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# Lilbourne Parish Housing Survey

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October 2018

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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 (July 2018)
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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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Gypsy & Traveller Accommodation Assessment (January 2017)
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### Local

Daventry District Council Corporate Strategic Plan (2017-2020)
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Housing Supplementary Planning Document (July 2017)
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Allocations Scheme (July 2017)
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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 (2018)
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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 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 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.

## Lilbourne Parish Statistics

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

### Location

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

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

Census information for Lilbourne reports 112 dwellings at 2011. 20 of these dwellings are social housing.

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

Lilbourne contains 109 households.

110 (98%) household spaces are bungalows or houses  
2 (2%) are other\* household spaces. There are three household spaces that have no usual residents.

82 (75%) households are owner occupiers  
20 (18%) are renting from a Registered Provider  
7 (6%) are renting from a Private Landlord  
0 (0%) are in shared ownership  
0 (0%) are living rent free

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

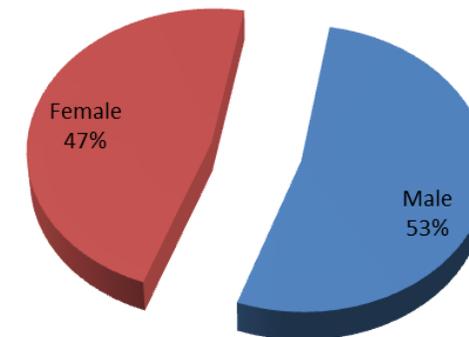
<sup>3</sup> [gov.uk/definitions-of-general-housing-terms](http://gov.uk/definitions-of-general-housing-terms)

\* Census 2011 data records these household spaces as flats, maisonettes, or apartments.

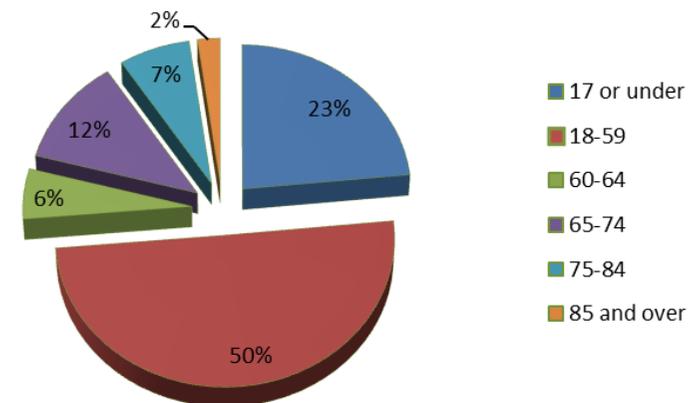
### Population

Lilbourne has a population of around 273 of which

**Lilbourne Parish gender breakdown  
(Census 2011)**



**Lilbourne Parish population broken down by age  
(Census 2011)**



## Affordability in Lilbourne

### 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 2014/15 Office of National Statistics Table 576 <sup>4</sup> showed Daventry District's lower quartile house price to income ratio to be 8.94

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

This figure is higher than the national ratio of 7.02 and is the second highest figure in the County after South Northamptonshire district.

Daventry District income to house price ratio

2015	2014	2013	2012	2011	2010
8.94	8.60	8.16	7.82	7.25	8.00

MHCLG and ONS Table 576: ratio of lower quartile house price to lower quartile earnings

Northamptonshire authorities' income to house price ratio (2015)

Authority	Ratio
Corby	5.87
East Northants	6.79
Kettering	6.46
Northampton	7.53
South Northants	10.58
Wellingborough	7.09

ONS 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](https://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 198 out of 326 authorities with 1 being the most deprived and 326 being the least deprived.

### Lilbourne Parish

6 properties were sold within Lilbourne Parish during the period September 2017 until October 2018, ranging from £243,000 for a 3 bedroom semi-detached house to £375,000 for a 4 bedroom detached house (data sourced from Rightmove<sup>6</sup>).

The average price paid for a property in Lilbourne was just under £296,333.

