

# Old Parish Housing Need Report

April 2021



**West  
Northamptonshire  
Council**

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# Introduction

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It should be noted that the duration for responses to this survey coincided with the third national lockdown due to the Coronavirus (COVID-19) pandemic.

The responses were recorded prior to the West Northamptonshire Unitary, with the report following. Therefore, distinction between the West Northamptonshire area and the former District Council are made throughout this report.

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 several contributing factors to this including:

- Increases in rural house prices
- 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)<sup>1</sup>, identifies the level of housing need across West Northamptonshire.

Whilst this, together with the earlier Strategic Housing Market Assessment (June 2010)<sup>1</sup>, allows the Council to plan for the future of the area as a whole, we also need to understand the housing

need on a more local level, whether this is for market or affordable homes.

Policies in the recently adopted Settlements and Countryside Local Plan, Part 2 (2011 – 2029) for the former Daventry District administrative area, and the West Northamptonshire Joint Core Strategy provide for development outside of the village confines to meet local needs where this is supported by up-to-date evidence in a Housing Needs Survey or Housing Needs Assessment as set out in Chapter 5 - Development in Rural Areas Chapter.

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 local Housing Register data will give a credible result.

This report consists of three main parts. The first provides statistical information from secondary data sources i.e. Census information, and looks at the current households in the parish in order to provide a description of the existing housing and affordability in Old Parish.

The second part provides views, in terms of future housing provision, and demographics of the households that responded to the survey.

The final section of this report examines the households that have declared that they have need for new housing within the parish. Of the households that have declared a need, a financial assessment has been undertaken in order to further help determine the housing tenure types required.

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<sup>1</sup>[westnorthamptonshirejpu.org/connect.ti/website/view?objectId=2737904](http://westnorthamptonshirejpu.org/connect.ti/website/view?objectId=2737904)

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# Strategic and Planning Context

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Local authorities have 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, several strategies, policies, and documents are available to, or have been produced by the Council. The following provides a list of these which includes national and local level documents. A number of the local documents have been produced or made by the former Daventry District Council (as identified below) and are relevant until superseded.

## **National**

- National Planning Policy Framework (February 2019)
- Planning Practice Guidance (Launched March 2014)

## **Local**

- West Northants Joint Core Strategy (December 2014)
- Objectively Assessed Housing Need (August 2013)
- West Northants Strategic Housing Market Assessment (June 2010)
- Gypsy and Traveller Accommodation Assessment (January 2017)
- Settlements and Countryside Local Plan, (for Daventry District) Part 2 (2011-2029)
- Daventry District Council Corporate Strategic Plan (2017 – 2021)
- Housing Supplementary Planning Document (adopted by DDC - July 2017)
- Allocations Scheme (for Daventry District), (July 2017, reviewed April 2019)
- Tenancy Strategy (for Daventry District), (December 2012 reviewed March 2019)
- The Strategic Housing Plan (for Daventry District), 2014-2019 (February 2014)
- Affordable Housing Marketing and Communication Strategy (for Daventry District), (December 2007 revised Dec 2010)
- Daventry District Community Strategy 2018
- Daventry District Area Profile (December 2014)

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# Methodology

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The methodology that is used for housing surveys is set out below.

## **Stage 1 – Identification of Parish**

The order in which parishes are surveyed is not definitive and can change for different 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. The Parish Council is given the opportunity to add any bespoke questions to the survey. Unfortunately, the core questions and format cannot be changed to ensure consistency across the Housing Surveys.

## **Stage 3– Marketing**

Posters and literature on the Housing Survey are distributed to the Parish Council to place in relevant areas. Officers from the 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**

A letter is sent to all households within the parish, explaining how to access and complete the survey. Surveys are made 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**

The Council's Local Strategy Service collates and analyses the completed surveys and produces a draft report. 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 is for a maximum of 4 weeks.

## **Stage 7 Publication**

The final version of the Housing Survey is published on the Council's website considering any relevant comments which may have been received from the Parish Council.

# Old Parish Statistics

The following information is taken from the Neighbourhood Statistics Site<sup>2</sup> which uses the Census 2011 data.

