

Stanwick Housing Needs and Mix Requirements Assessment (updated March 2016) (Hargrave and Stanwick Parishes)

Introduction and Methodology

This report sets out the analysis and conclusions relating to the sizes of new properties required at small area level, using data at ward level from the Census 2011, at district level from the Strategic Housing Market Assessment 2012 (SHMA) updated in 2015, together with local planning and housing data.

The district level SHMA data has been adapted for the small area level using the commonly adopted and trusted 'apportionment' method. This involves taking the data for the whole district and then apportioning it in relation to the population of the ward. This measure alone is not sufficient for robust conclusions to be drawn, as it does not take into account local characteristics. Therefore further information is then overlaid to create a fuller picture. This information includes:

- Existing stock – size and tenure
- Demand for affordable housing – i.e. bidding analysis
- Supply – new and existing

Assessment for Stanwick

Step 1 – Apportionment from SHMA

Table 1 shows the predicted requirements for the whole of the district for 2011 to 2031:

Table 1 – Whole district housing requirements to 2031 – SHMA updated 2015

<i>Tenure</i>	<i>Sector</i>	<i>Shared</i>	<i>1 bed</i>	<i>2 bed</i>	<i>3 bed</i>	<i>4+ bed</i>	<i>Totals</i>	
Affordable	Social Rent	0	1,582	332	807	13	2,734	32.55%
	Affordable Rent	0	168	35	86	1	291	3.45%
Intermediate	Shared Ownership	0	252	53	129	2	436	5.18%
Market	Private Rent	0	391	82	199	3	676	8.05%
	Owner Occupier	0	2,468	518	1,258	20	4,265	50.77%
Totals		0	4,862	1,020	2,479	40	8,401	100.0%

This is based upon a district population of 88,536 (2014 estimate). The parishes of Hargrave and Stanwick have a population of 2,201; which when apportioned down produces the following needs:

Table 2 – Stanwick Ward Housing Requirements to 2031 - SHMA updated 2015 (apportioned)

Tenure	Sector	Shared	1 bed	2 bed	3 bed	4+ bed	Totals	
Affordable	Social Rent	0	40	8	20	0	68	32.55%
	Affordable Rent	0	4	1	2	0	7	3.45%
Intermediate	Shared Ownership	0	6	1	3	0	10	5.18%
Market	Private Rent	0	10	2	5	0	17	8.05%
	Owner Occupier	0	62	13	31	1	107	50.77%
Totals		0	122	25	61	1	209	100%

As we would expect, the table above shows the same split across the requirements in terms of property sizes, albeit smaller numbers. The predominant need following this first step is for 1 and 3 bedroom properties, with some need for 2 bedrooms. There is a very minimal need for 4 bedroom properties. However, village sites may still need some 4 bedroom properties to ensure developments are sustainable.

Step 2 – Existing Stock Analysis

The Census 2011 provided up-to-date and accurate data on the profile of existing housing stock in Stanwick ward and this is unlikely to have changed greatly. The tables below show the breakdown.

Table 3 – Stanwick Ward house types – Census 2011

Household Types	Number	Percentage of Total households
Detached house or bungalow	448	50.4
Semi detached house or bungalow	289	32.5
Terraced house or bungalow	145	16.3
Purpose built flat /apartment	1	0.1%
Flat/apartment in converted building	2	0.2%
Flat /apartment in a commercial building	2	0.2%
Caravan	2	0.2%
Total	889*	100%

***Includes 31 households which had no residents**

The stock profile for the ward highlights that over 80% of properties are either detached or semi detached houses. Flat provision at 0.5% is the lowest in the District which suggests that options for newly forming households or those wishing to downsize are restricted.

