



Kibworth Villages

Affordable Housing for Sale Assessment

June 2020

Purpose

This report provides an assessment of the need for affordable housing for sale in the villages of Kibworth within the Harborough District of Leicestershire.

Affordable housing is not merely cheaper housing, but planning terminology meaning those forms of housing tenure that fall within the definition of Affordable Housing set out in the current National Planning Policy Framework (NPPF), namely: social rent, affordable rent, affordable private rent and forms of affordable housing designed to offer affordable routes to home ownership.

This will help to inform the emerging Neighbourhood Plan Review in relation to the opportunities to both identify the need for affordable housing for sale and to see how the Neighbourhood Plan can address the issue.

Context

According to the latest annual Halifax Rural Housing Review (Halifax, 2017), homes in rural areas across Great Britain are 20% more expensive on average than in urban areas. In financial terms, this percentage equates to £44,454.

However, regionally, these figures increase or decrease dramatically depending on the locality. For example, the West Midlands is the region that commands the highest rural premium across Great Britain. Here, the average house price in rural areas is 47%, or £89,272 higher than the region's urban areas, and in contrast, the East of England has the lowest rural housing premium of 9% or £27,765.

Data from the review shows that first time buyers have more or less found themselves priced out of rural areas. They account for 41% of all mortgaged products in rural areas, compared with 53% in urban areas. Affordability is the main reason for this.

In a local context, figures for the East Midlands show a 38% increase in rural average house prices in the period 2012 - 2017. This equates to a rural housing premium of £55,426, compared to urban locations.

Areas which are predominantly rural typically have higher house prices than urban locations, thus making them less affordable. In 2016, the average lower quartile house price was 8.3 times the average lower quartile earnings in rural areas, in comparison with 7 times in urban areas.

In 2018, the National Housing Federation stated that 'the housing crisis in rural England is acute, with the most affordable rural homes costing 8.3 times wages in rural areas (National Housing Federation, 2018).

Kibworth Villages

The Kibworths (often referred to as Kibworth) are made up of two separate parishes, Kibworth Beauchamp and Kibworth Harcourt. Kibworth Beauchamp lies predominantly to the south of the A6 whilst Kibworth Harcourt covers the northern part of the settlement. Whilst both Parishes have their own identity, designated Conservation Area and Parish Council, for the purposes of planning the 2 parts of the settlement function as a single settlement and are treated as such. The majority of the shops and services are now located in the Kibworth Beauchamp Conservation Area. However Kibworth Harcourt, with its mediaeval core, was for centuries of greater significance due to it being on the former main Leicester Road.

The Kibworths straddle the A6 lying some 7 miles north west of Market Harborough and 9 miles south east of Leicester city centre. Although the East Midlands Trains railway line passes through the village, there has been no passenger station in the village since 1968. The village of Smeeton Westerby lies close to the southern edge of the village.

The village is identified as a Rural Centre in the Core Strategy for the District and as such is a focus for rural housing, employment, retail and service provision. Rural Centres were selected on the basis that they have at least 4 of the 6 key services (general practitioner, library, public house, primary school, food shop, post office). It is therefore important to understand how the settlement functions and any constraints to further development that may exist as well as the local community's aspirations for their village.

According to the 2011 Census, the Kibworth Parishes had an estimated population of 5,433 residents living in 2,284 households dispersed across 1,127 hectares. Since 2001 the number of residents has increased by around 645 (+13.5%) and the number of households by 331 (+16.9%). Growth has been particularly noticeable in the Kibworth Harcourt Parish which has seen its population and number of households increase by more than 38%.

One in five (20%) residents are aged 65 and over which is above the district (18%), regional (17%) and national (16%) rates. People aged between 16 and 64 represent 61% of the population which is below the district (64%), regional and national (65%) averages. The median age of people living in the Plan area is 44 which is older than the district (43), regional (40) and national (39) rates.

Table 1: Usual Residents by Age Band, 2011

	Kibworth Parishes		Harborough	East Midlands	England
	No	%	%	%	%
Aged 0-4	279	5.1	5.5	6.0	6.3
Aged 5-15	764	14.1	13.7	12.5	12.6
Aged 16-64	3,301	60.8	62.6	64.5	64.8
Aged 65+	1,089	20.0	18.3	17.1	16.3
All Usual Residents	5,433	100.0	100.0	100.0	100.0
Median age	44		43	40	39

A more detailed breakdown reveals the Kibworth parishes have a higher than average share of residents aged between 59 and 59 when compared to the district, regional and national average.

Figure 1 Population by 10-year age bands, 2011



Economic Activity

The table below illustrates the working status of usual residents aged 16 – 74. In Kibworth Parishes this accounts for 70.5% of the population. Kibworth Parishes’ economic activity rate is in line with the district average and above the regional and national rates. Around 16% of 16 to 74 year olds are retired which is in line with the district rate but above the regional and national rates. The parishes’ self-employment rate is higher than regional and national rates and unemployment is low.

Table 2: Economic Activity and Inactivity, 2011

	Kibworth Parishes		Harborough	East Midlands	England
	No	%	%	%	%
All Usual Residents Aged 16 to 74	3,831				
Economically Active Total	2,828	73.8	74.0	69.3	69.9
Employee, Full-time	1,465	38.2	40.9	38.8	38.6
Employee, Part-time	631	16.5	15.2	14.4	13.7
Self Employed	510	13.3	12.9	8.7	9.8
Unemployed	103	2.7	2.5	4.2	4.4
Full-time Student economically active	119	3.1	2.5	3.3	3.4
Economically inactive Total	1,003	26.2	26.0	30.7	30.1
Retired	629	16.4	15.5	15.0	13.7
Student including Full-Time Students	164	4.3	3.9	5.8	5.8
Looking After Home or Family	113	2.9	3.0	4.0	4.4
Long-Term Sick or Disabled	60	1.6	2.0	4.1	4.0
Other	37	1.0	1.7	1.9	2.2

Household Size

At the time of the 2011 Census, the average household size in the Kibworth Parishes was 2.3 people which is similar to the district, regional and national averages. However, the average number of rooms per household at 6.2 is higher than the district (6.3), regional (5.6) and national (5.4) rates.

People living in the Kibworth parishes are also more likely to live in homes with a higher number of bedrooms with the average number of bedrooms per household standing at 3.1 which is in line with the district average, but higher than the region (2.8) and national (2.7) rates.

