
Yelvertoft Parish Housing Survey

December 2018





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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.

This report consists of three main parts. The first provides statistical information from secondary data sources i.e. Census information, and looks at the current households in the parish in order to provide a description of the existing housing and affordability in Yelvertoft.

The second part provides views, in terms of future housing provision, and demographics of the households that responded to the survey.

The final section of this report examines the households that have declared that they have need for new housing within the parish. Of the households that have declared a need, a financial assessment has been undertaken in order to further help determine the housing tenure types required.

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)

Sub-Regional

West Northants Joint Core Strategy (December 2014)
--

Objectively Assessed Housing Need (August 2013)

West Northants Strategic Housing Market Assessment (June 2010)
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Gypsy & Traveller Accommodation Assessment (January 2017)

Local

Settlements and Countryside Local Plan, Part 2 (December 2018 Submission Version)

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

Allocations Scheme (July 2017)

Tenancy Strategy (December 2012)

The Strategic Housing Plan 2014-2019 (February 2014)
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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 (2018)

Daventry District Area Profile (December 2014)
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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 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.

Yelvertoft Parish Statistics

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

Location

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

Dwellings³

Census information for Yelvertoft reports 352 dwellings at 2011. 23 (7%) of these dwellings are social housing.

Household & Tenure³

Yelvertoft contains 338 households.

348 (98%) household spaces are bungalows or houses
4 (2%) consist of either flats, maisonettes, apartments or a temporary structure. There are fourteen household spaces that have no usual residents.

283 (84%) households are owner occupiers
23 (7%) are renting from a Registered Provider
28 (8%) are renting from a Private Landlord
1 (0.3%) are in shared ownership
3 (1%) are living rent free

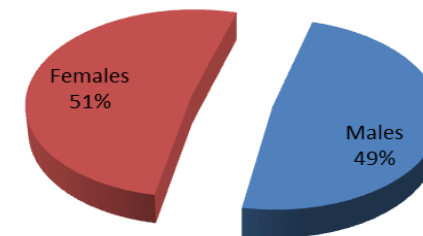
² Neighbourhood.statistics.gov.uk

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

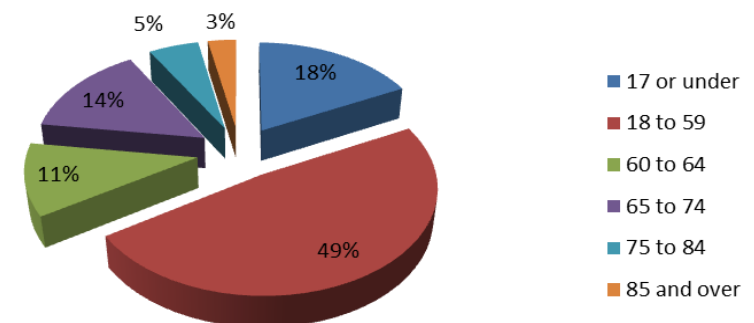
Population

Yelvertoft has a population of around 764 of which:

Yelvertoft Parish gender breakdown
(Census 2011)



Yelvertoft Parish population broken down by age
(Census 2011)



Affordability in Yelvertoft

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 ⁴ 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

⁴ [.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 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 198 out of 326 authorities with 1 being the most deprived and 326 being the least deprived.

Yelvertoft Parish

5 properties were sold within Yelvertoft Parish during the period November 2017 until December 2018, ranging from £182,000 for a 2 bedroom terraced house to £580,000 for a 3 bedroom detached house data sourced from Rightmove⁶).

The average price paid for a property in Yelvertoft was approximately £261,400.

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

Weekly	Monthly	Annually
£ 317	£ 1,375	£ 16,503

This is assuming a 10% deposit (£ 26,140), 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 <https://www.gov.uk/government/statistics/english-indices-of-deprivation-2015>

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

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
£ 740	£ 3,263	£ 39,161

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

Weekly	Monthly	Annually
£ 1,057	£ 4,638	£ 55,664

The survey asked respondents about their household income and of the 15 people who responded to the question, 7 could possibly afford to buy a property in Yelvertoft. This is assuming that they have or can raise a deposit (4 of the 7 confirmed that they have savings).

