
Norton Housing Survey

July 2019



|



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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.ti/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 Norton. 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.

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 2019)

Planning Practice Guidance (Launched March 2014)

Sub-Regional

West Northants Joint Core Strategy (December 2014)
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Objectively Assessed Housing Need (August 2013)

West Northants Strategic Housing Market Assessment (June 2010)
--

Gypsy and 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 2018, reviewed April 2019)

Tenancy Strategy (December 2012, reviewed March 2019)

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)
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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 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.

The Parish Council is 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 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

A letter is sent to all households within the parish, explaining how to access and complete the survey.

Surveys are made 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 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 are given the opportunity to factually comment on the draft report prior to its publication. This is 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.

Norton Parish Statistics

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

Location

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

Dwellings³

Census information for Norton Parish reports a total of 205 dwellings at 2011.

193 (94%) are bungalows or houses

10 (5%) are flats, apartments or maisonettes *(please note that although the Census 2011 reports these properties to be within Norton Parish, they are actually located within the Whilton area. Norton Parish does not currently contain any flats)*

2 (1%) are Caravans or Temporary Structures

Household & Tenure³

Norton Parish contains 199 households

150 (75%) households are owner occupiers

22 (11%) are renting from a Registered Provider

25 (13%) are renting from a Private Landlord

2 (1%) are living rent free

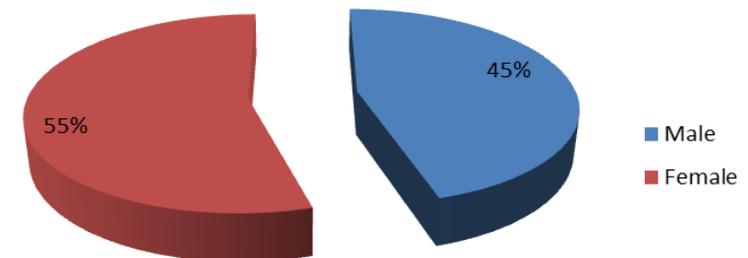
² Neighbourhood.statistics.gov.uk

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

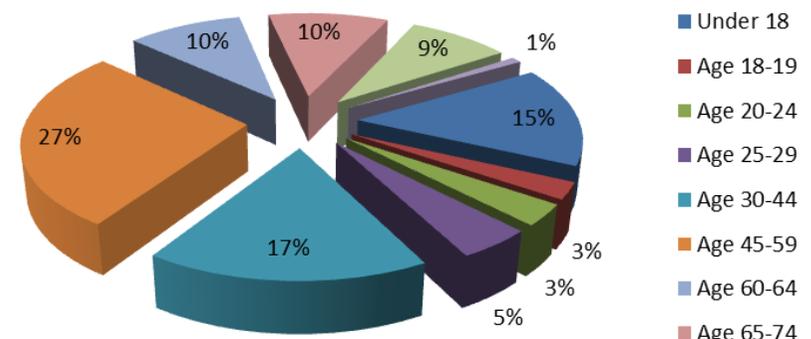
Population

Norton has a population of around 434 of which

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



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



Affordability in Norton 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 April 2016 report showed that 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 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 2014/2015 Office of National Statistics Table 576⁴ 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 eight 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

DCLG Live 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

DCLG Live 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 253 out of 326 authorities with 1 being the most deprived and 326 being the least deprived.

Norton Parish

3 properties were sold within Norton Parish during April 2018 and April 2019, ranging from £159,000 for a 1 bedroom terraced house to £318,000 for a 3 bedroom house. (Land Registry Data).

The average price paid for a property in Norton is £302,500, this has been calculated without the one bedroom property as should be treated as an outlier due to the size of the sample.

Using this value and the Money Advice Service⁶ mortgage calculator, repayments would equate to

Weekly	Monthly	Annually
£298	£1,291	£15,492

This is assuming a 10% deposit (£25,000), 3% 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 gov.uk/government/statistics/english-indices-of-deprivation-2010

⁶ MoneyAdviceService.org.uk

*The Minimum Income Standard for the United Kingdom*⁷ reports on how much income households need to afford an acceptable standard of living by using a Minimum Income Calculator⁸.

