



Swannington Parish

Affordable Housing for Sale Assessment

August 2020

## Purpose

This report provides an assessment of the need for affordable housing for sale in the Parish of Swannington within the District of North West Leicestershire.

Affordable housing is not merely cheaper housing, but planning terminology meaning those forms of housing tenure that fall within the definition of Affordable Housing set out in the current National Planning Policy Framework (NPPF), namely: social rent, affordable rent, affordable private rent and forms of affordable housing designed to offer affordable routes to home ownership.

This will help to inform the emerging Neighbourhood Plan in relation to the opportunities to both identify the need for affordable housing for sale and to see how the Neighbourhood Plan can address the issue.

## Context

According to the latest annual Halifax Rural Housing Review (Halifax, 2017), homes in rural areas across Great Britain are 20% more expensive on average than in urban areas. In financial terms, this percentage equates to £44,454.

However, regionally, these figures increase or decrease dramatically depending on the locality. For example, the West Midlands is the region that commands the highest rural premium across Great Britain. Here, the average house price in rural areas is 47%, or £89,272 higher than the region's urban areas, and in contrast, the East of England has the lowest rural housing premium of 9% or £27,765.

Data from the review shows that first time buyers have more or less found themselves priced out of rural areas. They account for 41% of all mortgaged products in rural areas, compared with 53% in urban areas. Affordability is the main reason for this.

In a local context, figures for the East Midlands show a 38% increase in rural average house prices in the period 2012 - 2017. This equates to a rural housing premium of £55,426, compared to urban locations.

Areas which are predominantly rural typically have higher house prices than urban locations, thus making them less affordable. In 2016, the average lower quartile house price was 8.3 times the average lower quartile earnings in rural areas, in comparison with 7 times in urban areas.

In 2018, the National Housing Federation stated that 'the housing crisis in rural England is acute, with the most affordable rural homes costing 8.3 times wages in rural areas (National Housing Federation, 2018).

## Swannington

Located in North West Leicestershire between Ashby-de-la Zouch, Coalville and Loughborough, the village is accessible from three main points, Peggs Green Island on A512, Hoo Ash Island on A511 (the stretch from island to island being approximately 1.25 miles long), and via Spring Lane, accessed from Coalville before joining the main route through Swannington near the Robin Hood Pub at the junction where Main Street becomes Station Hill. Another access point leading on and off the main route through is known as Jeffcoats Lane, Limby Hall Lane crossroads, the crossroads is located where St Georges Hill leads into Main Street.

Swannington's heritage/history is linked to mining activity going back at least 800 years. The underlying coal measures meant that there were probably hundreds of bell and gin pits in the village and evidence of these pits remains in the Gorse Field off St Georges Hill. With the advance of technology, there were also deeper pits in Swannington and surrounding area. These were serviced by numerous shafts which are located through the village. The Califat mining excavations off St Georges Hill show the footprints of the former mine buildings. It is this mining activity which has given the village its numerous public footpaths enabling the mining community of that time in history to take a shortcut, accessing their working mines.

According to the 2011 Census, the Swannington local area had an estimated population of 1,270 residents living in 583 households dispersed across 469 hectares, equating to a population density of 2.7 persons per hectare. This compares with 3.3 for NW Leics, 2.9 for East Midlands and 4.1 for England as a whole. There were 19 vacant dwellings representing a 3.2% vacancy rate. There were no communal establishments situated in the local area boundary. Since 2001 the number of residents living in the local area is estimated to have increased by around 10% (120 people) and the number of dwellings (occupied and vacant) rose by 102 (21%).

At the time of the 2011 Census around 13% of residents were aged under 16 which was below the borough (19%), regional (18%) and national (19%) rates. Around 64% of residents were aged between 16 and 64 which was close to the England (65%), borough and regional (64%) rates.

There is an over representation of older people (aged 65+) accounting for 19% of total residents which was higher than the borough, regional (17%) and national (16%) rates. The median age of people living in the local area was 44 which is older than the borough (42), region (40) and national (39) rates.

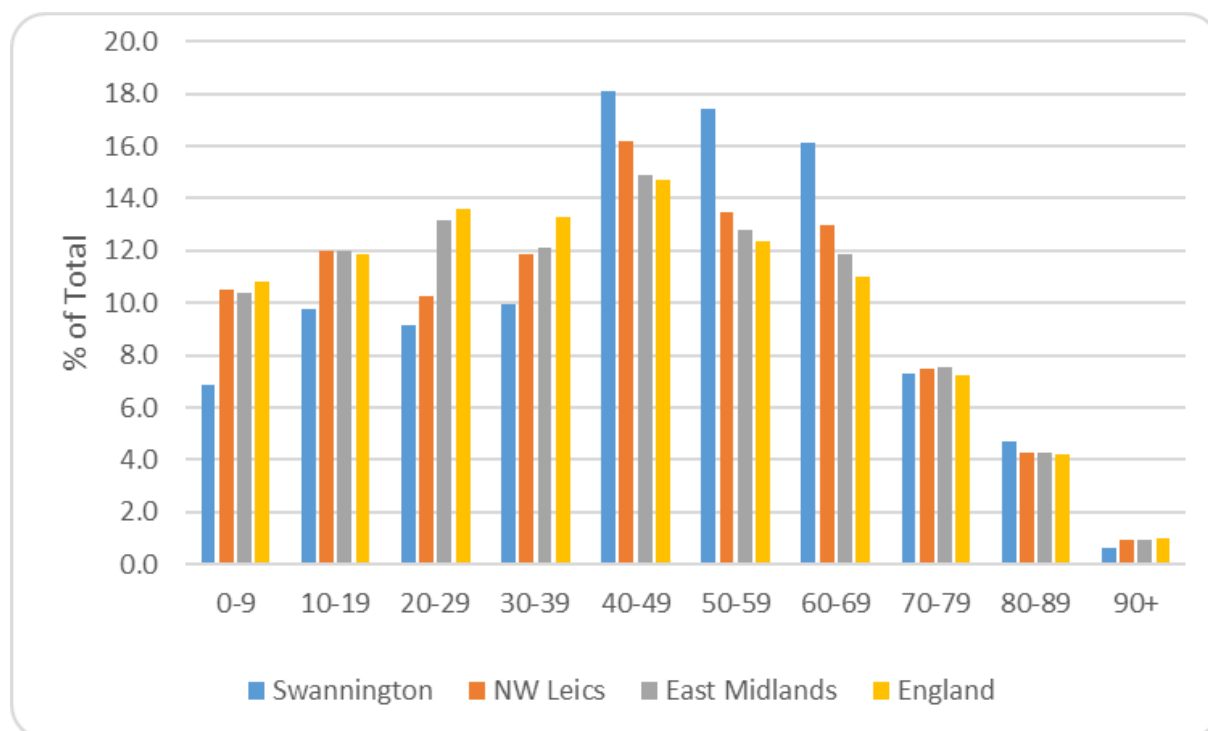
**Table 1: Usual Residents by Age Band, 2011**

