

Wilbarston Housing Needs Survey

December 2010

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Key Findings

278 survey forms were distributed and 95 were returned giving a response rate of 34% which is good.

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

The most frequent reason given for needing to move was to set up home for the first time

Eight households have someone wanting to move within the parish of Wilbarston.

Of these eight, six households have been identified as having someone in genuine need of affordable housing. All but one of these households are newly forming.

The type of accommodation required to meet their needs is a mixture of 2 bedroom homes.

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) shows a strong need for affordable homes across the district highlights 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 September 2010 surveys were distributed to all households within Wilbarston parish.

Purpose of the Survey

Kettering Borough Council has a statutory duty to investigate housing needs 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.

It is however recognised that only a village housing needs survey will indicate the specific housing needs that may be required within a village which can be used to form the evidence base on which to base strategy and policy. 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 provide vital information to help to plan to meet local needs, including through the formulation of planning policy.

Exception sites are exclusively for affordable housing and use the 'exceptions' criteria set out in Planning Policy Statement 3 (PPS 3 was published in November 2006 and sets out the national planning policy framework for delivering housing objectives). This enables small sites to be used, specifically for affordable housing in small rural communities that would not normally be used for housing. These sites are located adjacent to the village confines. In order to build on these sites there must be evidence of a local housing need and a housing needs survey is the best way of doing this.

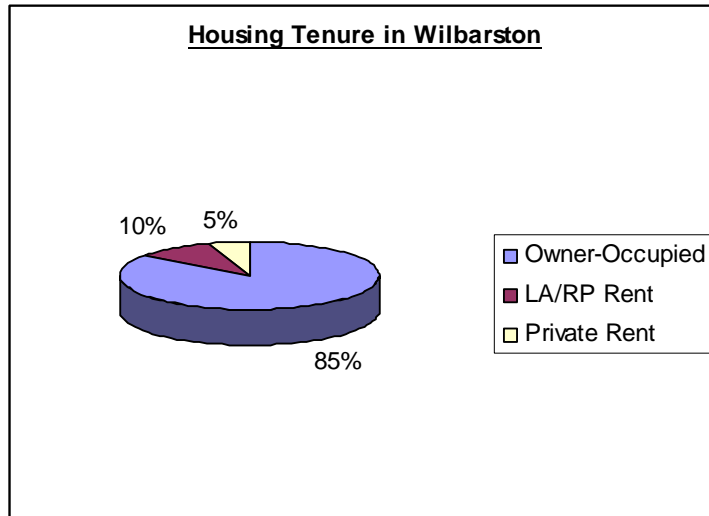
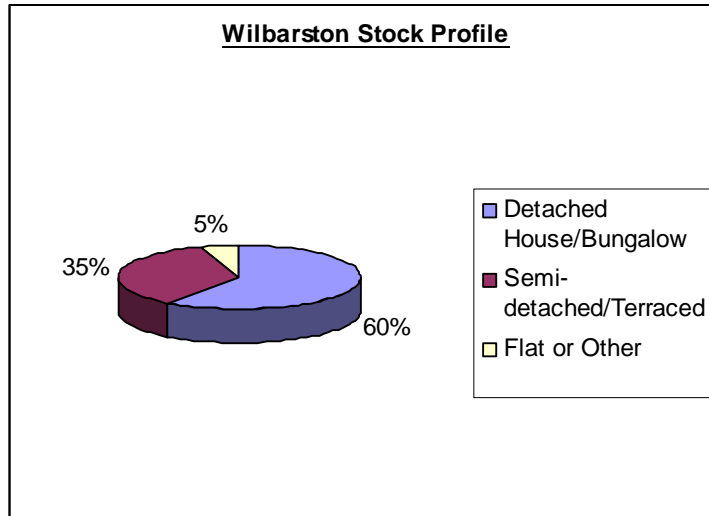
Planning gain and infill sites are primarily for market housing, however Kettering Borough Council has a policy requirement of 30% affordable housing on sites over 15 units. The North Northants Strategic Housing Market Assessment (SHMA) recommended that in rural villages this threshold be reduced from 10 dwellings to 3 dwellings. Work is already underway in the Borough on the Site Specific Document

Information from this survey will be used by the Planning and Housing Departments as evidence that there is a need for a small level of affordable housing

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.