National Planning Policy Context

The National Planning Policy Framework (NPPF - updated in 2019) confirms the Government's commitment to home ownership, whilst recognising the important role of social, affordable, and private rent tenures for those not currently seeking home ownership.

The 2019 update of the NPPF broadens the definition of affordable housing from merely social and intermediate housing to include a range of low-cost housing opportunities for those wishing to own a home, including starter homes.

Annex 2 defines affordable housing in the following terms:

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

- a) **Affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
- b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.
- c) **Discounted market sales housing** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

d) **Other affordable routes to home ownership** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to Government or the relevant authority specified in the funding agreement.

Paragraph 62 of the NPPF says 'where a need for affordable housing is identified, planning policies should specify the type of affordable housing required, and expect it to be met on-site' unless off-site provision or a financial contribution can be robustly justified; or an alternative approach contributes to the objective of creating mixed and balanced communities.

In paragraph 64 of the NPPF, the Government introduces a recommendation that "where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership". In line with Planning Practice Guidance, the assumption is that a 'major housing development' can be defined as a site of 10 dwellings or more, and that affordable home ownership includes starter homes, shared ownership homes, and homes available for discount market sale.

Paragraph 77 supports opportunities to bring forward rural exception sites that will provide affordable housing to meet identified local needs.

The NPPF defines self-build housing as 'housing built by an individual, a group of individuals, or persons working with or for them, to be occupied by that individual. Such housing can be either market or affordable housing. A legal definition, for the purpose of applying the Self-build and Custom Housebuilding Act 2015 (as amended), is contained in section 1(A1) and (A2) of that Act'.

The NPPF (paragraph 61) requires local planning authorities to plan for a mix of housing needs, including for older people and people with disabilities.

Neighbourhood Plan policies are required to have regard for national planning policies.

Local Planning Policy context

The Kibworth Villages are grouped together and identified as a Rural Centre in the Local Plan for Harborough District and as such, outlined as a focus for rural development, to serve both the settlements themselves and the surrounding rural area. Rural Centres are identified on the basis of the presence of least four of the six key services (food shop, GP surgery, library, post office, primary school and pub) and a minimum of 400 households. A village's relationship with larger settlements higher up in the hierarchy has also been taken into account. Rural Centres are a sustainable location for rural housing and additional employment, retail and community uses to serve the settlement and the surrounding area. They are settlements capable of sustaining expansion, infill and redevelopment to provide a focus for new housing and

employment development in rural parts of the District on a scale which reflects their varied range of services and facilities.

Based on their level of services, The Kibworths was first identified as a Rural Centre in the Core Strategy 2011 and it remains so in the Local Plan. It is the largest Rural Centre and has seen significant housing development since 2011, primarily as a result of the build-out of a large allocation dating from the 2001 Local Plan. There have been almost 450 dwellings completed since 2011 and there are planning commitments for approximately 450 further homes.

Policy GD2 within the Local Plan, adopted in April 2019, permits development within Rural Centres where:

- a) it does not disproportionately exceed the settlement's minimum housing requirement in Policy H1, taking into account allocations, completions and commitments (where there is no residual minimum housing requirement due to allocations, completions and commitments, only minor additional residential development will be supported); or
- b) it is necessary to meet an identified district-wide housing need, or local housing need as evidenced through a housing needs survey or a neighbourhood plan; or
- c) it comprises the redevelopment or conversion of redundant or disused buildings, or the development of previously developed land of low environmental value, and enhances its immediate setting;
- d) its scale, individually or cumulatively with existing and committed development, reflects the size of the settlement concerned and the level of service provision within that settlement;
- e) it is physically and visually connected to and respects the form and character of the existing settlement and landscape;
- f) it retains as far as possible existing natural boundaries within and around the site, particularly trees, hedges and watercourses.

Policy GD3 permits development outside Rural Centres where it is required for:

- a) agriculture, horticulture, woodland management or other similar uses appropriate to a rural area, including uses which would help to diversify the rural economy, such as:
 - i. local food initiatives, including farm shops and small-scale food and drink processing,
 - ii. tourist attractions and facilities that respect the character of the countryside,
 - iii. tourist accommodation, if it is of a scale that is proportionate to the identified tourism need and subject to Policies RT2 Town and local centres and RT4 Tourism and leisure,
 - iv. equestrian uses;
- b) outdoor sport and recreation and associated buildings;
- c) minerals and waste development;
- d) renewable energy production;
- e) where it is necessary for the continuation of an existing enterprise, facility or operation that is compatible with its setting in the countryside;
- f) rural housing in accordance with Policy GD4 New housing in the countryside;

- g) the conversion or re-use of permanent and substantial buildings, including proposals for the optimum viable use of a heritage asset;
- h) minor extensions to existing dwellings and to other buildings that are subordinate in scale and appearance to the existing building;
- i) facilities to enable the delivery of digital connectivity at speeds and reliability levels comparable with urban areas;
- j) the provision or diversification of a public house, village shop or post office in accordance with Policy HC3 Public house, post offices and village shops;
- k) other services and facilities that improve the sustainability of settlements; or
- l) other uses which justify and are compatible with a countryside location.

Policy H1 identifies the need for a minimum of 3,975 new dwellings up to 2031 across the District. Given the level of completions and the high number of residential commitments already in place, there is no minimum target set for the Kibworths in the Local Plan.

A key objective of the Local Plan is to ‘meet the housing requirements of the District in full by providing a range of market and affordable housing types, tenures and sizes in appropriate and sustainable locations to meet local needs. Recognise the specific accommodation requirements of the young and the elderly populations, including starter homes to help first time buyers, shared ownership and rented housing to help those who cannot afford to buy, and specialist housing such as sheltered and extra care accommodation’.

The Local Plan vision states ‘New housing will reflect local needs in terms of type, size and tenure and enable equality of access to suitable accommodation. Older people will have increased access to accommodation to suit their changing needs and affordable homes will have been delivered to enable a new generation of home owners to get onto the housing ladder and to meet the needs of those unable to afford market housing for sale’.

Under the section on specialist housing, paragraph 5.7.5 says ‘The provision of properties suitable for older people in the villages is also important, as many villages have even higher age profiles. Neighbourhood plans are well placed to identify local need and include provision in neighbourhood plan policies’.

