

# Settlements

## Housing Market Areas (HMA)

"The housing market refers to supply and demand for houses, usually in a particular country or region." You can analyse areas based on similar property prices together with other functional similarities but Herefordshire Council went further and broke down areas on geographical lines. Further studies revealed that the county could be divided into seven areas based on the common housing market characteristics of:

Tenure	House type
House prices	Income and affordability
Geographical proximity	Travel to work patterns
Migration	

The seven Housing Market Areas of Herefordshire emerged broadly focused on Hereford and the market towns with exception of The Golden Valley.

## Rural Service Centres (RSC)

A points system identifies high scoring villages within the HMA as an RSC. The points system is based on numbers of dwellings having access to services of schools, shops, public houses, village halls, post offices and businesses. Whitchurch is identified as an RSC of Ross on Wye HMA.

## Hubs and second tier settlements

Further villages were identified as Hubs, settlements near to and sharing services of an RSC. Settlements not identified as either RSC or Hub are seen as second tier settlement areas. At the very bottom of the Rural Settlement Hierarchy are areas seen as open countryside.

Further info in Rural Settlement Hierarchy Paper 2010.