⁸ lboro.ac.uk/research/crsp/mis/

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

Survey Analysis

Responses

352 letters were sent to households within Yelvertoft, inviting them to complete a Housing Survey for the area. 61 surveys, equating to 17% of surveys were returned.

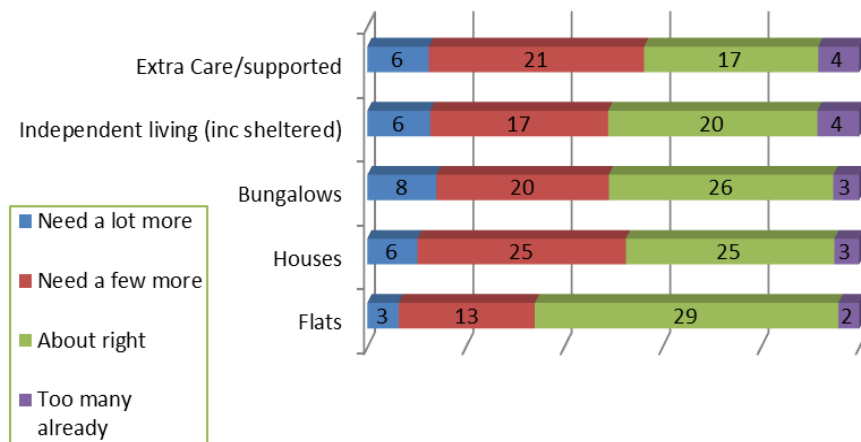
Mix of Properties

The graph below shows the opinion of Yelvertoft Parish Households on the mix of properties within the parish. The results show that the mix of properties was *'about right'* across all property types in most cases, however it was also felt that there needed to be more extra care or supported accommodation.

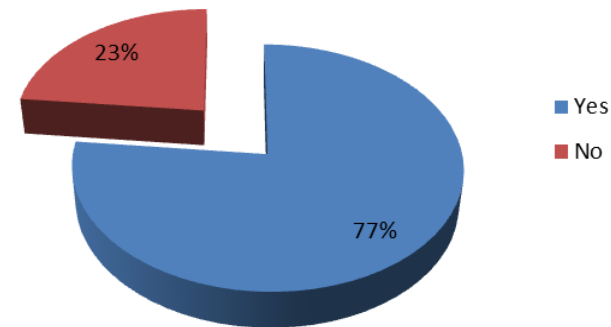
In favour of small development

The graph below displays the opinion of Yelvertoft Parish Households as a percentage of those who agree, and those who disagree to having a small development specifically for affordable homes for local people.

Residents views on the current mix of properties in Yelvertoft



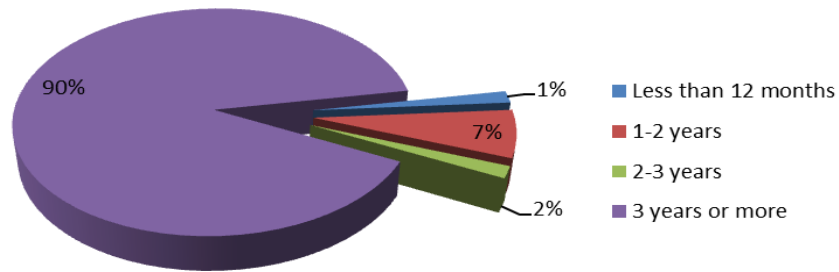
All respondents views - those in favour of a small development of affordable homes for local people



