

Broughton Housing Needs Survey

September 2013

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Key Findings

934 survey forms were distributed and 380 were returned giving a response rate of 41% which is good.

67 households indicated they needed to move in the next five years.

The most frequent reasons given for needing to move were due to affordability and to be closer to employment.

27 households have someone wanting to move within the village

Of these, 12 households have an affordable housing need. One of these has 2 newly forming households, thus making 13 households in total.

The type of accommodation required to meet their needs using Keyways allocation criteria is in the main for one and two bed accommodation.

There is significant provision of larger properties in Broughton (4 and 5 bed provision is 7% higher than for the Borough).

Smaller homes are in short supply which is an issue when this is what is mainly needed as a result of the survey, as well as there being availability and affordability issues for first time buyers and those wishing to down-size. 65% of households in Broughton are one or two person households.

There is only a small private rented sector in Broughton and little available properties. Those in private rent could face affordability issues.

It apparent from the survey findings that there are significant concerns regarding 'over development' of Broughton, specifically outside of the village boundary.

It is important to ensure that those in housing need are registered with Keyways so that they can bid on any properties when they become available – either older social housing or anything that is built as a result of s106 opportunities.

Introduction

Rising house prices and the loss of social housing stock, as a result of the right to buy policy, has seen many first time buyers and those on more modest incomes forced out of the villages where they have lived all their lives. In some villages the knock on effects of this is the loss of key services such as schools, pubs, Post Offices, village shops etc, along with the sustainability of the village.

The North Northamptonshire Strategic Housing Market Assessment (2007) and the subsequent SHMA Update (2012) show a strong need for affordable homes across the district and highlight some interesting information on the rural areas. For example it acknowledges that when looking at broad levels of income, the average household income in the rural area is much higher than in the urban areas. The type of housing in rural areas is also more likely to comprise larger detached dwellings, with by far the highest tenure being owner-occupation.

In order to obtain a more localised perspective a parish housing need survey can be carried out. Through a housing needs survey it is possible to assess the level of need for affordable

housing in a village as well as any support the village has for a small scale development. If a need is shown to exist, then there are steps that can be taken to encourage the development of affordable housing.

During April and May 2013 934 surveys were hand delivered to all households within Broughton Parish. 380 surveys were returned giving a response rate of 41% which is higher than any response to date for other village surveys in the Borough.

Purpose of the Survey

Kettering Borough Council is required by Government (under the Housing Act 1985) to investigate the housing needs of the Borough and examine ways of meeting these needs. In rural areas it is recommended by the Audit Commission and the National Housing Federation that Housing Needs Surveys are carried out in all villages as part of a rolling program over a 3-5 year period.

The Strategic Housing Market Assessment Update (2012) provides a broad indication of the housing needs facing the Borough over the coming years and the housing requirements that follow. It is also possible to estimate the overall number of new homes required in the Borough by looking at population projections.

A more detailed village housing needs survey can identify the nature and extent of any need within a village. Housing need surveys can help to demonstrate the need for affordable housing, and the level of community support for any new development which may be necessary. They can also explore residents experience of and satisfaction within the rural location which they currently live in. They provide vital information to help to plan to meet local needs, including through the formulation of planning policy and strategies.

The findings of the survey are presented in this report along with secondary data on the housing market in Broughton.

Information from this survey will be used by the Planning and Housing Departments to inform future work.

The information from a housing needs survey is also useful at a local level, in particular with parish council activities. It can be used when decisions on housing issues are required. Broughton Parish Council are keen to use the findings of this survey to help form some of the evidence base for their Neighbourhood Planning work.

Housing Market in Broughton

Population:

- Broughton village = 2,208 persons
- Kettering Borough = 93,475 persons

Thus Broughton population is 2.36% of overall population in the Borough.

Table 1: Age profile of population

| Age Group | No. of persons (Broughton) | % of all Persons (Broughton village) | % of all Persons (Kettering Borough) |
|------------------|-----------------------------------|---|---|
| Under 18 | 448 | 20% | 22% |
| 18 to 40 | 526 | 24% | 29% |
| 41 to 64 | 836 | 38% | 33% |
| Over 65 | 398 | 18% | 16% |
| TOTAL | 2,208 | 100% | 100% |

(Source: Census 2011)

Table 1 clearly shows that the age profile for Broughton is slightly older than Kettering Borough overall which could be a sign that younger persons are unable to remain in the village and find suitable accommodation at an affordable cost – and also a potential lack of supply, an issue which is explored further in this paper.

Households and Dwellings

- Broughton village = 934 households, however there are 965 dwellings. This equates to there being 31 unoccupied at time of Census – a vacancy rate of 3.21%.
- Kettering Borough = 39,701 households (41,462 dwellings overall) Thus 1,761 unoccupied at time of Census – a vacancy rate of 4.25%.

Thus Broughton has 2.33% of all dwellings in the Borough and 2.35% of occupied households

Table 2: Housing Stock by number of rooms (occupied property only)

| Property size | Number of properties | % of total Properties (Broughton village) | % of total Properties (Kettering Borough) |
|----------------------|-----------------------------|--|--|
| 1 bedroom | 46 | 5% | 8% |
| 2 | 215 | 23% | 27% |
| 3 | 421 | 45% | 45% |
| 4 | 187 | 20% | 16% |
| 5 | 65 | 7% | 4% |
| TOTAL | 934 | 100% | 100% |

(Source: Census 2011)

Table 2 above - existing stock levels of Broughton - stock show that there are only 28% of properties in the 1 & 2 bed category, whereas in Kettering Borough as a whole 35% of stock is that size – in direct contrast the number of 4 & 5 bed properties is 7% higher in Broughton. Thus there is a clear propensity towards larger properties in the village and this may partly explain the population age profile of Broughton as commented above i.e. especially in terms of availability and affordability for younger persons seeking to remain in the village. There

are no one bedroom flats or houses available for affordable 'general needs' housing in the village.

