 4 units of market housing) and recommended the inclusion of a rural exception site policy. This policy prioritises households with a local connection for affordable housing provision, helping to retain community ties and support local families.

This latest 2025 Housing Needs Survey builds upon the foundations laid by the 2014 survey, it offers an updated and forward-looking analysis of housing requirements, ensuring that Toddington Parish is equipped with robust data to guide affordable housing provision for local people over the next 10 years.

1.3 Affordable Housing

Affordable housing typically includes:

- **Affordable rent:** Rent set at up to 80% of market rates, usually managed by Registered Providers (e.g. housing associations).
- **Shared ownership:** A part-rent, part-buy model.
- **Starter Homes:** Government-backed schemes offering equity loans or discounted purchase prices, e.g. First Homes Scheme for first time buyers.

In rural areas, affordable homes are often delivered through **Rural Exception Sites** (where a planning authority grants an 'exception' to normal planning), allowing development outside normal planning frameworks where local need is demonstrated.

The development must be for affordable housing that is and will be available for local people, in perpetuity, who have strong connection to the parish.

Applicants seeking affordable rental accommodation through any new exception site, would need to make an application with **Bedfordshire Choice Based Lettings** and prove both housing need and a local connection.

1.4 Market Housing

While market housing does not include local occupancy restrictions, the needs data from this survey contributes to the broader evidence base required for planning policy and development considerations.

It needs to be borne in mind there would be no restrictions placed on the sale of 'market' housing in contrast to affordable rural housing.

2. About Toddington Parish

Toddington is a large village, historic market town and civil parish in Bedfordshire, within the Central Bedfordshire unitary authority, close to Luton and Dunstable with good links to the M1. The village has a strong sense of community and has experienced a rise in house prices due to its reputation as a quiet English village and the easy commute into London.

The village is served by two educational institutions: Toddington St George Church of England School, established in 1967, and Parkfields Middle School, which opened in 1963. Both schools cater to children aged 4 to 13 years.

2.1 Population and Demographics

Census Data Overview

This report covers the characteristics of people and households in Toddington Parish using the most up to date information primarily sourced from the 2011 Nomis and 2021 ONS census data.

It is worth bearing in mind that the latest 2021 Census was undertaken during the COVID pandemic, which means the Census results are not necessarily representative of the post-pandemic period.

Local Context –Central Bedfordshire

Between 2011 and 2021, Central Bedfordshire experienced a notable population increase of 15.7%, rising from around 254,400 to 294,300 residents. This growth rate of 6.3% between the 2011 and 2021 censuses was nearly three times the national average, highlighting a significantly higher rate of population expansion compared to England as a whole. Alongside this population growth, there was a corresponding rise in the number of dwellings, indicating that the area is actively developing new housing to meet the demands of its expanding population.

Key demographic trends include a significant rise in the 65+ age group (+32.6%) and a notable increase in children under 15 (+16.7%). The working-age population (15-64) grew by 11.5%, with a higher-than-average proportion of residents aged 50-59. While the overall population was ageing, Central Bedfordshire's growth outpaced that of England, driven largely by the elderly population.

These figures highlight significant growth across all age groups, with a notable rise in older residents. This demographic shift underscores the increasing need for suitable housing options for an ageing population, while also accommodating the needs of families and working-age households in rural areas

Toddington - Age Profile (%):

- 1,895 households (1,870 in 2011)
- 4,506 residents (4,590 in 2011)
- Population Change (2011–2021): According to census data, there has been a slight reduction by 84 (1.83% decrease) in the parish population from 4,590 since the 2011 census., indicating the population has remained consistent between the two censuses.

Age	% Toddington 2021 Source: ONS - 2021 Census	% Toddington 2011 Source: 2011 Census data	% Central Beds 2021 Source: ONS - 2021 Census (TS007B)
0 – 15	17.4	20.3	19.6
16 – 24	11.8	10.3	8.7
25 – 44	26.8	22.7	26.8
45 – 64	25.5	28.3	27.9
65 – 84	16.1	16.6	13.8
85+	2.5	1.8	2.1

Age demographics have remained constant between the 2011 and 2021 according to the most up to date census data currently available. The age profile for Toddington is consistent with the overall profile for Central Bedfordshire.

2.2 Household Composition

	% Toddington 2021*	% Toddington 2011	% Central Bedfordshire 2021
1 person household	25.4		
Single Family Household	69.9		
Other household	4.7		
1 person - pensioner		8.4	11.2
1 person - other		18.5	14.7
Couple – no children		22.7	20.5
Couple + dependent children		25.2	22.8
Couple + non-dependent children		7.6	7.3
Lone parent + dependent children		5.0	6.5
Lone parent + non-dependent children		0.0	3.1
Other households		3.4	4.9

¹ 2021 Census data – other data also from this source unless otherwise stated.

Note: All parish level data available at the time of writing this report has been compiled from the ONS and Nomis 2021 Census data and Central Bedfordshire Council figures drawn from the 2021 Census.

2.3 Housing Tenure 2021 Census * (based on 1895 households in Toddington)

	% Toddington Source: ONS - 2021 Census (TS054)	% Central Beds Source: ONS - 2021 Census (TS054)
Owned outright	39.5	33.6
Owned with mortgage/loan or shared ownership	36.6	39.3
Social rented	8.6	13.3
Private rented or living rent free	15.4	13.8

The levels of home ownership, with homes being owned outright or with a mortgage in Toddington is comparable with that of Central Bedfordshire. 39.5% of residents in Toddington own their own home, compared to 33.6% across Central Bedfordshire. The levels of social and private rental properties in Toddington are also comparable to Central Beds generally. 24% of homes in Toddington are rented, compared to 27.1% across Central Bedfordshire.

2.4 Dwelling Types

	% Toddington (as of 2022)	% Central Beds Source: ONS - 2021 Census (TS062)
Detached house	34.2	29.3
Semi-detached house	38.2	34.4
Terraced house	22.8	23.4
Flat	3.6	10.2
Part of a converted or shared house, including bedsits	0.4	0.7
Part of another converted building, for example, former school, church or warehouse	0.1	0.6
In a commercial building, for example, in an office building, hotel or over a shop	0.5	0.6
Caravan/other temp. accommodation	0.2	0.8

2.5 Housing in Poor Condition

	% Toddington	% Central Beds
Households in overcrowded conditions	Data not Available @ November 2025	** 2.3
Households without central heating	1.0	1.0
Households in fuel poverty (DEC 2022) Households are judged to be in fuel poverty if they are below the poverty line and living in a house with an energy efficiency rating of D or worse.	Data not Available @ November 2025	* 8.5

** 2021 ONS Census Data figures show around 2,830 homes were judged to be overcrowded in Central Bedfordshire – 2.3% of all homes in the area.