Contextual Information on Wilbarston Parish

Housing in Wilbarston has a high proportion of detached properties and is predominantly privately owned. The graphs below indicate the split in types.



Affordable housing within Wilbarston is currently made up of the following:

	Kettering Borough Council	Registered Social Landlord (RSL)
2 bed bungalow	8 for rent	
2 bed house		2 for rent 2 for shared ownership
3 bed house	15 for rent	3 for rent

House Prices and Affordability in Wilbarston

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).

Sales prices were looked at for the period 2009/10. Sales prices ranged from £155,000 for a semi-detached property to £250,000 for a detached property. The lower quartile property price for Wilbarston, based on sales, is £167,500. For a household to be able to purchase a home at this price they would need to be earning in the region of £47,857 (assuming 3.5 times salary). However, the average lower quartile of salaried household income for Wilbarston Parish is only £26,436. This demonstrates that for households whose earnings are in the bottom 25%, a property (which is also in the bottom 25%) would cost 6.3 times that of their annual income. With mortgages being calculated on 3.5 times of their annual salary this highlights how unaffordable 'entry level' properties are to people trying to access the market.

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:

Entry Level (Lower Quartile) Property Price	Entry level property price (less 10% deposit)	Income required	Proportion able to purchase	Homebuy income required (70%)	Proportion able to purchase
£167,500	£150,750	£43k	42%	£30k	60%

Introduction of some form of intermediate housing product that equates to the cost of 70% of entry level (lower quartile) prices could help a further 18% of Wilbarston's population. Some 40% of households in Wilbarston have a household income of below £30k which would imply they would still rely on some other form of affordable housing i.e. social rent.

(These calculations are based on a single person obtaining a mortgage at 3.5 times their income plus a 10% deposit)

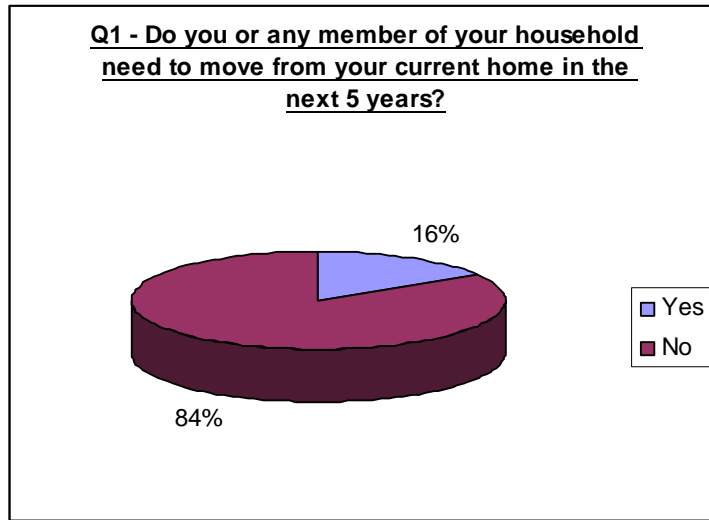
Identifying housing need

The following sections of this report detail the responses from the questionnaires distributed and returned during September/October 2010. 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 village and Kettering Borough Council with an insight into the parish in terms of current housing need, the desirability of the village and the current level of facilities serving the local community.

