

# Scalford Parish Neighbourhood Plan

## Housing Needs Report

October 2018

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# SCALFORD PARISH NEIGHBOURHOOD PLAN HOUSING NEEDS

## Introduction

This report provides an analysis of housing issues in the Scalford Parish area to support its Neighbourhood Plan policies. The report draws on the latest available data from the Census, Land Registry, Valuation Office Agency, Office for National Statistics, small area model-based income estimates and local consultation exercises. The results outlined in this Housing Needs Survey Report and any future Housing Needs Survey will influence the policies of the Scalford Parish Neighbourhood Plan.

## Population Age Profile

According to the 2011 Census, the Scalford Parish had an estimated population of 608 residents living in 246 households dispersed across 1,333 hectares, equating to a population density of 0.5 persons per hectare. This compares with 1.0 for Melton, 2.9 for East Midlands and 4.1 for England as a whole. There were 7 vacant dwellings representing a 2.8% vacancy rate. There were 2 communal establishments providing accommodation for 30 residents. Since 2001 the number of residents living in the Parish is estimated to have decreased slightly by around 1.6% (10 people). However, the number of dwellings (occupied and vacant) increased, rising by 9 (3.7%).

At the time of the 2011 Census around 16% of residents were aged under 16 which was above the national (19%), borough and regional (18%) rates. Around 60% of residents were aged between 16 and 64 which was lower than the borough (63%), regional (64%) and national (65%) rates. There is an over representation of older people with 24% of residents aged 65 and over when compared with the borough (18%), regional (18%) and national (16%) rates. The median age of people living in the Parish was 48 which is older than the borough (43), region (40) and national (39) rates.

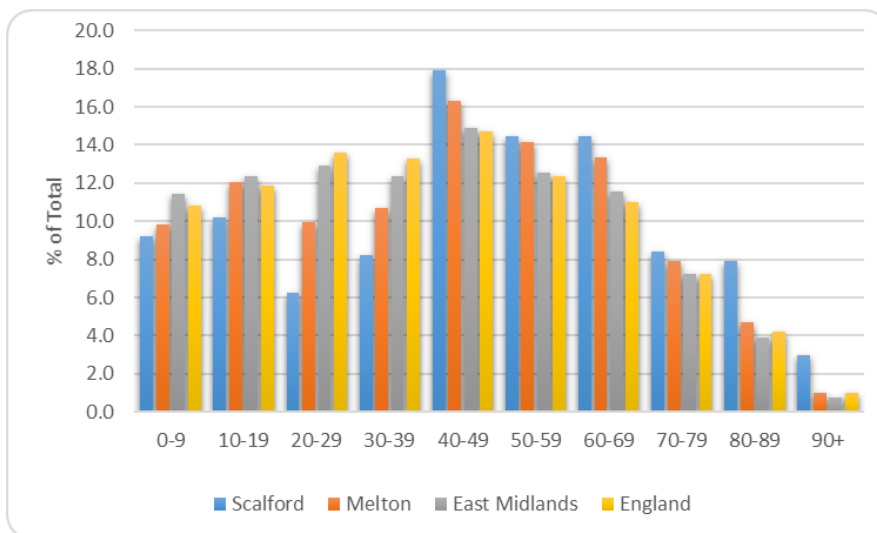
**Table 1: Usual Residents by Age Band, 2011**

	Scalford		Melton	East Midlands	England
	No	%	%	%	%
Aged 0-4	32	5.3	5.5	6.0	6.3
Aged 5-15	65	10.7	12.6	12.5	12.6
Aged 16-64	366	60.2	63.5	64.5	64.8
Aged 65+	145	23.8	18.4	17.1	16.3
All Usual Residents	608	100.0	100.0	100.0	100.0
Median age	48		43	40	39

Source: Census 2011, KS102

A more detailed breakdown of age bands reveals that at the time of the 2011 Census, Scalford had a higher proportion of residents aged 40 and over, particularly amongst the 80 to 89 and 60 to 69 age bands when compared with the national average. It has a lower representation of people aged between 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 19% in 2001 to 24% in 2011. The Census shows the number of residents aged 65+ rose by 8% (11 people) during this period.