	Swannington		NW Leics	East Midlands	England
	No	%	%	%	%
Aged 0-4	45	3.5	5.9	6.0	6.3
Aged 5-15	123	9.7	13.1	12.5	12.6
Aged 16-64	865	68.1	63.7	64.5	64.8
Aged 65+	237	18.7	17.4	17.1	16.3
All Usual Residents	1,270	100.0	100.0	100.0	100.0
Median age	44		42	40	39

Source: Census 2011, KS102

A more detailed breakdown of age bands reveals that at the time of the 2011 Census, Swannington had a particularly high representation of residents aged 50 to 69 when compared with the national average. It has a lower share of people aged been 20 and 39 which may reflect lack of affordable and suitable accommodation for young people entering the housing market.

**Figure 1 Population by 10 year age bands, 2011**



Source: Census 2011, QS103

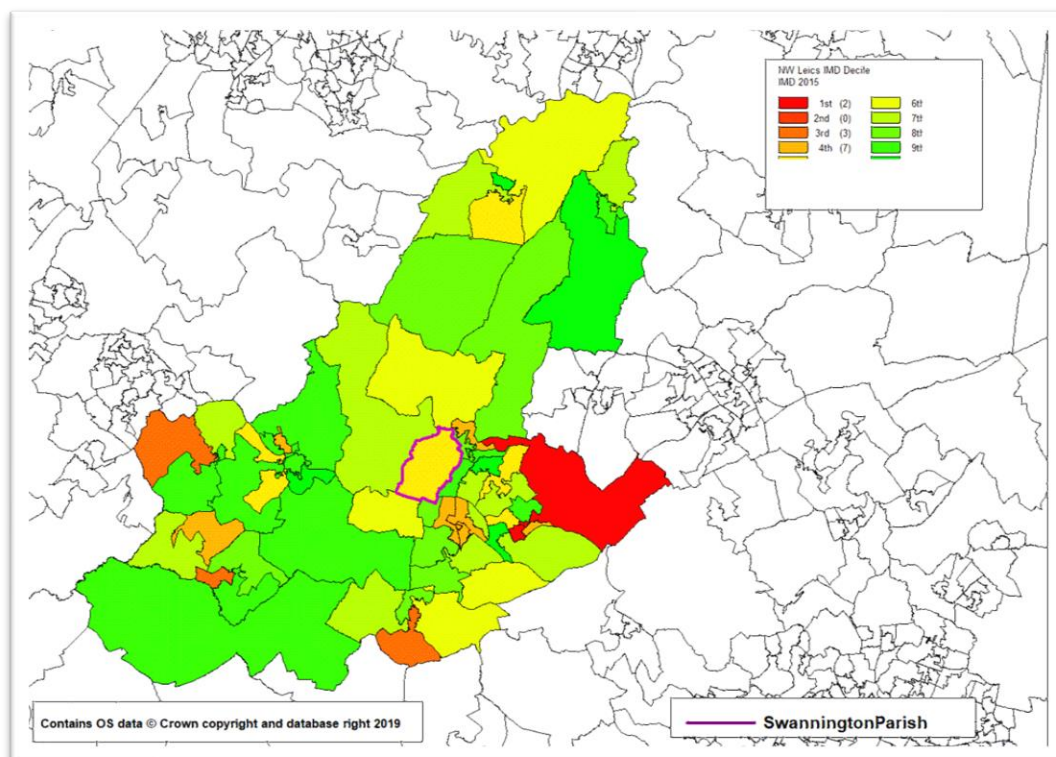
There is further evidence of an ageing population with the proportion of residents aged 60 and over increasing from 21% in 2001 to 28% in 2011. The Census shows the number of residents aged 60+ rose by 45% (110 people) during this period. More recent small area population estimates<sup>1</sup> suggest there has been an increase in residents living in the area between 2011 and 2017 rising by around 2%. The number of residents aged 65 and over has increased by 25%.

The number of older people is likely to grow significantly in the future and relative growth will be highest in older cohorts. Latest available population projections<sup>2</sup> suggest that NW Leicestershire's 65 plus age group is forecast to grow by around 54% between 2016 and 2036.

## 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 Swannington local area comprises one LSOA (E01025965) and 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 5<sup>th</sup> decile on the overall 2015 Index. On closer inspection of the IMD sub domains, this area ranks relatively high (1<sup>st</sup> decile) on the Living Environment domain which may indicate a higher than average proportion of dwellings without central heating. The following map illustrates overall Index of Multiple Deprivation deciles within the NW Leics dostrict. The Swannington local area is denoted by a purple boundary to the centre of the district.

**Figure 2 Index of Multiple Deprivation Deciles, 2015 NW Leicestershire District Council**



<sup>1</sup> Population estimates - small area based by single year of age - England and Wales, E01025965 : North West Leicestershire 004D

<sup>2</sup> Subnational Population Projections for Local Authorities in England: 2016 based

## Economic Activity

The following table illustrates the working status of residents aged 16 to 74. In the Swannington local area this accounts for 79% of the population. At 71% Swannington's economic activity rate is lower than the borough (73%) but above regional (69%) and national (70%) rates. It has a higher than average share of self-employed and retired residents.

