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# Staverton Parish Housing Survey

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April 2017

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## Introduction

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Housing need is a particularly complex issue that local authorities across the country are facing.

Nationally there is a significant shortfall in the provision of housing compared with the level of need.

All over the country, local people are not able to find a home within their communities, that is suitable for their needs and they can afford. There are a number of contributing factors to this including

- Increases in rural house prices
- The after effects of the recession
- Lack of available affordable homes
- Lack of specialist housing
- Availability of finance for developers and prospective homeowners
- Availability of sufficient land for new homes
- Local opposition for new homes

The Objectively Assessed Housing Needs (OAHN) Report (August 2013)<sup>1</sup>, identifies the level of housing need across the district.

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<sup>1</sup>[westnorthamptonshirejpu.org/connect.tj/website/view?objectId=2737904](http://westnorthamptonshirejpu.org/connect.tj/website/view?objectId=2737904)

Whilst this, together with the earlier Strategic Housing Market Assessment (June 2010)<sup>1</sup>, allow DDC to plan for the future of the district as a whole, we also need to understand the housing need on a more local level, whether this is for market or affordable homes.

Whilst there is no single approach that will provide a definitive answer to the exact housing need of a parish, Housing Surveys and analysis of the DDC Housing Register will give a credible result

## Strategic and Planning Context

Daventry District Council has a statutory responsibility to assess local housing needs as per the 1985 Housing Act.

To help achieve this and aid in the delivery of housing, a number of strategies, policies and documents are available to or produced by the Council including on a national, sub-regional and local level.

### National

National Planning Policy Framework (March 2012)
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Planning Practice Guidance ( 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 (2014-2017)
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Housing Supplementary Planning Document (July 2016)
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Allocations Scheme (February 2013 revised December 2015)
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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 Engagement Strategy (2015)
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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 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 are also given the opportunity to add any bespoke questions to the survey. Unfortunately the core questions and format cannot be changed to ensure consistency across all 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

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

## Staverton Parish Statistics

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

### Location

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

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

Census information for Staverton reports 209 dwellings at 2011. 19 of these dwellings are social housing. However, since the census, additional development has taken place in the area<sup>4</sup>.

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

Census information for Staverton reports 201 households in 2011

195 (97%) households live in bungalows or houses  
 5 (3%) live in flats  
 1 (>1%) lives in a caravan or other mobile or temp structure

169 (84%) households are owner occupiers  
 18 (9%) are renting from a Registered Provider  
 14 (7%) are renting from a Private Landlord

### Population

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

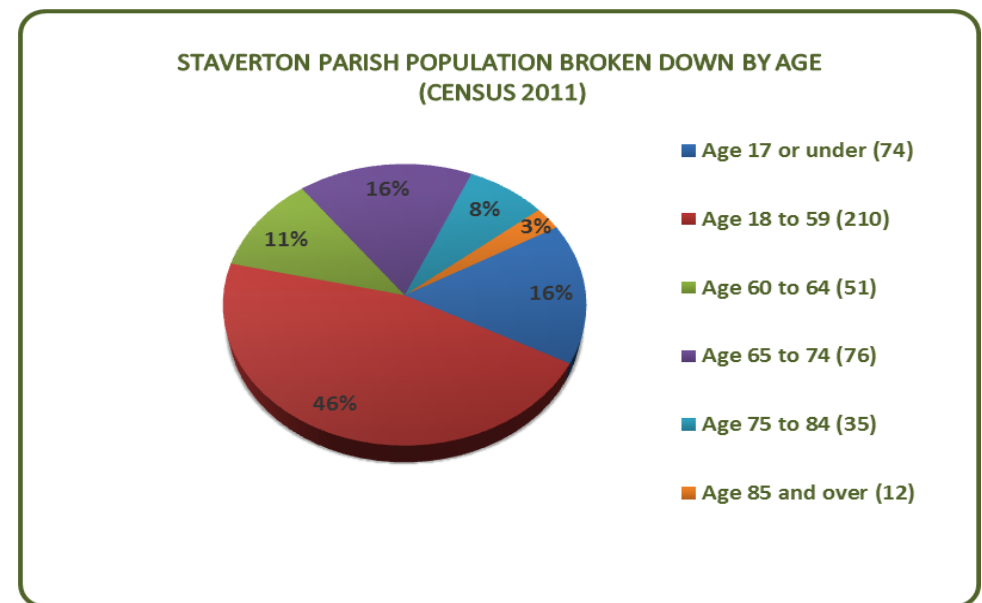
<sup>3</sup> [gov.uk/definitions-of-general-housing-terms](http://gov.uk/definitions-of-general-housing-terms)