Research shows the number of older people will grow significantly in the future and relative growth will be highest in older cohorts. Latest available population projections<sup>1</sup> suggest that Melton's 65 plus age group is forecast to grow by around 60% between 2014 and 2034.

## Deprivation

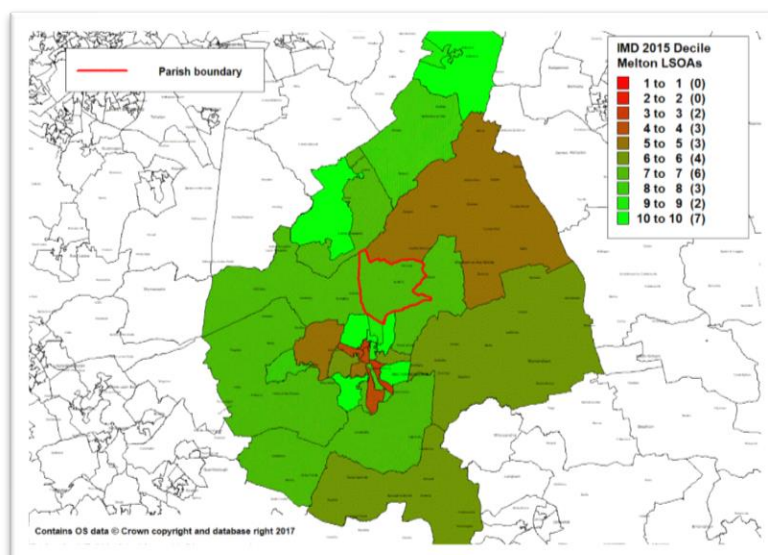
The English Indices of Deprivation measure relative levels of deprivation in 32,844 small areas or neighbourhoods, called Lower-layer Super Output Areas (LSOAs) in England. The Scalford parish comprises one LSOA (E01025911) which also takes in neighbouring Waltham on the Wolds and Thorpe Arnold. The overall Index of Multiple Deprivation Decile (where 1 is most deprived 10% of LSOAs) (IMD) shows that on the whole the parish displays relatively low levels of deprivation ranking in the 7<sup>th</sup> decile on the overall 2015 Index. On closer inspection of the IMD sub domains, however, this area is ranked in the most deprived decile on the Indoors Living Environment deprivation domain which measures the proportion of houses without central heating and housing in poor

<sup>1</sup> Subnational Population Projections for Local Authorities in England: 2014 based  
 Scalford Parish Housing Need Evidence, 9.1.18 V1

condition (social and private homes that fail to meet the Decent Homes standard). The 2011 Census shows that 4.1% of Scaford households do not have central heating compared with 2.3% for the borough, 2% for the region and 2.7% England average.

The following map illustrates overall Index of Multiple Deprivation deciles within the Melton borough. The Scaford Parish is denoted by a red boundary to the centre of the borough.

**Figure 2 Index of Multiple Deprivation Deciles, 2015, Melton Borough Council**



## Economic Activity

The following table illustrates the working status of usual residents aged 16 to 74. In Scaford Parish this accounts for 71% of the population. At 75% Scaford Parish's economic activity rate was higher than the borough (73%), (69%) and national (70%) rates. Scaford had a significantly higher than average share of self-employed residents and at the time of the 2011 Census the unemployment rate was relatively low.

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

	Scaford		Melton	East Midlands	England
	No	%	%	%	%
All Usual Residents Aged 16 to 74	429	100.0	100.0	100.0	100.0
<b>Economically Active Total</b>	<b>322</b>	<b>75.1</b>	<b>73.5</b>	<b>69.3</b>	<b>69.9</b>
Employee, Part-time	65	15.2	13.9	38.8	38.6
Employee, Full-time	157	36.6	44.6	14.4	13.7
Self Employed	80	18.6	8.9	8.7	9.8
Unemployed	11	2.6	3.6	4.2	4.4
Full-time Student (econ active)	9	2.1	2.5	3.3	3.4
<b>Economically inactive Total</b>	<b>107</b>	<b>24.9</b>	<b>26.5</b>	<b>30.7</b>	<b>30.1</b>
Retired	65	15.2	14.7	15.0	13.7
Student (including Full-Time Students)	19	4.4	3.9	5.8	5.8
Looking After Home or Family	16	3.7	3.5	4.0	4.4
Long-Term Sick or Disabled	4	0.9	2.8	4.1	4.0