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 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 person in Norton would require an income of

Weekly	Monthly	Annually
£1,038	£4,554	£54,653

⁷ lboro.ac.uk/research/crsp/mis/

⁸ lboro.ac.uk/research/crsp/mis/calculator/

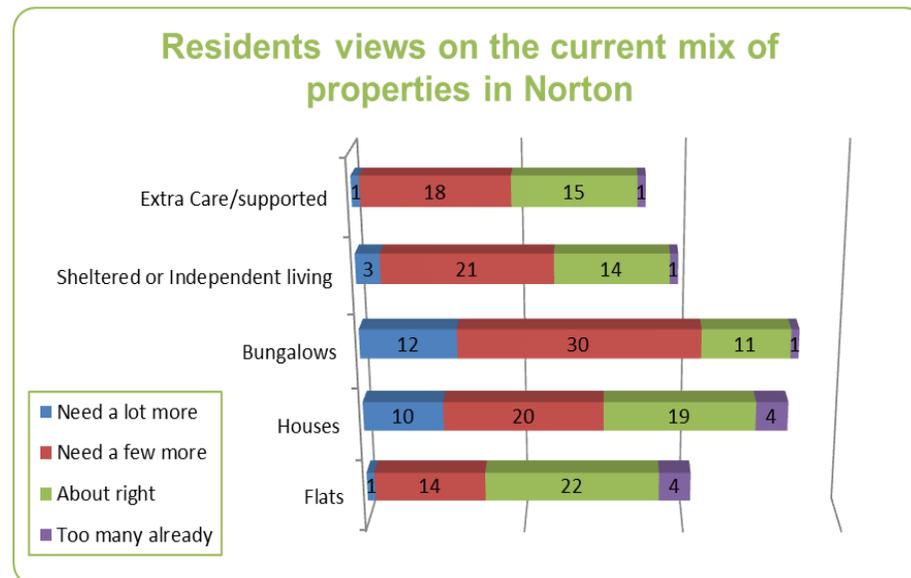
Overall Survey Analysis

Responses

155 letters were sent to households within Norton Parish, inviting them to complete a Housing Survey for the area. 58 surveys, equating to 37%, were returned

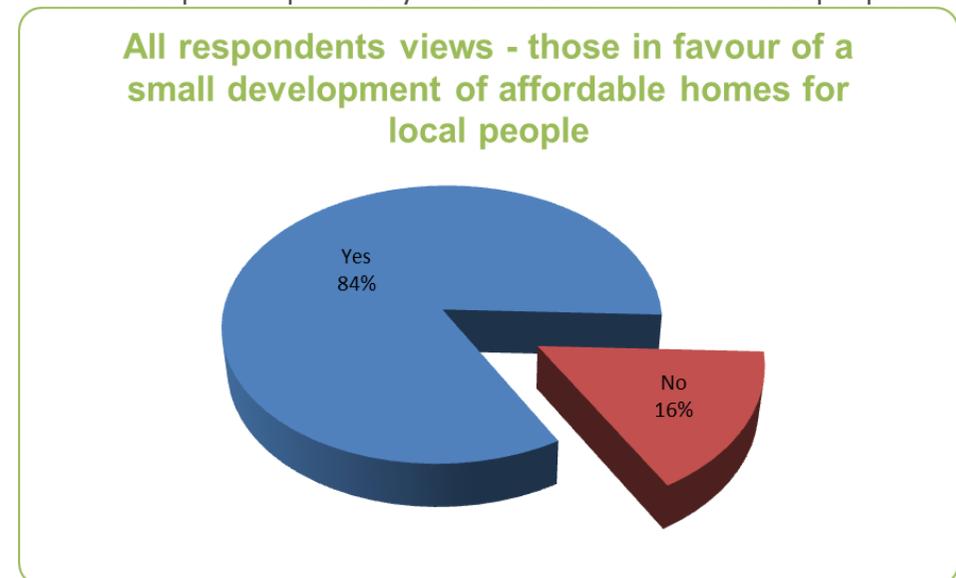
Mix of Properties The graph below shows the opinion of Norton Parish Households on the mix of properties within the parish.

The majority of respondents thought that there needed to be a few more of each property type.