Table 3: Household Size by number of persons in households

| Household size | Number of households | % of total Households (Broughton village) | % of total Households (Kettering Borough) |
|----------------|----------------------|---|---|
| 1 person | 215 | 23% | 29% |
| 2 | 396 | 42% | 36.2% |
| 3 | 154 | 16.5% | 15.7% |
| 4 | 127 | 14% | 13.3% |
| 5 | 27 | 3% | 4.2% |
| 6 | 10 | 1% | 1.2% |
| 7 | 4 | 0.4% | 0.3% |
| 8 or more | 1 | 0.1% | 0.1% |
| TOTAL | 934 | | |

(Source: Census 2011)

Table 3 shows that household sizes between Broughton and Kettering do not vary significantly.

Table 4: Stock for sale in Broughton by property type

| Property type | Number available | % of total | Asking price (from – to) |
|-------------------------|------------------|------------|--------------------------|
| 1 bed flat | | | |
| 2 bed flat | | | |
| 1 bed house | | | |
| 2 bed house | | | |
| 3 bed house | 7 | 47% | £114,000 to £175,000 |
| 4 bed house | 6 | 40% | £205,000 to £350,000 |
| 5 bed house | 2 | 13% | £220,000 to £600,000 |
| 1 bed bungalow | | | |
| 2 bed bungalow | | | |
| 3 bed bungalow | | | |
| 4 bed bungalow | | | |
| TOTAL PROPERTIES | 15 | 100% | |

(Source: RightMove – Sept 2013)

Table 4 highlights the low number of properties available to buy in Broughton, specifically smaller homes. A definite lack of choice and availability for the lower end of the market is an issue for those smaller households and those wanting to buy a home for the first time as will be examined further.

Table 5: Stock for Private Rental in Broughton by property type

| Property type | Number available | % of total | Rental price (from – to) |
|-------------------------|------------------|------------|--------------------------|
| 1 bed flat | | | |
| 2 bed flat | | | |
| 1 bed house | | | |
| 2 bed house | 2 | 25% | £500 per month |
| 3 bed house | 2 | 25% | £625 - £950 per month |
| 4 bed house | 1 | 12.5% | £795 per month |
| 5 bed house | 1 | 12.5% | £1,100 per month |
| 1 bed bungalow | | | |
| 2 bed bungalow | | | |
| 3 bed bungalow | 2 | 25% | £575 - £585 per month |
| 4 bed bungalow | | | |
| TOTAL PROPERTIES | 8 | 100% | |

(Source: RightMove - June 2013)

Table 5 clearly illustrates the dearth of Private Rented accommodation in Broughton with only 8 properties in total available. There were no 1 bedroom properties and rental levels exceeded £500 per month in all instances – this is in excess of Social rents as a 2 bed house in Kettering BC stock averages £337 per month.

A more current review of rented stock available in Broughton shows that there are currently 2 properties available for private rent (RightMove September 2013), one of these is a room rental within a shared house.

The lack of private rental available in Broughton would likely have the effect of a rental premium on what does become available.

Table 6: Overall tenure analysis in Broughton and Kettering

| Tenure | Broughton properties | % value | Kettering properties | % value |
|------------------|----------------------|---------|----------------------|---------|
| Owner-occupied | 724 | 77.6% | 27,562 | 69.4% |
| Shared Ownership | 6 | 0.6% | 342 | 0.9% |
| Social Rented | 104 | 11.1% | 5,187 | 13.1% |

| | | | | |
|-------------------------|-----|------|--------|-------|
| Private Rented | 83 | 8.9% | 6,048 | 15.2% |
| Rent Free | 17 | 1.8% | 562 | 1.4% |
| TOTAL PROPERTIES | 934 | 100% | 39,701 | 100% |

(Source: Census 2011)

Table 6 clearly show there is considerably more Owner-occupied properties in the village compared to the whole Borough, whilst Social Rented properties are fewer in percentage terms. There is also a distinct dearth of Privately Rented properties available.

Affordability

Table 4 above shows that there is no housing currently for sale that is smaller than 3 bedrooms in Broughton. With Lower Quartile incomes in Broughton being £18,566 (CACI Paycheck ¹ data 2013) there still remain limited prospects of home ownership for first time buyers.

To establish levels of affordability, an assessment of how expensive it is for people who are trying to enter the housing market has been undertaken. For this we compare the bottom 25% of house prices (lower quartile) with the bottom 25% of salaries (lower quartile). Lower Quartile price is used for housing market analysis as it is deemed to be the appropriate entry level to access housing.

At present the cheapest property available to purchase in Broughton is £114,000, the most expensive is £600,000 (source: Rightmove.co.uk – Sept 2013). The Lower Quartile property price is £155,000.

For a household to be able to purchase a home at this price they would need to be earning in the region of £39,857 (assuming 3.5 times salary and a 10% deposit). However, the average lower quartile of salaried household income for Broughton is only £18,566 (source: CACI Paycheck Profile 2013). This demonstrates that for households whose earnings are in the bottom 25%, a property (which is also in the bottom 25%) would cost 7.5 x their annual income. With mortgages normally being calculated on 3.5 times their annual salary this highlights how unaffordable 'entry level' properties are to people trying to access the market, assuming no other equity. 73% of the population in the Parish have a household income of below £39,857 (source: CACI Paycheck Profile 2013). Clearly if a bigger deposit can be afforded then this would help with overall mortgage affordability.