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

Overcrowded housing can highlight areas with pressing needs for more affordable housing, and over-crowding counts as a housing need for households applying to join the Housing Register. According to the latest data available (2011) there were 70 households in Toddington classified as being overcrowded (figures are rounded), which is slightly lower (3.6%) than the Central Bedfordshire average of (4.6%).

Where central heating is not present, fuel poverty is significantly more likely. According to 2022 data from the ONS 2021 Census (TS064) 40 households in Toddington (1%) had no central heating, which is equal to the Central Bedfordshire average (1%) as shown in the ONS 2021 Census (TS064), only slightly lower than the England average of 1.5%.

2.6 People on low incomes

Income and Deprivation Data Availability

At present, there is no publicly available, robust, or up-to-date dataset that provides reliable percentages for the number of people on low incomes, experiencing income deprivation, or claiming DWP benefits (including Pension Credit) specifically for Toddington. Public datasets do not report these indicators at a sufficiently detailed geographic level to isolate the parish.

The most recent (2025) deprivation rankings for Central Bedfordshire show that none of Toddington's Lower-Layer Super Output Areas (LSOAs) fall within the 10–20% or 20–30% most deprived areas nationally. This indicates that Toddington sits among the less deprived localities within the authority.

Central Bedfordshire generally experiences lower levels of low income and deprivation compared with the England average. While some locations within the authority show higher levels of need, these tend to be concentrated in more urban areas such as Houghton Regis and Dunstable. Toddington does not appear among the most deprived Lower-Layer Super Output Areas (LSOAs), indicating that it has relatively low levels of income deprivation when compared both regionally and nationally.

2.7 Households on Housing Register

There are currently **28** Toddington households on the Central Bedfordshire Council Housing Register within the 6 criteria bands.

- **1** applicant was assessed with the CBC Emergency band (at risk/urgent),
- **4** applicants were assessed as being in **Band 1** (urgent need to move),
- **8** applicants were assessed as being in **Band 2** (high need).
- **1** applicant was assessed as being in **Band 3** (medium need); and
- **3** applicants were assessed as being in **Band 4** (low priority).
- **11** applicants did not qualify (These applicants did not qualify for a priority band, but they would still be eligible for housing on a Rural Exception Site due to local connections criteria)

The count by eligible bedrooms as follows:

- 8 of these need 1-bedroom properties.
- 13 need 2 bedrooms.
- 4 need 3 bedrooms.
- 2 need 4 bedrooms and
- 1 needs 5 bedrooms.

Out of the 28 applicants on the register, 8 were given an Employment point within their relevant bands. Applicants who are working are prioritised in their band above applicants in the same band who are not working.

The housing allocation scheme 2023 can be found in the Summary leaflet (PDF) on the Central Bedfordshire Council website (Apply for housing, Housing Register and bidding for housing) at:

https://www.centralbedfordshire.gov.uk/info/74/housing/341/apply_for_housing_housing_register_and_bidding_for_housing

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

Applicants to the register are no longer asked where they would prefer to live, so it is not possible to know how many of the above would wish to remain in Toddington.

2.8 Health and Disability

Limiting Illnesses, Disability and Housing Need

Limiting long-term illnesses and disabilities can have a significant impact on the type of housing individuals require to live safely and independently. As people’s mobility, sensory abilities, or daily living capacity change, their homes may need to provide a higher level of accessibility, adaptability, and support.

For some residents, their existing homes may no longer be suitable without substantial adaptations, while others may require purpose-built accessible housing, supported accommodation, or housing with care. As the population ages and the number of people living with long-term health conditions increases, ensuring an adequate supply of accessible and adaptable homes becomes an essential part of meeting local housing need and enabling residents to remain independent within their communities for as long as possible.

Toddington Health Statistics

Area	Very Good	Good	Fair	Bad	Very Bad
Toddington	50%	35%	11.5%	2.7%	0.8%
Central Bedfordshire	50%	35%	11%	3%	0.8%
East	48%	35%	12%	4%	1%
England	48.5%	34%	13%	4%	1%

Source: [Census 2021 \(Nomis/ONS\)](#)

Toddington has more residents describing their health as very good than the national average for England.

Long term health problem or disability	% Toddington Ward (as of 2022)	% Central Beds
Disabled under the Equality Act: Day-to-day activities limited a lot	5%	7.3%
Disabled under the Equality Act: Day-to-day activities limited a little	9.4%	10%
Not disabled under the Equality Act: Has long term physical or mental health condition but day-to-day activities are not limited	8.5%	6.8%
Not disabled under the Equality Act: No long term physical or mental health conditions	77.1%	75.9%

3. Housing Affordability & Availability

According to the Office for National Statistics (ONS) data for FYE 2024, the average house price to disposable household income ratio for the UK was 7.9 in England, with a UK-wide average of about 8.8 times earnings. Affordability has improved slightly in the last year (2024) but remains a long-term challenge. For someone working full-time, this means they would typically need to spend a significant proportion of their salary to afford a home.

While the percentage varies depending on location and housing market conditions, individuals working full-time can generally expect to spend around 30–40% of their **gross monthly income** on mortgage payments, assuming a standard deposit and average interest rates. Spending above 30% is often considered at the upper limit of housing affordability.

2021 House Prices, Earnings and Affordability

The most up to date National data for 2021 shows that house prices rose significantly faster than earnings, leading to a marked decline in housing affordability. The ONS and HM Land Registry reported that average house prices in England increased by **10.7%** in the year to December 2021, with a peak annual increase of **13.3%** recorded in June 2021. Over the same period, average weekly earnings in Great Britain rose by approximately **4.5%** (excluding bonuses), with slightly higher growth when total pay is considered, although figures vary across sectors.

According to the 2021 Census housing affordability analysis, average house prices in England increased by **14%**, while average earnings fell by nearly **1%**, further widening the affordability gap. This imbalance has made it increasingly difficult for many households to access home ownership.

Housing affordability is commonly assessed by comparing lower-quartile house prices with lower-quartile earnings. This ratio indicates whether those on the lowest incomes can purchase the least expensive homes available locally. Lower-quartile house prices represent the cheapest 25% of homes sold, while lower-quartile earnings reflect the lowest-paid 25% of earners. A higher ratio indicates that housing is less affordable.

Sources: UK House Price Index (June and December 2021), ONS 2021 Census – Housing Affordability in England and Wales, Mascolo & Styles – UK Average Regular Earnings Insights.

