

# Hallaton Parish Neighbourhood Plan

## Housing Needs Report

August 2017

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# HALLATON PARISH NEIGHBOURHOOD PLAN HOUSING NEEDS

## Introduction

This report provides an analysis of housing issues in the Hallaton Parish area to support its Neighbourhood Plan policies. The report draws on the latest available data from the Census, Land Registry and Office for National Statistics, small area model-based income estimates and local consultation exercises. The results outlined in this Housing Needs Survey Report and any future Housing Needs Survey will influence the policies of the Hallaton Parish Neighbourhood Plan.

## Population Age Profile

According to the 2011 Census, the Hallaton Parish had an estimated population of 594 residents living in 242 households dispersed across 1,199 hectares. There were 8 vacant dwellings representing a 3.2% vacancy rate. Between 2001 and 2011, the number of residents living in the Parish is estimated to have increased by around 14% (71 people). The number of dwellings (occupied and vacant) also increased, rising by 44 (21%).

At the time of the 2011 Census around 21% of residents were aged under 16 which was above the district (19%), regional (18%) and national (19%) rates. Around 60% of residents were aged between 16 and 64 which was lower than the district (63%) average but lower than the regional and national (65%) rates. Older people (aged 65+) represented 20% of total residents which was higher than district (18%), regional (17%) and England (16%) rates. The median age of people living in the Parish was 46 which is older than the district (43), region (40) and national (39) rates.

**Table 1: Usual Residents by Age Band, 2011**

	Hallaton		Harborough	East Midlands	England
	No	%	%	%	%
Aged 0-4	51	8.6	5.5	6.0	6.3
Aged 5-15	71	12.0	13.7	12.5	12.6
Aged 16-64	354	59.6	62.6	64.5	64.8
Aged 65+	118	19.9	18.3	17.1	16.3
All Usual Residents	594	100.0	100.0	6.0	6.3
Median age	46		43	40	39

*Source: Census 2011, KS102*

A more detailed breakdown of age bands reveal that at the time of the 2011 Census, Hallaton had a somewhat higher proportion of residents aged between 50 to 59 and lower share of 20 to 29 year olds when compared against the national average. However, it should be noted the low proportion of 20 to 29 year olds may be due to university students

living away from home. The area also has a higher than average of residents aged 0 to 9.

**Figure 1 Population by 10 year age bands, 2011**



Source: Census 2011, QS103

There is also evidence of an ageing population with the proportion of residents aged 65 and over increasing from 17% in 2001 to 20% in 2011. The Census suggests the number of residents aged 65+ rose by 31% (28 people) during this period.

Research shows the number of older people will grow significantly in the future and relative growth will be highest in older cohorts. Latest available population projections<sup>1</sup> suggest that Harborough’s 65 plus age group is forecast to grow by around 65% between 2014 and 2034.

## Deprivation

The English Indices of Deprivation measure relative levels of deprivation in 32,844 small areas or neighbourhoods, called Lower-layer Super Output Areas (LSOAs) in England. The Hallaton parish is situated within LSOA E01025809 which also includes several other settlements (Horninghold, Blaston, Medbourne, Nevill Holt, Stockerston, Drayton, Bringham, Great Easton, Allexton). The overall Index of Multiple Deprivation decile (where 1 is most deprived 10% of LSOAs) (IMD) shows this area on the whole displays relatively low levels of deprivation and is ranked within the 9<sup>th</sup> decile on the overall 2015 Index. However, on closer inspection of the domain indices, the area falls within the 1<sup>st</sup> decile in terms of barriers to housing and services and is ranked within the most deprived 2% in England. This domain measures the physical and financial accessibility of housing and local services. The indicators fall into two sub-domains: ‘geographical barriers’, which relate to the physical proximity of local services which the area performs fairly badly on and ‘wider barriers’ which includes issues relating to access to housing such as affordability.

<sup>1</sup> Subnational Population Projections for Local Authorities in England: 2014 based

## Economic Activity

The following table illustrates the working status of usual residents aged 16 to 74. In Hallaton Parish this accounts for 70% of the population. At 74% Hallaton Parish's economic activity rate is in line with the district rate and higher than both regional (69%) and national (70%) averages. When compared to the district, regional and national figures, Hallaton has a higher than average share of self employed residents and at the time of the 2011 Census, the unemployment rate was relatively low.