<sup>4</sup> [Housing Land Availability Report 2017](#)

Staverton has a population of around 458 of which

225 (49%) are male  
 233 (51%) are female

74 (16%) are 17 or under  
 210 (46%) are aged between 18-59  
 51 (11%) are aged between 60-64  
 76 (16%) are aged between 65-74  
 35 (8%) are aged between 75-84  
 12 (3%) are aged 85 and over



## Affordability in Staverton 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 February 2017 report showed that in December 2017, first time buyers were typically borrowing 3.57 times their gross income and were tending to use around 17.4% of their income towards paying off the loan. The average loan size was £136,000

### Assessing Affordability

Assessing affordability involves comparing the house costs against the ability to pay.

This is done by determining the ratio of lower quartile house prices to lower quartile earnings which indicates whether people on the lowest earnings can afford to access the cheaper housing in their area.

The lower quartile house prices are determined by ranking all property prices within the area and taking the lowest 25%

The lower quartile incomes are determined by ranking all incomes in the area and taking the lowest 25%.

The higher the ratio the less affordable the homes are within an area.

### Daventry District

The 2013/14 Department of Communities and Local Government (DCLG) Live Table 576 <sup>5</sup> showed Daventry District's lower quartile house price to income ratio to be 7.89.

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

This figure is higher than the national ratio of 6.45 and is the second highest figure in the County after South Northamptonshire district.

#### Daventry District income to house price ratio

2013	2012	2011	2010	2009
7.89	7.82	7.25	8.00	8.27

DCLG Live Table 576: ratio of lower quartile house price to lower quartile earnings

#### Northamptonshire authorities' income to house price ratio

Authority	Ratio
Northamptonshire Overall	6.43
Corby	5.35
East Northants	6.37
Kettering	5.93
Northampton	5.98
South Northants	9.33
Wellingborough	6.32

DCLG Live Table 576: ratio of lower quartile house price to lower quartile earnings

<sup>5</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>6</sup> provide a relative measure of deprivation at a small area level across England. Areas are ranked from the least deprived to the most deprived on seven aspects of deprivation including 'Barriers to Housing and Services' which contribute to an overall combined measure of multiple deprivation. Daventry District is currently ranked 148 out of 326 authorities with 1 being the most deprived and 326 being the least deprived.

### Staverton Parish

7 properties were sold within Staverton Parish between January 2016 and January 2017, ranging from £225,000 for a 3 bedroom semi-detached house to £515,000 for a 4 bedroom detached cottage. (Land Registry Data).

The average price paid for a property in Staverton was therefore just over £382,500.

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

Weekly	Monthly	Annually
£376	£1,632	£19,584

This is assuming a 10% deposit (£38,250), 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.

<sup>6</sup> [gov.uk/government/statistics/english-indices-of-deprivation-2010](http://gov.uk/government/statistics/english-indices-of-deprivation-2010)

<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
£610	£2,643	£31,720

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

Weekly	Monthly	Annually
£986	£4,275	£51,304

The survey asked respondents about their household income and of the 10 people who responded to the question, only 1 could possibly afford to buy a property in Staverton.

<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/)