We have also considered affordability of intermediate products to assess whether this would make much of a difference for people trying to access the housing market. The table below illustrates this:

¹ CACI Paycheck is CACI's estimate of household income at postcode level. It is based upon government data sources together with income data for millions of UK households collected from lifestyle surveys and guarantee card returns.

| Entry Level (Lower Quartile) Property Price | Entry level property price (less 10% deposit) | Income required | Proportion able to purchase | income required to purchase a property costing around 70% of OMV | Proportion able to purchase |
|---|---|-----------------|-----------------------------|--|-----------------------------|
| £155,000 | £139,500 | £39,857 | 27% | £27,900 | 47% |

Introduction of some form of intermediate tenure that amounts to around 70% of the open market value (omv) of lower quartile property prices in Broughton could open up home ownership to a further 20% of the Broughton population.

Affordable Housing²

There is a small amount of council owned stock remaining in the village. In more recent times there has been a small development of affordable housing built in the village (Charles Church/BPHA) and a couple of properties purchased on the open market by Rockingham Forest Housing Association (Existing Satisfactory Purchases).

Table 7 – Social Housing Stock in Broughton

| | KBC | Registered Provider |
|-----------------------|---|--|
| 1 bed bungalow | 17 (6 of which are sheltered accommodation) | |
| 1 bed flat | 14 (all of which are sheltered accommodation) | |
| 2 bed bungalow | 35 (16 of which are sheltered accommodation) | 1 for social rent (existing satisfactory purchase) |
| 2 bed flat | 5 | |
| 2 bed house | 2 | 1 for social rent (existing satisfactory purchase) 4 for shared ownership |
| 3 bed house | 36 | 5 for social rent (existing satisfactory purchases) |

(source: Kettering Borough Council)

² Affordable housing in this sense is that as defined by Government as social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

Social housing in Broughton is advertised on Keyways bidding cycles. In 2011/12 there were 12 properties become available for letting in Broughton. In 2012/13 there were 10 properties become available for letting. These properties attracted a high number of bids. The 1 bed flats were not high in demand but these were for sheltered housing as opposed to general needs letting:

Table 8 – 2011/12 Keyways bid analysis

| House type | Number of bids received |
|---------------------|-------------------------|
| 2 x 1 bed bungalows | 77 |
| 2 x 1 bed flats | 5 |
| 4 x 2 bed bungalows | 560 |
| 2 x 2 bed flats | 135 |
| 2 x 3 bed houses | 118 |

(source: Kettering Borough Council Keyways analysis)

Table 9 – 2012/13 Keyways bid analysis

| House type | Number of bids received |
|---------------------|-------------------------|
| 4 x 1 bed flats | 34 |
| 3 x 2 bed bungalows | 448 |
| 3 x 3 bed houses | 135 |

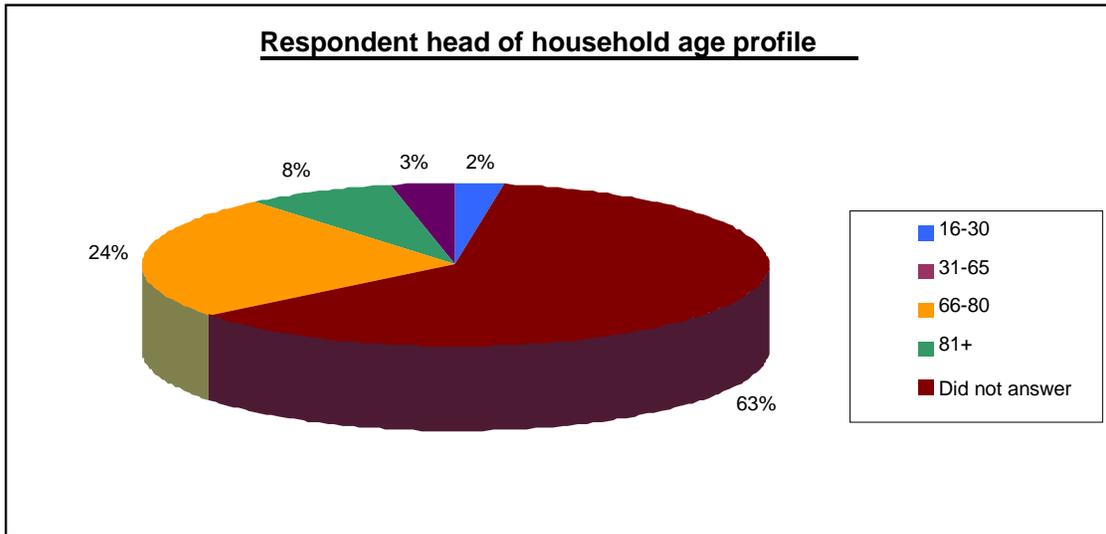
(source: Kettering Borough Council Keyways analysis)

Primary Housing Needs Survey

Profile of respondents

The head of house age profile of respondents varied but the highest response was from those in the 31-65 age bracket. There was also a good response from those of pensioner age which is representative of the slightly older population of Broughton.

Chart 1 – Survey: Age profile



The majority of the respondents to this survey were owner occupiers (over 80%) which is typical of the overall tenure profile of Broughton. The largest proportion of responses came from those living in 3 bedroom houses. There was an over representative response from those in the private rented sector (4.7%) compared to only 1.8% of the Broughton population being in this tenure. The survey found that overall, 18% of the households who indicated they wanted or needed to move are currently in private rented accommodation.

