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# Holcot Housing Survey

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January 2016

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## Introduction

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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)<sup>1</sup>, identifies the level of housing need across the district.

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

Whilst this, together with the earlier Strategic Housing Market Assessment (June 2010)<sup>1</sup>, 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)
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Planning Practice Guidance (Launched March 2014 )
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### Sub-Regional

West Northants Joint Core Strategy (December 2014)
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Objectively Assessed Housing Need (August 2013)
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West Northants Strategic Housing Market Assessment (June 2010)
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Travellers Accommodation Needs Study (April 2013)
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### Local

Daventry District Council Corporate Plan 2014-2017
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Daventry District Council Community Strategy (2014 Update)
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Affordable Housing Supplementary Housing Document (December 2012) to be replaced by the Housing SPD once adopted
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Allocations Scheme (February 2013 revised December 2014)
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Tenancy Strategy (December 2012)
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The Strategic Housing Plan 2014-2019 (February 2014)
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The Saved Policies from the Daventry District Local Plan 1997
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Affordable Housing Marketing and Communication Strategy (December 2007 revised Dec 2010)
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Daventry District Community Strategy 2014
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Daventry District Area Profile (December 2014)
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## Methodology

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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 a minimum of 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

## Holcot Parish Statistics

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

### Location

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

### Dwellings<sup>3</sup>

Census information for Holcot reports 186 dwellings at 2011 however, there have been a number of further completions since this time.

32 of these dwellings are social housing.

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

Holcot contains 182 households

178 (98%) households live in bungalows or houses

3 (2%) live in flats

1 (>1%) lives in a caravan or other mobile or temporary structure

133 (73%) households are owner occupiers

28 (15%) are renting from a Registered Provider

13 (7%) are renting from a Private Landlord

6 (13%) are living rent free

2 (1%) Shared Ownership

<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

Holcot has a population of around 438 of which

220 (50%) are male

218 (50%) are female

81 (18%) are under the age of 18

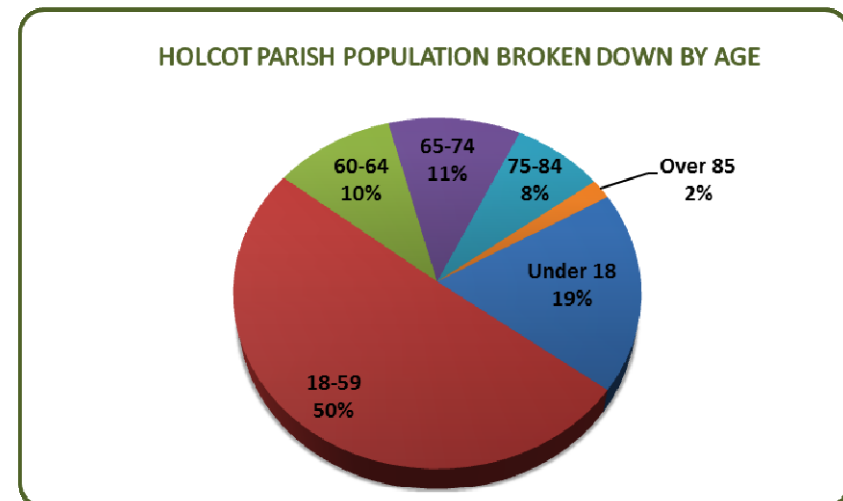
221 (50%) are aged between 18-59

45 (10%) are aged between 60-64

49 (11%) are aged between 65-74

34 (9%) are aged between 75-84

8 (2%) are aged 85 and over



## Affordability in Holcot Parish

### 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 2015 report showed that first time buyers were typically borrowing 3.37 times their gross income and were tending to use around 19% 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 <sup>4</sup> 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

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



The English indices of Deprivation<sup>5</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. Daventry District is currently ranked 148 out of 326 authorities with 1 being the most deprived and 326 being the least deprived.

### Holcot Parish

7 properties were sold within Holcot Parish during 2014/2015, ranging from £182,000 for a 3 bedroom semi-detached house to £589,5000 for a detached house. (Land Registry Data).

The average price paid for a property in Holcot was therefore just over £315,500

Using this value and the Money Advice Service<sup>6</sup> mortgage calculator, repayments would equate to

Weekly	Monthly	Annually
£383	£1,659	£19,908

This is assuming a 10% deposit (£31,550), 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.