In favour of small development

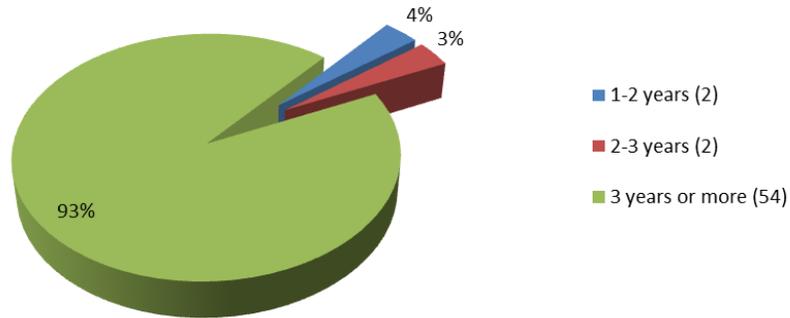
The graph below displays the opinion of Norton Parish Households as a percentage of those who agree, and those who disagree to having a small development specifically for affordable homes for local people.



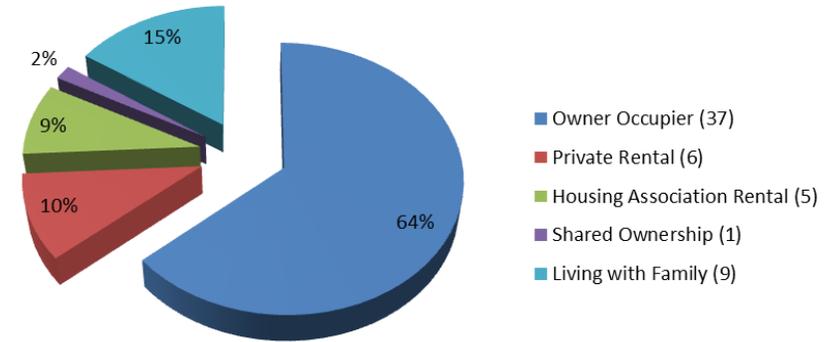
Demographics of all Respondents

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

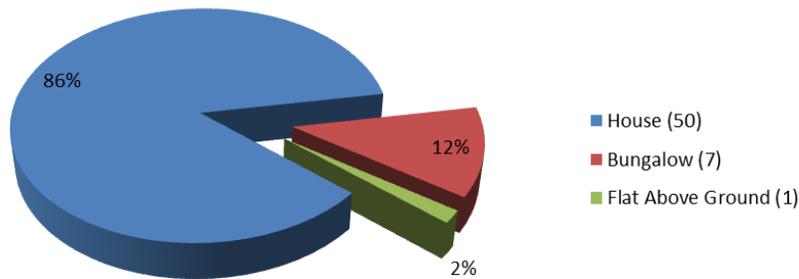
Norton Parish Housing Survey residence period - all respondents



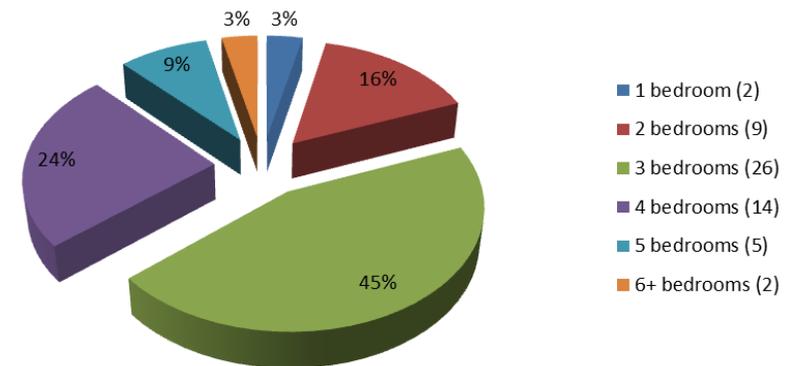
Norton Parish Housing Survey tenure type - all respondents



