

Chipping Warden
South Northamptonshire
Housing Needs Survey

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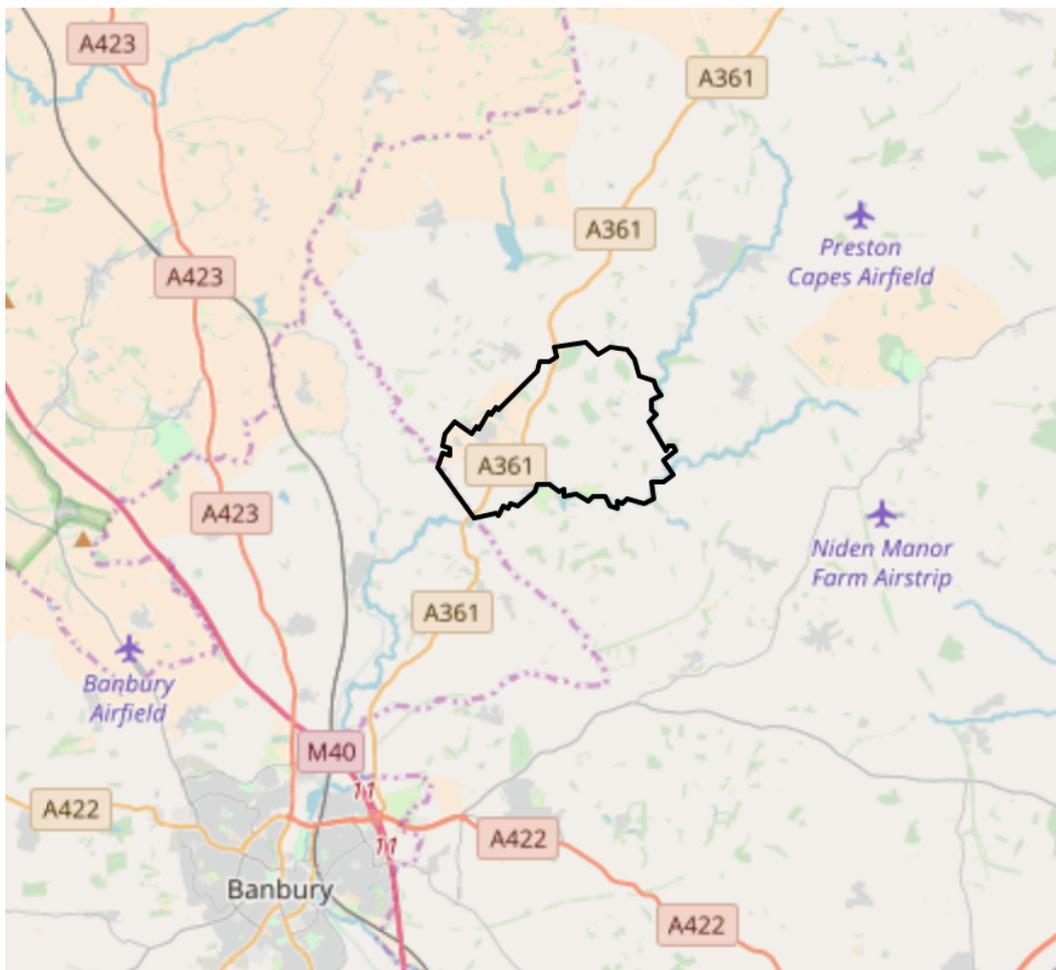
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Directors: - Helen Brzozowski – Michael Bullock

1. Introduction

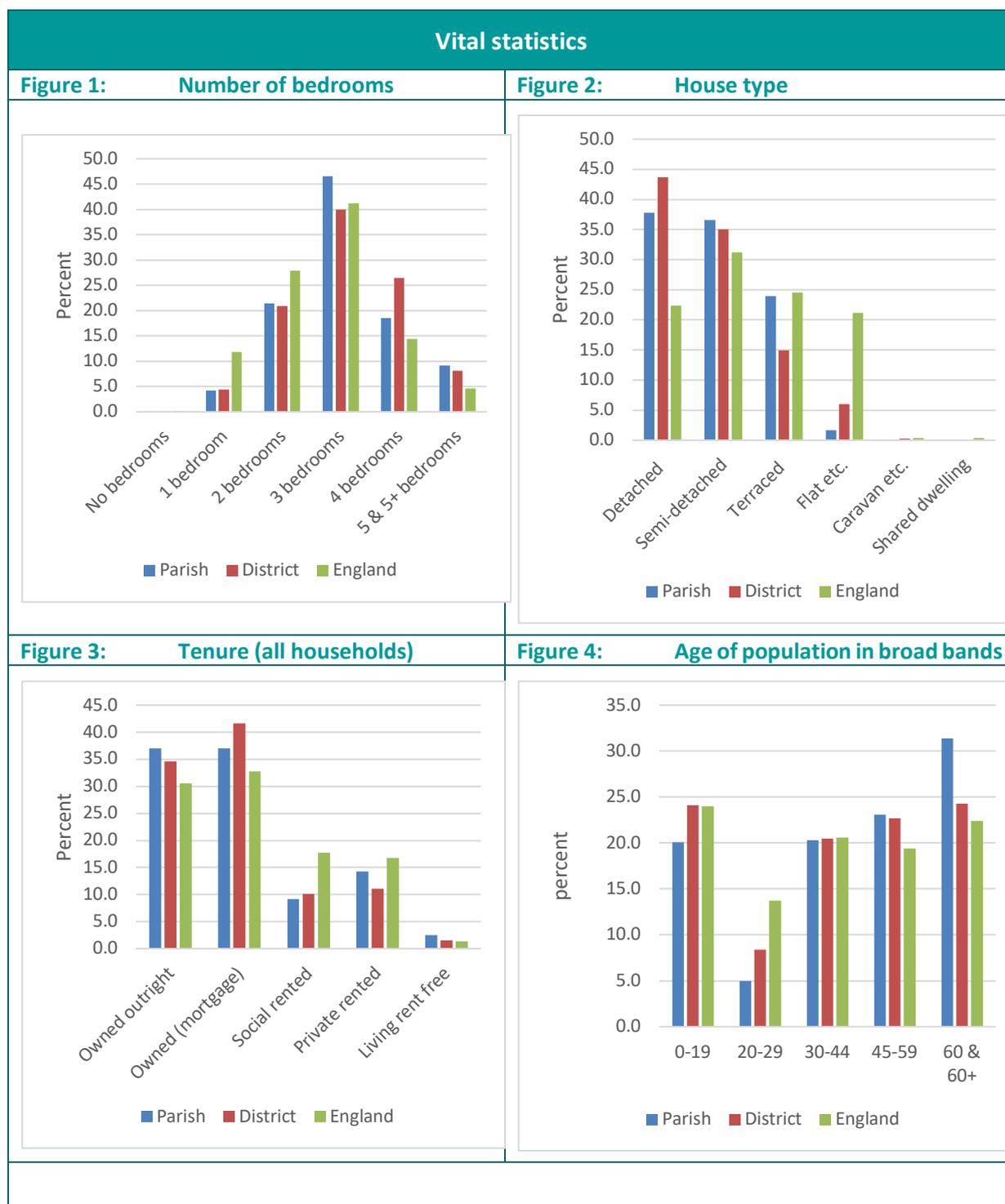
- 1.1 The aim of this document is to provide a housing needs survey (HNS) for the parish of Chipping Warden within South Northamptonshire district.
- 1.2 The evidence is presented in the following sections:
 - What are the parish 'vital statistics'?
 - What are the factors that are driving the parish local housing market?
 - What additional housing is needed within the parish?
- 1.3 A summary of the evidence is presented within each section. The detailed evidence is appended.
- 1.4 Please note that in the detailed data tables appended, percentages may not sum to exactly 100% due to rounding of proportions to one decimal place.

