

Clipston Parish Neighbourhood Plan

Housing Needs Report

July 2017

Prepared by *YourLocale*

CLIPSTON PARISH NEIGHBOURHOOD PLAN HOUSING NEEDS

Introduction

This report provides an analysis of housing issues in the Clipston Parish area to support its Neighbourhood Plan policies. The report draws on the latest available data from the Census, Land Registry and Office for National Statistics, small area model-based income estimates and local consultation exercises. The results outlined in this Housing Needs Survey Report and any future Housing Needs Survey will influence the policies of the Clipston Parish Neighbourhood Plan.

Population Age Profile

According to the 2011 Census, the Clipston Parish had an estimated population of 643 residents living in 252 households dispersed across 1,172 hectares. There were 9 vacant dwellings representing a 3.4% vacancy rate. Since 2001 the number of residents living in the Parish is estimated to have increased by around 5% (31 people). The number of dwellings (occupied and vacant) also increased, rising by 16 (7%).

At the time of the 2011 Census around 20% of residents were aged under 16 which is slightly higher than the district, regional and national (19%) rates. Around 64% of residents were aged between 16 and 64 which was in line with the district average but slightly lower than the regional and national (65%) rates. Older people (aged 65+) represented 16% of total residents which is in line with the national rate but slightly lower than the district and regional (17%) rates. The median age of people living in the Parish was 45 which is older than the district (43), region (40) and national (39) rates.

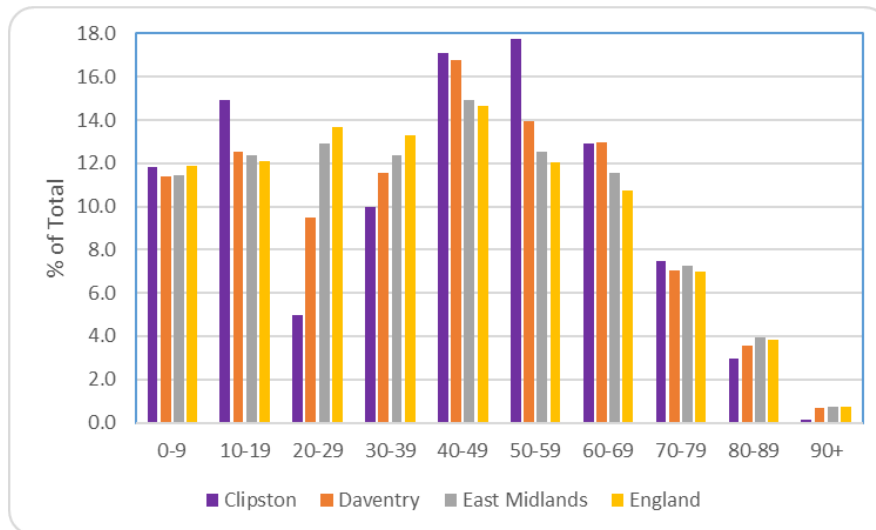
Table 1: Usual Residents by Age Band, 2011

	Clipston		Daventry	East Midlands	England
	No	%	%	%	%
Aged 0-4	35	5.4	5.6	6.0	6.3
Aged 5-15	96	14.9	13.4	12.5	12.6
Aged 16-64	412	64.1	64.0	64.5	64.8
Aged 65+	100	15.6	16.9	17.1	16.3
All Usual Residents	643	100.0	100.0	6.0	6.3
Median age	48		43	40	39

Source: Census 2011, KS102

A more detailed breakdown of age bands reveal that at the time of the 2011 Census Clipston had a somewhat higher proportion of residents aged between 50 to 59 and lower than average share of 20 to 29 year olds.

Figure 1 Population by 10 year age bands, 2011



Source: Census 2011, QS103

There is also evidence of an ageing population with the proportion of residents aged 65 and over increasing from 10% in 2001 to 16% in 2011. The Census shows that the number of residents aged 65+ rose by 61% (38 people) during this period.