**Table 2: Economic Activity and Inactivity, 2011**

	Hallaton		Harborough	East Midlands	England
	No	%	%	%	%
All Usual Residents Aged 16 to 74	414	100.0	100.0	100.0	100.0
<b>Economically Active Total</b>	<b>305</b>	<b>73.7</b>	<b>74.0</b>	<b>69.3</b>	<b>69.9</b>
Employee, Full-time	164	39.6	40.9	38.8	38.6
Employee, Part-time	48	11.6	15.2	14.4	13.7
Self Employed	76	18.4	12.9	8.7	9.8
Unemployed	9	2.2	2.5	4.2	4.4
Full-time Student (econ active)	8	1.9	2.5	3.3	3.4
<b>Economically inactive Total</b>	<b>109</b>	<b>26.3</b>	<b>26.0</b>	<b>30.7</b>	<b>30.1</b>
Retired	56	13.5	15.5	15.0	13.7
Student (including Full-Time Students)	14	3.4	3.9	5.8	5.8
Looking After Home or Family	8	1.9	3.0	4.0	4.4
Long-Term Sick or Disabled	22	5.3	2.0	4.1	4.0
Other	9	2.2	1.7	1.9	2.2

Source: Census 2011, QS601E

## Household Size

At the time of the 2011 Census, the average household size in the Hallaton Parish was 2.3 people which is in line with the region but below the 2.4 district and England rates. The average number of rooms per household stood at 6.8 which is higher than the district (6.3), regional (5.6) and England (5.4) averages.

The average number of bedrooms per household stood at 3.3 which is higher than the district (3.1), region (2.8) and England (2.7) rates.

## Housing Characteristics

### Tenure

Home ownership levels are relatively high with around 76% of households owning their homes outright or with a mortgage or loan which is above the regional (67%) and national (63%) rates but below the district average (78%). Around 9% of households live in private rented accommodation which is lower than the district (11%), the region (15%) and national (17%) rates. Around 13% of households live in social rented accommodation which is low when compared to regional (16%) and national (18%) rates.

**Table 3: Tenure, 2011**

	Hallaton		Harborough	East Midlands	England
				%	%
All occupied Households	242	100.0	100.0	100.0	100.0
Owned; Owned Outright	79	32.6	38.4	32.8	30.6
Owned; Owned with a Mortgage or Loan	105	43.4	39.7	34.5	32.8
Shared Ownership (Part Owned & Part Rented)	-	0.0	1.2	0.7	0.8
Social Rented; Rented from Council (Local Authority)	1	0.4	1.4	10.1	9.4
Social Rented; Other	31	12.8	7.0	5.7	8.3
Private Rented; Private Landlord or Letting Agency	20	8.3	10.1	13.6	15.4
Private Rented; Other	2	0.8	1.1	1.3	1.4
Living Rent Free	4	1.7	1.1	1.3	1.3

Source: Census 2011, KS402EW

### Accommodation Type

Data from the 2011 Census shows that the majority (48%) of residential dwellings are detached which is in line with the district rate but somewhat higher than both regional (32%) and national (22%) shares. Terraced housing, flats and apartments provide 27% of accommodation spaces which is above the district (23%) share but lower than both region (32%) and national (47%) rates.

**Table 4: Accommodation Type, 2011**

	Hallaton		Harborough	East Midlands	England
	No	%	%	%	%
All household spaces (occupied + vacant)	250	100.0	100.0	100.0	100.0
Detached	121	48.4	47.7	32.2	22.3
Semi-Detached	61	24.4	28.6	35.1	30.7
Terraced	65	26.0	15.2	20.6	24.5
Flat, Maisonette or Apartment	2	0.8	8.1	11.7	22.1
Caravan or Other Mobile or Temporary Structure	1	0.4	0.4	0.4	0.4

Source: Census 2011, KS405EW

### Number of Bedrooms and Occupancy Rates

The Parish has an over representation of homes with five or more bedrooms. Around 15% of households live in homes with five or more bedrooms which is somewhat higher than the district (9%), regional (4%) and national rates (5%). There is an under representation of housing for single people with just 3% of dwellings having one bedroom against 6% for the district, 8% for the region and 12% for England as a whole.

