Appendix 4b

Clipston Parish Housing Survey

October 2017

DAVENTRY DISTRICT COUNCIL

DAVENTRY
DISTRICT COUNCIL

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Introduction

Housing need is a particularly complex issue that local authorities across the country are facing.

Nationally there is a significant shortfall in the provision of housing compared with the level of need.

All over the country, local people are not able to find a home within their communities, that is suitable for their needs and they can afford. There are a number of contributing factors to this including

- Increases in rural house prices
- The after effects of the recession
- Lack of available affordable homes
- Lack of specialist housing
- Availability of finance for developers and prospective homeowners
- Availability of sufficient land for new homes
- Local opposition for new homes

The Objectively Assessed Housing Needs (OAHN) Report (August 2013)[1], identifies the level of housing need across the district.

Whilst this, together with the earlier Strategic Housing Market Assessment (June 2010)[1], allow DDC to plan for the future of the district as a whole, we also need to understand the housing need on a more local level, whether this is for market or affordable homes.

Whilst there is no single approach that will provide a definitive answer to the exact housing need of a parish, Housing Surveys and analysis of the DDC Housing Register will give a credible result

[1] westnorthamptonshirejpu.org/connect.ti/website/view?objectId=2737904

Strategic and Planning Context

Daventry District Council has a statutory responsibility to assess local housing needs as per the 1985 Housing Act.

To help achieve this and aid in the delivery of housing, a number of strategies, policies and documents are available to or produced by the Council including on a national, sub-regional and local level.

National

National Planning Policy Framework (March 2012)
Planning Practice Guidance (March 2014)

Sub-Regional

West Northants Joint Core Strategy (December 2014)
Objectively Assessed Housing Need (August 2013)
West Northants Strategic Housing Market Assessment (June 2010)
Gypsy & Traveller Accommodation Assessment (January 2017)

Local

Daventry District Council Corporate Strategic Plan (2014-2017)
Housing Supplementary Planning Document (July 2016)
Allocations Scheme (February 2017)
Tenancy Strategy (December 2012)
The Strategic Housing Plan 2014-2019 (February 2014)
The Saved Policies from the Daventry District Local Plan (1997)
Affordable Housing Marketing and Communication Strategy (December 2007 revised Dec 2010)
Daventry District Community Engagement Strategy (2015)
Daventry District Area Profile (December 2014)

Methodology

The methodology that will be used for housing needs surveys in the District is set out below

Stage 1 – Identification of Parish

The order in which parishes are surveyed is not definitive and can change for a number of reasons including where villages are undertaking neighbourhood planning activity or if a village is faced with a planning application/appeal and there would be a benefit from having an up to date survey to help inform the decision.
Parishes can also request Housing Surveys to be carried out if the existing survey is more than three years old.

Stage 2 – Engaging with the Parish Council

Early discussions take place with the Parish Council or their nominated representatives about the survey.
Officers talk through the process and objectives of the survey, and establish any priorities the Parish Council may have.

Stage 3– Marketing

Posters and literature on the Housing Survey are distributed to the Parish Council to place in relevant areas.
Officers from Daventry District Council's Local Strategy Service can attend one public event in the area. This could take the form of a drop-in event, a public meeting or an item on the Parish Council Meeting Agenda.

Stage 4 – Survey

Letters are sent to all households within the parish, explaining how to access and complete the survey.
Surveys are available to complete online.
If someone cannot access the survey online, paper copies are made available.
The Survey remains open for a minimum of 4 weeks.

Stage 5 – Collection & Analysis

Daventry District Council's Local Strategy Service collate and analyse the completed surveys and produce a draft.
The report details the number, type and tenure of homes required, as identified via the surveys and analysis of the DDC Housing Register.

Stage 6 Review

The Parish Council/nominated representatives are given the opportunity to factually comment on the draft report prior to its publication. This will be for a maximum of 4 weeks.

Stage 7 Publication

The final version of the Housing Survey is published on the Daventry District Council website taking into account any relevant comments which may have been received from the Parish Council
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Clipston Parish Statistics

The following information is taken from the Nomis[2] website which uses the Census 2011 data.

Location

Clipston is located in Daventry District within the county of Northamptonshire.