	Salford		Melton	East Midlands	England
	No	%	%	%	%
Other	3	0.7	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 Salford Parish was 2.3 people which was in line with the borough and region and slightly below than that of England (2.4) as a whole. The average number of rooms per household stood at 6.8 which was above the borough (6.1), region (5.6) and England (5.4) averages.

The average number of bedrooms per household stood at 3.2 which was higher than the borough (3.0), region (2.8) and England (2.7) rates.

## Housing Characteristics

### Tenure

Home ownership levels are high with around 73% 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. Just 7% of households live in social rented accommodation which is lower than the borough (11%), region (16%) and national (18%) rates. Around 15% of households live in private rented accommodation which is in line with the region, lower than the region (14%) and below the national (17%) rates.

**Table 3: Tenure, 2011**

	Salford		Melton	East Midlands	England
				%	%
All occupied Households	246	100.0	100.0	100.0	100.0
Owned; Owned Outright	100	40.7	36.0	32.8	30.6
Owned; Owned with a Mortgage or Loan	80	32.5	36.2	34.5	32.8
Shared Ownership (Part Owned/Part Rented)	4	1.6	0.9	0.7	0.8
Social Rented; Rented from Council (Local Authority)	15	6.1	8.4	10.1	9.4
Social Rented; Other	2	0.8	2.7	5.7	8.3
Private Rented; Private Landlord or Letting Agency	33	13.4	12.7	13.6	15.4
Private Rented; Other	4	1.6	1.5	1.3	1.4
Living Rent Free	8	3.3	1.6	1.3	1.3

Source: Census 2011, KS402EW

### Accommodation Type

Data from the 2011 Census shows that the majority (55%) of residential dwellings were detached which is somewhat higher than the borough (41%), regional (32%) and national (22%) shares. Semi-detached housing accounts for around 26% of the housing stock against 36% for the borough, 35% for the region and 31% nationally. Terraced housing,

flats and apartments provide just 19% of accommodation spaces which is lower than the borough (23%), region (32%) and national (47%) shares.

**Table 4: Accommodation Type, 2011**

	Scalford		Melton	East Midlands	England
	No	%	%	%	%
All household spaces (occupied + vacant)	253	100.0	100.0	100.0	100.0
Detached	138	54.5	40.6	32.2	22.3
Semi-Detached	67	26.5	35.9	35.1	30.7
Terraced	33	13.0	15.7	20.6	24.5
Flat, Maisonette or Apartment	14	5.5	7.6	11.7	22.1
Caravan or Other Mobile or Temporary Structure	1	0.4	0.3	0.4	0.4

Source: Census 2011, KS405EW

## Number of Bedrooms and Occupancy Rates

Over a third (36%) of households live in houses with four or more bedrooms which is somewhat high when compared with the borough (26%), regional (20%) and England (19%) rates. There is an under representation of housing for single people with just 4% of dwellings having one bedroom against 6% for the borough, 8% for the region and 12% for England as a whole.