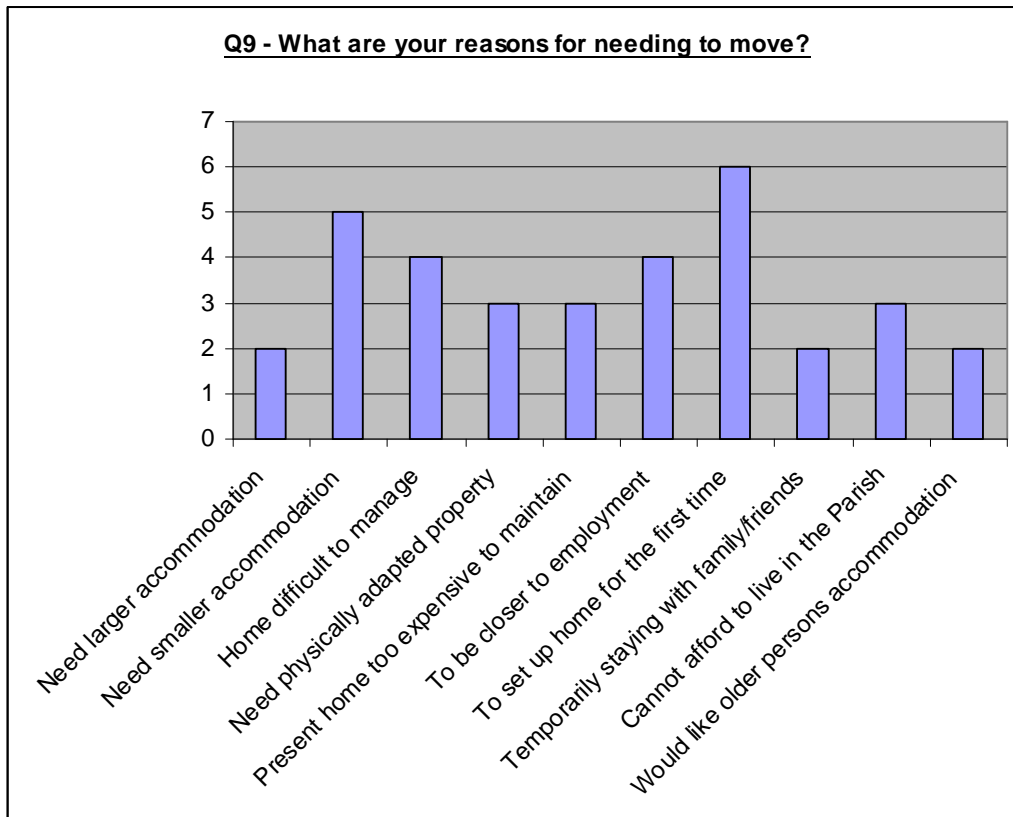
We can start to build a picture of the number of households needing an affordable home in the Parish by looking at those households, including newly forming households (i.e. children moving out of the parental home) that need to move and whether they want to live within the Parish.

Those needing to move



92 households responded to this question, of which 77 (84%) said that they would not need to move from their current home in the next 5 years. 15 respondents (16%) indicated that there was someone in their household who would require a move in the next 5 years. 3 Households chose not to answer this question.

Reasons for needing to move



Respondents were asked “What are your reasons for needing to move?” and were able to tick as many answers as applied. The total number of reasons given from the 15 surveys was 37. This is an average of 2.4 reasons per respondent.