Chart 2 – Survey: Tenure profile

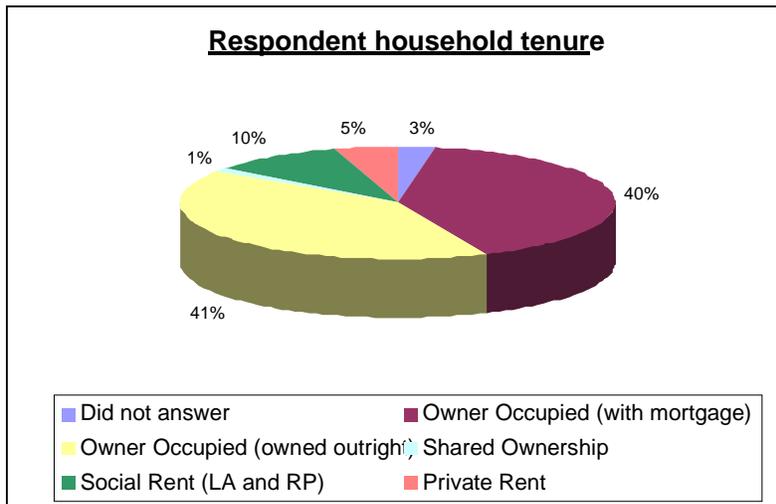


Chart 3 – Survey: Property size profile

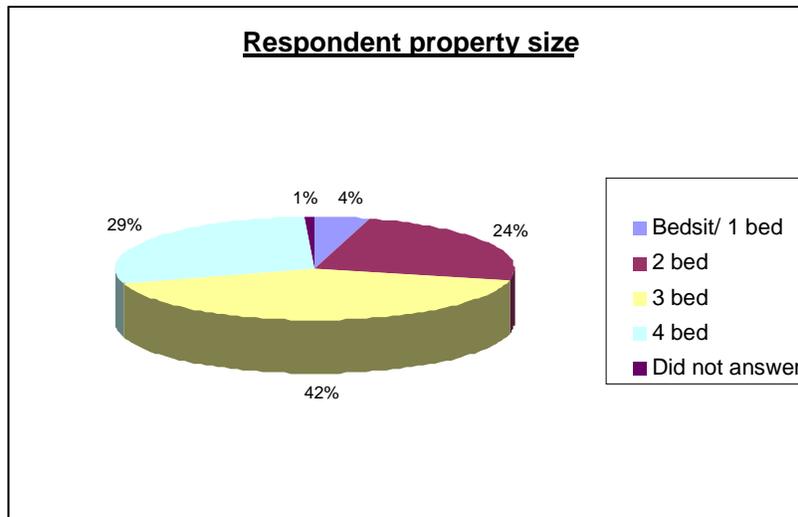
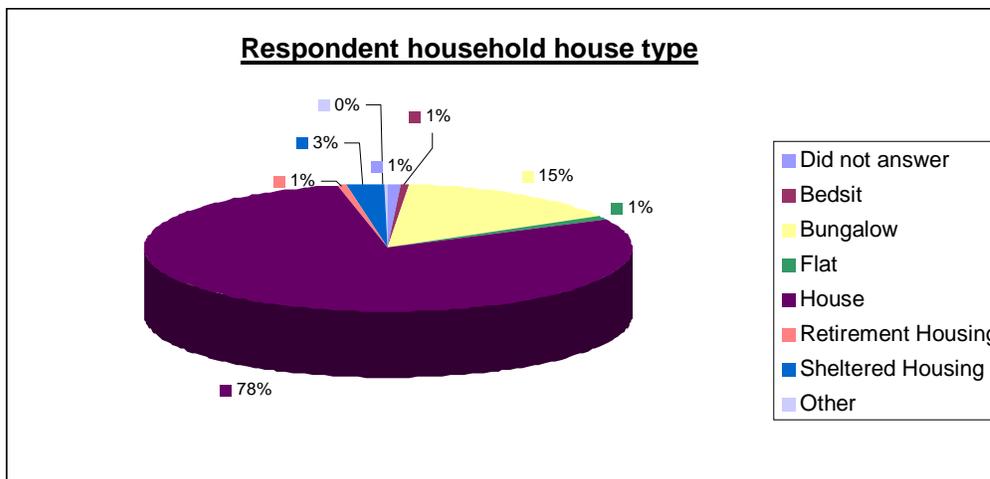


Chart 4 – Survey: Property type profile



Of the 380 surveys returned, 67 households indicated a desire or need for either the whole household to move or a household member to move home in the next five years. 17 of those need to move in the next 12 months.

Identifying housing need

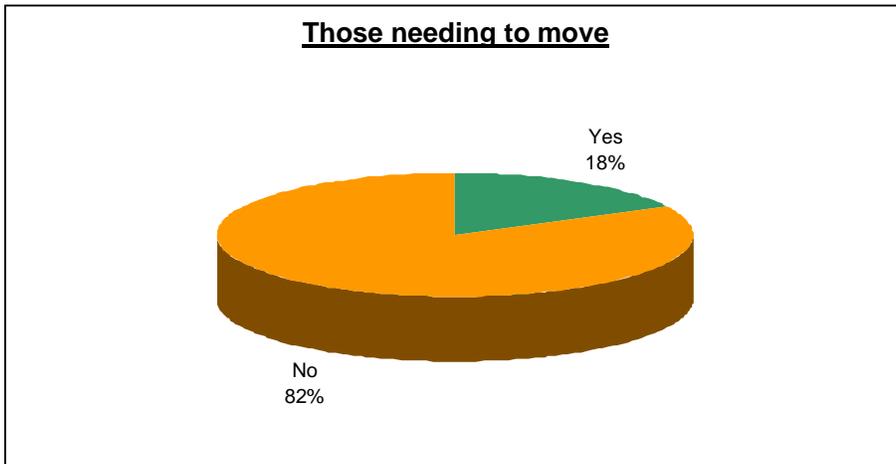
The following sections of this report detail the responses from the questionnaires distributed and returned during May 2013. Respondents individual details have been kept confidential and any identifiable attributes have not been included in the results. Any comments that have been made may have also been edited so as not to identify individual circumstances.