Dwellings[3]

Census information for Clipston reports 261 dwellings at 2011. 31 of these dwellings are social housing.

259 (99%) are houses or bungalows
2 (1%) are flats or maisonettes

Since the census, 14 additional properties have been built in the area[4].

Household & Tenure[3]

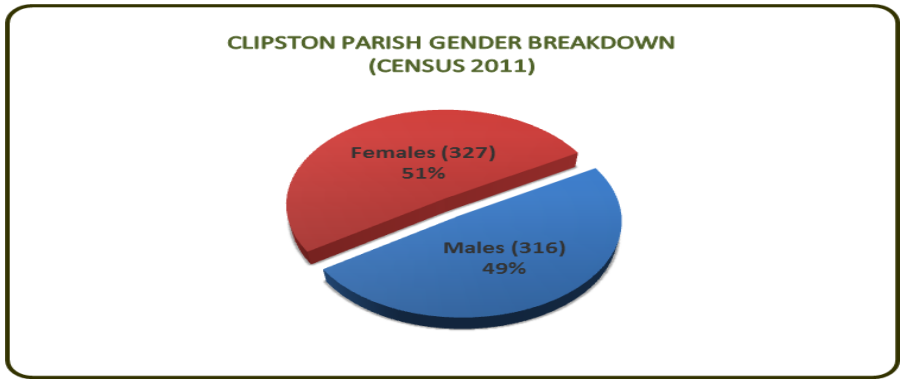
Census information for Clipston reports 252 households in 2011. Of these:

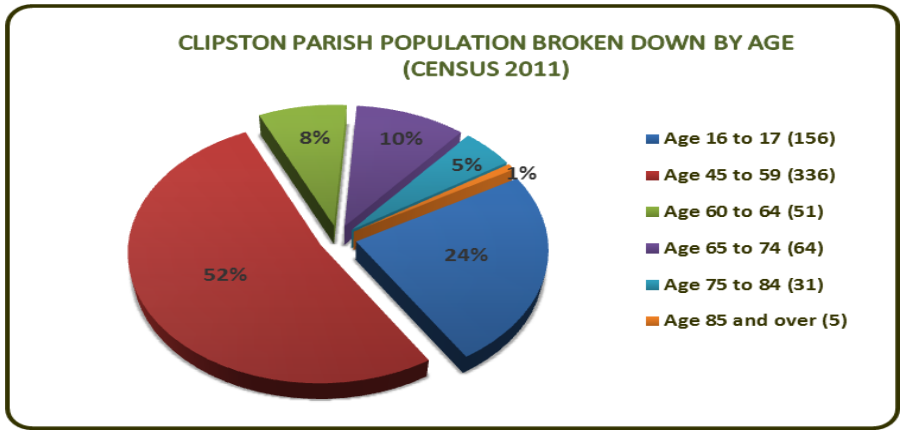
250 (99%) live in bungalows or houses
2 (1%) live in flats

193 (77%) owned
27 (11%) are renting from a Registered Provider
29 (11%) are renting from a Private Landlord
3 (1%) is living rent free

Population

Clipston has a population of around 643.





[2] nomisweb.co.uk
[3] gov.uk/definitions-of-general-housing-terms
[4] Housing Land Availability Report 2017

Affordability in Clipston Parish

The National Picture

The Financial Conduct Authority carried out a comprehensive review of the mortgage market in 2014 and capped the loan to income ratio at four and a half times a person's gross income. Previous to this borrowers could get a loan which equalled five times their income.

The review also saw the introduction of a stress test to determine the borrower's ability to repay the mortgage should any changes occur to their household finances e.g. an increase in interest rates or a loss of employment.

The Council of Mortgage Lenders October 2017 report showed that in August 2017, first time buyers were typically borrowing 3.40 times their gross income and were tending to use around 17.5% of their income towards paying off the loan. The average loan size was £140,035.

Assessing Affordability

Assessing affordability involves comparing the house costs against the ability to pay.

This is done by determining the ratio of lower quartile house prices to lower quartile earnings which indicates whether people on the lowest earnings can afford to access the cheaper housing in their area.