## Location

Old Parish is located in the former Daventry District, West Northants, within the county of Northamptonshire.

## Dwellings<sup>3</sup>

Census information for Old Parish reports a total of 198 dwellings in 2011. There has been no residential development since 2011.

In 2011 there were:

- 195 (98%) bungalows or houses,
- 3 (2%) other dwellings such as flats, apartments, converted or shared homes,
- 2 household spaces (1% of all dwellings) had no usual residents.

## Household & Tenure<sup>3</sup>

According to 2011 Census data Old Parish contained 196 households:

- 155 (79%) are owner occupiers
- 24 (12%) are renting from a Registered Provider
- 15 (8%) are renting from a Private Landlord
- 0 (0%) live in shared ownership
- 2 (1%) are living rent free

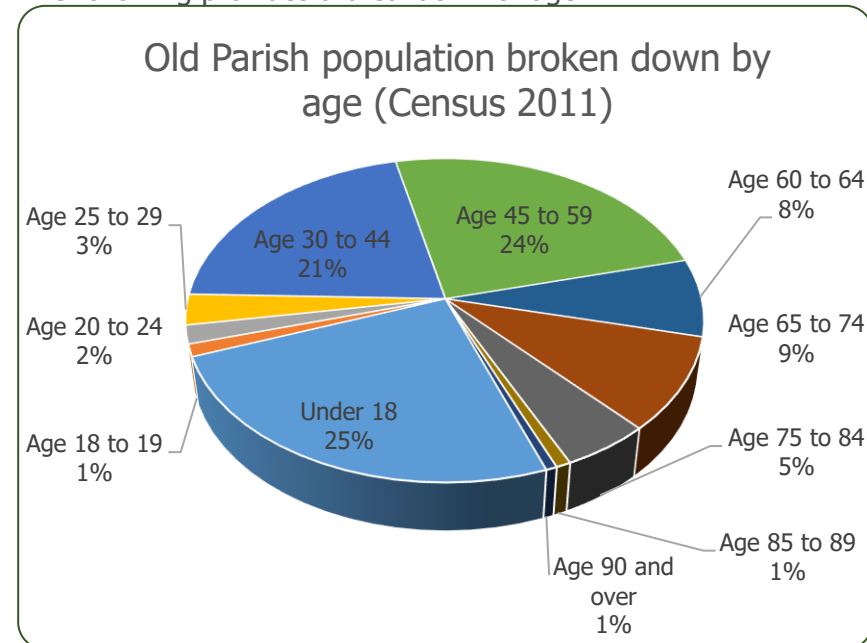
<sup>2</sup> [Neighbourhood.statistics.gov.uk](http://Neighbourhood.statistics.gov.uk)

<sup>3</sup> [gov.uk/definitions-of-general-housing-terms](http://gov.uk/definitions-of-general-housing-terms)

## Population

Census (2011) recorded a population of around 490. The gender split for the area is roughly half (52% Female, 48% male). 2019 estimates<sup>4</sup> place the population at around 500.

The following provides a breakdown of age.



<sup>4</sup> [ONS 2019 Mid-year estimates](http://ONS 2019 Mid-year estimates)

# Affordability in Old Parish

## The National Picture

According to ONS, on average in 2019, in England full time workers can expect to pay an estimated 7.8 times their annual workplace-based earnings on buying a home.

The Council of Mortgage Lenders October 2016 report showed that first time buyers were typically borrowing 3.56 times their gross income and were tending to use around 18% of their income towards paying off the loan. The average loan size was £136,300.

## 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.

The Office of National Statistics produces information that shows the lower quartile housing affordability ratio of price paid to gross annual earnings.

