**Housing Needs Survey Report**

**Oakley**

**March 2016**

*Completed by Bedfordshire Rural Communities Charity*

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This report is the property of Oakley Parish Council.

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**1. Introduction**

**1.1 About this survey**

The parish of Oakley is preparing a Neighbourhood Plan laying out its own local planning policies, which will come into force provided that the Plan passes an independent examination and is approved at a local referendum.

To inform the preparation of the Plan, the Oakley Neighbourhood Plan steering group requested for a Housing Needs Survey (HNS) to be carried out by BRCC. The survey aimed to assess the need of local people for either affordable housing or market housing in Oakley over the next 10 years.

**1.2 Affordable housing**

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

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

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

**1.3 Market housing**

The market housing policies for the Neighbourhood Plan (e.g. proposed numbers, size and type) would need to be based on a broad evidence base. This would include local housing need identified through this survey, although the wider housing market would also need to be taken into consideration, as there would be no restrictions placed on the sale of this housing.

**2. About Oakley**

**2.1 Population and demographics**

In 2011 in the parish of Oakley there were 948 households containing 2,493 residents[[1]](#footnote-1). Compared to 2001, this represents an increase of around 5% in terms of households (from 905) and an increase of 2% in terms of residents (from 2,438).

The age profile in 2011 (compared to 2001, and then to Bedford Borough as a whole in 2011) is shown below.

|  |  |  |  |
| --- | --- | --- | --- |
| **Age** | **% Oakley 2011** | **% Oakley 2001** | **% Bedford Borough 2011** |
| 0 – 14 | 22.6 | 23.2 | 18.6 |
| 15 - 24 | 8.7 | 9.1 | 12.7 |
| 25 - 44 | 22.8 | 26.0 | 27.3 |
| 45 - 64 | 30.3 | 30.6 | 25.5 |
| 65 - 74 | 9.5 | 5.7 | 8.1 |
| 75 - 84 | 4.5 | 4.3 | 5.5 |
| 85+ | 1.6 | 1.1 | 2.2 |

There has been a clear aging on average of the Oakley population over 10 years between 2001 and 2011. The proportion of those aged 65+ has risen from just over 11% to over 15%. The age profile is now significantly older than Bedford Borough as a whole.

**2.2 Household Composition**

|  |  |  |
| --- | --- | --- |
|  | **% Oakley** | **% Bedford Borough** |
| 1 person – pensioner | 10.5 | 11.9 |
| 1 person – other | 7.9 | 16.9 |
| Couple – both 65+ | 9.9 | 8.2 |
| Family – without dependent children | 32.4 | 26.9 |
| Family – with dependent child(ren) | 36.2 | 28.5 |
| Other | 3.1 | 7.5 |

Oakley has higher levels of family (both with and without dependent children) households than the Bedford Borough average.

**2.3 Housing Tenure**

|  |  |  |
| --- | --- | --- |
|  | **% Oakley** | **% Bedford Borough** |
| Owned outright | 40.9 | 31.4 |
| Owned with mortgage/loan | 44.5 | 34.3 |
| Shared ownership | 0.6 | 1.0 |
| Social rented | 5.5 | 16.1 |
| Private rented | 7.3 | 15.9 |
| Living rent free | 1.2 | 1.3 |

The majority of households are owner occupiers in Oakley, with higher levels of properties owned outright, and lower levels of social and private renting than Bedford Borough averages.

**2.4 Dwelling Types**

|  |  |  |
| --- | --- | --- |
|  | **% Oakley** | **% Bedford Borough** |
| Detached house | 41.8 | 27.4 |
| Semi-detached house | 45.2 | 32.2 |
| Terraced house | 9.4 | 21.9 |
| Flat | 3.4 | 17.6 |
| Caravan/other temp. accommodation | 0.2 | 0.9 |

There are considerably more detached houses, with correspondingly fewer terraced houses and flats, in Oakley compared to Bedford Borough averages. This is likely to indicate a relative lack of affordable properties.