Local Plan policy H2 specifies the affordable housing requirements. These are:

- a) 40% affordable housing will be required on housing sites:
 - i. of more than 10 dwellings; or
 - ii. with a combined gross floorspace of more than 1,000 square metres.
- b) The tenure split for the affordable housing will be as follows:
 - i. about 75% affordable or socially rented; and
 - ii. about 25% low cost home ownership products; or
 - iii. a variation on the above mix which is shown to be justified by reference to the latest assessment of affordable housing need.

- c) Where on-site provision is demonstrated to be impractical, off-site commuted sums of an equivalent value will be made in lieu of on-site provision.
- d) Where small housing developments (of 10 or fewer dwellings or with a combined gross floorspace of 1,000 square metres or less) are proposed within five years of each other on sites that have a spatial relationship (such as a shared access or being located adjacent to each other), or on adjacent sites that are (or have been within the five year period) in the same ownership, affordable housing will be required where a cumulative total of more than 10 dwellings or a combined gross floorspace of more than 1,000 square metres is proposed.
- e) Proposals which do not meet the above policy requirements will be acceptable where it is demonstrated to the Council's satisfaction that a different level or mix of affordable housing is required to make the development viable and the approach contributes towards creating mixed and balanced communities.

The explanation for policy H2 states that the required affordable housing tenure split must reflect evidence of the relative need for different affordable housing products. 'The tenure split set out in the policy conforms with national policy requirements for housing sites to deliver a minimum of 10% affordable home ownership units. However, Policy H2 allows for a different tenure split to be provided to reflect the latest evidence of need. Provision of a different tenure split would require agreement with the Council, following liaison with the relevant registered providers. The make-up of provision type within these tenures will be determined by the Council on a site- by-site basis according to the latest evidence of local need'.

Policy H3 allows for affordable housing on sites which would not otherwise be considered suitable for residential development. It says:

- a) Development proposals for affordable housing on small sites in rural areas that would not normally be permitted for housing, will be approved as rural exception sites where:
 - i. the development would meet clearly evidenced local affordable housing need;
 - ii. the housing remains affordable in perpetuity;
 - iii. the site is proportionate in scale to, closely related to, and in safe and reasonable walking distance of a rural settlement; and
 - iv. the development respects the character, form and appearance of the immediate vicinity and surrounding rural area.
- b) Small numbers of market homes may be permitted on rural exception sites where they:
 - i. are essential to enable the delivery of affordable units;
 - ii. meet an identified and proven element of local need, such as starter homes or units to enable 'downsizing'; and
 - iii. constitute no more than 20% of the number of dwellings proposed, the exact percentage being determined by the viability of each scheme.

The intention of the policy is that rural exception sites will remain as affordable housing for local people in perpetuity. This will be secured through a Section 106 legal agreement which is specific to the site concerned.

Policy H5 addresses issues to do with density, mix and standards and permits new housing development in a range of circumstances including in any location suitable for housing, including allocated sites, committed sites and windfall sites.

Policy GD8 includes reference to 'making provision for the needs of specific groups in the community such as the elderly and those with disabilities

Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.

Approach

The approach undertaken was to consider a range of local factors in the context of the NPPF and the Harborough Local Plan. These included assessments of local demographic data relating to existing property types and tenures (taken from the 2011 Census), house prices in The Kibworths (Land Registry figures); comments made at local engagement events; results of a community questionnaire undertaken as part of the process of preparing the initial neighbourhood plan; analysis of a Housing Need Report undertaken in March 2016 and consideration of housing need in the Kibworths in conjunction with strategic affordable housing officers from Harborough District Council.

The neighbourhood planning group would like to understand the needs of the community for housing of varying tenures, as well as the relative affordability of those tenures that should be provided to meet local need now and into the future.

This evidence will allow the Kibworths to establish the right conditions for new development to come forward that is affordable, both in the broader sense of market housing attainable for first-time buyers, and as Affordable Housing for those who may be currently priced out of the market.

The neighbourhood planning group is seeking to determine what size and type of housing would be best suited to the local community. The aim of this is to provide the Parish Councils with robust evidence on the types and sizes of dwellings needed by the local community. This will ensure future development truly reflects what residents need.

Research findings

Existing property types and tenures – Census 2011 data

What Affordable Housing (social housing, affordable rented, shared ownership, intermediate rented) and other market tenures should be planned for in the housing mix over the Neighbourhood Plan period?

Tenure refers to the legal arrangements in place that enable a household to live in their home; it determines householder rights and influences the level of payments to be made in return for

these rights. Broadly speaking, tenure falls into two categories, Affordable Housing and Market Housing, depending on whether the household benefits from a subsidy of some sort to enable them to live in their home.

This section will examine the tenure of dwellings in the current stock and recent supply. Then, looking at affordability, we will make an assessment on whether continuation of these trends would meet future needs. We will also investigate whether there are misalignments between the supply of different tenures of housing and local need. Such misalignments can justify policies that guide new developments to prioritise certain tenures, to bring supply and demand into better alignment.

Data from the 2011 Census shows that over 38% of homes are owned outright which is equal to the district (38%) average but above the regional (33%) and national (31%) rates. Social rented properties account for around 11% of residential properties which is higher than the district average (8%) but lower than the region (16%) and England (18%) rates. There is a low proportion of private rented homes which represented around 11% of the housing stock when compared with the regional (15%) and national (17%) rates.

Table 3: Tenure, 2011

	Kibworth Parishes		Harborough	East Midlands	England
	No	%	%	%	%
All occupied Households	2,284	100.0	100.0	100.0	100.0
Owned; Owned Outright	874	38.3	38.4	32.8	30.6
Owned; Owned with a Mortgage or Loan	867	38.0	39.7	34.5	32.8
Shared Ownership (Part Owned & Part Rented)	21	0.9	1.2	0.7	0.8
Social Rented; Rented from Council (Local Authority)	31	1.4	1.4	10.1	9.4
Social Rented; Other	223	9.8	7.0	5.7	8.3
Private Rented; Private Landlord or Letting Agency	219	9.6	10.1	13.6	15.4
Private Rented; Other	25	1.1	1.1	1.3	1.4
Living Rent Free	24	1.1	1.1	1.3	1.3

Source: Census 2011, KS402EW

Accommodation Type

Data from the 2011 Census shows that around half (49%) of all residential dwellings are detached which is higher than the district (48%), regional (33%) and more than twice the national (22%) share. Detached and semi-detached dwellings account for 76% of the total housing stock in the Kibworth Parishes whereas terraced housing and flats provide 24% of accommodation spaces.

