

**Arthingworth
Parish
Neighbourhood
Plan**

**Housing
Needs Report**

September 2020

Prepared by *YourLocale*

ARTHINGWORTH LOCAL AREA NEIGHBOURHOOD PLAN HOUSING NEEDS

Introduction

This report provides an analysis of housing issues in the Arthingworth Parish 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 Arthingworth local area Neighbourhood Plan. It should be noted that Arthingworth is a very small parish and as such comparisons with larger areas and change over time should be viewed with some caution.

Population Age Profile

According to the 2011 Census, the Arthingworth Parish had an estimated population of 231 residents living in 96 households dispersed across 710 hectares. This equates to a population density of 0.3 persons per hectare which is in lower than the district (1.2), region (2.9) and England (4.1) averages. There were 5 vacant dwellings representing a 5% vacancy rate. There was one communal establishment providing accommodation for 4 residents.

It is estimated that the number of people living in the parish increased by 2.7% (6 people) between 2001 and 2011. During the same period the number of dwellings (occupied and vacant) increased by 1% (1 dwelling).

At the time of the 2011 Census, around 16% of residents were aged under 16 which was below the district (19%), regional (18%) and national (19%) rates. Around 63% of residents were aged between 16 and 64 which was lower than the district (64%) and region (64%) and England (65%) rates.

Older people (aged 65+) accounted for 22% of total residents which was higher than 17% for the district, 17% for the region and 16% for England as a whole. The median age of people living in the local area was 48 which was somewhat older than the district (43), region (40) and England (39) rates.

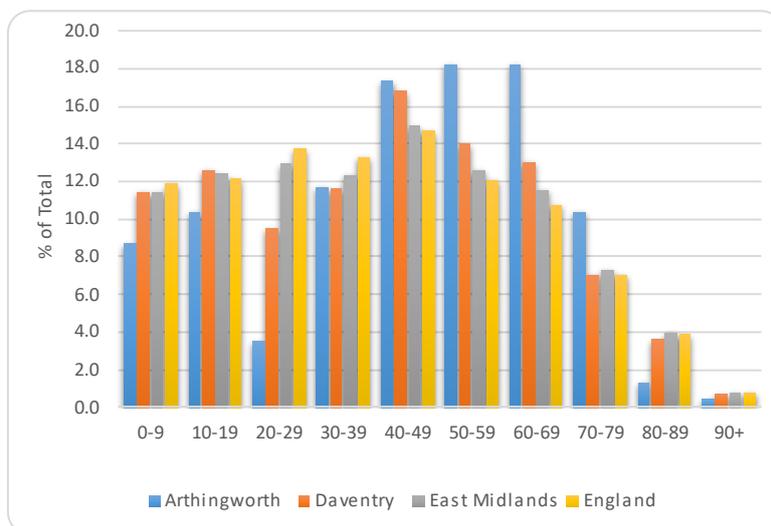
Table 1: Usual Residents by Age Band, 2011

	Arthingworth		Daventry	East Midlands	England
	No	%	%	%	%
Aged 0-4	13	5.6	5.6	6.0	6.3
Aged 5-15	23	10.0	13.4	12.5	12.6
Aged 16-64	145	62.8	64.0	64.5	64.8
Aged 65+	50	21.6	16.9	17.1	16.3
All Usual Residents	231	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 that at the time of the 2011 Census, Arthingworth had a high representation of residents aged between 40 and 79 compared with the national average and this reflects the presence of a residential educational establishment in the local area. It has a lower share of people aged between 20 and 29 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

The Census data suggests evidence of an ageing population with the number of people aged 65 and over increasing by 117% (27 residents) between 2001 and 2011. Over 65s represented 10% of total population in 2001 compared with 22% by 2011.

More recent small area population estimates¹ suggest the number of residents in the parish has remained relatively unchanged but fell by 2% between 2011 and 2019. However, the number of older people has continued to increase, rising by 10% during the same period. Furthermore, 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 projections² suggest that Daventry's 65 plus age group is forecast to grow by around 57% between 2018 and 2038.