<sup>5</sup><https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/housingaffordabilityinenglandandwales/2018>

The latest release (2020) is shown in the below table and illustrates that house prices in the former Daventry District in 2019 were around ten times higher than gross annual workplace-based earnings.

| Year           | 2015 | 2016  | 2017  | 2018  | 2019 |
|----------------|------|-------|-------|-------|------|
| Lower quartile | 8.63 | 10.42 | 10.72 | 11.00 | 9.91 |

Source: ONS, Housing affordability in England and Wales: 2019<sup>5</sup>

The following table shows the comparison between the former Northamptonshire Local Authorities based on the latest figures (2019) and shows that Daventry is second highest figure in the County after South Northamptonshire.

| Authority       | Ratio |
|-----------------|-------|
| Corby           | 8.09  |
| East Northants  | 7.87  |
| Kettering       | 7.74  |
| Northampton     | 7.71  |
| South Northants | 10.92 |
| Wellingborough  | 8.12  |

ONS, Housing affordability in England and Wales: 2019



*The English indices of Deprivation*<sup>6</sup> 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. The former area of Daventry District ranked 243 out of 317 authorities with 1 being the most deprived and 317 being the least deprived (figures based on 2019 indices).

## Old Parish

2 properties were sold within Old Parish during the period March 2020 until March 2021 (data sourced from Land Registry<sup>7</sup>).

According to Land Registry, the sold price for these two were £260,000 and £308,000, both were detached properties. This places the average price paid for a property in Old at £284,000.

For the following analysis, the average price for a detached home has been used (£284,000). It should be noted that due to the small volume of sales may not provide an accurate reflection of affordability.

Using the overall average value and the Money Advice Service<sup>8</sup> mortgage calculator, repayments would equate to

| Amount  | Frequency |
|---------|-----------|
| £280    | Weekly    |
| £1,212  | Monthly   |
| £14,544 | Annually  |

This is assuming a 10% deposit (£28,400), 3% interest rate and 25-year mortgage term.

<sup>6</sup> <https://www.gov.uk/guidance/english-indices-of-deprivation-2019-mapping-resources>

<sup>7</sup> [Land Registry](#)

<sup>8</sup> [MoneyAdviceService.org.uk](https://www.moneyadviceservice.org.uk)

The repayment costs stated 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*<sup>9</sup> reports on how much income households need to afford an acceptable standard of living by using a Minimum Income Calculator<sup>10</sup>

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 household income for a basic standard of living:

| Amount  | Frequency |
|---------|-----------|
| £725    | Weekly    |
| £3,142  | Monthly   |
| £37,706 | Annually  |

If the housing costs were added to this, a household in Old Parish would require an income of:

| Amount  | Frequency |
|---------|-----------|
| £1,005  | Weekly    |
| £4,354  | Monthly   |
| £52,250 | Annually  |

<sup>11</sup> [boro.ac.uk/research/crsp/mis/](https://www.lboro.ac.uk/research/crsp/mis/)

<sup>12</sup> [boro.ac.uk/research/crsp/mis/calculator/](https://www.lboro.ac.uk/research/crsp/mis/calculator/)

