

# Earls Barton

Rural Housing Survey

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## **Key Findings**

The requirement for market housing in Earls Barton is:

1 x 1 Bed Bungalows  
1 x 1 Bed Flat  
3 x 2 Bed Bungalows  
2 x 3 Bed House  
5 x 2 Bed House

The requirement for affordable housing to rent in Earls Barton is:

16 x 1 Bed Flat  
2 x 4 Bed House  
3 x 1 Bed Bungalows  
5 x 2 Bed Bungalows  
8 x 2 Bed House  
9 x 3 Bed House

The requirement for shared ownership in Earls Barton is:

2 x 3 Bed House  
3 x 1 Bed Flat  
4 x 2 Bed House

# **HOUSING AND PROFILE IN EARLS BARTON PARISH**

## **1. Introduction**

This report tries to establish a picture of housing in the parish of Earls Barton. As part of this process a local parish housing needs survey was carried out to provide an accurate picture of the housing needs that exist within a specific area and which can help form the evidence base for planning any new developments or refurbishment opportunities, as well as helping to inform future policy making. The Borough Council of Wellingborough has a statutory duty to investigate housing needs and examine ways of meeting those needs. In rural areas it is recommended by the Audit Commission and the National Housing Federation that Housing Needs Surveys are carried out in all villages as part of a rolling programme over a 5 year period.

However other sources, such as the Council's Housing Register, can be utilised to help build a picture of affordability and needs within a village that can be used to supplement any primary research that is carried out and to help inform Parish decision making.

## **2. Methodology**

In order to assess the Housing Needs of Earls Barton a survey form was compiled and delivered to every household in the village during September 2012 with the kind co-operation of the Parish Council. To encourage a sizeable response rate pre-paid envelopes were included with surveys and a three week survey return period permitted.

Survey responses were entered into IBM SPSS statistics program which is designed to analyse data secured via this process. The individual results were then specifically examined by the authors to ensure validity and accuracy of the outputs. Forms which indicated specific housing need were analysed and then recorded, taking into account responses returned, affordability, availability of current stock and local incomes.

## **3. Survey Response**

This survey was conducted during August/September 2012.

- Borough Council of Wellingborough Electoral Role indicates: 2354 households in Earls Barton.
- Survey Response: 772 survey forms.
- Response rate: 32.79%

## **4. Housing Types**

### **4.1 Owner Occupier**

Owner-occupied (*i.e.* financed and built by private developers for owner occupiers or private landlords, whether persons or companies). This includes accommodation that is owned outright or is being bought with a mortgage.

### **4.2 Private Rent**

Rented privately, defined as all non-owner occupied property other than that rented from local authorities and housing associations plus that rented from private or public bodies by virtue of employment. This includes property occupied rent-free by someone other than the owner.

### 4.3 Affordable Housing

Affordable housing is social rented, affordable rented and intermediate housing. From April 2012 affordable housing is defined in Annex 2 of the National Planning Policy Framework 2012 (prior to this the definitions in Planning Policy Statement 3 apply).

Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime.

Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80 per cent of the local market rent (including service charges, where applicable).

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing. Homes that do not meet the above definition of affordable housing, such as “low cost market” housing, may not be considered as affordable housing for planning purposes.

## 5. Current Housing Market

### 5.1 Market Housing

Over the last 5 years there have been approximately 333 property sales in Earls Barton. The average price paid is £187,703 with an average asking price of £272,425 (Zoopla October 2012). Earls Barton house prices have declined over a 5 year period, although in the last year they have recovered slightly.

Year	Value Change	Percentage Change
5 years ago	-£20,703	-12.70%
4 years ago	-£13,903	-6.80%
3 years ago	-£5,444	-2.78%
2 years ago	-£7,711	-3.89%
1 years ago	£6,378	3.46%

Source: <http://www.zoopla.co.uk> (accessed October 2012)

Table 1: *Prices Changes over Years*

Property type	2 bed flat	2 bed bungalow	2 bed house	3 bed house	4 bed house	5 bed house
Average price	£95,000	£190,000	£127,900	£165,450	£236,800	£490,000
No. of properties available	1	4	6	12	11	3

Table 2: *Current Average Market Housing asking prices* (Prices correct at October 2012)

## **HEADLINE NOTES:**

- There were no 1 bedroom flats available for sale when survey undertaken
- Figures rounded up or down to nearest £50.
- Executive/Historic properties at much higher prices excluded from calculations to avoid skewing average prices.

*(Raw data sourced from Right Move website)*

## **5.2 Current Rental Asking Prices**

The private rental market in Earls Barton is relatively small with only 28 properties available over a 12 week period and a limited number of tenure types.

Landlord	1 bed flat	2 bed flat	3 bed flat	2 bed house	3 bed house	4 bed house	5 bed house
	Rent Per Week						
Wellingborough Homes	£70.40	£79.30	None	£82.62	£89.14	£92.72	£101.23
Private Rented (Earls Barton)	£96.23	£114.23	None	£132.69	£152.08	None	None
Local Housing Allowance Rates	£80.77	£103.85	£121.15	£103.85	£121.15	£161.54	£161.54

Table 3: *Average weekly rents and Local Housing Allowance (Housing Benefit) Rates*  
(Prices correct at October 2012)

## **HEADLINE NOTES:**

- Rents for Wellingborough Homes in Table 3 are not specific to Earls Barton, but Borough Council of Wellingborough area generally.
- LHA rates are lower than average Private Rental charge in all property categories
- Sample size 28 properties advertised in last 3 months (broken down below)
- Data sourced from Zoopla website

## **PROPERTIES AVAILABLE/ADVERTISED DURING LAST THREE MONTHS:**

- 1 bed flat = 11 properties                      2 bed flat = 1 property
- 2 bed house = 7 properties                      3 bed house = 8 properties

There were no 4 or 5 bed properties advertised, however there was a 1 bed bungalow which is not included in figures above and was advertised for £124.61 per week

## **5.3 Housing completions**

Between 2001 and 2012 the number of housing completions in the village totalled 122 (*Census 2001 data = 2,215 households*)

## 6. Income

The table below indicates the current gross household income in Earls Barton according to CACI data who obtain details from a variety of sources.

