

Oundle Ward Housing Needs and Mix Requirements Assessment (Oundle, Benefield, Pilton, Stoke Doyle and Wadenhoe Parishes)

Introduction and Methodology

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

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

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

Assessment for Oundle Ward

Step 1 – Apportionment from SHMA

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

Table 1 - Whole district housing requirements to 2031 – SHMA 2012

Tenure	Sector	Shared	1 bed	2 bed	3 bed	4+ bed	Totals	
Affordable	Social Rent	55	3,277	457	-378	61	3,471	32.8%
	Affordable Rent	0	162	23	-19	3	168	1.6%
Intermediate	Shared Ownership	10	646	90	-75	12	684	6.5%
Market	Private Rent	0	736	102	-85	14	767	7.2%
	Owner Occupier	94	5,187	723	-599	97	5,501	51.9%
Totals		159	10,008	1,394	-1,156	186	10,592	100.0%

This is based on a district population of 87,259 (2011 SHMA estimate). The parishes of Oundle, Benefield, Pilton, Stoke Doyle and Wadenhoe have a

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combined population of 6,941, which, when apportioned down, produces the following needs:

Table 2 – Oundle Ward housing requirements to 2031 – SHMA 2012 (apportioned)

Tenure	Sector	Shared	1 bed	2 bed	3 bed	4+ bed	Totals	
Affordable	Social Rent	4	256	36	-29	5	272	32.8%
	Affordable Rent	0	13	2	-1	0	14	1.6%
Intermediate	Shared Ownership	1	50	7	-6	1	53	6.5%
Market	Private Rent	0	57	8	-7	1	59	7.2%
	Owner Occupier	7	405	56	-47	7	428	51.9%
Totals		12	781	109	-90	14	826	100%

As we would expect, Table 2 shows the same split across the requirements in terms of property sizes, albeit smaller numbers. The predominant need following this first step is for 1 and 2 bedroom properties, with some need for a small number of 4+ bedrooms. There is no need for 3 bedroom properties due to the large numbers in the existing stock. However, larger and village sites will still need some 3 bedroom properties to ensure developments are sustainable.

Step 2 – Existing Stock Analysis

The Census 2011 has provided up-to-date and accurate data on the profile of existing housing stock in Oundle. The tables below show the breakdown.

Table 3 – Oundle Ward Property Types – Census 2011

Property Types	Number	Percentage of Total Properties
Detached house or bungalow	1139	45.2%
Semi detached house or bungalow	653	25.9%
Terraced house or bungalow	501	19.9%
Purpose built flat /apartment	142	5.6%
Flat/apartment in converted building	41	1.6%
Flat /apartment in a commercial building	35	1.4%
Caravan	7	0.3%
Total	2518	100%

(Includes 135 properties which had no residents)

Table 3 shows the relatively high percentage of detached and semi detached properties and the relatively small numbers of apartments in the Oundle ward.

Table 4 – Oundle Ward Tenure – Census 2011

Tenure	Number	Percentage of Total Households
Owned outright	880	36.9%
Owned with mortgage/ loan	689	28.9%
Shared Ownership	17	0.7%
Social rented	334	14.0%
Private rented	405	16.9%
Living rent free	58	2.43%
Total	2383	100%

Table 4 shows the tenure pattern in Oundle. The total level of owner occupation is almost 66 % which is below some of the other main settlements in the District. The proportion of residents with a mortgage or loan is the lowest in the District. House prices are higher than in other parts of the district and there is a relatively high level of privately rented properties in Oundle, both of which may make it more difficult for people to secure entry into the property market. There is also a substantial amount of tied accommodation linked to estates and the school.

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

Tenure of Older Person Households	Number	Percentage of Older Person Households
Owner Occupied	549	71.5%
Shared Ownership	3	0.4%
Social Rented	143	18.6%
Private Rented	45	5.9%
Living rent free	28	3.6%
Total	768	100%

As in other parts of the District, Table 5 demonstrates the tenure pattern for households headed by older people is pre-dominantly owner occupation at 71.5%, with less than 20% in social rented housing and 6% renting privately. The high levels of owner occupation indicate that many older households are living in larger dwellings and if a better range of smaller properties were available it may facilitate downsizing.