Table 4: Accommodation Type, 2011

	Kibworth Parishes		Harborough	East Midlands	England
	No	%	%	%	%
All occupied households	2,284	100.0	100.0	100.0	100.0
Detached	1,125	49.3	48.4	32.5	22.4
Semi-Detached	620	27.1	28.9	35.5	31.2
Terraced	334	14.6	15.1	20.4	24.5
Flat, Maisonette or Apartment	204	8.9	7.2	11.1	21.2
Caravan or Other Mobile or Temporary Structure	1	0.0	0.4	0.4	0.4
Shared dwellings	-	0.0	0.0	0.1	0.4

Source: Census 2011, QS402EW

Number of Bedrooms and Occupancy Rates

People living in The Kibworths are more likely to be living in dwellings with 4 or more bedrooms. Results from the 2011 Census show that over a third (34.2%) of households live in housing with more than 4 bedrooms which is equal to the district rate but higher than the regional (20%) and England (19%) averages. There is also an under representation of smaller type housing units with around 28% of dwellings having 2 or fewer bedrooms against 35% for the region and 40% for England as a whole.

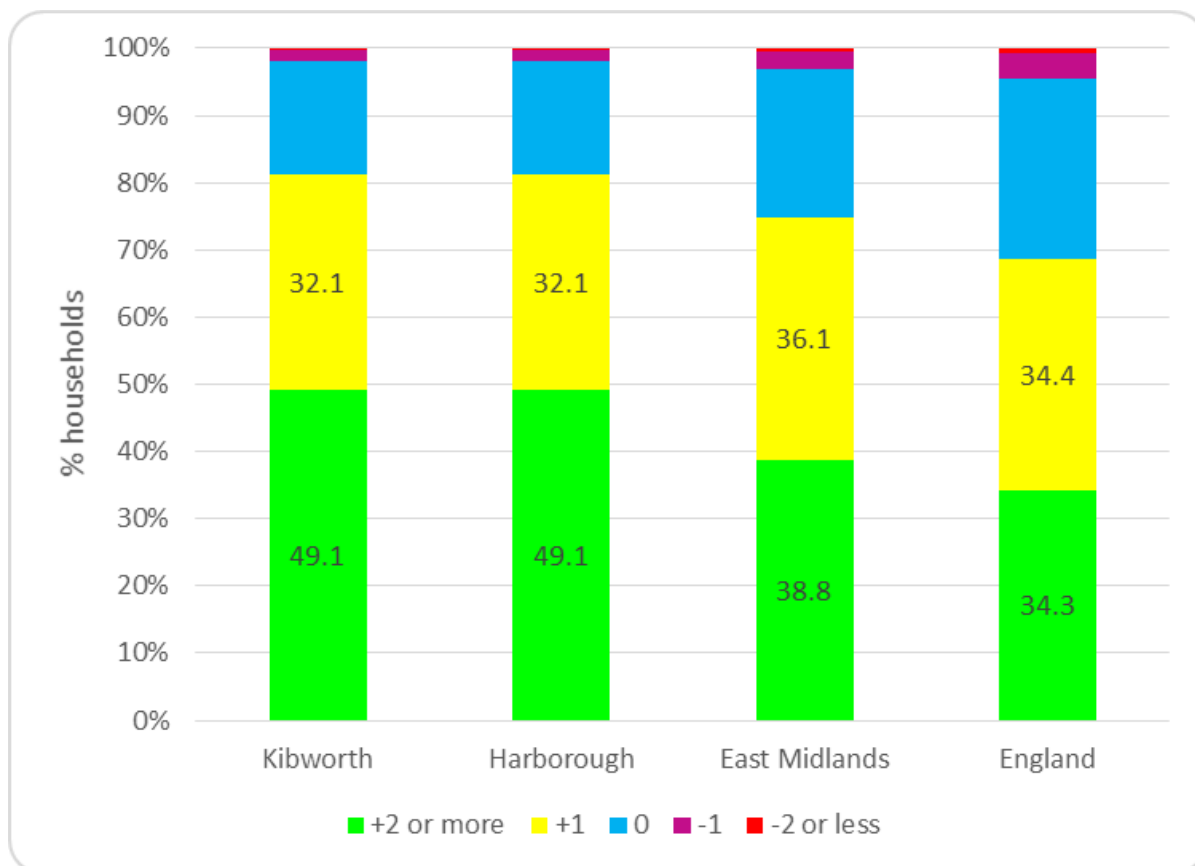
Table 5 Household size by number of bedrooms, 2011

Bedrooms	Kibworth Parishes		Harborough	East Midlands	England
All households	2,284	100.0	100.0	100.0	100.0
1 bedroom	162	7.1	6.0	8.3	12.0
2 bedrooms	486	21.3	22.5	26.5	27.9
3 bedrooms	855	37.4	37.3	45.4	41.2
4 or more bedrooms	781	34.2	34.2	19.8	19.0

Source: Census 2011, LC4405EW

There is evidence of widespread under occupancy in The Kibworths (having more bedrooms than the notional number recommended by the bedroom standard). Analysis of the 2011 Census shows that around half (49%) of all households in the Kibworth Parishes have two or more spare bedrooms and around a third (32.1%) have one spare bedroom. Under occupancy is higher than both regional and national rates.

Figure 2 Bedroom Occupancy Rates, All Households, 2011



Source: Census 2011, QS412EW

Under occupancy is particularly evident in larger properties with around a half (47.2%) of dwellings with 4 or more bedrooms occupied by just one or two people.