Map 1: Parish boundary



2. What are Chipping Warden's vital statistics?

- 2.1 Overall, at census day 2011, 537 people lived in the parish in 238 households. There were 15 vacant homes. The total number of household spaces was therefore 253. Vacant dwelling spaces were 5.9% of the total. Where we refer to dwellings below, we include only occupied household spaces.
- 2.2 Figures 1-4 summarise the main vital statistics describing number of bedrooms, dwelling type, tenure and population characteristics.
- 2.3 Figure 1 shows that 3-bedroom housing forms 46% of parish dwellings which is the largest proportion of homes. The profile of dwellings in terms of number of bedrooms is dis-similar to other geographies. The parish has a larger proportion of 3-bedroom homes and a smaller proportion of 4-bedroom homes and larger.
- 2.4 Figure 2 shows that the parish has a larger proportion of semi-detached and terraced dwellings and a smaller proportion of detached homes than the district. The proportion of flats is very small compared to the wider geographies.
- 2.5 Around 72% of dwellings are owner occupied (figure 3). This is a slightly smaller proportion than within the district (76%) but a larger proportion than that of England (63%). The parish has comparable proportions of social rented and private rented housing to the district, but a lower proportion than England as a whole.
- 2.6 The parish has a smaller proportion of children and young adults (figure 4) compared to the other geographies. There is a larger proportion of people aged 60 and above compared to the other geographies.

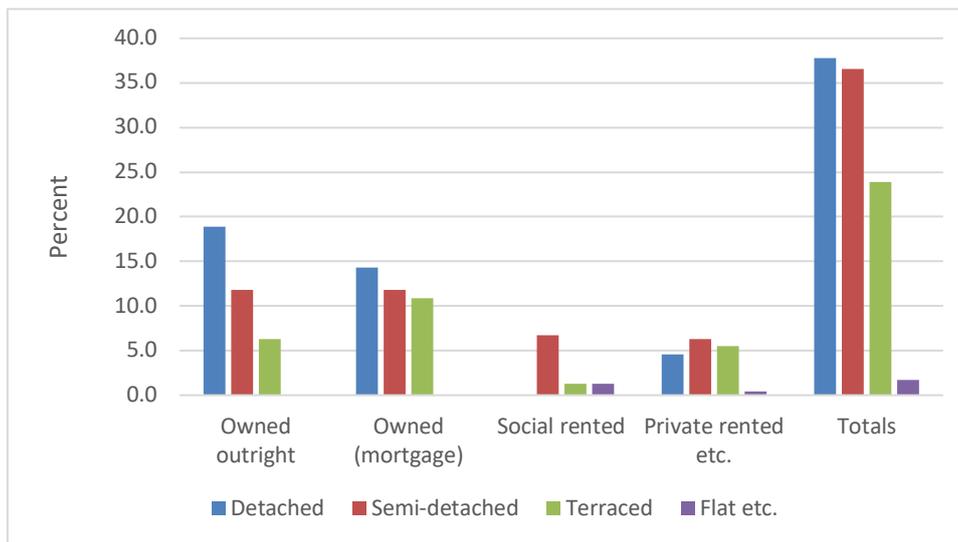


Source: Census 2011

2.7 More detailed and additional vital statistics are described in figures 5-8 below.

2.8 Figure 5 shows house type by tenure for the parish and it expands on figures 2 and 3. It shows that overall the dwelling types are mainly detached and semi-detached, however their distribution differs across the tenures. Detached houses or bungalows are the main house type occupied by outright home owners. The largest proportion of semi-detached homes are occupied by owners with a mortgage and social tenants.

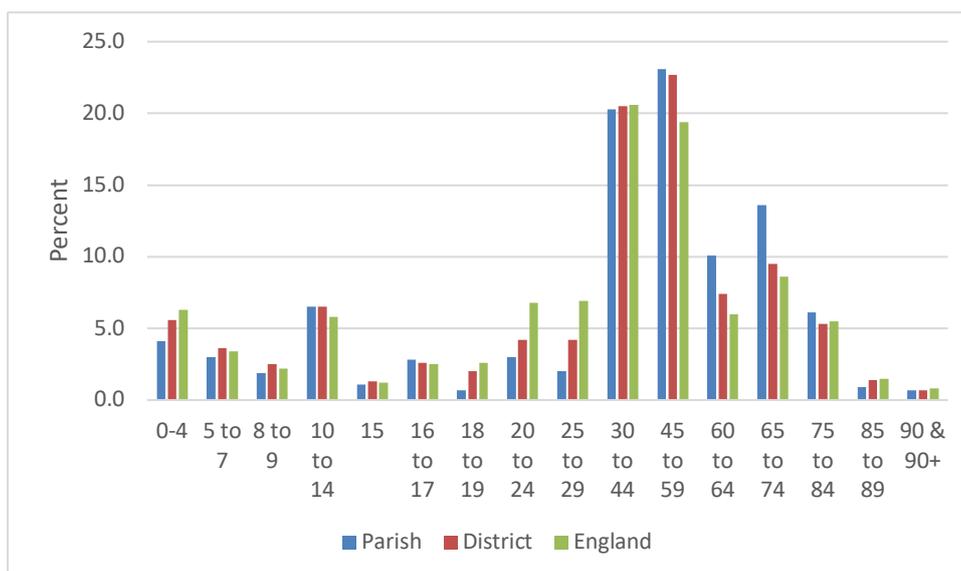
Figure 5: House type by tenure (parish only)



Source: Census 2011. Note the census does not distinguish between houses and bungalows

2.9 The age structure of the population (figure 6) builds on figure 4. It is a snapshot of the age of the population as at census day 2011. It shows that the parish has a larger proportion of people aged 60 - 84 years and over than the other geographies. There is a smaller proportion of young adults aged 20-29 years resident in the town than the other geographies.

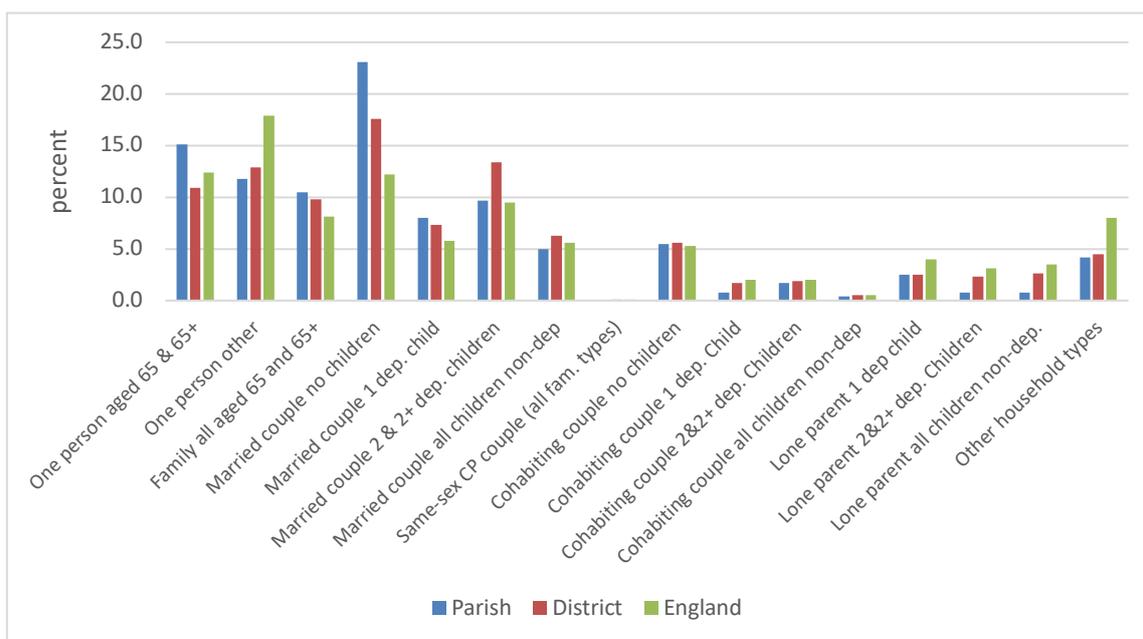
Figure 6: Population age structure



Source: Census 2011

2.10 Regarding household composition, figure 7, below, shows that the largest group present in the population is married couples with no children (23%). The next largest group is single people over age 65 at 15%. These groups are a larger proportion of the population than the other geographies. 6% of households have non-dependent children living with them which is significantly lower than the wider geographies as is the proportion of lone parent households.

