

Gretton Parish Neighbourhood Plan

Housing Needs Report

October 2017

Prepared by *YourLocale*

GRETTON PARISH NEIGHBOURHOOD PLAN HOUSING NEEDS

Introduction

This report provides an analysis of housing issues in the Gretton Parish area to support its Neighbourhood Plan policies. The report draws on the latest available data from the Census, Land Registry, Valuation Office Agency, 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 Gretton Parish Neighbourhood Plan.

Population Age Profile

According to the 2011 Census, the Gretton Parish had an estimated population of 1,285 residents living in 512 households dispersed across 8,028 hectares, equating to a population density of 0.8 persons per hectare. This compares with 7.6 for Corby, 2.9 for East Midlands and 4.1 for England as a whole. There were 31 vacant dwellings representing a 6% vacancy rate. There were 2 communal establishments providing accommodation for 21 residents. Since 2001 the number of residents living in the Parish is estimated to have increased by around 4% (45 people). The number of dwellings (occupied and vacant) also increased, rising by 49 (10%).

At the time of the 2011 Census around 20% of residents were aged under 16 which was slightly below the borough (21%) and above the regional (18%) and national (19%) rates. Around 65% of residents were aged between 16 and 64 which was in line with the national rate, below the borough (66%) and above the regional (64%) rates. Older people (aged 65+) represented 15% of total residents which was higher than the borough (14%) rate but below the regional (17%) and national (16%) rates. The median age of people living in the Parish was 45 which is older than the borough (37), region (40) and national (39) rates.

Table 1: Usual Residents by Age Band, 2011

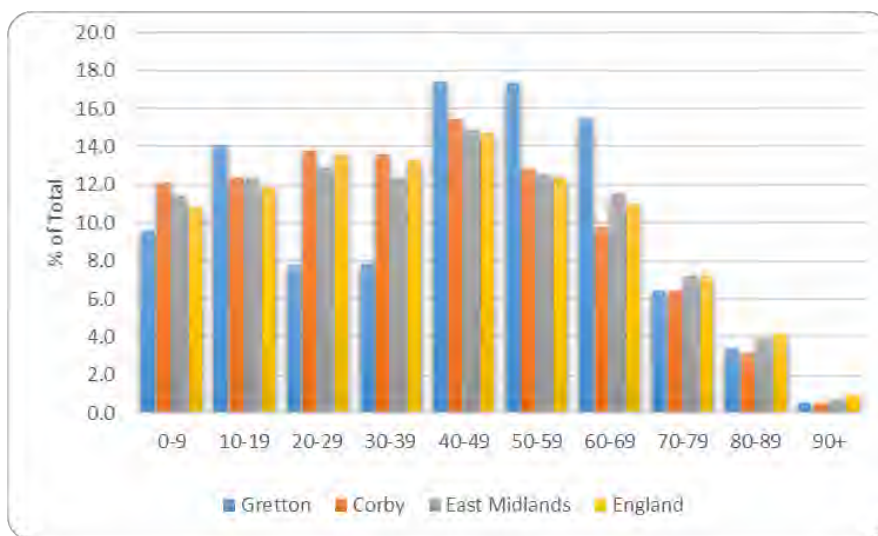
	Gretton		Corby	East Midlands	England
	No	%	%	%	%
Aged 0-4	62	4.8	7.4	6.0	6.3
Aged 5-15	195	15.2	13.2	12.5	12.6
Aged 16-64	835	65.0	65.8	64.5	64.8
Aged 65+	193	15.0	13.6	17.1	16.3
All Usual Residents	1,285	100.0	100.0	100.0	100.0
Median age	45		37	40	39

Source: Census 2011, KS102

A more detailed breakdown of age bands reveals that at the time of the 2011 Census, Gretton had a higher proportion of residents aged 40 to 69

when compared with the national average. It has a lower representation of people aged been 20 and 39 which may reflect lack of affordable and suitable accommodation for young people entering the housing market.

Figure 1 Population by 10 year age bands, 2011



Source: Census 2011, QS103

There is further evidence of an ageing population with the proportion of residents aged 60 and over increasing from 19% in 2001 to 24% in 2011. The Census shows the number of residents aged 60+ rose by 35% (82 people) during this period.