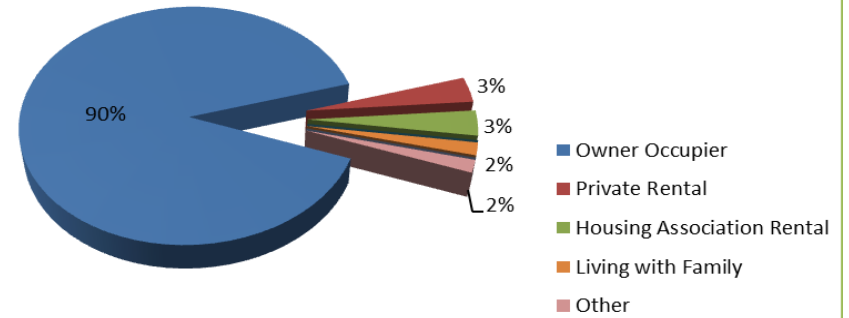
Demographics of all Respondents

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

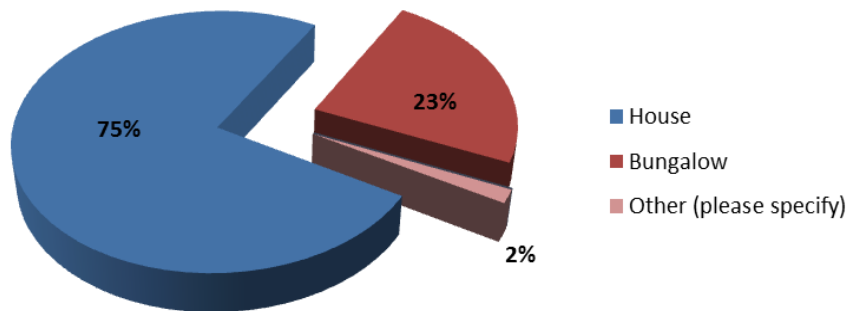
Yelvertoft Housing Survey Residency Period - all respondents



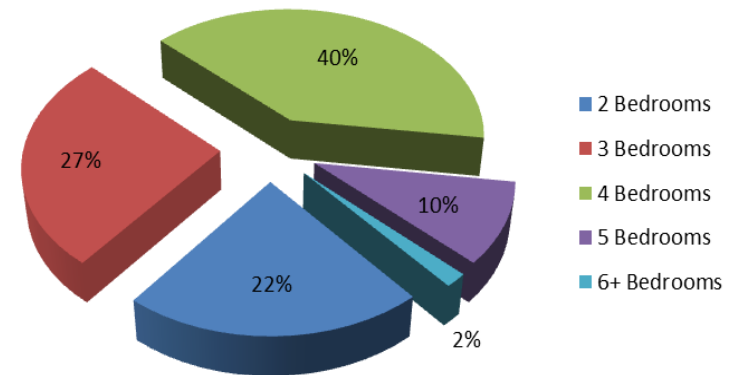
Yelvertoft Housing Survey Tenure Type - all respondents



