

**Husbands  
Bosworth  
Parish  
Neighbourhood  
Plan**

**Housing  
Needs Report**

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Prepared by *YourLocale*

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# HUSBANDS BOSWORTH PARISH NEIGHBOURHOOD PLAN HOUSING NEEDS

## Introduction

This report provides an analysis of housing issues in the Husbands Bosworth 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 Husbands Bosworth Parish Neighbourhood Plan.

## Population Age Profile

According to the 2011 Census, the Husbands Bosworth Parish had an estimated population of 1,145 residents living in 464 households dispersed across 1,439 hectares. There were 20 vacant dwellings representing a 4% vacancy rate. There were 7 communal establishments providing accommodation for 49 residents. Since 2001 the number of residents living in the Parish is estimated to have increased by around 18% (178 people). The number of dwellings (occupied and vacant) also increased, rising by 81 (20%). It is worth noting that in 2001 there were no communal establishments recorded within the parish so it appears that this type of accommodation has accounted for around 28% of population growth between 2001 and 2011.

At the time of the 2011 Census around 20% of residents were aged under 16 which is above the regional (18%), district and national (19%) rates. Around 60% of residents were aged between 16 and 64 which was lower than the district (63%), regional (64%) and national (65%) rates. There is a higher than average representation of older people (aged 65+) accounting for 20% of total residents which is above the district (18%), regional (17%) and national (16%) rates. The median age of people living in the Parish was 43 which is in line with the district but below the region (40) and national (39) rates.

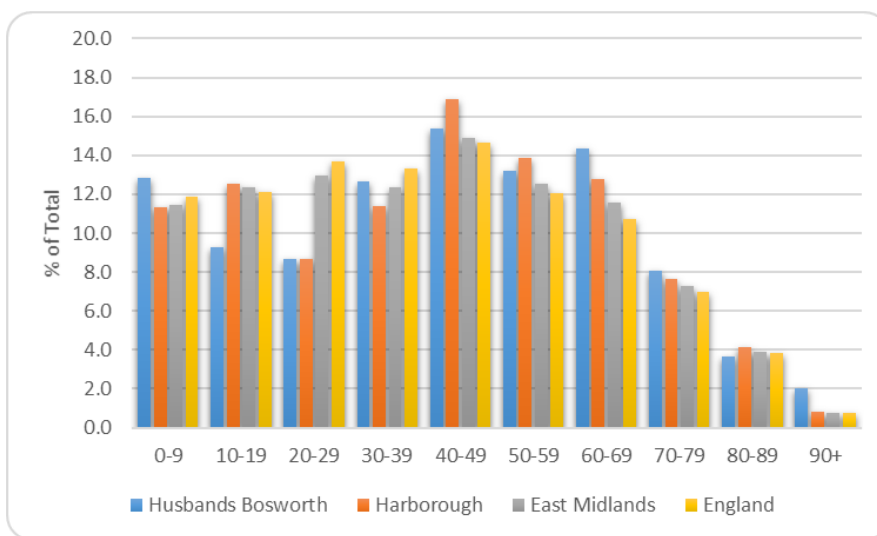
**Table 1: Usual Residents by Age Band, 2011**

|                     | Husbands Bosworth |       | Harborough | East Midlands | England |
|---------------------|-------------------|-------|------------|---------------|---------|
|                     | No                | %     | %          | %             | %       |
| Aged 0-4            | 74                | 6.5   | 5.5        | 6.0           | 6.3     |
| Aged 5-15           | 150               | 13.1  | 13.7       | 12.5          | 12.6    |
| Aged 16-64          | 688               | 60.1  | 62.6       | 64.5          | 64.8    |
| Aged 65+            | 233               | 20.3  | 18.3       | 17.1          | 16.3    |
| All Usual Residents | 1,145             | 100.0 | 100.0      | 100.0         | 100.0   |
| Median age          | 43                |       | 43         | 40            | 39      |

Source: Census 2011, KS102

A more detailed breakdown of age bands reveal that at the time of the 2011 Census, Husbands Bosworth had a higher than average representation of residents aged 0-9, 60-69 and those aged over 90.

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



Source: Census 2011, QS103

There is also evidence of an ageing population with the proportion of residents aged 65 and over rising from 17% in 2001 to 20% in 2011. This represents a 45% increase (72 people) during this period. The introduction of communal establishments to the parish may have contributed to this change.

However, 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 Harborough’s 65 plus age group is forecast to grow by around 65% 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 Husbands Bosworth parish is situated in one LSOA (E01025771) which also includes Mowsley, North and South Kilworth. The overall Index of Multiple Deprivation Decile (where 1 is most deprived 10% of LSOAs) (IMD) shows on the whole the parish displays a relatively low level of deprivation ranking in the 8<sup>th</sup> decile on the overall 2015 Index. However, on closer inspection of the IMD sub domains, this area performs relatively badly on the indoor living deprivation sub domain which measures the quality<sup>2</sup> of individuals’ immediate surroundings within the home.