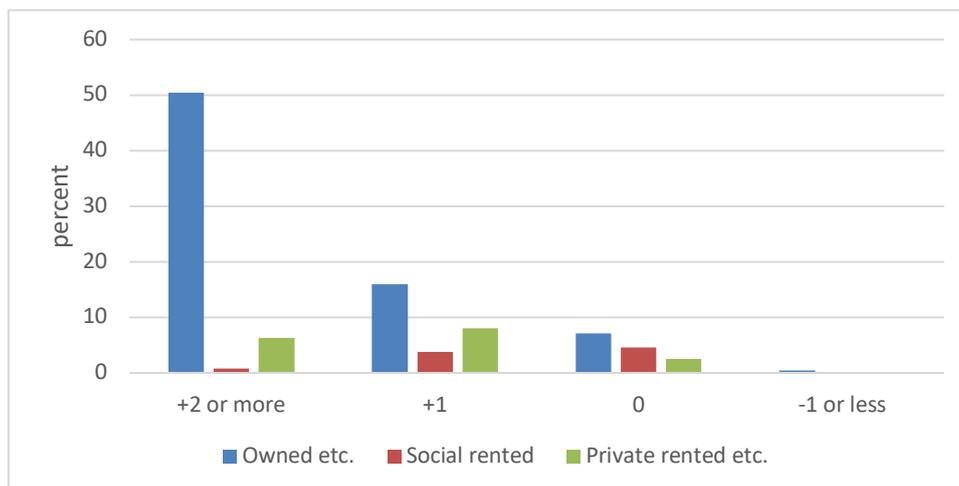
Figure 7: Household composition



Source: Census 2011 (Dep. = Dependant)

2.11 The occupancy rating shown in figure 8 provides a measure of whether a household's accommodation is overcrowded (-1 or less) or under occupied (+2 or more). The rating is shown for each broad tenure group at parish level.

Figure 8: Occupancy rating (bedrooms)



Source: Census 2011

- 2.12 Figure 8 shows that the occupancy rating varies considerably by tenure. Around 50% of households with 2 or more spare bedrooms and 16% of households with one spare bedroom are home owners.

3. What are the local housing market's drivers?

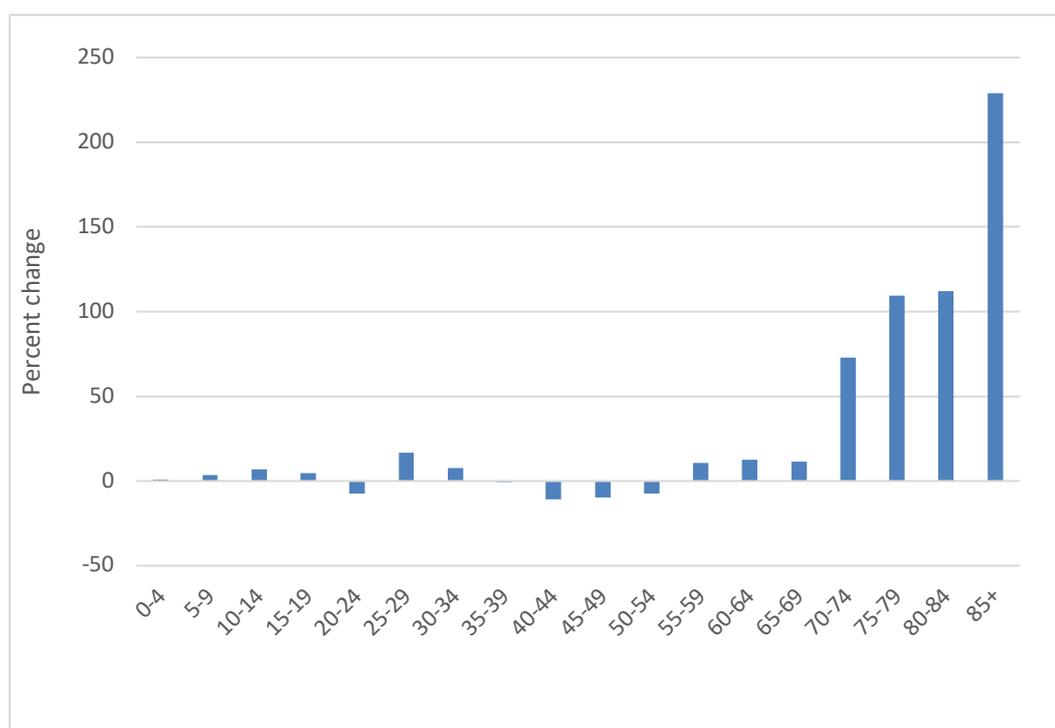
3.1 This section provides evidence about the factors that might drive or affect supply and demand within a local housing market such as demographic change, migration and the relationship between the place of residence and the place of work. House prices and affordability are also significant drivers considered in this section.

Population projections, migration and travel to work

Population projections.

3.2 Figure 9 shows ONS population projections for the district. Such estimates are only readily available at district level.

Figure 9: District level population projections in 5-year age bands



Source: ONS

3.3 The population projection for the district, figure 9, estimates change in the population in 5-year age bands over a 25-year period from 2014 to 2039. Overall the population of the district is estimated to grow by nearly 15,000 people over the 25 years, a net increase of nearly 17%.

3.4 Characteristics of the population will change significantly over this period. The number aged 65-85 and over is projected to increase by over 14,000 people.

3.5 The proportion of those aged 85 and over is projected to increase by over 220%, with the population growing from 2,107 to 4,822 in the 25 years 2014-2039. This will impact on health and support services and the need for suitable and specialised housing. This

is also likely to impact on the parish as it already has a large proportion of older person households.

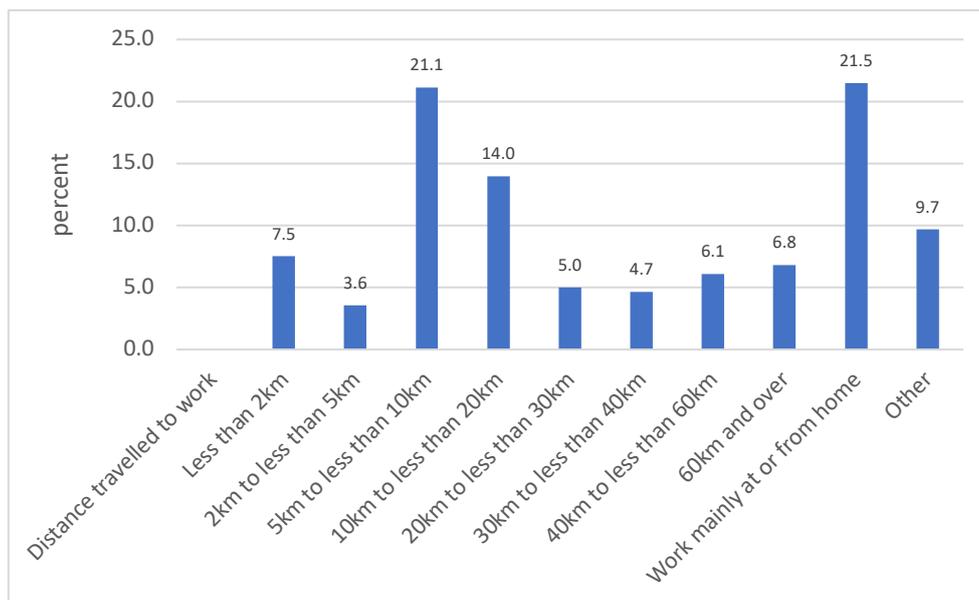
Migration and travel to work

- 3.6 The census compared the usual place of residence of people on census day to the year before.
- 3.7 Table 1 shows that 90% of the population lived at the same address a year before the census. Nearly all migration into the parish was from elsewhere in the UK - 50 people, equivalent to between 20 and 25 households
- 3.8 It is also noteworthy that no residents moved within the area. We would call this 'churn' - households moving within the area in order to satisfy the need to right-size or achieve aspirations. The fact that the parish has a relatively small housing stock would account for the lack of 'churn'.