Norton Parish Housing Survey property type - all respondents

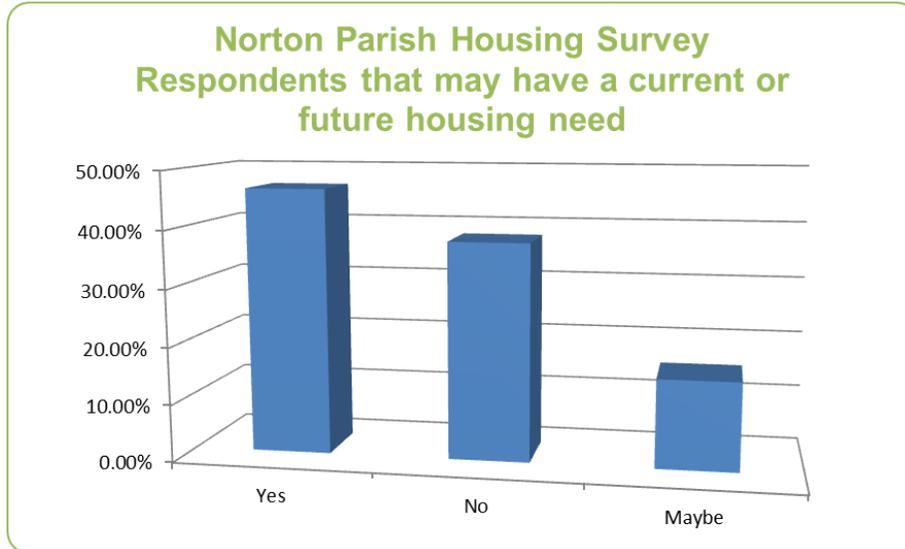


Norton Parish Housing Survey number of bedrooms - all respondents



Housing Need Responses

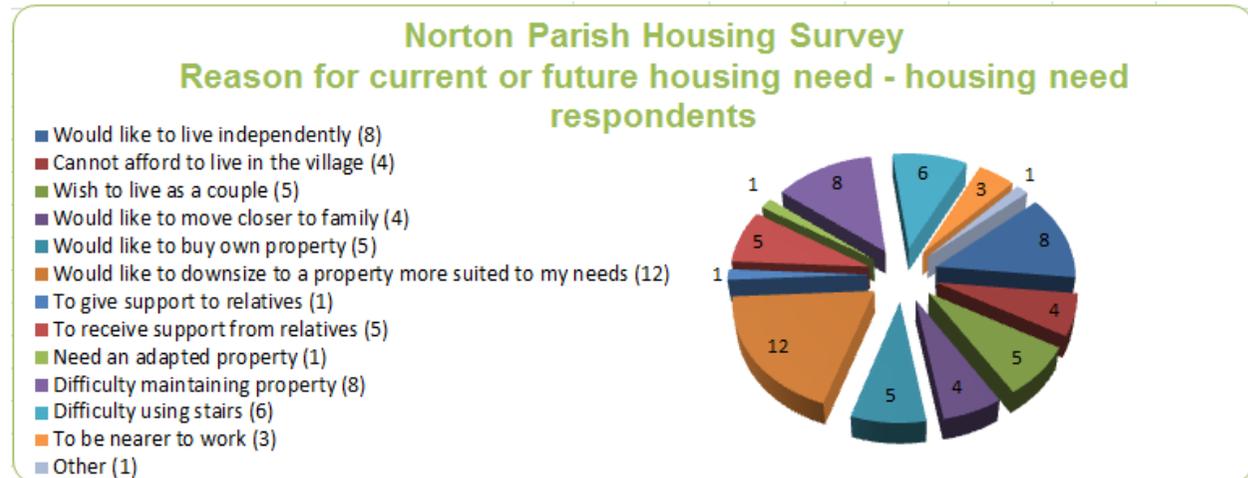
The following section of this report provides the responses to the survey that were completed by respondents that expressed a current or future housing need within the next five years, and therefore offers a broad picture of the need for both market and affordable housing within the Parish. A full breakdown of the responses can be found in the Analysis Table (found on page 16).



Of the 58 responses received, 36 respondents stated they have or could have a housing need. This equates to 62% of all respondents. However, not all residents that stated a current or potential need for housing have provided further details. They have therefore been omitted from the following charts.

Out of the answer choices, the answer with the most responses was that respondents wish for a property more suited to their needs, which received 12 selections.