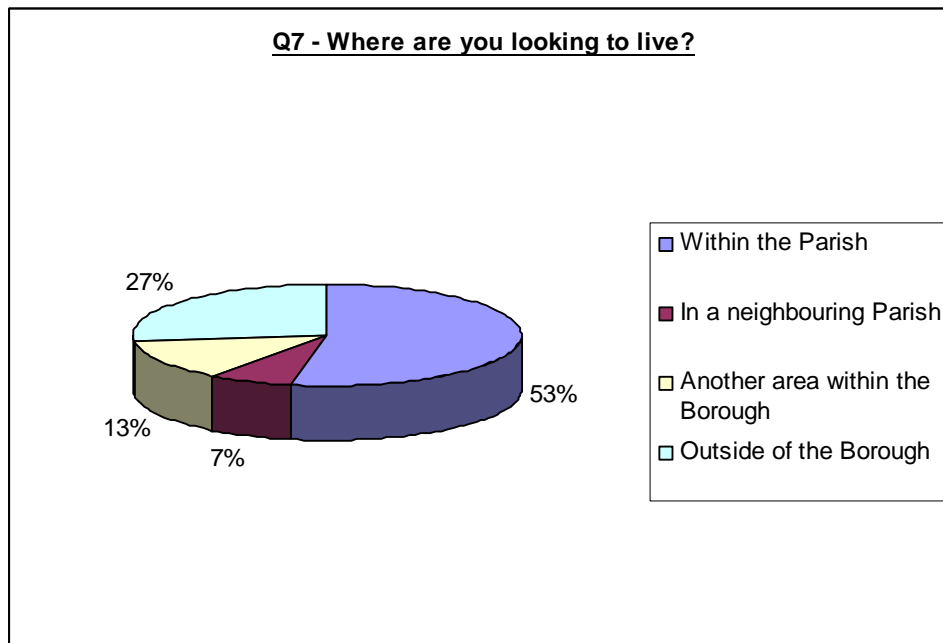
The most frequent answers given were ‘to set up home for the first time’ (6 responses), ‘need smaller accommodation’ (5 responses), ‘present home is difficult to manage’ (4 responses) and ‘to be closer to employment’ (4 responses). Three households also selected ‘other’ and the reasons given were as follows:

- A lack of affordable homes in the village
- Current home is overcrowded
- To live closer to local amenities

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 the table below. 2 respondents failed to answer this question.

	Frequency
Cant afford to live in Parish	1
Older persons accommodation required	1
Other	3
Smaller accommodation	1
Need adapted accommodation	2
Present home too expensive	1
To be closer to employment	2
Set up home for the first time	2

Where households are looking to live



When asked, "Where are you looking to live?" eight respondents (53%) said that they would like to live within Wilbarston Parish. Four respondents want to move to somewhere outside of Kettering Borough.

Migration

Households were asked whether they knew of anyone who had had to move away from the village within the last 10 years. Only 7 of the households who responded answered yes to this question.

Identifying local connection

According to survey, eight households wanted to live within the parish. These households will need to have a strong local connection to the parish to be included in the final total of households in housing need. A strong local connection is often thought to be that the household has been living in the parish for at least 3 years; or used to live in the parish or has relatives living in the parish for a number of years and also other considerations such as working or undertaking education or training in the parish. It is important to include those respondents with a local connection of less than 3 years as they may be considered to have a strong local connection once a development is completed. All local connections are assessed at the time of development.

The following table indicates the local connection criteria to all those who indicated a need to move within the next 5 years, not just those with an identified housing need.

Local Connection	Yes	Timescale			
		Less than 1 year	1-3 years	3-4 years	5+ years
Work in the Parish		1	1	0	2
Live in the Parish		1	1	1	12
Previous residence in the Parish					4
Close relatives living in the Parish (parents, children, siblings, grandparents or grandchildren, including step-relatives)					7
Participating in education/training in the Parish					3

Of the households needing to move within the next 5 years 2 are currently registered with Kettering Borough Council Keyways register and 13 are not on any housing register or waiting list.

Housing Needs Analysis Table

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. Eight survey respondents indicated a need to move but to owner occupied accommodation therefore these results have been omitted. Those households looking to move away from the Parish have also had results omitted.

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

Respondents that would be considered for 1 bedroom properties under Kettering Borough Council's Allocations Policy have been reclassified as being in need of a 2 bedroom home.

This offers more flexibility in rural areas as the capacity for housing associations to develop 1 bedroom homes is very limited. In terms of occupancy, the flexibility and sustainability of 2 bedroom homes is far greater than 1 bedroom homes. The respondents are however all single households at present so would only qualify for a 2 bed room flat or bungalow.

