

# Saddington Parish Neighbourhood Plan

## Housing Needs Report

October 2016

Prepared by YourLocale

# SADDINGTON PARISH NEIGHBOURHOOD PLAN HOUSING NEEDS

## Introduction

This report provides an analysis of housing issues in the Saddington 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 Saddington Parish Neighbourhood Plan.

## Population Age Profile

According to the 2011 Census, the Saddington Parish had an estimated population of 309 residents living in 100 households dispersed across 709 hectares. There were 11 vacant dwellings representing a 10% vacancy rate. At the time of the Census the Parish contained one communal establishment providing accommodation for 55 residents. Since 2001 the number of residents living in the Parish increased by around 52 (+20.2%). The number of occupied households rose by 14 (16%) and the number of dwellings (occupied and vacant) went up by 20 (22%).

Around 13% of residents are aged under 16 which is somewhat lower than the district, regional and national (19%) averages whereas. Around 62% of residents are aged between 16 and 64 which is close to the district (63%), regional and national (19%) rates. Older people (aged 65+) represent over 25% of total residents which is somewhat above the district (18%), regional (17%) and national (16%) rates. This is partly due to the presence of a communal home in the parish which provides residential care for the elderly. The median age of people living in the Parish is 48 which is somewhat older than the district (43), regional (40) and national (39) rates.

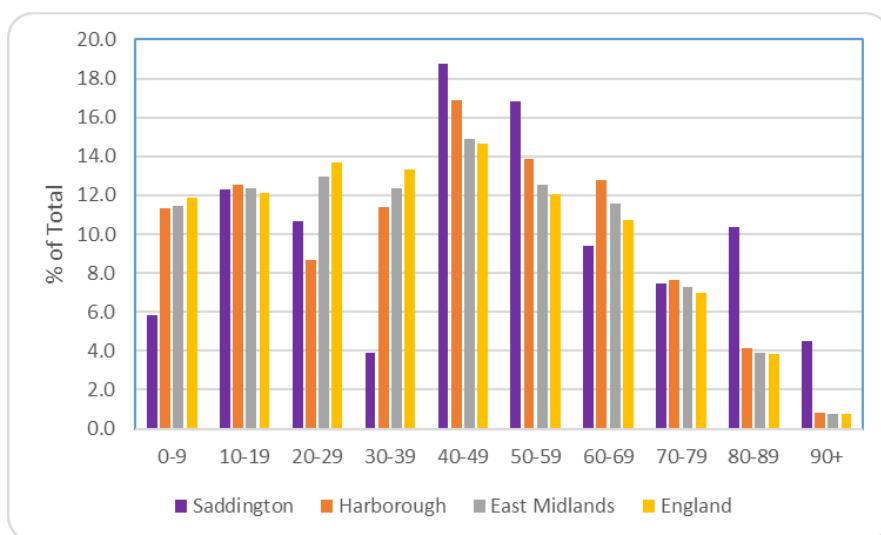
**Table 1: Usual Residents by Age Band, 2011**

	Saddington		Harborough	East Midlands	England
	No	%	%	%	%
Aged 0-4	5	1.6	5.5	6.0	6.3
Aged 5-15	36	11.7	13.7	12.5	12.6
Aged 16-64	190	61.5	62.6	64.5	64.8
Aged 65+	78	25.2	18.3	17.1	16.3
All Usual Residents	309	100.0	100.0	100.0	100.0
Median age		48	43	40	39

Source: Census 2011, KS102

A more detailed breakdown of age bands reveals Saddington has a somewhat higher than average representation of people aged between 40 and 59 and those aged 80 and above. There is an under representation of 0 to 9 year olds and those aged between 20 and 39 when compared with the district, region and England as a whole.

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



Source: Census 2011, QS103

The Census provides further evidence of an ageing population as between 2001 and 2011 the number of residents aged 60 and over increased by 20% (+15). 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.