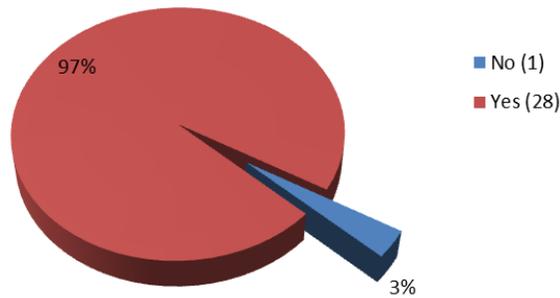
It is important to note that this question allowed more than one selection, full result can be found within the Analysis Table (Page 16)



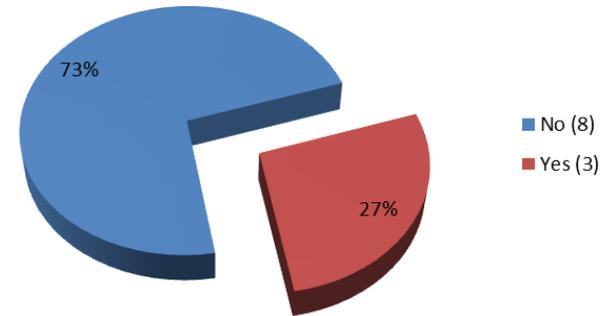
Local Connection to Norton Parish of Housing Need Respondents

The following charts show the local connection to Norton Parish of respondents expressing a housing need that chose to answer this series of questions. A total of 29 respondents selected one or more local connection to the parish area. 28 that chose to respond to this series of questions highlighted that they lived in the area.

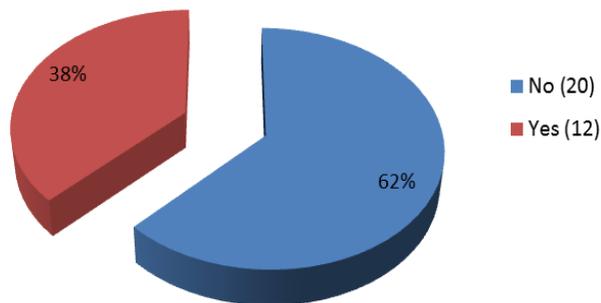
**Norton Parish Housing Survey
Local connection current residence
- housing need respondents**



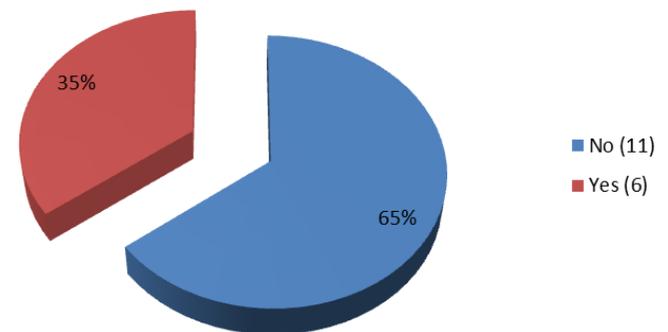
**Norton Parish Housing Survey
Local connection previous residence
- housing need respondents**



**Norton Parish Housing Survey
Local connection through family
- housing need respondents**



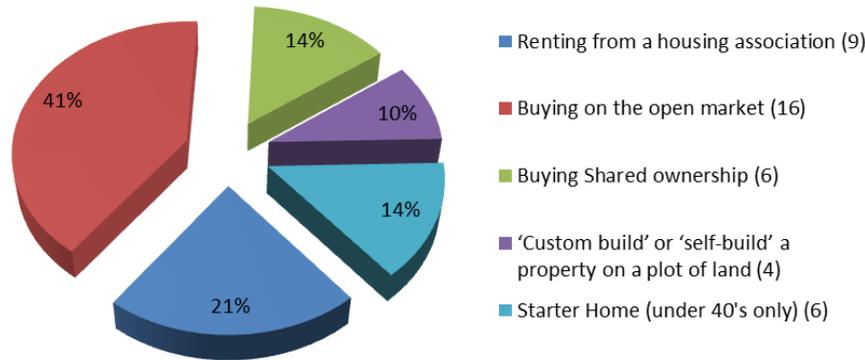
**Norton Housing Survey
Local connection through employment
- housing need respondents**



Requirements of Housing Need Respondents

The following charts show the preference for those households who stated they have or may have a housing need. This section permitted more than one selection, therefore a full breakdown can be found within the Housing Need Analysis section found on page 16.