Research shows the number of older people will grow significantly in the future and relative growth will be highest in older cohorts. Latest available population projections¹ suggest that Daventry's 65 plus age group is forecast to grow by around 67% between 2014 and 2034.

Deprivation

The English Indices of Deprivation measure relative levels of deprivation in 32,844 small areas or neighbourhoods, called Lower-layer Super Output Areas (LSOAs) in England. The Clipston parish is situated within LSOA E01027005 which also includes several other settlements (Great Oxendon, Arthingworth, Kelmars, Haselbech and Naseby). The overall Index of Multiple Deprivation Decile (where 1 is most deprived 10% of LSOAs) (IMD) shows this area on the whole displays relatively low levels of deprivation and is ranked within the 6th decile on the overall 2015 Index. However, on closer inspection of the domain indices, the area falls within the 1st decile in terms of barriers to housing and services and is ranked within the most deprived 6% in England. This domain measures the physical and financial accessibility of housing and local services. The indicators fall into two sub-domains: 'geographical barriers', which relate to the physical proximity of local services which the area performs fairly badly on and 'wider barriers' which includes issues relating to access to housing such as affordability.

¹ Subnational Population Projections for Local Authorities in England: 2014 based

Economic Activity

The following table illustrates the working status of usual residents aged 16 to 74. In Clipston Parish this accounts for 74% of the population. At 74% Clipston Parish's economic activity rate was lower than the district (73%) but higher than regional (69%) and national (70%) rates. When compared to the district, regional and national rates, Clipston has a higher than average share of self-employed residents and at the time of the 2011 Census, the unemployment rate was relatively low.

Table 2: Economic Activity and Inactivity, 2011

	Clipston		Daventry	East Midlands	England
	No	%	%	%	%
All Usual Residents Aged 16 to 74	476	100.0	100.0	100.0	100.0
Economically Active Total	345	72.5	73.5	69.3	69.9
Employee, Full-time	69	14.5	13.9	38.8	38.6
Employee, Part-time	166	34.9	44.6	14.4	13.7
Self Employed	81	17.0	8.9	8.7	9.8
Unemployed	13	2.7	3.6	4.2	4.4
Full-time Student economically active	16	3.4	2.5	3.3	3.4
Economically inactive Total	131	27.5	26.5	30.7	30.1
Retired	71	14.9	14.7	15.0	13.7
Student including Full-Time Students	20	4.2	3.9	5.8	5.8
Looking After Home or Family	21	4.4	3.5	4.0	4.4
Long-Term Sick or Disabled	10	2.1	2.8	4.1	4.0
Other	9	1.9	1.5	1.9	2.2

Source: Census 2011, QS601E

Household Size

According to the 2011 Census, the average household size in the Clipston Parish was 2.6 people which is higher than the district (2.4), regional (2.3) and England (2.4) rates. The average number of rooms per household stood at 7.2 which is higher than the district (6.2), regional (5.6) and England (5.4) averages.

The average number of bedrooms per household stood at 3.5 which is higher than the district (3.1), region (2.8) and England (2.7) rates.

Housing Characteristics

Tenure

Home ownership levels are relatively high with around 77% of households owning their homes outright or with a mortgage or loan and is somewhat higher than the district (72%), regional (67%) and national (63%) rates. Around 11% of households live in private rented accommodation which is lower than that of the district (12%), region (15%) and national (17%) rates. Around 11% of households live in social rented accommodation which is below the district (14%), regional (16%) and national (18%) rates.

Table 3: Tenure, 2011

	Clipston		Daventry	East Midlands	England
				%	%
All occupied Households	252	100.0	100.0	100.0	100.0
Owned; Owned Outright	103	40.9	33.3	32.8	30.6
Owned; Owned with a Mortgage or Loan	90	35.7	38.4	34.5	32.8
Shared Ownership (Part Owned & Part Rented)	-	0.0	0.9	0.7	0.8
Social Rented; Rented from Council (Local Authority)	5	2.0	4.1	10.1	9.4
Social Rented; Other	22	8.7	9.9	5.7	8.3
Private Rented; Private Landlord or Letting Agency	28	11.1	11.0	13.6	15.4
Private Rented; Other	1	0.4	1.1	1.3	1.4
Living Rent Free	3	1.2	1.4	1.3	1.3

Source: Census 2011, KS402EW

Accommodation Type

Data from the 2011 Census shows that the majority (60%) of residential dwellings are detached which is somewhat higher than the district (43%), regional (32%) and national (22%) shares. Terraced housing, flats and apartments provide just 11% of accommodation spaces which is significantly below the district (26%), region (32%) and national (47%) shares.