Yelvertoft Housing Survey Property type - all respondents



Yelvertoft Housing Survey Number of Bedrooms - all respondents

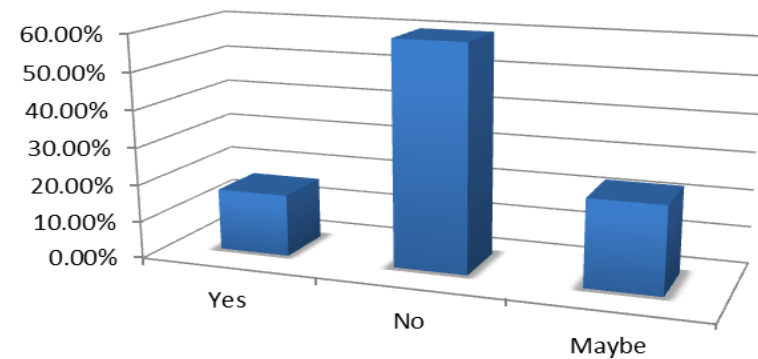


Housing Need Responses

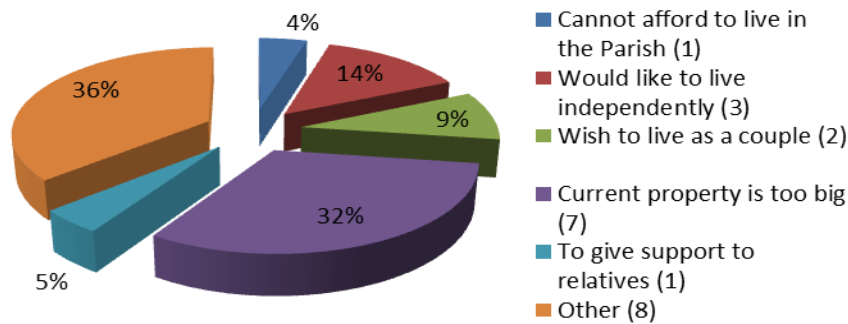
The following section of the report provides the responses to the survey that were completed by respondents that expressed current or future housing need within the next five years, and therefore offers a broad picture of the need for both market and affordable housing in the parish. A full breakdown of the responses can be found in the Analysis table (found on page 17).

Of the 61 responses received, 24 respondents stated they have or could have a housing need. This equates to 39% of all respondents. However, not all respondents gave further details so their need could not be assessed. They have therefore been omitted from the following charts.

**Yelvertoft Housing Survey
Respondents that may have a current
or future housing need**



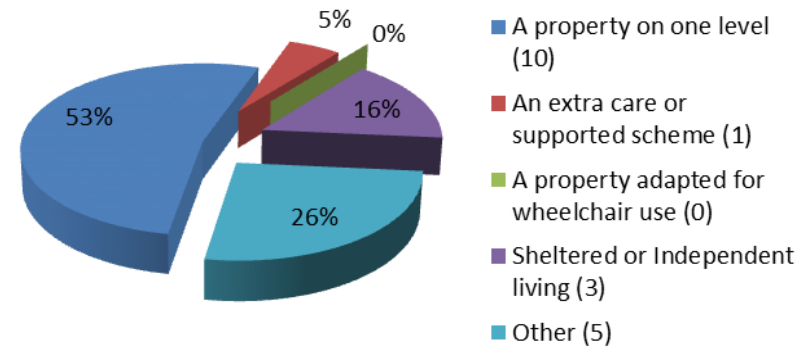
**Yelvertoft Housing Survey
Reason for current or future need - housing
need respondents**



22 of the respondents gave the main reason of why they felt that their current housing does not, or may not, meet their housing needs. The majority selected that their current property was too large for their needs.

19 of respondents expressed that they had specific needs with the majority wishing for a property on one level.

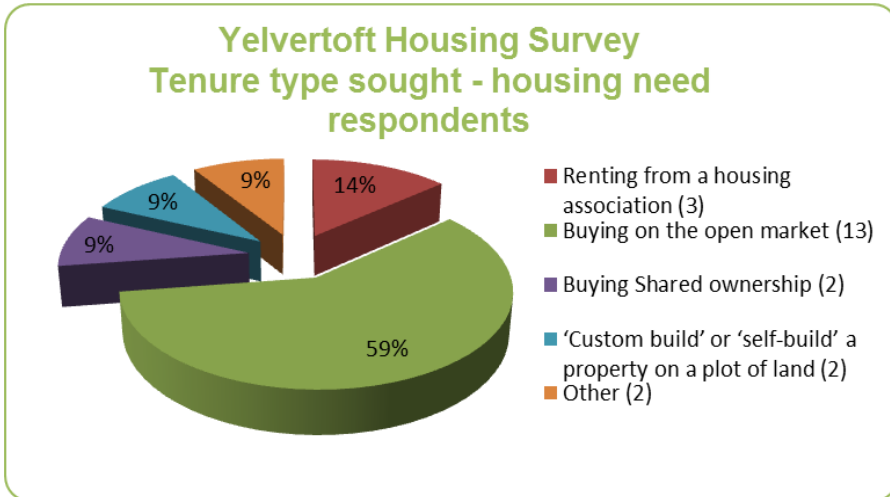
Yelvertoft Housing Survey - housing need specific requirements