Using this value and the Money Advice Service<sup>7</sup> mortgage calculator, repayments would equate to

Weekly	Monthly	Annually
£ 360	£ 1,559	£ 18,708

This is assuming a 10% deposit (£ 29,633), 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> <https://www.gov.uk/government/statistics/english-indices-of-deprivation-2015>

<sup>6</sup> <https://www.rightmove.co.uk/house-prices>

<sup>7</sup> [MoneyAdviceService.org.uk](http://MoneyAdviceService.org.uk)

*The Minimum Income Standard for the United Kingdom*<sup>8</sup> reports on how much income households need to afford an acceptable standard of living by using a Minimum Income Calculator<sup>9</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
£ 740	£ 3,263	£ 39,161

If the housing costs opposite were added to the above figures, a household (using the same example above) in Lilbourne would require an income of

Weekly	Monthly	Annually
£ 1,100	£ 4,822	£ 57,869

The survey asked respondents about their household income and of the 5 people who responded to the question, 3 could possibly afford to buy a property in Lilbourne.

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

<sup>9</sup> [lboro.ac.uk/research/crsp/mis/calculator/](http://lboro.ac.uk/research/crsp/mis/calculator/)

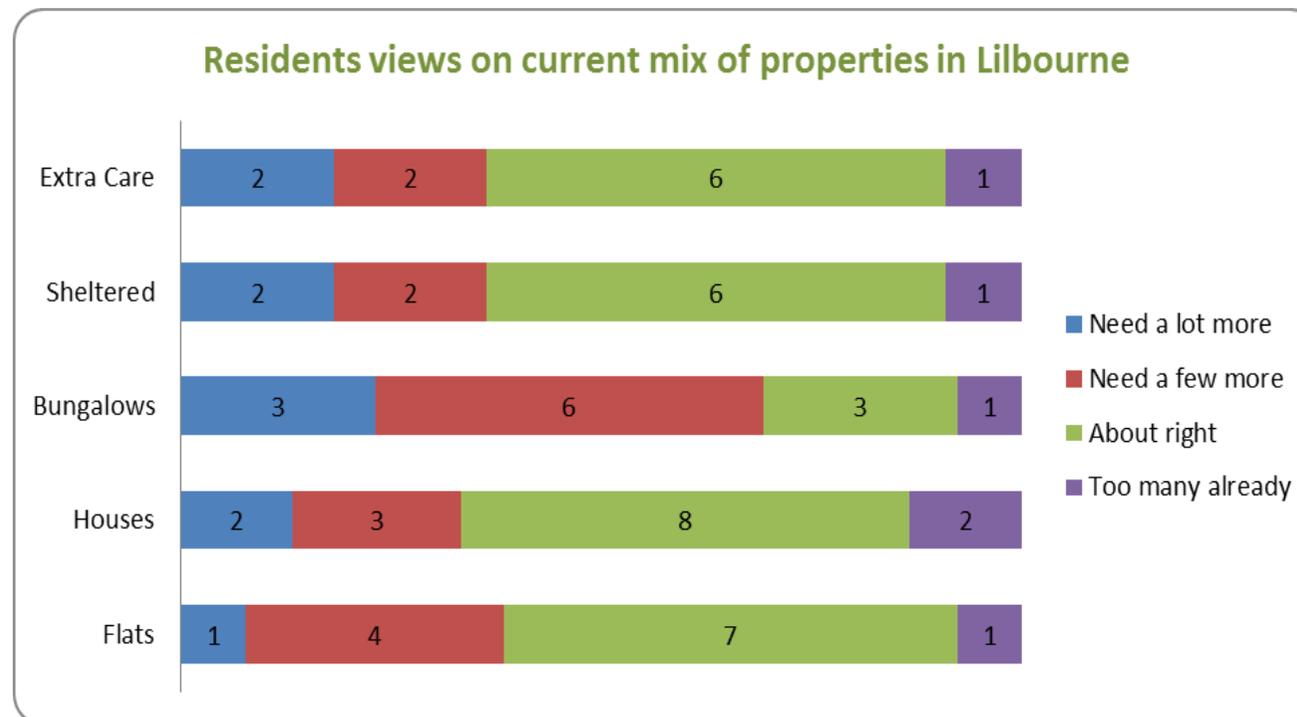
## Survey Analysis

### Responses

171 letters were sent to households within Lilbourne, inviting them to complete a Housing Survey for the area.  
15 surveys, equating to 9% were returned