**Norton Parish Housing Survey
Tenure type sought
- housing need respondents**



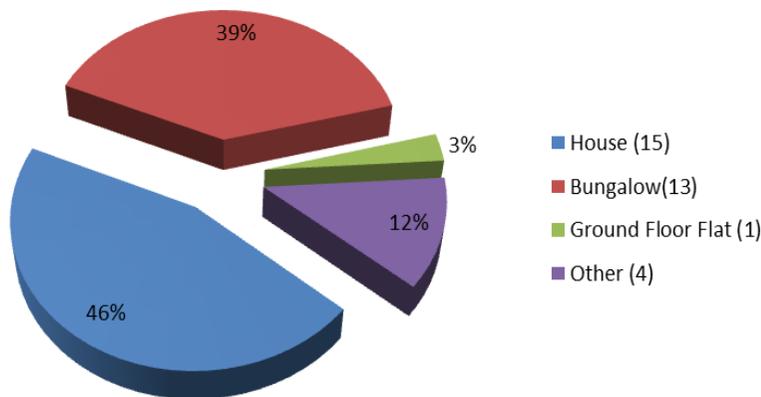
Respondents to this question were asked about the type of tenure that they required. The need that was expressed was for all types of tenure, with market homes being the most desired and housing association second.

26 out of 36 housing need respondents answered this question.

Of those that sought market properties, 13 respondents were owner/occupiers (including bought outright or mortgaged), 1 is in a housing association property, and the remainder were living with family.

Of the respondents that would like a housing association property, 3 are currently in private rental, 2 are owner occupiers, 2 is in a housing association property and 1 was living with family.

**Norton Parish Housing Survey
Property type sought
- housing need respondents**



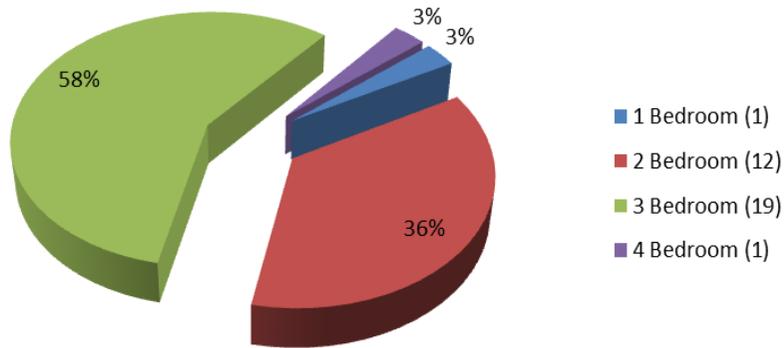
Housing need respondents were also asked about the type of housing that they required. 33 out of 36 housing need respondents answered this question.

The results show that a need is evident for properties that are houses, bungalows, and ground floor flats. Those that selected other included dormer bungalows (2) or had not specified one particular preference(2).

There was zero preference for flats (including bedsits) above ground floor.

Of those respondents that wished for a bungalow, or other accessible property type, all but one live in houses. All those wishing for a house, all but one were currently in a house.

Norton Parish Housing Survey Preferred number of bedrooms - housing need respondents



Respondents to this question were asked how many bedrooms they could reasonably afford.

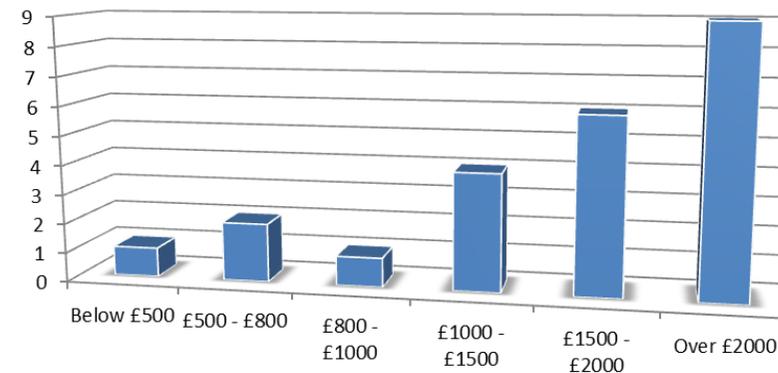
33 out of 36 housing need respondents answered this question.