**Table 5 Households by number of bedrooms, 2011**

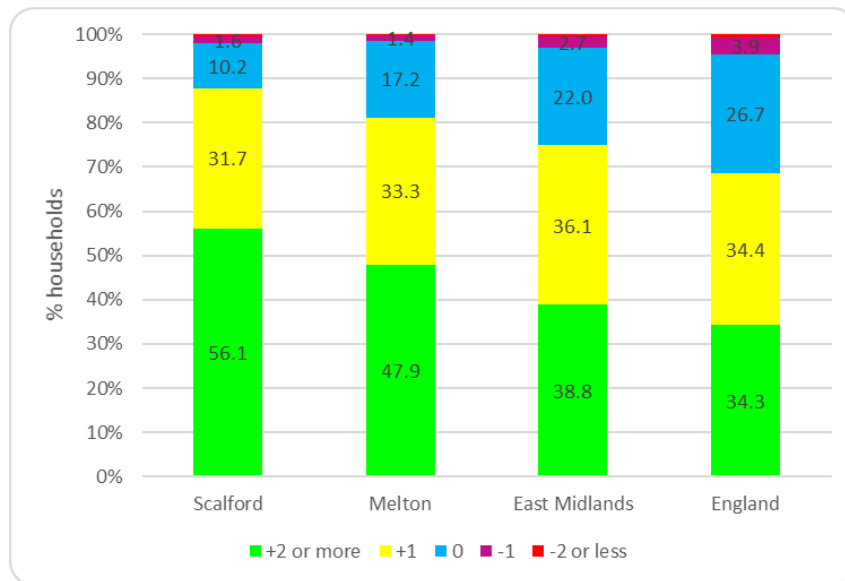
Bedrooms	Scalford		Melton	East Midlands	England
All occupied Household Spaces	246	100.0	100.0	100.0	100.0
No Bedrooms	-	0.0	0.1	0.2	0.2
1 Bedroom	10	4.1	5.9	8.1	11.8
2 Bedrooms	56	22.8	21.7	26.5	27.9
3 Bedrooms	91	37.0	46.3	45.4	41.2
4 Bedrooms	64	26.0	19.5	15.4	14.4
5 or More Bedrooms	25	10.2	6.5	4.4	4.6

Source: Census 2011, LC4405EW

There is evidence of under occupancy in the parish (having more bedrooms than the notional number recommended by the bedroom standard). Analysis of the 2011 Census shows that around 56% of all occupied households in the Scalford Parish have two or more spare bedrooms and around 32% have one spare bedroom. Under occupancy is higher than borough, regional and national averages.



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



Source: Census 2011, QS412EW

Under occupancy in the parish is particularly evident in larger properties with more than two fifths (44%) of households with 4 or more bedrooms occupied by just one or two people.

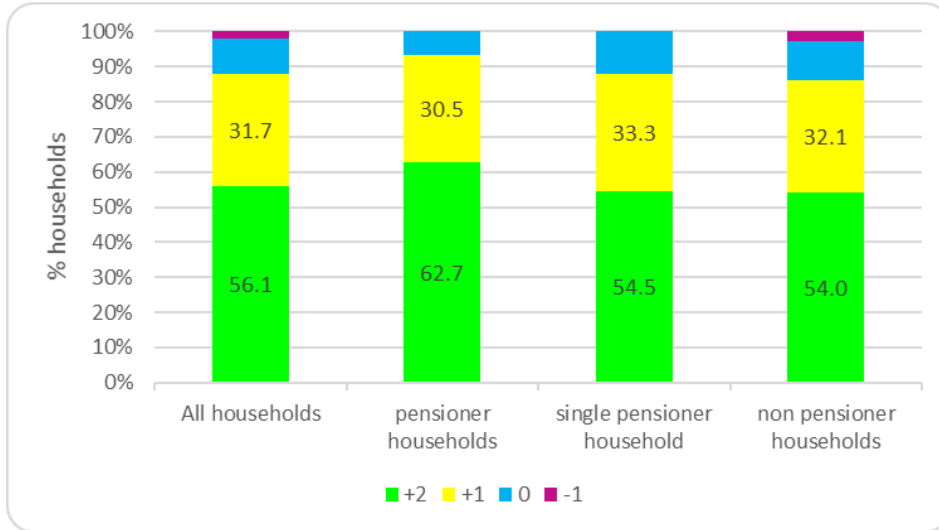
**Table 6 Household with 4 or more bedrooms by household size, 2011**

	Scafford		Melton	East Midlands	England
HHs with 4 or more bedrooms	151	100.0	100.0	100.0	100.0
1 person in household	14	9.3	11.1	10.4	10.6
2 people in household	63	41.7	28.3	32.3	30.3
3 people in household	27	17.9	21.8	18.8	18.3
4 or more people in household	47	31.1	38.8	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 63% 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 54% non-pensioner household rate.