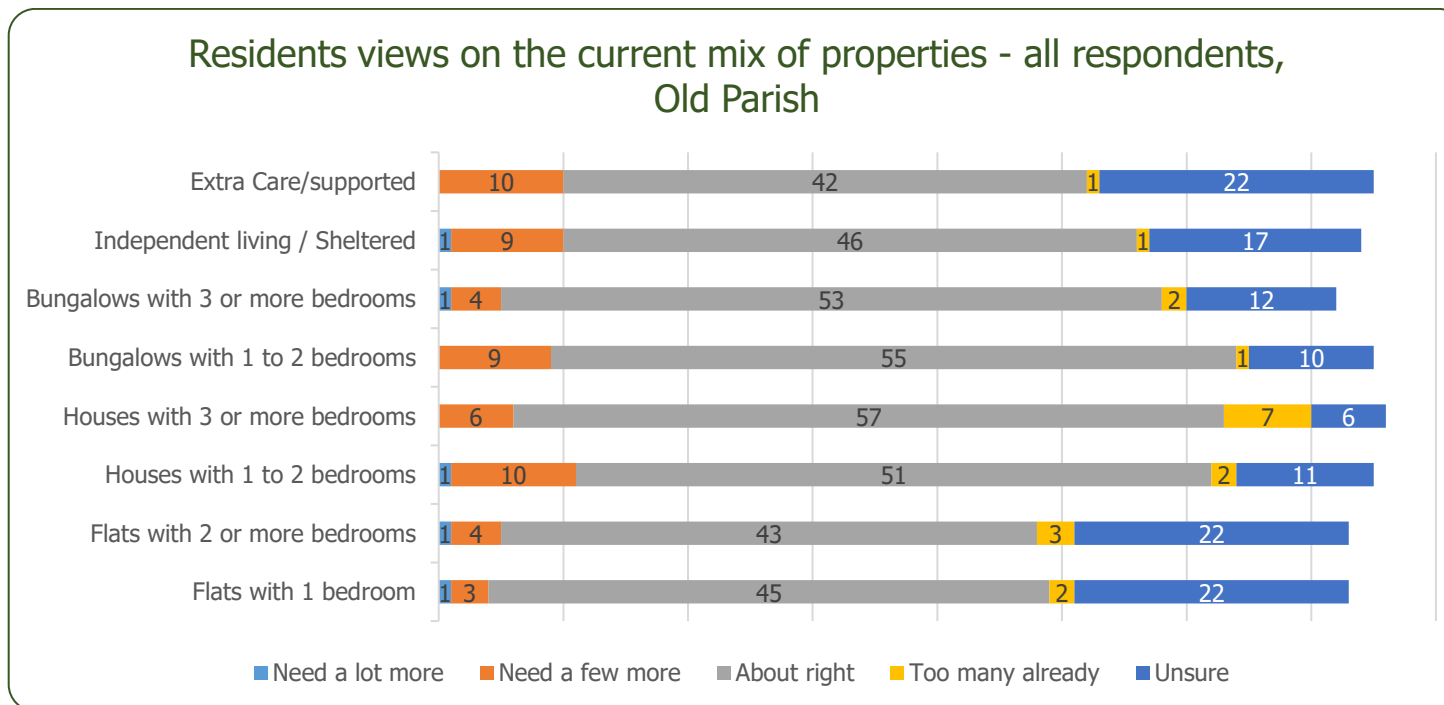
# Overall Survey Analysis

## Responses

201 letters were sent to households within Old Parish, inviting them to complete a Housing Survey for the area. A total of 78 surveys were completed, equating to 39%. There were 4 respondents that were aware of someone moving away from the Parish as they could not find a suitable home within the Parish.

## Mix of Properties

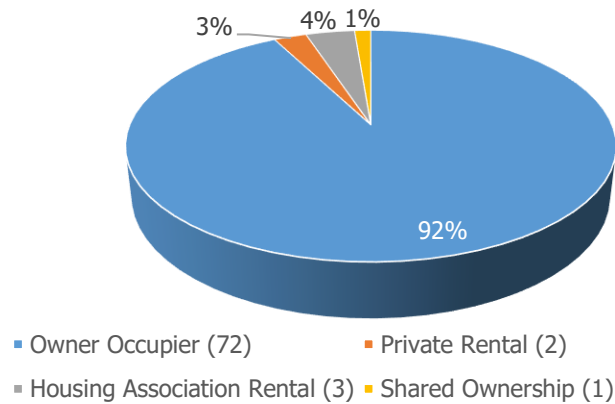
The graph below shows the opinion of Old Parish Households on the mix of properties within the parish. Some key points from this were that a high number of respondents felt that the current mix was just right across all property types and sizes, 10 respondents felt that there was need for some more extra care or supported accommodation, 10 felt the need for 1 to 2 bedroom homes.



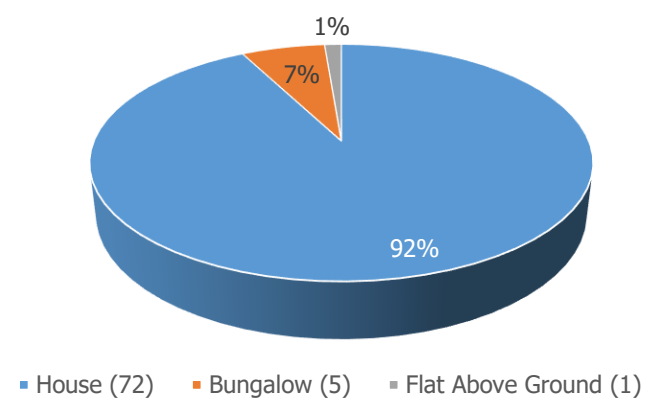
## Demographics of all Respondents

The following charts show the demographics for those households that completed the Old Parish Housing Survey.