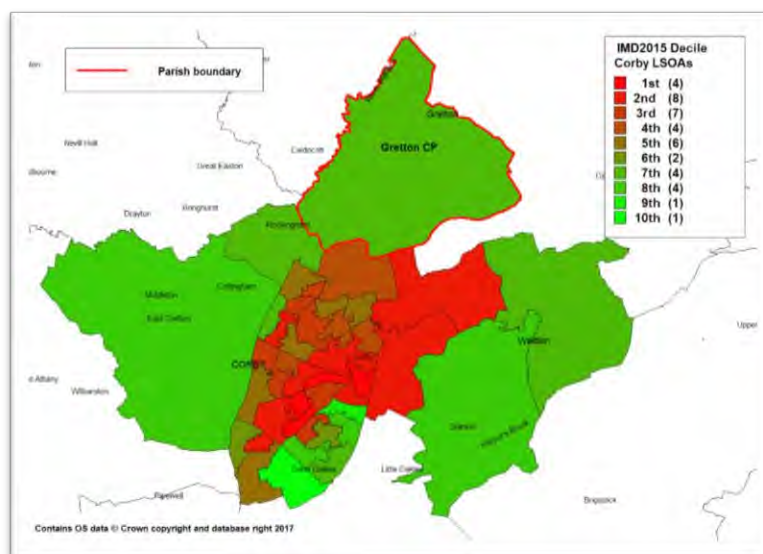
Research shows the number of older people will grow significantly in the future and relative growth will be highest in older cohorts. Latest available population projections¹ suggest that Corby's 60 plus age group is forecast to grow by around 70% between 2014 and 2034.

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 Gretton parish comprises one LSOA (E01026979) which also takes in neighbouring Rockingham. The overall Index of Multiple Deprivation Decile (where 1 is most deprived 10% of LSOAs) (IMD) shows that on the whole the parish displays relatively low levels of deprivation ranking in the 7th decile on the overall 2015 Index. On closer inspection of the IMD sub domains, this area ranks relatively high (3rd decile) on the Barriers to Housing and Services domain which may indicate difficulty to access owner-occupation or the private rental market. The following map illustrates overall Index of Multiple Deprivation deciles within the Corby borough. The Gretton Parish is denoted by a red boundary to the centre of the borough.

¹ Subnational Population Projections for Local Authorities in England: 2014 based
Gretton Parish Housing Need Evidence, 7.1.18 V1

Figure 2 Index of Multiple Deprivation Deciles, 2015, Corby Borough Council



Economic Activity

The following table illustrates the working status of usual residents aged 16 to 74. In Gretton Parish this accounts for 73% of the population. At 73% Gretton Parish's economic activity rate was in line with the borough rate and above both regional (69%) and national (70%) rates. Gretton 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

	Gretton		Corby	East Midlands	England
	No	%	%	%	%
All Usual Residents Aged 16 to 74	943	100.0	100.0	100.0	100.0
Economically Active Total	688	73.0	73.5	69.3	69.9
Employee, Part-time	150	15.9	13.9	38.8	38.6
Employee, Full-time	360	38.2	44.6	14.4	13.7
Self Employed	134	14.2	8.9	8.7	9.8
Unemployed	20	2.1	3.6	4.2	4.4
Full-time Student (econ active)	24	2.5	2.5	3.3	3.4
Economically inactive Total	255	27.0	26.5	30.7	30.1
Retired	149	15.8	14.7	15.0	13.7
Student (including Full-Time Students)	34	3.6	3.9	5.8	5.8
Looking After Home or Family	26	2.8	3.5	4.0	4.4
Long-Term Sick or Disabled	38	4.0	2.8	4.1	4.0
Other	8	0.8	1.5	1.9	2.2

Source: Census 2011, QS601E

Household Size

At the time of the 2011 Census, the average household size in the Gretton Parish was 2.5 people which was above the region (2.3) and the national and borough (2.4) rates. The average number of rooms per household stood at 6.4 which was above the region (5.6), borough and England (5.4) averages.

The average number of bedrooms per household stood at 3.2 which was higher than the borough (2.9), region (2.8) and England (2.7) rates.

Housing Characteristics

Tenure

Home ownership levels are high with around 84% of households owning their homes outright or with a mortgage or loan. This is somewhat higher than the borough (62%), regional (67%) and national (63%) rates. Just 5% of households live in private rented accommodation which is lower than the borough, region (15%) and national (17%) rates. Around 8% of households live in social rented accommodation which was somewhat lower than the borough (21%), regional (16%) and national (18%) rates.