Where a respondent indicated a preference for shared ownership their ability to enter into a shared ownership arrangement was assessed. Based on research carried out by Kettering Borough Council into house prices, incomes, and sales data it was determined that the minimum monthly net income needed to afford Shared Ownership in Wilbarston is £1,894 or above. Each case is considered separately based on deposit levels and current housing circumstances. Anyone earning below this would be reclassified as being in need of rented accommodation.

Ref	Household Make-up	Reason for need	Preferred Tenure	Likely allocation
1	Single male late 20's	To set up home for first time	N/A	2 bedroom flat for social rent
2	Single male mid 20's	To set up home for first time	Shared ownership	2 bedroom flat for social rent
3	Single female early 30's	To set up home for first time	Local Authority /RSL rent	2 bedroom flat for social rent
4	Single male early 40's	To set up home for first time	Private Rent	2 bedroom flat for social rent
5	Single female early 60's	To move to smaller older persons accommodation	Local Authority/ RSL Rent	2 bedroom bungalow for social rent
6	Single male early 20's	To set up home for first time	Shared ownership	2 bedroom flat for social rent

Given that 2 bedroom flats would not be sustainable for the longer term in a rural area we would suggest a mix of 2 bedroom flats/maisonettes and 2 bedroom houses be provided to allow for family growth.

Suggested mix based on the housing needs survey findings and housing register would be for the following:

- 4 x 2 bed maisonettes/flats for rent
- 1 x 2 bed houses for rent
- 1 x 2 bed bungalow for rent

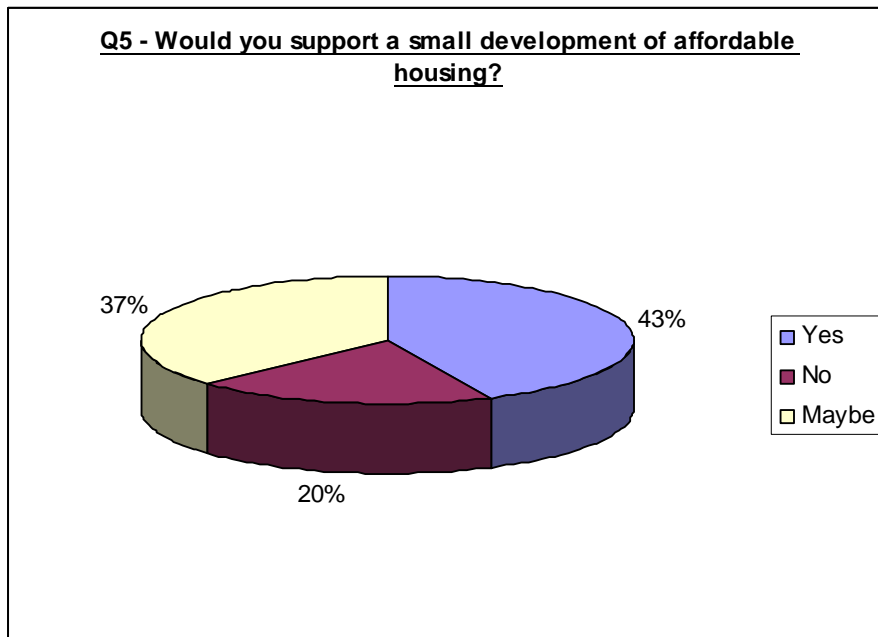
Local Authority Data

As a statutory duty, Kettering Borough Council holds a housing waiting list for the whole Borough. This register allows a household to request to be considered for housing anywhere in the borough and is therefore an additional way to measure housing need. As part of the Keyways application, applicants can request as many areas as they wish and also have the opportunity to request a 'preferred village/area'. Figures gleaned from analysing the waiting list can be used to complement the findings of the survey returns. 12 applicants have specified Wilbarston as an area they are interested in. Of these, four applicants are currently already resident in Wilbarston. The requirement is predominantly for 2 and 3 bedroom homes although one households requires a 4 bed property and one requires a 1 bed property.

