
Maidwell with Draughton Parish Housing Survey

October 2017





Contents

Introduction.....	4
Strategic and Planning Context.....	5
Methodology	6
Maidwell with Draughton Parish Statistics	7
Affordability in Maidwell with Draughton Parish	8
Survey Analysis	10
Housing Need Analysis	13
Maidwell with Draughton Parish 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.tj/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 (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)
--

Gypsy & Traveller Accommodation Assessment (January 2017)

Local

Daventry District Council Corporate Strategic Plan (2014-2017)
--

Housing Supplementary Planning Document (July 2016)

Allocations Scheme (February 2017)

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 Engagement Strategy (2015)
--

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 are 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 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.

Stage 3– Marketing

Posters and literature on the Housing Survey are 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

Letters are sent to all households within the parish, explaining how to access and complete the survey.

Surveys are 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

Daventry District Council's Local Strategy Service collate and analyse the completed surveys and produce a draft.

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 will be for a maximum of 4 weeks.

Stage 7 Publication

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

Maidwell with Draughton Parish Statistics

The following information is taken from the Nomis² website which uses the Census 2011 data.

Location

Maidwell with Draughton is located in Daventry District within the county of Northamptonshire.

Dwellings³

Census information for Maidwell with Draughton reports 138 dwellings at 2011. 10 of these dwellings are social housing.

135 (98%) are houses or bungalows
3 (2%) are flats or maisonettes

Since the census, 1 additional property has been built in the area⁴.

Household & Tenure³

Census information for Maidwell with Draughton reports 130 households in 2011. Of these:

127 (98%) live in bungalows or houses
3 (2%) live in flats

100 (77%) owned

² nomisweb.co.uk

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

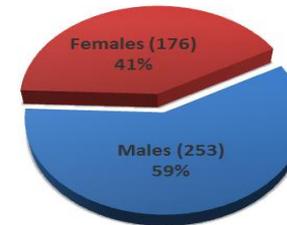
⁴ [Housing Land Availability Report 2017](#)

11 (8%) are renting from a Registered Provider
13 (10%) are renting from a Private Landlord
6 (5%) are living rent free

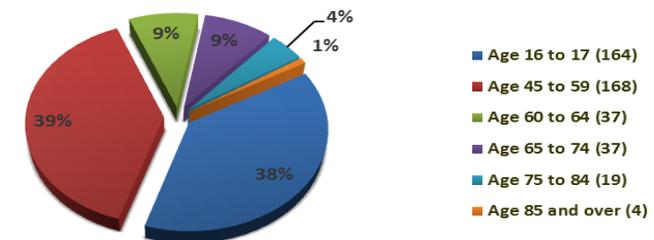
Population

Maidwell with Draughton has a population of around 429.

MAIDWELL WITH DRAUGHTON PARISH GENDER BREAKDOWN (CENSUS 2011)



MAIDWELL WITH DRAUGHTON PARISH POPULATION BREAKDOWN BY AGE (CENSUS 2011)



Affordability in Maidwell with Draughton 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 2017 report showed that in August 2017, first time buyers were typically borrowing 3.40 times their gross income and were tending to use around 17.5% of their income towards paying off the loan. The average loan size was £140,035.

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 ⁵ 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

⁵ [.gov.uk/government/statistical-data-sets/live-tables-on-housing-market-and-house-prices](https://www.gov.uk/government/statistical-data-sets/live-tables-on-housing-market-and-house-prices)

The English indices of Deprivation⁶ 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.

Maidwell with Draughton Parish

Only 4 properties were sold within Maidwell with Draughton Parish between January 2014 and the time of writing this report. The properties ranged from £275,000 for a 3 bedroom semi-detached house to £1,120,000 for a 5 bedroom detached home.

The average price paid for a property in Maidwell with Draughton was just under £717,000.

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

Weekly	Monthly	Annually
£707	£3,063	£36,756

This is assuming a 10% deposit (£52,000), 3% interest rate and 25 year mortgage term. This also does not include mortgage or legal fees or Stamp duty which will all add additional costs.

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.