The table clearly shows that income levels within Earls Barton are notably higher than those of the whole Borough of Wellingborough; however Figure 1 (below) shows that 25% of households earn less than £17,154 per annum.

	<b>Earls Barton</b>	<b>Wellingborough (including Earls Barton)</b>
Mean	£39,329	£35,334
Median	£27,512	£27,493
Mode	10K – 15K	£12,500
Lower Quartile (LQ)	£17,154	£13,995

Table 4: Gross Income in Earls Barton

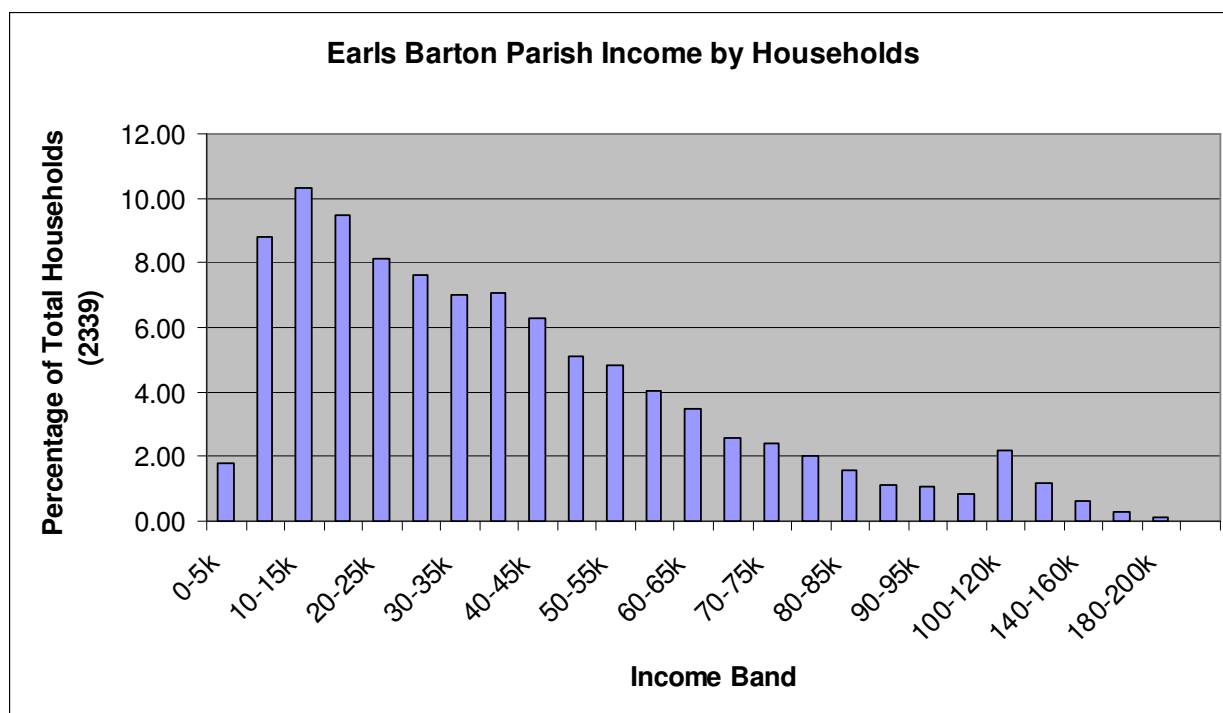


Figure 1: Number of households in income bands

Source CACI 2012

## **7. Calculating Affordability**

Gross household incomes should be used to assess affordability. Benefits should be excluded from this as housing benefit is only paid to households who would otherwise be unable to afford their housing and other benefits are often intended to meet specific needs rather than housing costs e.g. disability living allowances.

### **7.1 Assessing whether a household can afford home ownership**

A household can be considered able to afford to buy a home if it costs 3.5 times the gross household income for a single earner household or 2.9 times the gross household income for dual-income households.

Housing market partnerships will need to consider that what is affordable may vary (e.g. a higher proportion may be affordable for someone on a higher income). Local circumstances could justify using different proportional figures (other than those stated above). If known, the incomes earned by adults (other than the household reference person and their partner) should not be included as these household members are likely to move out within the timescale of a mortgage. Where possible, allowance should be made for access to capital that could be used towards the cost of home ownership.

### **7.2 Assessing whether a household can afford market renting**

A household can be considered able to afford market house renting in cases where the rent payable was up to 25 per cent of their gross household income. The 'Rent Payable' figure is defined as the entire rent due, even if it is partially or entirely met by housing benefit. Other housing-related costs, such as council tax and utility bills should not be included. As in the case of assessing home ownership, housing market partnerships will need to consider that what is affordable may vary (e.g. a higher percentage may be affordable for someone on a higher income). Local circumstances could justify a figure other than 25 per cent of gross household income being used.

Source: CLG – Strategic Housing Market Assessments Practice Guidance – Version 2

## **8. Affordability v Income at Lower Quartile level**

Figure 2 (below) models affordability in Earls Barton based on lower quartile incomes.

This model takes current income data; average rental levels for Housing Association and Private Rented sector accommodation, plus local asking prices for open market housing. It then estimates whether or not these tenure types are affordable based upon all the data entered.