	No.	%
Lived at same address one year ago	485	90.3
Moved within the area	0	0.0
Moved into the area from within the UK	50	9.3
Moved into the area from outside the UK	2	0.4
All usual residents	537	100.0

Source: Census 2011

- 3.9 As at the census 2011, there were 279 people of working age and in employment resident in the parish. This was 52% of the population. The census measures straight line distance between place of residence and place of work. Figure 14 shows that 21% of people of working age in employment travelled 5km to 10km to work - most likely to be Banbury. 14% travelled between 10km and 20km. A 20 km radius would include Daventry, Northampton, Milton Keynes and Warwick.
- 3.10 Figure 10 shows that just over 50% of people of working age either work from home or travel less than 10km to their place of work.

Figure 10: Distance travelled to work

Source: Census 2011

House prices, affordability and market appraisal

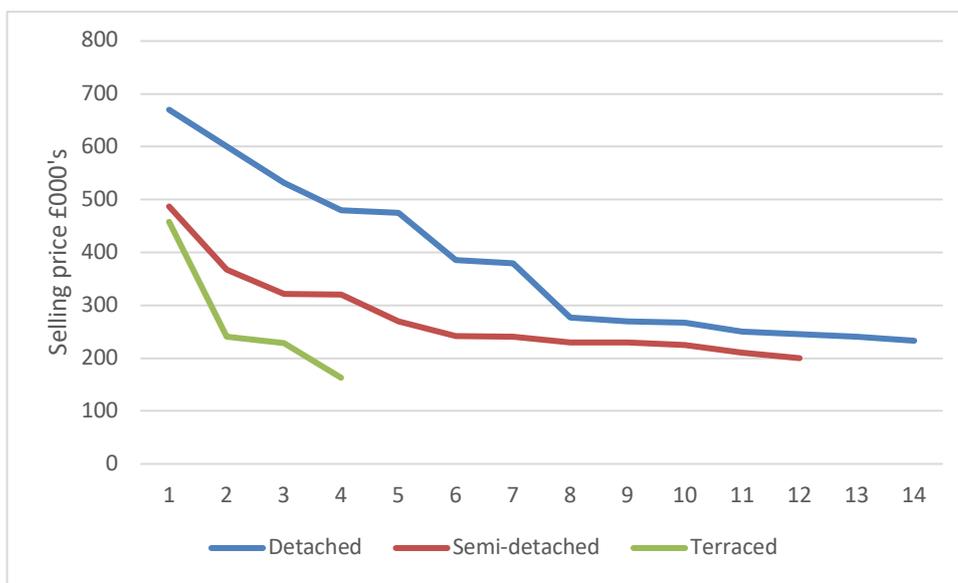
- 3.11 Understanding the characteristics of supply and demand for re-sale housing will help to inform the future housing requirements of the parish. By studying recent supply of resale housing, we can see if supply is disproportionate to the proportions of each house type in the profile. We can then use this information, and information from estate and letting agents, to broadly identify shortages of supply. This will supplement the data in section 4 which estimates housing requirements.
- 3.12 The Land Registry provides information about every residential dwelling sale. It states the selling price rather than the asking price, the broad property type but not the number of bedrooms. In most cases Rightmove and Zoopla supplements this information by adding the number of bedrooms. Therefore, we base the following analysis on the 30 dwellings sold between September 2015 and July 2017 which is the latest data available. A table showing all 30 sales (average 17 per year) is presented in appendix 2. The tables presented in this section are based on these data.
- 3.13 Selling prices have been analysed into percentiles and this information is presented in table 2.

Table 2: Re-sale housing market price percentiles	
Percentile	£ 000's
Highest	670
75th Percentile	380
50th percentile	267
25th percentile	233
Lowest	163

Source: Land Registry

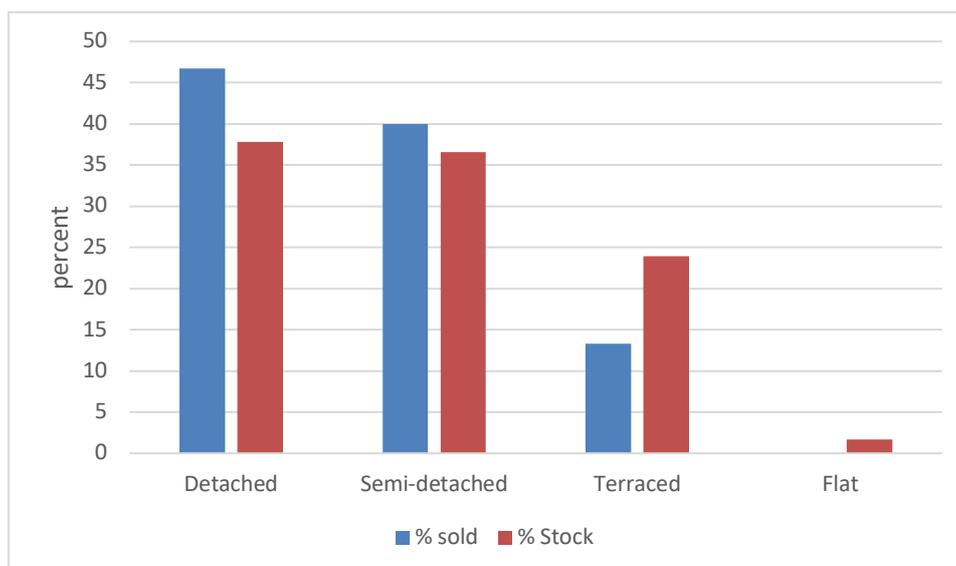
- 3.14 The following figure presents volume of homes sold by selling price and house type. The figure shows that detached homes and semi-detached homes form the majority of homes sold and that they were priced between £200,000 and £670,000. Approximately one third of semi-detached homes sold for above median prices. Half the terraced houses (2 dwellings) and just under a quarter of semi-detached houses sold for below 25th percentile prices.

Figure 11: Volume and distribution of resale housing by house type



Source: Land Registry

- 3.15 Disproportionate levels of sales compared to the dwelling stock would have an impact on our housing requirement estimates. For example; a disproportionately small supply of larger homes means a shortage of move on accommodation for households seeking larger homes.
- 3.16 Figure 12 shows that the volume of detached and semi- detached houses sold recently was larger a proportion than in the dwelling stock as a whole. This indicates that households move from this type of housing more frequently than those occupying terraced houses. No flats were sold in the period.

Figure 12: Comparison of resale housing between the stock and the market by type

Source: Land Registry and Rightmove

Household income and the affordability of market housing

Re-sale housing

- 3.17 The information in table 3 states the household gross annual income at the 25th, 50th and 75th percentile points as well as the mean.

Table 3: Chipping warden household income percentiles				
	25 th Percentile	Mean	Median	75 th Percentile
All households	40,000	47,500	45,000	62,500

Source: Call Credit Cameo (licensed use)

- 3.18 The following table is designed to show the spending power of the groups based upon 25th percentile incomes. We have based estimates on the Government's historic affordability ratio of mortgage = 3.5 x gross household income for a 2-income household. We are advised that lenders may lend up to 4.5 times gross income for low risk households with a good credit rating and we have also calculated spending power on this basis.

