
Kilsby Housing Survey

January 2015



Contents

Introduction	4
Strategic and Planning Context	5
Methodology	6
Kilsby Statistics.....	7
Affordability in Kilsby	8
Overall Survey Analysis	10
Housing Need Analysis.....	12
Housing Need Conclusion	16

Introduction

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

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

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

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

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

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

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

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

Strategic and Planning Context

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

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

National

National Planning Policy Framework (March 2012)

Planning Practice Guidance (Launched March 2014)

Sub-Regional

West Northants Joint Core Strategy (December 2014)
--

Objectively Assessed Housing Need (August 2013)

West Northants Strategic Housing Market Assessment (June 2010)
--

Travellers Accommodation Needs Study (April 2013)

Local

Daventry District Council Corporate Plan 2014-2017
--

Daventry District Council Community Strategy (2014 Update)
--

Affordable Housing Supplementary Housing Document (December 2012)
--

Allocations Scheme (February 2013 revised December 2014)
--

Tenancy Strategy (December 2012)

The Strategic Housing Plan 2014-2019 (February 2014)
--

The Saved Policies from the Daventry District Local Plan 1997

Affordable Housing Marketing and Communication Strategy (December 2007 revised Dec 2010)

Daventry District Community Strategy 2014

Daventry District Area Profile (December 2014)
--

Methodology

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

Stage 1 – Identification of Parish

The order in which parishes will be surveyed is not definitive and can change for a number of reasons including where villages are undertaking neighbourhood planning activity or if a village is faced with a planning application/appeal and there would be a benefit from having an up to date survey to help inform the decision.

Parishes can also request Housing Surveys to be carried out if the existing survey is more than three years old.

Stage 2 – Engaging with the Parish Council

Early discussions will take place with the Parish Council or their nominated representatives about the survey.

Officers will talk through the process and objectives of the survey, and establish any priorities the Parish Council may have.

The Parish Council will also be 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 will be distributed to the Parish Council to place in relevant areas.

Officers from Daventry District Council’s Local Strategy Service can attend one public event in the area. This could take the form of a drop-in event, a public meeting or an item on the Parish Council Meeting Agenda.

Stage 4 – Survey

A letter will be sent to all households within the parish, explaining how to access and complete the survey.

Surveys will be available to complete online.

If someone cannot access the survey online, paper copies will be made available.

The Survey will remain open for 4 weeks.

Stage 5 – Collection & Analysis

Daventry District Council’s Local Strategy Service will collate and analyse the completed surveys to enable a draft report to be compiled.

The report will detail 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 will be given the opportunity to factually comment on the draft report prior to its publication. This will be for a maximum of 4 weeks.

Stage 7 Publication

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

Kilsby Statistics

The following information is taken from the Neighbourhood Statistics Site² which uses the Census 2011 data.

Location

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

Dwellings³

Kilsby has around 530 dwellings of which 79 units are social housing

- 491 (93%) are bungalows or houses
- 36 (7%) are flats or apartments
- 3 (less than 1%) are Caravans or Temporary Structures

Household & Tenure³

Kilsby contains 518 households

- 414 (80%) households are owner occupiers
- 75 (14%) are renting from a Registered Provider
- 24 (5%) are renting from a Private Landlord
- 5 (1%) are living rent free

- 482 (93%) live in bungalows or houses
- 33 (6%) live in flats or apartments
- 3 (less than 1%) live in caravans or temporary structures