### Mix of Properties

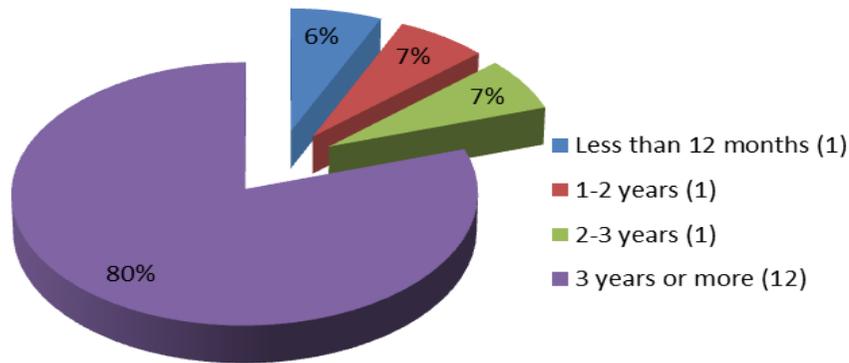
The graph below shows the opinion of Lilbourne Parish Households on the mix of properties within the parish.  
The majority of respondents thought the mix of properties was '*about right*' across all property types except for bungalows where it was felt a few more were needed.



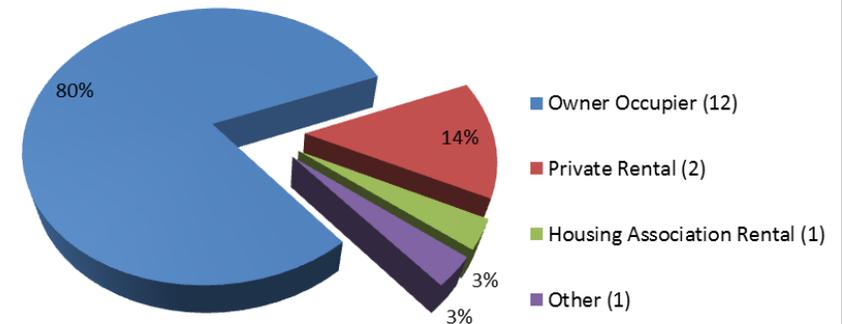
## Demographics of all Respondents

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

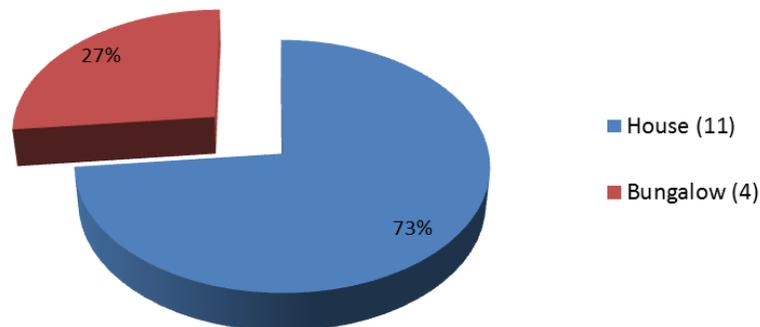
**Lilbourne Housing Survey Residency Period - all respondents**



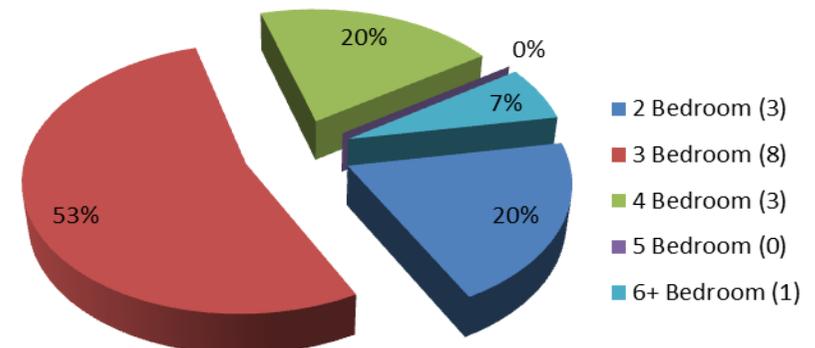
**Lilbourne Housing Survey Tenure Type - all respondents**