Table 3: Tenure, 2011

	Gretton		Corby	East Midlands	England
				%	%
All occupied Households	512	100.0	100.0	100.0	100.0
Owned; Owned Outright	224	43.8	23.5	32.8	30.6
Owned; Owned with a Mortgage or Loan	207	40.4	38.7	34.5	32.8
Shared Ownership (Part Owned/Part Rented)	1	0.2	0.4	0.7	0.8
Social Rented; Rented from Council (Local Authority)	26	5.1	17.7	10.1	9.4
Social Rented; Other	17	3.3	3.2	5.7	8.3
Private Rented; Private Landlord or Letting Agency	23	4.5	14.2	13.6	15.4
Private Rented; Other	5	1.0	1.0	1.3	1.4
Living Rent Free	9	1.8	1.3	1.3	1.3

Source: Census 2011, KS402EW

Accommodation Type

Data from the 2011 Census shows that the majority (46%) of residential dwellings were detached which is somewhat higher than the borough (21%), regional (32%) and national (22%) shares. Semi-detached housing accounts for around 41% of the housing stock against 37% for the borough, 35% for the region and 31% nationally. Terraced housing, flats and apartments provide just 12% of accommodation spaces which is lower than the borough (41%), region (32%) and national (47%) shares.

Table 4: Accommodation Type, 2011

	Gretton		Corby	East Midlands	England
	No	%	%	%	%
All household spaces (occupied + vacant)	543	100.0	100.0	100.0	100.0
Detached	249	45.9	21.1	32.2	22.3
Semi-Detached	220	40.5	37.2	35.1	30.7
Terraced	55	10.1	29.9	20.6	24.5
Flat, Maisonette or Apartment	9	1.7	11.6	11.7	22.1
Caravan or Other Mobile or Temporary Structure	10	1.8	0.2	0.4	0.4

Source: Census 2011, KS405EW

Number of Bedrooms and Occupancy Rates

Just under two thirds (29%) of households live in houses with four or more bedrooms which is somewhat high when compared with the borough (18%), regional (20%) and England (19%) rates. There is an under representation of housing for single people with just 3% of dwellings having one bedroom against 6% for the borough, 8% for the region and 12% for England as a whole.

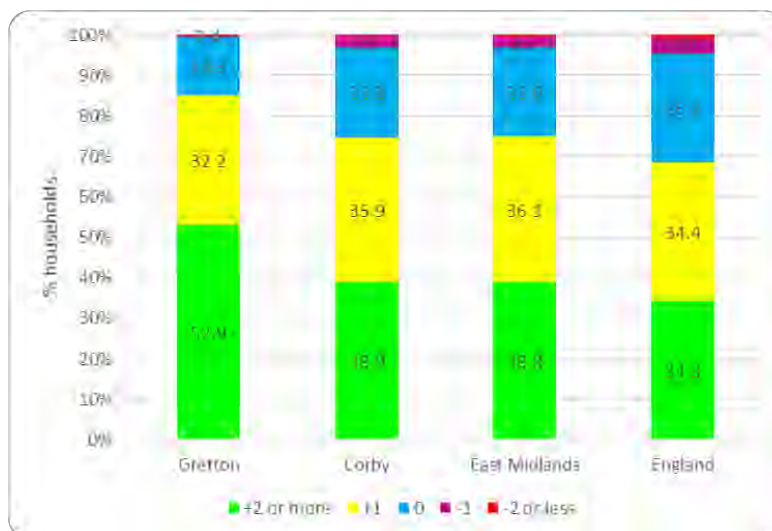
Table 5 Households by number of bedrooms, 2011

Bedrooms	Gretton		Corby	East Midlands	England
All occupied Household Spaces	512	100.0	100.0	100.0	100.0
No Bedrooms	-	0.0	0.3	0.2	0.2
1 Bedroom	14	2.7	6.2	8.1	11.8
2 Bedrooms	61	11.9	20.8	26.5	27.9
3 Bedrooms	286	55.9	54.7	45.4	41.2
4 Bedrooms	109	21.3	15.4	15.4	14.4
5 or More Bedrooms	42	8.2	2.7	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 around 53% of all occupied households in the Gretton Parish have two or more spare bedrooms and around 30% have one spare bedroom. Under occupancy is higher than borough, regional and national averages.

Figure 3: Bedroom Occupancy Rates, All Households, 2011



Source: Census 2011, QS412EW

Under occupancy in the parish is particularly evident in larger properties with more than half (51%) of households with 4 or more bedrooms occupied by just one or two people. This is above borough (40%), regional (43%) and England (41%) rates.