⁶ gov.uk/government/statistics/english-indices-of-deprivation-2010

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 (gross) household income for a basic standard of living

Weekly	Monthly	Annually
£649	£2,812	£33,746

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

Weekly	Monthly	Annually
£1,356	£5,875	£70,502

The survey asked respondents about their household income and of the 11 people who responded to the question, only 5 households earned over £35,000.

⁸ lboro.ac.uk/research/crsp/mis/

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

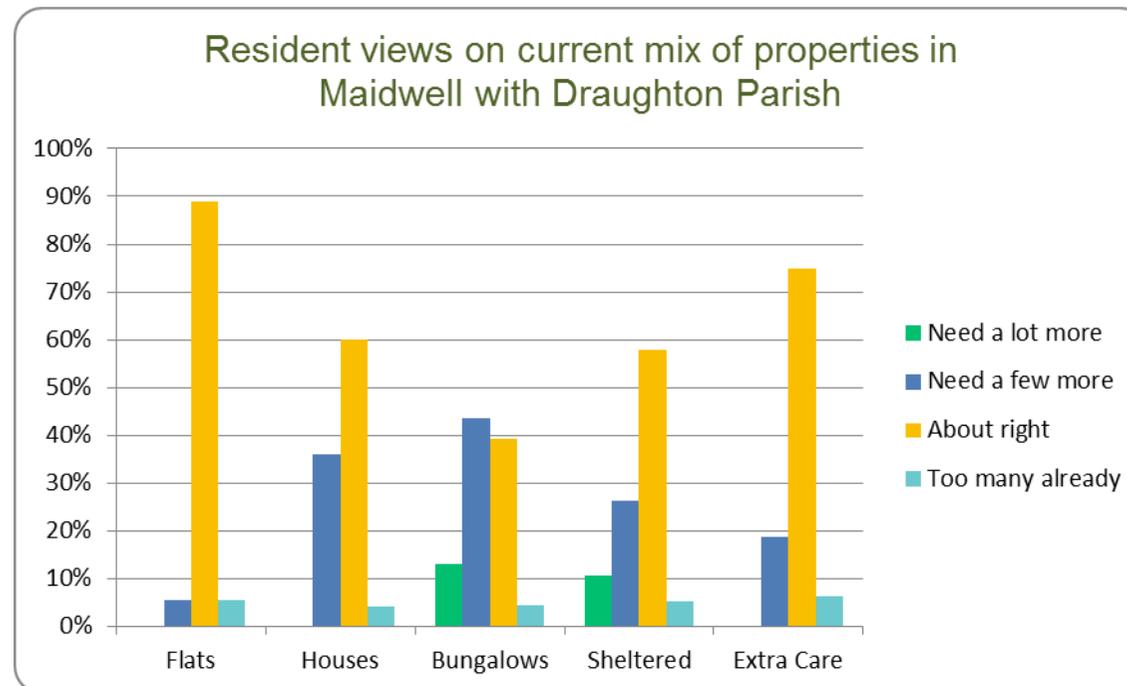
Survey Analysis

Responses

135 letters were sent to households within Maidwell with Draughton Parish, inviting them to complete a Housing Survey for the area. 25 surveys, equating to 19%, were returned.

Mix of Properties

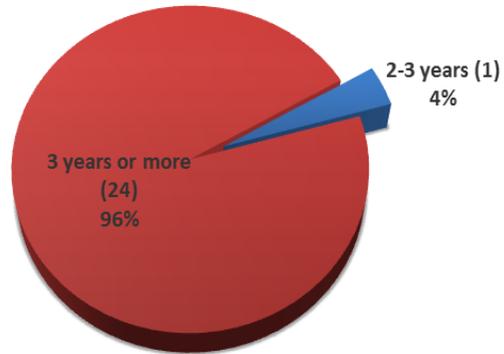
The graph below shows the opinion of Maidwell with Draughton Parish Households on the mix of properties within the parish. The majority of respondents thought the mix of properties was 'about right' across all property types.