Table 4 – Stanwick Ward Tenure – Census 2011

Tenure	Number	Percentage of Total Households
Owned outright	319	37%
Owned with mortgage/ loan	378	44%
Shared Ownership	1	0.1%
Social rented	96	11%
Private rented	58	7%
Living rent free	6	0.7%
Total	858	100%

This table shows the tenure pattern in Stanwick ward. The total level of owner occupation is 81% which is higher than neighbouring wards. Although there is an average provision of social rented accommodation the availability of privately rented accommodation is the lowest in the District. This means that options for households unable to take on a mortgage are limited, and as there is very little shared ownership the opportunities at the lower end of the property market are also restricted.

Table 5 – Older Person Households – Stanwick Ward – Census 2011

Tenure of Older Person Households	Number	Percentage of Older Person Households
Owner Occupied	195	84.4%
Shared Ownership	1	0.4%
Social Rented	30	13%
Private Rented	2	0.9%
Living rent free	3	1.3%
Total	231	100%

As in other parts of the District the tenure pattern for households headed by older people is pre-dominantly owner occupation at 84% with social rented at 13% and very few households living in the private rented sector. The high levels of owner occupation indicate that many older households are living in larger dwellings and if a better range of smaller properties were available that may facilitate downsizing.

Table 6 – Stanwick Ward Housing Stock – Census 2011

Property Size	Number of Properties	Percentage of Total Properties	Small/large property breakdown
One Bed	14	2%	22%
Two Bed	172	20%	
Three Bed	320	37%	78%
Four Bed	281	33%	
Five Bed	71	8%	
Total	858*	100%	100%

*this figure does not include 31 empty properties

Table 6 demonstrates that 78% of properties in Stanwick are 3 bedroom or larger; and that 41% have 4 bedrooms or more. This will make it extremely difficult to meet the emerging need for smaller properties from existing stock.

Step 3 – Household Size Analysis

The Census 2011 also provided up-to-date and accurate data on the profile of household size in Stanwick. Table 7 shows the breakdown.

Table 7 – Stanwick Ward Household Size – Census 2011

Household Size	Number of Households	Percentage of Total Households	Small/large household breakdown
One Person	160	18.6	1–2 beds 60%
Two Person	355	41.4	
Three Person	158	18.4	2-3 beds 34.7%
Four Person	140	16.3	
Five Person	31	3.6	3-4 beds 4.9%
Six Person	11	1.3	
Seven Person	3	0.3	4-5 beds 0.3%
Eight Person	0	0	
Total	858	100%	100%

Table 7 illustrates that 60% of households comprise of only one or two occupants. This contrasts with the stock profile in Table 6 above which shows that the majority of homes are larger dwellings. Only 5% of households have a need for a 4 bedroom dwelling or larger. Therefore it is possible to conclude that many of the smaller households must be significantly under-occupying. Whilst recognising that householders might like some spare bedroom capacity, the stock profile shows that there is little opportunity for newly forming households or households who wish to downsize to access suitable housing.

Step 4 – Supply

There are four sources of housing supply:

1. Existing market housing stock coming onto the market
2. New build market and affordable properties coming forward on development sites
3. Private rented accommodation available
4. Availability of affordable housing over a given time period.

1. Existing market housing stock coming onto the market

In terms of the existing stock, Table 8 shows an analysis of properties advertised for sale on Rightmove as at 11/3/16:

Table 8 – Stanwick Ward Market Housing for Sale – Rightmove (11/3/16)

Property Type	Number Available	Small/large property breakdown
1 bed flat	0	1 beds - 0%
1 bed house	0	
1 bed bungalow	0	
2 bed flat	0	2 beds - 12%
2 bed house	1	
2 bed bungalow	0	
3 bed house	3	3 beds - 38%
3 bed bungalow	0	
4 & 5 bed house/bungalow	4	4 & 5 beds - 50%
Total	8	100%

This information shows how few properties were available for sale in the ward and that at 88% there are far more medium and larger properties (3, 4, and 5 beds) available in Stanwick than smaller properties at only 12% - and no one bedroom properties at all. This supports the information contained within the tables in step 1 – i.e. a requirement for smaller properties, and an oversupply of medium and larger properties.