Table 4: Spending power based upon income £: (mortgage)							
	Income percentile	3.5 x income	Add 10% deposit	Spending Power	4.5 x income	Add 10% deposit	Spending Power
All households	25th	140,000	14,000	154,000	180,000	18,000	198,000
	50th	157,500	15,750	173,250	202,500	20,250	222,750

Source: Cameo and arc⁴

- 3.19 It is clear from tables 3 and 4 that households with two incomes, resident in the parish, with under 50th percentile household income, could not afford any housing of the recent resale housing if priced at just under 25th percentile house prices. This is calculated on the basis of using a 4.5 x income multiplier and a 10% deposit. In fact, they could afford only 5 of the homes that became vacant in the period we have examined. This finding is key to our analysis in chapter 4 and our overall study findings as summarised in table 13 below.

Market rental housing

- 3.20 Similarly, we investigate the affordability of market rented housing based upon household earnings based upon rent is equivalent to no more than 25% of gross household earnings. Table 5 states the spending power generated by households in the two groups that we are focussing on.

Percentile income	25% x income £pcm
25th	833
50th	938

Source: Cameo and arc⁴

- 3.21 We are unable to establish percentile rents with any reliability as vacancy rates are low and vacancies are rarely published.

Additional information from estate and letting agents

- 3.22 Rightmove's analysis of the market is as follows:

In the past year house prices in Chipping Warden were 23% down on the year before and 12% down on 2011 when they averaged at £363,333.

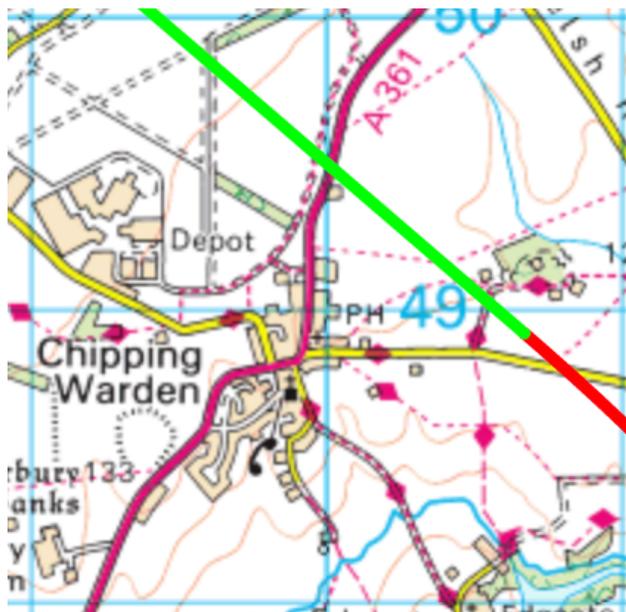
There were only 10 properties sold in the last year, therefore, the average prices may only reflect the mix of properties sold, rather than changes in the local market itself.

Chipping Warden, with an overall average price of £318,400 was cheaper than nearby Byfield (£376,717), Cropredy (£564,690) and Eydon (£425,000).

- 3.23 Two agents were interviewed, both based in Banbury. Agents agreed that Chipping Warden and adjacent villages were part of a 'character' housing sub-market on or close to the A361.

- 3.24 In terms of demand for vacant housing, we were told that the local housing market is largely driven by school catchment. The area was very popular with people seeking to upsize and re-locate from Oxford or London. Older people would also seek to downsize to the villages but were seeking high quality 2 or 3-bedroom homes that were 'not too small'.
- 3.25 Agents told us the main gap was for housing for younger people. Many local young people had to leave the villages to find housing they could afford and some would find suitable housing in Banbury or Daventry.
- 3.26 There was little supply of rented housing. We were told that this might be an option for younger people but there was very little of it and it rarely came on to the open market as tenants were very settled and tended to 'stay put'.
- 3.27 Agents drew our attention to the proposal to build the HS2 rail project near to the parish. This may account for the high proportion of sales at figure 12 which would be higher value property.
- 3.28 We investigated the proposed route of HS2 in relation to the village.

Map 2: Proposed route of HS2



3.29 The legend for the proposed route shown in map 2 is:

- red is cutting;
- green is tunnel.

Additional information from Grand Union Housing Group (GUHG)

- 3.30 The local authority declined to provide information from its housing register however the required information was obtained via Grand Union Housing Group.
- 2-bedroom bungalows = 1
 - 2-bedroom flat/houses = 4, one of which is under nomination already
 - 3-bedroom houses = 1
 - 1-bedroom = 4, one of which is under nomination already
 - 4-bedroom = 1, but under nomination already
- 3.31 Therefore 11 households are registered and are eligible for an offer. A further 3 are subject to a nomination for a tenancy. In addition, GUHG has tenants who wish to transfer to a more suitable tenancy; 17 applicants in all, some of whom may be registered with the local authority:
- 1 or 2-bedroom bungalow – 7 applicants (2 in high banded housing need);
 - 2-bedroom house – 5 applicants (1 urgent banded, the others low banded);
 - 3-bedroom house – 2 applicants (1 high, 1 low priority);
 - 4 -bedroom house – 3 applicants (all 3 in high bands as overcrowded households).
- 3.32 Clearly all of the above are in some degree of housing need. Being social renting tenants or applicants, they are not likely to be able to afford market housing. There are 17 households seeking a transfer of tenancy and 8 registered applicants not under offer, 25 in total.
- 3.33 This information is considered further in our final chapter.

4. The household survey and market housing requirements

- 4.1 A household survey was conducted in the autumn of 2017. A questionnaire was sent to every household in the parish and 39 responses were received, 278 were dispatched resulting in a 14% response rate.
- 4.2 This chapter reports the main outputs of the survey to inform the need for additional market housing and further information about local households - especially those that are proposing to move home or newly forming households seeking their first home.

Respondent general views on housing needed

- 4.3 Tables 6 and 7 record respondent views about groups of people that in their view needed housing in the parish. All households were invited to respond. Respondents could indicate more than one preference. Percentages sum to 100 for each row to enable the proportion of responses from each tenure to be gauged for each option.
- 4.4 In table 6 it is clear that the groups with most support as a high priority was 'first time buyers' and 'people seeking affordable housing'. The group that mostly attracted no priority was those 'seeking private rentals'.

Table 6: Q3. Which household groups do you consider to be a priority for additional housing?

	Priority: Number				Priority: %			
	None	Some	High	Total	None	Some	High	Total
First time buyers	8	15	12	35	23	43	34	100
People seeking private rentals	25	8	4	37	68	22	11	100
Seeking affordable housing	7	15	15	37	19	41	41	100
Seeking shared ownership housing	14	17	6	37	38	46	16	100

Source: household survey

Table 7: Q3. Which household groups do you consider to be a priority for additional housing if any?

	Priority: Number				Priority: %			
	None	Some	High	Total	None	Some	High	Total
Elderly downsizers	12	13	11	36	33	36	31	100
Family up-sizers	16	16	3	35	46	46	9	101
Sheltered housing for older people	8	19	8	35	23	54	23	100
Self-builders	31	5	0	36	86	14	0	100
People providing care and support	12	20	4	36	33	56	11	100

Source: household survey

- 4.5 Regarding table 7, the group that had most support as a high priority was ‘elderly downsizers’ followed by ‘sheltered housing for older people’. ‘Self-builders’ were not considered to be a high priority by anyone.
- 4.6 Table 8 shows that house types considered a high priority were ‘small homes for singles and couples’ followed by homes suited to older people. Many respondents felt that detached homes, town houses, flats and apartments and larger family homes should not be a priority.

Table 8: Q4. Which house types would you consider a priority for future house building in the parish?