Where the table shows figures in red boxes this indicates that the housing costs associated with that tenure are considered unaffordable – whereas those in green are affordable. In this particular example where weekly housing costs have been entered there are no boxes showing green (except where £0.00 is shown, but these should be ignored)



In Earls Barton all forms of rent and home ownership with a Lower Quartile income are unaffordable, although with rented accommodation Housing Benefit may be available to assist in lower income households.

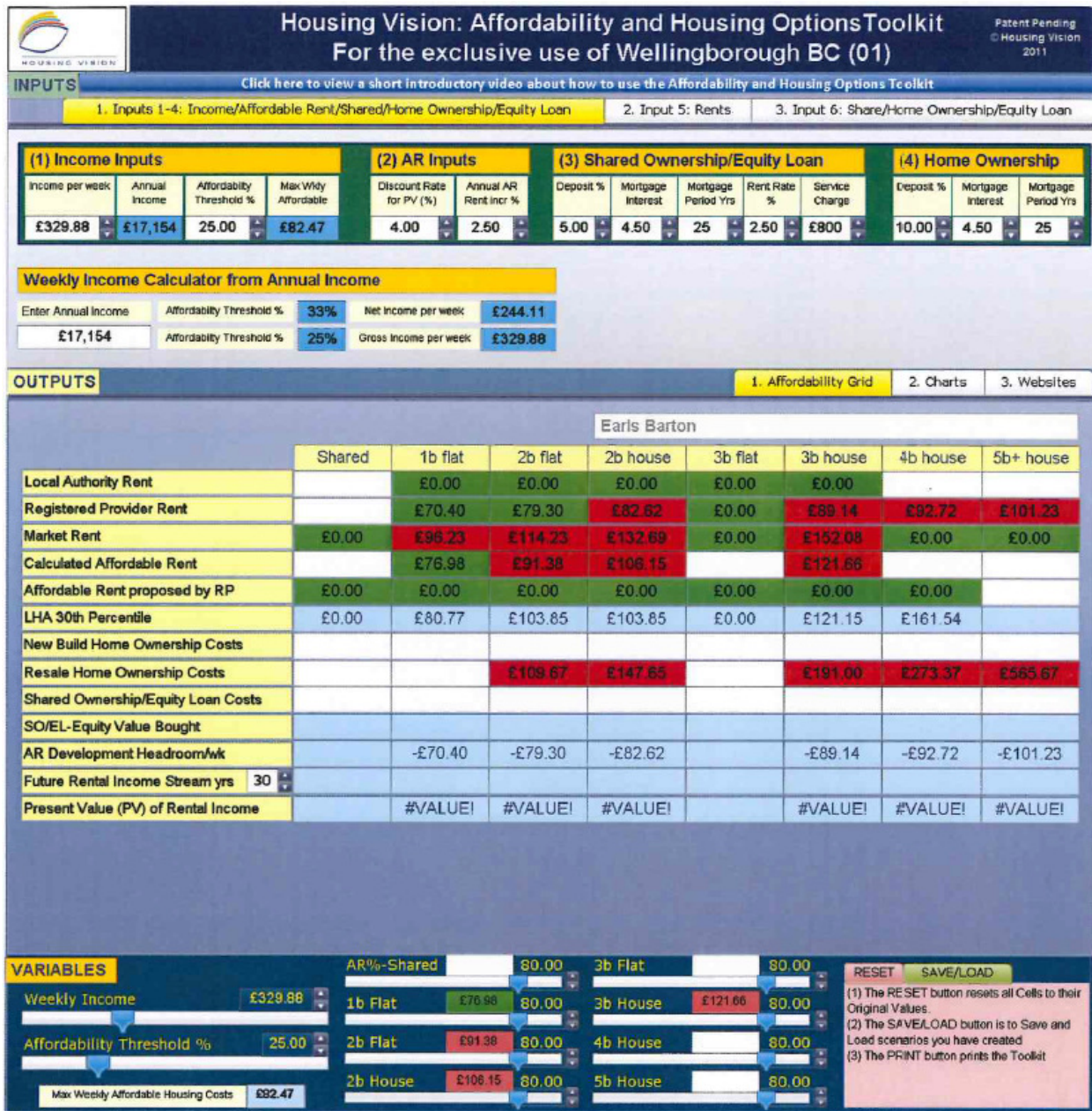


Figure 2: Housing affordability at Lower Quartile income level

## 9. Affordability v Income at Median level

Figure 3 (below) models affordability in Earls Barton based on median incomes.

In Earls Barton all forms of rent with a Median income become affordable, however open market housing still remains unaffordable for 3, 4 and 5 bedroom properties.



Figure 3: *Housing affordability at Median income level*

## 10. Current Tenure Type

The 2001 census captured data showing Earls Barton had 32% owner occupiers, 50% owned with a mortgage, 9% rented from council and 5% renting in the private sector.