Deprivation

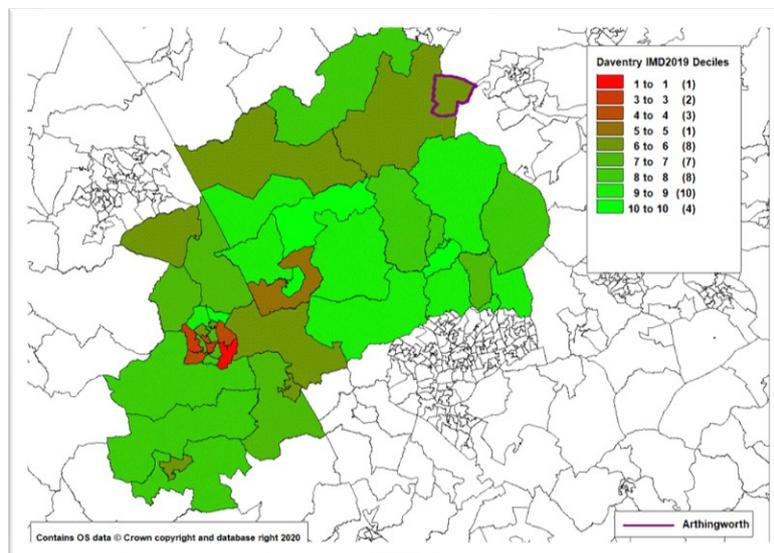
The English Indices of Deprivation measure relative levels of deprivation in 32,844 small areas or neighbourhoods, called Lower-layer Super Output Areas (LSOAs) in England. The Arthingworth Parish is situated within one LSOA (E01027005) which also includes several other small settlements (Great Oxenden, Clipston, Kelmarsch, Naseby, Haselbech).

¹ Population Estimates – Small Area Based, ONS (NOMIS)

² Subnational Population Projections for Local Authorities in England: 2018 based

The overall Index of Multiple Deprivation Decile (where 1 is most deprived 10% of LSOAs) (IMD) shows that on the whole the local area displays relatively low levels of deprivation ranking in the 6th decile on the overall 2019 Index. The following map illustrates overall Index of Multiple Deprivation deciles within the Daventry district. The Arthingworth Parish is denoted by a purple boundary in the north of the district. However, on closer inspection of the IMD sub domains, the area ranks relatively high (1st decile) on the Barriers to Housing and Services domain which measures the physical and financial accessibility of housing and local services. Physical distance from services and facilities and accessibility to affordable housing presents a problem in rural areas such as Arthingworth and as such the geographical barriers sub-domain has a very different pattern across the county to the other domains of deprivation.

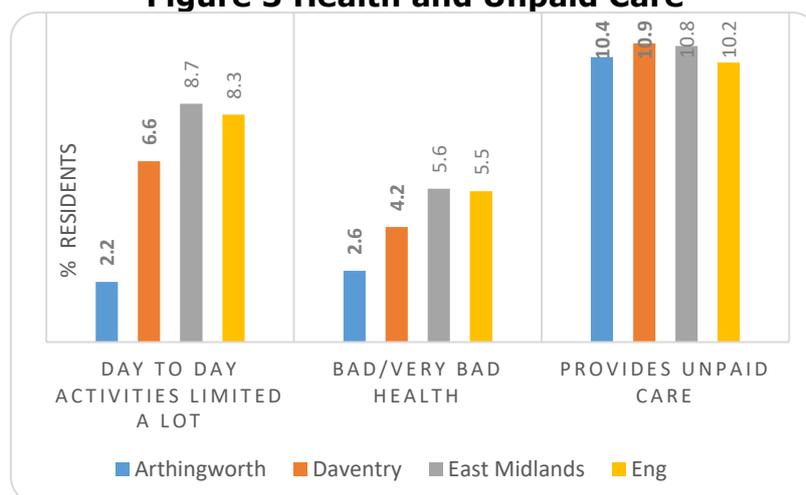
Figure 2 Index of Multiple Deprivation Deciles, 2019 Daventry



Health

The Census highlights ill health and disability is an issue for some residents. Figure 3 shows that 2.6% of residents reported to be in bad or very bad health but this rate was below the district (4.2%), region (5.6%) and England (5.5%) rates. Around 10% of residents were providing unpaid care which was below the district (10.9%), regional (10.8%) and England (10.2%) rates.