² Neighbourhood.statistics.gov.uk

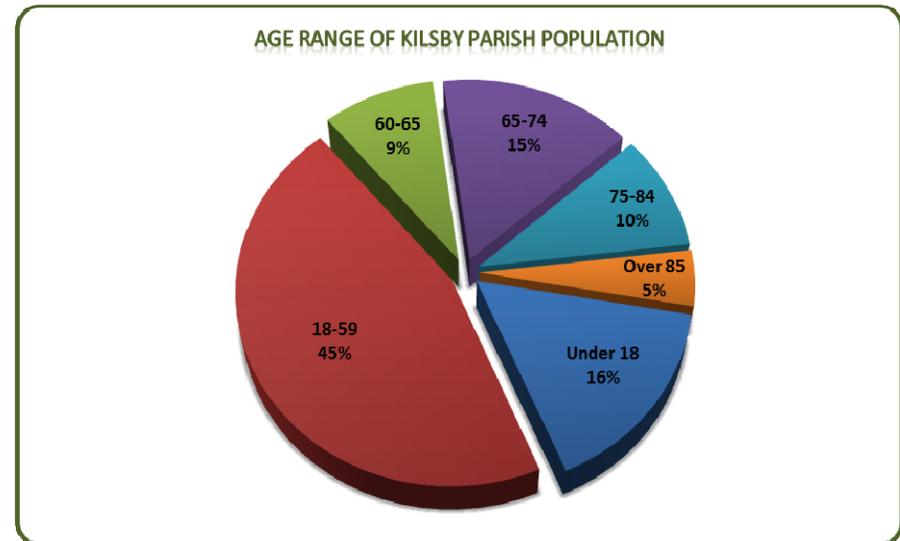
³ gov.uk/definitions-of-general-housing-terms

Population

Kilsby has a population of around 1,196 of which

- 581 (49%) are male
- 615 (51%) are female

- 190 (16%) are under the age of 18
- 541 (45%) are aged between 18-59
- 108 (9%) are aged between 60-65
- 185 (15%) are aged between 65-74
- 116 (10%) are aged between 75-84
- 38 (3%) are aged between 85-89
- 18 (2%) are aged 90 and over



Affordability in Kilsby

The National Picture

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

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

The Council of Mortgage Lenders November 2014 report showed that first time buyers were typically borrowing 3.37 times their gross income and were tending to use around 19.5% of their income towards paying off the loan.

Assessing Affordability

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

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

The lower quartile house prices are determined by ranking all property prices within the area and taking the lowest 25%

The lower quartile incomes are determined by ranking all incomes in the area and taking the lowest 25%.

The higher the ratio the less affordable the homes are within an area.

Daventry District

The 2013/14 Department of Communities and Local Government (DCLG) Live Table 576 ⁴ showed Daventry District's lower quartile house price to income ratio to be 7.89.

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

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

Daventry District income to house price ratio

2013	2012	2011	2010	2009
7.89	7.82	7.25	8.00	8.27

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

Northamptonshire authorities' income to house price ratio

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

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

⁴ [.gov.uk/government/statistical-data-sets/live-tables-on-housing-market-and-house-prices](http://gov.uk/government/statistical-data-sets/live-tables-on-housing-market-and-house-prices)

The English indices of Deprivation⁵ provide a relative measure of deprivation at a small area level across England. Areas are ranked from the least deprived to the most deprived on seven aspects of deprivation including 'Barriers to Housing and Services' which contribute to an overall combined measure of multiple deprivation. Daventry District is currently ranked 253 out of 326 authorities with 1 being the most deprived and 326 being the least deprived.

Kilsby

20 properties were sold within Kilsby Parish during 2013/2014, ranging from £132,000 for a terrace cottage to £494,950 for a detached house. (Land Registry Data).

The Zoopla property website⁶ stated the average price paid for a property in Kilsby over the past year was £262,179.

Using this value and the Money Advice Service⁷ mortgage calculator, repayments would equate to

Weekly	Monthly	Annually
£318	£1379	£16,548

This is assuming a 10% deposit (£26,217), 5% interest rate and 25 year mortgage term.

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

⁵ gov.uk/government/statistics/english-indices-of-deprivation-2010

⁶ Zoopla.co.uk (Data from week commencing 9th February 2014)

⁷ MoneyAdviceService.org.uk

*The Minimum Income Standard for the United Kingdom*⁸ reports on how much income households need to afford an acceptable standard of living by using a Minimum Income Calculator⁹.