## Economic Activity

The following table illustrates the working status of usual residents aged 16 to 74. In Saddington Parish this accounts for 69% of the population. At 75% Saddington Parish's economic activity rate was higher than the district (74%), regional (69%) and national (70%) rates. At 16% the parish self-employment rate is somewhat higher than the district (13%), regional (9%) and national (10%) rates. At the time of the 2011 Census, the unemployment rate was very low.

<sup>1</sup> [Subnational Population Projections for Local Authorities in England: 2013 based](#)

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

	<b>Saddington</b>		<b>Harborough</b>	<b>East Midlands</b>	<b>England</b>
	<b>No</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
All Usual Residents Aged 16 to 74	212	100.0			
<b>Economically Active Total</b>	<b>159</b>	<b>75.0</b>	<b>74.0</b>	<b>69.3</b>	<b>69.9</b>
Employee, Full-time	75	35.4	40.9	38.8	38.6
Employee, Part-time	32	15.1	15.2	14.4	13.7
Self Employed	34	16.0	12.9	8.7	9.8
Unemployed	5	2.4	2.5	4.2	4.4
Full-time Student economically active	13	6.1	2.5	3.3	3.4
<b>Economically inactive Total</b>	<b>53</b>	<b>25.0</b>	<b>26.0</b>	<b>30.7</b>	<b>30.1</b>
Retired	20	9.4	15.5	15.0	13.7
Student including Full-Time Students	16	7.5	3.9	5.8	5.8
Looking After Home or Family	10	4.7	3.0	4.0	4.4
Long-Term Sick or Disabled	3	1.4	2.0	4.1	4.0
Other	4	1.9	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 Saddington Parish was 2.5 people which is higher than the regional (2.3%), district and national (2.4%) rates. The average number of rooms per household at 6.8 is higher than the district (6.3), regional (5.6) and national (5.4) rates.

People living in the Saddington Parish are also more likely to live in homes with a higher than usual number of bedrooms with the average number of bedrooms per household standing at 3.4 which is above the district (3.1), region (2.8) and national (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. This is slightly lower than the district (78%) average but higher than both regional (67%) and national (63%) rates. Social rented properties account 12% of tenure which is higher than the district (8%) but lower than the region (16%) and England (18%) rates. Around 10% of households live in privately rented homes which is close to the district (11%) average but below the regional (15%) and England (17%) rates.

**Table 3: Tenure, 2011**

	<b>Saddington</b>		<b>Harborough</b>	<b>East Midlands</b>	<b>England</b>
	<b>No</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
All occupied Households	100	100.0	100.0	100.0	100.0
Owned; Owned Outright	37	37.0	38.4	32.8	30.6
Owned; Owned with a Mortgage or Loan	39	39.0	39.7	34.5	32.8
Shared Ownership (Part Owned & Part Rented)	1	1.0	1.2	0.7	0.8
Social Rented; Rented from Council (Local Authority)	3	3.0	1.4	10.1	9.4
Social Rented; Other	9	9.0	7.0	5.7	8.3
Private Rented; Private Landlord or Letting Agency	10	10.0	10.1	13.6	15.4
Private Rented; Other	-	0.0	1.1	1.3	1.4
Living Rent Free	1	1.0	1.1	1.3	1.3

Source: Census 2011, KS402EW

### Accommodation Type

Data from the 2011 Census shows that over half (51%) of residential dwellings are detached which is higher than the district (48%), regional (32%) and national (22%) share. Semi-detached housing accounts for around 32% of residential housing stock compared with 29% for the district, 35% for the region and 30% for England as a whole. Detached and semi-detached represent 84% of the total housing stock in the Saddington Parish whereas terraced housing and flats provide 16% of accommodation spaces.

**Table 4: Accommodation Type, 2011**

	<b>Saddington</b>		<b>Harborough</b>	<b>East Midlands</b>	<b>England</b>
	<b>No</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
All household spaces (occupied + vacant)	111	100.0	100.0	100.0	100.0
Detached	57	51.4	47.6	32.2	22.3
Semi-Detached	36	32.4	28.6	35.1	30.7
Terraced	16	14.4	15.2	20.6	24.5
Flat, Maisonette or Apartment	2	1.8	8.1	11.7	22.1
Caravan or Other Mobile or Temporary Structure	-	0.0	0.4	0.4	0.4

Source: Census 2011, KS405EW

### Number of Bedrooms and Occupancy Rates

People living in the parish are more likely to be living in dwellings with 4 or more bedrooms. Results from the 2011 Census show that 46% of households live in housing with more than 4 bedrooms which is above the district (34%), regional (20%) and England (19%) averages. 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.