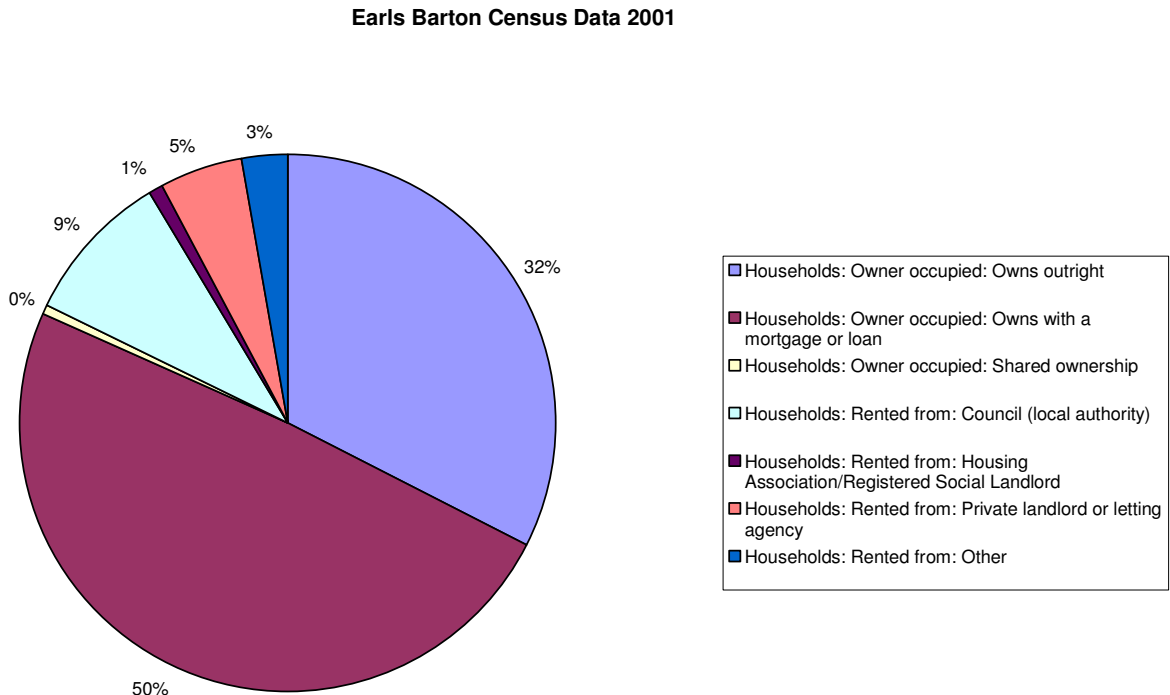


Figure 4: Tenure breakdown in 2001

Source: ONS Census Data 2001

The recently completed Housing Needs survey gives a picture of current household tenure in Earls Barton. Observations show this generally fits with the national picture of tenure distribution.

Since 2001 significant numbers of mortgages have been paid off increasing home ownership without a mortgage from 32% to 47.86% today. However since the economic downturn mortgage availability has significantly decreased, especially for first-time buyers, meaning to own a property with a mortgage has decreased from 50% to 36.84%.

There has also been a gradual decline in socially rented properties down from 10% in 2001 (local council plus housing association) to 6.61% (housing association only since housing stock transfer to Wellingborough Homes of 10<sup>th</sup> December 2007). At the same time there has been a small rise in private rented accommodation and shared ownership.

Earls Barton Property Type Survey 2012

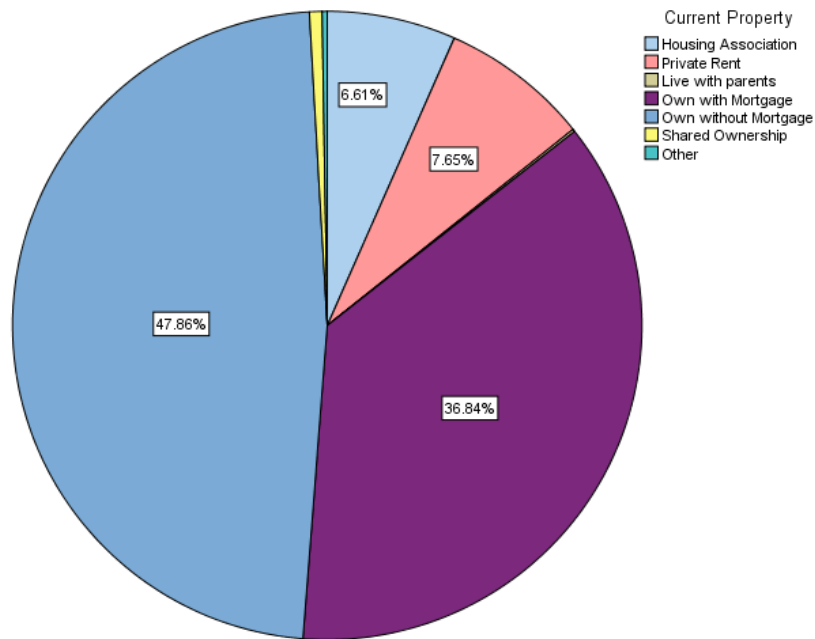


Figure 5: *Tenure breakdown in 2012*

Please note that a more comprehensive breakdown of tenure type should become available during late 2012 or early 2013 with publication of further Census 2011 information.

### 11. Current Social Housing Stock

There are a total of 230 social rented/shared ownership properties in Earls Barton with 85% of them owned by Wellingborough Homes.

#### Tenancy tenure type and dwelling type

		Dwelling Type			Total
		Flat	House	Bungalow	
Tenancy Tenure Type	Rent	51	116	57	224
	Shared Ownership	0	6	0	6
Total		51	122	57	230

Table 5: *Tenancy tenure type and dwelling type*

Source: Borough Council of Wellingborough Social housing stock database (as at March 2011)

## 12. Keyways

The housing register (Keyways) does not hold those who specifically require housing in Earls Barton although housing need may be assessed by the number of bids on properties. Table 6 shows there have only been a total of 11 social rented properties advertised and let for Earls Barton in the past year from 1<sup>st</sup> October 2011 to 30<sup>th</sup> September 2012.

Advertised Property Between 01/10/2011 & 03/09/2012	Number of Bids	Bedrooms		
		1	2	3
Bungalow	7	1	0	0
Bungalow	60	1	0	0
Bungalow	61	1	0	0
Bungalow	62	1	0	0
Bungalow	66	1	0	0
Bungalow	233	0	1	0
Flat	42	1	0	0
Flat	49	1	0	0
Flat	54	1	0	0
Flat	92	0	1	0
House	85	0	0	1
<b>Total</b>	<b>811</b>	<b>8</b>	<b>2</b>	<b>1</b>

Table 6: *Properties advertised on Keyways for Earls Barton*

Source: Borough Council of Wellingborough, Keyways

## 13. Survey results on Housing Development

The following figures show the survey responses in respect of the question “Do you think there is a housing need in your village for the following?”