Home purchase

Overall housing affordability in Central Bedfordshire

In 2024, the median house price in England was £290,000, which was equivalent to 7.7 times the median annual earnings of a full-time employee (£37,600). In Wales, the median house price was £201,000, representing 5.9 times the median annual earnings of £34,300. These figures illustrate the continuing challenge of housing affordability across England and Wales. ([Office for National Statistics](#))

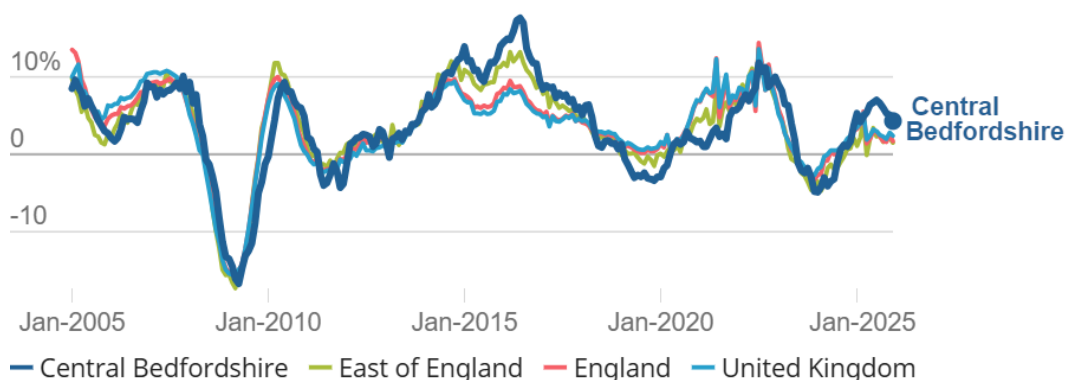
The most recent data from the Office for National Statistics indicates that the housing affordability ratio in Central Bedfordshire is 10.1. This means that lower-priced homes (those in the lowest 25% of the housing market) cost approximately 10.1 times the gross annual earnings of lower-income households (the lowest 25% of earners). This level is significantly above the commonly used affordability benchmark of around five times income, demonstrating that even the most affordable homes remain beyond the reach of many lower-income households in the area.

Local housing market data also reflects these pressures. The provisional average house price in Central Bedfordshire was approximately £357,000 in November 2025, an increase of around 4.7% from £341,000 in November 2024. Across the East of England, the average house price during the same period was approximately £408,000, while the average across Great Britain was around £333,000. ([Office for National Statistics](#))

These figures illustrate the ongoing affordability challenges facing households in Toddington and the wider Central Bedfordshire area, where house prices continue to exceed what many households on local incomes can reasonably afford.

Annual change in house prices in Central Bedfordshire

House price annual inflation, Central Bedfordshire, January 2005 to December 2025



Source: UK House Price Index from Office for National Statistics and HM Land Registry

New and Existing Dwellings

There is increasing interest in the relationship between new housing supply and affordability. Across England and Wales, newly built homes are typically more expensive than existing properties. In the year to September 2024, the average price of a newly built dwelling was £350,000, compared with £280,000 for an existing home.

New-build homes account for only a small proportion of total housing transactions. In the year to September 2024, they represented 4.7% of all residential property sales in England and 2.8% in Wales, with the majority of sales relating to existing dwellings. While new-build sales occur in much lower numbers, they tend to be less volatile than transactions involving existing homes.

Source: Office for National Statistics – *Housing Affordability in England and Wales (2024)*.

3.1 Affordability Ratios

Housing affordability is typically measured using the affordability ratio, calculated by dividing median house prices by median gross annual earnings. A higher ratio indicates lower affordability, while a lower ratio suggests housing is more accessible relative to local incomes.

Although factors such as mortgage availability, interest rates, and deposit requirements also influence affordability, this ratio provides a clear and consistent basis for comparing areas and identifying geographic disparities.

In Central Bedfordshire, affordability is a growing concern. The average house price is £332,423—around 6.7 times the average income—and has risen by 16.7% since 2006. Using the median-based measure (as used by the Office for National Statistics), the affordability ratio reached 8.4 in the year ending March 2024. This indicates significant pressure, with a typical household requiring 8.4 years of gross income to purchase a median-priced home, excluding other financial constraints.

Table 1: Affordability ratios in England and Wales, 2024

	Median House price (12 months to Sep 2024)	Median Earnings	2024 Affordability Ratio	Change in ratio from 2023
England	£290,000	£37,600	7.7	Decrease from 8.4, significant
Wales	£201,000	£34,300	5.9	Decrease from 6.2, not significant

SOURCE: House Price Statistics for Small Areas and Annual Survey of Hours and Earnings from the Office for National Statistics

3.2 Council Tax Bands – Toddington

While specific data for Toddington is not available, based on the general distribution of Council Tax bands in Central Bedfordshire and the characteristics of Toddington's housing stock, it's estimated that:

- Band A: Approximately 4% of properties.
- Band B: Approximately 9% of properties.

These estimates suggest that a relatively small proportion of properties in Toddington fall into the lower Council Tax bands, indicating the availability of more affordable housing options may be limited in the area.

Band	% Toddington	% Central Beds
A	4	8.6
B	9	20.4

According to Central Bedfordshire Council's data, the distribution of properties across Council Tax bands in the district in November 2025, are as follows:

Council Tax Band	Number of properties in Central Bedfordshire
Band A	11,224
Band B	25,570
Band C	36,771
Band D	26,533
Band E	17,708
Band F	10,137
Band G	5,692
Band H	412

3.3 Properties for Sale (November / December 2025)

In November / December 2025 we found 37 residential properties for sale in Toddington Parish.

Dwelling size / type	Number for sale	Asking / Guide price range
1 bedroom house (loft style apartment) Leasehold 984 years remaining on lease	1	£220,000
1 bedroom end terrace starter home	1	£225,000 - £250,000
2-bedroom flat	0	N/A
2-bedroom house	6	£260,000 - £350,000
3-bedroom house	11	£425,000 - £675,000
4-bedroom house	15	£450,000 - £869,995
5+ bedroom house	3	£799,995 - £1,100,000

Local Housing Market Overview – Toddington

In November 2025, an online search using Rightmove identified 37 properties currently on the market in Toddington. The lowest-priced property was a one-bedroom loft-style apartment at £220,000, while the highest-priced home was a five-bedroom new build at £1,100,000. The overall average property price over the past year was £382,298.

Sales over the last year were dominated by terraced properties, selling for an average of £311,155. Detached properties sold for an average of £521,500, and semi-detached properties averaged £392,002. Historical sold prices over the year were approximately 9% lower than both the previous year and the 2023 peak of £418,181.