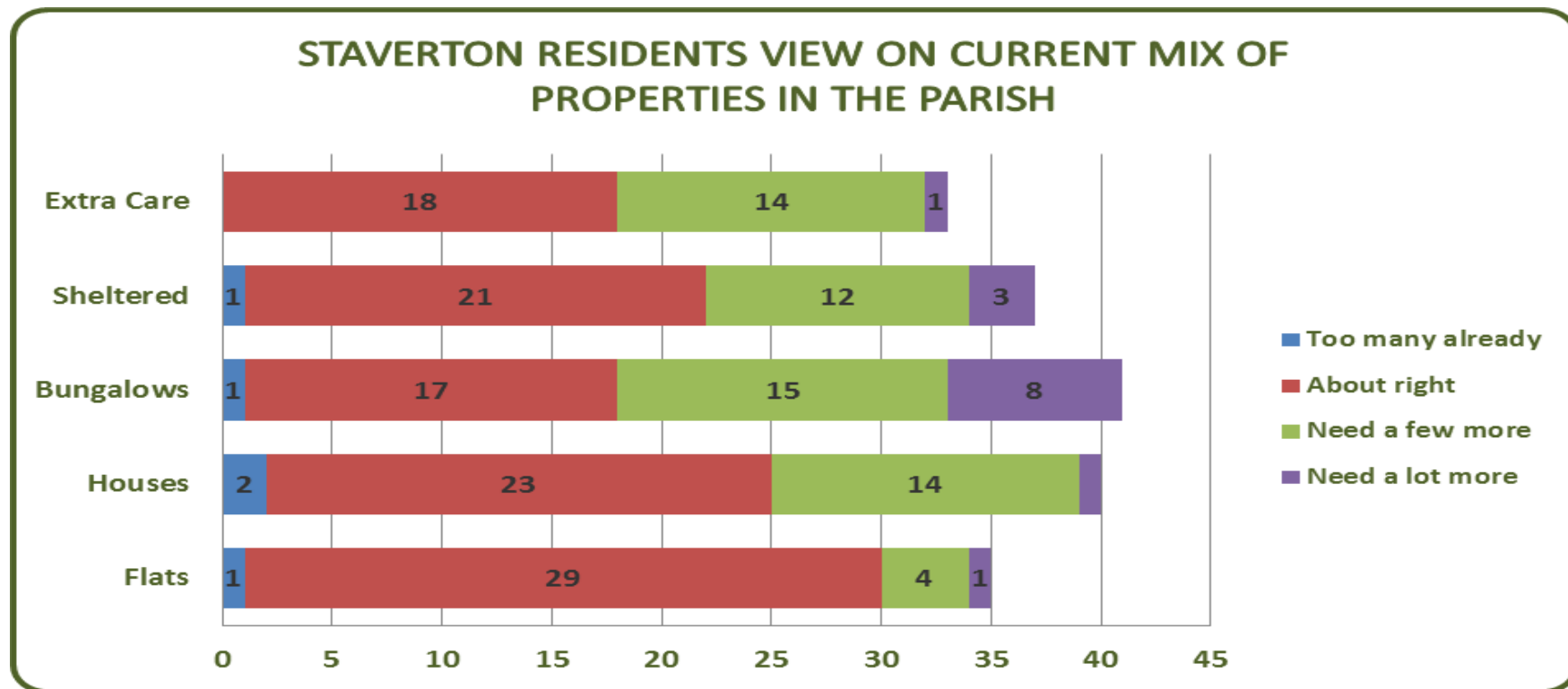
## Survey Analysis

### Responses

215 letters were sent to households within Staverton Parish, inviting them to complete a Housing Survey for the area. 48 surveys, equating to 22%, were returned

### Mix of Properties

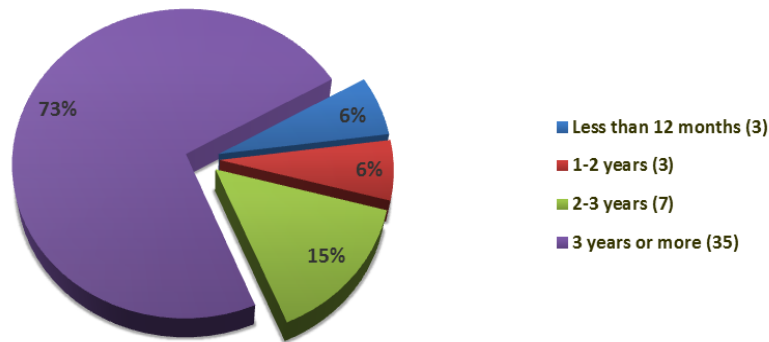
The graph below shows the opinion of Staverton Parish Households on the mix of properties within the parish. The majority of respondents thought the mix of properties was *'about right'* across all property types.