Table 6 - Oundle Ward Housing Stock – Census 2011

Property Size	Number of Properties	Percentage of Total Properties	Small/large property breakdown
One Bed	165	7%	30%
Two Bed	559	23%	
Three Bed	764	32%	69%
Four Bed	680	28%	
Five Bed	215	9%	
Total	2383*	100%	99% (rounded)

*this figure does not include empty properties

Table 6 demonstrates that 69% of properties in Oundle are 3 bedroom or larger, and that 37% of all properties have 4 or 5 bedrooms. Only 30% have one or two bedrooms and only 7% one bedroom. This contrasts sharply with the household size profile at Table 7 below which shows that 67% of households comprise one or two persons.

Step 3 – Household Size Analysis

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

Table 7 - Oundle Ward Household Size – Census 2011

Household Size	Number of Households	Percentage of Total Households	Small/large household breakdown
One Person	707	30%	67%
Two Person	892	37%	
Three Person	343	14%	28%
Four Person	333	14%	
Five Person	87	4%	5%
Six Person	18	1%	
Seven Person	2	0%	
Eight Person	1	0%	
Total	2383	100%	100%

Table 7 illustrates that 67% of households in the Oundle Ward comprise of one or two occupants. This contrasts with the stock profile in Table 6 above, which shows that the majority of homes are larger dwellings. The number of one person households is the second highest in the district.

Only 5% of households have a “need” for a 4 bedroom or larger dwelling, in contrast to 37% of the stock. A lack of smaller properties will limit the ability of older households to downsize and restricts the choices of people at the entry level.

The lack of smaller properties in the ward suggests that a high proportion of smaller households are living in properties significantly larger than they need. Even allowing for the fact that household expectations necessitate some spare room capacity, the balance appears to be heavily weighted towards larger properties.

In terms of affordable housing, our Allocations Policy and the impact of welfare reforms such as the Spare Room Subsidy mean that housing choice is dictated in large part by household size. Many smaller households will therefore only qualify for, and be able to afford, one or two bedroom accommodation.

Step 4 – Supply

There are four sources of housing supply:

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

1. Existing market housing stock coming onto the market

In terms of the existing stock, Table 8 shows an analysis of properties advertised for sale on Rightmove as at 30/05/14):

Table 8 - Oundle Ward Market Housing For Sale – Rightmove (30/05/14)

Property Type [®]	Number Available	Small/large property breakdown
1 bed flat	3	1 beds – 12%
1 bed house	1	
1 bed bungalow	0	
2 bed flat	0	2 beds – 17%
2 bed house	4	
2 bed bungalow	2	
3 bed house	15	3 beds – 43%
3 bed bungalow	0	
4/5bed house/bungalow	10	4 & % beds – 29%
Total	35	100% rounded

This information shows that at 72% of properties in Oundle Ward are large or medium sized (3, 4, and 5 bedrooms). Almost 30% of dwellings for sale are 4 and 5 bedroom. This supports the information contained within the tables in step 1 – i.e. an oversupply of medium and larger properties.

At the time of the research there were only 10 properties for sale in the whole of the Oundle Ward with one or two bedrooms.

2. Private rented accommodation available

In terms of privately rented properties, Table 9 shows an analysis of properties advertised to let on Rightmove as at 30/05/14:

Table 9 - Oundle Ward availability of privately rented property - Rightmove (30/05/14)

Property Type	Number Available	Small/large property breakdown
1 bed flat	4	22%
1 bed house	0	
1 bed bungalow	0	
2 bed flat	2	55%
2 bed house	8	
2 bed bungalow	0	
3 bed house	2	11%
3 bed bungalow	0	
4/5 bed house/bungalow	2	11%
Total	18	100% (rounded)

There are more smaller properties available to rent privately in Oundle than larger properties. However, the supply is very limited – at the time of the research, only 18 properties were available for private rent for the whole Oundle Ward, which will inevitably put additional pressure on the available affordable housing.