**Table 5 Households by number of bedrooms, 2011**

Bedrooms	HallatonParish		Harborough	East Midlands	England
All occupied Household Spaces	242	100.0	100.0	100.0	100.0
No Bedrooms	-	0.0	0.1	0.2	0.2
1 Bedroom	8	3.3	5.8	8.1	11.8
2 Bedrooms	66	27.3	22.5	26.5	27.9
3 Bedrooms	73	30.2	37.3	45.4	41.2
4 Bedrooms	59	24.4	25.7	15.4	14.4
5 or More Bedrooms	36	14.9	8.5	4.4	4.6

Source: Census 2011, LC4405EW

There is evidence of under occupancy in the parish (having more bedrooms than the notional number recommended by the bedroom standard). Analysis of the 2011 Census shows that over half (53%) of all occupied households in the Hallaton Parish have two or more spare bedrooms and around 36% have one spare bedroom. Under occupancy is higher than district, regional and national rates.

**Figure 2: Bedroom Occupancy Rates, All Households, 2011**



Source: Census 2011, QS412EW

Under occupancy in the parish is particularly evident in larger properties with just under half (48%) of households with 4 or more bedrooms occupied by just one or two people which is higher than the district (44%), region (43%) and England (41%) rates.

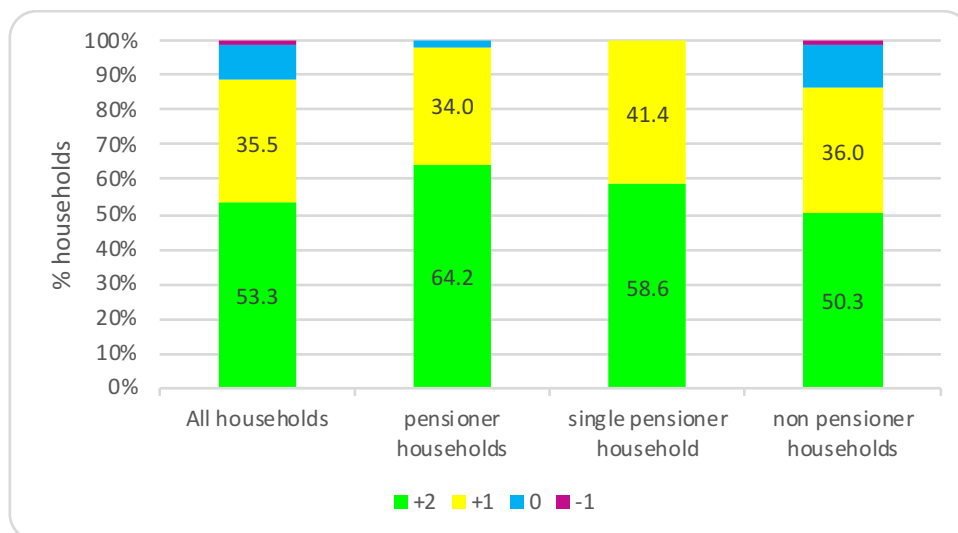
**Table 6 Household with 4 or more bedrooms by household size, 2011**

	Hallaton		Harborough	East Midlands	England
HHs with 4 or more bedrooms	95	100.0	100.0	100.0	100.0
1 person in household	12	12.6	9.2	10.4	10.6
2 people in household	34	35.8	35.2	32.3	30.3
3 people in household	13	13.7	18.0	18.8	18.3
4 or more people in household	36	37.9	37.6	38.5	40.8

Source: Census 2011, LC4405EW

Census data also suggests that older person households are more likely to under-occupy their dwellings. Data from the 2011 Census allows us to investigate this using the bedroom standard. In total, around 64% of pensioner households have at least two more bedroom than is technically required by the household) and is somewhat higher than the 50% non-pensioner household rate.