The following results are a snapshot in time and provide the Parish and Kettering Borough Council with an insight into current housing need, the desirability of the village and the current level of facilities serving the local community.

We can start to build a picture of the number of households needing an affordable home in the Parish by looking at those, including newly forming households (i.e. children moving out of the parental home) that need to move and whether they want to live within the Parish.

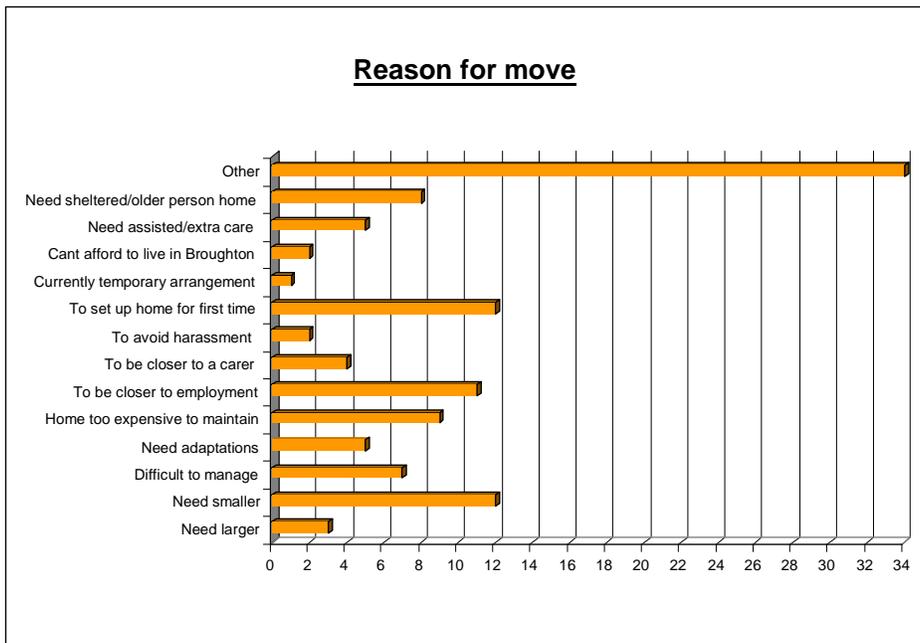
The survey also highlighted the requirements of households needing to move who do not need affordable housing but require market housing of some form

Chart 5 – Survey: Those needing to move (all households)



Of the 380 surveys returned, 67 households indicated a need for either the whole household to move or a household member to move home in the next five years. The following information covers all households who need to move, not just those in need of affordable housing.

Chart 6 – Survey: Reasons for needing to move (all households)



Respondents were asked “What are your reasons for needing to move?” and were able to tick as many answers as applied.

The most frequent answer given was 'other' and the reasons given were as follows:

- Over-development of the village
- Poor public transport and infrastructure
- Affordability
- Household size changes

This was followed by wanting to set up home for the first time, to be closer to employment, and needing smaller accommodation.

Households were also asked to specify their main reason for needing to move and the responses from those that answered this question are shown in chart 7 below.

Chart 7 – Survey: Main reason for move (all households)

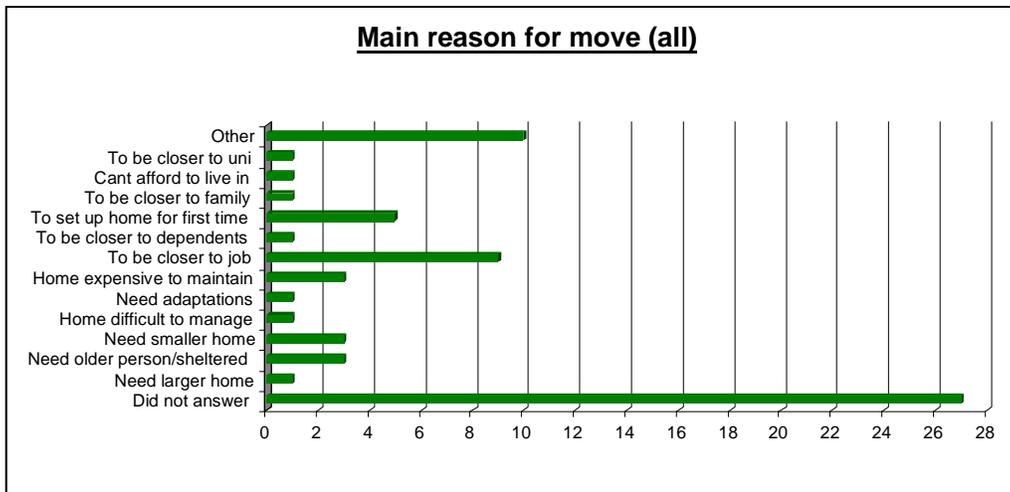
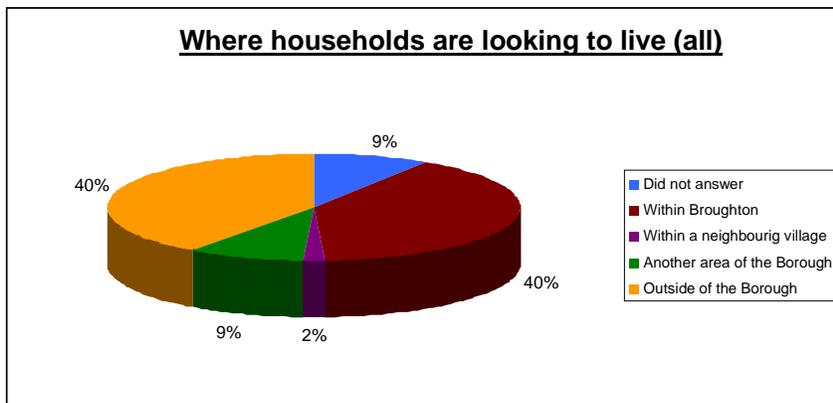


Chart 8 – Survey: Where households are looking to live (all households)



Of the 67 households who need to move, when asked, “Where are you looking to live?” 27 respondents said that they would like to live within the Parish still. Seven respondents want to move to somewhere else in Kettering Borough. 27 respondents wanted to move away from the Borough and this was largely due to moving closer to employment or to be nearer to family.