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

Weekly	Monthly	Annually
£720	£3122	£37,464

If the housing costs were added to this, a person in Kilsby would require an income of

£897/week = £4501/month = £54,017/year

Weekly	Monthly	Annually
£1038	£4,501	£54,012

The survey asked respondents about their household income and of the 37 people who were in need and responded to the question, only 8 could afford to buy a property in Kilsby.

⁸ lboro.ac.uk/research/crsp/mis/

⁹ lboro.ac.uk/research/crsp/mis/calculator/

Overall Survey Analysis

Responses

549 letters were sent to households within Kilsby Parish, inviting them to complete a Housing Survey for the area. 186 surveys, equating to 34%, were returned

Mix of Properties

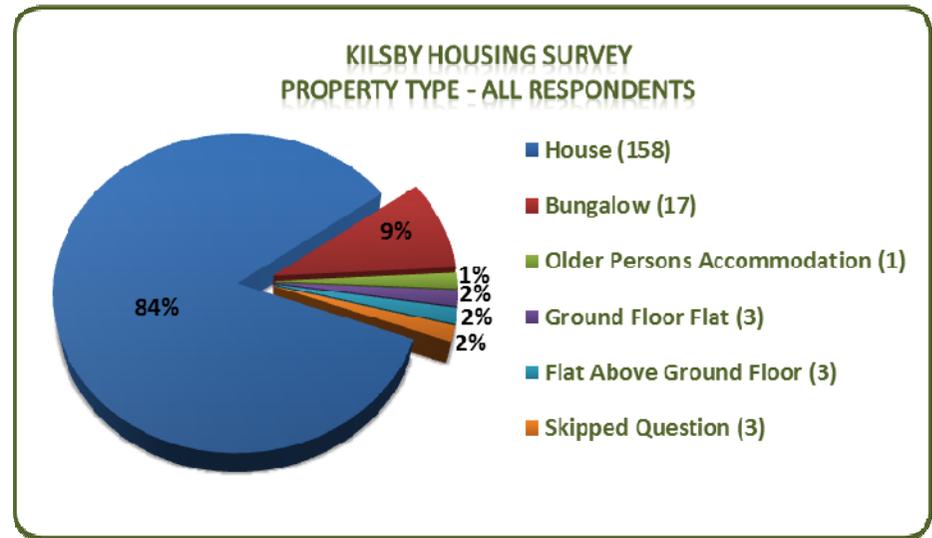
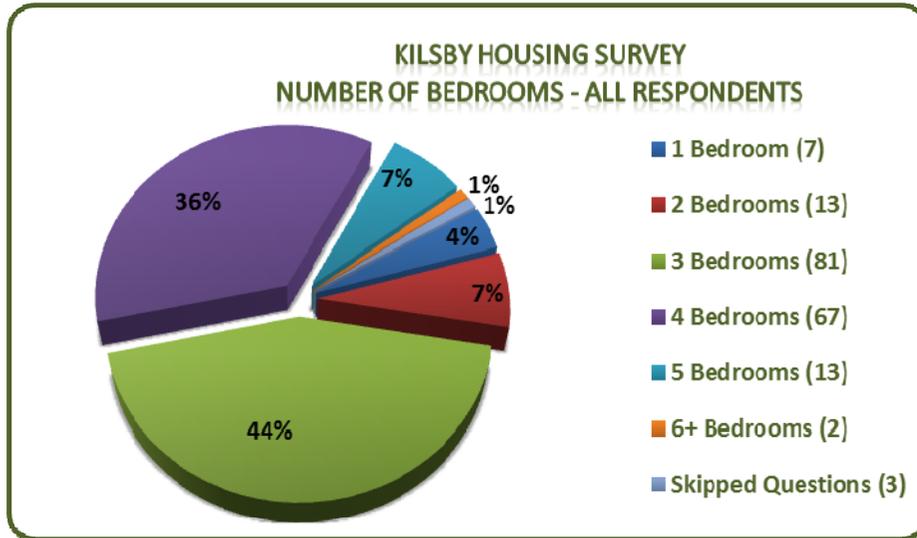
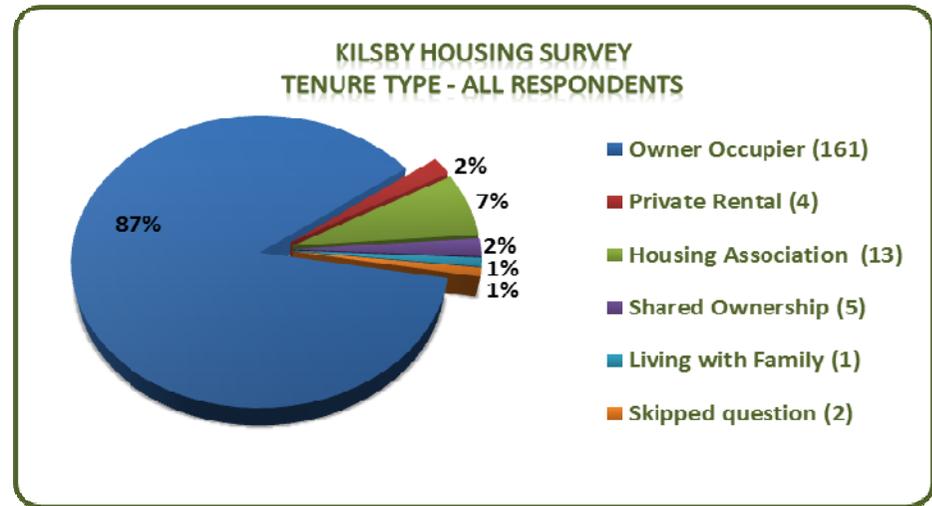
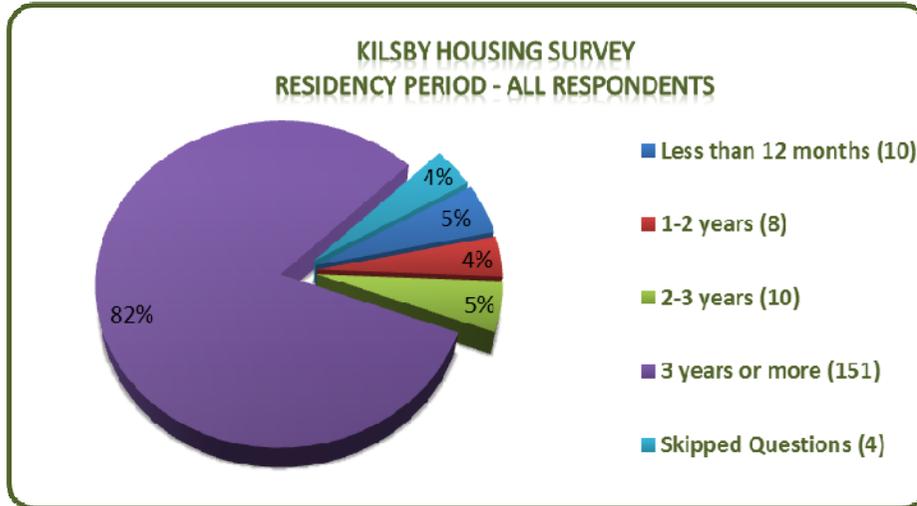
The graph below shows the opinion of Kilsby Households on the mix of properties within the parish.

The majority of respondents thought the mix of properties was *'about right'* across all property types, however, there was almost a balance of opinion on the number of bungalows.