Demographics of Housing Need Respondents

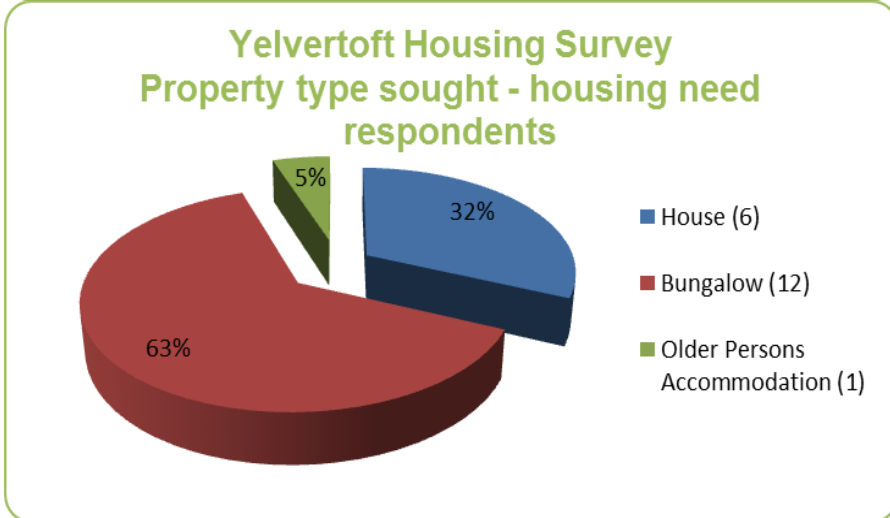
The following charts show the demographics for those households who stated they had housing need.

All respondents that have indicated that they have a current or near future housing need are currently resident in Yelvertoft.



Respondents to this section were asked about the type of tenure they required. The need expressed was for all types of tenure, with market homes the most desired.

Two respondents did not answer this question.

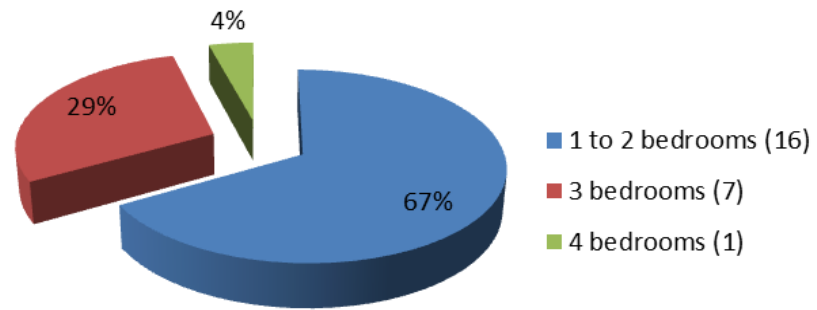


The respondents with a need were also asked what type of housing they required. A need was evident for houses, bungalows and older persons accommodation, bungalows were identified as the most sought after.

Five respondents did not answer this question.

10 of the 12 respondents that indicated a need for a bungalow are currently living in a house.