Migration

Households were asked whether they knew of anyone who had had to move away from the village within the last 10 years. Only 14 of the households who responded answered yes to this question.

Identifying local connection

According to the surveys, only 27 respondents needed to move and wanted to stay within the parish. The following table indicates the local connection criteria to all those who indicated a need to move within the next five years, i.e. the 27 households, not just those with an identified housing need/eligible for affordable housing. Households may have met more than one of the Local Connection criteria.

Table 10 – Survey: Local Connection for all households needing to move

| Local Connection | No answer | Timescale | | | |
|---|-----------|------------------|-----------|-----------|----------|
| | | Less than 1 year | 1-3 years | 3-4 years | 5+ years |
| Work in the Parish | | | | | 3 |
| Live in the Parish | 1 | 4 | 2 | 8 | 12 |
| Previous residence in the Parish | | | | | 6 |
| Close relatives living in the Parish (parents, children, siblings, grandparents or grandchildren, including step-relatives) | | | | 1 | 8 |
| Participating in education/training in the Parish | | | 2 | | |

Housing Needs Analysis Table

There were 12 households or household members who need to move who have a need for affordable housing (i.e. social housing of some form). The following table lists details of the respondents who feel they have a housing need. This table only includes those households who have said they need to move within/into the parish and have a strong local connection as outlined in the section above as these households will be the households that are likely to be eligible for affordable housing. Only three of these households have registered with Keyways.

Six survey respondents indicated a need to move but to owner occupied accommodation and one to private rented accommodation therefore these results have been omitted. Eight of the households had not indicated which tenure they felt they needed but from analysis of others areas of their surveys it was apparent that they would not be eligible for affordable

housing. Those households looking to move away from the Parish have also had results omitted.

The reality allocation was determined by looking at the response to the question on the household composition, using the Council's Keyways allocations policy. Each household's need has also been examined (based on what information was provided) and judged against the current entry-level housing available in the village and their current housing circumstances.

Table 11 – Survey: Affordable housing need results

| Ref | Household Make-up | Reason for need | Preferred Tenure | Likely allocation |
|-----|---------------------------------------|---|------------------|--|
| 1 | Single male (65) | Difficulty managing home | Social Rent | 1 bed flat or bungalow (or sheltered accommodation) for social/affordable rent |
| 2 | Single female (77) | Affordability | Social Rent | 1 bed flat or bungalow (or sheltered accommodation) for social/affordable rent |
| 3 | Single male (57) | Affordability | Social Rent | 1 bed house for social/affordable rent |
| 4 | Couple (70s) | Difficulty with stairs | Social Rent | 1 bed flat or bungalow (or sheltered accommodation) for social/affordable rent |
| 5 | Couple (50s) and grown up son | Need smaller accommodation | Social Rent | 2 bed house for social/affordable rent |
| 6 | Single female and 2 teenage daughters | Affordability | Social Rent | 3 bed house for social/affordable rent |
| 7 | Single female and 3 children | Affordability | Social Rent | 3 bed house for social/affordable rent |
| 8 | Couple and 2 children | House being demolished | Social Rent | 3 bed house for social/affordable rent |
| 9 | Single female and son (17) | To set up home for first time | Intermediate | 1 or 2 bed shared ownership/intermediate housing |
| 10 | Couple with 2 daughters (20s) | To set up home for the first time | Intermediate | 2 x 1 or 2 bed shared ownership/intermediate |
| 11 | Single female and daughter | Daughter going to university, cannot afford current | Intermediate | 2 bed house for shared ownership/intermediate |

| | | | | |
|----|-------------------------|-------------------|--------------|--|
| | | accommodation | | |
| 12 | Couple and daughter (4) | To buy first home | Intermediate | 2 or 3 bed shared ownership/intermediate |

Rural affordable development can be a lengthy process from site identification to a development completing and during this time households circumstances would change. Also types of units that can be provided may also be dictated by the type of scheme that may come forward. Therefore the above mix is simply indicative of the survey findings but could be used to inform future development along with other sources of information available at that time. It is clear that opportunities for attractive down-sizing households would be a useful consideration to take on board on new developments in both the social and market sectors. Opportunities for some small scale low cost sale options for first time buyers or other forms of intermediate tenure should also be explored.

