

Wollaston

Rural Housing Survey

Survey undertaken: June/July 2018

Report Date: October 2018

CONTENTS

| | |
|--|----|
| Key findings | 2 |
| 1. Introduction | 4 |
| 2. Methodology | 4 |
| 3. Survey Response | 5 |
| 4. Housing Types | 6 |
| 4.1 Owner occupier..... | 6 |
| 4.2 Private rent..... | 6 |
| 4.3 Affordable housing..... | 6 |
| 5. Current Housing Market | 6 |
| 5.1 Market Housing..... | 6 |
| 5.2 Current Rental Asking Prices..... | 8 |
| 5.3 Housing Completions..... | 9 |
| 6. Income | 9 |
| 7. Calculating Affordability | |
| 7.1 Assessing whether a household can afford home ownership..... | 10 |
| 7.2 Affordability models..... | 11 |
| 8. Current Social Housing Stock | 13 |
| 9. Housing register / Keyways | 13 |
| 10. Survey results on Housing Development | 13 |
| 11. Life in the Parish | 15 |
| 12. Assessing Housing need | 16 |
| 12.1 Housing need..... | 16 |
| 12.2 Key findings..... | 17 |
| 13. Conclusion | 18 |
| Appendix A..... | 19 |
| Appendix B..... | 21 |

Key Findings

Requirement for Market Housing

1 x 1 bed bungalow
1 x 1 bed house
1 x 2 bed bungalow
2 x 2 bed house
1 x 3 bedroom house
1 x 2 bed bungalow, market or self build
1 x 4 bed house, self build

Total = 8

Requirement for Shared Ownership and other routes into low cost home ownership

(From Housing Needs Survey)

4 x 1 bed house or flat
1 x 2 bed bungalow
3 x 2 bed house
3 x 3 bed house

Total = 11

Requirement for Rented Housing Registered Provider (RP)

(From Housing Needs Survey)

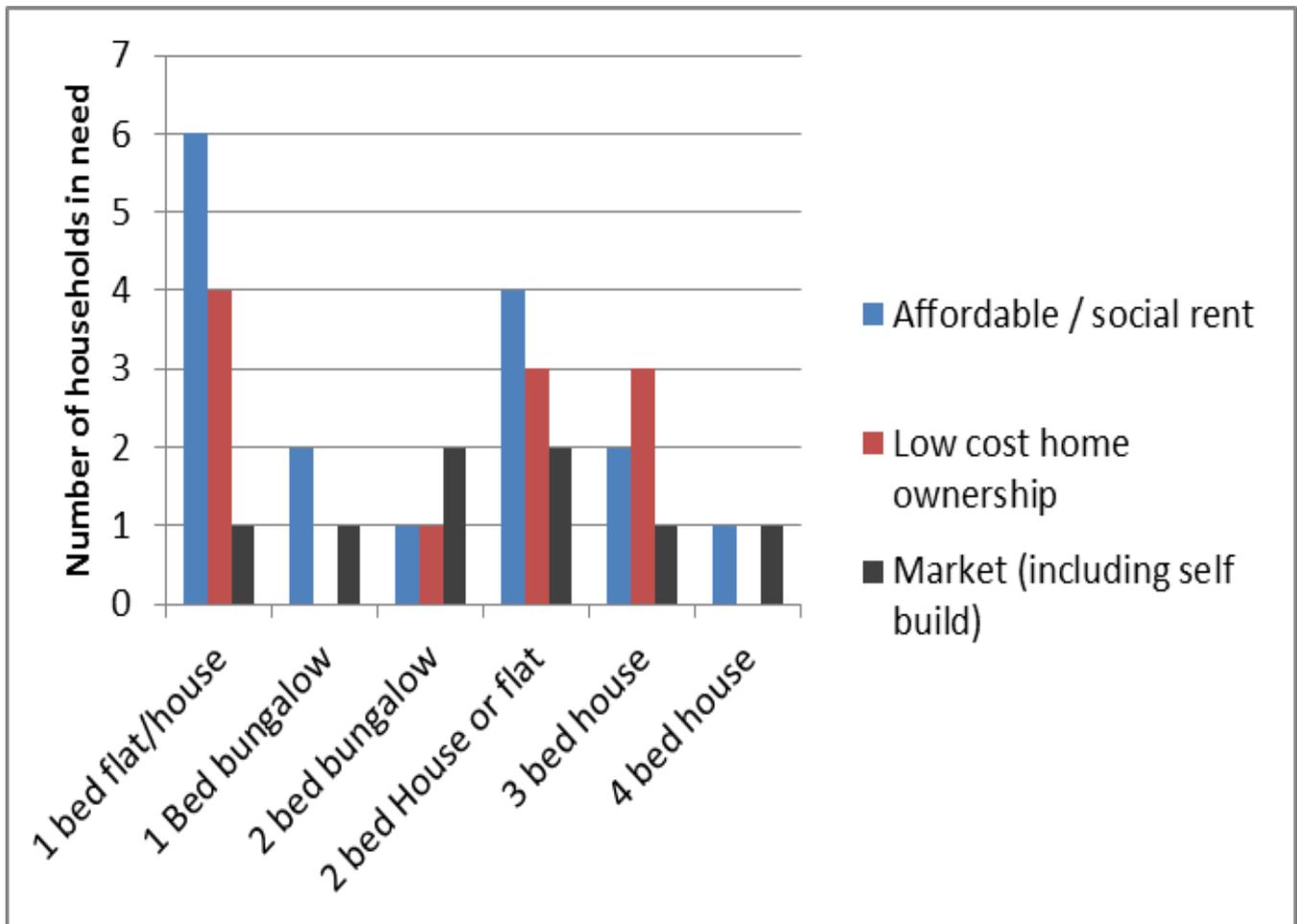
1 x 1 bed flat
1 x 1 bed bungalow
1 x 2 bed bungalow
2 x 3 bed house
1 x 4 bed house

(From Housing Register – August 2018)

1 x 1 bed bungalow
5 x 1 bed flat
4 x 2 bed house

Total = 16

Graph 1: Key findings



Housing and Profile in Wollaston Parish

1. Introduction

This report tries to establish a picture of housing in the parish of Wollaston. As part of this process a local parish housing needs survey was carried out to provide an accurate picture of the housing needs that exist within a specific area and which can help form the evidence base for planning any new developments or refurbishment opportunities, as well as helping to inform future policy making. The Borough Council of Wellingborough has a statutory duty to investigate housing needs and examine ways of meeting those needs. In rural areas it is recommended by the Audit Commission and the National Housing Federation that Housing Needs Surveys are carried out in all villages as part of a rolling programme over a 5 year period.

However other sources, such as the Council's Housing Register, can be utilised to help build a picture of affordability and needs within a village that can be used to supplement any primary research that is carried out and to help inform Parish decision making.



2. Methodology

In order to assess the Housing Needs of Wollaston a survey form was compiled and delivered to every household in the village during June 2018 with the co-operation of the Parish Council. Collection boxes were situated at key locations in the village and an extended survey return period permitted to encourage a sizeable response rate.

The survey consisted of two parts. Part one consisted of general questions about parish issues and the need for housing. Respondents were also invited to make general comments in support of their responses. All respondents were invited to complete this part of the survey. These responses were collated using excel. Part two of the survey sought to capture the details of anyone who identified themselves in need of housing or where there was a member of the

household who was either in need of housing or would be within the next five years. These responses were then analysed and recorded, taking into account responses returned, affordability, availability of current stock and local incomes. Additionally, those currently on the Keyways Housing Register were cross checked against the housing need respondents, and where there was no duplication, their housing requirements have also been added to need for affordable housing for rent.