**2.5 Housing in poor condition**

|  |  |  |
| --- | --- | --- |
|  | **% Oakley** | **% Bedford Borough** |
| Overcrowded households | 1.9 | 7.7 |
| Households without central heating | 0.9 | 2.0 |
| Households in fuel poverty (2011) | 10.2 | 11.3 |

The highest levels of non-decent homes (that do not pass the housing health and 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 overcrowding counts as a housing need for households applying to join the Housing Register. In 2011 there were 20 households in Oakley classified as being overcrowded (figures are rounded), which works out as lower than the Bedford Borough average.

Where central heating is not present, fuel poverty is statistically significantly more likely. 10 households had no central heating, working out at below the average for Bedford Borough.

**2.6 People on low incomes**

3.5% of all people in Oakley are classified as “experiencing income deprivation”, well under the Bedford Borough average of 12.1%. In 2007/08, 15% of households were calculated as receiving below 60% of the median income, below the Bedford Borough average of 20%.

5.5% of working age people were claiming DWP benefits in August 2012, below the Bedford Borough average of 13.4%; and 11.3% of people over 65 were claiming pension credit, below the Bedford Borough average of 21.0%.

**2.7 Households on Bedford Borough Council Housing Register**

There are currently 3 Oakley households on the Bedford Borough Council Housing Register. Households on the housing register are allocated a band based on the priority level which they need to be allocated new housing. Bands A to D are the main priority bands, with A being the highest priory. There is also a separate band for sheltered housing applicants only. All 3 of the households on the register were in Band C and were requiring properties with 1, 2 and 3 bedrooms.

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 whether the above households would wish to remain in Oakley.

**2.8 Health and disability**

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

9% of those aged 65 and over in Oakley (around 35 people) are claiming Attendance Allowance (a non-means-tested benefit for severely disabled people aged 65 or over who need help with personal care), under the Bedford Borough average of 15.7%. The proportion of the population in Oakley claiming Disability Living Allowance is 2.4%, under the Bedford Borough average of 4.2%.

12.5% of people have a limiting long-term illness, under the Bedford Borough average of 16.0%.

**3. Housing Availability and Affordability in Oakley**

**3.1 Housing affordability ratio**

The ‘affordability ratio’ (median house prices as a ratio of median household earnings) for Oakley in 2008/09 (latest data available) was 14.8. In other words, houses on the market cost on average 14.8 times annual incomes[[2]](#footnote-2).

**3.2 Dwellings in lower Council Tax Bands**

3.7% of dwellings in Oakley are in Council Tax Band A, and 1.6% in Band B, compared to 13.6% and 24.9% for Bedford Borough as a whole. This indicates a relative shortage of affordable housing for purchase in Oakley.

**3.3 Current property availability for sale in Oakley**

In March 2016, we found 6 properties for sale in Oakley:

|  |  |  |
| --- | --- | --- |
| **Dwelling size / type** | **Number** | **Asking/sale price** |
| 2 bedroom house | 0 | n/a |
| 3 bedroom house | 1 | £350,000 |
| 4 bedroom house | 2 | £295,000 - £665,000 |
| 5 bedroom house | 3 | £595,000 - £895,000 |

This represents just over 0.5% of total private housing stock in the parish. None of the properties were being marketed as shared ownership or retirement properties.

**3.4 Property sales over last 3 years**

Property sales over the last 3 years can be broken down as follows[[3]](#footnote-3):

|  |  |  |  |
| --- | --- | --- | --- |
|  | **2013** | **2014** | **2015** |
| **£100,000 and under** | 0 | 0 | 0 |
| **£100,001 – 150,000** | 0 | 1 | 0 |
| **£150,001 – 200,000** | 13 | 9 | 5 |
| **£200,001 – 300,000** | 13 | 10 | 19 |
| **£300,001 +** | 12 | 13 | 10 |
| **Total** | **38** | **33** | **34** |

Only 1 property sold for under £150,000 in the last 3 years.

