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# Badby Parish Housing Survey

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October 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.tj/website/view?objectId=2737904](http://westnorthamptonshirejpu.org/connect.tj/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

## Badby Parish Statistics

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

### Location

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

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

Census information for Badby reports 272 dwellings at 2011. 27 of these dwellings are social housing. However, since the census, additional development has taken place in the area.

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

Badby contains 265 households

264 (99%) households live in bungalows or houses  
1 (1%) live in flats

217 (82%) households are owner occupiers  
25 (9%) are renting from a Registered Provider  
1 (>1%) are in shared ownership  
17 (6%) are renting from a Private Landlord  
5 (2%) are living rent free

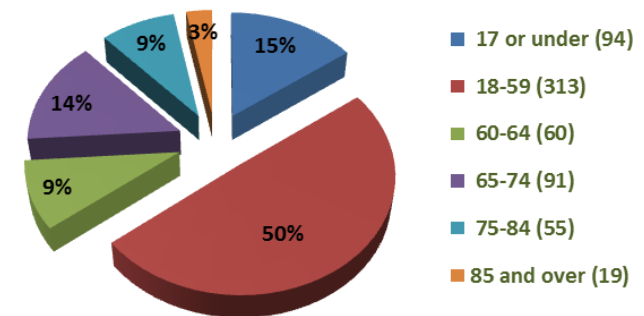
### Population

Badby has a population of around 632 of which

312 (50%) are male  
320 (50%) are female

94 (15%) are 17 or under  
313 (50%) are aged between 18-59  
60 (9%) are aged between 60-64  
91 (14%) are aged between 65-74  
55 (9%) are aged between 75-84  
19 (3%) are aged 85 and over

BADBY PARISH POPULATION BROKEN DOWN BY AGE



<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)

## Affordability in Badby 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 October 2016 report showed that in August 2016, 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.

### 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://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.

### Badby Parish

8 properties were sold within Badby Parish between September 2015 and August 2016, ranging from £175,000 for a 1 bedroom cottage to £532,000 for a 3 bedroom detached house. (Land Registry Data).

The average price paid for a property in Badby was therefore just under £327,375.

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

Weekly	Monthly	Annually
£322	£1,397	£16,764

This is assuming a 10% deposit (£32,737), 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
£610	£2,643	£31,720

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

Weekly	Monthly	Annually
£932	£4,040	£48,484

The survey asked respondents about their household income and of the 14 people who responded to the question, only 4 could possibly afford to buy a property in Badby.

<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/)