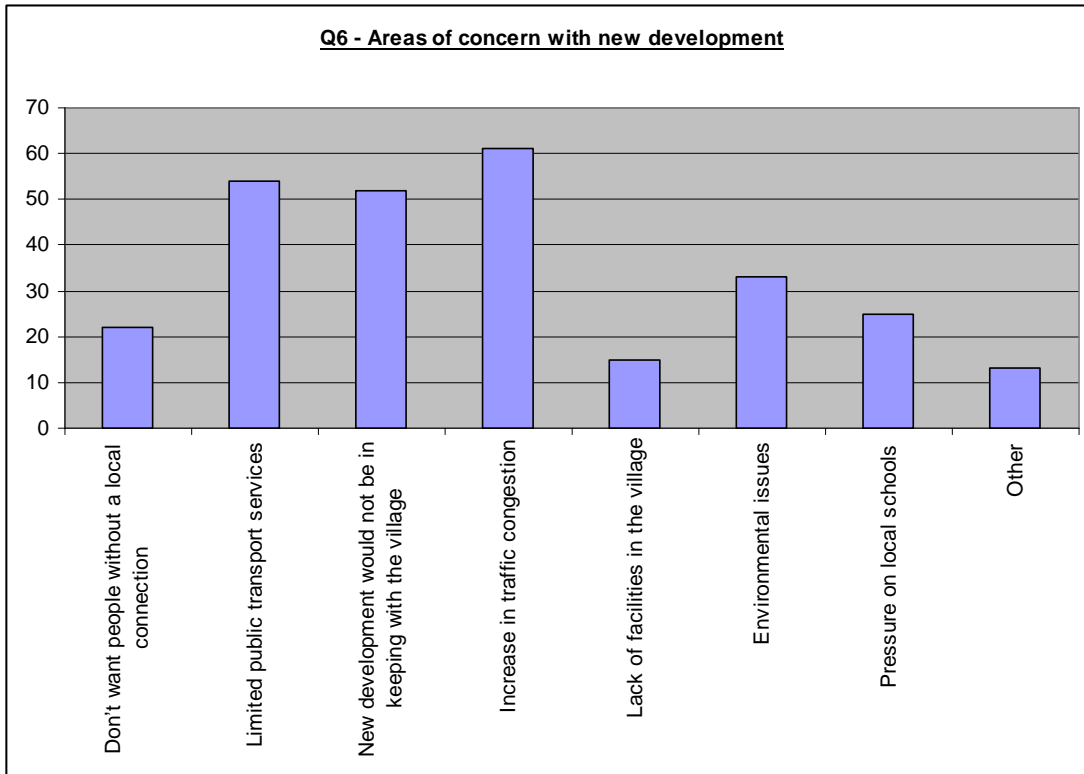
In terms of availability of social rented properties, since the beginnings of 2009 there have only been three properties advertised for re-let on Keyways in Wilbarston, 2 x 2 bed bungalows and 1 x 2 bed house. These properties attracted a high number of bids, particularly for the 2 advertised bungalows 17 and 23 bids respectively.

Support for new small scale affordable housing development

Households were asked whether they would support a new small-scale affordable housing development in Wilbarston if there was a proven need. All but one of the households who responded answered this question. The results are shown below. The overwhelming majority have indicated either yes or maybe to supporting new affordable housing development.



Households were then asked to indicate what their areas of concern were with 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:



Other areas of concern included:

- not wanting the village to expand anymore
- who would actually be living in the properties
- enough new build provided elsewhere in nearby areas
- location and size of any development

Ethnic Monitoring

Only 46 households completed this section of the survey. 43 households were White-British. 1 household was White-other and 2 households refused the question.

Limitations of the survey

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

The very first 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.