Table 4: Accommodation Type, 2011

	Clipston		Daventry	East Midlands	England
	No	%	%	%	%
All household spaces (occupied + vacant)	261	100.0	100.0	100.0	100.0
Detached	158	60.5	42.7	32.2	22.3
Semi-Detached	73	28.0	31.2	35.1	30.7
Terraced	28	10.7	18.9	20.6	24.5
Flat, Maisonette or Apartment	2	0.8	7.0	11.7	22.1
Caravan or Other Mobile or Temporary Structure	-	0.0	0.2	0.4	0.4

Source: Census 2011, KS405EW

Number of Bedrooms and Occupancy Rates

More than two fifths (44%) of households live in houses with four or more bedrooms which is somewhat high when compared with the district (33%), regional (20%) and England (19%) rates. There is an under representation of housing for single people with just 2% of dwellings having one bedroom against 6% for the district, 8% for the region and 12% for England.

Table 5 Households by number of bedrooms, 2011

Bedrooms	Clipston Parish		Daventry	East Midlands	England
All households	252	100.0	100.0	100.0	100.0
1 bedroom	4	1.6	5.8	8.3	12.0
2 bedrooms	44	17.5	21.6	26.5	27.9
3 bedrooms	92	36.5	39.9	45.4	41.2
4 or more bedrooms	112	44.4	32.6	19.8	19.0

Source: Census 2011, LC4405EW

There is evidence of under occupancy in the parish (having more bedrooms than the notional number recommended by the bedroom standard). Analysis of the 2011 Census shows that around 58% of all occupied households in the Clipston Parish have two or more spare bedrooms and around 29% have one spare bedroom. Under occupancy is higher than district, regional, national rates and the England Rural area average.

Figure 2: Bedroom Occupancy Rates, All Households, 2011



Source: Census 2011, QS412EW

Under occupancy in the parish is particularly evident in larger properties with just under half (45%) of households with 4 or more bedrooms occupied by just one or two people.

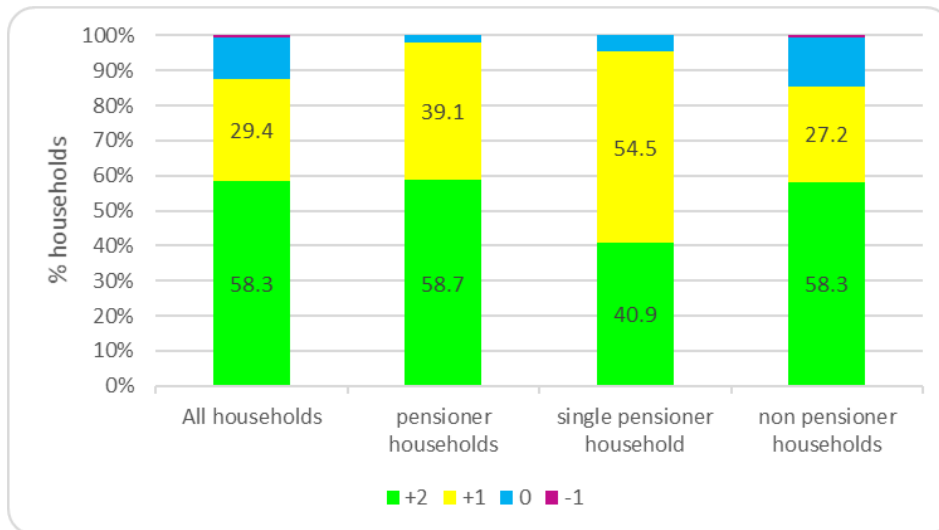
Table 6 Household with 4 or more bedrooms by household size, 2011