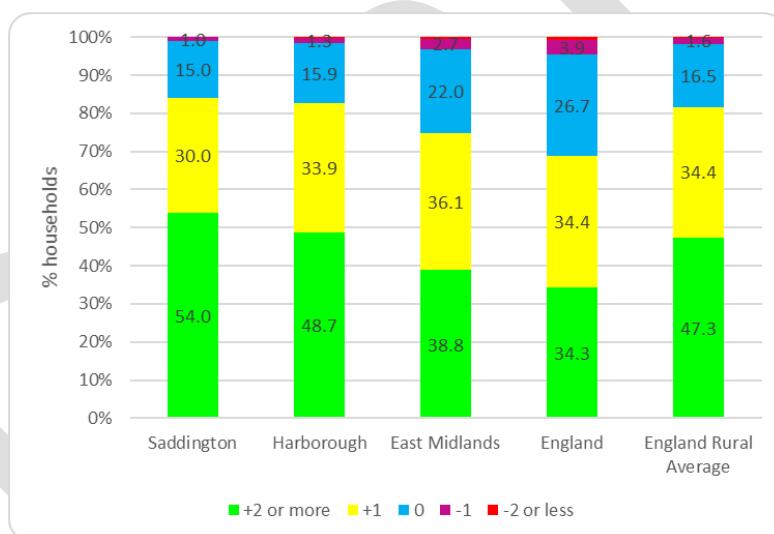
**Table 5 Household size by number of bedrooms, 2011**

<b>Bedrooms</b>	<b>Saddington Parish</b>		<b>Harborough</b>	<b>East Midlands</b>	<b>England</b>
All households	100	100.0	100.0	100.0	100.0
1 bedroom	3	3.0	6.0	8.3	12.0
2 bedrooms	18	18.0	22.5	26.5	27.9
3 bedrooms	33	33.0	37.3	45.4	41.2
4 or more bedrooms	46	46.0	34.2	19.8	19.0

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 more than a half (54%) of all households in the Saddington Parish have two or more spare bedrooms and around 30% have one spare bedroom. Under occupancy is somewhat higher than district, regional and national rates. Under occupancy is a particular problem in rural areas because there is typically less social housing and a tendency for larger properties.

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



Source: Census 2011, QS412EW

Under occupancy is particularly evident in larger properties with around 48% of households with 4 or more bedrooms occupied by just one or two people.

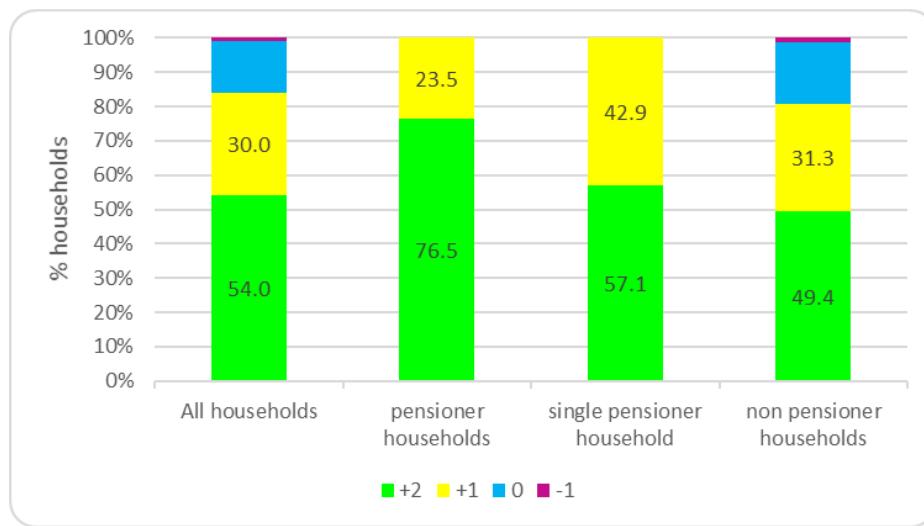
**Table 6 Household with 4 or more bedrooms by household size, 2011**