Data Source: Rightmove: [House Prices in Toddington](#)

3.4 Recent Property Sales (Last 3 Years) – Freehold and Leasehold

	2022	2023	2024
£100,000 and under	0	0	1
£100,001 – £150,000	0	1	2
£150,001 – £200,000	1	4	3
£200,001 – £300,000	17	7	22
£300,001 – £400,000	22	12	6
£400,001+	24	14	41
Total	64	38	75

Only one property has been sold in the parish for under £100,000 in the 3-year reference period. A further three have been sold for under £150,000. Properties selling for more than £200,000 have seen a rise and fall pattern over the three-year period with a much higher level of sales than that of the lower priced properties. This is a marked contrast from the 2014 Toddington Housing Needs Survey report which suggested a consistent market for properties within the £200,00 to £300,000 price bracket.

3.5 Rental Market - Toddington

- ³ 1 x rental property available in Dunstable Road Toddington as of 1st December 2025.
- Rental per calendar month - £1,500 (£346 per week)

Data sourced from www.zoopla.co.uk

https://www.zoopla.co.uk/to-rent/details/51511010/?search_identifier=83a7860415012cdb9e709bf0d61f832bfc36c4db04a031ad4a6c6b4c8aebda4e

3.6 Income Required for Purchase/Rent

While not DLUHC (Department for Levelling Up, Housing and Communities) guidelines, a common industry benchmark suggests a maximum house price of 3.5 times the gross annual household income for single earners or 2.9 times for dual-income households. Therefore, a household can be considered able to afford to buy a home if it costs 3.5 times the gross household income for a single earner household or 2.9 times the gross household income for a dual-income household.

However, Loan-to-income ratio, which is the most crucial factor, with most lenders offering 4.5 to 5 times a prospective buyers salary (latest information as of 2025). A single first-time buyer in England would generally need an annual salary of approximately **£80,634 to £90,714** to purchase a house valued at £362,855.

This calculation is based on the typical industry standard where most lenders offer a mortgage of around 4 to 4.5 times a borrower's annual income.

Most lenders will require a minimum deposit of 5% of the property purchase price.

To purchase a property in Toddington, using a loan to value ratio of 4 – 4.5, with overall average terraced house prices in the parish being **£362,855** over the last year (2024/25):

- a single first-time buyer would typically need an annual gross income of around **£80,634 to £90,721**,
- a joint (dual) household would need approximately **£76,200 to £83,300**.

This assumes a lender offers a mortgage of 4 to 4.5 times income, and the buyer is putting down a 5% deposit.

- The latest available 2024 ONS data shows the median full-time salary in the UK was **£37,430**.
- In 2020 (latest figures available from ONS data) the median full-time salary in rural areas was **£22,900**
- In July 2025, the [Office for National Statistics](#) (ONS) reported the median full-time workplace-based salary in majority rural authorities in England to be **£34,600**, which is lower than the median earnings of £36,200 in urban authorities outside of London in the same year.
- The figures show that, on average, workers in rural areas earn less than their urban counterparts.

Joint income mortgages are often the only way borrowers can secure a sufficient mortgage to get on the property ladder.

Renting:

At the start of December 2025 an online search (Zoopla) revealed there was one property to rent in Toddington.

To afford rent in the UK, a household generally needs an annual income that is 30 times the monthly rent, or 2.5 to 3 times the annual rent. (The rent payable figure is defined as the entire rent due, even in cases where the cost is partially met by housing benefits)

To rent the cheapest property currently available, a 2-bedroom end of terrace house located in Dunstable Road, Toddington at **£1,500 pcm**, a household's minimum gross income would therefore need to be in the region of **£ 45,000 - £54,000 pa**.

Landlords and letting agents may use different income-to-rent ratios, with some recommending up to **40%** of income for rent therefore a minimum gross income in the region of **£54,000 pa** would be required.

Average private rents rose in Central Bedfordshire

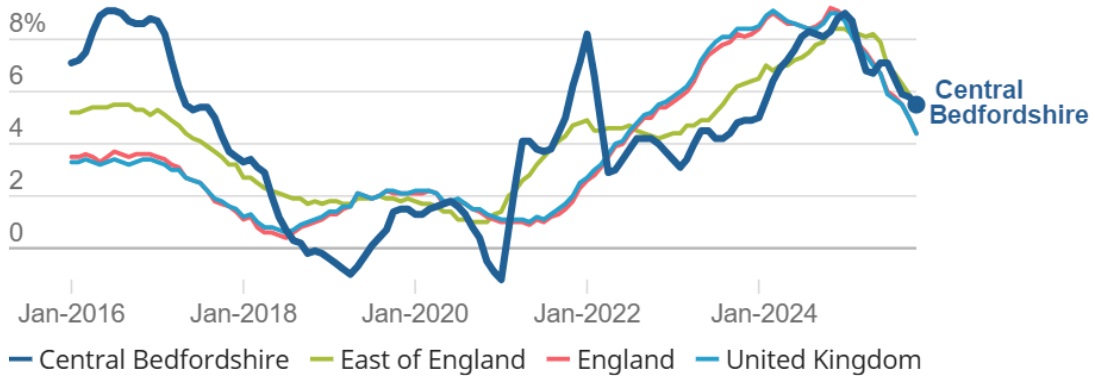
The average monthly private rent in Central Bedfordshire was £1,215 in November 2025. This was an increase from £1,152 in November 2024, a 5.5% rise.

Annual change in rents in Central Bedfordshire

Private rental price annual inflation, Central Bedfordshire, January 2016 to November 2025

Annual change in rents in Central Bedfordshire

Private rental price annual inflation, Central Bedfordshire, January 2016 to November 2025

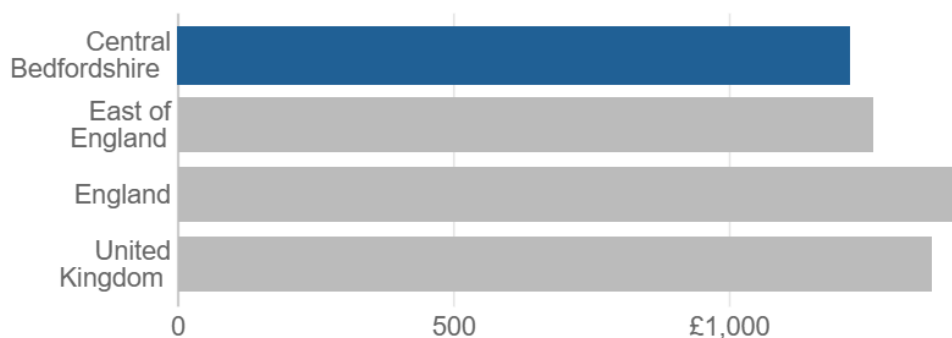


Source: Price Index of Private Rents from the Office for National Statistics

Across the East of England, the average monthly rent was £1,261, up from £1,196 a year earlier, by comparison the UK average rent price in November 2025 was £1,366, which was up from £1,308 in November 2024.