Yelvertoft Housing Survey Breakdown of bedroom need

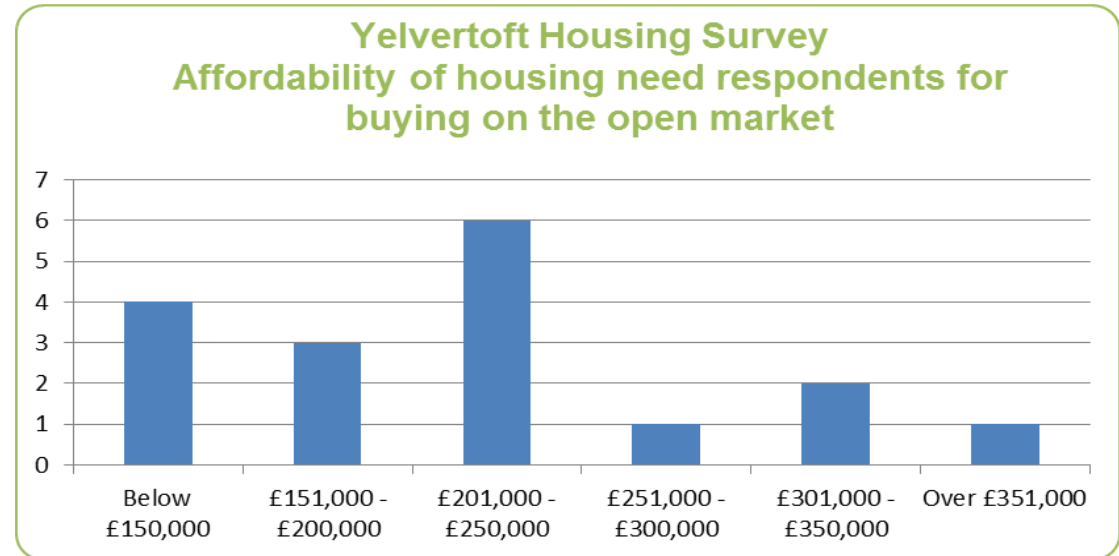


The bedroom need has been calculated based on the current household make-up from all respondents that have expressed a housing need.

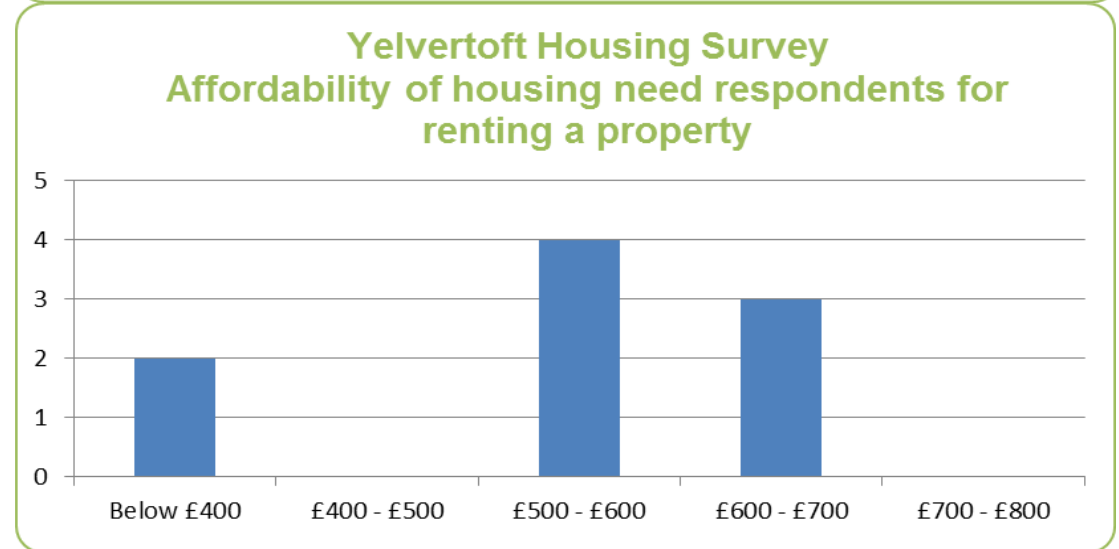
Affordability of Housing Need Respondents

Housing need respondents were asked, should they consider buying a property, what price range would they reasonably be able to afford.

4 out of the 17 respondents that answered this question could afford the average price of a property in Yelvertoft.



Housing needs respondents were asked, if they wished to rent a property, what monthly rent they reasonable could afford. 9 respondents answered this question.



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	Bedroom	Property preference			
4	Family	5	House	Owner occupier	3	House	To buy on the open market	Residency	Would like to downsize
5	Family	4	House	Owner occupier	4	House	Buying shared ownership	Residency	Other family member within household require housing
10	Couple	4	House	Owner occupier	1-2	Not stated	Not stated	Residency	Not stated
12	Couple	3	House	Owner occupier	1-2	Bungalow	To buy on the open market	Residency	Wish to live as a couple Current property too big
13	Couple	3	House	Owner occupier	1-2	Not stated	Not stated	Residency	Not stated
17	Couple	4	House	Owner occupier	1-2	House	To buy on the open market Custom or self-build	Residency	Current property too big
22	Family	4	House	Owner occupier	1-2	Bungalow	To buy on the open market	Residency	Current property too big
25	Couple	2	Bungalow	Owner occupier	1-2	Bungalow	To buy on the open market	Residency	Would like to live independently
26	Family	5	House	Owner occupier	3	Not stated	Not stated	Residency	Not stated