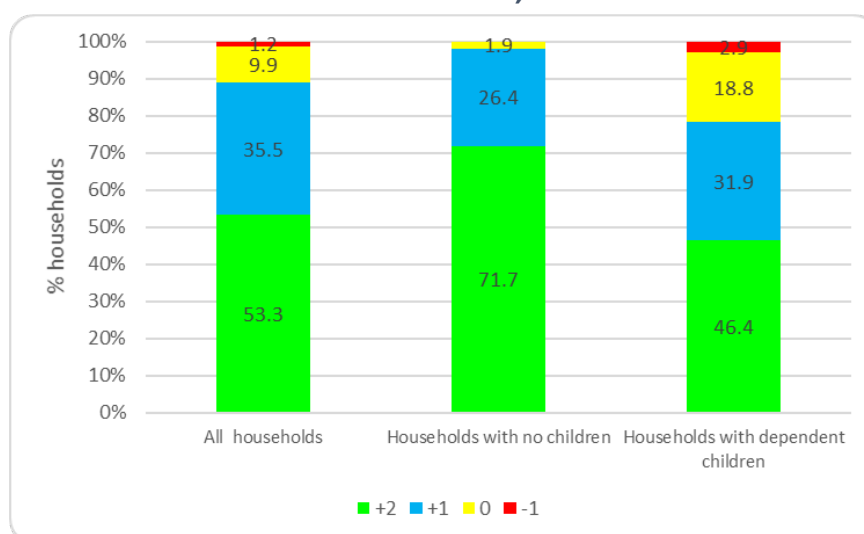
**Figure 3: Bedroom Occupancy rating of Older Person Households, Hallaton Parish, 2011**



Source: Census 2011, LC4105EW

Overcrowding is not a significant issue in the parish, however, research shows that households with dependent children are more likely to be overcrowded. The Census implies there is some evidence of a small number of families with dependent children living in overcrowded households in Hallaton.

**Figure 4: Bedroom Occupancy rating of Family Households Hallaton Parish, 2011**



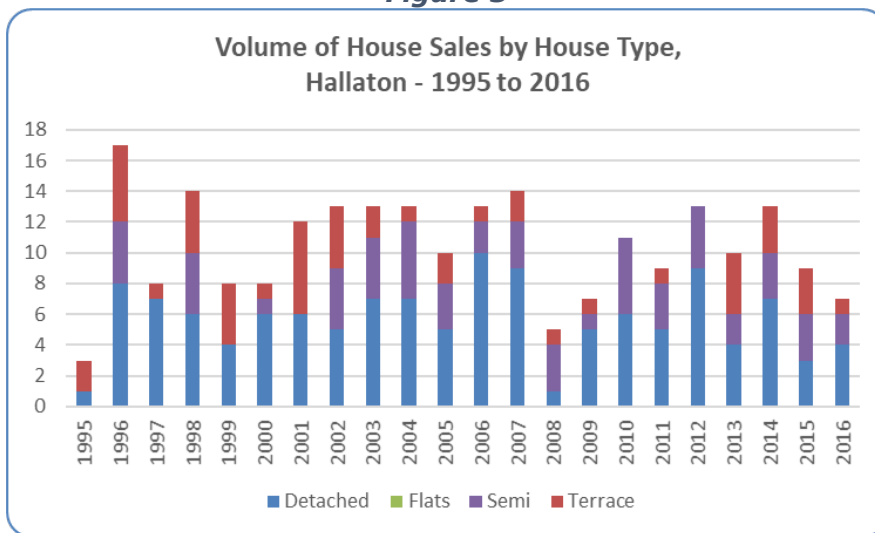
Source: Census 2011, LC4105EW

# Housing Market

## Residential Sales

Land Registry price paid data shows around 230 residential property sales were recorded in the Hallaton Parish between 1995 and 2016. Detached housing accounted for the majority of sales, representing 54% of total sales during this time. Around 24% were semi detached and 21% terraced properties. It should be noted that not all sales are captured by the Land Registry, for example properties that were not full market value, right to buy and compulsory purchase orders will be excluded.

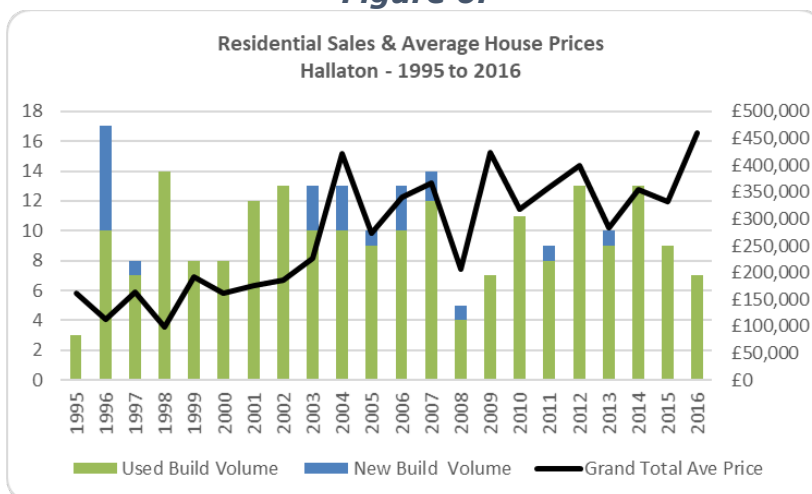
**Figure 5**



Data produced by Land Registry © Crown copyright 2016 (data available at 29.7.17)