3. Survey Response

This survey was conducted during June 2018:

- Borough Council of Wellingborough Electoral Role indicates: 1544 households in Wollaston and 13 in Strixton
- Survey Response: 207 survey forms returned.
- Response rate: 13%

4. Housing Types

4.1 Owner Occupier

Owner-occupied (*i.e.* financed and built by private developers for owner occupiers or private landlords, whether persons or companies). This includes accommodation that is owned outright or is being bought with a mortgage.

4.2 Private Rent

Rented privately, defined as all non-owner occupied property other than that rented from local authorities and housing associations plus that rented from private or public bodies by virtue of employment, *i.e.* tied accommodation. This includes property occupied rent-free by someone other than the owner.

4.3 Affordable Housing

Affordable housing is social rented, affordable rented and intermediate housing. From July 2018 affordable housing is defined in Annex 2: Glossary of the National Planning Policy Framework¹

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

a) Affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected

1

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/740441/National_Planning_Policy_Framework_web_accessible_version.pdf

to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

b) Starter homes: is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.

c) Discounted market sales housing: is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

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

5. Current Housing Market

5.1 Market Housing

Over the last 5 years (2013-18) there have been approximately 277 property sales in Wollaston. The average price paid being £228,417 (compared to £194,439 during 2007-12). The current average value (as at October 2018) is £277,660 which is an increase of £75,610 (37.42%) since 2013.²

The table below shows available properties on the open market during the month of August 2018 and their asking prices.

Table 1: Average Market Housing asking prices

| Size | Highest | Lowest | Number on market | Average |
|----------------|---------|--------|------------------|---------|
| 1 bed | £100K | £100K | (1) | £100K |
| 2 bed | £230K | £230K | (1) | £230K |
| 2 bed bungalow | £350K | £350K | (1) | £350K |
| 3 bed | £445K | £200K | (9) | £300K |

² https://www.zoopla.co.uk/house-prices/browse/northamptonshire/wollaston/?q=wollaston&search_source=house-prices (Accessed 19th October)

| | | | | |
|--------|-------|-------|-----|-------|
| 4 bed | £890K | £380K | (2) | £635K |
| 5+ bed | 1.5m | 500 | 4 | £925K |

Source: <http://www.rightmove.co.uk/> accessed 16/08/18

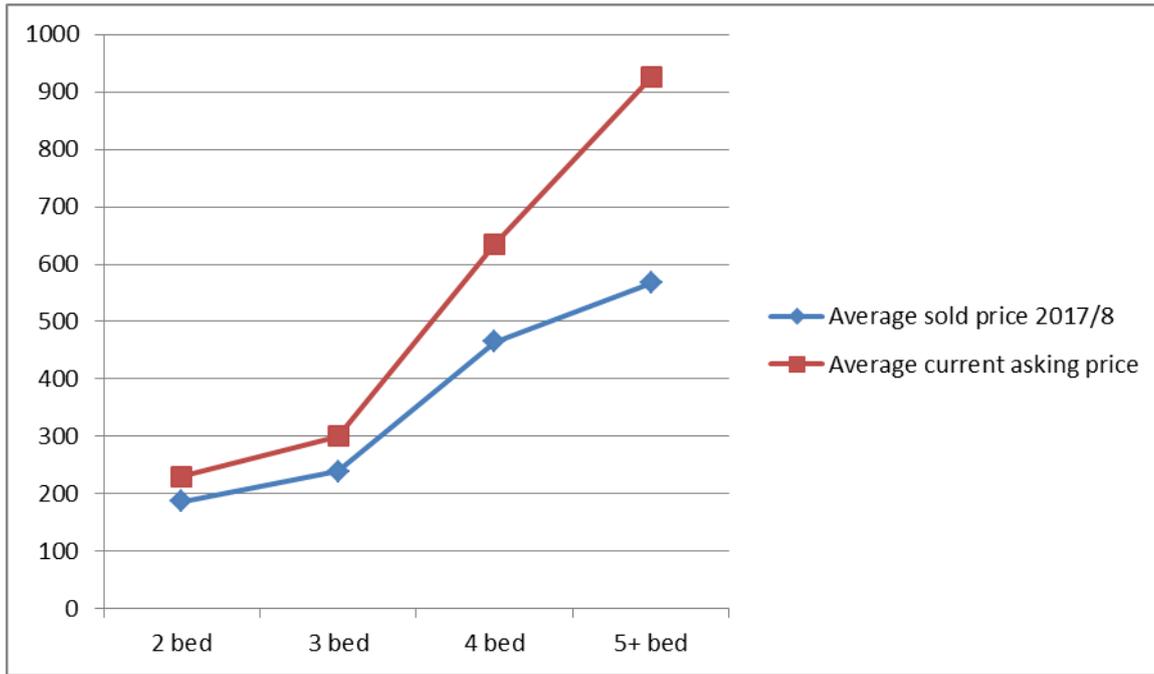
As can be seen there was a shortage of smaller size properties available for sale on the open market when the survey was undertaken.

Table 2: Sold prices (2017/8)

| Size | Highest | Lowest | Number sold | Average |
|----------------|---------|--------|-------------|---------|
| 1 bed | - | - | - | - |
| 2 bed | 175 | 200 | (6) | £187K |
| 2 bed bungalow | - | - | - | - |
| 3 bed | £340K | £195K | (11) | £239K |
| 3 bed bungalow | £390K | £280K | (3) | £343K |
| 4 bed | £458K | £316K | (7) | £465K |
| 5+ bed | £660K | £475K | (2) | £567K |

Source: <http://www.rightmove.co.uk/> accessed 16/08/18

Graph 2: Sold price comparison 2017/8



This graph shows the difference between average sold prices in the year 2017/8 and current asking prices at August 2018, during the time of the housing needs survey.