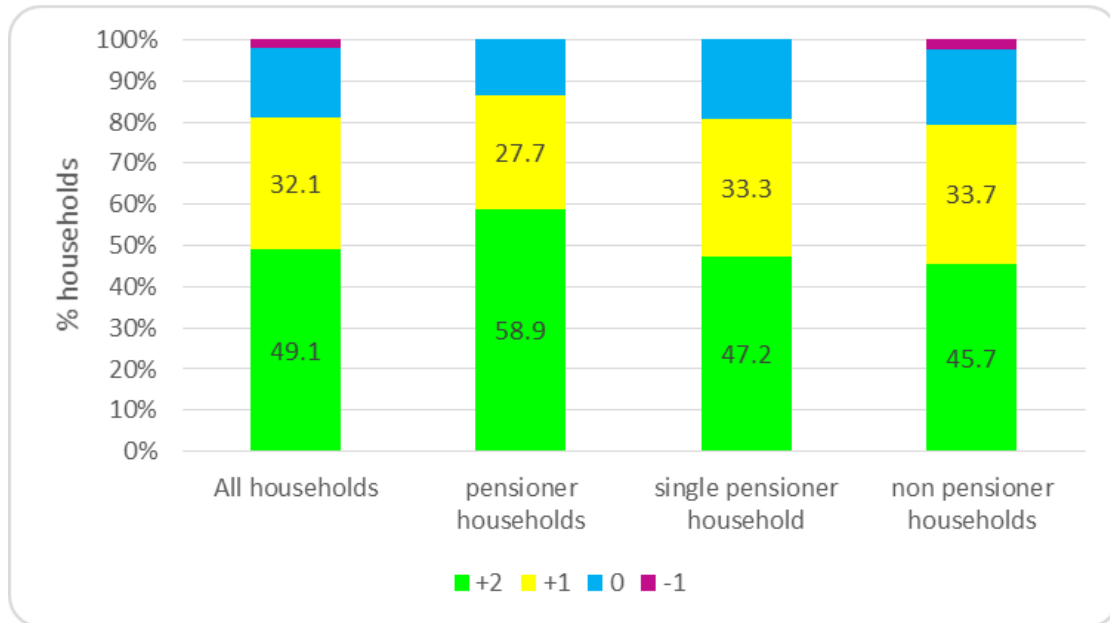
Table 6 Household with 4 or more bedrooms by household size, 2011

	Kibworth Parishes		Harborough	East Midlands	England
HHs with 4 or more bedrooms	781	100.0	100.0	100.0	100.0
1 person in household	103	13.2	9.2	10.4	10.6
2 people in household	266	34.1	35.2	32.3	30.3
3 people in household	135	17.3	18.0	18.8	18.3
4 or more people in household	277	35.5	37.6	38.5	40.8

Source: Census 2011, LC4405EW

The Census data suggests that 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, more than 58% of pensioner households have an occupancy rating of +2 or more (meaning there are at least two more bedrooms that are technically required by the household) and is somewhat higher than the 46% non-pensioner household rate.

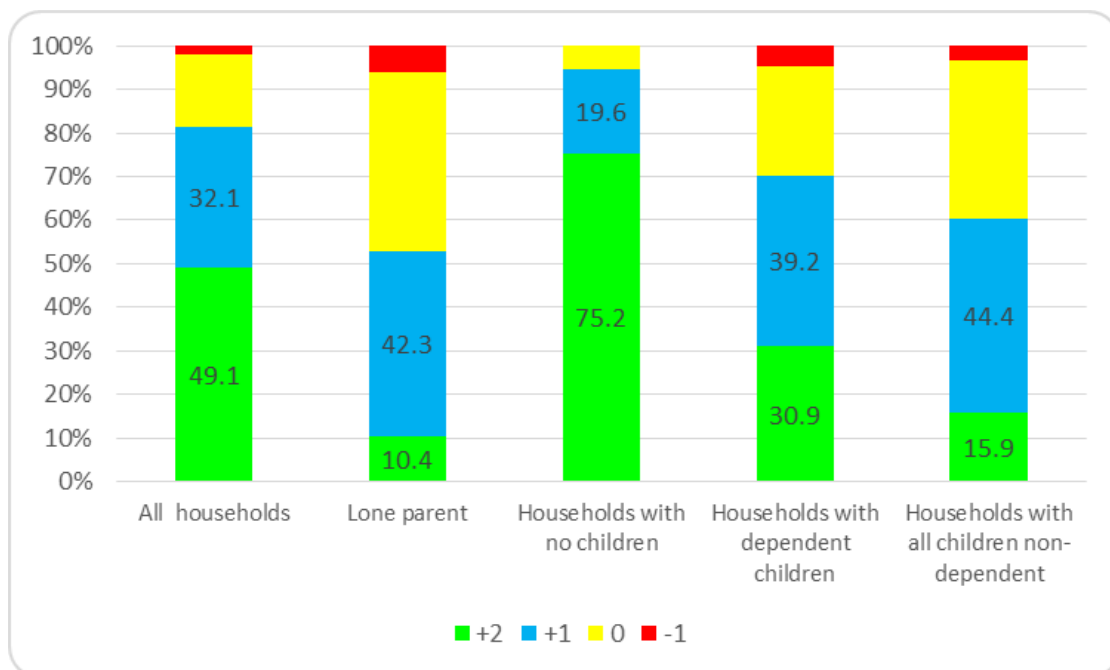
Figure 3: Bedroom Occupancy rating of Older Person Households, Kibworth Parishes, 2011



Source: Census 2011, LC4105EW

Overcrowding is not a significant issue in The Kibworths, however, research shows that households with children are more likely to be overcrowded. The Census implies there is some evidence of a small number of families living in overcrowded households in the Kibworth Parishes with households headed by a lone parent more likely to be affected.