	Priority: Number				Priority: %			
	None	Some	High	Total	None	Some	High	Total
Small homes for singles and couples	10	16	10	36	28	44	28	100
Homes suited to older people	8	21	8	37	22	57	22	100
Small family homes	0	0	0	0	22	39	39	100
Larger family homes	23	10	3	36	64	28	8	100
Detached homes	24	10	2	36	67	28	6	100
Bungalows	12	19	6	37	32	51	16	100
Semi-detached homes	15	14	7	36	42	39	19	100
Terraced homes	19	12	4	35	54	34	11	100
Flats or apartments	24	10	2	36	67	28	6	100
Town Houses	30	3	2	35	86	9	6	100

Source: household survey.

- 4.7 Respondents were asked to agree or disagree with 3 statements. Overall, the majority view was not in favour of restricting future development to local residents. The majority view was that additional homes are not needed in the parish.

Table 9: Q5. Please indicate if you agree or disagree with the following statements

	No. agree	No. disagree	% agree	% disagree
New housing should only be built for local residents	16	20	44	56
New housing should be built for anyone that wants it	18	20	51	49
Additional homes are not needed in the parish	20	15	57	42

Source: household survey

Existing households: future housing requirements

- 4.8 6 households told us that they needed to move home but were unable to do so. Three of these households stated that the main reason was because they could not afford to, property being too expensive. Two households stated that there was a lack of suitable housing in the area they were seeking.
- 4.9 An additional 6 households told us that they were seeking to move home and were able to do so.
- 4.10 The current tenure of the 12 households is noteworthy. There were:
- 4 home owners (33%);
 - 7 private renters (58%); and
 - 1 social renter (8%).
- 4.11 The proportion of private renters responding is disproportionately high. Figure 3 tells us that 14.3 percent of the dwelling stock was private rented at the time of the census equivalent to around 35 dwellings. This is a larger proportion than that of the district. Our wider research into the private rented sector across the country tells us that the sector generates much of the housing need in any given area and a high turnover of tenancies can be expected.
- 4.12 8 of these residents told us that they were seeking their next home in the parish.
- 4.13 The largest household group was couple only, one or both aged over 65:

	Number	%
Single Adult (under 65)	2	16.7
Single Adult (65 or over)	1	8.3
Couple only (both under 65)	1	8.3
Couple only (one or both over 65)	5	41.7
Couple with child(ren) aged 18+	1	8.3
Lone parent with 1 or 2 child(ren) under 18	1	8.3
Other type of household	1	8.3
Total	12	100.0

Source: household survey

- 4.14 These 12 respondents were invited to list all reasons for seeking to move home. This was a multiple-choice question and the factors most frequently cited by respondents were:
- need a smaller property;
 - need a smaller garden;
 - don't need to move - just want a home that is better in some way.
- 4.15 Other factors cited were 'can't afford rent and mortgage', 'forced to move'.

- 4.16 Households were invited to state the main reason for moving home. Overall, no pattern emerged from the responses, all options offered by the questionnaire were cited.
- 4.17 If a respondent was aged over 55 and intending to move home, we asked for further information about the options they would consider. Findings are stated in table 11. This was a multiple-choice question so the 'number' column is a count of responses not households.

	Number	%
Rent a property from a private landlord	4	20
Sheltered accommodation - To Buy	3	15
Buying a property on the open market	3	15
Extra care housing - to buy	2	10
Extra care housing - to rent	2	10
Sheltered accommodation - to rent	2	10
Rent from housing association or the Council	2	10
Co-housing	1	5
Continue to live in current home with support when needed	1	5
Total	20	100

Source: household survey

Newly forming households

- 4.18 The survey revealed that 2 households planned to leave an existing household and find housing for themselves. Their characteristics were:
- a single person and a couple all aged between 16-39;
 - currently living with owner-occupiers;
 - neither requiring care or support;
 - both seeking housing in the parish; and
 - 1 seeking social rented housing the other seeking shared ownership housing.

Supply and demand for housing

- 4.19 This section uses survey findings to suggest the scale and mix of housing that might be appropriate to meet housing needs and requirements over the next 5 years. The data presented here however should be considered in a wider context which is considered in our concluding chapter.
- 4.20 The supply of housing comes from entire households that told us that they plan to move home over the next 5 years. We have analysed this supply in terms of tenure, house type and number of bedrooms.

- 4.21 Demand for housing comes from the above moving households plus households that are likely to form over the next 5 years.
- 4.22 Included in the numbers are household that told us they need to move home but feel that they cannot as explained above. It is perfectly reasonable to include this group in our estimates of future housing requirements as clearly the local market is not providing the housing that is needed by local households at a price they can afford.
- 4.23 In summary, the survey revealed:
- supply: 12 households needing to move home creating a vacancy;
 - demand: 4 households are seeking to leave the parish, 8 are seeking to remain.
- 4.24 However, our detailed findings show that additional homes are needed to meet specific local requirements. This is because much of the supply generated by the moving households is does not match the requirements of the households forming the demand in terms of number of bedrooms, type tenure and price. In particular, it is mostly private rented sector tenants that are seeking to move home. The vacancies that occur will not be of interest to owner occupiers and not affordable to social renting tenants.
- 4.25 The supply and demand profiles are stated within tables 12 and 13.

Number	Type	Bedrooms	Tenure
2	Semi-detached house	3	Owner occupied
1	Detached house	4	Owner occupied
2	Detached house	3	Private rented
1	Semi-Detached house	2	Private rented
1	Semi-detached house	3	Private rented
1	Terraced house	3	Private rented
1	Terraced house	2	Private rented
1	Bungalow	2	Private rented
1	Bungalow	3	Private rented
1	Terraced house	3	Social rented

Source: household survey

- 4.26 The proportion of private renters is noteworthy. In our wider experience, most local housing need is generated by private renters. The single social rented household is an anomaly. Information from GUHG reported in chapter 3 suggests that the local need generated by social renters is far greater than that captured by the survey.

Number	Type	Bedrooms	Tenure
1	Detached house	3	Owner occupied
1	Semi-Detached house	3	Owner occupied
1	Semi-detached house	2	Owner occupied
2	Detached bungalow	1-2	Private rented*
1	Detached bungalow	1-2	Social rented**
1	Semi-detached house	3	Social rent***
1	Semi-detached house	2	Social rented
1	Bungalow	1-2	Social rented
1	Flat	2	Social rented**

Source: household survey

*1 of whom indicated needed for a disabled person

** seeking private rent but only able to afford social rent

***seeking shared ownership but only able to afford social rent

- 4.27 The 3 households seeking home ownership are all couples in their 60's and 70's seeking smaller accommodation in the village. The two private renters are also older person households. They could probably afford market rents, but one has a disability so may be eligible for social housing.
- 4.28 Based upon the survey evidence, our suggested mix for housebuilding is:
- all but two dwellings should have features particularly suited to older people;
 - 5 social rented dwellings 1 to 2-bedroom;
 - 1 social rented dwelling 3-bedroom; and
 - 3 open market dwellings for older home owners.
- 4.29 The remaining provision for 1 private renter is problematic as a property is unlikely to be built to let by a private landlord.
- 4.30 However, evidence from GUHG suggests that the need for social rented housing is underestimated by the survey. The general question of the accuracy of the survey is considered in chapter 5.

Key findings

- 4.31 The local requirement for additional housing is largely driven by older people and a smaller number of young newly forming households. This finding is reflected by public priorities for groups of people ascertained by the household survey.
- 4.32 The key issue is affordability, as Chipping Warden's house prices are not affordable to all but 3 of the households identified.

- 4.33 It is clear that private renters face difficulty. Whilst seeking to remain living in Chipping Warden, they form a high proportion of those in unsuitable housing seeking to move. There is little prospect of investors coming forward to provide suitable housing for their ageing tenants.
- 4.34 The development of affordable housing aimed at older people would make a small but important contribution to the issue of housing an ageing population that is projected to grow significantly within the parish and the district.
- 4.35 A smaller proportion of homes for newly forming households and potential younger, first time buyers would help to retain younger people in the community and perhaps provide support for older relatives.
- 4.36 Comparing evidence from the survey and GUHG it is likely that the survey findings under-represent the need for affordable housing in the parish.