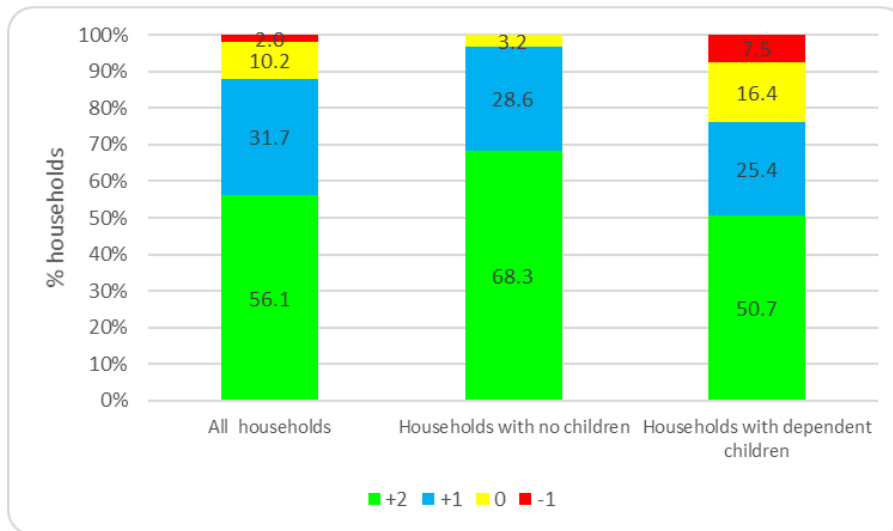
**Figure 4: Bedroom Occupancy rating of Older Person Households, Salford Parish, 2011**



Source: Census 2011, LC4105EW

Overcrowding is not a significant issue in the parish, 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 Salford.

**Figure 5: Bedroom Occupancy rating of Family Households Salford Parish, 2011**



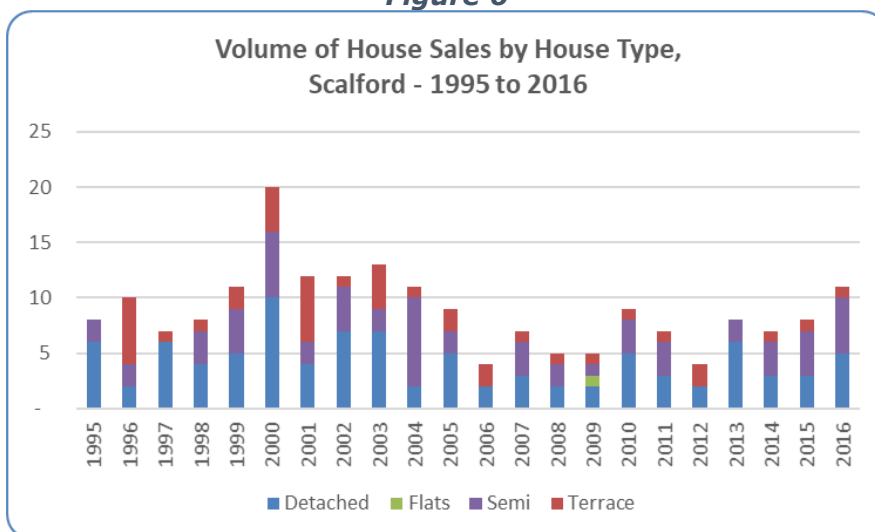
Source: Census 2011, LC4105EW

# Housing Market

## Residential Sales

Land Registry price paid data shows around 196 residential property sales were recorded in the Salford Parish between 1995 and 2016. At 48% detached housing accounted for the majority of sales, 32% were semi-detached, 20% terraced and 0.5% flats/apartments. It should be noted that some sales are not captured by the Land Registry, for example properties that were not full market value, right to buy and compulsory purchase orders will be excluded.