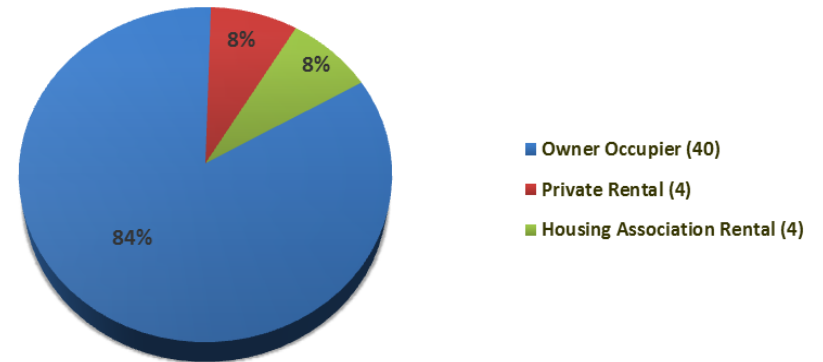
## Demographics of all Respondents

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

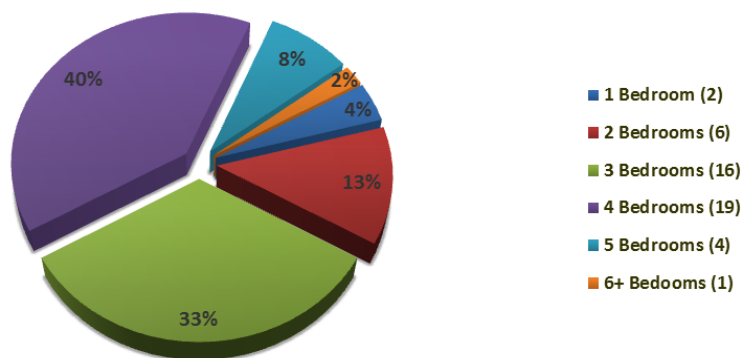
STAVERTON PARISH HOUSING SURVEY  
RESIDENCY PERIOD - ALL RESIDENTS



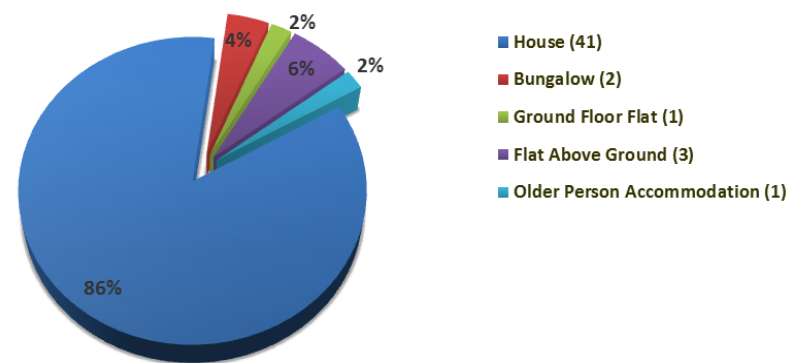
STAVERTON PARISH HOUSING SURVEY  
TENURE TYPE - ALL RESPONDENTS



STAVERTON PARISH HOUSING SURVEY  
NUMBER OF BEDROOMS - ALL RESPONDENTS