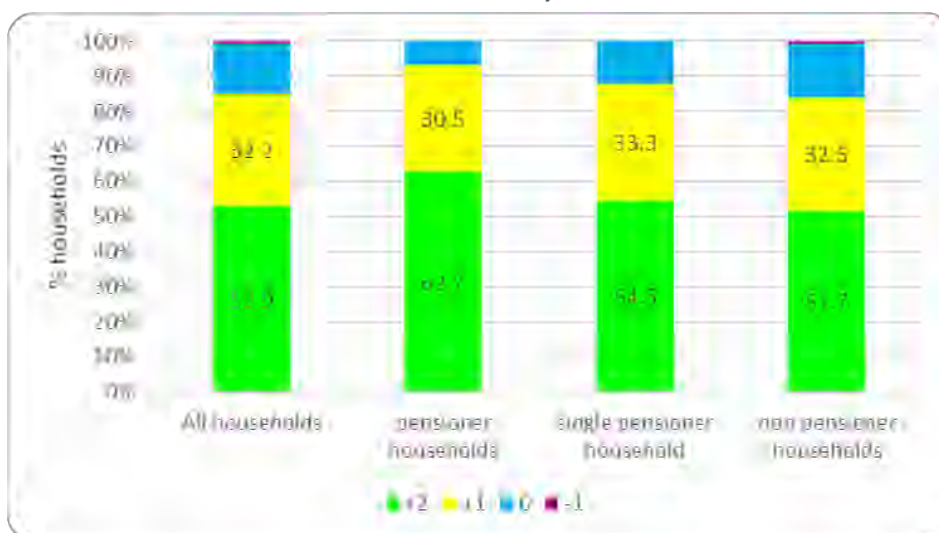
Table 6 Household with 4 or more bedrooms by household size, 2011

	Gretton		Corby	East Midlands	England
HHs with 4 or more bedrooms	151	100.0	100.0	100.0	100.0
1 person in household	14	9.3	11.1	10.4	10.6
2 people in household	63	41.7	28.3	32.3	30.3
3 people in household	27	17.9	21.8	18.8	18.3
4 or more people in household	47	31.1	38.8	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 63% 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 52% non-pensioner household rate.

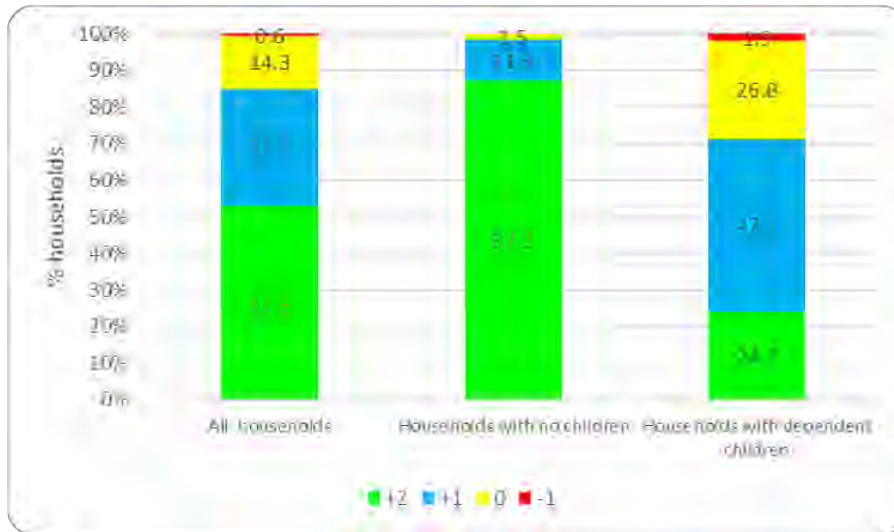
Figure 4: Bedroom Occupancy rating of Older Person Households, Gretton Parish, 2011



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 Gretton.