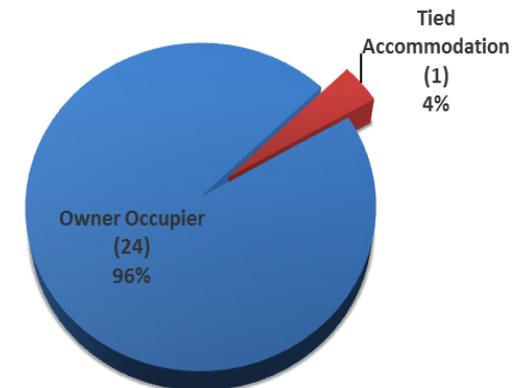
Demographics of all Respondents

The following charts show the demographics for all households that completed the Maidwell with Draughton Parish Housing Survey.

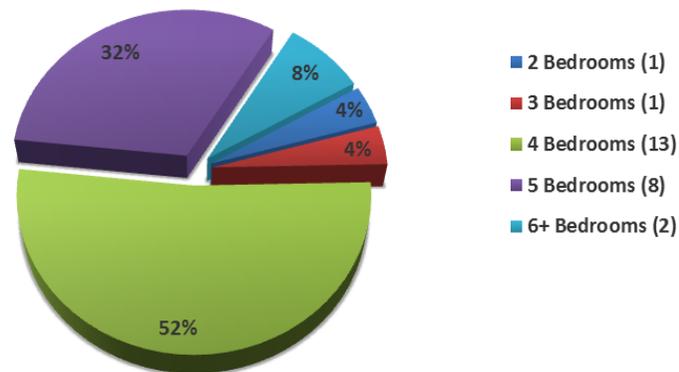
MAIDWELL WITH DRAUGHTON PARISH HOUSING SURVEY
RESIDENCY PERIOD - ALL RESPONDENTS



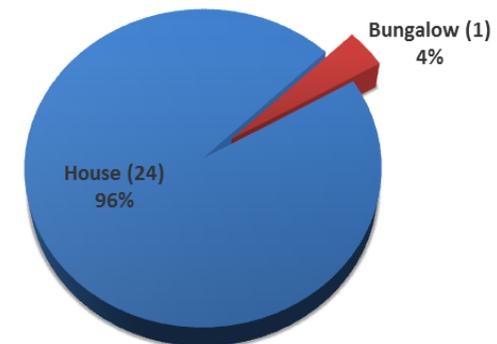
MAIDWELL WITH DRAUGHTON PARISH HOUSING SURVEY
TENURE TYPE - ALL RESPONDENTS



MAIDWELL WITH DRAUGHTON PARISH HOUSING SURVEY
NUMBER OF BEDROOMS - ALL RESPONDENTS



MAIDWELL WITH DRAUGHTON HOUSING SURVEY
PROPERTY TYPE - ALL RESPONDENTS



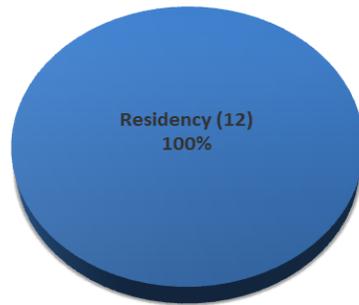
Housing Need Responses

Of the 25 responses received, 12 respondents stated they have or could have a housing need. This equates to 48% of all respondents.

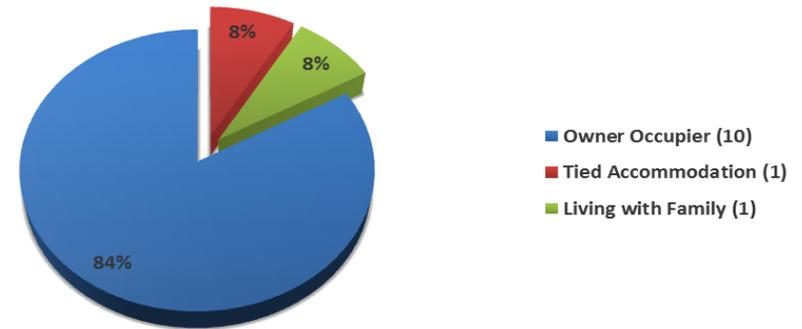
Demographics of Housing Need Respondents