STAVERTON PARISH HOUSING SURVEY  
PROPERTY TYPE - ALL RESPONDENTS

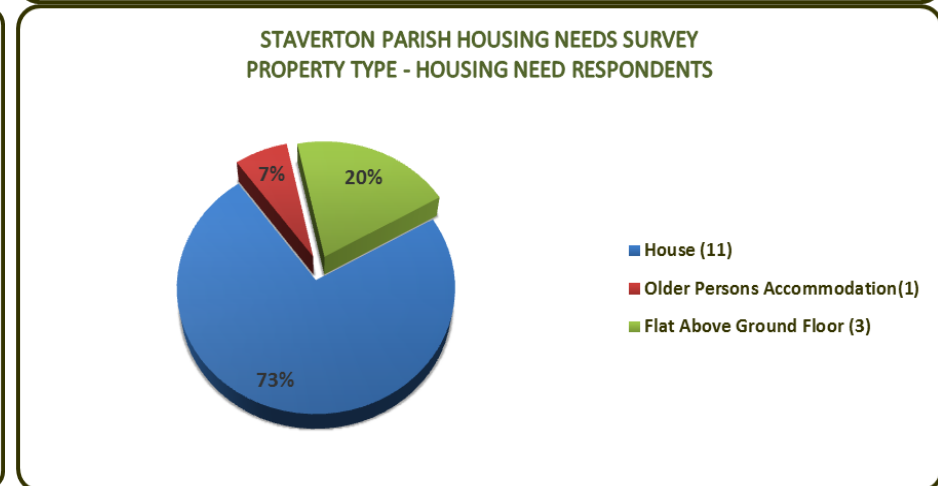
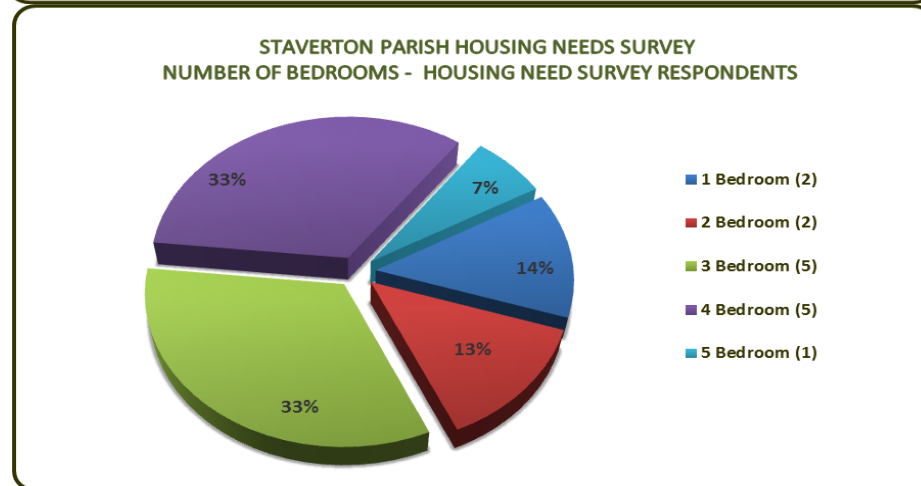
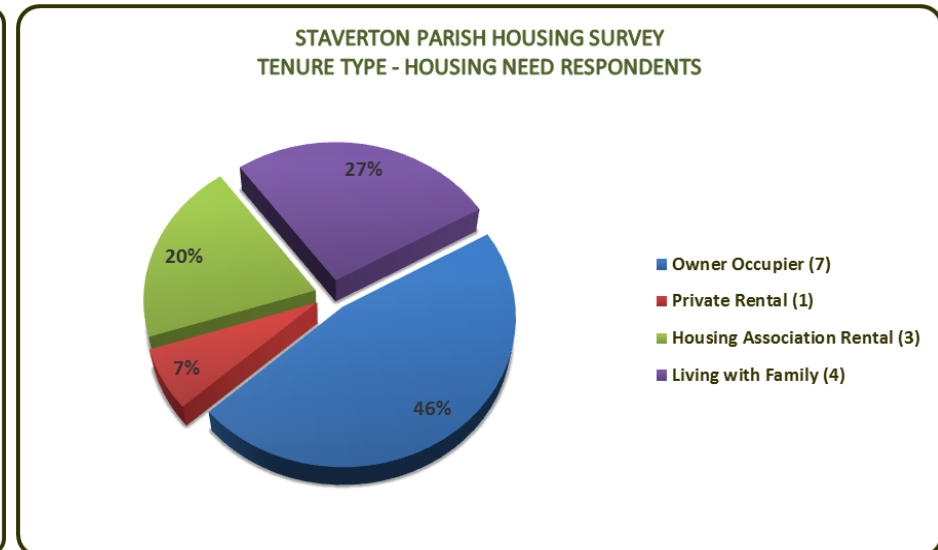
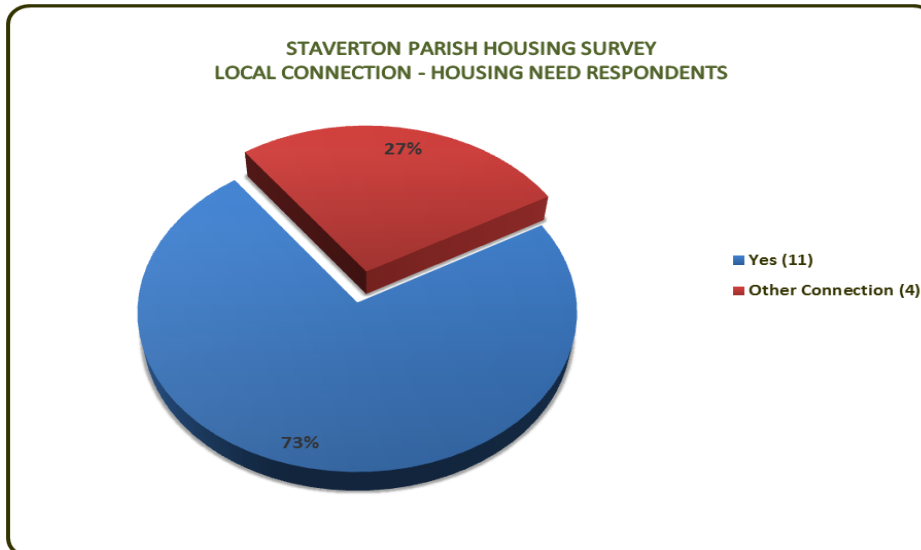


## Housing Need Responses

Of the 48 responses received, 15 respondents stated they have or could have a housing need. This equates to 31% of all respondents.