The lower quartile house prices are determined by ranking all property prices within the area and taking the lowest 25%
The lower quartile incomes are determined by ranking all incomes in the area and taking the lowest 25%.
The higher the ratio the less affordable the homes are within an area.

Daventry District

The 2013/14 Department of Communities and Local Government (DCLG) Live Table 576 [5]showed Daventry District's lower quartile house price to income ratio to be 7.89.

This illustrates that house prices in the district are nearly eight times higher than incomes.

This figure is higher than the national ratio of 6.45 and is the second highest figure in the County after South Northamptonshire district.

Daventry District income to house price ratio

2013	2012	2011	2010	2009
7.89	7.82	7.25	8.00	8.27

DCLG Live Table 576: ratio of lower quartile house price to lower quartile earnings

Northamptonshire authorities' income to house price ratio

Authority	Ratio
Northamptonshire Overall	6.43
Corby	5.35
East Northants	6.37
Kettering	5.93
Northampton	5.98
South Northants	9.33
Wellingborough	6.32

DCLG Live Table 576: ratio of lower quartile house price to lower quartile earnings

[5] .gov.uk/government/statistical-data-sets/live-tables-on-housing-market-and-house-prices

The English indices of Deprivation[6] provide a relative measure of deprivation at a small area level across England. Areas are ranked from the least deprived to the most deprived on seven aspects of deprivation including 'Barriers to Housing and Services' which contribute to an overall combined measure of multiple deprivation. Daventry District is currently ranked 148 out of 326 authorities with 1 being the most deprived and 326 being the least deprived.

Clipston Parish

14 properties were sold within Clipston Parish between October 2016 and September 2017, ranging from £220,000 for a 4 bedroom semi-detached house to £995,000 for a detached house (Land Registry Data).

The average price paid for a property in Clipston was just under £520,000

Using this value and the Money Advice Service[7] mortgage calculator, repayments would equate to

Weekly	Monthly	Annually
£512	£2,219	£26,628

This is assuming a 10% deposit (£52,000), 3% interest rate and 25 year mortgage term. This also does not include mortgage or legal fees or Stamp duty which will all add additional costs.

The repayment costs stated above are for housing only and would need to be added to living costs to determine the level of household income required.

The Minimum Income Standard for the United Kingdom[8] reports on how much income households need to afford an acceptable standard of living by using a Minimum Income Calculator[9].
The programme is carried out by Centre for Research in Social Policy at Loughborough University with funding from the Joseph Rowntree Foundation.

The calculator estimates that an average family of 2 parents and 2 children in primary education, living to a minimum standard and excluding any housing costs and tax payments, requires the following (gross) household income for a basic standard of living

Weekly	Monthly	Annually
£649	£2,812	£33,746

If the housing costs opposite were added to the above figures, a person in Clipston would require an income of

Weekly	Monthly	Annually
£1,161	£5,031	£60,374

The survey asked respondents about their household income and of the 9 people who responded to the question, only 3 households earned over £35,000.

[6] gov.uk/government/statistics/english-indices-of-deprivation-2010
[7] MoneyAdviceService.org.uk
[8] lboro.ac.uk/research/crsp/mis/
[9] lboro.ac.uk/research/crsp/mis/calculator/