Local Lettings Policy

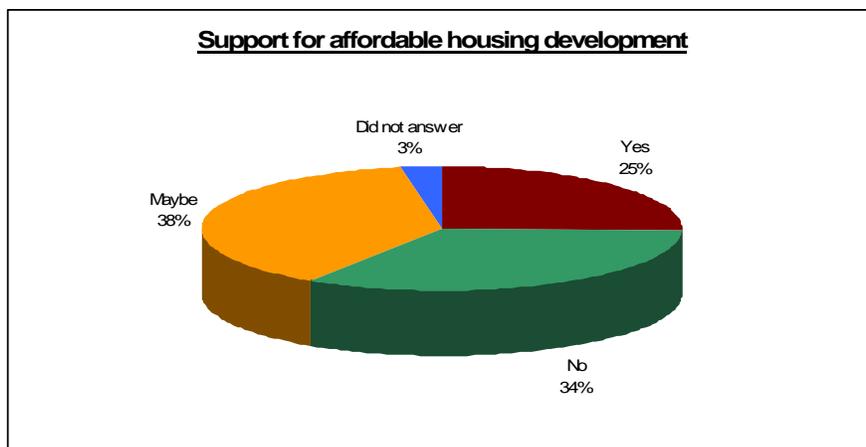
Applicants in housing need with a local connection to Kettering Borough are given preference for all allocations to social housing in Kettering. Some local lettings policies may also be applied that give a preference to residents with a local connection to a specific town or village. This is because the link between residency and certain affordable housing units, in a number of villages in the Borough, can be covered in a legal agreement, usually as a condition of the original planning permission. Through Keyways, the advertisements for these properties will include a clause giving preference to applicants who fulfil the criteria set out in the legal agreement.

Neighbourhood Planning

Support for new small scale affordable housing development/low cost market housing

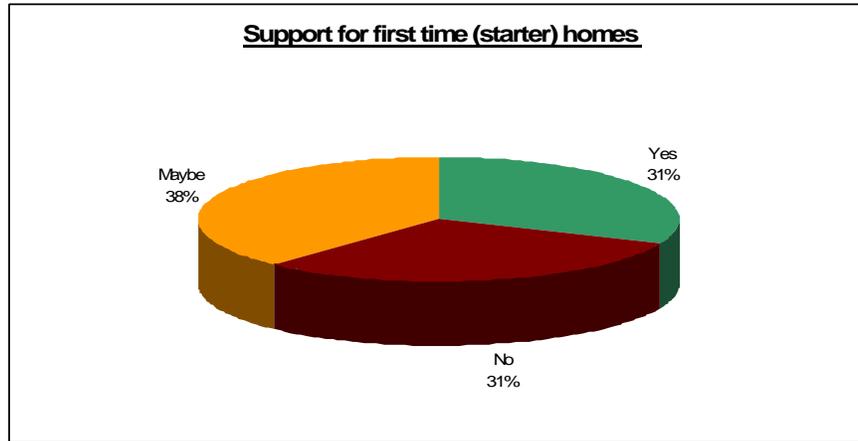
Households were asked whether they would support a new small-scale affordable housing development in the Parish if there was a proven need. All but two of the households who responded answered this question. The results are shown below. The results are roughly split between yes, no or maybe to supporting new affordable housing development.

Chart 9 – Survey: Support for small scale affordable housing development



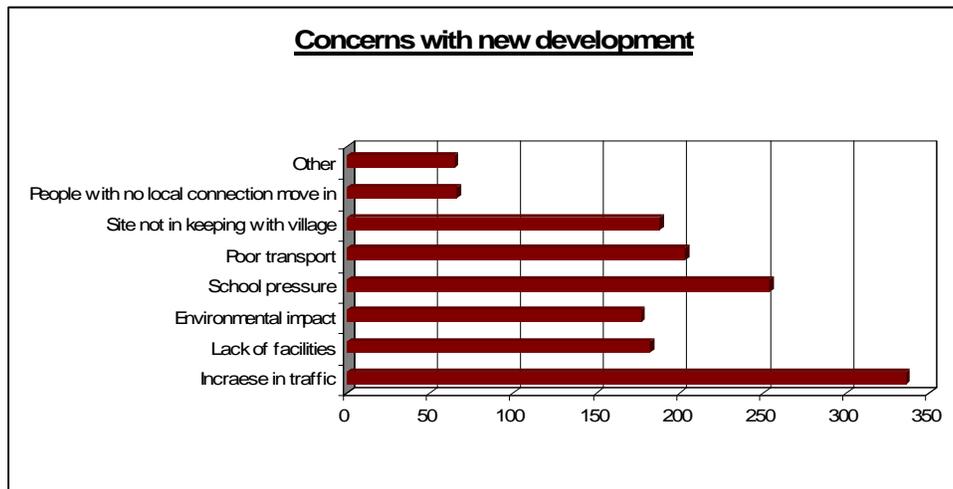
Broughton Parish Council had indicated that previous research undertaken by them for their Village Plan work a number of years ago highlighted that there was support for provision of some form of low cost sale starter type housing for young local people wanting to get their first foot on the housing ladder. This type of housing would take the form of a compact house or flat that was specifically designed and built to meet the requirements of young people wanting to buy their first home, and mechanisms for it to remain as such. The support for this type of provision is indicated below:

Chart 10 – Survey: Support for starter homes for local households



Households were then asked to indicate what their areas of concern were with any new development. Households could tick as many areas as applied or indicate their own areas of concern. The following chart indicates the areas of concern:

Chart 11 – Survey: Concerns with new development



Other areas of concern included:

- Inadequate infrastructure to support new development
- Poor access into and out of village