Low cost home ownership options

- 4.37 Two households are seeking shared ownership housing. However, our assessment suggests that they would be unable to afford it based upon the information they have provided and analysis in table 14 below. This table examines the affordability of shared ownership compared to other low-cost options using local 25th percentile prices for illustration.
- 4.38 As noted above, younger newly forming households are at a disadvantage when seeking home ownership options. Young people generally have relatively low income as they begin their working lives and have limited ability to save for a deposit. New households forming as a result of a relationship breakdown may also be at a disadvantage if they have a single income and have shared any savings with their former partner. So low cost home ownership products will be particularly important to these groups.
- 4.39 Using the 25th percentile house prices stated in chapter 4, we illustrate in table 14, the relative affordability of products aimed at assisting households to get onto the property ladder.
- 4.40 The key outputs of each calculation are income required and deposit required. The lowest deposit achievable is for the 25% shared ownership option. The lowest income required is when using 'help to buy'.
- 4.41 Referring again to table 3, only help to buy or 25% shared ownership would be affordable to households on 25th percentile, assuming a minimum deposit could be funded.

Table 14: Relative cost of low cost home ownership options	
Starter Home (20% discount)	Costings
Full price (based on 25th percentile)	£233,000
Starter home price (20% off full price)	£186,400
10% deposit on equity share	£18,640
Mortgaged amount	£167,760
Income required for mortgage	£47,931
Starter Home (30% discount)	Costings
Full price (based on 25th percentile)	£233,000
Starter home price (30% off full price)	£163,100
10% deposit on equity share	£16,310
Mortgaged amount	£146,790
Income required for mortgage	£41,940
Shared ownership 50%	Costings
Full price (based on 25th percentile)	£233,000
Equity 50%	£116,500
10% deposit on equity share	£11,650
Mortgaged amount	£104,850
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£267
Income required for mortgage	£29,957
Income required for rent/service charge	£14,255
TOTAL	£44,212
Shared ownership 25%	Costings
Full price (based on 25th percentile)	£233,000
Equity 25%	£58,250
5% deposit on equity share	£2,913
Mortgaged amount	£55,338
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£400
Income required for mortgage	£15,811
Income required for rent/service charge	£20,663
TOTAL	£36,473
Help to buy	Costings
Full price (based on 25th percentile)	£233,000
Equity 75%	£174,750
Loan 20%	£46,600
Deposit 5%	£11,650
Mortgaged amount	£116,500
Income required for mortgage	£33,286
Loan fee (1.75% in year 6)	£816

Source: of house price data: land registry

5. Summary of findings and conclusion

Parish 'Vital Statistics'

- 5.1 Overall, at census day 2011, 537 people lived in the parish in 238 households. There were 15 vacant homes.
- 5.2 Based upon the census 2011, compared to the average for South Northamptonshire District the parish has:
- a larger proportion of 3-bedroom homes;
 - a smaller proportion of 4-bedroom homes and larger;
 - a high proportion of terraced houses;
 - similar proportions of detached and semi-detached houses;
 - a very low proportion of flats;
 - a slightly smaller proportion of home owners, 50% of whom have two or more spare bedrooms;
 - a high proportion of single person households aged over 65, adult households with no children, and a smaller proportion of children and young adult residents;
 - a larger proportion of people aged 60 and over.

Housing Market drivers

- 5.3 According to official population projections the population of the district is estimated to grow by nearly 15,000 people over the 25 years, a net increase of nearly 17%. Characteristics of the population will change significantly over this period. The number aged 65-85 and over is projected to increase by over 14,000 people.
- 5.4 The proportion of those aged 85 and over is projected to increase by over 220%, with the population growing from 2,107 to 4,822 in the 25 years 2014-2029. This will impact on health and support services and the need for suitable and specialised housing. This is also likely to impact on the parish as it already has a large proportion of older person households.
- 5.5 Affordability analysis of market re-sale housing shows that two income households, resident in the parish, with under 50th percentile household income, could not afford any of the recent resale housing if priced at just under 25th percentile house prices if using a 4.5 x income multiplier and a 10% deposit. In fact, they could afford only 5 of the homes that became vacant in the period we have examined.
- 5.6 Estate agents told us that the local housing market is largely driven by school catchment. The area was very popular with people seeking to upsize and re-locate from Oxford or London. Older people would also seek to downsize to the villages but were seeking high quality 2 or 3-bedroom homes that were 'not too small'. Agents told us the main gap was for housing for younger people. Many local young people had to leave the

village to find housing they could afford and some would find suitable housing in Banbury or Daventry. There was little supply of rented housing.

The household survey

Priorities

- 5.7 Households were asked to indicate the priority they would attach for future housebuilding. The high priority groups were:
- first time buyers' and 'people seeking affordable housing';
 - 'elderly downsizers' and 'sheltered housing for older people';
 - small homes for singles and couples' and 'homes suited to older people'.
- 5.8 The majority view (57%) was that additional homes are not needed in the parish.

Moving households

- 5.9 In summary, the survey revealed:
- supply: 12 households needing to move home creating a vacancy;
 - demand: 4 households are seeking to leave the parish, 8 are seeking to remain plus 2 newly forming households.
- 5.10 Much of the supply generated by the moving households does not match the requirements of the households forming the demand in terms of number of bedrooms, type, tenure and price. In particular, it is mostly private rented sector tenants that are seeking to move home. The vacancies that occur will not be of interest to owner occupiers and not affordable to social renting tenants.
- 5.11 Our suggested mix for housebuilding is:
- all but two dwellings should have features particularly suited to older people;
 - 5 social rented dwellings 1-2 bedroom;
 - 1 social rented dwelling 3-bedroom;
 - 3 open market dwellings for older home owners.
- 5.12 The remaining provision for 1 private renter is problematic as a property is unlikely to be built to let by a private landlord.

How robust are the findings?

- 5.13 Only survey responses are reported here as attempts to weight data would be misleading due to high error margins. due to the sample achieved from a small population or households. Similarly, fewer moving households were captured by the survey than might be anticipated. Paragraph 2.12 suggests that an average of 17 re-sale vacancies occur on average per year. The census tells us that 52 people moved home the year before the census, equivalent to around 20 households. Again, we have not uplifted our findings as we believe that the combination of Brexit and HS2 are impacting

- on the market. Falling prices reported by Rightmove are likely to be having an impact with fewer households choosing to move.
- 5.14 Anonymous information from the housing register was not available from South Northamptonshire District Council, however, the need identified by the survey should be uplifted due to the equivalent information provided by GUHG
- 5.15 The high level of need from the private rented sector is, in our wider experience, plausible.
- 5.16 However, the evidence produced by the survey is clear. 10 households are seeking to move or form in the next 5 years and it is unlikely that their needs will be met from the existing housing stock. We believe this should be regarded as a minimum figure especially when considering affordable housing as the information provided by GUHG has identified a higher level of need.
- 5.17 When this information is combined with contextual information about the parish profile, housing costs and affordability it is clear that the conditions exist to generate need, especially affordable need, and need due to an ageing population.