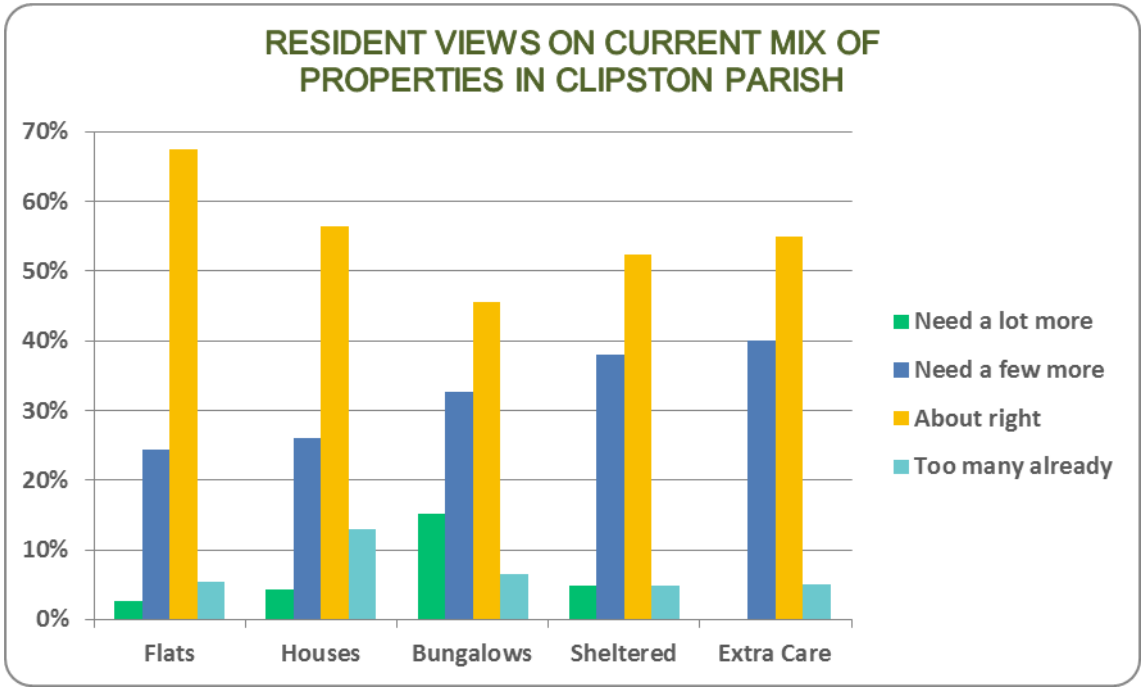
Survey Analysis

Responses

284 letters were sent to households within Clipston Parish, inviting them to complete a Housing Survey for the area.
51 surveys, equating to 18%, were returned.