<sup>5</sup> [gov.uk/government/statistics/english-indices-of-deprivation-2010](http://gov.uk/government/statistics/english-indices-of-deprivation-2010)

<sup>6</sup> [MoneyAdviceService.org.uk](http://MoneyAdviceService.org.uk)

*The Minimum Income Standard for the United Kingdom*<sup>7</sup> reports on how much income households need to afford an acceptable standard of living by using a Minimum Income Calculator<sup>8</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 (gross) household income for a basic standard of living

Weekly	Monthly	Annually
£715	£3,098	£37,176

If the housing costs opposite were added to the above figures, a person in Holcot would require an income of

Weekly	Monthly	Annually
£1,098	£4,757	£57,084

The survey asked respondents about their household income and of the 11 people who responded to the question, only one could possibly afford to buy a property in Holcot.

<sup>7</sup> [lboro.ac.uk/research/crsp/mis/](http://lboro.ac.uk/research/crsp/mis/)

<sup>8</sup> [lboro.ac.uk/research/crsp/mis/calculator/](http://lboro.ac.uk/research/crsp/mis/calculator/)

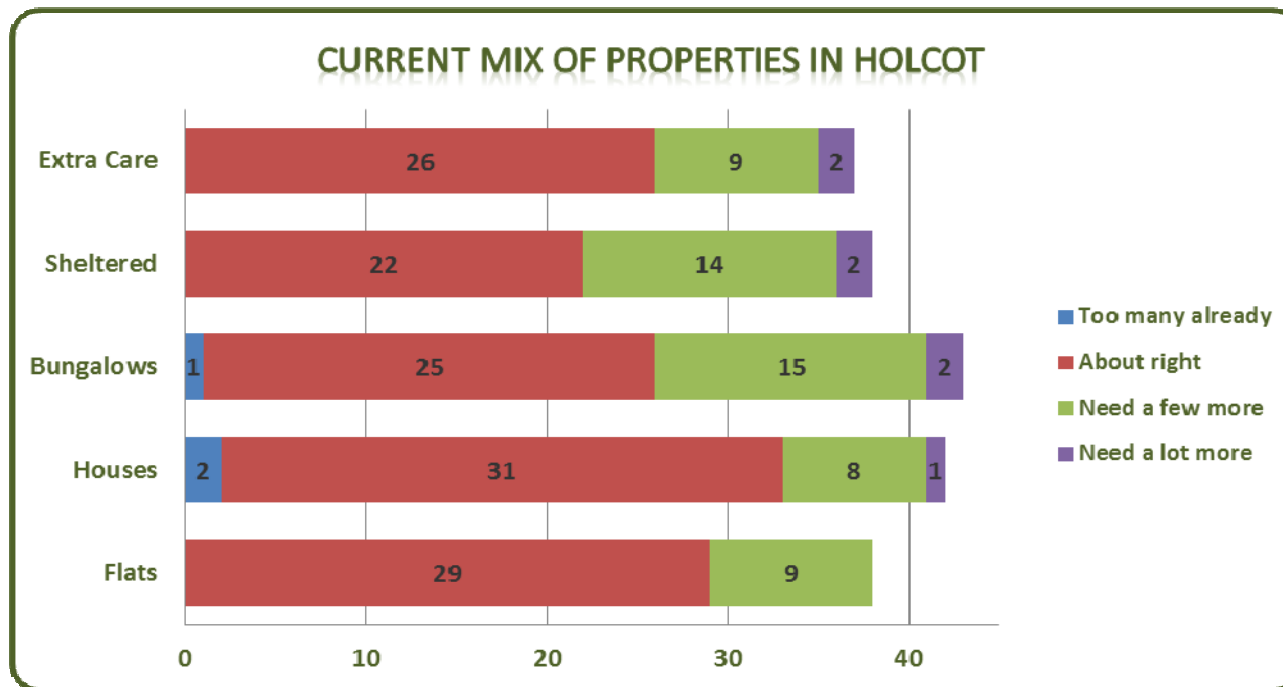
## Survey Analysis

### Responses

187 letters were sent to households within Holcot Parish, inviting them to complete a Housing Survey for the area.  
46 surveys, equating to 25%, were returned