Figure 3 Health and Unpaid Care



Source: Census 2011

Economic Activity

The following table illustrates the working status of residents aged 16 to 74 and accounts for 79% of the population. At 73% the Parish economic activity rate is higher than district (73%), regional (69%) and national (70%) rates. It has a higher than average share of self-employed residents. At the time of the 2011 Census the unemployment rate was low.

Table 2: Economic Activity and Inactivity, 2011

	Arthingworth		Daventry	East Midlands	England
	No	%	%	%	%
All Usual Residents Aged 16 to 74	182	100.0	100.0	100.0	100.0
Economically Active Total	141	77.5	73.5	69.3	69.9
Employee, Part-time	29	15.9	13.9	38.8	38.6
Employee, Full-time	77	42.3	44.6	14.4	13.7
Self Employed	27	14.8	8.9	8.7	9.8
Unemployed	5	2.7	3.6	4.2	4.4
Full-time Student (econ active)	3	1.6	2.5	3.3	3.4
Economically inactive Total	41	22.5	26.5	30.7	30.1
Retired	29	15.9	14.7	15.0	13.7
Student (including Full-Time Students)	3	1.6	3.9	5.8	5.8
Looking After Home or Family	5	2.7	3.5	4.0	4.4
Long-Term Sick or Disabled	4	2.2	2.8	4.1	4.0
Other	-	0.0	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 Arthingworth Parish was 2.4 people which was in line with the district and England rates and slightly higher than the regional average (2.3). The average number of rooms per household stood at 6.8 which was above the district (6.2), region (5.6) and England (5.4) rates.

The average number of bedrooms per household stood at 3.2 which was higher than the district (3.1), region (2.8) and England (2.7) rates.

Housing Characteristics

Tenure

Home ownership levels in the parish are very high with around 77% of households owning their homes outright or with a mortgage or loan. This is higher than the district (72%), regional (67%) and national (63%) rates. Around 16% of households live in private rented accommodation which is higher than the district (12%), region (15%) but just below the England (17%) averages. Just 2% of households live in social rented accommodation which is somewhat lower than the district (14%), regional (16%) and national (18%) rates.

Table 3: Tenure, 2012

	Arthingworth		Daventry	East Midlands	England
	No	%	%	%	%
All occupied Households	96	100.0	100.0	100.0	100.0
Owned; Owned Outright	35	36.5	33.3	32.8	30.6
Owned; Owned with a Mortgage or Loan	39	40.6	38.4	34.5	32.8
Shared Ownership (Part Owned/Part Rented)	-	0.0	0.9	0.7	0.8
Social Rented; Rented from Council (Local Authority)	1	1.0	4.1	10.1	9.4
Social Rented; Other	1	1.0	9.9	5.7	8.3
Private Rented; Private Landlord or Letting Agency	15	15.6	11.0	13.6	15.4
Private Rented; Other	-	0.0	1.1	1.3	1.4
Living Rent Free	5	5.2	1.4	1.3	1.3

Source: Census 2011, KS402EW

Accommodation Type

Data from the 2011 Census shows the majority (63%) of residential dwellings were detached which is somewhat higher than the district (43%), regional (32%) and national (22%) shares. Semi-detached housing accounted for 21% of the housing stock against 31% for the district, 35% for the region and 31% nationally. Terraced housing, flats and apartments provide just 16% of accommodation spaces which is lower than the district (26%), region (32%) and national (47%) shares.

Table 4: Accommodation Type, 2011

	Arthingworth		Daventry	East Midlands	England
	No	%	%	%	%
All household spaces (occupied + vacant)	101	100.0	100.0	100.0	100.0
Detached	64	63.4	42.7	32.2	22.3
Semi-Detached	21	20.8	31.2	35.1	30.7
Terraced	15	14.9	18.9	20.6	24.5
Flat, Maisonette or Apartment	1	1.0	7.0	11.7	22.1
Caravan or Other Mobile or Temporary Structure	-	0.0	0.2	0.4	0.4

Source: Census 2011, KS405EW

Number of Bedrooms and Occupancy Rates

Over two fifths (44%) of households live in houses with four or more bedrooms which is higher than the district (33%), regional (20%) and national (19%) averages. There is an under representation of housing for single people with just 5% of dwellings having one bedroom against 6% for the district, 8% for the region and 12% for England as a whole.