Demographics of all Respondents

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



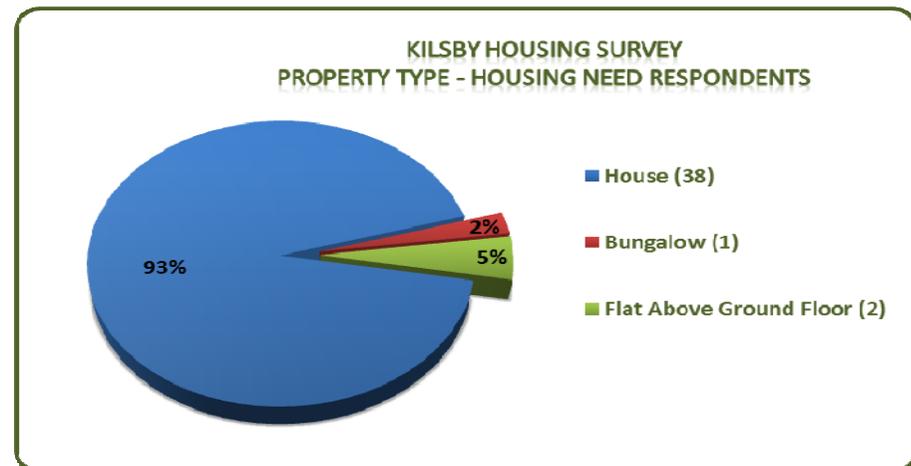
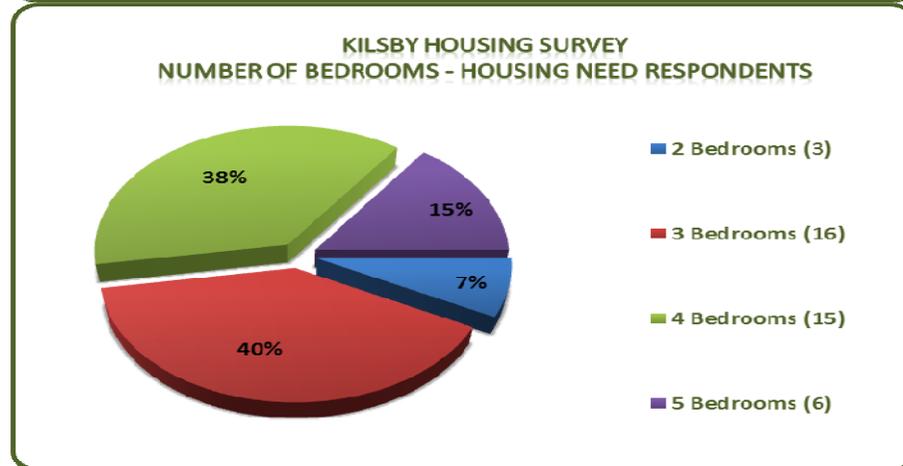
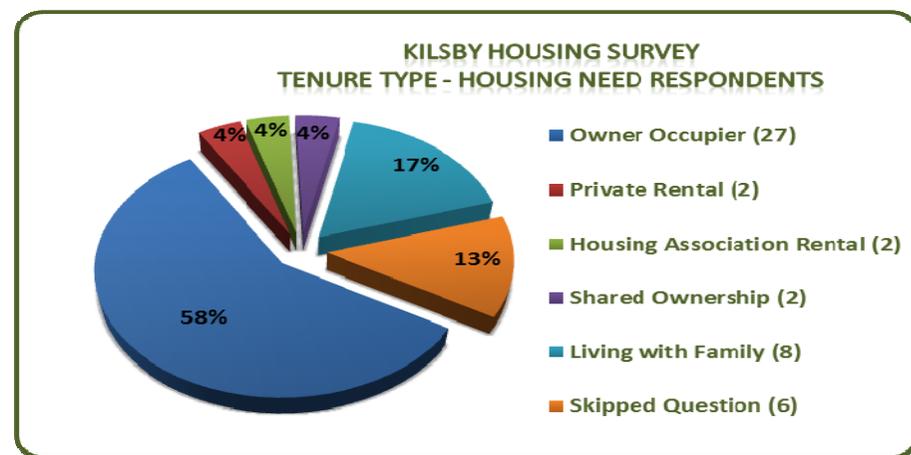
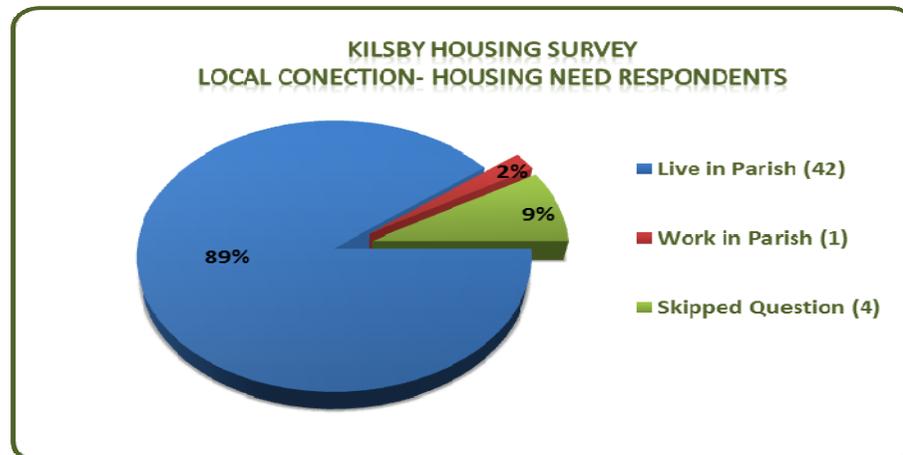
Housing Need Analysis