3. Availability of affordable housing over a given time period

Table 10 itemises the affordable housing available in the Oundle Ward. It highlights that 31% of affordable stock in Oundle is comprised of 3 bedroom houses. The provision of one and two bedroom flats accounts for 20% of the stock whilst the supply of 2 bedroom houses is more limited at 12%. The provision of older persons' accommodation (36%) appears generous but is comparable to the number of older person households in the ward (32%). Given the level of owner occupation amongst older people in the ward (71.5%) the provision of leasehold / low cost homeownership accommodation may enable older owner occupiers to downsize.

Table 10 - Oundle Ward Affordable Housing Stock Profile – ENC database December 2013

Property Type	Oundle	Benefield	Pilton	Stoke Doyle	Wadenhoe
Bedsit elderly	8				
1 bed flat elderly	14				
2 bed flat elderly	2				
1 bed bungalow	28				4
2 bed bungalow	61				1
3 bed bungalow	2				
Extra Care Flats					
General Needs					
Bedsit					
Room in shared house					
1 bed flat	20				
2 bed flat	40	4			
3 Bed Flat					
1 bed house/Maisonette	3				
2 bed house/maisonette	37				1
3 bed house/maisonette	94			1	2
4 bed house	3				
5 bed house					
Total	300	4	0	1	8
Ward Total	313				

In terms of the availability of affordable rented housing, conclusions can also be drawn by looking at a sample of available advertised properties over a given time period. The table below shows the profile of properties advertised through Homes Direct (the council's choice based lettings system) during the whole of 2013, together with the average number of bids (applications) received for each advertised property in Oundle Ward for the same period.

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**Table 11 - Choice Based Lettings Results for Oundle Ward – 2013
(includes Oundle and the villages of Benefield , Pilton, Stoke Doyle and Wadenhoe)**

	Oundle Properties	Average Number of Bids
Bedsit (elderly)		
1 bed flat (elderly)	3	2
2 bed flat (elderly)	2	9
1 bed bungalow	1	7
2 bed bungalow	1	11
3 bed bungalow		
1 bed flat GN	3	60
2 bed flat GN	1	44
1 bed house		
2 bed house	7	21
3bed house	8	15
4 bed house	1	2
5 bed house		
Total	27	

NB - No lettings at Benefield, Pilton, Stoke Doyle and Wadenhoe during 2013.

The total lettings for 2013 represent 8.6 % of the affordable housing stock in the Oundle Ward. The tenancy turn over rate is higher than Thrapston (3.14%) comparable with Irthlingborough (8.2%) and lower than Rushden (10%). This is higher than in previous years mainly due to the number of new family homes completed at Creed Road, Oundle

The bid pattern shows that demand for the two bedroom houses (average 21 bids) was higher than for three bedroom houses (average 15 bids) indicating that local demand is greater for smaller properties as these properties were subject to Local Connection criteria and not available on the general housing register. This is supported by the bid pattern for the one (average 60 bids) and two bedroom (average 44 bids) flat vacancies which highlight the specific demand for smaller properties for singles and couples.

Vacancies in accommodation for older persons indicate that demand is greater for two bedroom flats and bungalows than for one bedroom properties. This pattern is the same throughout the District and illustrates that when downsizing older people still want to have a reasonable amount of space.

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

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

Table 12 - Oundle Ward new homes in pipeline (19/6/14)

Property Type	Number Planned	% of Total
1 bed	20	8%
2 bed	74	30%
3 bed	84	34%
4+ bed	67	27%
Total	245	100% (rounded)

This data shows that there is a slightly better split between property types for permitted developments, potentially due to adopted planning policies in the north of the district. However there are still more 3 and 4+ bedroom properties with planning permission than smaller properties.

Conclusions

The information and analysis above shows that

- there is a demonstrable need for additional smaller dwellings in the ward, particularly market sale and private rented properties.
- The supply, particularly of market housing, is made up of predominantly larger properties
- The relative lack of supply of private rented properties will have a consequent effect on demand for the available affordable housing.
- There is a general shortage of available housing overall, with low levels of available supply across all tenures compared to other areas.
- For affordable housing properties, there is a slightly better provision of smaller dwellings, although those available have consisted mainly of sheltered accommodation. Otherwise, the options for older people are very limited in the ward.
- Permitted developments will go some way to redressing the balance for two bedroom properties, but not for one bedroom.