Figure 6 shows that approximately 61% of all respondents indicated that they believe there is a potential need for more open market housing to buy.

Figure 7 shows that approximately 67% of all respondents indicated that they believe there is a potential need for more rental properties to be provided.

Figure 8 shows that approximately 65% of all respondents indicated that they believe there is a potential need for additional shared ownership properties to be provided.

Overall this indicates a significant level of support for additional development in Earls Barton.

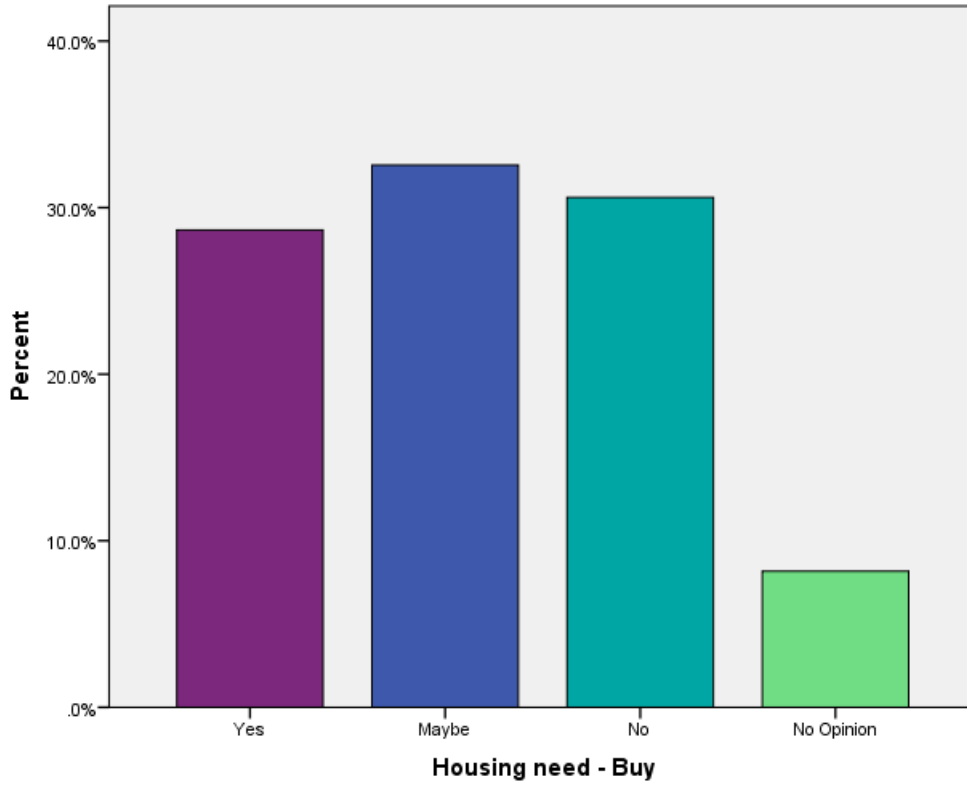


Figure 6 – Potential need for open market housing

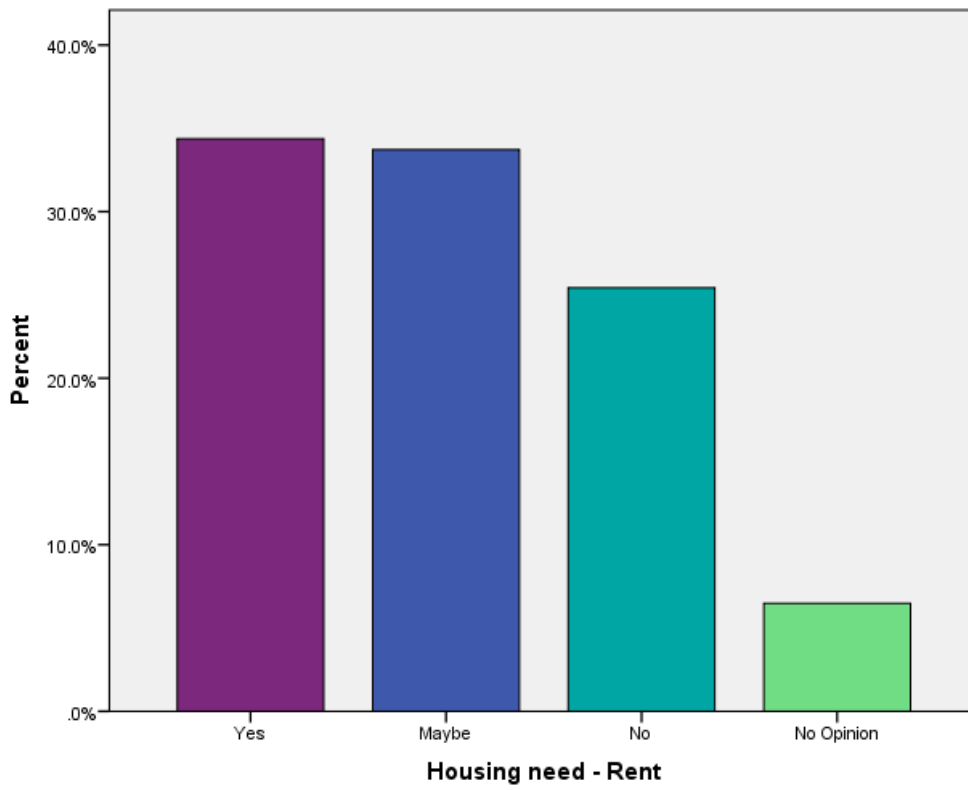


Figure 7 – Potential need for rental housing

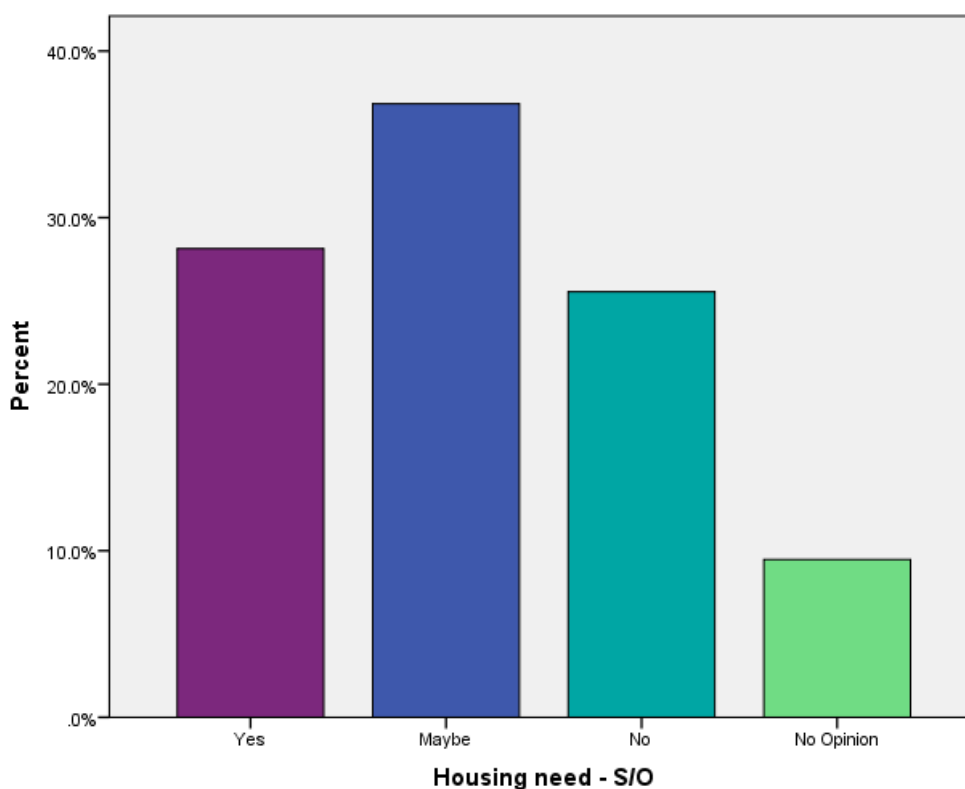


Figure 8 – Potential need for Shared Ownership housing

#### 14. Village Concerns

The following are concerns raised with any proposed new housing development in the village, with the main ones raised being an increase in traffic, lack of parking within the village especially in the main retail square and the pressure on local schools.

<b>Concerns regarding new developments</b>	<b>Percent</b>
Increase in traffic congestion	84.5
Environmental Issues	48.7
Limited public transport to and from village	28.9
Pressure on local Schools	71.2
Do not want people without a local connection moving into the village	14.2
New site not in keeping with the existing village	41.6
Lock of Facilities (Shops, Post office, Banks)	31.0
Parking	90.0

Table 7: Concerns regarding new development  
Source: Housing Needs Survey

### 15. Reasons why current property is unsuitable

Those who responded with housing need (approximately 10% of all survey respondents) are reflected in Figure 9 which illustrates why they feel their current property is unsuitable. By far the biggest percentage are younger adults who may be living with parents but would like to live independently. This is closely followed by those who need or would like a larger home and those who find, mainly private rental properties, too expensive.