House prices in the ward are high. As there were no one bedroom and only one two bedroom properties for sale it is difficult to calculate the affordability of an 'entry level' property. The two bedroom house for sale was priced at £170,000. The household income profile for Stanwick ward at Appendix 1 shows the 'mean' or average income for the ward in 2015 was £43,571. Assuming a 10% deposit, this demonstrates a mortgage requirement of 3.5 times average income to purchase this property.

However, the lower quartile income for the ward was £19,021 – this means that 25% of households resident in the ward have incomes lower than this. A household at the lower quartile income level would need a mortgage equivalent to 8 times income to purchase the cheapest property available, demonstrating

the unaffordability of purchasing a property in the ward for a large proportion of the residents

2. Private rented accommodation available

In terms of privately rented properties, Table 9 shows an analysis of properties advertised on Rightmove as at 11/3/16:

Table 9 – Stanwick Ward availability of privately rented property – Rightmove (11/3/16)

Property Type	Number Available	Small/large property breakdown
1 bed flat	0	1 beds - 0%
1 bed house	0	
1 bed bungalow	0	
2 bed flat	0	2 beds - 0%
2 bed house	0	
2 bed bungalow	0	
3 bed house	0	3 beds - 0%
3 bed bungalow	0	
4 & 5 bed house/bungalow	1	4 & 5 beds - 100%
Total	0	0%

There was only one privately rented property available to rent in Stanwick Ward at the time of the research – a 4 bedroom house at £1,300 pcm – so it is difficult to draw any robust conclusions about privately rented property in the ward other than it is extremely limited and likely to be expensive. The Census information at Table 4 demonstrated that only 7% of the stock in the ward is privately rented.

3. Availability of affordable housing over a given time period

Table 10 – Stanwick Ward Affordable Housing Stock Profile – ENC database December 2015

Property Type	Hargrave	Stanwick
Bedsit elderly		
1 bed flat elderly		
2 bed flat elderly		
1 bed bungalow		13
2 bed bungalow		6
3 bed bungalow		
Extra Care Flats		
General Needs		
Bedsit		
Room in shared house		
1 bed flat		
2 bed flat		
3 Bed Flat		
1 bed house/Maisonette		
2 bed house/maisonette		27
3 bed house/maisonette	6	40
4 bed house		2
5 bed house		
Total	6	88

The table highlights that 51% of affordable stock in Stanwick Ward is 3 bedroom or larger. There are no affordable flats and a relatively small supply of two bedroom houses when contrasted with the number of smaller households living in the ward.

In terms of the supply of affordable rented housing, conclusions can be drawn by looking at a sample of available advertised properties over a given time period. During the whole of 2015 there were only 5 affordable housing vacancies in this ward.

Table 11 - Choice Based Lettings Results for Stanwick Ward – 2015

	Stanwick Properties	Average Number of Bids
Bedsit (elderly)		
1 bed flat (elderly)		
2 bed flat (elderly)		
1 bed bungalow		
2 bed bungalow		
3 bed bungalow		
1 bed flat GN		
2 bed flat GN		
1 bed house		
2 bed house	3	36
3bed house	2	25
4 bed house		
5 bed house		
Total	5	

Note – there were no vacancies in Hargrave during 2015

The table shows that demand for the limited supply of affordable housing available in Stanwick was high, particularly for the 2 bedroom houses, with an average of 36 bids per property.

4. New build market and affordable properties coming forward on development sites

Table 12 shows the split of properties due to come forward as a result of existing unimplemented and partially implemented planning permissions – i.e. new homes. It does not include properties which have recently been completed as these would have been accounted for above under existing stock. It also does not include forthcoming new developments which have not yet been granted planning permission.