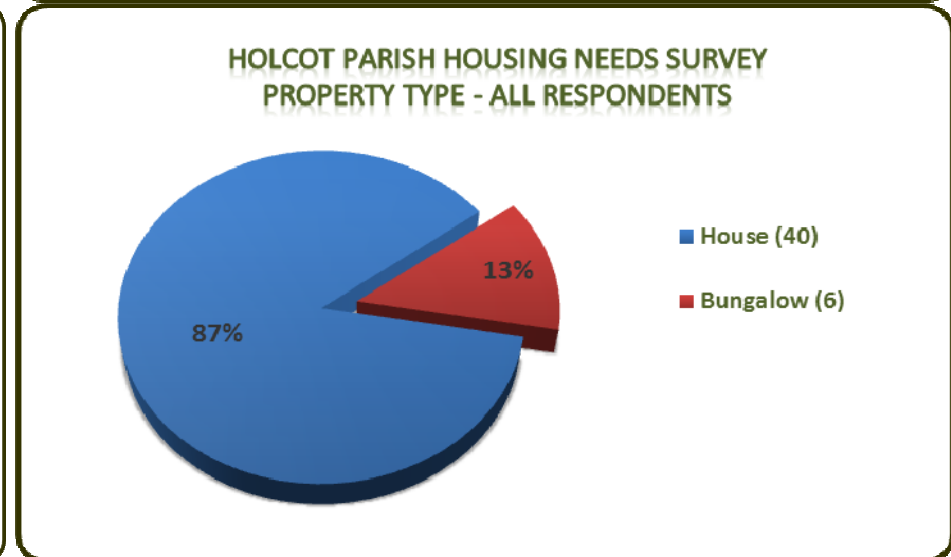
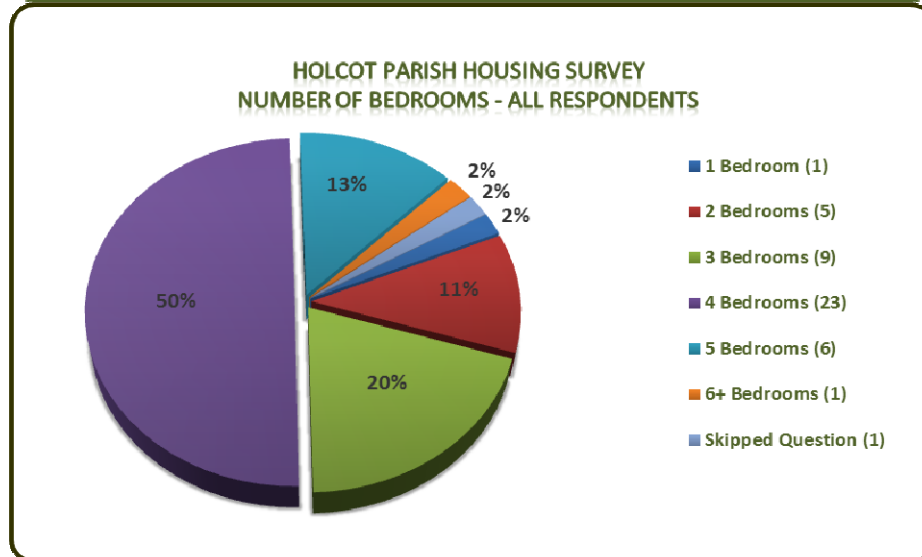
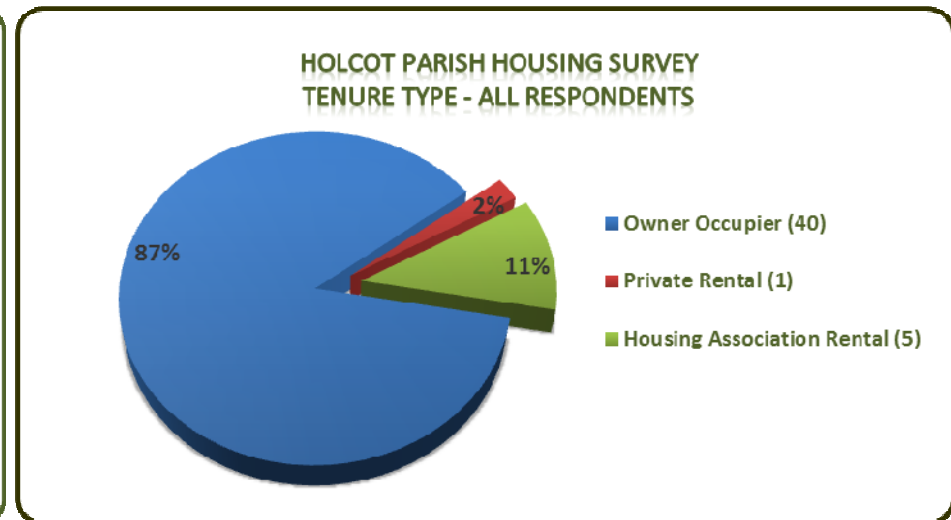
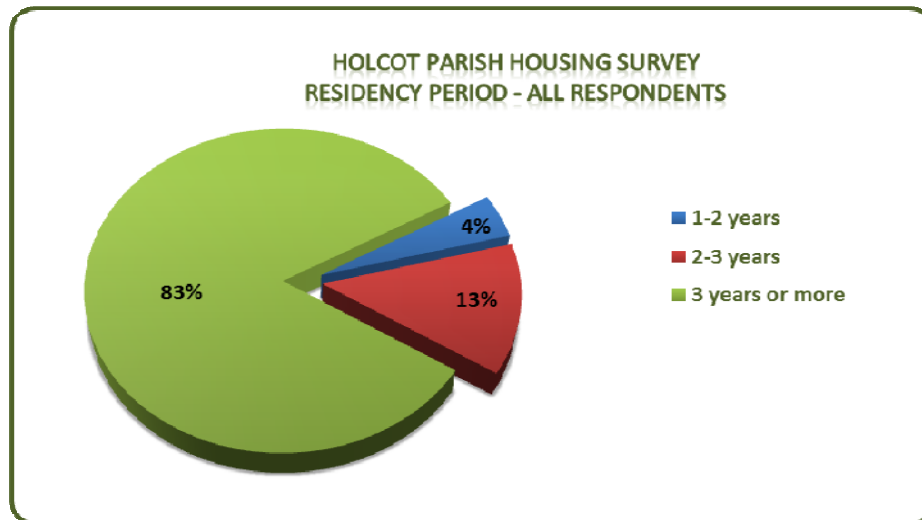
### Mix of Properties