**Lilbourne Housing Survey Property type - all respondents**



**Lilbourne Housing Survey Number of Bedrooms - all respondents**

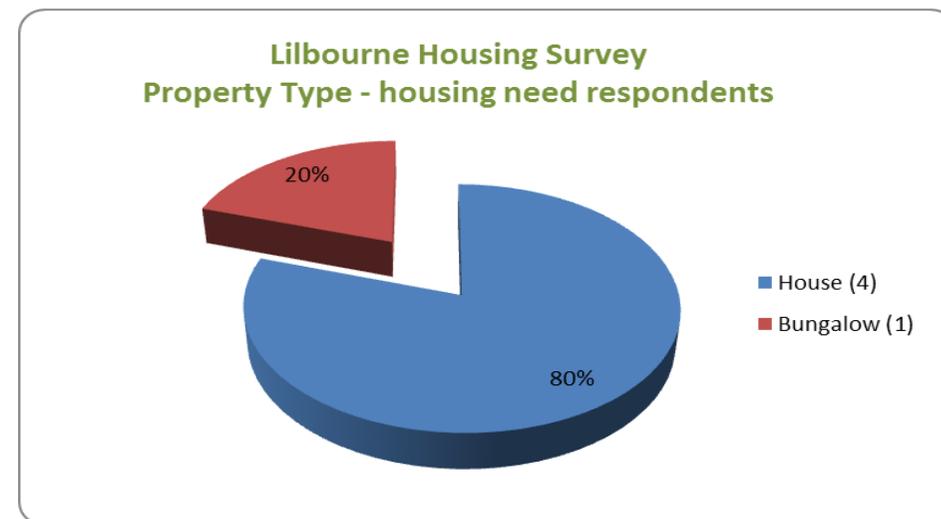
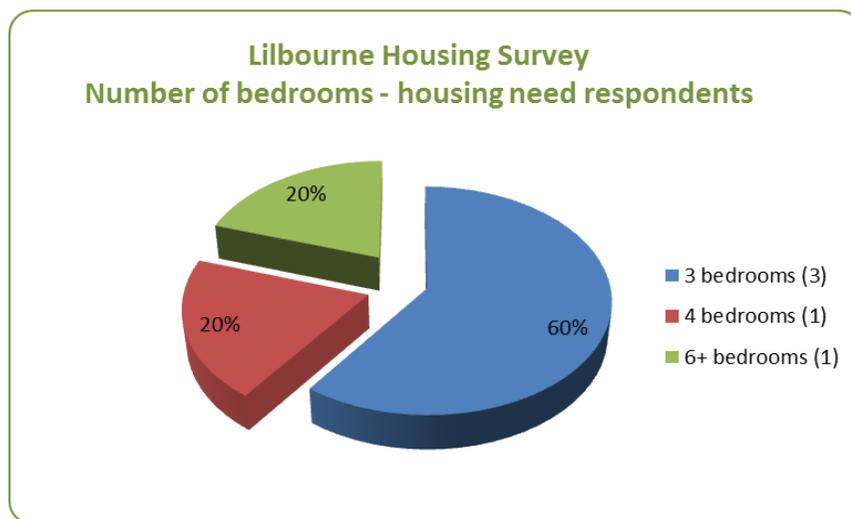
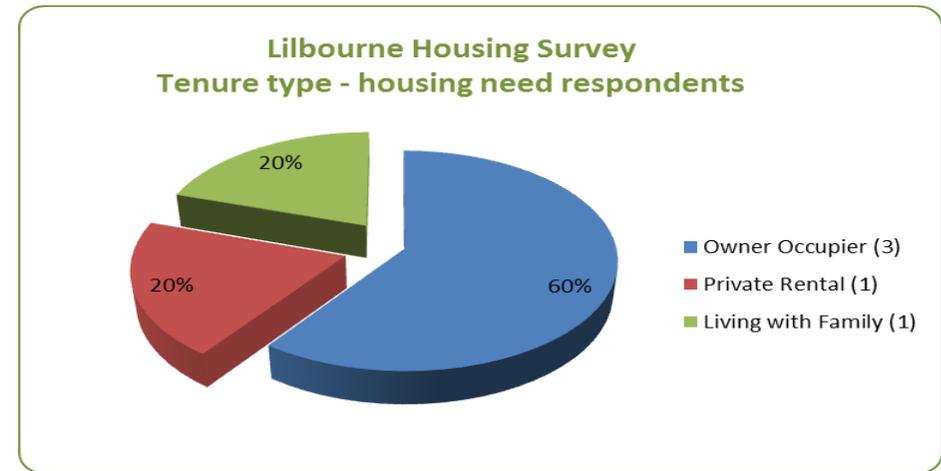
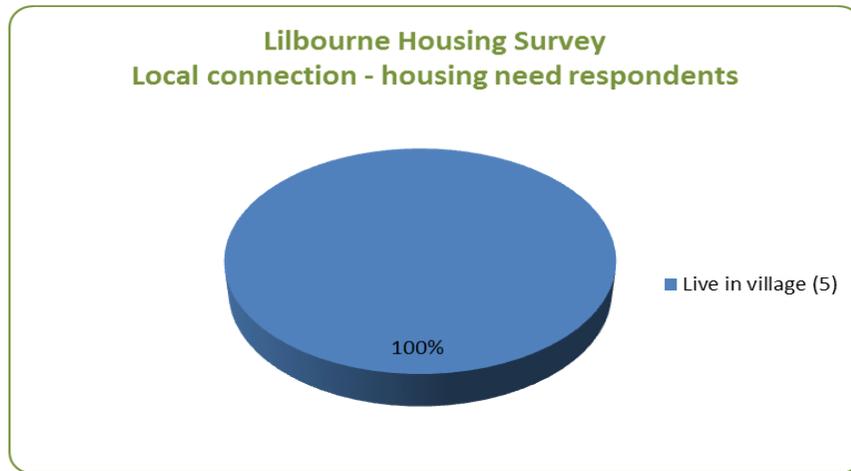