Average rent in Central Bedfordshire compared with the East of England

Average rental price, November 2025



Source: Price Index of Private Rents from the Office for National Statistics

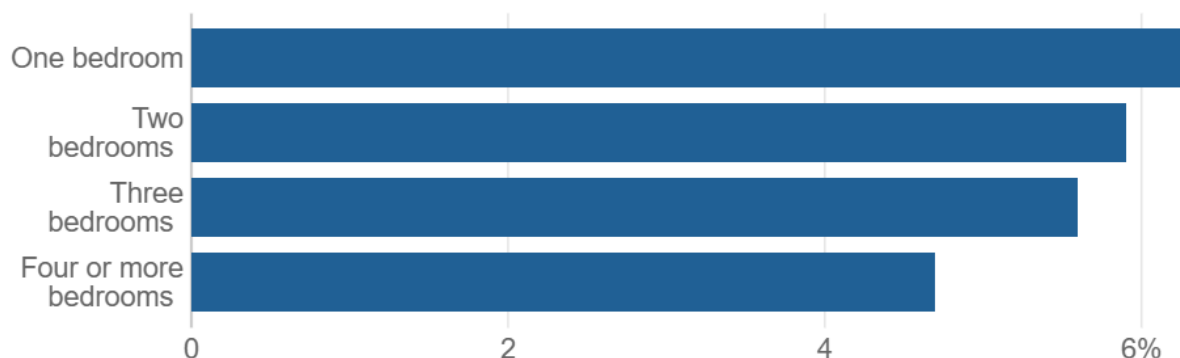
Northern Ireland rents data are entirely for advertised new lets.

In Central Bedfordshire, the average rent for flats or maisonettes rose by 6.0%, while for detached properties, it increased by 4.9%.

Average rent for one bed properties rose by 6.3%, while the average for four-or-more bed properties increased by 4.7%.

Change in average rents by bedroom number in Central Bedfordshire

Monthly private rental price, annual inflation, November 2025



Source: Price Index of Private Rents from the Office for National Statistics

By how many bedrooms there are in a property, average rents as of November 2025 in Central Bedfordshire were:

- One bedroom: £839
- Two bedrooms: £1,065
- Three bedrooms: £1,334
- Four or more bedrooms: £1,993

Taking the data instead by property type, average rents were:

- Flats and maisonettes: £964
- Terraced properties: £1,170
- Semi-detached properties: £1,312
- Detached properties: £1,714

3.7 Deposit Requirements

First-time buyers typically need a deposit of 5% to 10% of the property's value, which translates to a Loan-to-Value (LTV) of 90% to 95%. While a lower deposit allows first-time buyers to get on the property ladder sooner, a larger deposit results in a lower LTV and typically leads to better mortgage interest rates.

Minimum deposit required to purchase in Toddington

Mortgage Amount Needed: The required salary also depends heavily on the size of a prospective buyers deposit, as the mortgage amount needed is the property value minus the deposit.

Assuming the purchase price is **£362,855**

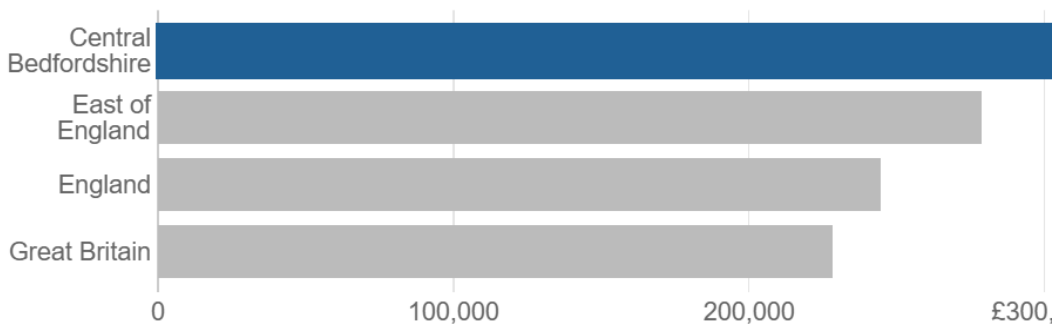
- A minimum 5% deposit (£18,143) would need a mortgage of £344,712.
- A 10% deposit (£36,285) would need a mortgage of £326,570.

To purchase the cheapest property currently on the market in Toddington (1 December 2025) 1 bedroom starter home in Frenchmans Close, Toddington at a guide price of **£225,000** using the **LTV ratio of 95%** a deposit of **£11,250** is required and at **85% LTV** a **£33,750** deposit is required.

LTV Ratio	Deposit Needed (£) for the cheapest property £225,000	Deposit needed (£) for average property price of £362,855
95%	£11,250	£18,142.75
85%	£33,750	£54,428.25

First-time buyer house price in Central Bedfordshire compared with the East of England

Average house price for first-time buyers in December 2025



Source: UK House Price Index from Office for National Statistics and HM Land Registry

Average house price for mortgage buyers rose in Central Bedfordshire

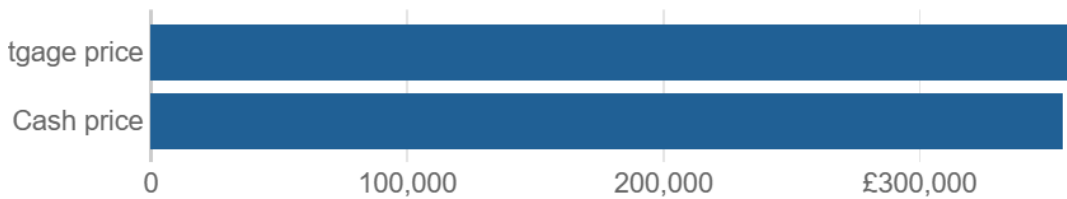
The average price of a home bought with a mortgage in Central Bedfordshire was £359,000 in December 2025 (provisional). This was higher than an average of £343,000 in December 2024 (revised).

Across the East of England, the average price of a home bought with a mortgage was £342,000, up slightly from £336,000 a year earlier.

Across Great Britain, the average price for buying with a mortgage in December 2025 was £280,000, which was up from an average of £273,000 in December 2024.

Price paid when buying with a mortgage or cash in Central Bedfordshire

Average house price in December 2025



Source: UK House Price Index from Office for National Statistics and HM Land Registry

Toddington Parish HNS Report Part 2

4. Survey Process

- **Closing Date:** 8th November 2025
- **Method:** Paper Copies + Online via Survey Monkey (access via web link and QR code)
- **Response Rate:** 381 returned (approx. 20.1%)

Survey process and response.