**Table 2: Economic Activity and Inactivity, 2011**

	Swannington		NW Leics	East Midlands	England
	No	%	%	%	%
All Usual Residents Aged 16 to 74	998	100.0	100.0	100.0	100.0
<b><i>Economically Active Total</i></b>	<b><i>713</i></b>	<b><i>71.4</i></b>	<b><i>73.5</i></b>	<b><i>69.3</i></b>	<b><i>69.9</i></b>
Employee, Part-time	125	12.5	13.9	38.8	38.6
Employee, Full-time	396	39.7	44.6	14.4	13.7
Self Employed	131	13.1	8.9	8.7	9.8
Unemployed	46	4.6	3.6	4.2	4.4
Full-time Student (econ active)	15	1.5	2.5	3.3	3.4
<b><i>Economically inactive Total</i></b>	<b><i>285</i></b>	<b><i>28.6</i></b>	<b><i>26.5</i></b>	<b><i>30.7</i></b>	<b><i>30.1</i></b>
Retired	163	16.3	14.7	15.0	13.7
Student (including Full-Time Students)	33	3.3	3.9	5.8	5.8
Looking After Home or Family	39	3.9	3.5	4.0	4.4
Long-Term Sick or Disabled	36	3.6	2.8	4.1	4.0
Other	14	1.4	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 Swannington Local area was 2.2 people which was below the region (2.3) and the national and borough (2.4) rates. The average number of rooms per household stood at 5.9 which was in line with the borough average and above the regional (5.6) and England (5.4) rates.

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

## National Planning Policy Context

The National Planning Policy Framework (NPPF - updated in 2019) confirms the Government's commitment to home ownership, whilst recognising the important role of social, affordable, and private rent tenures for those not currently seeking home ownership.

The 2019 update of the NPPF broadens the definition of affordable housing from merely social and intermediate housing to include a range of low-cost housing opportunities for those wishing to own a home, including starter homes.

Annex 2 defines affordable housing in the following terms:

**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 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.

Paragraph 62 of the NPPF says ‘where a need for affordable housing is identified, planning policies should specify the type of affordable housing required, and expect it to be met on-site’ unless off-site provision or a financial contribution can be robustly justified; or an alternative approach contributes to the objective of creating mixed and balanced communities.

In paragraph 64 of the NPPF, the Government introduces a recommendation that “where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership”. In line with Planning Practice Guidance, the assumption is that a ‘major housing development’ can be defined as a site of 10 dwellings or more, and that affordable home ownership includes starter homes, shared ownership homes, and homes available for discount market sale.

Paragraph 77 supports opportunities to bring forward rural exception sites that will provide affordable housing to meet identified local needs.

The NPPF defines self-build housing as ‘housing built by an individual, a group of individuals, or persons working with or for them, to be occupied by that individual. Such housing can be either market or affordable housing. A legal definition, for the purpose of applying the Self-build and Custom Housebuilding Act 2015 (as amended), is contained in section 1(A1) and (A2) of that Act’.

The NPPF (paragraph 61) requires local planning authorities to plan for a mix of housing needs, including for older people and people with disabilities.

Neighbourhood Plan policies are required to have regard for national planning policies.

## **Local Planning Policy context**

Swannington is identified as a Sustainable Village in the North West Leicestershire Local Plan. Sustainable Villages are described in the Local Plan as ‘Settlements which have a limited range of services and facilities where a limited amount of growth will take place within the defined Limits to Development’. The Local Plan goes on to describe Sustainable Villages as having ‘some services and facilities but on a much lesser scale. Some development in these settlements will be appropriate, although there is already a significant level of provision made through planning permissions. Any further development in such settlements will be restricted to either infilling or physical extensions’.

The Local Plan seeks to ensure that a minimum of 10,400 dwellings will be delivered over the plan period 2011-31. A key issue is to ensure provision of housing to meet the needs of all communities, including provision of housing for older people and families as well as affordable housing. This translates into an objective to support the delivery of new homes balanced with economic growth to provide a stock of housing that meets the needs of the community, including the need for affordable housing.

Local Plan policy H4 says ‘to support the provision of mixed, sustainable communities the Council will seek the provision of affordable housing on new housing developments subject to the following thresholds above which provision will be sought and the level of contributions’.



The contribution for Swannington is a minimum of 30% on 11 or more dwellings or 1,000 sqm floor space.

Policy H5 recognises the need for affordable housing through 'Exception Sites' to help meet a locally identified need. It says:

1. The provision of affordable housing outside of the Limits to Development will be allowed as an exception where:

(a) the housing is demonstrated to meet an identified local need for affordable housing, and

(b) the development is well-related to and respects the character and scale of the settlement and its landscape setting and

(c) the development allows accessibility to community services and facilities within it, where appropriate

2. Planning permission for 'Exception' Sites will be subject to conditions, or a planning obligation will be sought, to ensure that all initial and subsequent occupiers of the affordable dwellings will:

(a) be local people in housing need, and

(b) benefit from the status of the dwellings as affordable housing in perpetuity

3. On sites that are outside of, but well related to, a sustainable village or a small village the inclusion of market housing on 'Exception' Sites will be supported where:

(a) it is demonstrated that there is insufficient subsidy for the scheme to go ahead without the inclusion of market housing; and

(b) it can be demonstrated through detailed financial appraisal that the scale of the market housing component is the minimum necessary for the successful delivery of the development; and

(c) the majority of the homes provided are affordable

## Approach

The approach undertaken was to consider a range of local factors in the context of the NPPF and the NWL Local Plan. These included assessments of local demographic data relating to existing property types and tenures (taken from the 2011 Census), house prices in Swannington Parish (Land Registry figures); comments made at a local engagement event and analysis of a Housing Need Survey undertaken in December 2014 and consideration of housing need in Swannington Parish in conjunction with strategic affordable housing officers from North West Leicestershire District Council.

The neighbourhood planning group would like to understand the needs of the community for housing of varying tenures, as well as the relative affordability of those tenures that should be provided to meet local need now and into the future.

This evidence will allow Swannington Parish to establish the right conditions for new development to come forward that is affordable, both in the broader sense of market housing attainable for first-time buyers, and as Affordable Housing for those who may be currently priced out of the market.