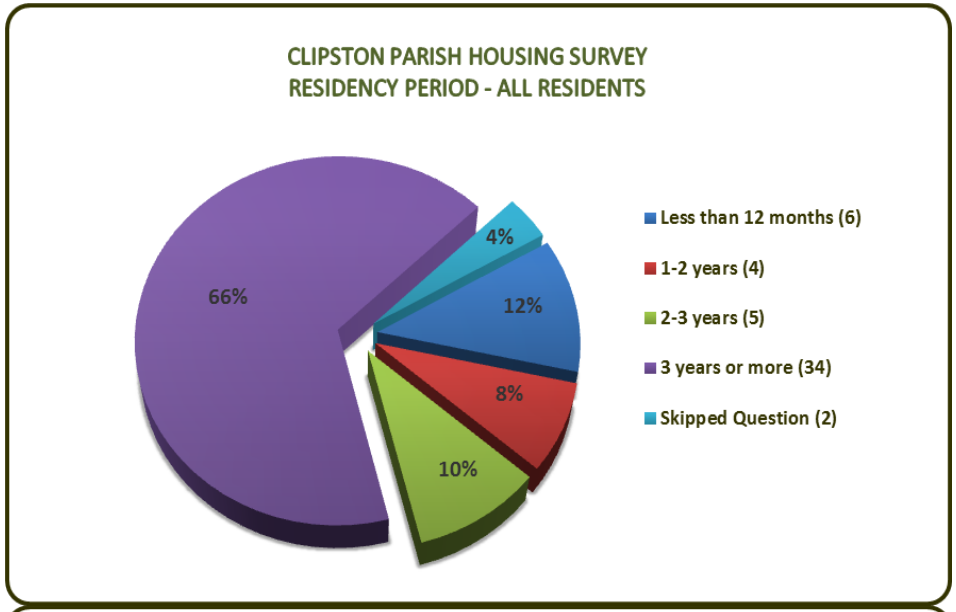
Mix of Properties

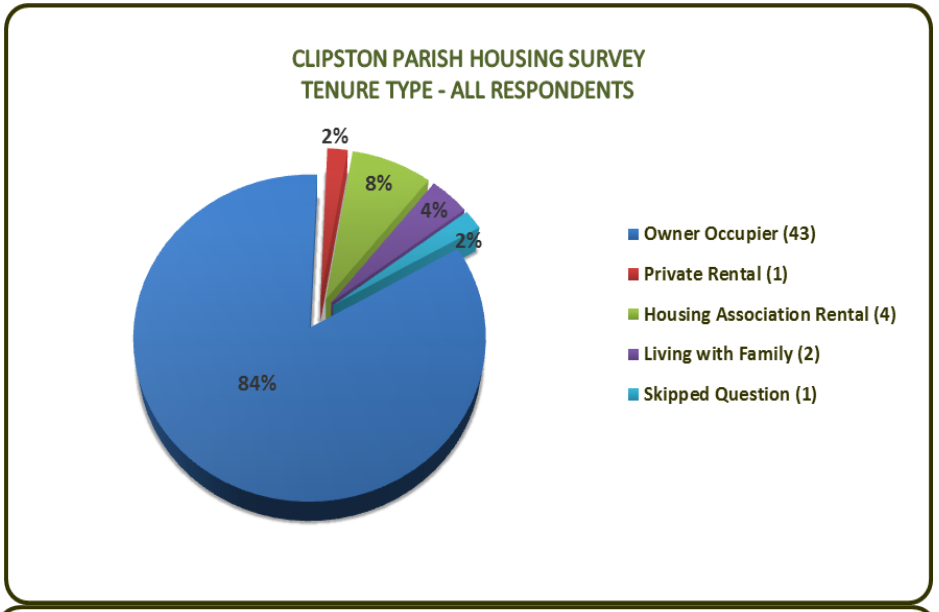
The graph below shows the opinion of Clipston Parish Households on the mix of properties within the parish.
The majority of respondents thought the mix of properties was '*about right*' across all property types.