Housing Need Responses

Of the 186 responses received, 47 respondents stated they have or could have a housing need. This equates to 25% of all respondents. However, not all respondents gave details further details so their need could not be assessed. They have therefore been omitted from the figures below.

Demographics of Housing Need Respondents

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



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

Household Makeup	Current Tenure & Size			Required			Need	Local Connection	Reason
	Bedrooms	Property	Tenure	Bedrooms	Property	Tenure			
Single	4	Bungalow	Living with Family	1	Flat	Social Housing	Yes	Residency	Independence
Single	5	House	Living with Family	1	Flat	Social Housing	Yes	Residency	Independence
Older Person Couple	4	House	Owner Occupier		Older persons accommodation	Open Market Housing	Yes	Residency	Property too big Difficulty using stairs Older persons Acc.
Older Person Couple	2	Flat	Private Rental		Older persons accommodation	Social Housing	Yes	Residency	Difficulty using stairs
Couple + 2 dependents	2	Flat	Social Housing	2	House	Social Housing	Yes	Family Work	Property too small Give and receive support to relatives School Catchment
Older Person Single	3	House	Social Housing		Older persons accommodation	Social Housing	Yes	Residency	Property too big Difficulty using stairs
Single	3	House	Living with Family	1	Flat	Social Housing	Yes	Residency	Independence Give and Receive support

Breakdown of applicants on the DDC Housing Register who did not complete a housing survey

Household Makeup	Current Tenure & Size			Required Tenure & Size			Need	Local Connection	Reason
	Bedrooms	Property	Tenure	Bedrooms	Property	Tenure			
Older Person Couple	3	House	Private Rental		Older persons accommodation	Social Housing	Yes	Residency	CBL Banding
Older Person Single	2	House	Private Rental		Older persons accommodation	Social Housing	Yes	Residency	CBL Banding
Older Person Couple	3	House	Social Housing		Older persons accommodation	Social Housing	Yes	Residency	CBL Banding