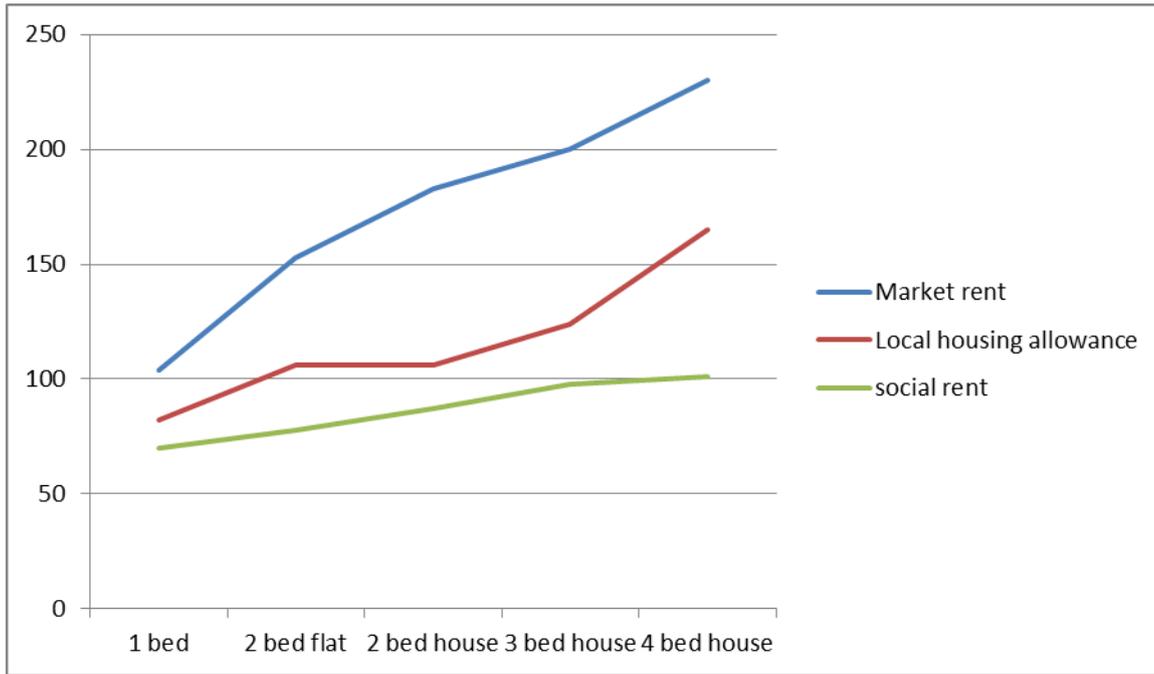
5.2 Current Rental Asking Prices

The private rental market in Wollaston is relatively small with only 7 properties available in August 2018, as at the time of survey

Table 3: Comparison of market Vs Social rents

| Average Weekly Rent | 1 bed flat | 2 bed flat | 2 bed house | 3 bed house | 4 bed house |
|---|------------|------------|-------------|-------------|-------------|
| Market (Based on Prices Available in Aug 2018) | £104 | £153 | £183 | £200 | £230 |
| Local Housing allowance <small>(Source: www.voa.gov.uk (Northants Central) as at August 2018)</small> | £82 | £105.94 | £105.94 | £123.58 | £164.79 |
| Social (Based on Wellingborough Homes 2017/18 rental prices – not including service charge) | £69.96 | £78.10 | £86.54 | £97.96 | £101.17 |

Graph 3: Comparison of market vs Social rents



5.3 Housing completions

Table 4: Housing completions between 2001 and 2019

| Wollaston Housing Completions between 2001 and 2019 | | | | | | |
|---|--------|--------|---------|--------|--------|--------|
| Year | 2001/2 | 2002/3 | 2003/4 | 2004/5 | 2005/6 | 2006/7 |
| Amount | 36 | 49 | 36 | 22 | 18 | 2 |
| Year | 2007/8 | 2008/9 | 2009/10 | 2010/1 | 2011/2 | 2012/3 |
| Amount | 8 | 5 | 4 | 7 | 17 | 7 |
| Year | 2013/4 | 2014/5 | 2015/6 | 2016/7 | 2018/9 | |
| Amount | 4 | 1 | 7 | 3 | 5 | |

6. Income

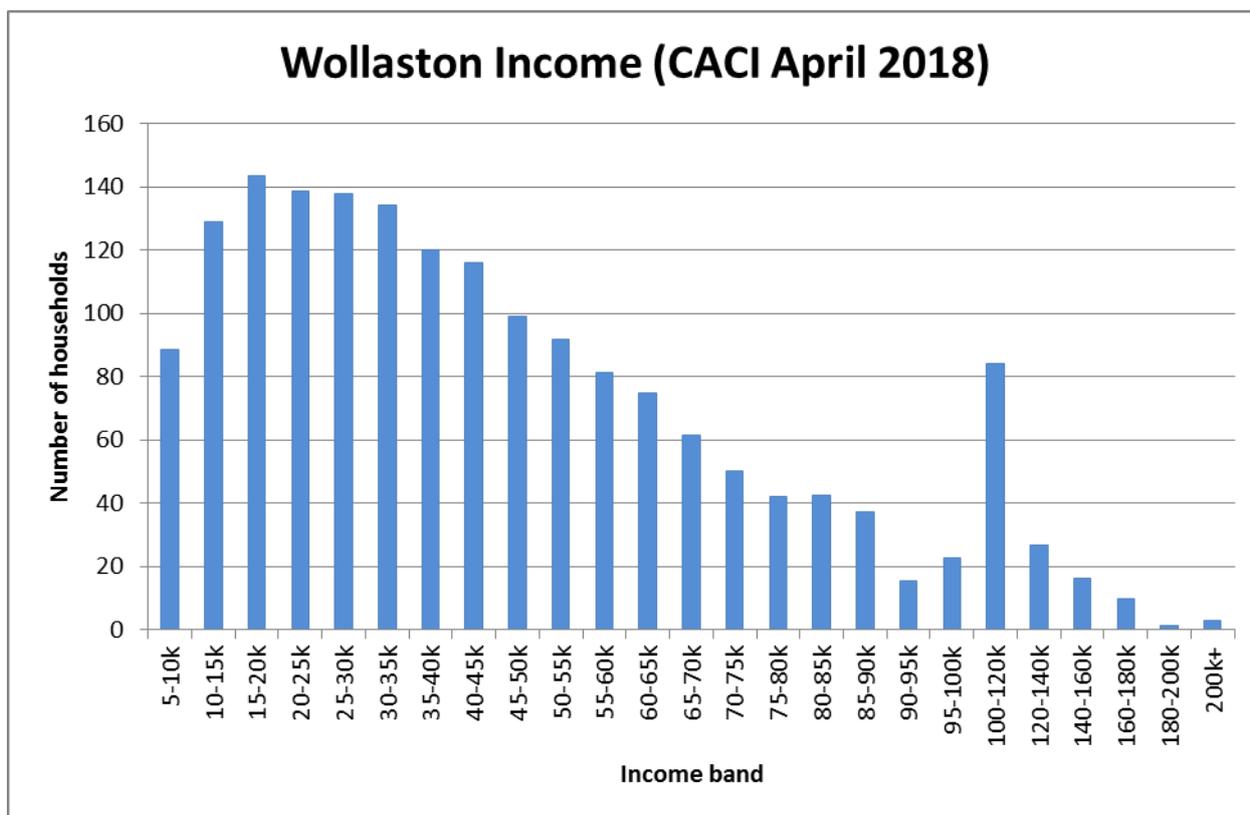
The table below indicates the current gross household income in Wollaston according to CACI data who obtain details from a variety of sources.

The table clearly shows that income levels within Wollaston are notably higher than those of the whole Borough of Wellingborough;

Table 5: Income comparison

| Ward Name | Mean Income | Median Income | Modal Income | Lower Quartile |
|----------------|-------------|---------------|--------------|----------------|
| Wollaston | £46,692 | £39,476 | £17,500 | £22,301 |
| Wellingborough | £36,242 | £29,280 | £17,500 | £16,395 |
| Great Britain | £38,858 | £30,921 | £12,500 | £16,395 |

Graph 4: Gross Income in Wollaston



This shows that more households in Wollaston are in the £15,000-£20,000 income band than any other band and that the modal income is £17,500

7. Calculating Affordability

Gross household incomes should be used to assess affordability. Benefits should be excluded from this as housing benefit is only paid to households who would otherwise be unable to afford their housing and other benefits are often intended to meet specific needs rather than housing costs e.g. disability living allowances.