The neighbourhood planning group is seeking to determine what size and type of housing would be best suited to the local community. The aim of this is to provide the Parish Council with robust evidence on the types and sizes of dwellings needed by the local community. This will ensure future development truly reflects what residents need.

## **Research findings**

### **Existing property types and tenures – Census 2011 data**

What Affordable Housing (social housing, affordable rented, shared ownership, intermediate rented) and other market tenures should be planned for in the housing mix over the Neighbourhood Plan period?

Tenure refers to the legal arrangements in place that enable a household to live in their home; it determines householder rights and influences the level of payments to be made in return for these rights. Broadly speaking, tenure falls into two categories, Affordable Housing and Market Housing, depending on whether the household benefits from a subsidy of some sort to enable them to live in their home.

This section will examine the tenure of dwellings in the current stock and recent supply. Then, looking at affordability, we will make an assessment on whether continuation of these trends would meet future needs. We will also investigate whether there are misalignments between the supply of different tenures of housing and local need. Such misalignments can justify policies that guide new developments to prioritise certain tenures, to bring supply and demand into better alignment.

Home ownership levels are high with around 74% of households owning their homes outright or with a mortgage or loan. This is higher than the borough (72%), regional (67%) and national (63%) rates. Around 16% of households live in private rented accommodation which is higher than the borough (11%), region (15%) but slightly above the national (17%) average. Around 8% of households live in social rented accommodation which was lower than the borough (14%), regional (16%) and national (18%) rates.

**Table 3: Tenure, 2011 (Source: Census 2011, KS402EW)**

	Swannington		NW Leics	East Midlands	England
				%	%
All occupied Households	583	100.0	100.0	100.0	100.0
Owned; Owned Outright	229	39.3	34.7	32.8	30.6
Owned; Owned with a Mortgage/Loan	202	34.6	37.8	34.5	32.8
Shared Ownership (part owned/rented)	12	2.1	0.8	0.7	0.8
Social Rented; Rented from Council	34	5.8	10.7	10.1	9.4
Social Rented; Other	10	1.7	3.6	5.7	8.3
Private Rented;	90	15.4	10.2	13.6	15.4
Private Rented; Other	3	0.5	1.1	1.3	1.4
Living Rent Free	3	0.5	1.2	1.3	1.3

**Accommodation Type**

Data from the 2011 Census shows that the majority (38%) of residential dwellings were detached which was close to the borough (39%) but higher than the regional (32%) and national (22%) shares. Semi-detached housing accounted for 19% of the housing stock which was somewhat lower than the borough and region (35%) and national (31%) rates. At 29% there is a higher than average representation of terraced housing against 18% for the borough, 21% for the region and 24% for England as a whole. Flats and apartments provide just 1% of accommodation spaces which is significantly lower than the borough (7%) region (12%) and national (22%) shares.

**Table 4: Accommodation Type, 2011 (Source: Census 2011, KS405EW)**

	Swannington		NW Leics	East Midlands	England
	No	%	%	%	%
All household spaces	602	100.0	100.0	100.0	100.0
Detached	230	38.2	38.8	32.2	22.3
Semi-Detached	120	19.9	35.2	35.1	30.7

	Swannington		NW Leics	East Midlands	England
	No	%	%	%	%
Terraced	175	29.1	18.2	20.6	24.5
Flat, Maisonette or Apartment	9	1.5	7.0	11.7	22.1
Caravan or Other Mobile or Temporary Structure	68	11.3	0.9	0.4	0.4

#### Number of Bedrooms and Occupancy Rates

Around 25% of households live in houses with four or more bedrooms which is above the district (23%), regional (20%) and national (19%) rates. 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.

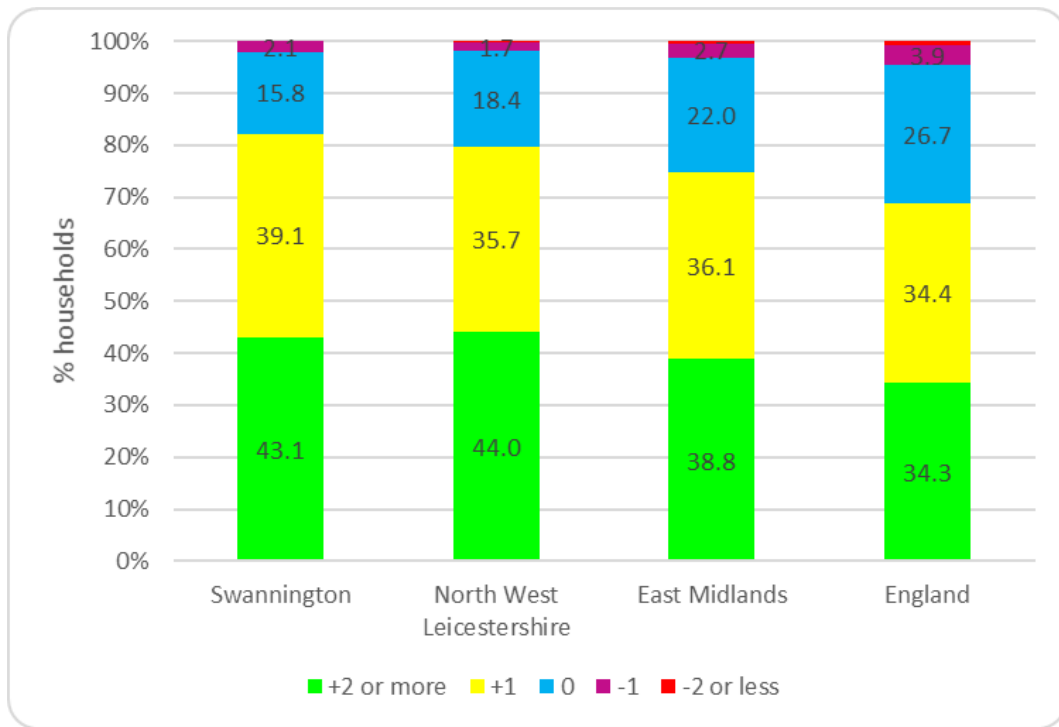
*Table 5 Households by number of bedrooms, 2011*

Bedrooms	Swannington		NW Leics	East Midlands	England
All occupied Spaces	583	100.0	100.0	100.0	100.0
No Bedrooms	1	0.2	0.2	0.2	0.2
1 Bedroom	28	4.8	5.6	8.1	11.8
2 Bedrooms	197	33.8	23.3	26.5	27.9
3 Bedrooms	214	36.7	47.4	45.4	41.2
4 Bedrooms	111	19.0	19.0	15.4	14.4
5 or More Bedrooms	32	5.5	4.5	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 45% of all occupied households in the Swannington local area have two or more spare bedrooms and around 43% have one spare bedroom. Under occupancy is higher than the regional and national averages.