	Clipston		Daventry	East Midlands	England
HHs with 4 or more bedrooms	112	100.0	100.0	100.0	100.0
1 person in household	11	9.8	10.0	10.4	10.6
2 people in household	39	34.8	36.9	32.3	30.3
3 people in household	18	16.1	18.9	18.8	18.3
4 or more people in household	44	39.3	34.3	38.5	40.8

Source: Census 2011, LC4405EW

Census data also suggests that older person households are more likely to under-occupy their dwellings. Data from the 2011 Census allows us to investigate this using the bedroom standard. In total, around 98% of pensioner households have at least one more bedroom that is technically required by the household) and is somewhat higher than the 85% non-pensioner household rate.

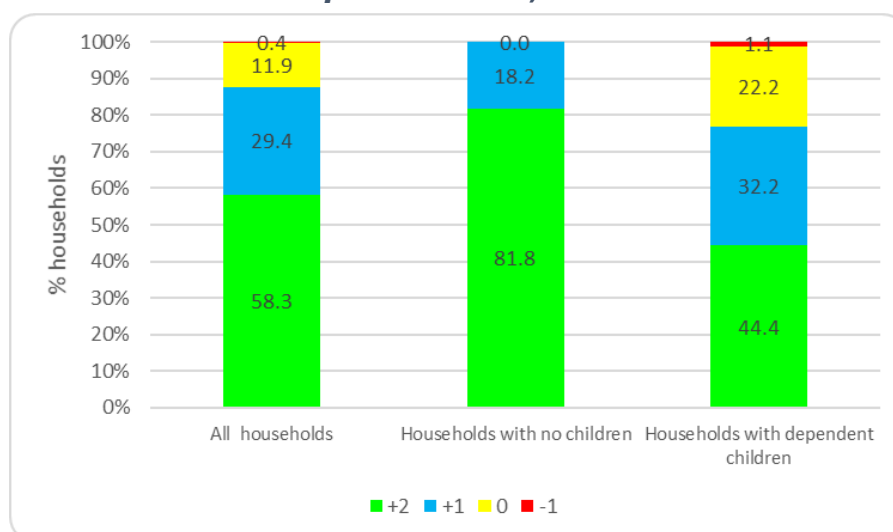
Figure 3: Bedroom Occupancy rating of Older Person Households, Clipston Parish, 2011



Source: Census 2011, LC4105EW

Overcrowding is not a significant issue in the parish, however, research shows that households with dependent children are more likely to be overcrowded. The Census implies there is some evidence of a small number of families with dependent children living in overcrowded households in Clipston.