From the results it is evident that there is a strong preference for two bedroom properties. Of the 33 respondents that stated a preference for a 3 bedroom property (19), 1 wished to have more bedrooms than they already had, 9 are currently in 3 bedroom properties and 7 expressed they currently had more rooms than they preferred.

Income of Housing Need Respondents

Housing need respondents were asked if they could indicate the monthly income of the household (excluding housing benefit). 23 respondents provided an answer for this question.

Norton Parish Housing Survey Monthly household income of housing need respondents



Housing Need Analysis

The following table shows the breakdown of respondents who have identified a housing need, their current property and tenure, and their preference in the property required. The table is organised in tenure order. Respondents that have not indicated a preference in property size, type and tenure have been omitted from this table.

#	Household Makeup	Current Tenure & Size			Property preference			Local Connection	Reason (need)
		Bedrooms	Property	Tenure	Bedrooms	Property	Tenure		
58	Family	2	Flat above ground floor	Private rent	3	House	Housing Association	Current residency	Wish to live as a couple
48	Couple	2	House	Housing Association	2	Bungalow	Housing Association	Current residency	Would like to downsize, difficulty using stairs
19	Family	3	House	Private rental	3	House	Housing Association	Family, Past residency	Wish to be closer to family, to provide and be provided with family support
18	Family	3	House	Private rental	3	House	Housing Association	Current residency	To live in village unaffordable, wish to live as a couple, difficulty maintaining current home
17	Family	4	House	Living with family	2	House	Housing Association	Family, Current residency	Would like to live independently
16	Family	3	Bungalow	Owner Occupier	3	Bungalow	Housing Association	Family, Current residency	Wish to live closer to family, difficulty with stairs and maintenance
34	Family	3	House	Housing Association	3	House	Housing Association, Shared ownership	Family, Past residency	Wish to be closer to family and work, to receive family support, security
33	Single	3	House	Living with family	2	House	Housing Association, Shared ownership	Current residency	Would like to live independently, would like to buy

2	Couple	3	House	Owner Occupier	2	Bungalow	Housing Association, To buy on the open market	Current residency	Difficulty using stairs
53	Single	3	House	Living with family	2	Other	To buy on the open market	Current residency, Family	Wishes to live independently, cannot afford village, wish to buy
45	Couple	5	House	Owner Occupier	3	Bungalow	To buy on the open market	Current residency	Would like to downsize to a property more suited to needs
36	Couple	3	Bungalow	Owner Occupier	3	Other	To buy on the open market	Current residency	Wish to live as a couple, to receive family support, difficulty maintaining property
35	Single	4	House	Owner Occupier	3	Bungalow	To buy on the open market	Current residency	Difficulty using stairs
29	Single	4	House	Owner Occupier	3	House	To buy on the open market	Current residency	Would like to downsize to a property more suited to needs, difficulty maintaining property
52	Family	6+	House	Living with family	3	Other	To buy on the open market, shared ownership, Stater home	Current residency, Family	Wishes to live independently, cannot afford village, would like to buy, to received family support
49	Couple	3	House	Owner Occupier	3	Other	To buy on the open market, custom/self build	Current residency	Need adaptations, difficultly using stairs
7	Couple	4	House	Owner Occupier	2	Bungalow	To buy on the open market	Current residency	Would like to downsize to a property more suited to needs

6	Couple	4	House	Owner Occupier	3	Bungalow	To buy on the open market	Current residency, Family, employment	Would like to downsize to a property more suited to needs
4	Couple	4	House	Owner Occupier	3	House	To buy on the open market	Current residency	Would like to downsize to a property more suited to needs, difficulty maintaining property
40	Single	3	House	Owner Occupier	2	Bungalow	To buy on the open market, custom/self build	Current residency	Would like to downsize to a property more suited to needs, difficulty using stairs
31	Couple	3	House	Owner Occupier	3	Bungalow	To buy on the open market, custom/self build	Current residency, Family	Would like to downsize to a property more suited to needs, to received family support, difficulty maintaining property
26	Couple	4	House	Owner Occupier	3	Bungalow	To buy on the open market, custom/self build	Current residency	Would like to downsize to a property more suited to needs, difficulty maintaining property
24	Couple	2	House	Owner Occupier	2	Bungalow	To buy on the open market, shared ownership	Current residency	Would like to downsize to a property more suited to needs, difficulty maintaining property
1	Family	2	House	Housing Association	4	House	To buy on the open market, Starter home	Family, past residence	Cannot afford village, wish to live as a couple, would like to buy
39	Couple	3	House	Living with family	2	House	Shared ownership	Current residency	Wish to live independently, wish to live as a couple