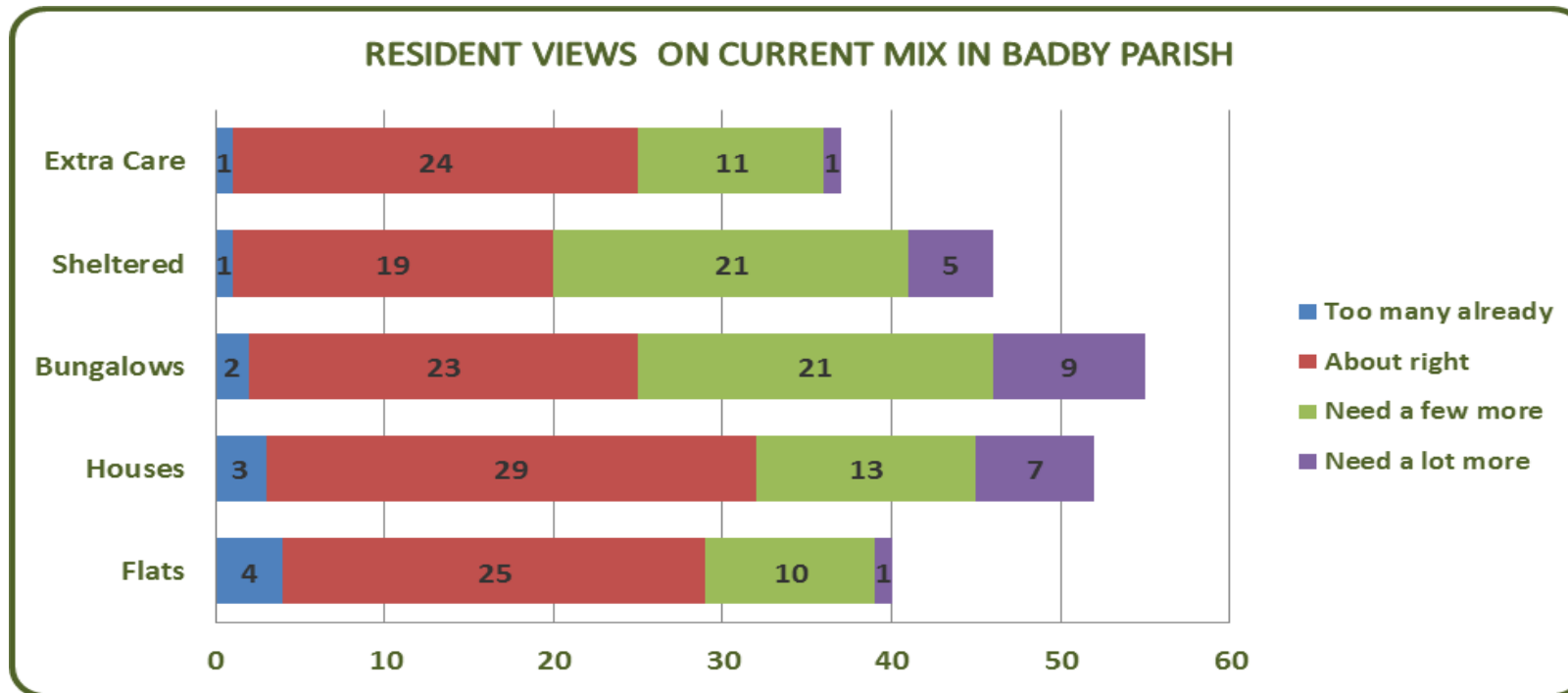
## Survey Analysis

### Responses

279 letters were sent to households within Badby Parish, inviting them to complete a Housing Survey for the area. 58 surveys, equating to 21%, were returned