Figure 4: Bedroom Occupancy rating of Family Households Clipston Parish, 2011



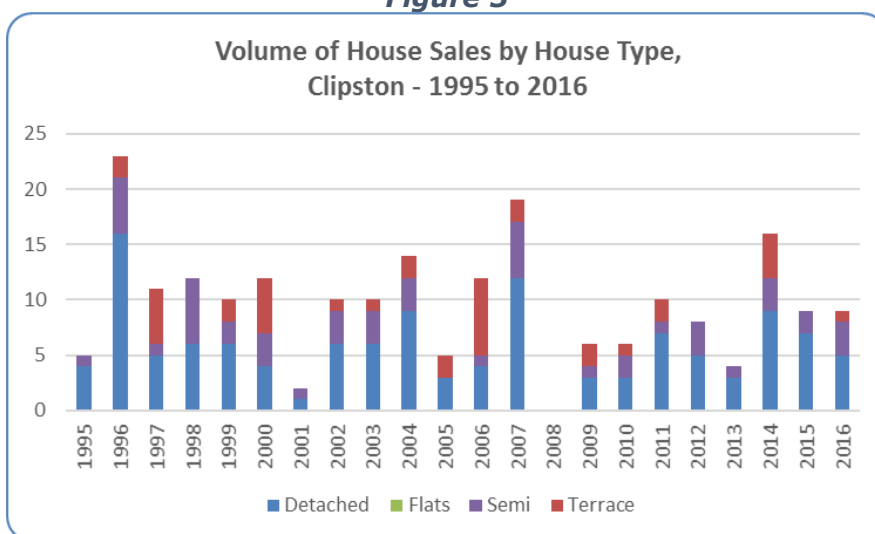
Source: Census 2011, LC4105EW

Housing Market

Residential Sales

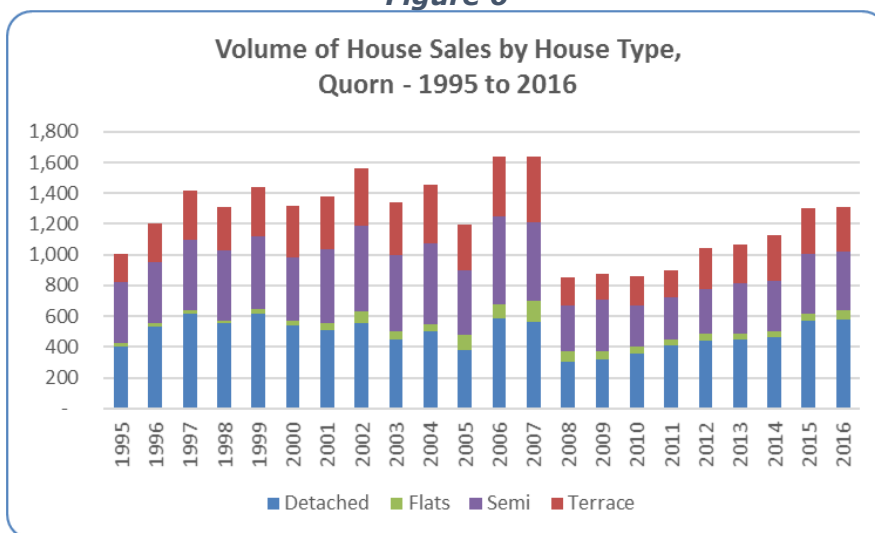
Land Registry price paid data shows around 213 residential property sales were recorded in the Clipston Parish between 1995 and 2016. Detached housing accounted for the majority of sales, representing 58% of total sales during this time. Around 23% were semi detached and 18% terraced properties. It should be noted that not all sales are captured by the Land Registry, for example properties that were not full market value, right to buy and compulsory purchase orders will be excluded.

Figure 5



Data produced by Land Registry © Crown copyright 2017 (data available at 29.7.17)

Figure 6

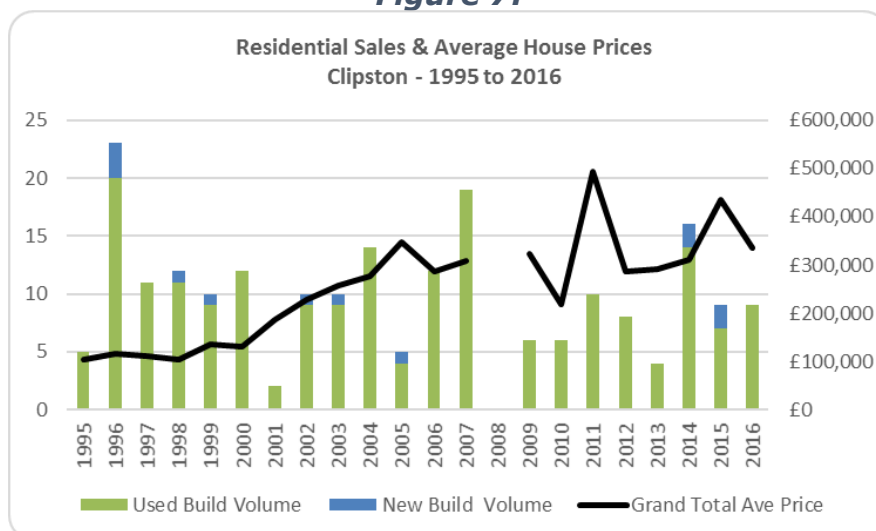


Data produced by Land Registry © Crown copyright 2017 (data available at 29.7.17)

There is some evidence of new build housing in the local area with 12 new build residential sales recorded between 1995 and 2016, representing 6% of total sales recorded by the Land Registry in the area. It should be noted that not all new builds will be captured in the Land Registry price paid data, eg some conversions and social housing units will be excluded.