**Figure 5: Bedroom Occupancy rating of Family Households
Gretton Parish, 2011**



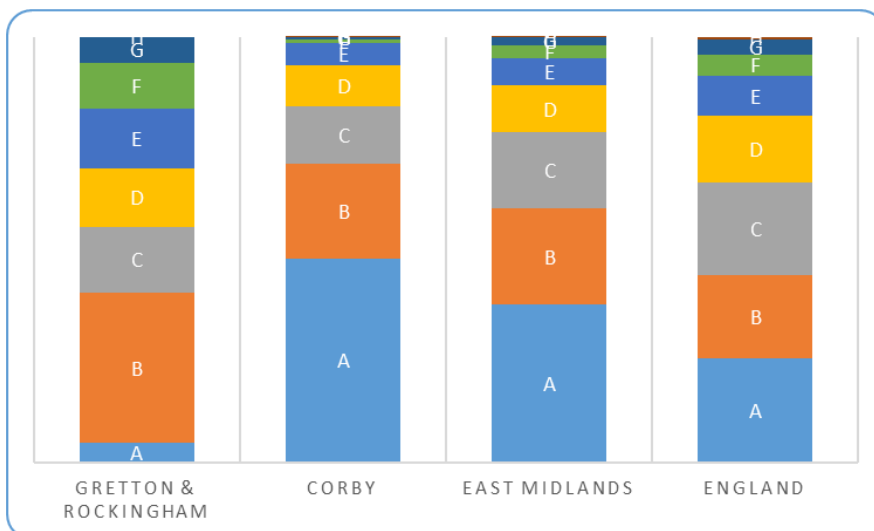
Source: Census 2011, LC4105EW

Housing Market

Council Tax Bands

The chart below provides a breakdown of the proportion of dwellings in the Gretton and Rockingham area by council tax band compared to the district, region and national averages at 2017. Domestic properties with Council Tax band B make up the largest group (approximately 35% of the total) in the area. It has a much higher proportion of properties with high value council tax bands with 17% of dwellings having a Council Tax Band F or above against 2% for the borough, 5% for the region and 9% for England as a whole.

**Figure 6: Dwelling Stock by Council Tax Band
Gretton and Rockingham 2017**



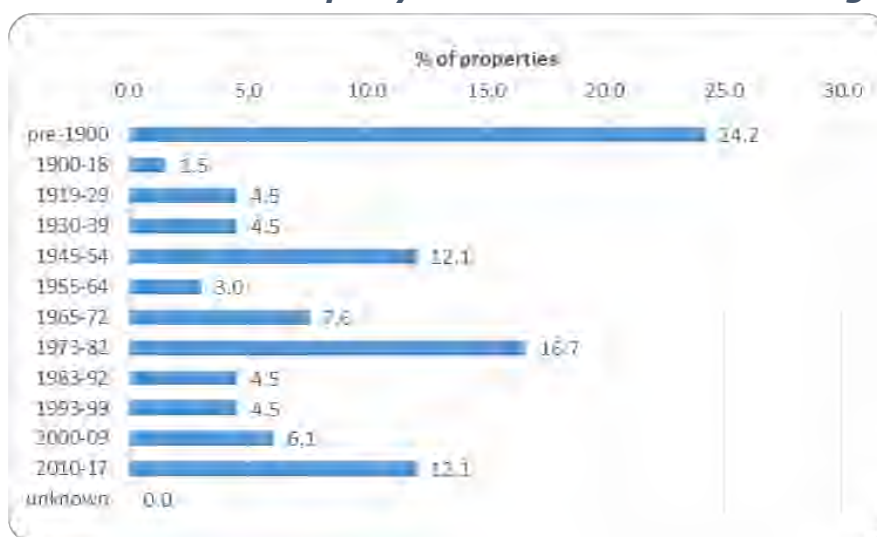
Council Tax: Table CTSOP 4.1, Stock of Properties, England and Wales, 2017 VOA

An analysis of annual publications from the Valuation Office Agency (VOA) which provides a series of tables on the number of properties by Council Tax band for each property type and indicates that domestic properties built before 1900 were the largest group in Gretton and Rockingham, with 24% (160 homes) (16% Eng). Domestic properties built between 1973 and 1982 were the 2nd largest with 17% of homes built during this period (9% Eng).

Figure 7 provides a breakdown of properties by built period and shows evidence of new homes being built during more recent years, particularly between 2010 and 2017. This is also reflected in the residential sales section below which draws on Land Registry price paid data and shows a relatively high volume of new domestic property sales occurring in 2011 and 2012. There are no records of dwellings having been built between 1939 and 1945 due to the Second World War. In some cases, the period when the property was built has not been recorded on the VOA system.

Please note the Stock of Properties data is derived by using LSOA² boundary geography which best fits the Gretton parish boundary.