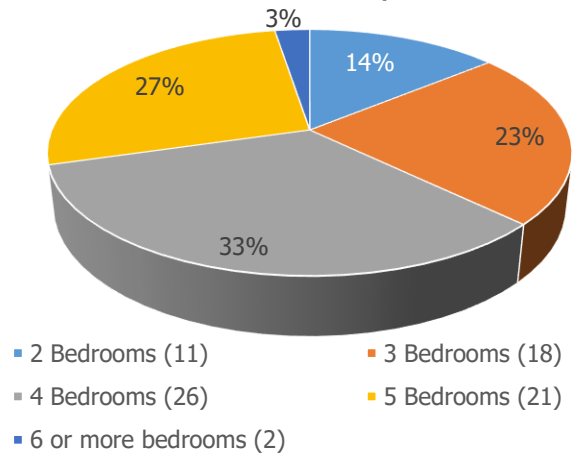
Old Parish Housing Survey, property type - all respondents



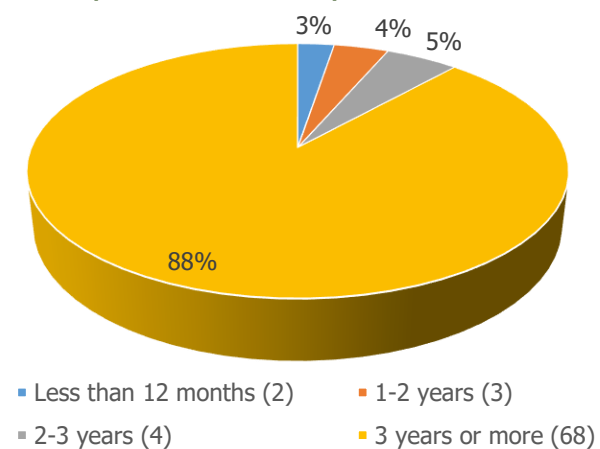
Old Parish Housing Survey, property type - all respondents



Old Parish Housing Survey, number of bedrooms - all respondents

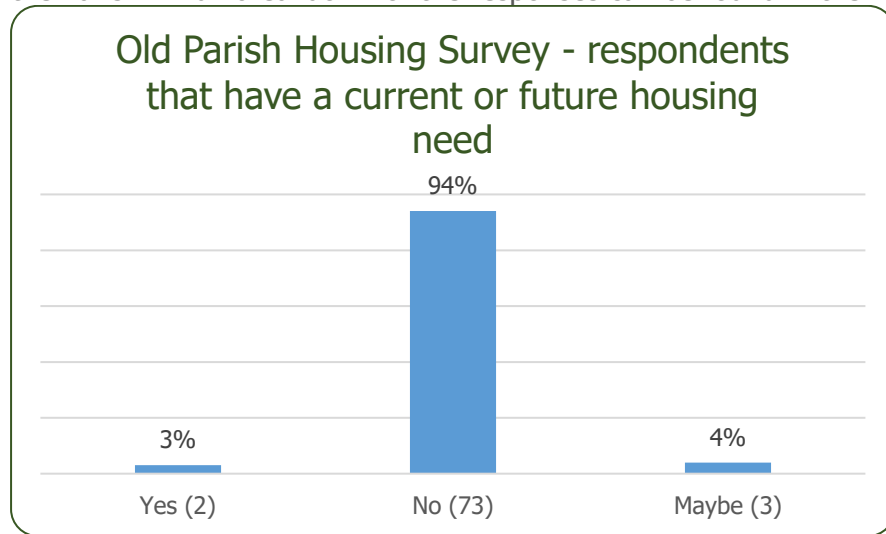


Old Parish Housing Survey, residence period - all respondents



# Housing Need Responses

The following section of this report provides the responses to the survey that were completed by respondents that expressed a current or future housing need within the next five years, and therefore offers a broad picture of the need for both market and affordable housing within the Parish. A full breakdown of the responses can be found in the Analysis Table (found on page 15).