7.1 Assessing whether a household can afford home ownership

“Lenders used to just multiply your income by up to five times to work out your maximum mortgage size. Now it’s a lot more complicated as the lender has to check the affordability of the mortgage.”³

New rules for mortgage lending were introduced by the coalition government in April 2014. These include a maximum amount allowed to borrow at 4.75 times before tax-income, and a stress test of affordability in monthly repayments if interest rates rise to 6.99 per cent. In 2017 The Bank of England introduced a new stress test of a borrower’s ability to weather increases in the mortgage rate at 3 percentage points above the rate that will apply when the introductory

³ <https://www.moneysavingexpert.com/mortgages/how-much-can-i-borrow/> (Updated 1 July 2018) accessed 22 October 2018.

offer ends⁴. Many lenders now only use income multiples as an overall maximum that they will lend, but will conduct a detailed affordability assessment to decide on how much they are willing to lend⁵. Banks may also have their own rules which include a limit on the age to repay an interest only mortgage of 65, and an increase in equity by the time of sale. Some banks do not allow the sale of a property to pay for the mortgage therefore an extra savings plan must be in place.

When assessing affordability Local Authorities, Registered Providers, Parish Councils and any other interested party will need to consider what is affordable may vary (e.g. a higher proportion may be affordable for someone on a higher income). Local circumstances could justify using different proportional figures (other than those stated above). The incomes earned by adults (other than the household reference person and their partner) should not be included as these household members are likely to move out within the timescale of a mortgage. Where possible, allowance should be made for access to capital that could be used towards the cost of home ownership.

A household is considered to be able to afford a market rented house in cases where the rent payable is up to 25 per cent of their gross household income. The 'Rent Payable' figure is defined as the entire rent due, even if it is partially or entirely met by housing benefit. Other housing-related costs, such as council tax and utility bills should not be included. As in the case of assessing home ownership, relevant parties will need to consider that what is affordable may vary. Local circumstances could justify a figure other than 25 per cent of gross household income being used although there is no direct guidance on what percentage maybe used.

7.2. Affordability Models

The starting point for affordability analysis requires a normative judgement about the costs of provision of an 'acceptable' standard of housing and the income that needs to be left over for other basic non-housing requirements. There are two broad types of affordability measures used: one is based on the ratio of housing costs to income and the other on the residual income remaining after meeting housing costs.

The ratio of average house prices to average earnings is the simplest ratio and there is now long time series for this ratio at national and regional levels. Such a ratio however takes no account of interest rates and mortgage repayments and so has only limited applicability as a measure of affordability. An extension of this approach, undertaken by NHPAU (2007) is based on the ratio of the lowest quartile of house prices to lowest quartile of earnings for each local authority in England.

More in depth and systematic studies on affordability found out that the lower quartile point in a local housing 'market' is calculated as a feasible threshold of access. The affordability criterion used is 25 per cent of gross income. Assuming a 95 per cent mortgage on a 25 year repayment basis, at an interest rate of 7.44 per cent, a combined annual payment, including the repayment element, can be calculated. From this, a threshold gross income level required to just afford to

⁴ <http://www.telegraph.co.uk/personal-banking/mortgages/bank-england-tightens-mortgage-rules-means/>

⁵ <https://moneyfacts.co.uk/guides/mortgages/how-much-mortgage-can-you-borrow011211/>

buy a threshold price level dwelling is derived, ignoring any wealth or access to the 5 - 10 per cent deposit.

Based on a multiple of 4 x income, a single person earning (LQ) of £22,301 would be expected to be able to access a mortgage of £89,204 far below any average market price for a property in Wollaston. The lack of smaller sized properties currently for sale in Wollaston makes access difficult to the market for single households and smaller size households. A three bedroom house at £200,000 (which was the lowest price properties as per the table above) would require a household to raise a £20,000 deposit (10%) and an annual income of £36,000 and an income of £45,000. Access to the owner occupied market may be affordable to those with a combined income (eg: couples) however the relatively small supply of properties for sale, makes access difficult in addition to pressuring prices further.

8. Current Social Housing Stock

There are a total of 168 social rented/shared ownership properties in Wollaston with 90.5% of all these properties owned by Wellingborough Homes.

Table 6: Tenancy Tenure Type and Dwelling Type Cross tabulation

| | | Dwelling Type | | | Total |
|---------------------|------------------|---------------|-------|----------|-------|
| | | Flat | House | Bungalow | |
| Tenancy Tenure Type | Rent | 48 | 71 | 48 | 167 |
| | Shared Ownership | 0 | 1 | 0 | 1 |
| Total | | 48 | 72 | 48 | 168 |

Table 7: Dwelling type and bedroom size

| | | Bedrooms | | | Total |
|---------------|----------|----------|----|----|-------|
| | | 1 | 2 | 3 | |
| Dwelling Type | Flat | 16 | 32 | 0 | 48 |
| | House | 0 | 14 | 58 | 72 |
| | Bungalow | 24 | 24 | 0 | 48 |
| Total | | 40 | 70 | 58 | 168 |

Table 8: Registered Providers operating in Wollaston

| Wollaston Registered Provider | | Stock | Percent | Cumulative Percent |
|-------------------------------|----------------------|-------|---------|--------------------|
| | Stonewater | 11 | 6.5 | 6.5 |
| | Rockingham Forest | 2 | 1.2 | 7.7 |
| | Spire Homes | 3 | 1.8 | 9.5 |
| | Wellingborough Homes | 152 | 90.5 | 100.0 |

| | | | | |
|--|-------|-----|-------|--|
| | Total | 168 | 100.0 | |
|--|-------|-----|-------|--|

Source: Borough Council of Wellingborough Social Housing Stock Database (as at March 2011)

9. Housing Register / Keyways

As of August 2018 there were 10 households who stated a connection to Wollaston and registered on the housing register (Keyways). 8 of these were in bands A-C and 2 were in Band E. These were checked for duplication with respondents of the survey. Their housing needs are therefore added to the overall total housing need recorded in the survey

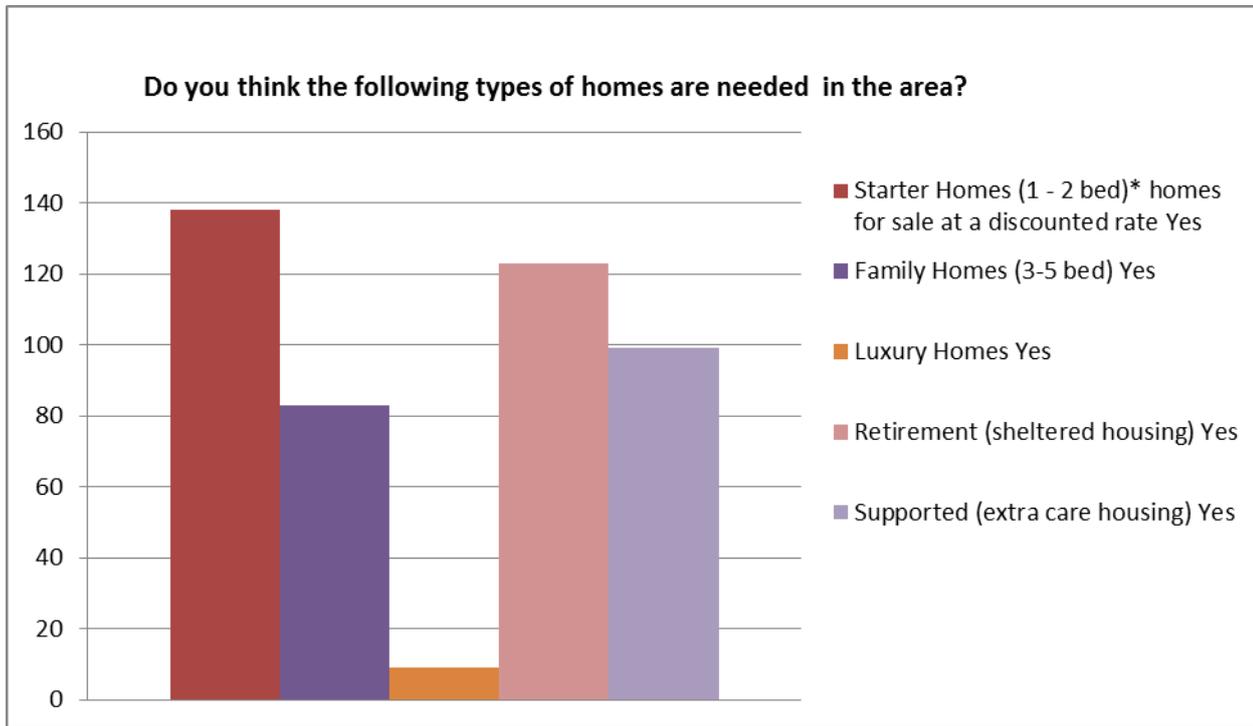
Table 9: Wollaston Housing Need (Keyways August 2018)