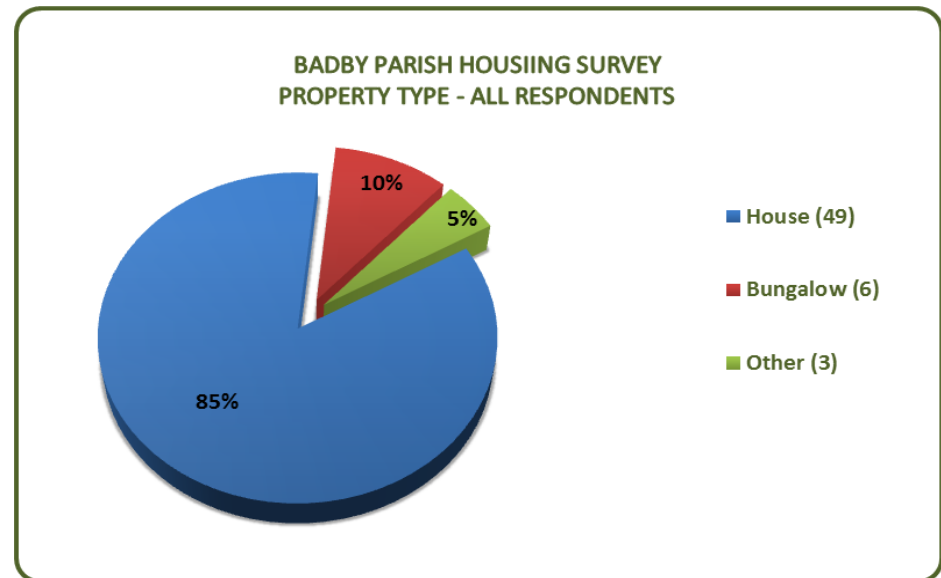
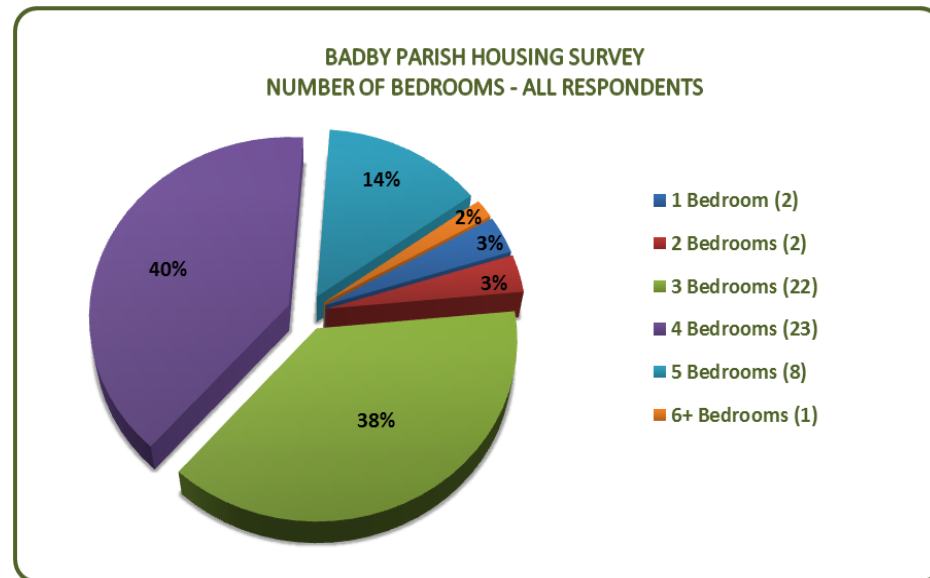