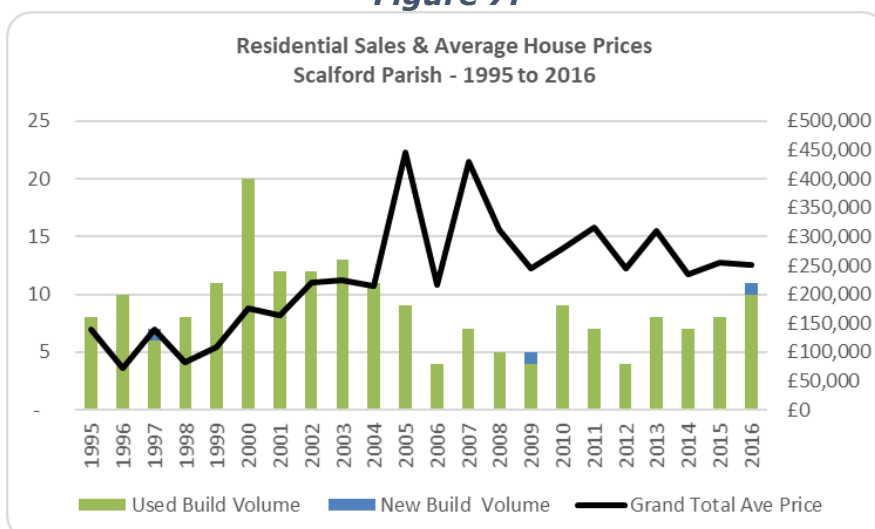
**Figure 6**



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

Just 3 new build residential sales were recorded between 1995 and 2016, representing 1.5% of total sales recorded by the Land Registry in the area. Figure 7 below shows the volume of sales together with the overall annual average house price.

**Figure 7:**



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

## Housing Affordability

The publication of ONS House Price Statistics for Small Areas presents an opportunity for housing affordability analysis.

The data reveals the cost of an entry-level<sup>2</sup> property on average across England and Wales has increased by almost 20% in the last decade, to £140,000 (year ending June 2016). For new properties, the price was nearly £180,000. The data<sup>3</sup> also shows that home-ownership prospects vary across the country.

In the Scaford Parish area<sup>4</sup> a low to mid-priced property costs on average £195,000 which is higher than the national average. Assuming a 15% deposit<sup>5</sup>, those entering the property market in the area would require a household income of £36,833 (£26,444 E&W average) and savings of £32,650.

Prospective buyers would require an estimated £1,400 for stamp duty, £2,000 for legal and moving costs and £29,250 for a 15% deposit, coming to £32,650 in total which is a challenge for many entry level households.

<sup>2</sup> The term 'entry level' or 'low to mid-priced property' refers to the lower quartile price paid for residential properties. If all properties sold in a year were ranked from highest to lowest, this would be the value half way between the bottom and the middle.

<sup>3</sup> Property price data are for year ending June 2016 and are from House Price Statistics for Small Areas. Income data are for financial year ending 2014 and are from [small area model-based income estimates](#).

<sup>4</sup> The Scaford Parish area is based on MSOA best fit (E02005396) which also takes in a number of other local settlements including Wymondham, Sewstern, Saxby).

<sup>5</sup> [Data from the Council of Mortgage Lenders](#) suggest that the average deposit paid by first-time buyers in the UK was around 18% in December 2016.

## Summary of Future Housing Need

At the time of the 2011 Census, Scalford was home to around 608 residents living in 246 households. Analysis of the Census suggests that between 2001 and 2011 the parish population fell slightly by around 1.6% (10 people). Conversely, during this period, the number of dwellings rose by 3.7% (9).

There is a higher than average proportion of older people residing in the parish and evidence that the population is ageing with the share of residents aged 65 and over increasing from 22% of the total population in 2001 to 24% in 2011. The Census shows that the number of residents aged 65+ rose by 8% 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 73% of households owning their homes outright or with a mortgage or loan and at 7% 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 under three 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 detached housing and limited supply of smaller homes.

Land Registry data indicates very little new build housing market activity.

Deprivation is not a significant issue in the parish but the area is ranked relatively high in the Indoors Living Environment deprivation domain could suggest that some residents may find it difficult to access owner-occupation or access the private rental market.