There is evidence of new build housing in the local area with 23 new build residential sales recorded between 1995 and 2016, representing 10% of total sales recorded by the Land Registry in the area. It should be noted that not all new builds will be captured in the Land Registry price paid data, eg some conversions and social housing units will be excluded. Figure 6 below shows the volume of sales together with the overall annual average house price.

**Figure 6:**



Data produced by Land Registry © Crown copyright 2016, data correct at 29.7.17



## Housing Affordability

The publication of ONS House Price Statistics for Small Areas presents an opportunity for detailed housing affordability analysis.

The data reveals the cost of an entry-level<sup>2</sup> property on average across England and Wales has increased by almost 20% in the last decade, to £140,000 (year ending June 2016). For new properties, the price was nearly £180,000. The data<sup>3</sup> also shows that home-ownership prospects vary across the country.

In the Hallaton Parish area<sup>4</sup> a low to mid-priced property costs on average £245,000 which is somewhat higher than the national average. Assuming a 15% deposit<sup>5</sup>, those entering the property market in the area would require a household income of £46,278 (£26,444 E&W average) and savings of £41,150 which is a challenge for many households.

With the average cost<sup>6</sup> of an entry-level home in the area being £245,000 prospective buyers would require an estimated £2,000 for legal and moving costs, £2,440 for stamp duty and £36,750 for a 15% deposit, coming to £41,150 in total.

## Summary of Future Housing Need

At the time of the 2011 Census, Hallaton was home to around 594 residents living in 242 households. Analysis of the Census suggests that between 2001 and 2011 the parish population increased by around 14% (71 people). During this period, the number of dwellings rose by 21% (44).

The area has a higher than average share of residents aged between 50 and 59 and evidence of an ageing population with the share of residents aged 65 and over increasing from 17% in 2001 to 20% in 2011. In line with national trends the local population is likely to get older as average life expectancy continues to rise.

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<sup>2</sup> The term 'entry level' or 'low to mid-priced property' refers to the lower quartile price paid for residential properties. If all properties sold in a year were ranked from highest to lowest, this would be the value half way between the bottom and the middle.

<sup>3</sup> Property price data are for year ending June 2016 and are from House Price Statistics for Small Areas. Income data are for financial year ending 2014 and are from [small area model-based income estimates](#).

<sup>4</sup> The Hallaton Parish area is based on MSOA best fit (E02005368) which also takes in a number of neighbouring villages.

<sup>5</sup> [Data from the Council of Mortgage Lenders](#) suggest that the average deposit paid by first-time buyers in the UK was around 18% in December 2016.

<sup>6</sup> The price of an entry level property in a given neighbourhood was used to calculate the annual household income that could be needed to secure a mortgage in that area. By comparing this figure with the estimated household income for the same neighbourhood, we can see how affordable the area could be for those looking to buy an entry-level property. Calculations were based on a typical deposit of 15% and an assumption that mortgage lenders will offer 4.5 times an applicant's income.

Home ownership levels are high with around 76% of households owning their homes outright or with a mortgage or loan. At 13% the share of households living in social rented accommodation is low when compared with the national rate.

There is evidence of under occupancy suggesting a need for smaller homes of up to three bedrooms which would be suitable for residents needing to downsize, small families and those entering the housing market. Providing suitable accommodation for elderly residents will enable them to remain in the local community and release under-occupied larger properties onto the market which would be suitable for growing families.

There is a predominance of detached housing with a high number having 4 or more bedrooms.

Land Registry price paid data indicates some new build housing in the parish over recent years.

Deprivation is not a significant issue in the parish. However, the area is ranked within the most deprived 2% in England in terms of barriers to housing and services which is largely due to its physical proximity to local services. The high price of housing in the area will make it difficult for those on lower and middle incomes to enter the local housing market.