Figure 4: Bedroom Occupancy rating of Family Households Kibworth Parishes, 2011



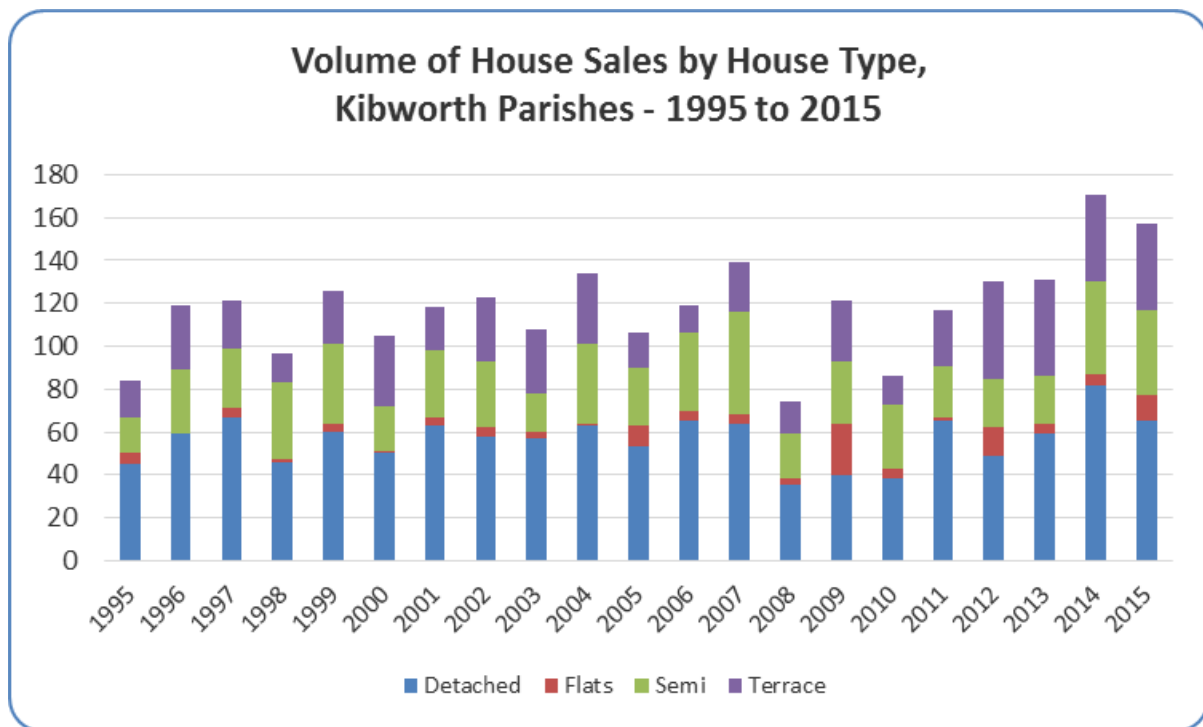
Source: Census 2011, LC4105EW

Housing Market

Residential Sales

Land Registry price paid data shows that some 2,486 residential property sales were recorded by the Land Registry in the Kibworth parishes between 1995 and 2015. Of these 797 (32%) were in the Harcourt Parish and 1,689 (68%) in Beauchamp. Detached housing represented 48% of sales during this time, 25% were semi-detached, 23% terraced properties and 5% were flats.

Figure 5

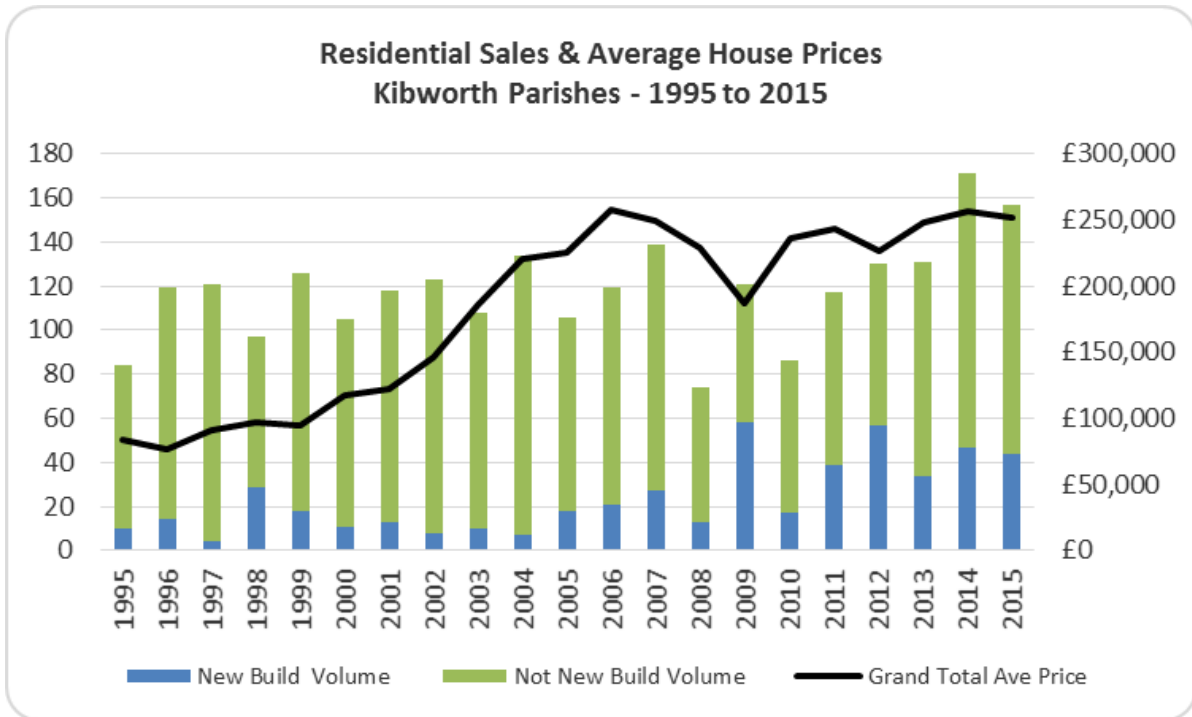


Data produced by Land Registry © Crown copyright 2016

Latest available figures suggest the 2015 average house price in the combined Kibworth Parishes stood at around £252,090 which is somewhat higher than the national average figure (£187,080 England and Wales, Land Registry HPI, Dec 2015).

There is evidence of new housing development in the area with around 500 new build residential sales recorded by the Land Registry between 1995 and 2015. This represents around 20% of total sales during this period. Detached properties accounted for 47% of all new build sales in The Kibworths between 1995 and 2015.