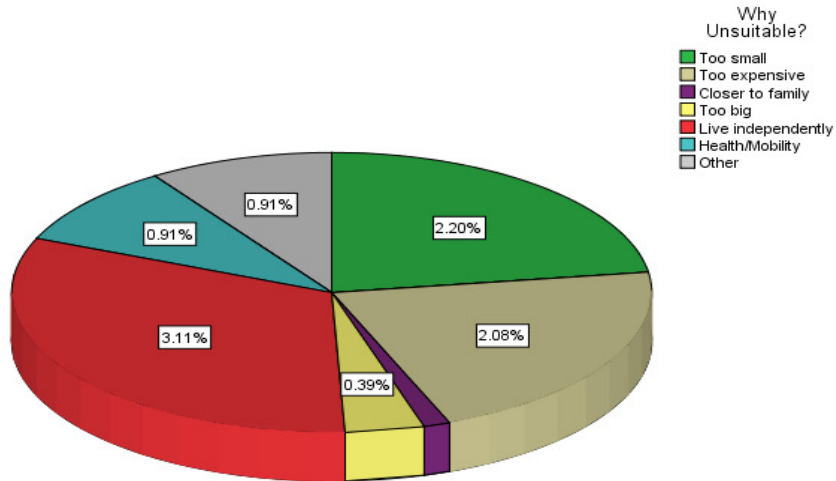


Figure 9 – Reasons for current property being unsuitable

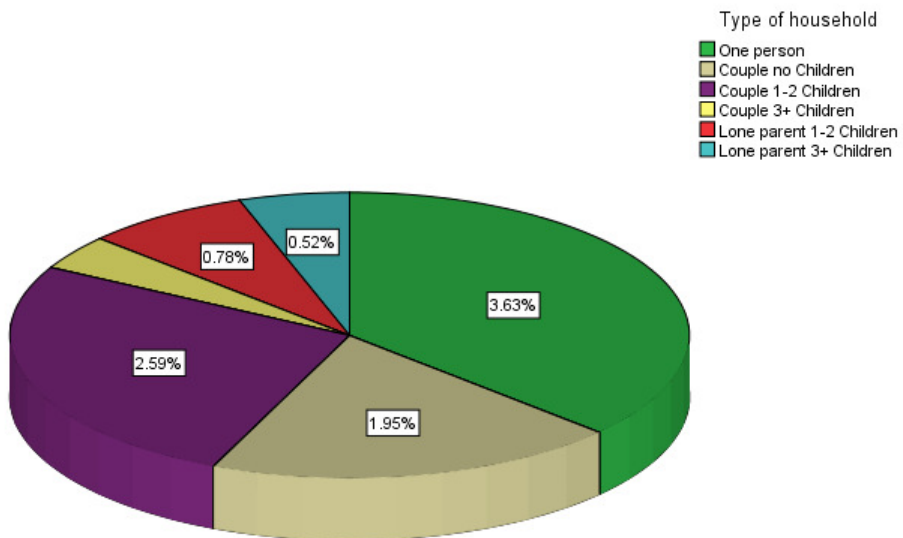


Figure 10 – Household composition of those with housing need



## 16. Housing need

The table below shows respondents a) Household composition b) Tenure that the respondent(s) would aspire to live in c) Likely tenure and property type. Reality Tenure is based upon household income, savings and what they can actually afford in current property market. (In table below: RP = Registered Provider. S/O = Shared Ownership)

REF	RESPONDENT	RESPONDENT TENURE ASPIRATION	REALITY TENURE
2	Couple with 2 children	3 bed market house	3 bed market house
27	Elderly couple without children	2 bed RP adapted bungalow	2 bed market adapted bungalow sheltered/care provision
28	Couple with 2 children	3 bed market house	3 bed house RP rent
30	Single Person	3 bed market house	2 bed open market house
33	Lone parent with 1 child	3 bed house RP rent	2 bed house RP house
50	Couple with 3 children	3 bed house RP rent	3 bed house RP rent
71	Couple with 1 children	3 bed house RP rent	3 bed house RP rent
91	Lone parent with 3 children	4 bed house RP rent	4 bed house RP rent
94	Couple with 2 children	3 bed S/O house	2 bed S/O house
144	Single Person	1 bed flat rent	1 bed RP flat rent
151	Single Person	2 bed open market house	1 bed open market flat
171	Lone parent with 1 child	2 bed RP house rent	2 bed RP house rent
173	Couple with 2 children	4 bed RP house rent	3 bed RP house rent
206	Lone parent with 3 children	4 bed RP house rent	4 bed RP house rent
207	Couple with no children	2 bed RP rent	2 bed RP rent
227	Single person	2 bed S/O flat	2 bed S/O flat
261	Lone parent with one child	2 bed house RP rent	2 bed house RP rent
267	Couple with 2 Children	3 bed house RP rent	3 bed house RP rent
268	Single person	2 bed house RP rent	1 bed flat RP rent
269	Couple with 1 child	2 bed house RP rent	2 bed adapted bungalow RP rent
271	Lone parent with 1 child	2 bed house RP rent	2 bed house RP rent
320	Single Person	1 bed flat RP rent	1 bed flat RP rent
320	Single Person	1 bed flat RP rent	1 bed flat RP rent
337	Single Person	2 bed market house	2 bed market house
344	Single Person	2 bed RP rent	1 bed flat RP rent
353	Single person	2 bed Open Market house	2 bed S/O house
360	Single Person	2 bed Open Market flat	1 bed RP flat rent
360	Single Person	2 bed Open Market flat	1 bed RP flat rent
362	Single Person	2 bed RP house rent	1 bed RP flat rent
362	Single Person	2 bed RP house rent	1 bed RP flat rent
370	Couple with 2 Children	3 bed S/O house	3 bed S/O house
379	Single Person	1 bed RP flat rent	1 bed RP flat rent

379	Single Person	1 bed RP flat rent	1 bed RP flat rent
385	Single Person	1 bed RP flat rent	1 bed RP flat rent
394	Couple with 1 Child	3 bed S/O house	3 bed S/O house
397	Elderly Single	1 bed RP Bungalow	1 bed adapted RP Bungalow
431	Elderly couple without children	3 bed RP Bungalow	2 bed RP Bungalow
437	Single Person	1 bed RP flat rent	1 bed RP flat rent
468	Single Person	1 bed S/O flat	1 bed S/O flat
470	Couple with no children	2 bed adapted market bungalow	2 bed adapted Market bungalow
470	Single Person	2 bed market house	2 bed market house
471	Single Person	1 bed S/O flat	1 bed S/O flat
478	Couple with one child	2 bed RP rent	2 bed RP house rent
496	Couple with one child	3 bed RP house	2 bed RP house rent
519	Single Person	1 bed flat private rent	1 bed RP flat rent
525	Single Person	2 bed house S/O	2 bed S/O house
538	Elderly Single	2 bed Bungalow Adapted rent	1 bed Supported Bungalow rent
540	Couple with no children	2 bed Bungalow Adapted rent	2 bed Bungalow Adapted rent
542	Couple with one child	2 bed Bungalow rent	2 bed RP house rent
565	Single Person	3 bed house Open Market	2 bed open market house
580	Couple no children	1 bed bungalow private	1 bed RP bungalow
585	Elderly Single	2 bed Bungalow Open Market	1 bed Bungalow Open Market
600	Couple no children	2 bed Bungalow RP rent	2 bed Bungalow RP rent
624	Single no children	2 bed open market house	1 bed S/O flat
640	Single with 3 children	3 bed RP house rent	3 bed RP house rent
649	Single no children	1 bed RP flat rent	1 bed RP flat rent
654	Single no children	1 bed RP flat rent	1 bed RP flat rent
658	Couple with 2 Children	3 bed house RP rent	3 bed house RP rent
663	Couple with no Children	2 bed adapted Open Market bungalow	2 bed adapted Open Market bungalow
715	Single with 3 children	3 bed RP house rent	3 bed RP house rent
727	Single with no Children	3 bed Open Market house	2 bed Open Market house
759	Couple with 2 Children	3 bed RP rent	3 bed RP Adapted house rent
763	Couple with 2 Children	3 bed Open Market	3 bed Open Market house 2 bed Adapted RP Bungalow rent
772	Lone parent with 1 child	2 bed RP Bungalow rent	2 bed Adapted RP Bungalow rent