- To study the housing need in Toddington, one thousand nine hundred (1,900) survey forms compiled by BedsRCC (Appendix A) were hand-delivered across the parish. The survey form also provided contact details to request additional forms in the event of there being more than one case of housing need within a household, or for anyone who had previously lived in the parish and would like to move back.
- A FREEPOST envelope was provided to enable residents to return their survey to BedsRCC at no cost to the survey respondent.
- The survey was also made available to complete on-line via Survey Monkey, a link and QR code were provided on the covering letter sent with the survey form and made available via the Toddington Neighbourhood Plan website. <https://toddingtonplan.co.uk/>
- The survey was in two parts. Section A (Questions 1 to 6) was for completion by all respondents and aimed to gain data on residence and migration in and out of the area (see chapter 5), as well as views on Toddington and what kind of new housing was needed. Section B was for completion by (or on behalf of) any household member currently looking for different accommodation in Toddington, or who would be looking within the next 10 years. The findings from this section are analysed in sections 6 and 7
- We received **381** responses (261 via post and 120 completed on-line, a return rate of around **20.1%**. This is a good response rate for a housing needs survey, typical returns rates for a housing needs survey in Bedfordshire are around 15%-20%, with lower response rates sometimes being common in larger parishes.
- The survey form was distributed between 9th and 20th October 2025 with a return deadline of 8th November 2025 allowing respondents around 1 month for their returns to be submitted.

It was brought to our attention that some addresses on a new housing development had not been included in the distribution of survey forms. The distribution company were made aware. It is understood that the distribution team saw the estate as under construction and not occupied. The issue was dealt with by the distribution company albeit these households received their survey forms later than the rest of the parish. As a result, the deadline for return of forms was extended to accommodate late returns.

Several completed surveys were received up to and including the 17th of November 2025 which have been included in the final returns figures. One further form has been returned up to and including: 1st December 2025.

5. Community Views on Housing

- Support for affordable housing development: **70.54% - 261 responses.**
- **29.46%** of respondents would not support an affordable housing development (109 responses).
- **11** respondents did not answer the question asking if they would support an affordable housing development.
- **14.01%** (51 response) have had family members forced to move away due to lack of housing.

AFFORDABLE HOUSING

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

23 respondents indicated that their current housing is not suitable for their housing needs, either now or in the future, by completing the second section of the housing needs survey. These respondents will be considered in more detail in this section.

6.1 Timescale of housing need

The timescale in which these 23 respondents would be looking for different accommodation (Survey Q5) was as follows:	
Timescale	No. of households
Within 0-3 years	19
3-5 years	4
5-10 years	0
No response	0

6.2 Household composition

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

Situation	No. of households
Single person household / Couple (older person(s))	2
Single person household / couple	6
A single person or couple with dependent child(ren) or other dependent(s)	4
A single person or couple with non-dependent child(ren) and non-dependent /older child(ren)	11

6.3 Nature of local connection

Affordable housing is typically prioritised for those with a strong local connection. **All 23** respondents confirmed such a connection to Toddington (Survey Q6), as follows:

(respondents could select more than one):

Nature of local connection	No. of households
Currently living in Toddington	23
Previously lived in Toddington	0
An immediate family member (parent, child, or brother/sister) lives in Toddington	2
Have permanently employment in Toddington	2
Did not respond to question	0

6.4 Current housing circumstances of households in need

Survey Question 7, the housing circumstances of the 23 respondents are outlined below:

Housing tenure	No. of households
Living with parent(s) in their home	10
Owner Occupier	4
Shared Ownership Property	0
Renting from Private landlord	8
Renting from Housing association	0
Other	1

Most respondents in need of a property were currently living in private rental property.

6.5 Reason for housing need

The reason for the housing need identified by the 23 respondents (Survey Q9) can be summarised as follows (respondents were able to identify more than one):

Need	No. of respondents
Present home too large / wish to downsize	1
Present home too small	2
First time buyer / want to get on the property ladder	12
Medical reasons / disability	2
To be closer to family and / or carer support	1
Financial reasons	5
Wish to return to the Parish	0
Other **	5
Did not respond to question	2

**** Other reasons given were:**

- No allocated parking and need due to mobility issues.
- Landlord Selling / Sold property.
- Want to live independently.
- I will no longer be able to pay high rent.

6.6 Size, type and tenure of housing sought.

The housing type, size and tenure sought by the households in need (Survey Q11 a,b,c) broken down as follows (each of the 23 respondents could select more than one):

Type of property	No. of responses
Flat / Apartment	12
House	18
Bungalow / Retirement property	6

Size of property	No. of responses
One bedroom	9
Two bedrooms	16
Three Bedroom	5
More than Three bedrooms	0

Tenure of Property	No. of responses
Private Rental	7
Affordable Rental (through a housing association)	7
Buy on the Open market	10
Shared Ownership (part own & part rent – through a housing association)	6
Starter home (home to buy at 20% below market price up to £250,000)	11

Most of the demand was for 1- or 2-bedroom properties. Most respondents (51%) were seeking to purchase on the open market or starter homes, but many respondents were also considering Shared Ownership or affordable rental schemes as well.

6.7 New Household Composition

When asked who would occupy the new home they were seeking:

- **11 out of 23 respondents** indicated that the property would be for the same household members currently living with them.
- **10 out of 23 respondents** were living with parents, **9** of whom are first time buyers looking to get on the property ladder.
- A further **2 households** reported that they required a larger property to accommodate additional or future household needs.

6.8 Gross income of households in need

We saw in section 3.6 - To purchase a property in Toddington, using a loan to value ratio of 4 – 4.5, with overall average terraced house prices in the parish being **£362,855** over the last year (2024/25):

- a single first-time buyer would typically need an annual gross income of around **£80,634 to £90,721**,
- a joint (dual) household would need approximately **£76,200 to £83,300**.

The current gross annual income of anyone who is responsible for paying the rent/mortgage for the 23 households looking for a property, breaks down as follows:

Current gross income	No. of households
Less than £20,000 / yr	9
£20,001 to £30,000 / yr	3
£30,001 to £40,000 / yr	5
£40,001 to £50,000 / yr	4
More than £50,000 / yr	2
No response	0

Based on the data provided, of the 23 households that responded:

- 91.3% would not be able to afford to buy the cheapest property currently on the market in Toddington.
- 8.7% could potentially afford to buy the cheapest property in Toddington.

To rent the cheapest property currently available in Toddington at **£1,500 pcm**, a household's minimum gross income would therefore need to be in the region of **£ 45,000 - £54,000 pa**.

Just over a quarter of respondents (26%) could potentially afford to rent the cheapest property available.