Table 12 - Stanwick Ward new homes in pipeline 31/3/15

Property Type	Number Planned	% of Total
1 bed	0	0%
2 bed	0	0%
3 bed	3	60%
4+ bed	2	40%
Total	5	100%

This data shows that there are very few properties in the pipeline, but those permitted are all medium and larger (3 and 4+ bedroom) properties. The overall small numbers of units involved means that this new-build supply is unlikely to make much progress towards meeting needs.

Conclusions

The information and analysis above shows that

- there is a demonstrable need for additional smaller dwellings in Stanwick Ward, particularly smaller houses and bungalows, to cater for the demand from emerging smaller households and 'downsizers'
- over 8 times lower quartile income was needed to buy the only 2 bedroom house available in the ward
- the supply is made up of predominantly larger properties
- there is a lack of both affordable and privately rented properties becoming available, and this is something that will need to be addressed.
- Options for older people are very limited
- The limited pipeline development will not redress the imbalance between household and property size.

Appendix 1 : CACI Household Income Data

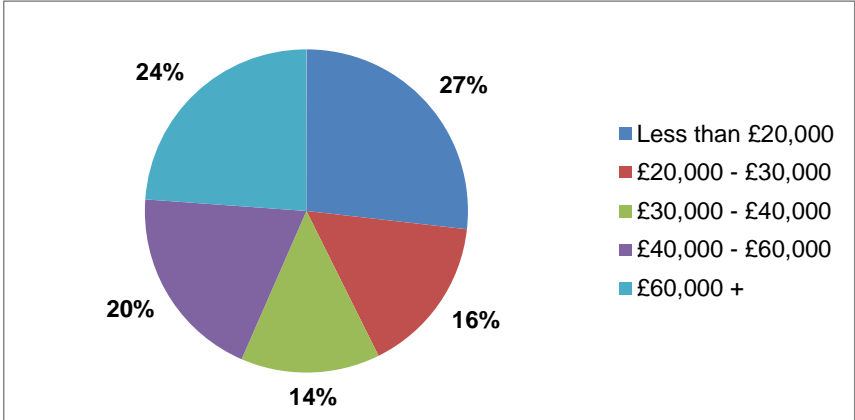
Area: **Stanwick**
 Base: **East Northamptonshire**
 Year: 2015

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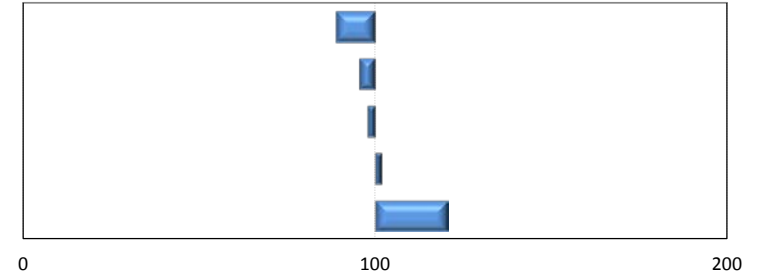
Household Income Profile - Stanwick

	Stanwick		East Northants	
Less than £20,000	250	26.8%	11,070	30.2%
£20,000 - £30,000	148	15.8%	6,082	16.6%
£30,000 - £40,000	130	13.9%	5,219	14.2%
£40,000 - £60,000	183	19.6%	7,057	19.2%
£60,000 +	223	23.9%	7,257	19.8%

Total Households	934	36,685
Mean Income	£43,571	
Medium Income	£35,116	
Modal Income	£17,500	
Lower Quartile	£19,021	



Distribution of ward income bands compared to district income bands



The chart above illustrates ward incomes compared to the incomes for the district as a whole

Bars to the left of the mid-axis demonstrate that the ward has a lower percentage of households in that income bracket than the district average.

Bars to the right of the mid-axis show a higher percentage of households in the income bracket than the district as a whole.

The larger the bar, the more extreme the difference.

More/longer bars to the left indicate lower incomes than in East Northamptonshire in general (less affluent wards).