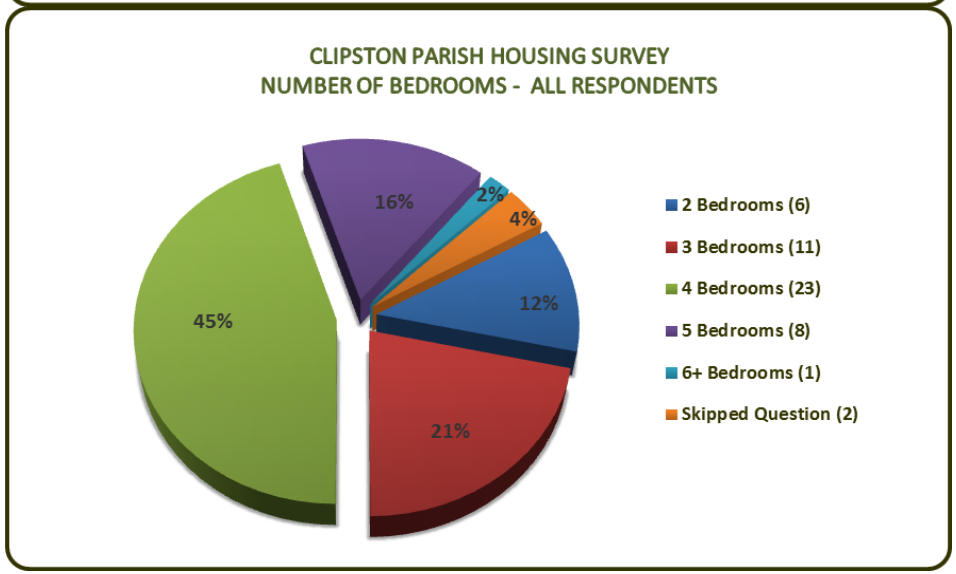


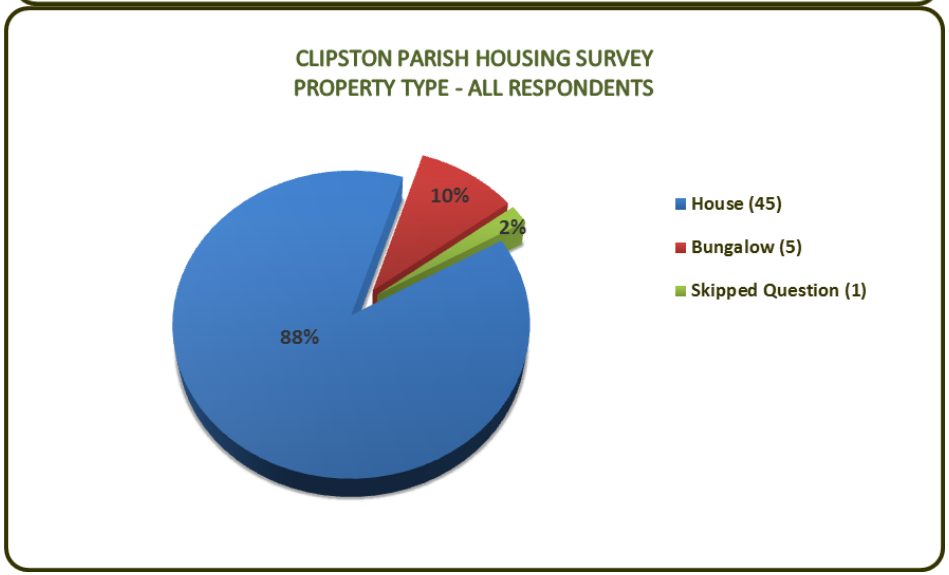
Demographics of all Respondents

The following charts show the demographics for all households that completed the Clipston Parish Housing Survey.