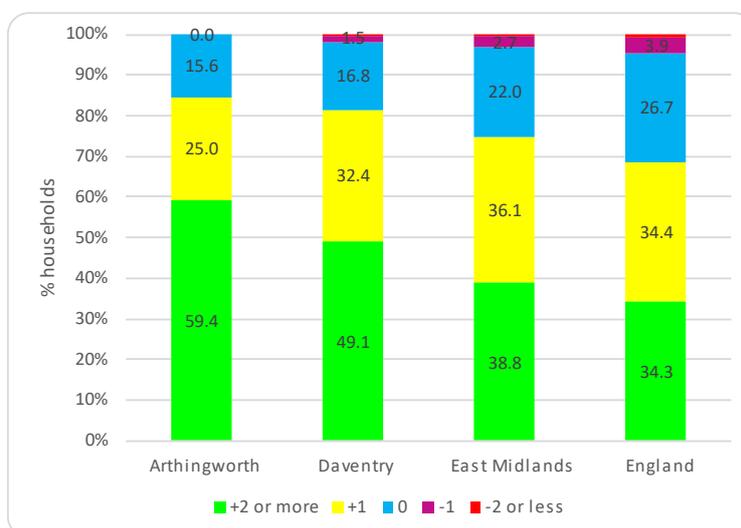
Table 5 Households by number of bedrooms, 2011

Bedrooms	Arthingworth		Daventry		East Midlands	England
All occupied Household Spaces	96	100.0	100.0	100.0	100.0	100.0
No Bedrooms	-	0.0	0.2	0.2	0.2	0.2
1 Bedroom	5	5.2	5.6	8.1	11.8	
2 Bedrooms	24	25.0	21.6	26.5	27.9	
3 Bedrooms	25	26.0	39.9	45.4	41.2	
4 Bedrooms	32	33.3	24.6	15.4	14.4	
5 or More Bedrooms	10	10.4	8.0	4.4	4.6	

Source: Census 2011, LC4405EW

There is evidence of under occupancy in the local area (having more bedrooms than the notional number recommended by the bedroom standard). Analysis of the 2011 Census shows that around 59% of all occupied households in Arthingworth have two or more spare bedrooms and around 25% have one spare bedroom. Under occupancy is higher than district, regional and national averages.

Figure 4: Bedroom Occupancy Rates, All Households, 2011



Source: Census 2011, QS412EW

Under occupancy in the local area is particularly evident in larger properties with around 62% of households with 4 or more bedrooms occupied by just one or two people. This is higher than district (47%), regional (43%) and England (41%) rates.

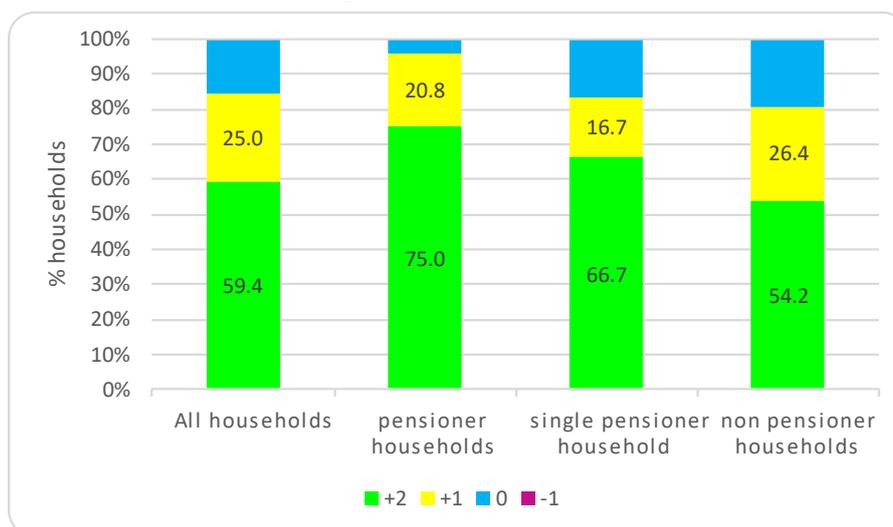
Table 6 Households with 4 or more bedrooms by household size, 2011

	Arthingworth		Daventry	East Midlands	England
HHs with 4 or more bedrooms	42	100.0	100.0	100.0	100.0
1 person in household	1	2.4	10.0	10.4	10.6
2 people in household	25	59.5	36.9	32.3	30.3
3 people in household	8	19.0	18.9	18.8	18.3
4 or more people in household	8	19.0	34.3	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 75% 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 higher than the 54% non-pensioner household rate.