| Ref | Household composition | Band A-E | Reality Tenure / allocation |
|------|-----------------------------------|----------|--|
| KW1 | Couple | A | 1 bed bungalow social /affordable rent |
| KW2 | Couple and adult child | A | 2 bed house (social /affordable rent) |
| KW3 | Couple | B | 1 bed flat/house (social /affordable rent) |
| KW4 | Single parent + one child over 16 | B | 2 bed house (social /affordable rent) |
| KW5 | Single person | B | 1 bed flat/house (social /affordable rent) |
| KW6 | couple + 2 children | C | 2 bed house (social /affordable rent) |
| KW7 | Single person | C | 1 bed flat/house (social /affordable rent) |
| KW8 | Single person | C | 1 bed flat/house (social /affordable rent) |
| KW9 | Single parent + two children | E | 2 bed house (social /affordable rent) |
| KW10 | Single person | E | 1 bed flat/house (social /affordable rent) |

10. Survey results on Housing Development

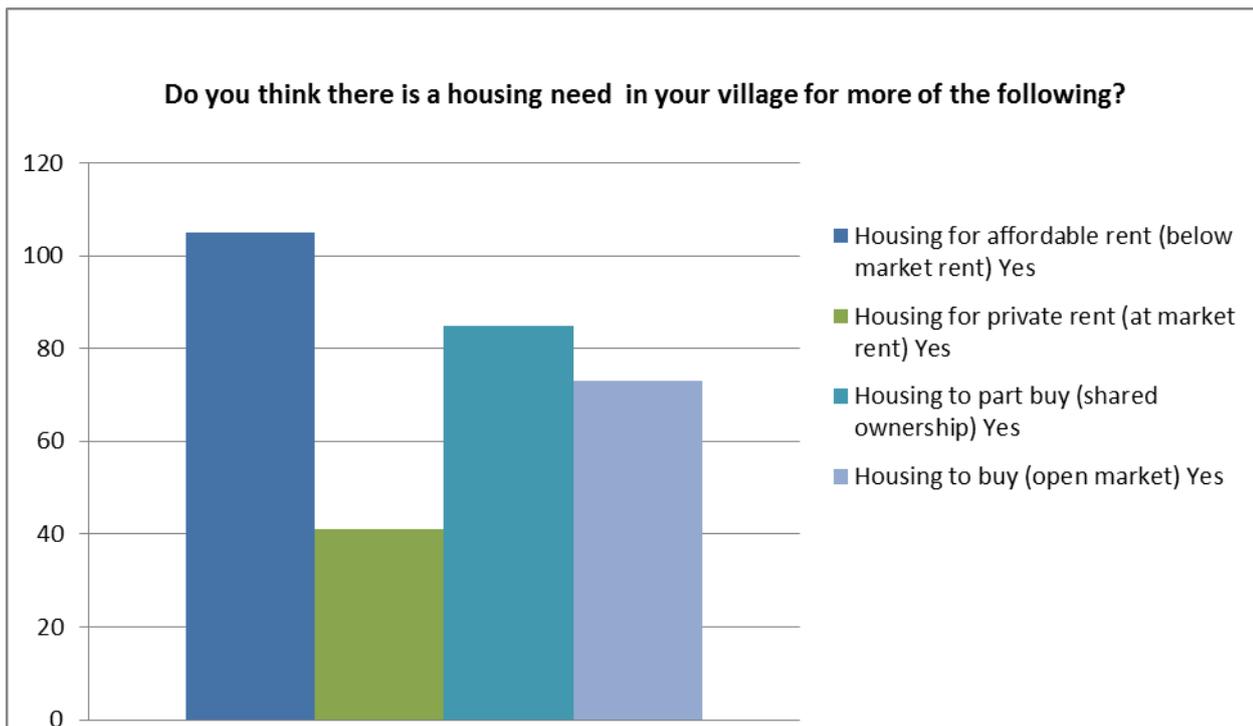
Below are graphs which illustrate the responses given to the specific questions on attitudes towards the need for housing, asked in the survey.

Graph 5 – Question 6a Results from Survey



As can be seen from the above graph, the majority of respondents thought there was a need for both starter homes and retirement homes in the village. There was also considerable support for supported, extra care. Relatively few respondents identified the need for luxury homes.