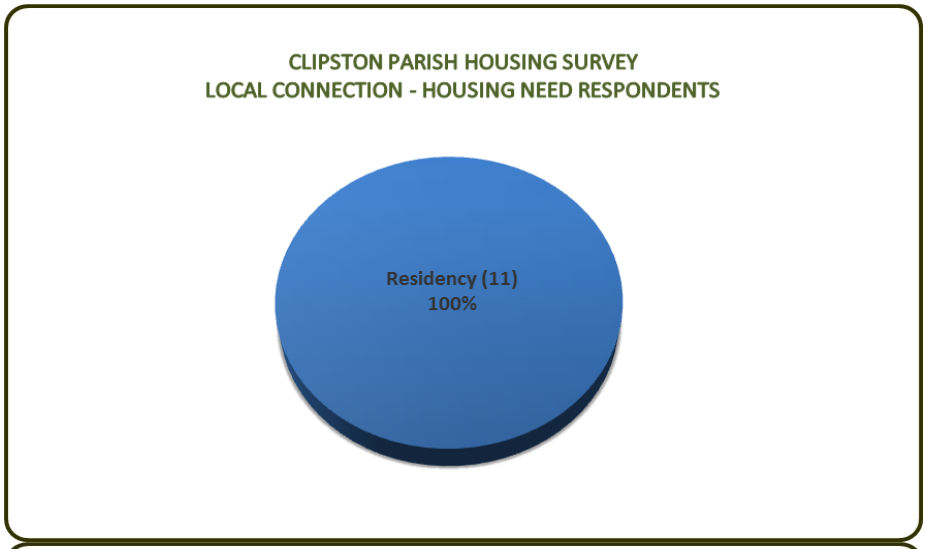


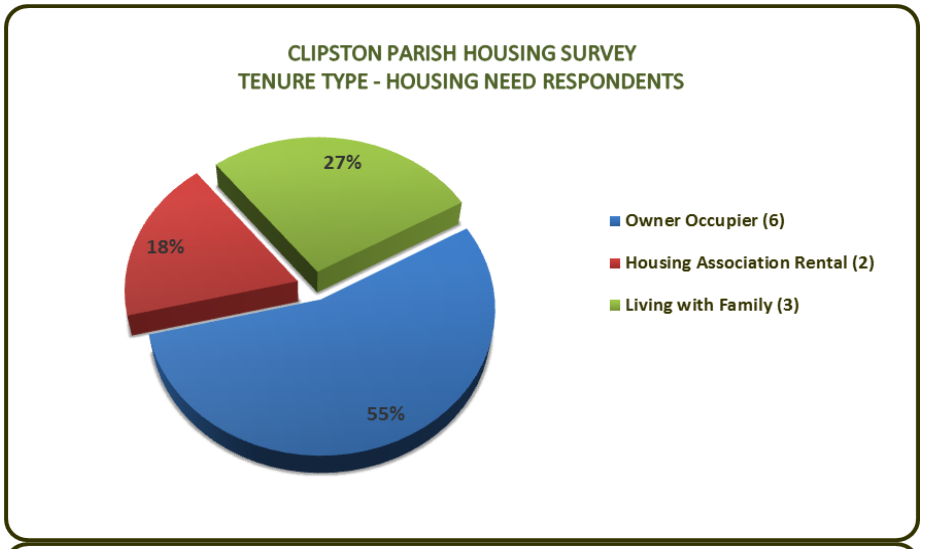
Housing Need Responses

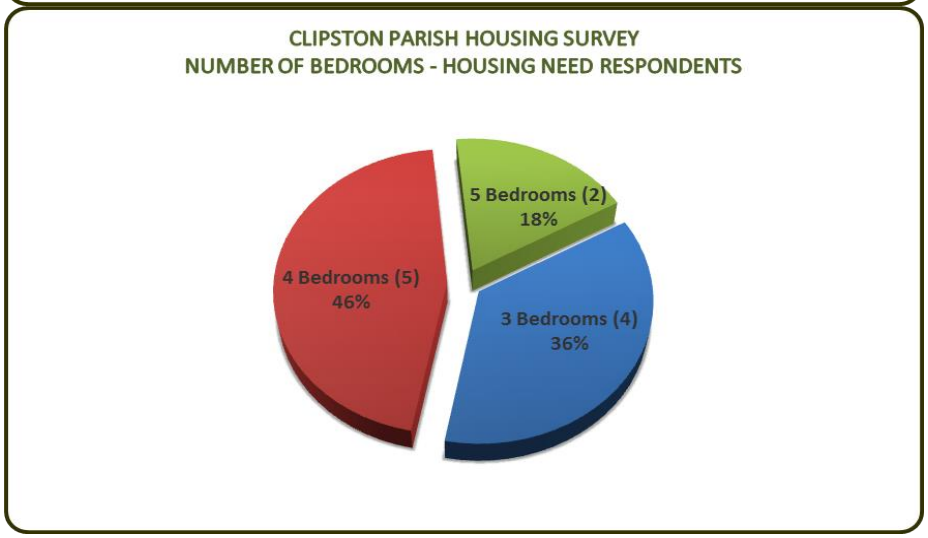
Of the 51 responses received, 11 respondents stated they have or could have a housing need. This equates to 22% of all respondents.

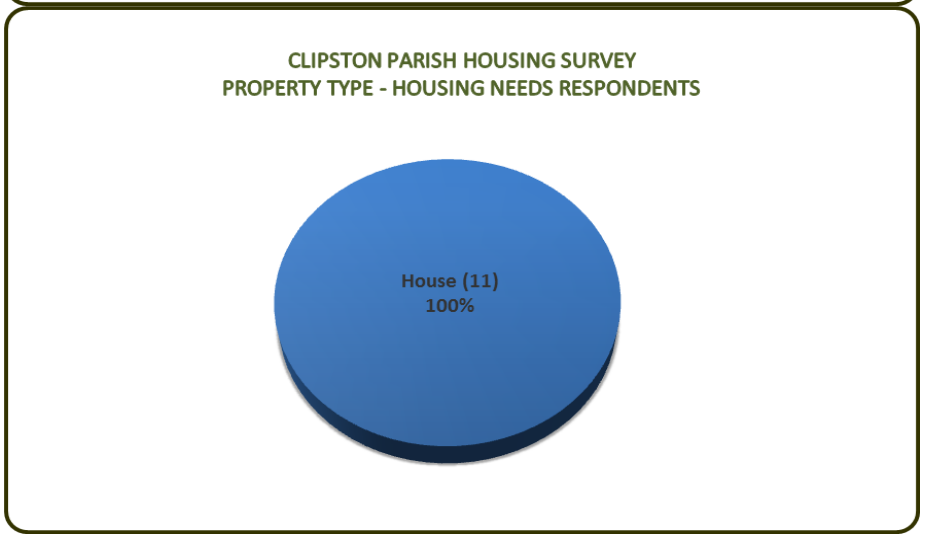
Demographics of Housing Need Respondents

The charts below show the demographics for those households who stated they have housing need.