Overall findings

- 5.18 The local requirement for additional housing is largely driven by older people and a smaller number of young newly forming households. This finding is reflected by public priorities for groups of people ascertained by the household survey.
- 5.19 The key issue is affordability, as Chipping Warden's house prices are not affordable to all but 3 of the moving households identified by the survey.
- 5.20 It is clear that private renters face difficulty. Whilst seeking to remain living in Chipping Warden, they form a high proportion of those in unsuitable housing seeking to move. There is little prospect of investors coming forward to provide suitable housing for their ageing tenants.
- 5.21 The development of affordable housing aimed at older people would make a small but important contribution to the issue of housing an ageing population that is projected to grow significantly within the parish and the district.
- 5.22 A smaller proportion of homes for newly forming households and potential younger, first time buyers would help to retain younger people in the community and perhaps provide support for older relatives. Two newly forming households identified by our survey aspired to shared ownership so clearly there is interest from people in the village that would qualify in terms of being in housing need. The barrier to them and many others is that parish house prices are beyond their reach. The government Starter Home programme is aimed at helping this group. Consultation tables 6, 7 and 8 indicate that residents consider that some priority should be attached to first time buyers, shared ownership housing and small family homes.
- 5.23 Findings should be considered robust as the need identified is based upon evidence from individual households. No statistical weighting has been applied. The findings should be considered an underestimate as evidence from GUHG suggests that a larger number of households are in affordable need.

Appendix 1: Profile data

The figures presented in section 1 are based upon the data in the following tables. All data is taken from the census 2011 unless otherwise stated. For ease of reference table references are identical to figure references in the report.

Figure 1: Number of bedrooms						
	Parish		District		England	
	No.	%	No.	%	No.	%
No bedrooms	0	0.0	32	0.1	54,938	0.2
1 bedroom	10	4.2	1,543	4.4	2,593,893	11.8
2 bedrooms	51	21.4	7,268	20.9	6,145,083	27.9
3 bedrooms	111	46.6	13,891	40.0	9,088,213	41.2
4 bedrooms	44	18.5	9,184	26.5	3,166,531	14.4
5 & 5+ bedrooms	22	9.2	2,799	8.1	1,014,710	4.6

Figure 2: House type						
	Parish		District		England	
	No.	%	No.	%	No.	%
Detached	90	37.8	15,184	43.7	4,949,216	22.4
Semi-detached	87	36.6	12,155	35.0	6,889,935	31.2
Terraced	57	23.9	5,189	14.9	5,396,459	24.5
Flat etc.	4	1.7	2,091	6.0	4,668,839	21.2
Caravan etc.	0	0.0	93	0.3	80,964	0.4
Shared dwelling	0	0.0	5	0.0	77,955	0.4
Total	238	100.0	34,717	100.0	22,063,368	100.0

Figure 3: Tenure						
	Parish		District		England	
	No.	%	No.	%	No.	%
Owned outright	88	37.0	12,029	34.6	6,745,584	30.6
Owned (mortgage)	88	37.0	14,456	41.6	7,229,440	32.8
Social rented	22	9.2	3,505	10.1	3,903,550	17.7
Private rented	34	14.3	3,840	11.1	3,715,924	16.8
Living rent free	6	2.5	530	1.5	295,110	1.3
Total	238	100.0	34,717	100.0	22,063,368	100.0

Figures 4 and 6: Age structure						
	Parish		District		England	
	No.	%	No.	%	No.	%
0-4	22	4.1	4,771	5.6	3,318,449	6.3
5 to 7	16	3.0	3,062	3.6	1,827,610	3.4
8 to 9	10	1.9	2,139	2.5	1,145,022	2.2
10 to 14	35	6.5	5,507	6.5	3,080,929	5.8
15	6	1.1	1,086	1.3	650,826	1.2
16 to 17	15	2.8	2,176	2.6	1,314,124	2.5
18 to 19	4	0.7	1,716	2.0	1,375,315	2.6
20 to 24	16	3.0	3,589	4.2	3,595,321	6.8
25 to 29	11	2.0	3,603	4.2	3,650,881	6.9
30 to 44	109	20.3	17,424	20.5	10,944,271	20.6
45 to 59	124	23.1	19,377	22.7	10,276,902	19.4
60 to 64	54	10.1	6,340	7.4	3,172,277	6.0
65 to 74	73	13.6	8,096	9.5	4,552,283	8.6
75 to 84	33	6.1	4,497	5.3	2,928,118	5.5
85 to 89	5	0.9	1,190	1.4	776,311	1.5
90 & 90+	4	0.7	616	0.7	403,817	0.8
Total	537	100.0	85,189	100.0	53,012,456	100.0

Figure 5: House type by tenure (parish only)										
	Owned outright		Owned (mortgage)		Social rented		Private rented etc.		Totals	
	No.	%	No.	%	No.	%	No.	%	No.	%
Detached	45	19	34	14	0	0	11	5	90	38
Semi-detached	28	12	28	12	16	7	15	6	87	37
Terraced	15	6	26	11	3	1	13	6	57	24
Flat etc.	0	0	0	0	3	1	1	0	4	2
Totals	88	37	88	37	22	9	40	17	238	100

Figure 7: Household composition						
	Parish		District		England	
	No.	%	No.	%	No.	%
One person aged 65 & 65+	36	15.1	3,791	10.9	2,725,596	12.4
One person other	28	11.8	4,473	12.9	3,940,897	17.9
Family all aged 65 and 65+	25	10.5	3,409	9.8	1,789,465	8.1
Married couple no children	55	23.1	6,122	17.6	2,691,927	12.2
Married couple 1 dep. child	19	8.0	2,524	7.3	1,285,267	5.8
Married couple 2 & 2+ dep. children	23	9.7	4,656	13.4	2,087,738	9.5
Married couple all children non-dep	12	5.0	2,189	6.3	1,233,748	5.6
Same-sex CP couple (all fam. types)	0	0.0	28	0.1	30,775	0.1
Cohabiting couple no children	13	5.5	1,961	5.6	1,173,172	5.3
Cohabiting couple 1 dep. Child	2	0.8	576	1.7	438,750	2.0
Cohabiting couple 2&2+ dep. Children	4	1.7	653	1.9	452,030	2.0
Cohabiting couple all children non-dep	1	0.4	187	0.5	108,486	0.5
Lone parent 1 dep child	6	2.5	876	2.5	883,356	4.0
Lone parent 2&2+ dep. Children	2	0.8	809	2.3	689,899	3.1
Lone parent all children non-dep.	2	0.8	895	2.6	766,569	3.5
Other household types	10	4.2	1,568	4.5	1,765,693	8.0
All households	238	100.0	34,717	100.0	22,063,368	100.0

Figure 8: Occupancy rating (parish only)								
	Owned etc.		Social rented		Private rented etc.		Totals	
	No.	%	No.	%	No.	%	No.	%
+2 or more	120	50	2	1	15	6	137	58
+1	38	16	9	4	19	8	66	28
0	17	7	11	5	6	3	34	14
-1 or less	1	0	0	0	0	0	1	0
Totals	176	74	22	9	40	17	238	100

Data for figure 9 is not provided here as it is a very large table. The data is freely available via Nomis.

Figure 10: Travel to work		
	No	%
Less than 2km	21	7.5
2km to less than 5km	10	3.6
5km to less than 10km	59	21.1
10km to less than 20km	39	14.0
20km to less than 30km	14	5.0
30km to less than 40km	13	4.7
40km to less than 60km	17	6.1
60km and over	19	6.8
Work mainly at or from home	60	21.5
Other	27	9.7
All categories: Distance travelled to work	279	100

Appendix 2: List of sold house prices September 2015 and July 2017

Percentiles	Price 000s	Type	Bedrooms
	670	1	
	600	1	
	532	1	
	487	2	
	480	1	4
	475	1	4
	458	3	
	385	1	3
75	380	1	3
	368	2	3
	321	2	3
	320	2	3
	277	1	3
	270	1	3
	269	2	3
50	267	1	2
	250	1	2
	245	1	3
	242	2	3
	241	1	3
	240	2	3
	240	3	2
25	233	1	2
	230	2	3
	230	2	3
	228	3	
	225	2	2
	210	2	
	200	2	
	163	3	

Source: Land registry/rightmove

Key to type:

1=Detached house or bungalow

2=Semi-detached house or bungalow

3=Terraced house or bungalow

4=Flat etc.