	<b>Saddington</b>		<b>Harborough</b>	<b>East Midlands</b>	<b>England</b>
HHs with 4 or more bedrooms	46	100.0	100.0	100.0	100.0
1 person in household	2	4.3	9.2	10.4	10.6
2 people in household	20	43.5	35.2	32.3	30.3
3 people in household	7	15.2	18.0	18.8	18.3
4 or more people in household	17	37.0	37.6	38.5	40.8

Source: Census 2011, LC4405EW

Census data also suggests that on the whole older person households are more likely to under-occupy their dwellings. Data from the Census allows us to investigate this using the bedroom standard. In total, some 77% of pensioner households have an occupancy rating of +2 or more (meaning there are at least two more bedrooms than are technically required by the household) and is somewhat higher than the 49% non-pensioner household rate.

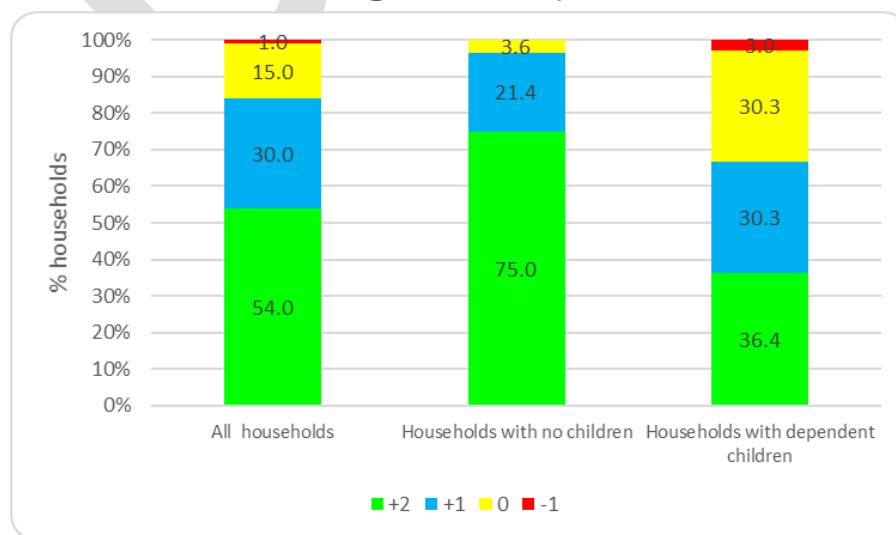
**Figure 3: Bedroom Occupancy rating of Older Person Households, Saddington Parish, 2011**



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 an extremely small number of families with dependent children living in overcrowded households in Saddington.

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



Source: Census 2011, LC4105EW

# Housing Market

## Council Tax Bands

The chart below provides a breakdown of the proportion of dwellings in the Saddington Parish by council tax band compared to the district, region and national averages at 2011. Domestic properties with Council Tax band C make up the largest group (approximately 25% of the total) in the parish. It has a larger proportion of properties with high value council tax bands with around 39 of dwellings having a Council Tax Band F or above against 16% for the district, 5% for the region and 9% for England as a whole.