28	Family	5	House	Owner occupier	3	House	To buy on the open market	Residency	To give support to relatives
29	Family	3	House	Owner occupier	1-2	Bungalow	Custom or self-build	Residency	Wish to live as a couple
33	Couple	2	Bungalow	Private rental	1-2	Bungalow	Renting from a housing association Buying shared ownership	Residency	In case property is ever sold
35	Family	4	House	Owner occupier	3	Bungalow	To buy on the open market	Residency	Current property is too big
39	Family	4	House	Owner occupier	3	Not stated	Not stated	Residency	Not stated
40	Couple	2	House	Owner occupier	2	Not stated	Not stated	Residency	Not stated
42	Family	3	House	Owner occupier	2	Bungalow	Not stated	Residency	Would like to downsize
48	Couple	4	House	Owner occupier	1-2	Bungalow	To buy on the open market	Residency	Current property is too big
50	Single	3	House	Not specified	1	Bungalow	To buy on the open market	Residency	Current property is too big
52	Couple	4	Bungalow	Owner occupier	1	Older person accommodation	To buy on the open market	Residency	May require care
55	Family	3	House	Housing Association	3	House	Renting from a housing association	Residency	Would like to live independently
56	Couple	2	House	Owner occupier	1-2	House	To buy on the open market	Residency	Would like to live independently
58	Single	2	Bungalow	Private rental	1	Bungalow	Renting from a housing association	Residency	Cannot afford to live in the Parish No public transport in the village
59	Family	4	House	Owner occupier	3	Bungalow	To buy on the open market	Residency	Current property is too big
60	Not stated	3	House	Owner occupier	1-2	Bungalow	To buy on the open market	Residency	Would like to downsize

Breakdown of applicants on the DDC Housing Register

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

Respondent	Household Makeup	Current Tenure & Size			Required		Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	Property		
61	Couple	1	Flat above ground floor	Private tenant	1	House	Family in area	Housing Register
62	Single	0	Caravan	Not stated	1	Not stated	Residence	Housing Register

Yelvertoft Parish Housing Need Conclusion

The results from the survey and information sourced from the housing register can be seen below.

The following should be noted in viewing the below table:

- Residents that have not selected a preferred tenure have been omitted from this table
- Some households have expressed their main tenure preference
- Recommendations for numbers of bedrooms in shared ownership, market and Custom or Self Build are based on the number of bedrooms required for the household make-up, applicants can purchase the size of home that they are able to afford which may be larger than indicated below
- Recommendations for applicants from the housing register are calculated using the family size criteria implemented as part of the Welfare Reform Act 2012

Respondent	Affordable Homes for rent								Market housing								Shared Ownership		Custom/Self build
	Flat		House				Bungalow	Extra care	Flat		House				Bungalow	Extra care	House	Bungalow	
	1 bed	2 bed	1 bed	2 bed	3 bed	4+ bed	1 - 2 bed	N/A	1 bed	2 bed	1 bed	2 bed	3 bed	4+ bed	1 - 2 bed	N/A	4+ bed	1-2 bed	
4													✓						
5														✓			✓		
12															✓				
17												✓							✓
22															✓				
25															✓				
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58							✓											
59														✓				
60														✓				
61			✓															

The Yelvertoft Parish Housing Survey was carried out during October and November 2018

Social Housing (Rented)

5 Households were identified with a need for affordable rent for the following property types

Property Type	Number Required
1 bedroom house	1
1 bedroom (unspecified)	1
3 bedroom house	1
Bungalow	2

Social Housing (Shared Ownership)

2 Households expressed an interest in shared ownership for the following property types

Property Type*	Number Required
4 bedroom house	1
1-2 bedroom bungalow	1

*based on a minimum property size requirement

Private Rental

No households indicated that they would prefer private rental.

Custom or Self Build

2 households expressed an interest in custom or self-build.

Market Housing

12 households expressed a need for the following type of market housing.

Property Type*	Number Required
2+ House	2
3 Bed House	2
4+ Bed House	1
Bungalow	8
Extra Care	1

*based on a minimum property size requirement