21	Couple	4	House	Living with family	3	House	Shared ownership	Current residency	Wish to live independently, move closer to family, would like to buy
56	Single	5	House	Living with family	2	House	Starter home	Family, employment	Wish to live independently
55	Single	5	House	Living with family	2	House	Starter home	Family, employment	Wish to live independently
54	Couple	3	House	Privately renting	3	House	Starter home	Employment	Would like to be closer to work
51	Single	5	House	Living with family	2	House	Starter home	Family, employment	Would like to be closer to work
57	Single	3	House	Owner Occupier	3	Bungalow	-	Current residency	Would like to downsize to a property more suited to needs
13	Single	1	House	Private renting	1	Ground floor flat	-	Current residency	None selected

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

The Housing Register was analysed to identify any applicants with a connection to Norton but who had not filled out a Housing Survey. No applicants were identified.

Housing Need Conclusion

The Norton Housing Survey was carried out in June 2019. The following conclusions can be drawn from the survey. It should be noted that the number identified is based on the answer provided by the household, and the household can choose more than one option, therefore recommendation is to view the conclusion alongside the full results breakdown as set out in the Housing Need Analysis section (from page 16).

Social Housing (Rented)

9 Households were identified with a need for social housing (rented) for the following property types

It should be noted that respondents that selected a preference of a property larger than what they would be allocated in accordance with DDC's Housing Allocation Scheme have been changed to reflect the size of property they are eligible for.

Property Type	Number Required
2 Bed House	4
3 Bed House	2
2 Bed Bungalow	2
3 Bed Bungalow	1

Shared Ownership

6 Households were identified with a need for shared ownership

Property Type	Number Required
2 Bed House	2
3 Bed House	3
2 Bed Bungalow	1

Custom or Self Build

4 households expressed an interest in obtaining land to either custom or self-build a property on.

Market Housing

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

Property Type	Number Required
3 Bed House	2
4 Bed House	1
2 Bed Bungalow	5
3 Bed Bungalow	6
3 Bed Dormer Bungalow	2

● Appendix B – Summary of comments

Respondents to the survey were invited to give comments on the Housing Survey; this Appendix provides a summary of the comments. Those comments that do not relate to the Survey have been omitted from this table.

Respondent	Summary of comment
49	Wish to remain in the village due to current residence and community involvement. Current property causing issues and welcome something more suited. Interested in Gouldens View development.
48	Security of tenure important. Would like a bungalow due to disability.
45	Imbalance of property types in village most being large, executive detached. Need for more bungalows and mid-size properties.
39	Interested Gouldens View development in village.
36	Interested in Gouldens development in village. Having difficulty maintaining property and need an adapted property.
34	Health issues. Not currently in village but have connection and interested in development in village.
33	Living with parents and wish for own property, interested in Gouldens View development.
31	Living in an affordable property unable to purchase, would like opportunity of an affordable property that could be purchased.
29	Have children that wish to return to the village, they would also provide support.
26	Interested in market housing within proposed market development. Lived in village long time and support is around, need property that is easier to maintain within village.
24	Due to illness and age of current home the property difficult to maintain. Want to stay in Norton.
21	Live with parents in Norton and would like to stay in the village for family support.
19	Had to move out of the village due to family expansion, wish to come back.
18	Hope priority is given to current residents with a need. Interested in Gouldens View.
17	Live with parents and wish to have property of own. Interested in Gouldens View.
7	Favourable to infill developments but want the village to remain a village.
6	Wish to downsize, interested in market and nothing currently available.
4	Able to purchase own property and may move away.
1	Cannot purchase current home and cannot afford home in the village. There are enough homes for demand.