*Figure 3: Bedroom Occupancy Rates, All Households, 2011*



Source: Census 2011, QS412EW

Under occupancy in the local area is particularly evident in larger properties with more than half (55%) of households with 4 or more bedrooms occupied by just one or two people. This is above borough (44%), regional (43%) and England (41%) rates.

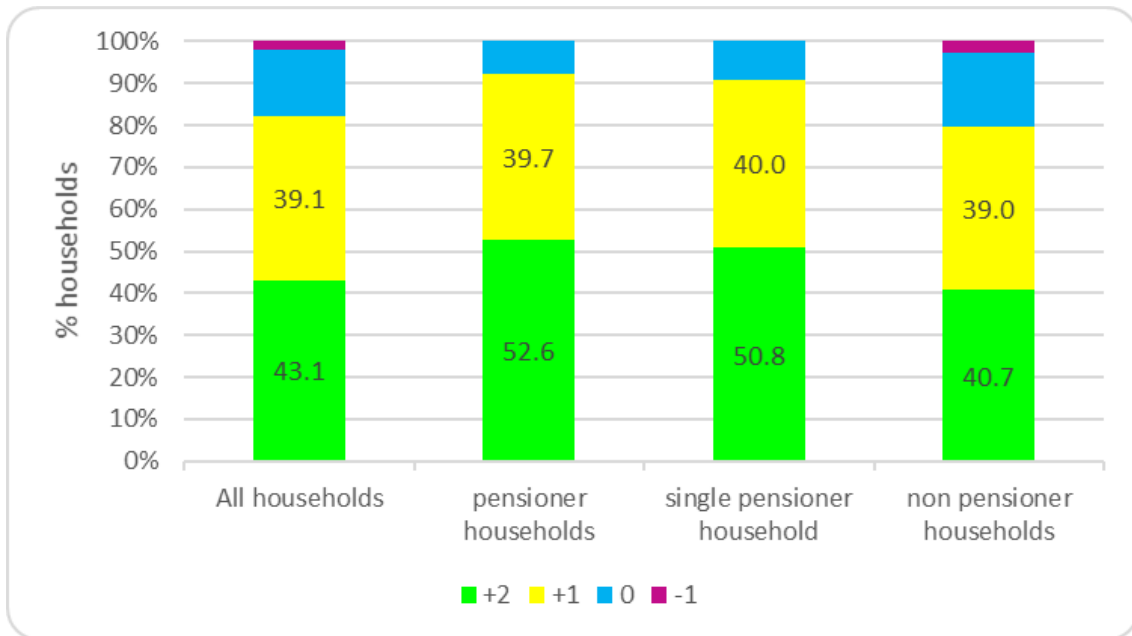
**Table 6 Household with 4 or more bedrooms by household size, 2011**

	Swannington		NW Leics	East Midlands	England
HHs with 4 or more bedrooms	143	100.0	100.0	100.0	100.0
1 person in household	17	11.9	10.4	10.4	10.6
2 people in household	61	42.7	33.2	32.3	30.3
3 people in household	24	16.8	18.4	18.8	18.3
4 or more people in household	41	28.7	38.1	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 53% of pensioner households have an occupancy rating of +2 or more (meaning there are at least two more bedrooms that are technically required by the household) and is somewhat higher than the 41% non-pensioner household rate.

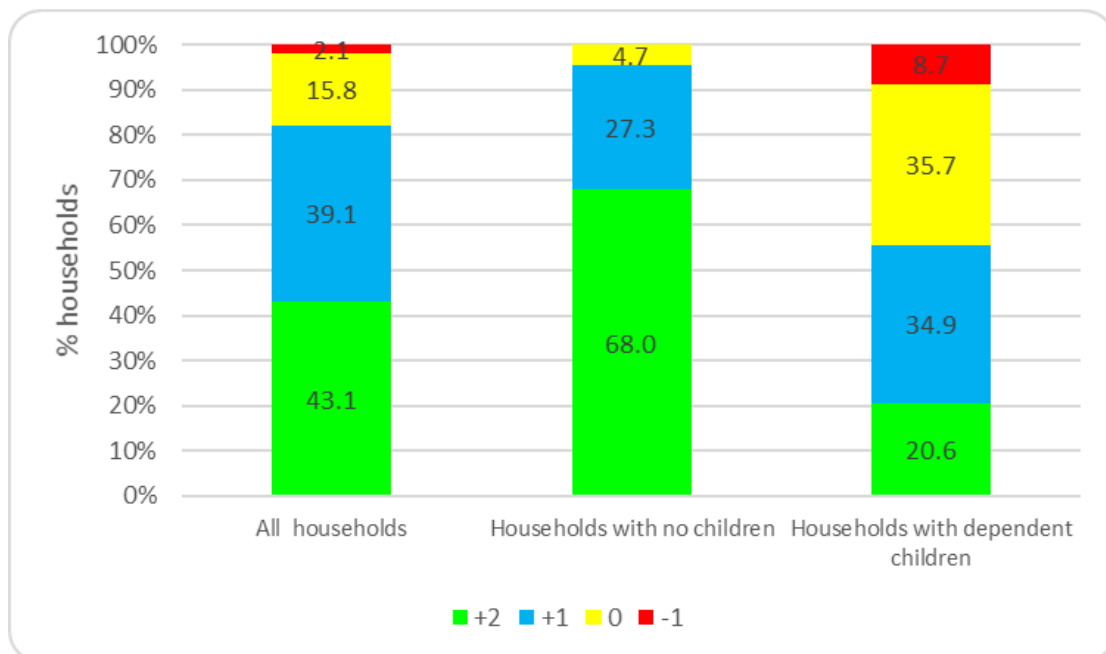
**Figure 4: Bedroom Occupancy rating of Older Person Households, Swannington Local area, 2011**



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. The Census implies there is some evidence of a small number of families with dependent children living in overcrowded households in Swannington.