Graph 6 – Question 6b Results from Survey

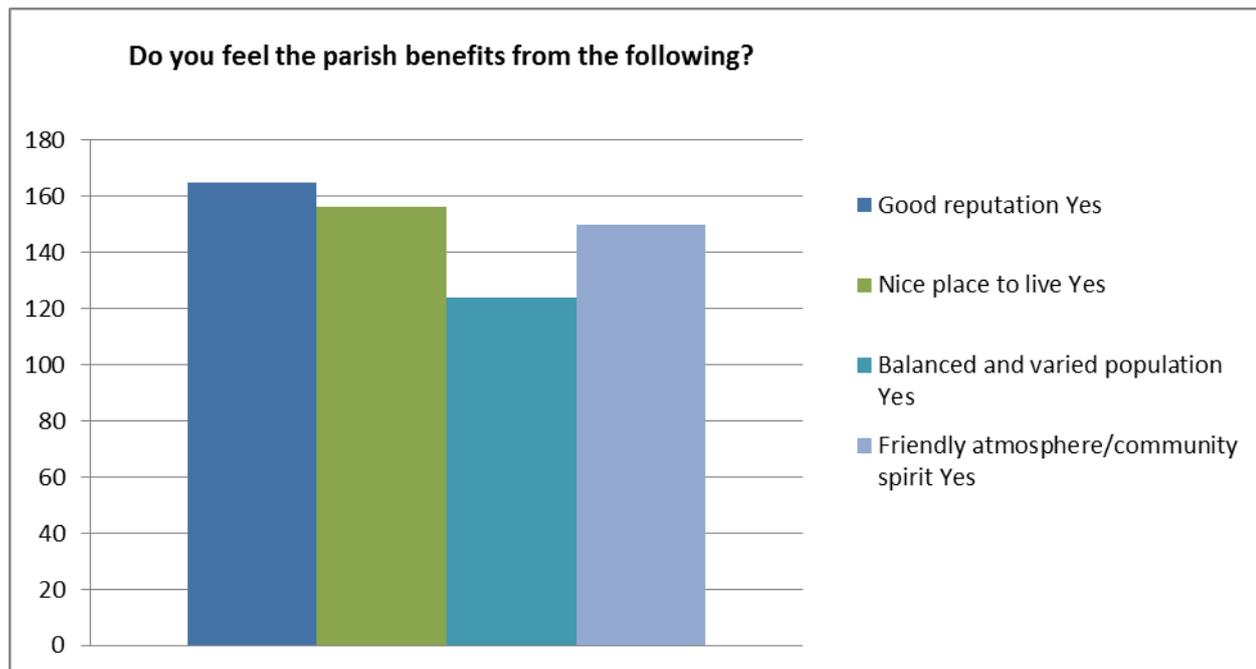


This graph shows the most support among respondents for housing for affordable rent.

11. Life in the parish

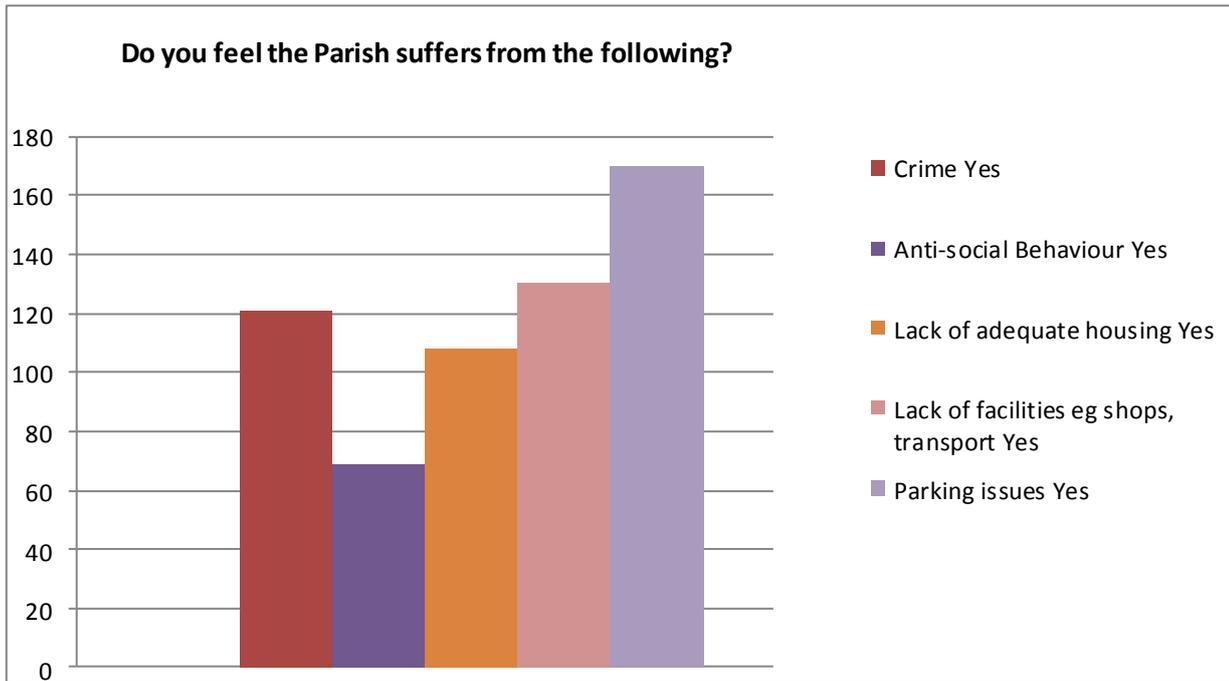
The following graph shows respondents views on general questions about life in the parish.

Graph 7 – Question 5a Results from Survey



As can be seen, there were largely positive responses to the above question indicating overall satisfaction.

Graph 8 – Question 5b Results from Survey



The above question sought to discover if there were issues in the Parish which warranted concerns. As can be seen, a great many respondents raised the issue of parking as the highest concern. Lack of facilities, Crime

(Appendix A contains a list of comments received by respondents from the survey)

12. Assessing Needs

In assessing housing need both the ability of the respondent to pay rent or mortgage and their capacity to raise a mortgage, including savings, is taken into account. Housing Tenure and bedroom size are more flexible in the open market dependent on the respondent's circumstances (financial and mortgage advice would still be required). This report takes into account new benefit rules in place from April 2013 which affect reality tenure (i.e. what respondent can realistically expect to secure)

12.1 Housing need

The table below shows respondents a) Household composition b) Tenure that the respondent(s) would aspire to live in c) Likely tenure and property type. Reality Tenure is based upon household income, savings and what they can actually afford in current property market. It also takes into account supply.

Table 12 – Housing Need Survey Analysis

| REF | RESPONDENT | Preferred home and tenure | Likely/reality TENURE |
|-----|------------------------------------|------------------------------------|---|
| 1 | Single person household (under 65) | 1 bed flat social/affordable rent | 1 bed flat social/affordable rent |
| 2 | Couple (u65), 2 children | 3 bed house social/affordable rent | 2 bed house market |
| 3 | Lone parent, 1 adult, 5 child | 4 bed house social/affordable rent | 4 bed house social/affordable rent |

| | | | |
|----|--|--|---|
| 4 | Lone parent, 1 adult, 2 child, 1 young adult | 3 bed bungalow social/affordable rent | 3 bedroom market |
| 5 | Lone parent, 1 adult, 2 child | 3 bed house social/affordable rent | 3 bed house social/affordable rent |
| 6 | Couple (u65) 3 child | 3 bed house social/affordable rent | 3 bed house shared ownership/Rent to Buy |
| 7 | Lone parent, 1 child, plus older person | 3 bed house social/affordable rent / Private renting / shared ownership | 3 bed house shared ownership/Rent to Buy |
| 8 | Parent with adult child (u65) | 2 bed house/bungalow social/affordable rent | 2 bed bungalow social/affordable rent |
| 9 | Lone parent, 1 adult, 1 young adult | 3 bed house social/affordable rent | 2 bed house shared ownership/rent to buy |
| 10 | Parent with adult child (u65) | 2 bed bungalow s/o or social/affordable rent | 2 bed bungalow shared ownership/rent to buy |
| 11 | Lone parent, 1 adult, 3 child under 16 | 3 or 4 bed house or bungalow, social/affordable rent, shared ownership or buying from open market | 3 bed house shared ownership/Rent to Buy |
| 12 | Couple (u65) | 2 or 3 bed house or flat, open market, shared ownership, starter home | 1 bedroom shared ownership/Rent to Buy/starter home |
| 13 | Single person household | 3 bed house, social/affordable rent, shared ownership, starter home | 1 bed house or flat shared ownership/Rent to Buy/starter home |
| 14 | Single person household (adult) | 2 bed house flat or bungalow (private renting, social/affordable rent, shared ownership, starter home) | 1 bed house or flat shared ownership/Rent to Buy/starter home |
| 15 | Single person household (adult) | 1 or 2 bed house (Open market, shared ownership, starter home) | 1 bed house or flat shared ownership/Rent to Buy/starter home/discounted sales |
| 16 | Lone parent family, 2 child | 3 bed house (social/affordable rent, shared ownership, starter home) | 3 bed house social/affordable rent |
| 17 | Pregnant Couple | 2 bed house or flat private renting or social/affordable rent | 2 bed market |
| 18 | Couple (u65) | 2 bed bungalow (Open market or self build) | 2 bed bungalow, market or self build |
| 19 | 1 young adult | 2 bed house (Open market) | 1 bed house market |
| 20 | Two parent family (o65) | 2 bed bungalow (open market) | 2 bed bungalow, (market) |
| 21 | Couple (o65) | 2 bed bungalow (social/affordable rent) | 1 bed bungalow (social/affordable rent) |
| 22 | One person household | Not specified | 1 bed bungalow (market) |
| 23 | Two parent family | Self build 4 bed house | Self build 4 bed house |
| 24 | Couple (u65) | 2 bed house (Shared ownership, Open market, starter home) | 2 bed house (Shared ownership, Open market, starter home) |
| 25 | Single person household | 2 bed house (social/affordable rent, shared ownership, Open market, starter home) | 2 bed house shared ownership/rent to buy |