**3.5 Current property availability for rent in Oakley**

In March 2016, we found 1 property currently available for rent in Oakley: a 2 bedroom property on at £875 per month.

**3.6 Household income required by first time buyers or renters in Oakley**

The Department of Communities and Local Government (DCLG) provides a guideline that “A household can be considered able to afford to buy a home if it costs 3.5 times the gross household income for a single earner household or 2.9 times the gross household income for dual-income households.”[[4]](#footnote-4)  This is reflected in the fact that the average loan to income ratio in lending to first-time buyers in May 2015 was 3.34.[[5]](#footnote-5)

According to the DCLG guidance, in order to purchase the cheapest property currently available in Oakley (a 4 bedroom house at £295,000) as a first time buyer, a single earner household would need an annual gross income of over £84,000, and a dual-income household would need over £101,000. For the cheapest property available over the last 3 years (a semi-detached property at £150,000), these figures would fall to just over £42,000 and over £51,000 respectively. It should be noted that the median annual full time wage in the UK stood at £27,600 in April 2015.

According to the same guidance, “A household can be considered able to afford market house renting in cases where the rent payable was up to 25% of their gross household income.” (The ‘Rent Payable’ figure is defined as the entire rent due, even if it is partially or entirely met by housing benefit.) To rent the cheapest property available in Oakley (£875 per month), a household’s gross income would therefore need to be over £42,000.

**3.7 Minimum deposit required by first time buyers in Oakley**

Another major barrier to entry to the property market for first-time buyers is the high deposit needed for a competitive mortgage rate. The average loan to value for first time buyers nationally in May 2015 was 81%[[6]](#footnote-6), meaning that the average deposit is 19%.

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

At 95% loan to value, a first-time buyer household would need a deposit of around £14,750 to purchase the cheapest property currently on the market (4 bed house at £295,000). At the current average of 81% loan to value, a deposit of around £56,000 would be required.

**4. Survey process and response**

Tostudy the need for affordable housing in Oakley, a survey form (appendix A) was delivered to all households within the parish boundary, together with a FREEPOST envelope to enable residents to return their completed survey to BRCC. The survey form also gave the contact details to request additional survey forms in the event of there being more than one case of housing need in the household.

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

We received 292 responses from around 948 distributed, a return rate of around 27%. This is a good response rate for a housing needs survey (typical return rate is approximately 20 to 25%)

**5. Views on housing needs in Oakley**

67.6% of respondents thought that there was a need for one or more types of new housing in the parish (Q1). The % of respondents in favour of each specific type of housing was as follows: (respondents could tick more than one option)

|  |  |
| --- | --- |
| **Housing type** | **% of respondents** |
| Flats | 6.7 |
| Smaller houses (1-2 bedrooms) | 44.0 |
| Larger houses (3+ bedrooms) | 18.0 |
| Bungalows / retirement housing | 42.3 |
| No new housing needed in Oakley | 32.4 |

There was a clear preference for smaller (1-2 bedroom) houses and bungalows.

The % of respondents in favour of each type of tenure (Q2) was as follows: (respondents could tick more than one option)

|  |  |
| --- | --- |
| **Housing type** | **% of respondents** |
| Purchase on the open market | 69.0 |
| Shared ownership (part owned, part rent) | 53.2 |
| Private rent / buy to let | 8.5 |
| Affordable rent, with local people given priority | 37.5 |

There were a high proportion of people in favour for open market properties. This was followed by a high level of support for shared ownership and affordable rent, with priority given for local people.

The provision of a small development of affordable housing (up to 10 homes) based on identified local need (Qu 3) was supported by 69.2% of respondents, with only 30.8% not supporting the idea.

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

91 respondents indicated that they would be looking for new housing in the parish of Oakley over the next 10 years. These respondents are therefore regarded in principle as being in some form of housing need.