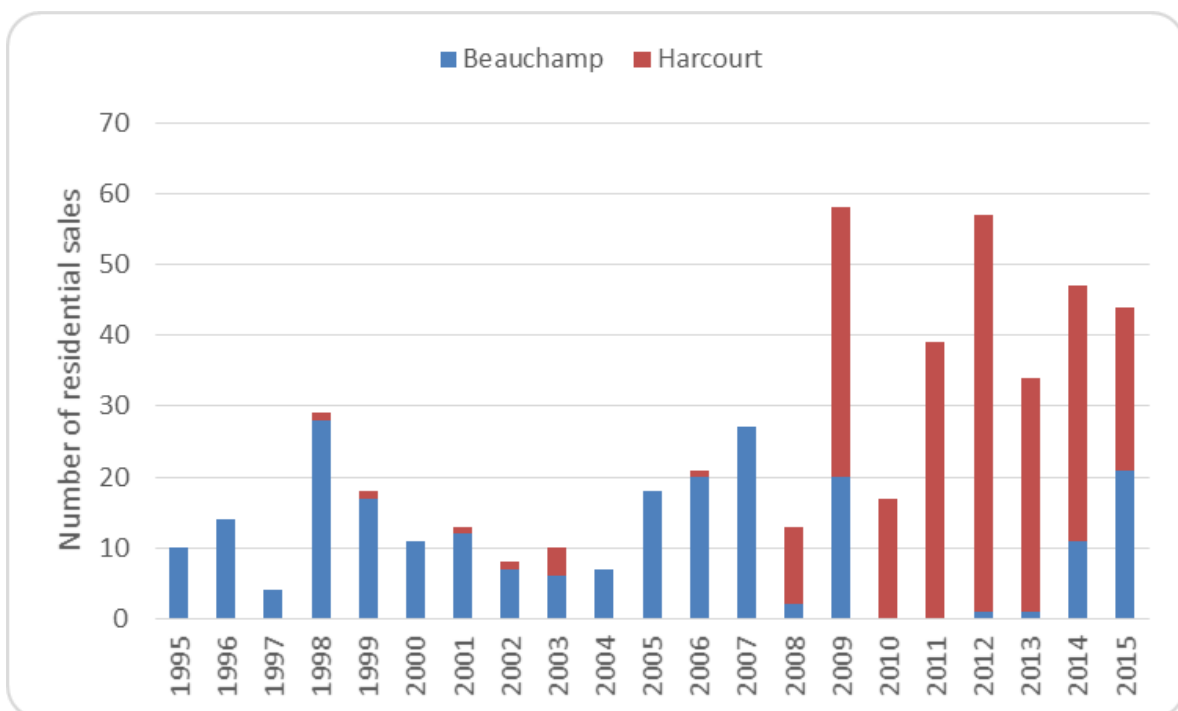
Figure 6



Data produced by Land Registry © Crown copyright 2016

New build sales were more prevalent in the Beauchamp Parish between 1995 and 2007 and in Harcourt from 2008 to 2015.

Figure 7: New Build Residential Sales in Kibworth Beauchamp & Harcourt Parishes, 1995-2015



Data produced by Land Registry © Crown copyright 2016

The publication of middle layer super output area (MSOA) level income estimates for 2011/12¹ 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 (E02005369) which covers both Kibworth Parishes was 422 times the net weekly household income which was the 3rd highest house price to income ratio rate in the Harborough district. This result reflects the high house prices in the area and 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.

Open Events

Formal consultation events took place in July 2015 and in May 2016 as part of the process of preparing the Neighbourhood Plan for Kibworth which passed Referendum on 25 January 2018 with a 'yes' vote of 88% and a turnout of 25%.

The Open Event that took place in 2015 was designed to seek information from the community about what the Neighbourhood Plan priorities should be. A total of 180 people attended and offered their thoughts.

Comments included:

- We don't need any more affordable housing; there is already enough
- Enough affordable housing already
- We need more affordable housing. Preferably near centre as there are too many large houses already
- No more affordable housing
- If affordable housing is required, it should be evenly distributed to avoid creating 'problem areas'
- Affordable housing = trouble
- There is enough affordable housing in Kibworth.
- Affordable houses for first time buyers and estates with green areas where ball games ARE allowed

Views were therefore mixed on the desire to see affordable housing in Kibworth. 6 respondents expressly commented against it whilst 11 expressed support, including 7 people specifying the need for smaller affordable homes for local people. A further 4 people identified the need for housing for older people.

The event held in the Kibworths in May 2016 was designed to share the draft policies that had emerged through the preparation of the Neighbourhood Plan. 124 people attended the event.

¹[Small Area Model-Based Income Estimates: 2011/12, Office for National Statistics](#)

Comments in relation to Affordable Housing were as follows:

- 40% affordable housing is a joke!
- I agree with affordable housing for existing residents and those with family in Kibworth
- Affordable housing is a good idea for local residents. Unfortunately in practice this does not occur, as people from all over the county have come along with..?
- Affordable housing is not possible if developers have to fund everything from new facilities to a relief road. Affordable housing cannot bear these extras.
- Affordable housing needs to meet social, local; and key professions needs. Starter homes are not the answer.
- There needs to be somewhere for older people to go. Affordable housing at 40% is too much. Should be 20%.
- Affordable housing – yes for local people, maintain local people in the community, don't introduce "problems" from the City! Maybe not as narrow as just the parish, include surrounding villages
- I agree with affordable housing for existing residents of Kibworth – but not for people from the other side of Leicester who don't want to be here anymore than we want them here!
- Builders being forced to provide a percentage of "affordable housing" have to increase the price of the other houses to compensate. Leave builders to build and let local authorities build social housing.

In summary – although there was not overwhelming support for Affordable Housing, there was nonetheless an indication of some support for Affordable Housing for local people.

Community Questionnaire

Several questions were asked in the Questionnaire, which was sent out to residents between October 2015 and January 2016. 803 responses were received.

When asked what sort of housing is needed in the Kibworths, Affordable Housing ranked lowest amongst the available options (housing for young couples, medium sized family housing, housing for elderly and disabled people, eco friendly housing and large family housing).

However, housing for young couples, medium sized housing and housing for elderly and disabled people were heavily favoured, all potentially less expensive options.

In their free-text responses, people identified affordability as a key consideration.

Discussions with Harborough District Council strategic housing team

It is reasonable and appropriate for neighbourhood planners to refer to existing needs assessments prepared by the Local Planning Authority as a starting point.

For the purpose of this paper, data from Harborough's own evidence base to support their housing policies has been considered applicable and relevant unless it conflicts with more

locally specific and/or more recently produced evidence. The housing market evidence draws upon a range of data including population and demographic projections, housing market transactions, and employment scenarios. As such, it contains a number of points of relevance when determining housing need within the Neighbourhood Area and has been referenced as appropriate.

The Housing Services team at Harborough District Council maintain a register of those in need of affordable housing for rent in the Ward. This is managed through a process known as ‘Choice Based Lettings’. No affordable homes are allocated, as such, rather they are advertised once they become available and eligible people are invited to express an interest.