Respondents were asked if in the next five years, they will need to move to alternative accommodation in the parish. Of the 78 responses received for the question, 5 respondents stated they have or could have a housing need in the next five years (2 selected they would have a need, and 3 selected they may have a need).

Housing need respondents were asked if they could give reason if they have tried to find a property to suit their needs and have been unable to do so.

Three respondents out of five gave an answer to this question, as shown below:

- Current property housing costs are too expensive.
- Would like to downsize to a property more suited to my needs.
- Will not qualify for this home in the future.

Housing need respondents were also asked to provide a reason if they have tried to find a property but have been unable to do so, two respondents provided the following answers:

- The type of property required/wanted is not available here.
- Have not tried.
- Unsuitable amenities.
- Unsuitable bus service.

## **Local Connection to Old Parish for Housing Need Respondents**

Respondents were asked about their connection to Old Parish. The following provides the local connection to Old Parish of respondents expressing a housing need that chose to answer this series of questions. Respondents with a housing need were able to select one or more local connections to the parish area, a full breakdown can be found on page 15.

- **Current residence within the Parish**  
All housing need respondents are currently resident in the Parish.
- **Family connection within the Parish**  
One respondent has other family living in the Parish (excluding family included as their existing household).
- **Employment**  
None of the four respondents that chose to answer this question are employed in the Parish.

## **Requirements of Housing Need Respondents**

The following information show the preference for those households who stated they have or may have housing need. This section permitted more than one selection; a full breakdown can be found within the Housing Need Analysis found on page 15.

### **Tenure Type**

Housing need respondents were asked about the type of housing tenure that most suited their needs. Three respondents provided four answers.

Market homes received one selection; the respondent is currently an owner-occupier.

Renting from a housing association received two selections, and buying shared ownership received one selection.

### **Property Type and size**

Housing need respondents were also asked about the type of housing that they required and the size based on number of bedrooms.

The results show that there is a need for a 2 bedroom home a 3 bedroom home, and also a 3 bedroom bungalow. The two respondents that selected houses would be downsizing from what they currently have, and the respondent requesting a bungalow wishes for the same type and size property.

## **Affordability of Housing Need Respondents**

Housing need respondents were asked; should they consider buying a property, what price range could they reasonably afford.

Only one respondent answered this question, providing the answer, below £150,000, and selected a preference that if they were to buy, it would be shared ownership.

Respondents were asked; should they wish to rent a property in the Parish, what level of rent they could reasonably afford. Two respondents chose to answer this. One respondent who wished for a 2-bedroom house can afford below £400 per month, and one respondent who would like a 2-bedroom bungalow can afford between £400 and £500 per month.

Housing need respondents were asked if they could indicate the monthly income of the household (excluding housing benefit). Two respondents stated their income was between £800 and £900, and £1000 and £1500.

Housing need respondents were asked to indicate if they have any savings. Two respondents decided to answer this question. One stated they have savings and the other does not.

# Housing Need Analysis

## Survey results

The following table shows the breakdown of respondents who have identified that they have or may have a housing need, their current property and tenure, and their preference in tenure where this has been supplied. Respondents who have not provided a preference and need have been omitted from this table.

| Ref | Household makeup (moving with) | Current number of bedrooms | Current property type | Current tenure      | Preferred number of bedrooms | Preferred property type | Preferred tenure  | Local connection        | Reason (need)  |
|-----|--------------------------------|----------------------------|-----------------------|---------------------|------------------------------|-------------------------|---|-------------------------|--|
| 22  | Single                         | 4                          | House                 | Housing Association | 2                            | House                   |   | Residence               | Would like to downsize to a property more suited to my needs |
| 34  | Family                         | 6+                         | House                 | Owner Occupier      | 3                            | House                   | Renting from a housing association                          | Residence, close family | Current home related costs are too expensive                 |
| 46  | Family                         | 2                          | Bungalow              | Private Rental      | 2                            | Bungalow                | Renting from a housing association, buying shared ownership | Residence               | Will not qualify for current home in the future              |