6.9 Savings or equity of households in need

As we saw in Chapter 3, the average deposit required to purchase the cheapest property currently on the market in Toddington (1 December 2025) priced at **£225,000** using the **LTV ratio** of:

- **95%** a deposit of **£11,250** is needed, and at
- **85% LTV** a **£33,750** deposit is required.

The 23 households that responded to the survey reported the amount of savings or other equity they could potentially contribute towards a mortgage, is summarised in the table below:

Savings/equity	No. of households
None	6
Less than £10,000	5
£11,000 - £25,000	9
£26,000 - £50,000	3
More than £50,000	0
No Response	0

12 of the respondents would potentially have enough savings or equity, currently, to buy a property on the open market in Toddington.

OPEN MARKET HOUSING

7. Analysis of need – market housing composition.

7.1 Timescale of housing need (open market housing)

Section 7 will consider the 44 respondents who are looking to buy a property on the open market in Toddington, over the next 10 years.

The timescale in which these 44 respondents would be looking for different accommodation (Survey Q5) was as follows:

Timescale	No. of households
Within 0-3 years	15
3-5 years	14
5-10 years	13
No response	2

7.2 Household composition

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

Situation	No. of households
Single person household / Couple (older person(s))	25
Single person household / couple	5
A single person or couple with dependent child(ren) or other dependent(s)	13
A single person or couple with non-dependent child(ren) and non-dependent /older child(ren)	0
Did not respond	1

7.3 Current housing circumstances of households in need

According to responses to Survey Question 7, the housing circumstances of the 44 respondents are outlined below:

Housing tenure	No. of households
Living with parent(s) in their home	2
Owner Occupier	42
Shared Ownership Property	0
Renting from Private landlord	0
Renting from Housing association	0
Other	0

7.4 Reason for housing need

The reason for the housing need identified by the 44 respondents (Q9) can be summarised as follows (respondents were able to identify more than one):

Need	No. of responses
Present home too large / wish to downsize	22
Present home too small	8
First time buyer / want to get on the property ladder	1
Medical reasons / disability	9
To be closer to family and / or carer support	1
Financial reasons	2
Wish to return to the Parish	
Other***	

*** Other reasons given include (where responses may allow individuals to be identified, they have been summarised or omitted from the report) :

- Age of property and ongoing costs to upkeep plus no parking
- Changes in family circumstances
- No stairs
- Looking for somewhere different
- Ageing

7.5 Size, type and tenure of housing sought.

The housing type, size and tenure sought by the households in need (Q10 a,b,c) broken down as follows:

(respondents could select more than one):

Type of property	No. of responses
Flat / Apartment	8
House	23
Bungalow / Retirement property	26
Size of property	
One Bedroom	2

Two Bedroom	24
Three Bedroom	16
More than Three bedrooms	11
Tenure of Property	
Private Rental	0
Affordable Rental (through a housing association)	0
Buy on the Open market	41
Shared Ownership (part own & part rent – through a housing association)	0
Starter home (home to buy at 20% below market price up to £250,000)	0
Did not respond to question	3

Most of the demand was for 2-bedroom houses or bungalows. Most respondents were seeking to purchase on the open market.

7.6 New Household Composition

When asked who would occupy the new home they were seeking, **40 out of 44 respondents** indicated that the property would be for the same household members currently living with them.

- **22 respondents** wished to downsize due to their present accommodation being too large.
- **8 respondents** reported a need for a larger property to accommodate additional or future household members.
- **14 respondents** did not answer.

7.7 Gross income of households in need

We saw in section 3.6 - To purchase a property in Toddington, using a loan to value ratio of 4 – 4.5, with overall average terraced house prices in the parish being **£362,855** over the last year (2024/25):

- a single first-time buyer would typically need an annual gross income of around **£80,634 to £90,721**,
- a joint (dual) household would need approximately **£76,200 to £83,300**.

The current gross annual income of anyone who responsible for paying the rent/mortgage for the 44 households looking for a property, breaks down as follows:

Current gross income	No. of households
Less than £20,000 / yr	5
£20,001 to £30,000 / yr	3
£30,001 to £40,000 / yr	7
£40,001 to £50,000 / yr	6
More than £50,000 / yr	20
No response	3

Based on the data provided:

- **20** of these households could potentially afford to purchase the cheapest property in Toddington.

7.8 Savings or equity of households in need

As we saw in Chapter 3, the average deposit required to purchase the cheapest property currently on the market in Toddington (1 December 2025) priced at **£225,000** using the **LTV ratio** of:

- **95%** a deposit of **£11,250** is required, and at
- **85% LTV** a **£33,750** deposit is required.
-

The 44 households that responded to the survey reported the amount of savings or other equity they could potentially contribute towards a mortgage, is summarised in the table below:

Savings/equity	No. of households
None	1
Less than £10,000	2
£11,000 - £25,000	1
£26,000 - £50,000	2
More than £50,000	35
No Response	3

Affordable and Open Market:

It should be borne in mind that additional factors can affect whether a family or single person can afford to rent or buy a property.

A household's ability to rent or buy a home is influenced by a combination of financial, personal, and market factors.

Key determinants include:

1. Household Income

The most significant factor is the level and stability of income. Higher or more secure earnings increase borrowing capacity and the ability to meet monthly rent or mortgage payments.

2. Savings and Upfront Costs

Purchasing a property typically requires a deposit, legal fees, valuation costs, and moving expenses.

Renters must consider deposits, advance rent payments, and referencing fees. Limited savings can restrict access to both rental and purchase options.

3. Credit History and Financial Commitments

Lenders and landlords assess credit scores, existing debts, and regular financial commitments. High levels of debt or poor credit history can reduce borrowing capacity or prevent a tenancy.

4. Property Prices and Local Market Conditions

House prices and rental levels vary significantly by area. In high-demand locations, rapid price growth or limited supply can make both renting and buying unaffordable for lower-income households.

5. Mortgage Availability and Interest Rates

For buyers, mortgage interest rates, available loan products, and lending criteria (such as income multiples and affordability stress tests) directly affect how much they can borrow.

6. Household Size and Composition

Larger households generally require larger properties, which are typically more expensive. Single-person households may face affordability issues because costs are not shared.

7. Employment Type and Security

Permanent, full-time employment is viewed more favourably by lenders and landlords. Those in insecure or irregular work (e.g. zero-hours contracts, self-employment) may face added affordability barriers.

8. Benefits and Support Entitlements

Eligibility for Housing Benefit, Universal Credit, disability benefits, or other support can influence affordability. Restrictions such as the Local Housing Allowance (LHA) levels can limit the type of rental property a household can access.