**Figure 5: Bedroom Occupancy rating of Family Households Swannington Local area, 2011**



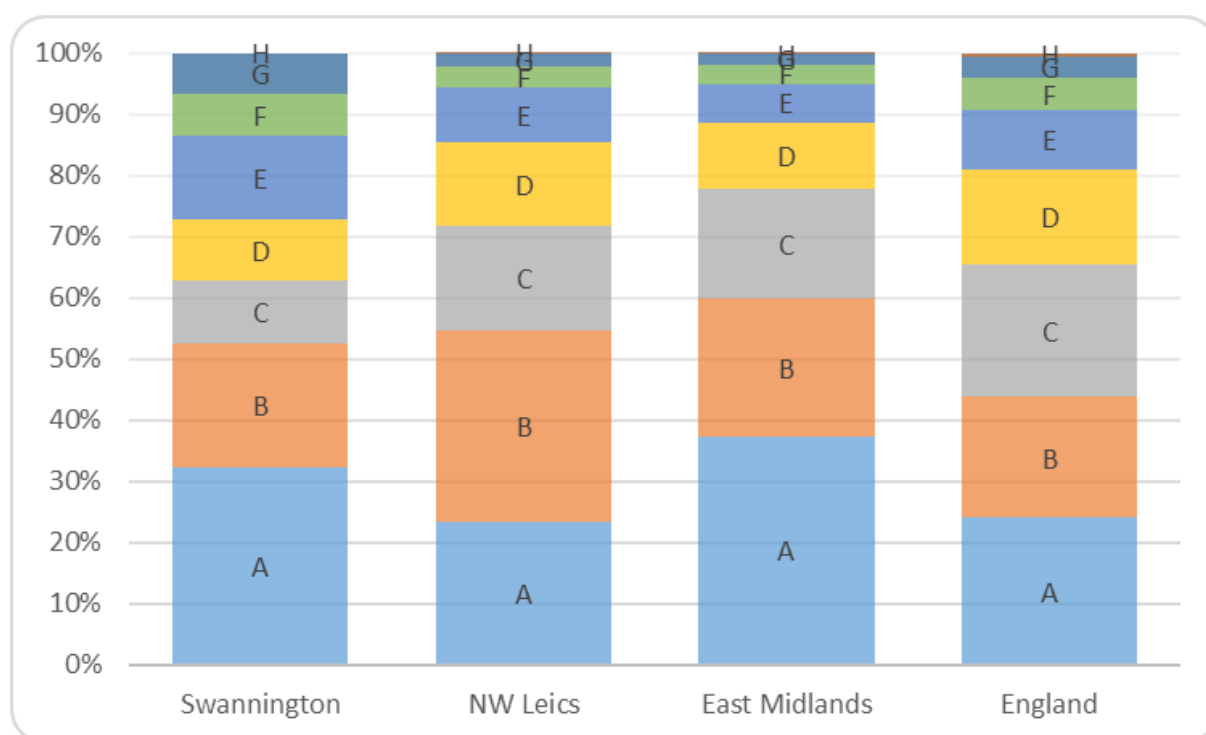
Source: Census 2011, LC4105EW

## Housing Market

### Council Tax Bands

The chart below provides a breakdown of the proportion of dwellings in the Swannington and Rockingham area by council tax band compared to the district, region and national averages at 2017. Domestic properties with Council Tax Band A make up the largest group (approximately 32% of the total) in the area. It also has an above average proportion of properties with high value council tax bands with 14% of dwellings having a Council Tax Band F or above against 6% for the borough, 5% for the region and 9% for England as a whole.

**Figure 6: Dwelling Stock by Council Tax Band Swannington LSOA 2017**

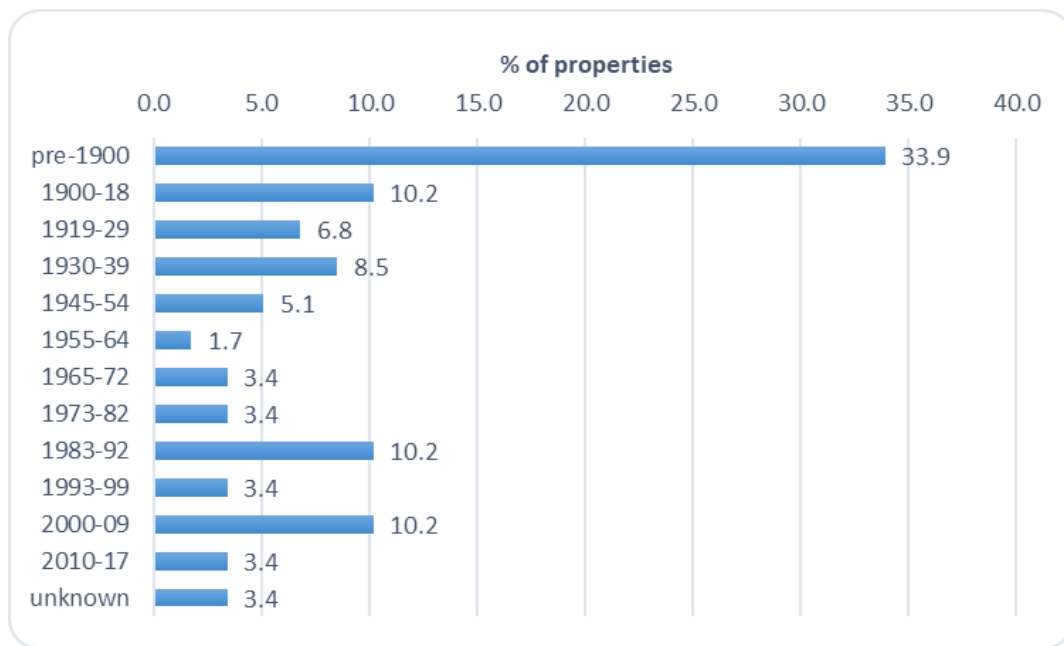


*Council Tax: Table CTSOP 4.1, Stock of Properties, England and Wales, 2017 VOA*

An analysis of annual data from the Valuation Office Agency (VOA) which provides a series of tables on the number of properties by Council Tax band for each property type and indicates that domestic properties built before 1900 were the largest group in the Swannington local area, with 34% (200 homes) (16% England).