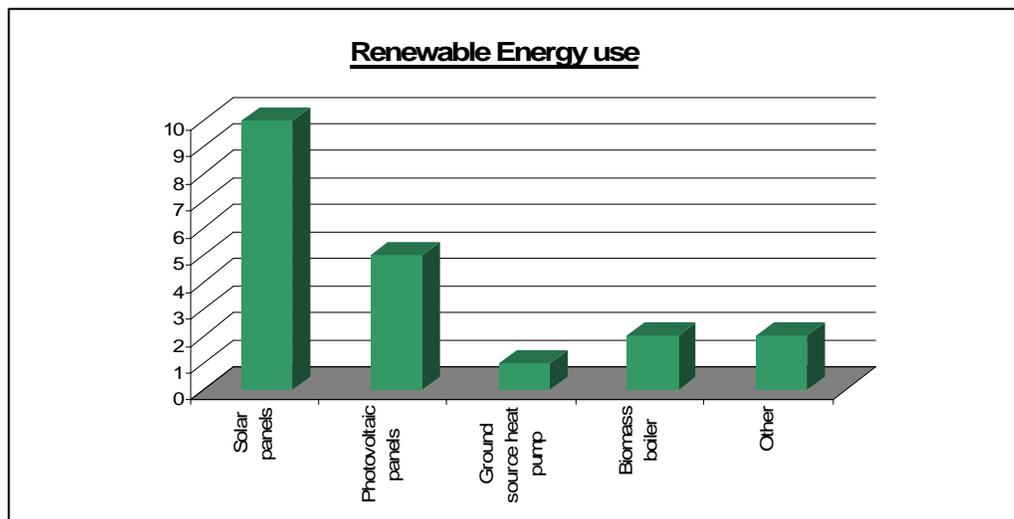
- Lack of amenities/services in village
- The size of the expansion of the village

It was clear from the survey findings that there is a lot of local opposition for the planned housing development within and adjoining the village.

Renewable Energy

The Parish Council were keen to find out levels of renewable energy installations in the village. 20 of the respondents declared having a form of renewable energy at their home.

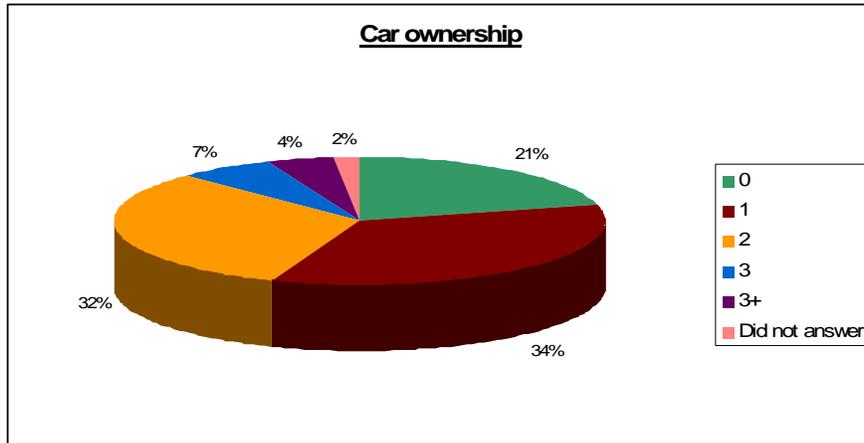
Chart 12 – Survey: Households with renewable energy installed



Car Ownership

Level of car ownership was another area the Parish Council were keen to gain some evidence on. The following chart shows the levels of car ownership amongst the 380 respondents.

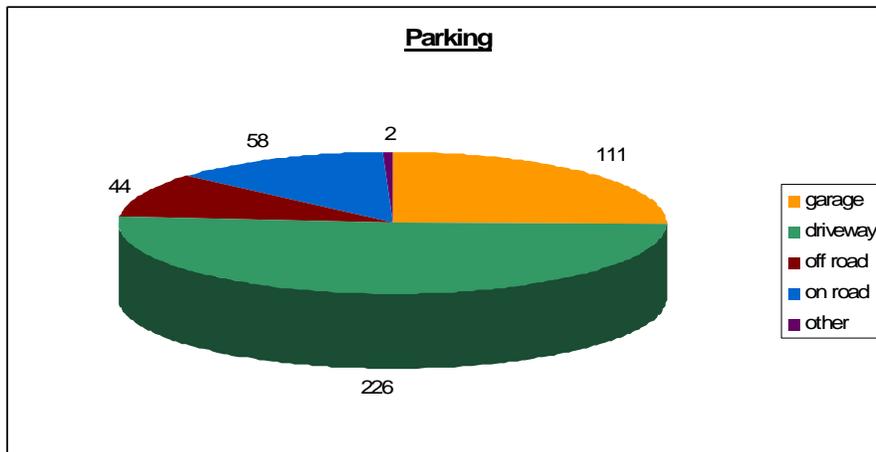
Chart 13 – Survey: Number of vehicles in household



Parking

Similarly the Parish Council wished to find out about parking in the village. The respondents were asked to indicate where they parked their vehicle(s).

Chart 14 – Survey: where vehicles in household are parked



Working from Home

The question on working from home was included in this survey as Kettering Borough Council Development Services are keen to find out whether there are any particular issues related to this. 357 respondents answered this question. Of those 357, 41 households worked from home. 41 respondents felt that better broadband services were needed. Six households required more space to be able to work from home more effectively. Four households would welcome some form of shared space to be able to work from.

Ethnic Monitoring

349 households completed this section of the survey. 323 households were white-British. Six households were white-other, three households were white-Irish, one household was mixed-other, one household was other-Asian, one household was black or black British Caribbean, one household was Mixed White and Black Caribbean. 13 households refused the question. 31 respondents did not answer this section.

Limitations of the surveys

Most surveys of this nature will have limitations. Whilst compiling the results the following issues have been noted:

The question on whether the households considers themselves to be in need will attract subjective answers; some people who have answered “no” may in fact have a housing need, and therefore will not be included in the final analysis of need.

Extra attention needs to be paid to the issue of how representative the sample is and special caution is needed about the extent to which generalisations can be made on the basis of the research findings. Provided that the limitations are acknowledged and taken into account, the limited size of the sample need not invalidate the findings.

These findings apply to a point in time. If development does occur at some point in the future, individuals and households interested in any affordable properties will need to have their housing need and suitability assessed at that time.