## Housing register information

As of March 2021, there was 1 applicant with a close local connection to Old Parish on the (former Daventry District) Councils general housing register. It should be noted that for the former administrative area of Daventry District the Council operates a Choice Based Lettings Scheme, this allows applicants to apply for any property they are eligible for. Therefore, the below chart shows what the applicant can apply for (property eligibility) as well as their preference.

| Household type | Bedroom eligibility | Property preference | Property eligibility             | Local connection |
|----------------|---------------------|---------------------|----------------------------------|------------------|
| Single         | 1-2 bedrooms        | Bungalow            | House, flat, bungalow, sheltered | Residence        |

## Housing Need Conclusion

The following table provides the results from the housing survey and from information sourced from the housing register in a summarised format. Please refer to Appendix A for the full results.

The following should be noted in viewing the below table (and that contained within Appendix A):

- Residents that have not selected a preferred tenure have been omitted from the table
- No limit has been applied to the tenure and property type selection for survey respondents and therefore some households have expressed their main tenure preference, in other cases household have selected more than one preference. There are 10 respondents that have selected more than one tenure preference in this instance. Please refer to Appendix A for the full results.
- Recommendations for numbers of bedrooms in shared ownership, market and Custom or Self Build are based on the number of bedrooms specified by the respondent, applicants can purchase the size of home that they are able to afford which may be of a different size than indicated below.
- Bedroom need for applicants from the housing register has been calculated using the family size criteria implemented as part of the Welfare Reform Act 2012; Housing Register data does not take into account affordability and therefore an assumption is made on the most affordable property size based on the family make up. In this respect calculation is made on requirement only (as opposed to eligibility).

| <b>Property tenure</b>      | <b>2 bedroom house</b> | <b>3 bedroom house</b> | <b>1-2 bedroom bungalow</b> | <b>2 bedroom bungalow</b> |
|-----------------------------|------------------------|------------------------|-----------------------------|---------------------------|
| Affordable housing for rent | 1                      |                        | 1                           | 1                         |
| Market Housing              |                        | 1                      |                             |                           |
| Shared Ownership            |                        |                        |                             | 1                         |



## Appendix A – Conclusion and results breakdown

The Old Parish Housing Survey was carried out over a six-week period during February and March 2021. The following conclusions can be drawn from the survey. It should be noted that the number identified is based on the answer provided by the household (in respect of survey respondents), and the household can choose more than one option, **therefore recommendation is to view this alongside the full results breakdown below, which also includes housing register data.**

### Affordable housing for rent

2 households were identified with a need for affordable housing for rent from a housing association, providing responses as recorded below.

| Number Required | Property Type      |
|-----------------|--------------------|
| 1               | 2-bedroom house    |
| 1               | 2 bedroom bungalow |

### Affordable housing - Shared Ownership

1 household was identified with a need for Shared ownership, this respondent also selected affordable housing for rent (2-bedroom bungalow).

### Market Housing

1 household expressed a need for a 3-bedroom home to buy on the open market.

### Results breakdown

| Ref | Affordable rent: 2 bed house | Affordable rent: 1 or 2 bed bungalows | Affordable rent: 2 bed bungalow | Market: 3 bed house | Shared Ownership |
|-----|------------------------------|---------------------------------------|---------------------------------|---------------------|------------------|
| 22  | 1                            |                                       |                                 |                     |                  |
| 34  |                              |                                       |                                 | 1                   |                  |
| 46  |                              |                                       | 1                               |                     | 1                |
| 79  |                              | 1                                     |                                 |                     |                  |

All respondents to the survey that have not selected a property type preference and specified a preferred tenure have been omitted from the table. Line 79 has been sourced from the Councils general housing register and displays the applicant's preference where this has been specified, where no preference has been selected the eligibility of property type has been shown.

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# Appendix B – Summary of comments

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Respondents with a housing need were invited to give comments on the Housing Survey; this Appendix provides a summary of the comments. Those comments that do not relate to the Survey or contain personally identifiable information have been omitted from this table.

|   |
|---|
| <b>Summary of comment – housing need respondents</b>                                |
| There is not enough housing for lower income families and public transport is dire. |