The graph below shows the opinion of Holcot Parish 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.



## Demographics of all Respondents

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



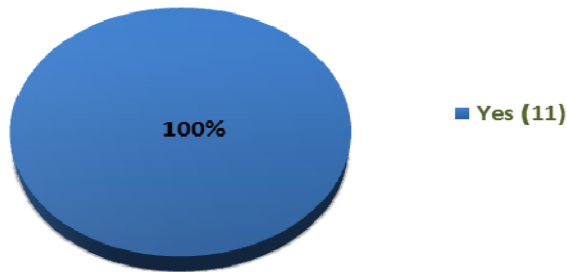
## Housing Need Responses

Of the 46 responses received, 11 respondents stated they have or could have a housing need. This equates to 24% of all respondents.

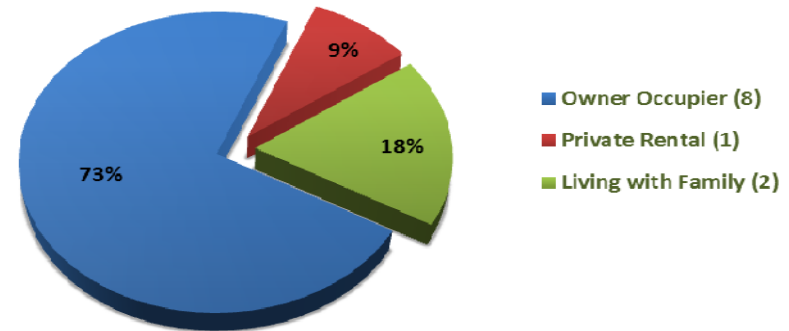
## Demographics of Housing Need Respondents