9. Cost of Living and Outgoings

Rising costs for energy, food, transport, childcare, and other essential expenses reduce the proportion of income available for housing costs.

10. Personal Circumstances

Health conditions, caring responsibilities, relationship changes, or the need to live near work, family, or support services can affect the type of property a household can realistically afford.

8. Conclusions and recommendations

8.1 Affordable Housing

Analysis of the data considered in Chapter 6 shows that 23 people have been identified as having an affordable housing need. This need comes from young adults living with their parents who want to move out (or young people who will be in this position in the future); older people wanting housing more suitable for their changing needs; and families needing either smaller or larger properties.

To ensure that any new housing provided through a Rural Exception Site is prioritised for households with a local connection to Toddington, it is recommended that just over 50% of the identified need be addressed over the next 5–10 years, equivalent to approximately **12 units**. Based on survey responses, there is also an estimated level of open market housing need, which could be delivered alongside affordable homes on the site. Incorporating a small number of market units in this way could help cross-subsidise development costs, while still maintaining local households as the primary beneficiaries of the affordable homes. This need is further supported by the 28 Toddington households currently on Central Bedfordshire Council housing register.

Conclusion and Recommendations Affordable Housing Needs:

Housing Needs Breakdown:

In making the following assessment we consider several factors including household size and circumstances; the type and tenure being sought by respondents; and their financial means. This breakdown is explained further below:

Analysis of the Housing Needs Survey data demonstrate a clear requirement in Toddington for a range of small, affordable, and accessible homes, with the strongest demand focused on 1–2-bedroom properties. Many households have limited savings or lower incomes, making affordable rent the most realistic option for a substantial proportion of respondents. At the same time, there is a smaller but important group of first-time buyers whose financial circumstances support access to shared ownership or the Starter Homes Initiative (e.g. First Homes Scheme).

A small number of households require 3-bedroom accommodation, while others—particularly those with disabilities or age-related needs—require bungalow-style or accessible homes.

Considering the survey findings and ensuring an appropriate balance of tenures and house types, the recommended mix of homes is:

- **3 × 1–2 bed houses/flats**
 - 2 Affordable Rent
 - 1 Starter Homes Initiative
- **6 × 2 bed houses**
 - 1 Shared Ownership
 - 3 Affordable Rent
 - 2 Starter Homes Initiative
- **2 × 2 bed bungalows**
 - 2 Affordable Rent
- **1 × 3 bed house**
 - 1 Affordable Rent

This mix provides a strong emphasis on smaller, affordable rented homes, while still offering opportunities for low-cost home ownership and meeting the needs of households requiring accessible accommodation. It aligns well with the financial profiles and preferences identified through the survey and will help ensure that Toddington meets the needs of both existing residents and future generations.

The final number of houses and mix of tenures (i.e. rented v shared ownership) would be agreed between the appointed Registered Social Landlord, Toddington Parish Council and the local authority.

8.2 Need for Market Housing

The final number of homes, along with the appropriate tenure mix, would be determined in partnership with the appointed Registered Social Landlord, Toddington Parish Council, and the local planning authority.

Analysis of the survey responses presented in Chapter 7, together with the wider evidence outlined in Chapters 2–5, indicates a significant need within the existing Toddington community for smaller homes, including bungalows, houses, and flats, particularly those suitable for older residents. Evidence for this need includes:

- Approximately 56% of survey respondents are aged over 65.
- A limited supply of housing specifically targeted at older people, particularly bungalows and retirement flats.

The exact number of private bungalows in the parish is not available in publicly released housing statistics, which typically classify dwellings by number rather than type. However, as of December 2025, only one bungalow was listed for sale in Toddington—a property on Chapel Close priced at £455,000.

Further evidence of market housing need includes:

- A limited supply of lower-cost properties. As of December 2025, the cheapest two-bedroom property available locally was a coach house-style home priced at £260,000.
- A high proportion of owner-occupier respondents indicating they are likely to seek smaller homes within the next 10 years, most of whom are older residents.

The survey also identified a need for smaller ‘starter homes’ suitable for first-time buyers who are currently priced out of the market. These homes would also create onward progression opportunities for households initially accommodated through affordable rent or shared ownership (see Section 8.1).

Consideration could be given to combining affordable and market housing within future rural exception site developments, which may improve scheme viability while ensuring that local households remain prioritised for affordable units.

Overall Conclusion

It is important to note that the data presented in this report represents a snapshot of current need (November / December 2025), and the circumstances of some respondents may change over time. Some may withdraw, relocate, or be housed by other means during the planning and development of any future scheme.

The 2025 Toddington Housing Needs Survey, completed by 381 households (20.1% response rate), provides a robust indication of current and emerging housing pressures within the parish. While 15.5% of respondents reported an immediate housing need, a further 25.3% expect to require alternative accommodation within the next three to five years, highlighting sustained demand. Importantly, over 70% of all respondents either support or may support new homes for local people, demonstrating strong community recognition of local housing need.

Affordability is a major constraint for many households. Current property prices in Toddington far exceed what typical rural or national median incomes can support. For example, purchasing an average terraced home at £362,855 would require a single income of £80,600–£90,700 or a dual income of £76,200–£83,300—well above average local earnings. Increasing deposit requirements further limit access, and only one private rented property was available in the parish at the time of the survey, with an income threshold of £45,000–£54,000 needed to afford it. These factors highlight the limited ability of many local households to secure suitable market housing without intervention.

Survey responses also reveal a clear preference for smaller homes—particularly **1–2-bedroom houses, flats, and bungalows**—and a strong need for properties accessible to older people and those with disabilities. This correlates with the demographic profile of respondents, with 56% aged over 65, and the current limited supply of specialist housing in Toddington. While demand for three-bedroom homes exists, it is comparatively modest and generally associated with larger adult households.

Overall, the evidence demonstrates a need for both **affordable** and **market** housing, with the greatest pressure on affordable rented homes, followed by shared ownership and starter homes for first-time buyers currently priced out of the local housing market. A balanced mix of smaller dwellings, including accessible bungalows, will best meet the needs of existing residents and allow them to remain within their community as their circumstances change.

In conclusion, the survey findings show that Toddington would benefit from a carefully targeted programme of new homes that prioritises affordability, accessibility, and smaller property types. Delivering a well-designed mix of 1–2-bedroom houses, flats, and bungalows—supported by a modest number of 3-bedroom homes—will help meet both immediate and future needs, support younger households seeking to establish themselves locally, and provide appropriate accommodation for older residents. Future developments should consider integrating affordable and market housing to enhance viability while ensuring that local households remain the primary beneficiaries.

Given that both affordable and market housing needs will continue to evolve, it is recommended that a further housing needs survey be undertaken in five years’ time (2031).

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