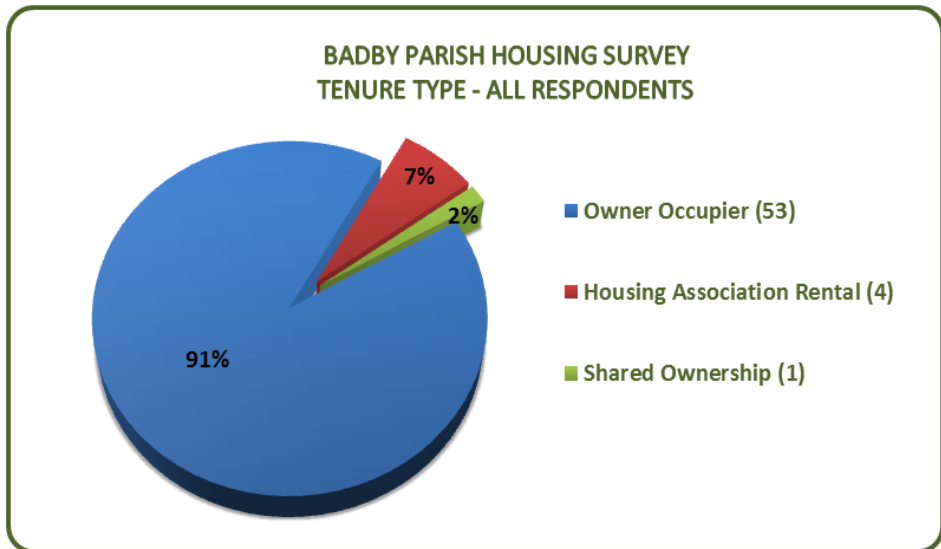
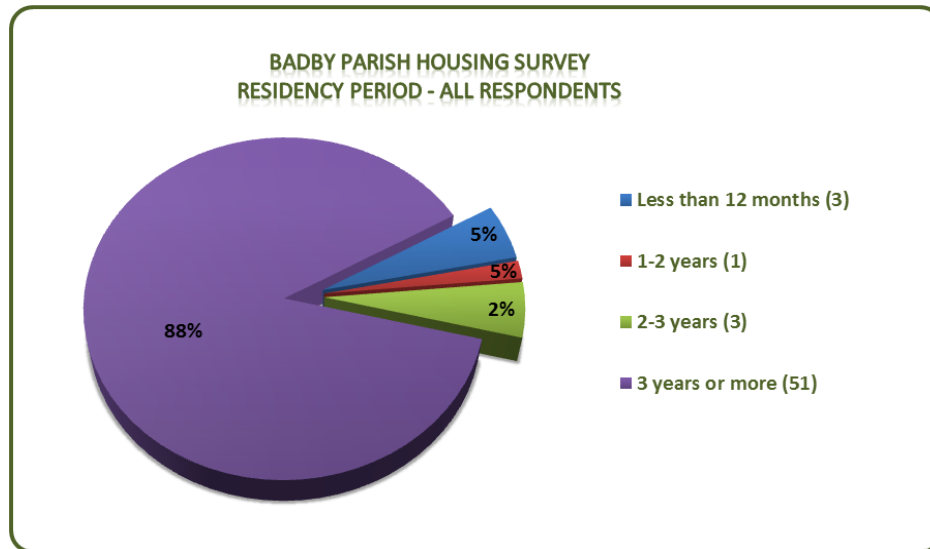
### Mix of Properties