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

Household Makeup	Current Tenure & Size			Require Size and Tenure		Local Connection	Reason
	Bedrooms	Property	Tenure	Bedrooms	Property		
Older Person Couple	4	House	Owner Occupier	Downsize 3 or less	House Bungalow Extra Care	Residency	Current property too big Difficulty maintaining property/garden
Older Person Couple	4	House	Owner Occupier	Downsize 3 or less	Bungalow	Residency	Difficulty using the stairs
Older Person Couple	4	House	Owner Occupier	Downsize 3 or less	House Bungalow Extra Care	Residency	Current property too big
Older Person Couple	5	House	Owner Occupier	Downsize 3 or less	Bungalow	Residency	Current property too big
Older Person Couple	3	House	Owner Occupier	3	Bungalow	Residency	Neighbour problems
Older Person Couple	4	House	Owner Occupier	Not Stated	Not Stated	Residency	
Older Person Couple	3	House	Owner Occupier		Extra Care	Residency	Need adapted property Difficulty maintaining property/garden Difficulty using the stairs Older Persons Accommodation
Older Person Couple	3	House	Owner Occupier	2	Bungalow Extra Care	Residency	Current property too big /Difficulty using the stairs / Difficulty maintaining property/garden
Older Person Couple	3	House	Owner Occupier	2	Bungalow Extra Care	Residency	Difficulty using the stairs Difficulty maintaining property/garden
Older Person Couple	3	House	Owner Occupier	2	Bungalow	Residency	Difficulty using the stairs
Older Person Couple	3	House	Owner Occupier	2	Bungalow	Residency	Current property too big
Older Person Couple	4	House	Shared Ownership	2	Bungalow Extra Care	Residency	Current property too big / Older Persons Accommodation /Difficulty maintaining property/garden
Older Person Couple	5	House	Owner Occupier	Downsize 3 or less	Bungalow	Residency	Current property too big / Mortgage to expensive
Older Person Couple	4	House	Owner Occupier	Not stated	Not Stated	Residency	

Older Person Couple	4	House	Owner Occupier	3	Bungalow	Residency	Current property too big
Older Person Single	4	House	Owner Occupier	Downsize 3 or less	Bungalow Extra Care	Residency	Current property too big
Older Person Single	4	House	Owner Occupier	Downsize 3 or less	Bungalow Extra Care	Residency	Current property too big Difficulty maintaining property/garden
Older Person Single	4	House	Owner Occupier	Downsize 3 or less	Bungalow Extra Care	Residency	Current property too big Difficulty using the stairs
Older Person Single	3	House	Owner Occupier		Extra Care	Residency	Require Older Persons Accommodation
Older Person Single	4	House	Owner Occupier	Downsize 3 or less	House Bungalow	Residency	Current property too big
Older Person Single	3	House	Owner Occupier	2	Bungalow	Residency	Current property too big
Older Person Single	4	House	Owner Occupier		Bungalow	Residency	
Older Person Single	3	House	Owner Occupier		Bungalow Extra Care	Residency	Current property too big / Older Persons Accommodation
Older Person Single	4	House	Owner Occupier	2	Bungalow	Residency	
Couple with dependents	3	House	Owner Occupier	4	House	Residency	Current property too small Cannot afford to live in Parish
Couple	3	House	Owner Occupier			Residency	
Single	5	House	Living with Family			Residency	To be near work
Single	4	House	Living with Family			Residency	Buy a home for the first time To be near work

Housing Need Conclusion

The Kilsby Housing Survey was carried out over December 2014 and January 2015. The following conclusions can be drawn from the survey.

Social Housing

9 Households were identified with a need for social housing for the following property types

Property Type	Number Required
1 Bed Flat	3
2 Bed House	1
Older Persons Accommodation	5

Private Rental

Six households expressed a need for private rental accommodation

Custom or Self Build

3 households expressed an interest in obtaining land to either custom or self-build a property on.

Market Housing

28 households expressed a need for market housing.

Couples including those with dependents

1 household living in a 3 bed house sought a larger 4 bedroom property

1 household living in a 3 bed house did not specify the size of the property they wanted to move into.

Single Person Households

2 single person households both living with family, wanted to buy on the open market but did not specify the type or size of property they would like to move into.

Older Person Households

24 older person households expressed a need for the following type of accommodation

Property Type	Number Required
Bungalow	10
Extra Care	2
Bungalow or Extra Care	7
Bungalow or House	1
Bungalow, Extra Care or House	2
Not specified	2

N.b. Where the table shows several property types, only one is required per household

Further information and bedrooms sizes can be found within the Open Market Table above.