Table 13 – *Housing Needs summary of Tables 11 & 12*

| | 1 bed flat/house | 1 Bed bungalow | 2 bed bungalow | 2 bed House or flat | 3 bed house | 4 bed house | Total |
|--------------------------|------------------|----------------|----------------|---------------------|-------------|-------------|-------|
| Affordable / social rent | 6 | 2 | 1 | 4 | 2 | 1 | 16 |
| Low cost home ownership | 4 | 0 | 1 | 3 | 3 | 0 | 11 |

| | | | | | | | |
|-------------------------------|---|---|---|---|---|---|---|
| Market (including self build) | 1 | 1 | 2 | 2 | 1 | 1 | 8 |
|-------------------------------|---|---|---|---|---|---|---|

12.2 Key Findings

Requirement for Market Housing

- 1 x 1 bed bungalow
- 1 x 1 bed house
- 1 x 2 bed bungalow
- 2 x 2 bed house
- 1 x 3 bedroom house
- 1 x 2 bed bungalow, market or self build
- 1 x 4 bed house, self build

Total = 8

Requirement for Shared Ownership and other routes into low cost home ownership

(From Housing Needs Survey)

- 4 x 1 bed house or flat
- 1 x 2 bed bungalow
- 3 x 2 bed house
- 3 x 3 bed house

Total = 11

Requirement for Rented Housing Registered Provider (RP)

(From Housing Needs Survey)

- 1 x 1 bed flat
- 1 x 1 bed bungalow
- 1 x 2 bed bungalow
- 2 x 3 bed house
- 1 x 4 bed house

(From Housing Register – August 2018)

- 1 x 1 bed bungalow
- 5 x 1 bed flat
- 4 x 2 bed house

Total = 16

18. Conclusion

This Housing Needs Survey has resulted in a detailed study of housing need in Wollaston. The response rate for this survey has allowed a comprehensive picture of the current and future housing needs in the village.

This survey has not only ascertained the actual housing need, but has sought local resident views with regard to life in the village, as well as identifying local support for housing development.

From the results of the survey it is clear that development should incorporate the housing mix as shown in Table 12 (above), subject to developments already approved/ongoing within the village and thus helps to alleviate the current identified need.

As with all development, the final housing requirements detailed here will be subject to financial viability and various other factors, but the housing mix should always closely follow the need identified here. It is recommended that a survey be undertaken every 5 years to ensure Housing Needs information remains as up to date as possible.

Appendix A

Housing Needs survey - additional comments

| Residents comments |
|--|
| Would nice to see more community spirit |
| Bus services reduced, parking makes some roads impassable due to fire engines and ambulances |
| Far too many houses already in Wollaston, it is not a town |
| We have crime and anti-social behaviour sometimes but no more than anywhere else does. It is just the times we live in now. There is not enough affordable housing for younger people starting out or older people who find themselves in a situation where they are having to start out again. Parking is a problem everywhere now, with many households having 2 + cars |
| Affordable just means cheaply built/ How about better jobs and appropriate wages |
| Requires regular and reliable bus service into Wellingborough and return. Has caused problems with son getting home using W8 |
| Need better bus service |
| Parking on Bell End by Indian restaurant is bad it should be double yellow lines as it is the main bus route Parking along Hinwick road makes crossing safely difficult Parking near co-op is dangerous, crime comes and goes but lack of policing doesn't help |
| Currently live on Howard Road (bus route) and we have a huge problem with parking, there should be double yellow lines on the hairdressers side of the road and around all corners and junctions. I also think we should have permits on roads |
| Thank you to all those concerned for the efforts made on behalf of our lovely village |
| There are parking problems in isolated areas |
| Housing - no further large development should be allowed. Only development of small pieces of land. Wollaston should still be a village, it is reaching town size |
| Parking is generally an issue at the centre |
| Lovely place to live but very isolated and not enough shops and things to do for older teenagers |
| Parking around schools and on streets in the evening |
| Parking is a real issue |
| poor parking - specific parking areas for terraced housing as in other countries - not on the streets |
| Perhaps the need for residents parking permits in streets without driveways |
| Question 3a does not allow for 16 year old residents |
| Bus service is awful |
| Streets are not designed for the amount of cars, more houses would add to this nightmare, drop kerbs are refused. Public transport is being decreased hence isolating us as a village more. Police don't care about rising crime levels. More elderly accommodation is needed as now even in the 20 flats that were built for older people house only one old couple. More elderly accommodation would free up larger houses for families without oversized houses being built even the 'warden' control bungalows are no longer for elderly |