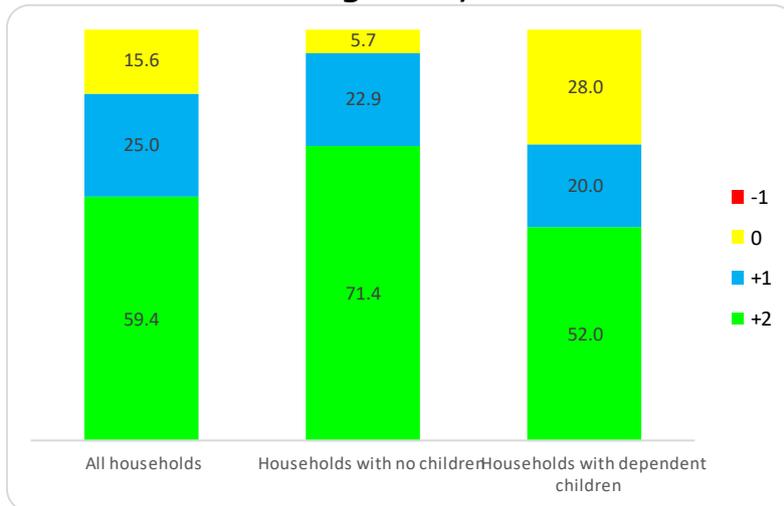
Figure 5: Bedroom Occupancy rating of Older Person Households, Arthingworth Parish, 2011



Source: Census 2011, LC4105EW

Overcrowding is not a significant issue in the local area; however, research shows that households with dependent children are more likely to be overcrowded.

Figure 6: Bedroom Occupancy rating of Family Households Arthingworth, 2011



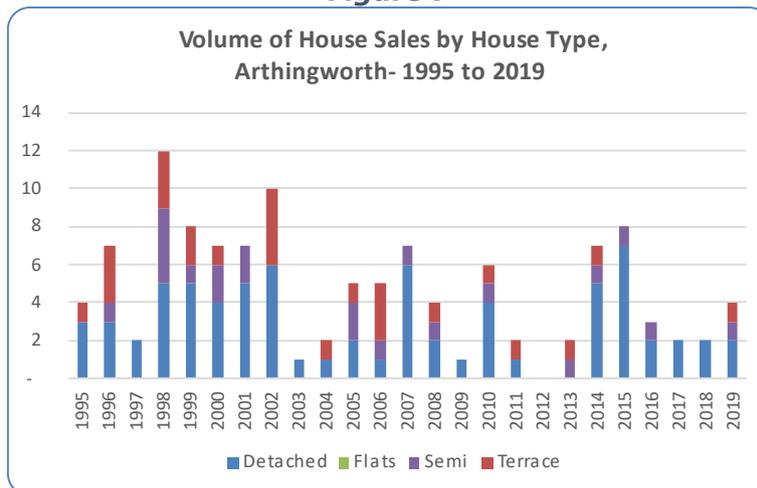
Source: Census 2011, LC4105EW

Housing Market

Residential Sales

Land Registry price paid data shows around 118 residential property sales were recorded in the Arthingworth Parish between 1995 and 2019. At 61% detached housing accounted for most sales, 21% were terraced and 18% semi-detached. 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 will be excluded.

Figure 7



Data produced by Land Registry © Crown copyright 2020 (data available at 28.10.20)

There is little evidence of new build housing sales in the local area with just one new build sale taking place in 1995.