**Figure 5: Dwelling Stock by Council Tax Band  
Saddington Parish, 2011**

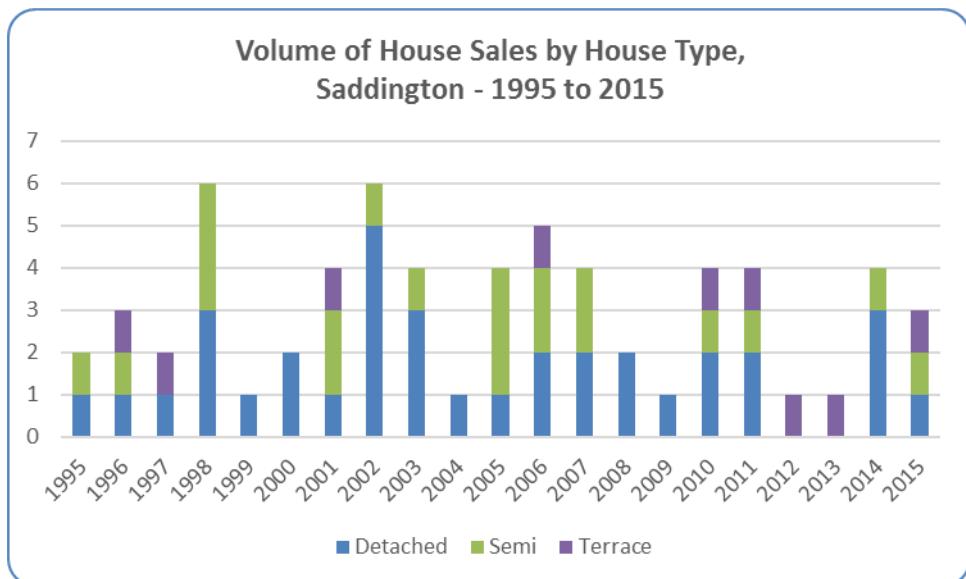


Source: Valuation Office Agency, Neighbourhood Statistics

## Residential Sales

Land Registry price paid data shows that some 64 residential property sales were recorded by the Land Registry in the Saddington Parish between 1995 and 2015. Detached housing represented 55% of sales during this time, 31% were semi-detached and 14% terraced properties. It should be noted that some sales are not captured by the Land Registry, for example properties that were not full market value, right to buy and compulsory purchase orders.

**Figure 6**



*Data produced by Land Registry © Crown copyright 2016 (data available at 28.8.16)*

The Census implies there was a net change increase of 20 dwellings between 2001 and 2011 and there is evidence of a very small number (2) of new build homes being sold between 1995 and 2001. It should be noted, however, that the number of sales could be under recorded as there can be a time lag of new registrations entered onto Land Registry records. It should also 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.

The publication of middle layer super output area (MSOA) level income estimates for 2011/12<sup>2</sup> presents an opportunity for detailed housing affordability analysis. In England and Wales in 2014, the average MSOA had an average house price equal to 380 times net weekly household income. The MSOA (E02005371) which covers the Saddington Parish was 350 times the net weekly household income which suggests it would be difficult for those on lower income such as first time buyers to enter the current housing stock.

In the East Midlands, the lowest house price to income ratio was in Bolsover 003 MSOA where the average house price for all dwelling types was equal to 151 times the average net weekly income and the highest was the Derbyshire Dales 002 MSOA with 574 times.

## **Harborough District Council Strategic Policies**

Policy CS2 of the Adopted Core Strategy calls for a housing mix based on the latest Housing Market Needs Assessment or local evidence. The draft Local Plan requires a range of affordable and market homes which meet local housing needs and recognises the 'specific accommodation

<sup>2</sup>[Small Area Model-Based Income Estimates: 2011/12, Office for National Statistics](#)

requirements of the ageing population and the need for starter homes to help first time buyers'.

### **Summary of Future Housing Need**

Saddington is a small rural parish and at the time of the 2011 Census was home to around 309 residents living in 100 households. Analysis of the Census shows that between 2001 and 2011 the parish population increased by around 20% (+52 people). During this period the number of occupied households increased by 16% (14 people) and the number of dwellings rose by 22% (20). The area has a higher than average propensity of older people and the presence of a care home providing accommodation for the elderly is a contributing factor. There is, however, evidence that the population is ageing and in line with national trends the local population is likely to get older as average life expectancy continues to rise.

Home ownership is very high and there is a high share of detached housing, under occupied dwellings particularly those with 4 or more bedrooms.

The high level of under occupancy suggests a need for smaller homes 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.