Housing Need Analysis

The tables below show a breakdown of respondents who have expressed a particular housing need.

It should be noted that whilst the Daventry District Council Allocations Policy can be applied to those households requiring Social Housing to determine exact need, it cannot be applied to those who have expressed a preference in any other tenure as this is an individual choice.

Breakdown of respondents whose preferred tenure option is to rent or buy from a housing association

Respondent	Household makeup	Current Property Tenure & Size			Preferred Property Tenure and Size						Local Connection	Need	Reason
		Bedrooms	Property	Tenure	Bedrooms	House	Bungalow	Extra Care	Ground Flat	Other Flat			
2	Older Person Couple	3	House	Renting from Housing Association	2		✓				Residency	Yes	Current property too big Require older persons accommodation Rent too expensive

Breakdown of respondents whose preferred tenure option is shared ownership

Respondent	Household makeup	Current Property Tenure & Size			Preferred Property Tenure and Size						Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	House	Bungalow	Extra Care	Ground Flat	Other Flat		
6	Single	4	House	Living with family	2	✓					Residency	Independence Living with family Rent too expensive Buy a home for the first time To be near work
8	Couple +2	3	House	Housing Association Rental	4	✓						Current property too small Need adapted property Difficulty using stairs Currant property needs repair Cannot afford to live in parish

Breakdown of respondents whose preferred tenure option is a Starter Home

Respondent	Household makeup	Current Property Tenure & Size			Preferred Property Tenure and Size						Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	House	Bungalow	Extra Care	Ground Flat	Other Flat		
6	Single	4	House	Living with family	2	✓					Residency	Independence Living with family Rent too expensive Buy a home for the first time To be near work
8	Couple +2	3	House	Housing Association Rental	4	✓	✓					Current property too small Need adapted property Difficulty using stairs Currant property needs repair Cannot afford to live in parish
10	Single	4	House	Living with family	2	✓					Residency	Independence Buy a home for the first time To be near work

Breakdown of respondents whose preferred tenure option is to rent from a private landlord

Respondent	Household makeup	Current Property Tenure & Size			Preferred Property Tenure and Size						Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	House	Bungalow	Extra Care	Ground Flat	Other Flat		
1	Single	5	House	Living with family	3	✓			✓	✓	Residency	Independence To be near work

Breakdown of respondents whose preferred tenure option is to self-build

Respondent	Household makeup	Current Property Tenure & Size			Preferred Property Tenure and Size						Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	House	Bungalow	Extra Care	Ground Flat	Other Flat		
10	Single	4	House	Living with family	2	✓					Residency	Independence Buy a home for the first time To be near work

Breakdown of respondents whose preferred tenure option is to buy on the open market

Respondent	Household makeup	Current Property Tenure & Size			Preferred Property Tenure and Size						Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	House	Bungalow	Extra Care	Ground Flat	Other Flat		
3	Older Person – Single	4	House	Owner Occupier	2		✓				Residency	Future health reasons
4	Couple +2	3	House	Owner Occupier	4	✓					Residency	Current property too small
5	Older Person – Single	4	House	Owner Occupier	2		✓				Residency	Current Property too big Difficulty maintaining property/garden
7	Older Person couple +1	5	House	Owner Occupier	3	✓			✓	✓	Residency	Independence Current property too big Medical Reasons
9	Older Person – Couple	4	House	Owner Occupier	3	✓					Residency	Currant property too big
10	Single	4	House	Living with family	2	✓					Residency	Independence Buy a home for the first time To be near work
11	Older Person – Single	3	House	Owner Occupier	2		✓					

Clipston Parish Housing Need Conclusion

The Clipston Parish Housing Survey was carried out during April 2017. The results for those who have a local connection to Clipston Parish can be seen below. It should be noted that some households have expressed more than one tenure preference.

Respondent	Social Housing (Rented)					Social Housing (Shared ownership)					Private Rental						Starter Home					Self-build					Market Homes														
	Bungalow					House					Flat			House			House					House					Flat					House					Bungalow				
	1	2	3	4	5	1	2	3	4	5	1	2	3	1	2	3	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
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