The graph below shows the opinion of Badby 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 except for sheltered housing where it was felt a few more were needed.



## Demographics of all Respondents

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

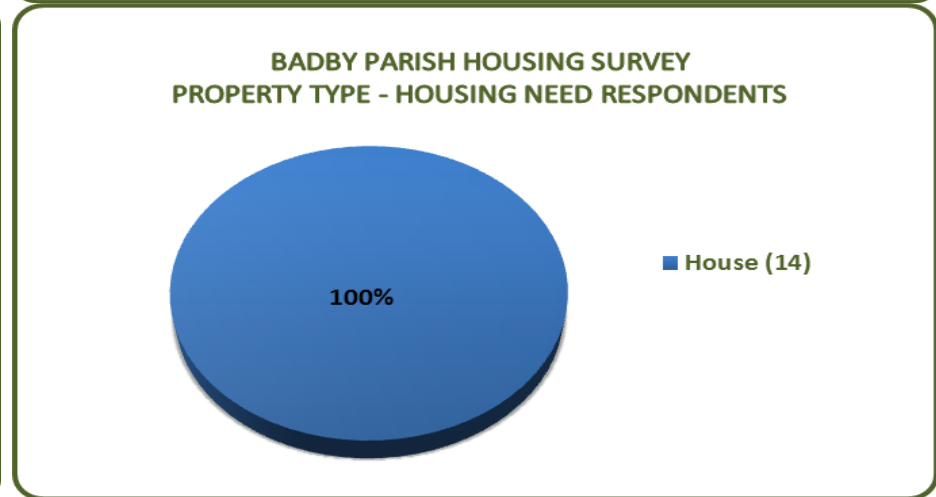
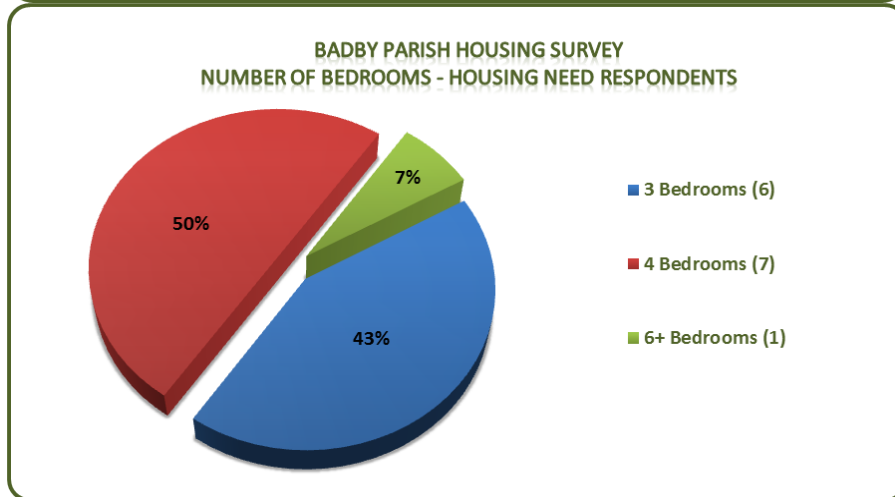
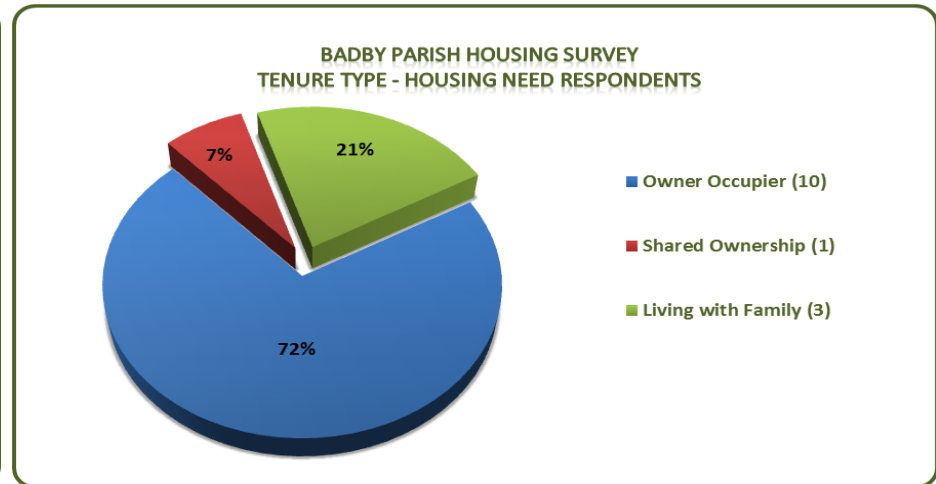
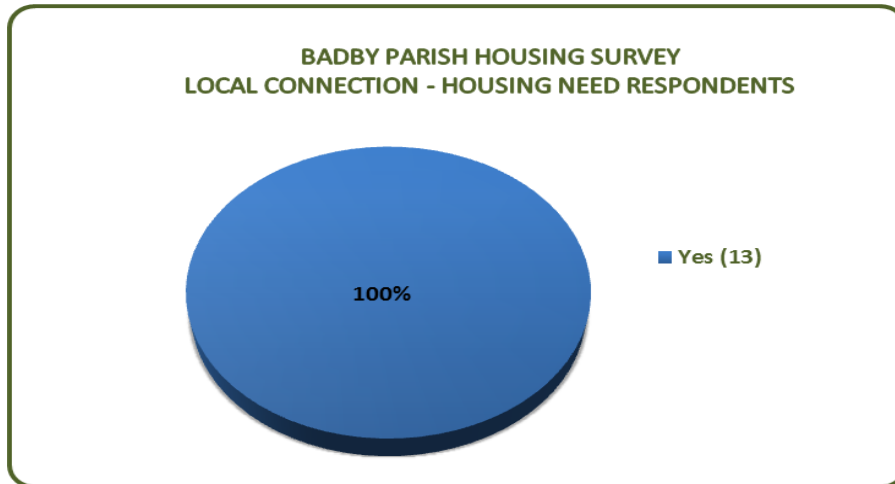


### Housing Need Responses

Of the 58 responses received, 14 respondents stated they have or could have a housing need. This equates to 24% of all respondents. However, not all respondents gave 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.



## Housing Need Analysis

The tables below show a breakdown of respondents who have expressed a particular housing need.