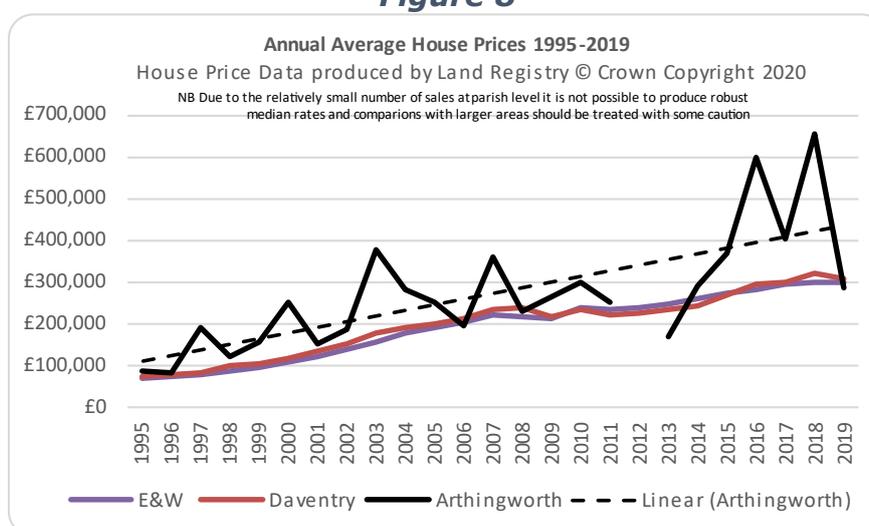
Affordability

The latest housing affordability data³ for England Wales shows that on average, full-time workers could expect to pay an estimated 7.8 times their annual workplace-based earnings on purchasing a home in 2019. This is a significant improvement from the previous year when the ratio was 8.0.

The housing affordability gap continues to widen between the most and least affordable areas. In Daventry, the gap has worsened with average house prices estimated at being 9.2 times workplace-based average annual earnings in 2019 compared with 4.6 times in 1999.

Workplace-based earnings are not available at parish level but as the average 2018 house price in Arthingworth is above the district, regional and national rates it is also presumed the affordability gap continues to widen. The following chart indicates the linear house price trajectory in Arthingworth when compared with the district and England and Wales averages. It shows that overall the average house price in Arthingworth has been above the district, region and national rates. It should be noted, however, that comparisons against larger geographies should be treated with caution.

Figure 8



ONS House Price Statistics for Small Areas reveals the cost of an entry-level⁴ property on average across England and Wales increased by almost 20% in the ten-year period to June 2016 to £140,000. For new properties, the price was nearly £180,000. The data⁵ also shows that home-ownership prospects vary across the country.

³ [Housing Affordability in England & Wales 2019, ONS](#)

⁴ 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.

⁵ 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](#).

In the Arthingworth Parish area⁶ in 2016 a low to mid-priced property cost on average £220,000 which was higher than the national average. Assuming a 15% deposit⁷, those entering the property market in the area would require a household income of £41,556 (£26,444 E&W average) and savings of £36,900 which is a challenge for many households.

With the average cost⁸ of an entry-level home in the area being £220,000 prospective buyers would require an estimated £2,000 for legal and moving costs, £1,900 stamp duty and £33,000 for a 15% deposit, coming to £36,900 in total.

The house price data used to create the affordability ratio estimates are based on the price paid for residential property only, so are not fully comprehensive for all housing as they only include those that have transacted.

Summary of Future Housing Need

At the time of the 2011 Census, the Arthingworth Parish was home to around 231 residents living in 96 households. Analysis of the Census suggests that between 2001 and 2011 population in the local area grew by around 3% (6 people). During this period, it is estimated the number of dwellings increased by 1.

There is evidence of an ageing population with the number of over 65-year olds rising by 117% and up from 10% of total population in 2001 to 22% in 2011. 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 77% of households owning their homes outright or with a mortgage or loan and at 2% the share of households living in social rented accommodation is very low when compared with 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 larger and detached homes and an under representation of housing for single people with just 5% of dwellings having one bedroom.

⁶ The Anstey Parish area is based on MSOA best fit (E02005366).

⁷ [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.

⁸ The price of an entry level property in a given neighbourhood was used to calculate the annual household income that could be needed to secure a mortgage in that area. By comparing this figure with the estimated household income for the same neighbourhood, we can see how affordable the area could be for those looking to buy an entry-level property. Calculations were based on a typical deposit of 15% and an assumption that mortgage lenders will offer 4.5 times an applicant's income.

Land Registry data indicates there has been just one new build residential sale between 1995 and 2019.

Deprivation is not a significant issue in the local area but IMD domain data suggests that some residents may find it difficult to access owner-occupation or access the private rental market.