Figure 7 Build Period of Property in the Gretton and Rockingham Area



Council Tax: Table CTSOP 4.1, Stock of Properties, England and Wales, 2017 VOA

Residential Sales

Land Registry price paid data shows around 526 residential property sales were recorded in the Gretton Parish between 1995 and 2016. At 48% detached housing accounted for the majority of sales, 41% were semi-detached and 11% terraced. It should be noted that all sales are not captured by the Land Registry, for example properties that were not full market value, right to buy and compulsory purchase orders will be excluded.

² E01026979

Figure 8



Data produced by Land Registry © Crown copyright 2017 (data available at 21.11.17)

As outlined above, there is evidence of new build housing in the local area with 70 new build residential sales recorded between 1995 and 2016, representing 13% of total sales recorded by the Land Registry in the area. Figure 9 below shows the volume of sales together with the overall annual average house price.

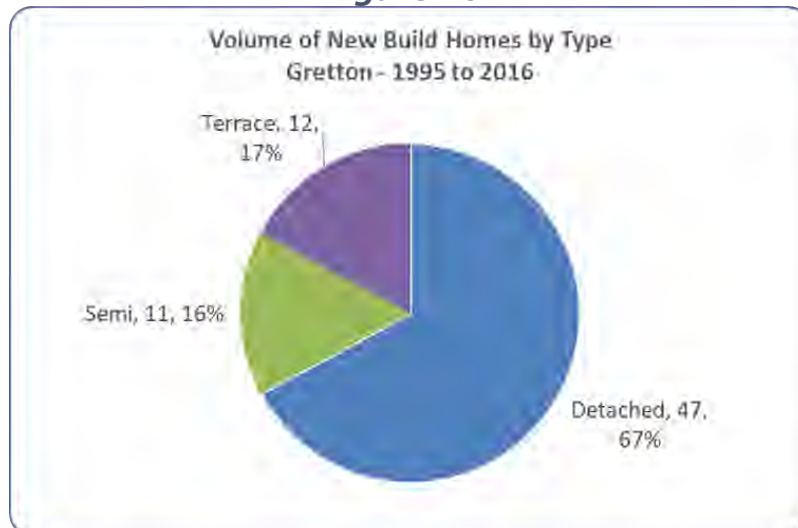
Figure 9:



Data produced by Land Registry © Crown copyright 2017 (data available at 21.11.17)

During this period, the majority (67%) of new build residential sales were detached (Figure 10). 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 10:



Data produced by Land Registry © Crown copyright 2017 (data available at 21.11.17)

Housing Affordability

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

The data reveals the cost of an entry-level³ 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 data⁴ also shows that home-ownership prospects vary across the country.

In the Gretton Parish area⁵ a low to mid-priced property costs on average £125,000 which is lower than the national average. Assuming a 15% deposit⁶, those entering the property market in the area would require a household income of £23,611 (£26,444 E&W average) and savings of £20,750.

Prospective buyers would require an estimated £2,000 for legal and moving costs and £18,750 for a 15% deposit, coming to £20,750 in total which is a challenge for many entry level households.

³ 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.

⁴ 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](#).

⁵ The Gretton Parish area is based on MSOA best fit (E02005612) which also takes in some neighbouring villages (Rockingham, Cottingham, East Carlton, Middleton).

⁶ [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.

Summary of Future Housing Need

At the time of the 2011 Census, Gretton was home to around 1,285 residents living in 512 households. Analysis of the Census suggests that between 2001 and 2011 the parish population increased by around 4% (45 people). During this period, the number of dwellings rose by 10% (49).

There is evidence that the population is ageing with the share of residents aged 60 and over increasing from 19% of the total population in 2001 to 24% in 2011. The Census shows that the number of residents aged 60+ rose by 35% during this period. In line with national trends the local population is likely to get older as average life expectancy continues to rise.

Home ownership levels are very high with around 84% of households owning their homes outright or with a mortgage or loan and at 5% the share of households living in private rented accommodation is very low when compared with borough, regional and national rates.

There is evidence of under occupancy suggesting 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.

There is a predominance of detached housing and high value council tax banded properties.

Land Registry and council tax data indicates a evidence of new build housing in 2011 and 2012.

Deprivation is not a significant issue in the parish but the area's relatively high ranking in the Barriers to Housing and Services domain of the 2015 Indices of Deprivation suggests that some residents may find it difficult to access owner-occupation or access the private rental market.