Out of these, 60 respondents were either existing owner occupiers, buyers who were only looking to buy on the open market or buyers whose current savings/equity level was too high to be considered for affordable housing. These respondents will be considered in Chapter 7.

The other 31 respondents were either considering rent or shared ownership or were not currently owner occupiers; within this 31, 6 respondents who are current owner occupiers have been included as they have stated that they are currently at risk of losing their home and/or have low levels of income and savings / equity. The 31 respondents will be considered in this chapter.

**6.1 Timescale of housing need**

The timescale in which the 31 respondents would be looking for different accommodation (Q5) was as follows;

|  |  |
| --- | --- |
| **Timescale** | **No. of households** |
| Within 0-3 years | 19 |
| Within 3-5 years | 8 |
| Within 5-10 years | 4 |

**6.2 Nature of local connection**

Local needs affordable housing would usually be made available in the first instance to people with a strong local connection. All 31 respondents identified a strong local connection (Q6) as follows (respondents could tick more than one):

|  |  |
| --- | --- |
| **Nature of local connection** | **No. of households** |
| Currently living in Oakley | 27 |
| Previously lived in Oakley | 2 |
| An immediate family member (parent, child, or sibling) lives in Oakley | 11 |
| Have permanent employment in Oakley | 2 |

**6.3 Current housing circumstances of households in need**

The current housing circumstances of the 31 respondents (Q7) broke down as follows:

|  |  |
| --- | --- |
| **Housing tenure** | **No. of households** |
| Living with parent(s) in their home | 11 |
| Renting | 13 |
| Owner occupier | 6 |
| Other | 1 |

Owner occupiers would not normally be eligible for affordable rented or shared ownership housing through a rural exception site, however they have been included as they have stated that they are currently at risk of losing their current home or they have low income and savings / equity levels. The majority of respondents were either currently living with parents or renting a property.

**6.4 Household composition**

Respondents were asked (Q10) which of a number of basic situations best described them:

|  |  |
| --- | --- |
| **Situation** | **No. of households** |
| A young single person/couple without dependent children | 10 |
| A family with dependent child(ren) or other dependent(s) | 9 |
| An older single person/couple without dependent children | 10 |
| Other | 2 |

**6.5 Size, type and tenure of housing sought**

The housing type, size and tenure sought by the households in need (Q8) broke down as follows (respondents could tick more than one):

|  |  |
| --- | --- |
| **Housing tenure** | **No. of households** |
| Private Rental | 8 |
| Affordable Rental | 21 |
| Buy on the open market | 12 |
| Buy on a shared ownership basis (part own & part rent) | 9 |
| **Type of property** |  |
| Flat | 8 |
| House | 22 |
| Bungalow / retirement property | 9 |
| **Size of property** |  |
| One bedroom | 5 |
| Two bedrooms | 22 |
| Three bedrooms | 8 |
| More than three bedrooms |  |

12 respondents wanted to buy on the open market, although 8 of these were also interested in affordable rent and shared ownership, and the other 4 would most likely not currently be able to afford to buy in Oakley based on the financial data provided. Most of the demand was for 2 bedroom houses with a smaller demand for bungalows / retirement properties. There was the highest demand for affordable rental properties.

**6.6 Reason for housing need**

The reasons for housing need identified by the 31 respondents (Q9) can be summarised as follows (respondents were able to identify more than one):

|  |  |
| --- | --- |
| **Need** | **No. of households** |
| Present home too large / wish to downsize | 4 |
| Present home too small | 2 |
| Want to move out of the family home | 8 |
| First time buyer | 12 |
| Medical reasons / disability | 2 |
| Risk of losing current home | 6 |
| Need property more suited to older people | 2 |
| Need to live closer to family or carer | 2 |
| Present home too expensive | 9 |
| Other | 2 |

The need was predominantly from younger households wanting to move out of the family home and/or get on the housing ladder. There was a demand from existing families seeking at risk of losing their current home and older single people / couples looking to downsize.