| |
|--|
| residents. |
| Wollaston has deteriorated in many aspects. Not as much as Wellingborough |
| Parking is a major problem due to the high density of houses and narrow roads. The bus service is a lifeline for the elderly and those without cars |
| The house prices in Wollaston are very high compared to other villages in the area. This is concerning as my children may not be able to afford a home in this lovely village |
| Parking is a big issue, people are often denied planning permission for off road parking |
| Too many houses creates too many cars |
| Transport - especially if bus service is reduced/cut |
| Lived here all my life - 60 years, poor place no infrastructure poor If we lose bus service there will be people having to leave the village |
| Real shortage of eating/drinking outlets too much better. Inconsiderate parking |
| There is no footpaths out of Wollaston to any other villages or town Not enough parking in vicinity of community buildings all types of crime seem to have increased during recent years |
| Transport will be reduced after July 21st losing Saturday bus to Wellingborough may lose library |
| 20 mph speed limit in village I think village people should be given housing before bringing in outsiders |
| Parking is a definite problem together with speeding around the inner village roads. Perhaps a one way parking system with parking on one side would be an idea |
| Affordable housing issue, roads becoming blocked with parked cars |
| Crime antisocial behaviour and lack of transport |
| Saturday buses to stop running, please try to do something such as donating money like Wollaston has |
| Crime, parking shops and transport - big issues! |
| Serious issues with crime, parking and transport need addressing |
| Parking - a great problem in the whole village |
| Lacks a dental practise. High Street should be one-way (towards Cobb lane) due to the number of 'Chelsea tractors' in use today |
| We moved to Wollaston recently and only plan to be here a short while. It's likely we do not really know or understand housing requirements in the area, we do know however, that rent is very high and few properties are available to rent |
| Parking only difficult near school at school collection time as to be expected |
| Why in Wollaston, one of the few places where there is no new building happening. So young families can stay in the village, they need to be able to move but if the supply doesn't increase they will move elsewhere. Bus service getting worse and pot holes aren't being mended. Transport ie buses into Wellingborough. Definitely needed for older people Parking on curbs blocking roads in a close. People partying until 2 in the morning in their garden, being loud and swearing |
| Crime on the increase - reported but seldom investigated |
| Wollaston is a large friendly village and we need to stick closely to the neighbourhood plan |
| Parking on certain roads very poor |
| Public transport is appalling and with cuts to bus service imminent. Parking on pavements is increasingly making it difficult to walk along paths |
| Public transport links are poor |
| Shocking lack of Police activity within the village - leaving us vulnerable and not confident crime is tackled effectively |
| Cars parked on the streets and pavements cause problems for traffic and pedestrians |
| I have not completed the second part but in the future I do see a need for smaller bungalows for elderly/disability related. I personally am approaching 60 with Hip/Back and knee related problems, I want to live in a 4 bed bungalow and at some time would want to downsize to a smaller bungalow in Wollaston |
| Whilst there [probably is a need for social housing it tends to be given to people outside the village who have proved to be anti-social and tend to be of a criminal element, drug sellers etc. it's sad to say this but it is the truth |
| Many street parking and half pavements obstructing mobility scooters and prams |
| litter and dog mess issues. Not enough playgrounds, lack of facilities eg playing field. High level of drug taking in the village. Lack of Police presence. Wollaston is kind and so great for the village spirit. Great range of exercise classes in the village for children and elderly members (pilates at parochial hall) Recently |

seen lots of 1 beds for rent in the Heathers area. High level of for sale properties that have not sold raising from £200k to £950k. Instead many left the parish to cash in on their property assets and move to cheaper neighbouring villages ie Irchester where they have better broadband. Stanton Cross will hopefully produce a range of houses 3 miles from the village

I am aware of crime and some anti-social behaviours but I would not suggest it affects quality of life.

St Marks Road Parking issues

Where we live there is a good community spirit but feel the rest of the village there is no heart or community that brings us all together. Limited shops, co-op expensive, at risk that limited facilities will be reduced further.

Appendix B

Assessing Housing Need

Annual Income

This question asked those in housing need for their annual income so an assessment could be made on the type of property that would be attainable for the client. If the annual income of the respondent is below the LQ level, then it is likely these respondents would require Registered Provider (RP) rental units. Those with an annual income of £20,000 - £30,000 may be able to afford a shared ownership unit subject to viability and those over £40,000 per annum may be able to purchase a market property.

Mortgage

The housing needs survey asks the client if they have any savings and if they could raise a 10% mortgage deposit or 5% of the property value. Respondents must answer all three financial questions for a full assessment to be made and the result is provisional on the client providing the correct information.

Assessing Needs

In assessing housing need both the ability of the respondent to pay rent or mortgage and their capacity to raise a mortgage, including savings, is taken into account. Housing Tenure and bedroom size are more flexible in the open market dependent on the respondent's circumstances (financial and mortgage advice would still be required). This report takes into account new benefit rules which came into effect from April 2013 and affect reality tenure (i.e. what respondent can realistically expect to secure)

Under the new rules if person(s) are renting and have more bedrooms than the Government says are required, they will lose part of their housing benefit entitlement if currently claiming due to low income. Households are allocated one bedroom for:

- ✓ each adult couple
- ✓ any other person aged 16 or over
- ✓ two children of the same sex under the age of 16
- ✓ two children under the age of 10 regardless of their sex
- ✓ any other child

✓ a carer (who does not normally live with you) if you or your partner need overnight care.

There is no allocation of a bedroom if:

✓ you and your partner need to sleep apart because of a medical condition

✓ the main residence of your children is another address, but you have a spare room for when they stay with you.

The following two figures are to be used in conjunction with each other. Figure A shows the current keyways Eligibility Table. Clients will be allocated a property from the Keyways Housing Register according to this table. For example, a single person in principle could be allocated a 2 bed flat however according to Figure B the under occupancy charge would come into effect. Therefore, a financial assessment would be made to see if the client could afford the property.

Figure A: Occupancy Charge

| How the Under Occupancy Charge affects you! | | |
|---|--|--|
| | Family Makeup | Bedroom Entitlement |
|  | Single | 1 bedroom |
|  | Couple | 1 bedroom |
|  | Couple with one member in receipt of pension credits | Under Occupancy charge does not affect you |
|  | Couple with one child under age of 16 years old | 2 bedrooms |

| | | |
|---|---|------------|
|  | Couple with two children of the same sex under 16 years old | 2 bedrooms |
|  | Couple with two children of different sex under the age of 10 years old | 2 bedrooms |
|  | Couple with two children of different sex with one member over 10 years old | 3 bedrooms |
|  | Couple with two children of the same sex with one over 16 years old | 3 bedrooms |

List of Exceptions

- Disabled tenant or partner who needs non-resident overnight carer will be allowed an extra bedroom
- Approved foster carers will be allowed an additional room so long as they have fostered a child, or become an approved foster carer in the last 12 months.
- Adult children in the Armed Forces will be treated as continuing to live at home when deployed on operations.
- People over pension credit age

In addition, local councils have been advised to allow an extra bedroom for children who are unable to share because of their severe disabilities.

Figure B: Keyways Eligibility Table

| Please note: <ul style="list-style-type: none"> ▪ If a household's circumstances do not fit any of the criteria outlined in this matrix, the Housing Options Officer will decide what size and type of property the household is eligible for. ▪ The term 'Household' refers to a single adult or couple. ▪ The term 'Couple' includes same sex couples. ▪ Sheltered accommodation will normally be offered to households over 60 (or over 55 in some circumstances). ▪ Households expecting their first child are eligible to place bids on 2 bedroom properties. | Bedsit | 1 bedroom bungalow | 1 bedroom flat | 1 bedroom house | 2 bedroom bungalow | 2 bedroom flat | 2 bedroom house | 3 bedroom bungalow | 3 bedroom flat/maisonette | 3 bedroom house | 3 bedroom parlour house | 4 bedroom house | 4 bedroom flat/maisonette | 5 bedroom house |
|--|---------------|--------------------|----------------|-----------------|--------------------|----------------|-----------------|--------------------|---------------------------|-----------------|-------------------------|-----------------|---------------------------|-----------------|
| | Single person | X | X | X | X | X* | X* | | | | | | | |
| Couple without children | X | X | X | X | X* | X* | | | | | | | | |
| Household expecting first child | | | | | X | X | X | | | | | | | |
| Household with 1 child | | | | | X | X | X | | | | | | | |
| Household with 2 children | | | | | X | X | X | X** | X** | X** | | | | |
| Household with 3 children | | | | | | | | X | X | X | X** | X** | X** | |
| Household with 4 children | | | | | | | | X | X | X | X** | X** | X** | *** |
| Household with 5 or more children | | | | | | | | | | | X | X | X | *** |

* A financial assessment will be carried out by the landlord to ensure that rental payments will be affordable before an offer of a tenancy is made.

** Working age households will only be offered properties of this size if the children cannot share rooms (see table below). A financial assessment will be carried out by the landlord to ensure that rental payments will be affordable before an offer of a tenancy is made.