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

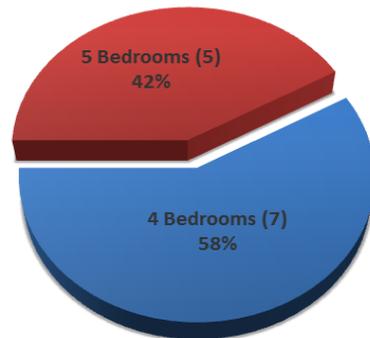
MAIDWELL WITH DRAUGHTON PARISH HOUSING SURVEY
LOCAL CONNECTION - HOUSING NEED RESPONDENTS



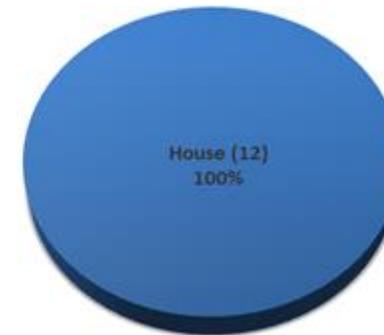
MAIDWELL WITH DRAUGHTON PARISH HOUSING NEEDS SURVEY
TENURE TYPE - HOUSING NEED RESPONDENTS



MAIDWELL WITH DRAUGHTON PARISH HOUSING SURVEY
NUMBER OF BEDROOMS - HOUSING NEED RESPONDENTS



MAIDWELL WITH DRAUGHTON PARISH HOUSING SURVEY
PROPERTY TYPE - HOUSING NEED RESPONDENTS



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 or buy from a housing association

At the time of writing this report there were no respondents who required affordable housing to either rent or part own. An analysis of the Housing Register was also done and there were no applicants with a local connection to Maidwell with Draughton Parish.

Breakdown of respondents whose preferred tenure option is a Starter Home

Respondent	Household makeup	Current Property Tenure & Size			Preferred Property Tenure and Size						Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	House	Bungalow	Extra Care	Ground Flat	Other Flat		
11	Single	5	House	Living with family	2	✓					Residency	Independence

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

Respondent	Household makeup	Current Property Tenure & Size			Preferred Property Tenure and Size						Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	House	Bungalow	Extra Care	Ground Flat	Other Flat		
2	Couple	4	House	Owner Occupier	3	✓					Residency	Current property too big
3	Older Person – Couple	5	House	Owner Occupier	3	✓	✓				Residency	Current property too big

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

Respondent	Household makeup	Current Property Tenure & Size			Preferred Property Tenure and Size						Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	House	Bungalow	Extra Care	Ground Flat	Other Flat		
1	Older Person – Couple	4	House	Owner Occupier	2		✓	✓			Residency	Current property too big Difficulty using stairs Require older persons accommodation Difficulty maintaining property/garden Cannot afford to live in Parish
2	Couple	4	House	Owner Occupier	3	✓					Residency	Current property too big
3	Older Person – Couple	5	House	Owner Occupier	3	✓	✓				Residency	Current property too big
4	Older Person – Single	4	House	Owner Occupier	2	✓	✓				Residency	Current property too big Difficulty using stairs Difficulty maintaining property/garden
5	Older Person – Single	4	House	Owner Occupier	2		✓	✓			Residency	Require older persons accommodation
6	Older Person – Couple	4	House	Tied Accommodation	5	✓					Residency	Retirement from current employment
7	Older person – couple	5	House	Owner Occupier	2		✓	✓			Residency	Independence Current property too big Require older persons accommodation Difficulty maintaining property/garden
8	Older person – couple	5	House	Owner Occupier	4		✓				Residency	Difficulty maintaining property/garden

9	Older person – couple	4	House	Owner Occupier	2		✓				Residency	Current property too big
10	Older person – couple	5	House	Owner Occupier	2		✓	✓			Residency	Need adapted property
12	Older person – couple	4	House	Owner Occupier	4	✓					Residency	Difficulty maintaining property/garden