There is currently no register held of people in need of Affordable Housing for Sale. Also, the District Council do not compile records of need for separate Parishes such as the Kibworths. The data collected only shows the information for Wards in the District. The Kibworth Ward includes the Parishes of Kibworth Beauchamp; Kibworth Harcourt; Shangton; Smeeton Westerby; Thorpe Langton; Tur Langton; West Langton and East Langton.

With agreement of Harborough District Council, the relevant figure for Kibworth can be derived by determining the figures for The Kibworths as a proportion of the full ward.

As of April 2020, the housing need data for the Kibworth ward is as follows:

	Total Households	1 bed under 55	1 bed over 55	2 bed	3 bed	4 bed	5 bed
Ward							
Kibworth Ward	153	44	29	41	29	7	0
The Kibworths pro-rata	122	35	23	33	23	6	0

The Kibworth Villages comprise approximately 80% of the ward population. The figures under each heading have been estimated on the basis of a pro-rata share for The Kibworths based on its proportion of the total population.

Meetings and correspondence with the Strategic Housing team at Harborough District Council confirmed the approach taken which is to promote the building of bungalows by considering the opportunity to count one bungalow as two units of affordable housing to recognise the additional development costs in constructing bungalows.

The Local Plan policy of supporting 75% rental affordable housing units and 25% Affordable Housing for Sale needs to be seen in the context both of availability in the Kibworths alongside demand.

Although there is clear demand for rental units, Affordable Housing for Sale in the Kibworths is something that can be addressed through development activity. Affordable housing products in the Kibworths make up 0.9% of the tenure in the Neighbourhood Plan area compared to 1.2% across Harborough District as a whole.

An appropriate balance of sale v rental units taking these factors into account is proposed as being around 60% for sale and around 40% rent. This proportion may change over time, and any policy in the Neighbourhood Plan must recognise the need to reflect the most up to date analysis of housing need in Kibworth Parish.

Through discussions with the Housing Strategy team it was also confirmed that all affordable housing must be visually indistinguishable from market dwellings and that clusters of units proportionate to the size of the development must be achieved to prevent potential 'ghettoisation' of the Affordable housing product.

The opportunity to make the dwellings available to local people is supported within bands of need determined by the local planning authority.

Discussion/analysis of the main issues

Analysis of the Census and other demographic data show that The Kibworth's population increased by 14% and the number of households by 17% between 2001 and 2011. In line with national trends the local population is likely to get older as average life expectancy continues to rise. Growth has been particularly noticeable in the Kibworth Harcourt Parish which has seen its population and number of households increase by more than 38%.

There is a predominance of detached housing, under occupied dwellings particularly those with 4 or more bedrooms. There is also evidence of substantial housing development over recent years with Land Registry sales data revealing that detached housing represented almost a half of new build sales over the last ten years. This suggests a need for smaller homes of one to two 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.

Land Registry data indicates a significant level of new build housing has occurred in the area during recent years. The majority of residential new build sales were detached. House prices are somewhat higher than local and national averages. Home ownership is dominant in The Kibworths and access to affordable housing, both to buy and rent may be difficult for people on low incomes.

Consultation with the community has indicated a general lack of support for more affordable housing across tenures, although more recent consultation activities have demonstrated some support for Affordable Housing that is available to local people.

It was recognised that local needs affordable homes could be developed on a 'rural exception site', if available, and subject to local support some open market sale homes could be used to cross-subsidise the affordable homes. The alternative to this is that the local homes that are needed are developed as part of a larger development if the opportunity arises and if the needs cannot be met by existing properties.

The provision of affordable housing in settlements such as The Kibworths is promoted through both the NPPF and the Harborough Local Plan.

The Harborough Local Plan supports a tenure mix of 75% affordable housing for rent and 25% affordable home ownership but allows for a variation in this mix where there is local evidence to suggest an alternative ratio. The evidence of high property prices in the Kibworths, coupled with a relative lack of affordable housing for sale locally demonstrates the need for a better mix for new affordable housing to be 60% affordable home ownership and 40% affordable housing for rent.

The results from this survey were updated through conversations with strategic housing personnel from Harborough District Council.

Conclusion

The high house prices in The Kibworths, coupled with low levels of affordable housing for sale alongside current evidence of need demonstrate the importance of providing affordable housing for sale amongst a range of affordable housing products.

The high property prices locally mean that subsidised home ownership or rental products offering a discount of around 20% on current values would probably still be unaffordable to most people.

Consideration should be given to developing shared ownership products which allow people to buy a share of the dwelling from around 25% of its value, with the ability to staircase up as circumstances change.

The availability of affordable housing for sale would enable older people as well as young families to access housing locally, potentially serving both to free up larger properties for families at one end, thus helping to sustain older people in the community for longer and reducing the levels of under-occupation in The Kibworths, whilst also helping sustain local facilities and services by enabling people in low paid employment to live locally and to service local employment such as the School and public house.

It is proposed that a balance of 60% Affordable Housing for Sale and 40% Affordable Housing for rent represents an appropriate approach on the basis of the evidence currently available.

Next Steps

This Neighbourhood Plan affordable housing needs assessment aims to provide the Neighbourhood Plan group, and ultimately the Parish Councils of Kibworth Beauchamp and Kibworth Harcourt with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood plan group should, as a next step, discuss the contents and conclusions with Harborough District Council with a view to agreeing and formulating draft housing policies to be contained within the Neighbourhood Plan Review, bearing the following in mind:

- All Neighbourhood Planning Basic Conditions, but in particular the following: Condition A, namely that the Neighbourhood Plan has regard to national policies and advice contained in guidance issued by the Secretary of State; Condition D, that the making of the Neighbourhood Plan contributes to the achievement of sustainable development; and Condition E, which is the need for the

Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;

- The views of Harborough District Council – in particular to confirming the tenure balance of affordable housing that should be planned for, as local evidence suggests a different tenure mix to that in the Adopted Local Plan;
- The views of local residents;
- The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any assessment work carried out through the Call for Sites that is taking place in The Kibworths; and
- The recommendations and findings of this study.

This assessment has been provided by YourLocale on the basis of housing data, national guidance, local consultation and other relevant and available information current at the time of writing.

Bearing this in mind, it is recommended that the Parish Councils involved in this process should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Harborough or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.

At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

Gary Kirk

YourLocale