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

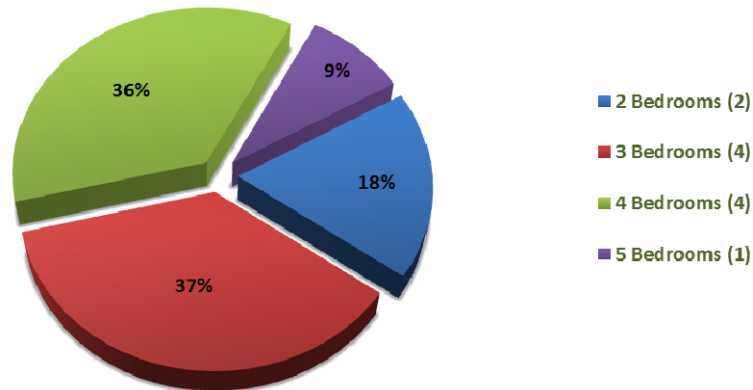
**HOLCOT HOUSING SURVEY LOCAL CONNECTION - HOUSING NEEDS RESPONDENTS**



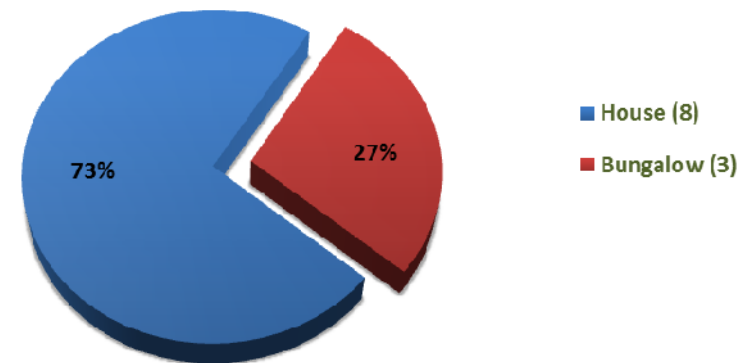
**HOLCOT PARISH HOUSING SURVEY TENURE TYPE - HOUSING NEED RESPONDENTS**



**HOLCOT PARISH HOUSING SURVEY NUMBER OF BEDROOMS - HOUSING NEEDS RESPONDENTS**



**HOLCOT PARISH HOUSING NEEDS SURVEY PROPERTY TYPE - HOUSING NEED RESPONDENTS**



## Housing Need Analysis

It should be noted that whilst the Daventry District Council Allocations Policy can be applied to those households requiring Social Housing to determine exact need, it cannot be applied to those who have expressed a preference in any other tenure as this is an individual choice.

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

Respondent	Household Makeup	Current Tenure & Size			Required		Need	Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	Property			
1	Older Person – Couple	2	House	Owner Occupier	2	Bungalow	Yes	Residency	Require older persons housing
2	Older Person – Couple	3	Bungalow	Private rental	2	Bungalow	Yes	Residency	Difficulty maintaining property/garden Rent too expensive
3	Couple	3	House	Living with family	2	Flat	Yes	Residency	Independence To receive support from relatives Living with family To be near work

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

Respondent	Household Makeup	Current Tenure & Size			Required		Need	Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	Property			
4	Couple + 2	4	House	Living with family	3	House	Yes	Residency	Living with family
5	Single	3	House	Living with family	1	Flat	Yes	Residency	Living with family

### Breakdown of applicants requiring Shared Ownership Properties

Respondent	Household Makeup	Current Tenure & Size			Required Size		Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	Property		
6	Single  (Also included on Open Market, and starter homes)	3	House	Living with family	2	House	Residency	Independence

### Breakdown of respondents whose preferred tenure option is Starter Homes

Respondent	Household Makeup	Current Tenure & Size			Required Size		Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	Property		
6	Single  (Also included on Open market, and Shared ownership)	3	House	Living with family	2	House	Residency	Independence

### Breakdown of respondents whose preferred tenure option is to custom or self-build a property

Respondent	Household Makeup	Current Tenure & Size			Required Size		Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	Property		
7	Older person – couple  (Also included on market homes)	4	House	Owner Occupier	3	House	Residency	Current Property too big Difficulty maintaining property/garden
8	Couple + Adult dependent	4	House	Owner Occupier	3	Bungalow	Residency	Other reason

9	Older person – Couple	5	House	Owner Occupier	2	Bungalow	Residency	Current property too big Difficulty maintaining property/garden Medical reasons
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**Breakdown of respondents whose preferred tenure option is to buy on the open market**

Respondent	Household Makeup	Current Tenure & Size			Required Size		Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	Property		
7	Older person – couple  (Also included on Custom Build/Self Build)	4	House	Owner Occupier	3	House	Residency	Current Property too big Difficulty maintaining property/garden
6	Single  (Also included on Shared ownership, and starter homes)	3	House	Living with family	2	House	Residency	Independence
10	Couple	3	House	Owner occupier	4	House	Residency	Current property too small
11	Older Person – Single	4	Bungalow	Owner occupier	2	Bungalow	Residency	Current property too big Difficulty maintaining property/garden
12	Older Person – Couple	2	Bungalow	Owner occupier	2	Extra Care	Residency	Require older persons accommodation

**Breakdown of respondents whose preferred tenure option is to privately rent**

Respondent13	Household Makeup	Current Tenure & Size			Required Size		Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	Property		
	Single + Adult dependent	4	House	Owner occupier	3	Flat	Residency	Current property too big Require older persons accommodation Difficulty maintaining property/garden