## Demographics of Housing Need Respondents

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



## Housing Need Analysis

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

It should be noted that whilst the Daventry District Council Allocations Policy can be applied to those households requiring Social Housing to determine exact need, it cannot be applied to those who have expressed a preference in any other tenure as this is an individual choice.

### Breakdown of respondents whose preferred tenure option is to rent or buy from a housing association

Respondent	Household makeup	Current Property Tenure & Size			Preferred Property Tenure and Size						Local Connection	Need
		Bedrooms	Property	Tenure	Bedrooms	House	Bungalow	Extra Care	Ground Flat	Other Flat		
18	Older Person Single	2	Flat above ground floor	Housing Association Rental	2		✓		✓		Residency	Yes
47	Single	1	Older person Acc	Housing Association	2		✓				Residency	Yes
48	Family +1	1	Ground Floor flat	Housing Association	2	✓					Residency	Yes

### Breakdown of applicants on the DDC Housing Register who did not complete a housing survey but have a local connection to Staverton Parish

Respondent	Household makeup	Current Property Tenure & Size			Preferred Property Tenure and Size						Local Connection	Need
		Bedrooms	Property	Tenure	Bedrooms	House	Bungalow	Extra Care	Ground Flat	Other Flat		
51	Older Person – Single	3	House	Private Tenant	2		✓	✓			Relatives	Yes
80	Single	3	House	Living with family	1	✓			✓	✓	Residency	Yes

### Breakdown of respondents whose preferred tenure option is to rent from a Private Landlord

Respondent	Household Makeup	Current Tenure & Size			Required		Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	Property		
14	Single	4	House	Living with family	2	House Bungalow	Residency	independence

### Breakdown of respondents whose preferred tenure option is a starter home

Respondent	Household Makeup	Current Tenure & Size			Required		Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	Property		
42	Single	3	House	Living with Family	3	House	Residency	Buy a home for the first time
14	Single	4	House	Living with family	2	House Bungalow	Residency	independence
13	Couple	4	House	Living with family	2	House	Residency	Living with family Buy a home for the first time To be near work

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

Respondent	Household Makeup	Current Tenure & Size			Required Size		Local Connection	Reason
		Bedrooms	Property	Tenure	Bedrooms	Property		
9	Single	4	House	Living with family	2	Ground floor flat Flat above Ground floor	Residency	Independence Living with family Buy a home for the first time
10	Older person – Couple	4	House	Owner	3	Bungalow	Residency	Current property too big Difficulty using stairs Difficulty maintaining property
11	Older person – couple	4	House	Owner	3	Bungalow Older person acc	Residency	Need adapted property Difficulty using stairs Medical reasons

13	Couple	4	House	Living with family	2	House	Residency	Living with family Buy a home for the first time To be near work
14	Single	4	House	Living with family	2	House Bungalow	Residency	independence
17	Older Person – Couple	5	House	Owner	2	Bungalow	Residency	Current property too big Difficulty using stairs Require older person acc. Difficulty maintaining property
22	Older person – Couple	3	House	Owner	2	Bungalow	Residency	Current property too big Difficulty maintaining property
34	Older person Couple	4	House	Owner	2	House Bungalow	Residency	Current property too big
37	Single	3	House	Owner	2	House	Residency	Move nearer to family
45	Couple	3	House	Owner	3	House	Close Family	Had to move out of area due to no suitable homes available
46	Single	2	House	Private Rental	2	House Flat	Close Family	Cannot afford to live in the parish Buy a home for the first time To give support to relatives

## Staverton Parish Housing Need Conclusion

The Staverton Parish Housing Survey was carried out during April 2017. The results for those who have a local connection to Staverton Parish can be seen below. It should be noted that some households have expressed more than one tenure preference.

Respondent	Social Housing (Rented)								Private Rental				Starter homes						Market Homes										
	Flat		House		Bungalow		Extra Care		House		Bungalow		House			Bungalow			Flat		House			Bungalow			Extra Care		
	1	2	1	2	1	2	1	2	1	2	1	2	1	2	3	1	2	3	1	2	1	2	3	1	2	3	1	2	3
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