Figure 8 below shows the volume of sales together with the overall annual average house price.

Figure 7:



Data produced by Land Registry © Crown copyright 2017, data correct at 29.7.17

Housing Affordability

The publication of ONS House Price Statistics for Small Areas presents an opportunity for detailed housing affordability analysis.

The data reveals the cost of an entry-level² property on average across England and Wales has increased by almost 20% in the last decade, to £140,000 (year ending June 2016). For new properties, the price was nearly £180,000. The data³ also shows that home-ownership prospects vary across the country.

In the Clipston Parish area⁴ a low to mid-priced property costs on average £220,000 which is somewhat higher than the national average. Assuming a 15% deposit⁵, those entering the property market in the area would require a household income of £46,959 (£26,444 E&W average) and savings of £36,900 which is a challenge for many households.

With the average cost⁶ of an entry-level home in the area being £220,000 prospective buyers would require an estimated £2,000 for legal and

² The term 'entry level' or 'low to mid-priced property' refers to the lower quartile price paid for residential properties. If all properties sold in a year were ranked from highest to lowest, this would be the value half way between the bottom and the middle.

³ Property price data are for year ending June 2016 and are from House Price Statistics for Small Areas. Income data are for financial year ending 2014 and are from [small area model-based income estimates](#).

⁴ The Colston Parish area is based on MSOA best fit (E02005915) which also takes in some neighbouring villages.

⁵ [Data from the Council of Mortgage Lenders](#) suggest that the average deposit paid by first-time buyers in the UK was around 18% in December 2016.

⁶ The price of an entry level property in a given neighbourhood was used to calculate the annual household income that could be needed to secure a mortgage in that area. By comparing this figure with the estimated household income for the same neighbourhood, we can see how affordable the area could be for those

moving costs, £1,900 for stamp duty and £33,000 for a 15% deposit, coming to £36,900 in total.

Summary of Future Housing Need

At the time of the 2011 Census, Clipston was home to around 643 residents living in 252 households. Analysis of the Census suggests that between 2001 and 2011 the parish population increased by around 5% (31 people). During this period, the number of dwellings rose by 7% (16).

The area has a higher proportion of residents aged between 10 to 19, 40 to 49 and 50 to 59 but there is also evidence of an ageing population with the share of residents aged 65 and over increasing from 10% in 2001 to 16% in 2011. The Census shows that the number of residents aged 65+ rose by 61% during this period. In line with national trends the local population is likely to get older as average life expectancy continues to rise.

Home ownership levels are high with around 77% of households own their homes outright or with a mortgage or loan. At 12% the share of households living in private rented accommodation is low when compared with the national rate.

There is evidence of under occupancy suggesting a need for smaller homes of one to two bedrooms which would be suitable for residents needing to downsize, small families and those entering the housing market. Providing suitable accommodation for elderly residents will enable them to remain in the local community and release under-occupied larger properties onto the market which would be suitable for growing families.

There is a predominance of detached housing with a high number having 4 or more bedrooms.

Land Registry price paid data indicates some new build housing in the parish over recent years.

Deprivation is not a significant issue in the parish. However, the area is ranked within the most deprived 6% in England in terms of barriers to housing and services which is largely due to its physical proximity to local services. The high price of housing in the area will make it difficult for those on lower and middle incomes to enter the local housing market.

looking to buy an entry-level property. Calculations were based on a typical deposit of 15% and an assumption that mortgage lenders will offer 4.5 times an applicant's income.