**6.7 Gross income of households in need**

We saw in Chapter 3 that, in order to purchase the cheapest property currently available for sale in Oakley (a 4 bedroom house at £295,000) as a first time buyer, a single earner household would need an annual gross income of over £84,000, and a dual-income household would need over £101,000. To rent the only property currently available (a 2 bedroom property) households would require an annual gross income of over £42,000.

The current gross annual income of anyone responsible for paying the rent/mortgage for the 26 households under analysis breaks down as follows:

|  |  |
| --- | --- |
| **Current gross income** | **No. of households** |
| Less than £20,000 / yr | 17 |
| £20,000 to £30,000 / yr | 9 |
| £30,000 to £40,000 / yr | 3 |
| More than £40,000 / yr | 2 |

Based on the data provided, at least 29 of the 31 households could currently afford to purchase on the open market in Oakley.

**6.8 Savings or equity of households in need**

As we saw in Chapter 3, the average deposit required for a first-time buyer to purchase the cheapest property currently available in Oakley is £56,000. The minimum (under a 95% Loan to Value deal) would be around £14,750.

The savings or other equity that these 31 households could use to contribute towards a mortgage breaks down as follows:

|  |  |
| --- | --- |
| **Savings/equity** | **No. of households** |
| Below £25,000 | 18 |
| £25,000 - £50,000 | 2 |
| Above £50,000 | 0 |
| No response | 11 |

None of the respondents who provided their financial information would have enough savings or equity currently to buy a property on the open market as a first time buyer, except at high Loan to Value.

**7. Analysis of need – market housing**

Chapter 7 will consider the 60 owner occupier households (mentioned in chapter 6) looking to purchase housing on the open market in Oakley over the next 10 years. Included within these 60 respondents are 4 respondents who would be first time buyers but they have stated a preference to purchase on the open market and would have the means to do so.

**7.1 Household composition**

Respondents were asked (Q10) which of a number of situations best described them:

|  |  |
| --- | --- |
| **Situation** | **No. of households** |
| A young single person/couple without dependent children | 5 |
| A family with dependent child(ren) or other dependent(s) | 17 |
| An older single person / couple without dependent children | 36 |
| Other | 2 |

**7.2 Sizes and types of house required**

The preferred future housing type of the 60 respondents (Q8) breaks down as follows (respondents could tick more than one):

|  |  |
| --- | --- |
| **Housing type** | **Number** |
| Flat | 4 |
| House | 24 |
| Bungalow / retirement housing | 38 |

Based on these figures, there appears to be a significant demand for bungalows / retirement housing.

The preferred future house size of the 60 respondents in terms of number of bedrooms (Q8) breaks down as follows (respondents could tick more than one):

|  |  |
| --- | --- |
| **Number of bedrooms** | **Number** |
| 1 bedroom | 1 |
| 2 bedrooms | 34 |
| 3 bedrooms | 22 |
| More than 3 bedrooms | 16 |

The highest demand was for 2 then 3 bedroom properties.

**7.3 Reason for housing need**

The needs identified by the 60 respondents (Q9) can be summarised as follows (respondents were able to identify more than one need):

|  |  |
| --- | --- |
| **Need** | **Number** |
| Present home too large / wish to downsize | 32 |
| Present home too small | 12 |
| Want to move out of the family home | 8 |
| First time buyer | 2 |
| Medical reasons / disability | 11 |
| At risk of losing current home | 0 |
| Need property more suited to older people | 25 |
| Need to live closer to family or carer | 0 |
| Present home too expensive | 5 |
| Other | 2 |

There is a definite demand from those looking to downsize and looking for homes more suited to older people.

**8. Conclusions and recommendations**

**8.1 Affordable housing**

Analysis of the data considered in Chapter 6 has identified a need for affordable housing within Oakley from households resident in (or with strong links to) the parish, which is unlikely to be met by normal market provision. This need generally comes from first time buyers, wanting to move out of the family home or rented accommodation and from families who are looking for more space.