## Housing Need Responses

Of the 15 responses received, 6 respondents stated they have or could have a housing need. This equates to 40% 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

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, hence the separation between survey respondents and applicants on the register within this section.

### Breakdown of housing need respondents showing current and preferred tenure

Respondent	Household Makeup	Current Tenure & Size			Required		Preferred tenure	Local Connection	Reason (need)
		Bedrooms	Property	Tenure	Bedrooms	Property			
1	Couple	3	House	Owner occupier	1-2	-	To buy on the open market	Residency	Difficult to maintain Would like to downsize
8	Single	3	Bungalow	Owner occupier	1	House Bungalow	To buy on the open market	Residency	Support to relatives Would like to downsize Property unmanageable and needs repair
10	Family	3	House	Private Rental	3-4	House	To buy on the open market  Social rented	Residency	Expensive Cannot afford to live in Parish Would like to buy Would like to be near school catchment
12	Couple	4	House	Owner occupier	1-2	House Bungalow Sheltered	To buy on the open market	Residency	Would like to downsize
13	Single	6+	House	Lives with family	1	House Flat	To buy on the open market	Residency	Independence Would like to buy

## Breakdown of applicants on the DDC Housing Register

The Housing Register was analysed to identify any applicants that have a connection to Lilbourne but who had not filled out a Housing Survey.

Respondent	Household Makeup	Current Tenure & Size			Required		Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	Property		
16	Couple	3	House	Housing Association	1-2	House, bungalow	Residency	Housing Register
17	Family	2	House	Housing Association	3-4	Not stated	Residency	Housing Register
18	Family	3	House	Housing Association	3-4	House	Residency	Housing Register
19	Family	3	House	Lodging	2	House, bungalow, flat	Residency	Housing Register

## Lilbourne Parish Housing Need Conclusion

The Lilbourne Parish Housing Survey was carried out during September 2018. The results from this and information sourced from the housing register can be seen below. It should be noted that some households have expressed more than one tenure preference.

Respondent	Affordable Homes for rent								Market housing							
	Flat		House				Bungalow	Extra care	Flat		House				Bungalow	Extra care
	1 bed	2 bed	1 bed	2 bed	3 bed	4+ bed	1 to 2 bed	N/A	1 bed	2 bed	1 bed	2 bed	3 bed	4+ bed	1 to 2 bed	N/A
1											✓	✓				
8											✓				✓	
10					✓	✓							✓	✓		
12											✓	✓			✓	✓
13									✓		✓					
16				✓			✓									
17					✓	✓										
18					✓	✓										
19				✓												

There were no responses that expressed a preference for Starter Homes, Self-build homes or Shared Ownership.