Table 8 – Housing Need responses

### Bedroom - Tenure & Property Type

Property Type			Tenure			Total
			Market	Registered Provider	Shared Ownership	
<b>Bungalow</b>	Number of	1	1	3		4
	Bedrooms	2	3	5		8
	Total		4	8		11
<b>Flat</b>	Number of	1	1	16	3	20
	Bedrooms					
	Total		1	16	3	20
<b>House</b>	Number of	2	5	8	4	17
	Bedrooms	3	2	9	2	13
		4	0	2	0	2
	Total		7	19	6	32
<b>Summary</b>						
		1	2	19	3	24
Total	Number of	2	8	13	4	25
	Bedrooms	3	2	9	2	13
		4	0	2	0	2
	<b>Total</b>		<b>12</b>	<b>43</b>	<b>9</b>	<b>64</b>

Table 9 – Current housing need by tenure type and number of bedrooms

Current housing need is therefore broken down as shown below:

#### **OPEN MARKET**

- 1 x 1 Bed Open Market Bungalow
- 3 x 2 Bed Open Market Bungalows
- 1 x 1 Bed Open Market Flat
- 5 x 2 Bed Open Market House
- 2 x 3 Bed Open Market House

#### **REGISTERD PROVIDER - RENT**

- 3 x 1 Bed RP Rent Bungalows
- 5 x 2 Bed RP Rent Bungalows
- 16 x 1 Bed RP Rent Flat
- 8 x 2 Bed RP Rent House
- 9 x 3 Bed RP Rent House
- 2 x 4 Bed RP Rent House

#### **REGISTERED PROVIDER - SHARED OWNERSHIP**

- 3 x 1 Bed S/O Flat
- 4 x 2 Bed S/O House
- 2 x 3 Bed S/O House

## 17. Adaptations

Within the current housing need (as identified in Table 9) there is a small need for varying adaptations in some properties – some for families, including children with disabilities and also for elderly persons and this is shown in Figure 11 below.

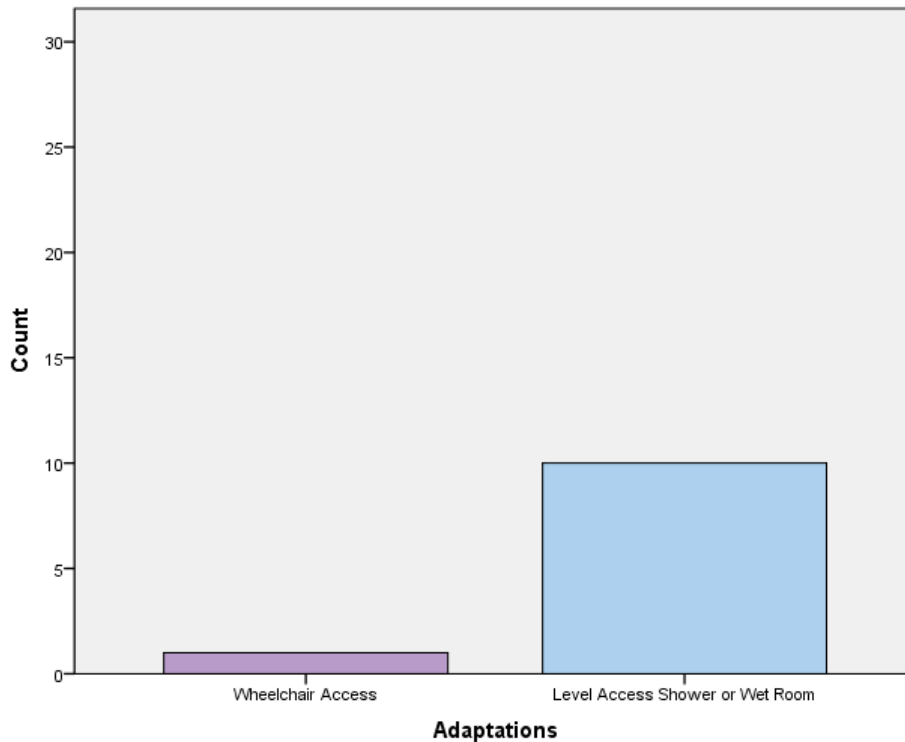


Figure 12: Adaptations required in new development

Source: Housing Needs Survey

## 18. Conclusion

This Housing Needs Survey has resulted in a detailed study of housing need in Earls Barton. The response rate for this survey has allowed a comprehensive picture of the current and future housing needs in the village.

This survey has not only ascertained the actual housing need, but has sought local resident views with regard to life in the village, as well as identifying local support for housing development.

From the results of the survey it is clear that development should incorporate the housing mix as shown in Table 9 (above), subject to developments already approved/ongoing within the village and thus helps to alleviate the current identified need.

As with all development, the final housing requirements detailed here will be subject to financial viability and various other factors, but the housing mix should always closely follow the need identified here. It is recommended that a survey be undertaken every 5 years to ensure Housing Needs information remains as up to date as possible.