Affordable rented and shared ownership housing for local people in Oakley could be provided by including a rural exception site policy within the Neighbourhood Plan, which would provide affordable housing for which households with a local connection would take priority.

Based on data supplied by respondents, up to 31 households with a local connection would be suitable for housing within a rural exception site development, whether for rent or shared ownership. However, it must be recognised that this is a snapshot of current, self-assessed need: some respondents may withdraw, move, or be housed by other means during the planning and development of any future scheme.

In order to have reasonable confidence that any new housing provided through a rural exception site will be taken up by people with a local connection to Oakley, our recommendation is to meet just under 50% of the need identified, which would be **15 units**.

Our assessment from the data is that the 15units could be broken down as follows:

3 x 1-2 bedroom house / flat (rent)

6 x 2 bedroom house (3 shared ownership, 3 rent)

3 x 3 bedroom house (2 shared ownership, 1 rent)

3 x 2 bedroom bungalow (1 shared ownership, 2 rent)

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

**3 x 1-2 bedroom house /flat (rent)**

5 respondents who were either older single adult / couples looking to downsize or young single adult / couples looking to move out of the family home for the first time, were looking for a 1 or 2 bed property and either stated that they would prefer a flat or were happy with a house or flat. All were looking to rent.

**6 x 2 bedroom house (3 shared ownership, 3 rent)**

12 respondents, made up of 5 families, 1 older single adult / couples and 6 young single adult / couples were looking for a 2 bedroom house. Predominantly as first time buyers wanting to get on the property ladder or move out of the family home but also in a couple of cases because they were at risk of losing their current home. 6 of these were looking for a shared ownership property and 6 were looking for rented.

**3 x 3 bedroom house (2 shared ownership / 1 rent)**

7 Respondents, all families with dependent children, were looking for a 3 bedroom property house. 4 were looking for shared ownership, 3 were looking for rented.

**3 x 2 bedroom bungalow (1 shared ownership, 2 rent)**

7 respondents, all older single adult / couples were looking for homes that would be more suitable in retirement. 3 were looking for shared ownership properties and 1 for rented.

**8.2 Market housing**

Analysis of the responses considered in Chapter 7, and other evidence considered in chapters 2 and 3, suggests that there is a need for **2-3 bed houses and bungalows** or otherwise suitable properties (e.g. houses built to Lifetime Homes criteria)if Oakley is to meet the identified current and future needs of existing owner occupier residents wishing to stay in the village.

The evidence for this is as follows:

* The 17 families with dependent child(ren) or other dependent(s) looking for a property to purchase on the open market at some point over the next 20 years.
* The 36 older single person / couple without dependent children looking for a property to purchase on the open market at some point over the next 20 years.
* The demand for properties more suitable in retirement. This is also demonstrated in section 2 in the aging of Oakley’s population shown over the last 10 years.

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

It should be noted that there is no guarantee that housing sold on the open market will be bought by people with a local connection to Oakley. It is therefore not possible to stipulate how much new housing would meet the needs of the 60 respondents identified above. However, it is reasonable to suggest that the provision of **up to 30 units** would meet a reasonable proportion of the need while being in keeping with the size of the village. These could be delivered alongside or as part of a rural exception site, with the market housing cross-subsidising the affordable housing.

1. 2011 census data – other data also from this source unless otherwise specified [↑](#footnote-ref-1)
2. Data from community profile for Oakley (Parish), © ACRE, RCAN, OCSI 2013 [↑](#footnote-ref-2)
3. Data sourced from [www.rightmove.co.uk](http://www.rightmove.co.uk) [↑](#footnote-ref-3)
4. Strategic Housing Market Assessments: Practice Guidance Version 2 (DCLG 2007) [↑](#footnote-ref-4)
5. Council of Mortgage Lenders, July 2015 [↑](#footnote-ref-5)
6. Council of Mortgage Lenders, July 2015 [↑](#footnote-ref-6)