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

**Figure 7 Build Period of Property in the Swannington LSOA**

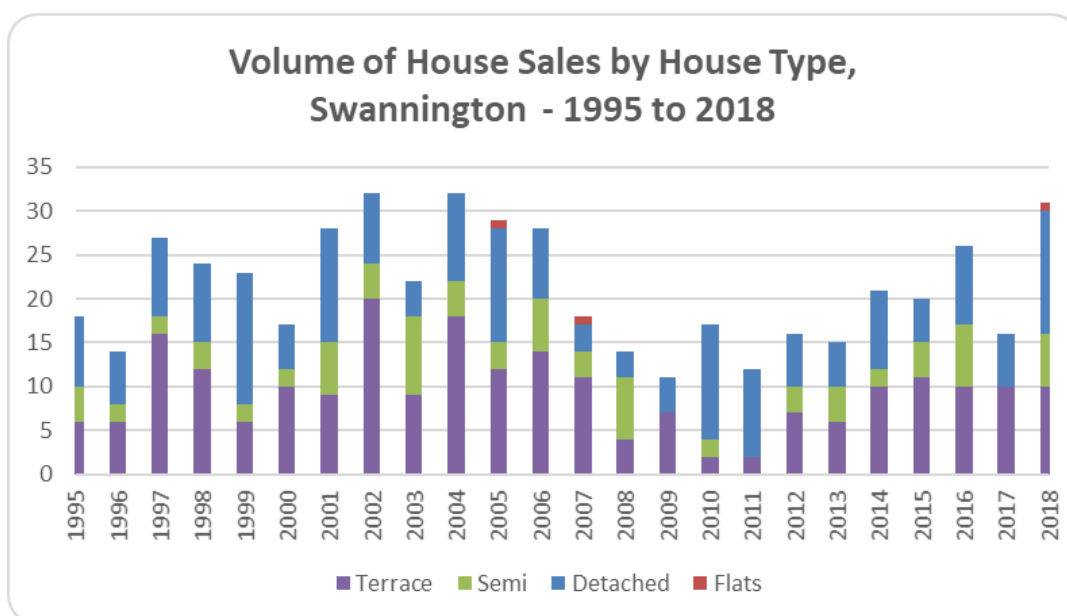


*Council Tax: Table CTSOP 4.1, Stock of Properties, England and Wales, 2017 VOA*

### Residential Sales

Land Registry price paid data shows around 511 residential property sales were recorded in the Swannington local area between 1995 and 2018. At 45% terraced housing accounted for the majority of sales, 38% were detached, 17% semi-detached and 1% flats or apartments. It should be noted that all sales are not captured by the Land Registry, for example properties that were not full market value, right to buy and compulsory purchase orders will be excluded.

**Figure 8**

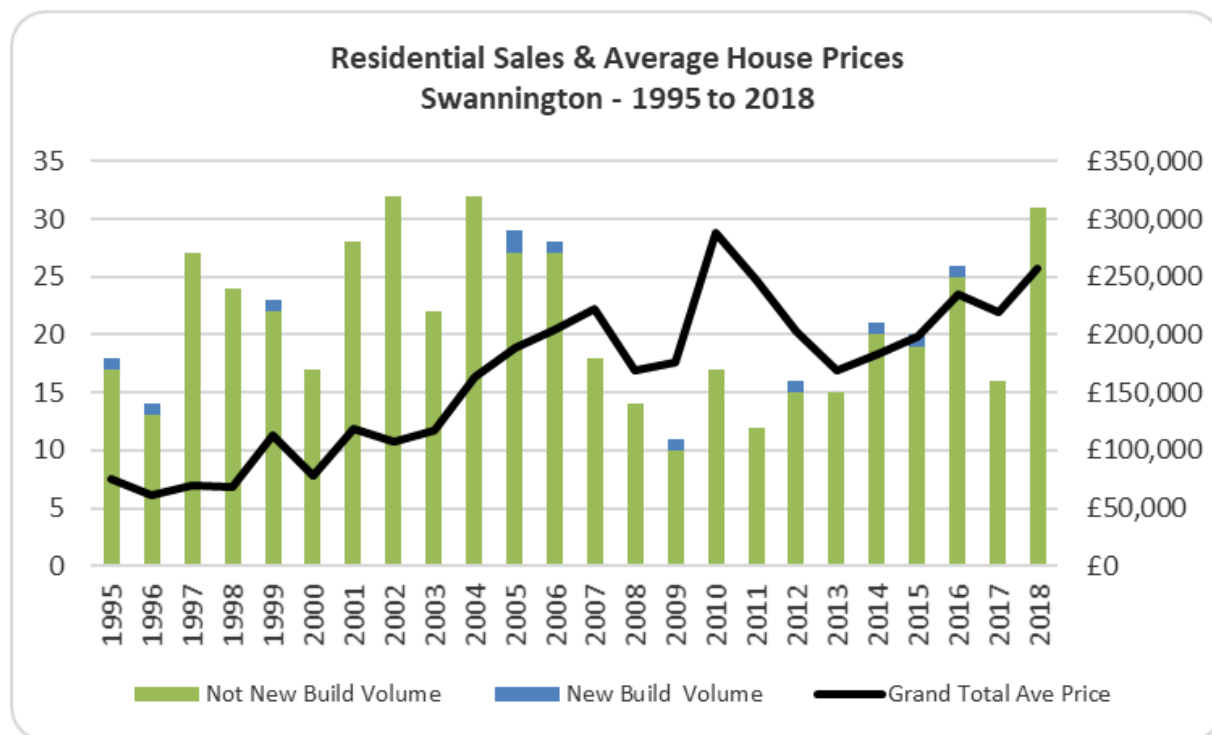


*Data produced by Land Registry © Crown copyright 2017 (data available at 19.1.18)*



As outlined above, there is evidence of a small supply of new build housing in the local area with 11 new build residential sales recorded between 1995 and 2018, representing just 2% of total sales recorded by the Land Registry in the area. Figure 9 below shows the volume of sales together with the overall annual average house price.