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			
30	Single	3	House	Living with family	1	Flat	Yes	Residency	Independence
42	Older Person – Single	3	House	Owner Occupier	2	Bungalow Extra Care Flat	Yes	Residency	Independence Need adapted property Difficulty using stairs Support relative Cannot afford to live in parish

### 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			
51	Older Person Couple	1	Flat	Private Tenant	2	Bungalow Extra Care	Yes	Relatives	Housing Register
52	Couple	3	House	Living with family	2	Flat/house	Yes	Relative	Housing Register
53	Older person – Single	2	Flat	Private Tenant	2	Bungalow Extra Care	Yes	Relative	Housing Register
54	Older person - single	3	House	Housing Association	2	Bungalow Extra Care	Yes	Residency	Housing Register
55	Older person - single	2	House	Housing Association	2	Bungalow	Yes	Relative	Housing Register

56	Older person - single	1	Bungalow	Housing Association	1	Bungalow Extra Care	Yes	Relative	Housing Register
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### Breakdown of applicants requiring Shared Ownership Properties

Respondent	Household Makeup	Current Tenure & Size			Required Size		Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	Property		
42	Older Person – Single	3	House	Owner Occupier	2	Bungalow Extra Care Flat	Residency	Independence Need adapted property Difficulty using stairs Support relative Cannot afford to live in parish

### 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		
19	Single	3	House	Living with Family	2	House	Residency	Independence Buy a home for the first time
31	Single	3	House	Living with Family	3	House	Residency	Living with family Buy a home for the first time

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

Respondent	Household Makeup	Current Tenure & Size			Required Size		Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	Property		
3	Older Person – Couple	4	House	Owner	2	Bungalow	Yes	Current Property too big Medical Reasons Other

### 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		
3	Older Person – Couple	4	House	Owner Occupier	2	Bungalow Extra Care	Residency	Current Property too big Medical Reasons Other
14	Older Person - Single	6+	House	Owner Occupier	3	House	Residency	Current Property too big
15	Older Person – couple	4	House	Owner Occupier	2	Bungalow Extra Care	Residency	Independence Current Property too big Difficulty using stairs Require older person accommodation Difficulty maintaining property
18	Older Person – Couple	4	House	Owner Occupier	2	Bungalow Extra Care	Residency	Current Property too big
27	Older Person – couple	3	House	Owner Occupier	2	Bungalow	Residency	Difficulty using stairs Difficulty maintaining property/Garden
31	Single	3	House	Living with Family	3	House	Residency	Living with family Buy a home for the first time
36	Older Person – Couple	4	House	Owner Occupier	3	Bungalow	Residency	Other
42	Older Person – Single	3	House	Owner Occupier	2	Bungalow Extra Care Flat	Residency	Independence Need adapted property Difficulty using stairs Support relative Cannot afford to live in parish
43	Older person – Couple	4	House	Shared ownership	3	Bungalow	Residency	Property too big Difficulty using Stairs Difficulty maintaining property/garden

50	Older person – Single	4	House	Owner Occupier	2	Bungalow	Residency	Property too big
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## Badby Parish Housing Need Conclusion

The Badby Parish Housing Survey was carried out during October 2016. The results can be seen below. It should be noted that some households have expressed more than one tenure preference.

Respondent	Affordable Homes				Shared Ownership Homes			Starter Homes		Custom Build	Market Homes			
	Flat	House	Bungalow	Extra Care	Flat	Bungalow	Older Person	House	House	Bungalow	House	Bungalow		Older Person
	1 Bed	2 Bed	2 Bed		2	2	N/a	2 Bed	3 Bed	2 Bed	3 Bed	2 Bed	3 Bed	N/A
3										✓		✓		✓
14											✓			
15												✓		✓
18												✓		✓
19								✓						
27												✓		
30	✓													
31									✓		✓			
36													✓	
42			✓	✓	✓	✓	✓					✓		✓
43													✓	
50												✓		
51			✓	✓										
52	✓	✓												
53			✓	✓										
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