**Figure 9:**



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

During this period, all new build residential sales were detached. It should be noted that not all new builds will be captured in the Land Registry price paid data, e.g. some conversions and social housing units will be excluded.

## Open Event

An open event took place in Swannington Parish on 31 August 2019 as part of the process of preparing a Neighbourhood Plan. 63 people attended the event. Comments in relation to affordable housing included the following:

- No flats, no generic housing, free market starter homes, bungalows/housing suitable for elderly, as little development as possible. 1 person agreed
- Need to cater for older people who have lived in the village all their lives. 2 agreed
- More bungalows or a residential community for over 50's
- A desperate need for bungalows for over 60's living alone but independent people. 2 agreed
- More affordable small retirement homes. 1 agreed

- Some over 50's small development would be ideal
- For a community to survive it needs to cater for its' elderly, and to encourage young people to come and rejuvenate its' population. We have loads of executive homes already
- Why do young people need to live in Swannington? What jobs are there? Why do they need housing?
- Some young people like to live in a village setting! The community will die out without us young people!
- Some affordable housing for our young people! 1 agreed
- Try to avoid flats. Don't go too cheap as this attracts a different clientele

This section drew a total of 24 comments. In the event of any development in the parish, the majority of respondents expressed a wish for affordable housing to meet the needs of younger and older residents, sympathetically designed.

## **Discussions with North West Leicestershire District Council strategic housing team**

It is reasonable and appropriate for neighbourhood planners to refer to existing needs assessments prepared by the Local Planning Authority as a starting point.

For the purpose of this paper, data from NWL 's own evidence base to support their housing policies has been considered applicable and relevant unless it conflicts with more locally specific and/or more recently produced evidence. The housing market evidence draws upon a range of data including population and demographic projections, housing market transactions, and employment scenarios. As such, it contains a number of points of relevance when determining housing need within the Neighbourhood Area and has been referenced as appropriate.

## **Discussion/analysis of the main issues**

At the time of the 2011 Census, Swannington was home to around 1,270 residents living in 583 households. Analysis of the Census suggests that between 2001 and 2011 the local area population increased by around 10% (119 people). During this period, the number of dwellings rose by 19% (98).

There is evidence of a higher than average representation of older residents living in the local area with 19% of residents aged 65 which is higher than the borough, region and national averages. There is also evidence that the population is ageing with the share of residents aged 65 and over increasing from 17% of the total population in 2001 to 19% in 2011. The Census shows that the number of residents aged 65+ rose by 25% during this period. In line with national trends the local population is likely to get older as average life expectancy continues to rise.

Home ownership levels are very high with around 74% of households owning their homes outright or with a mortgage or loan and at 8% the share of households living in social rented accommodation is very low when compared with borough, regional and national rates.

There is evidence of under occupancy suggesting a need for smaller homes of one to two bedrooms which would be suitable for residents needing to downsize, small families and those entering the housing market. Providing suitable accommodation for elderly residents will enable them to remain in the local community and release under-occupied larger properties onto the market which would be suitable for growing families.

There is a predominance of older terraced housing and an under representation of housing for single people with just 5% of dwellings having one bedroom.

Land Registry and council tax data indicates there has been very little new build housing market activity over recent years.

Deprivation is not a significant issue in the local area but the area's relatively high ranking in the Living Environment domain of the 2015 Indices of Deprivation which may reflect the older type of housing in the local area and a higher than average proportion of dwellings without central heating. Consultation with the community has indicated general support for more affordable housing across tenures.

Affordable homes could be developed on a 'rural exception site', if available, and subject to local support some open market sale homes could be used to cross-subsidise the affordable homes. The alternative to this is that the local homes that are needed are developed as part of a larger development if the opportunity arises and if the needs cannot be met by existing properties.

The provision of affordable housing in settlements such as Swannington Parish is promoted through both the NPPF and the NWL Local Plan.

The results from this report were updated through conversations with strategic housing personnel from North West Leicestershire District Council.

## Conclusion

The high house prices in Swannington Parish, coupled with low levels of affordable housing (and low levels of ownership models of affordable housing) alongside current evidence of need demonstrate the importance of providing affordable housing for sale amongst a range of affordable housing products.

The high property prices locally mean that subsidised home ownership or rental products offering a discount of around 20% on current values would probably still be unaffordable to most people.

Consideration should be given to developing shared ownership products which allow people to buy a share of the dwelling from around 25% of its value, with the ability to staircase up as circumstances change.

The availability of affordable housing for sale would enable older people as well as young families to access housing locally, potentially serving both to free up larger properties for families at one end, thus helping to sustain older people in the community for longer and reducing the levels of under-occupation in Swannington Parish, whilst also helping sustain local

facilities and services by enabling people in low paid employment to live locally and to service local employment such as the School and public house.

## Next Steps

This Neighbourhood Plan affordable housing needs assessment aims to provide Swannington Parish with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood plan group should, as a next step, discuss the contents and conclusions with North West Leicestershire District Council with a view to agreeing and formulating draft housing policies to be contained within the Neighbourhood Plan, bearing the following in mind:

- All Neighbourhood Planning Basic Conditions, but in particular the following: Condition A, namely that the Neighbourhood Plan has regard to national policies and advice contained in guidance issued by the Secretary of State; Condition D, that the making of the Neighbourhood Plan contributes to the achievement of sustainable development; and Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
- The views of North West Leicestershire District Council – in particular to confirming the tenure balance of affordable housing that should be planned for;
- The views of local residents;
- The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any assessment work carried out through the Call for Sites that is taking place in Swannington Parish; and
- The recommendations and findings of this study.

This assessment has been provided by YourLocale on the basis of housing data, national guidance, local consultation and other relevant and available information current at the time of writing.

Bearing this in mind, it is recommended that the Neighbourhood Plan Advisory Committee should monitor carefully strategies and documents with an impact on housing policy produced by the Government, NWL or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.

At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

**Gary Kirk**

**YourLocale**