<sup>1</sup> Subnational Population Projections for Local Authorities in England: 2014 based

<sup>2</sup> Social and private housing in poor condition (modelled using data from English House Condition Survey 2005) and houses without central heating (2001 Census)

## Economic Activity

The following table illustrates the working status of usual residents aged 16 to 74. In Husbands Bosworth Parish this accounts for 72% of the population. At 74% Husbands Bosworth Parish's economic activity rate was in line with the district average and above the regional (69%) and national (70%) rates. When compared to the district, regional and national rates, Husbands Bosworth has a 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**

|                                       | Husbands Bosworth |             | Harborough  | East Midlands | England     |
|---------------------------------------|-------------------|-------------|-------------|---------------|-------------|
|                                       | No                | %           | %           | %             | %           |
| All Usual Residents Aged 16 to 74     | 819               | 100.0       | 100.0       | 100.0         | 100.0       |
| <b>Economically Active Total</b>      | <b>605</b>        | <b>73.9</b> | <b>74.0</b> | <b>69.3</b>   | <b>69.9</b> |
| Employee, Full-time                   | 339               | 41.4        | 40.9        | 38.8          | 38.6        |
| Employee, Part-time                   | 101               | 12.3        | 15.2        | 14.4          | 13.7        |
| Self Employed                         | 126               | 15.4        | 12.9        | 8.7           | 9.8         |
| Unemployed                            | 24                | 2.9         | 2.5         | 4.2           | 4.4         |
| Full-time Student economically active | 15                | 1.8         | 2.5         | 3.3           | 3.4         |
| <b>Economically inactive Total</b>    | <b>214</b>        | <b>26.1</b> | <b>26.0</b> | <b>30.7</b>   | <b>30.1</b> |
| Retired                               | 130               | 15.9        | 15.5        | 15.0          | 13.7        |
| Student including Full-Time Students  | 17                | 2.1         | 3.9         | 5.8           | 5.8         |
| Looking After Home or Family          | 24                | 2.9         | 3.0         | 4.0           | 4.4         |
| Long-Term Sick or Disabled            | 36                | 4.4         | 2.0         | 4.1           | 4.0         |
| Other                                 | 7                 | 0.9         | 1.7         | 1.9           | 2.2         |

Source: Census 2011, QS601E

## Household Size

At the time of the 2011 Census, the average household size in the Husbands Bosworth Parish was 2.4 people which is in line with the district and national rate and slightly higher than that of the region (2.3). The average number of rooms per household stood at 6.3 which is in line with the district but higher than the regional (5.6) and England (5.4) rates.

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

## Housing Characteristics

### Tenure

Home ownership levels are high with around 74% of households owning their homes outright or with a mortgage or loan. This is lower than the district (78%) average but above the regional (67%) and national (63%) rates. Around 14% of households live in private rented accommodation and 10% in social rented accommodation which is below regional and national rates.

**Table 3: Tenure, 2011**

|  | Husbands Bosworth |       | Harborough | East Midlands | England |
|--|-------------------|-------|------------|---------------|---------|
|  |                   |       |            | %             | %       |
| All occupied Households                              | 464               | 100.0 | 100.0      | 100.0         | 100.0   |
| Owned; Owned Outright                                | 174               | 37.5  | 38.4       | 32.8          | 30.6    |
| Owned; Owned with a Mortgage or Loan                 | 170               | 36.6  | 39.7       | 34.5          | 32.8    |
| Shared Ownership (Part Owned & Part Rented)          | 6                 | 1.3   | 1.2        | 0.7           | 0.8     |
| Social Rented; Rented from Council (Local Authority) | 8                 | 1.7   | 1.4        | 10.1          | 9.4     |
| Social Rented; Other                                 | 39                | 8.4   | 7.0        | 5.7           | 8.3     |
| Private Rented; Private Landlord or Letting Agency   | 52                | 11.2  | 10.1       | 13.6          | 15.4    |
| Private Rented; Other                                | 12                | 2.6   | 1.1        | 1.3           | 1.4     |
| Living Rent Free                                     | 3                 | 0.6   | 1.1        | 1.3           | 1.3     |

Source: Census 2011, KS402EW

### Accommodation Type

Data from the 2011 Census shows that the majority (42%) of residential dwellings are detached which is lower than the district (48%) but above the regional (32%) and national (22%) shares. Semi-detached housing accounts for around 29% of the housing stock which is the same as the district but lower than 35% for the region and 31% nationally. Terraced housing, flats and apartments provide 28% of accommodation spaces and is above the district (23%) but below the region (32%) and national (47%) shares.

**Table 4: Accommodation Type, 2011**

|  | Husbands Bosworth |       | Harborough | East Midlands | England |
|--|-------------------|-------|------------|---------------|---------|
|  | No                | %     | %          | %             | %       |
| All household spaces (occupied + vacant)       | 484               | 100.0 | 100.0      | 100.0         | 100.0   |
| Detached                                       | 201               | 41.5  | 47.6       | 32.2          | 22.3    |
| Semi-Detached                                  | 142               | 29.3  | 28.6       | 35.1          | 30.7    |
| Terraced                                       | 87                | 18.0  | 15.2       | 20.6          | 24.5    |
| Flat, Maisonette or Apartment                  | 48                | 9.9   | 8.1        | 11.7          | 22.1    |
| Caravan or Other Mobile or Temporary Structure | -                 | 0.0   | 0.4        | 0.4           | 0.4     |

Source: Census 2011, KS405EW

### Number of Bedrooms and Occupancy Rates

Around a third (32%) of households live in houses with four or more bedrooms which is somewhat high when compared with the district regional (20%) and England (19%) rates. There is an under representation of housing for single people with just 8% of dwellings having one bedroom which is in line with the region but below the 12% England average.

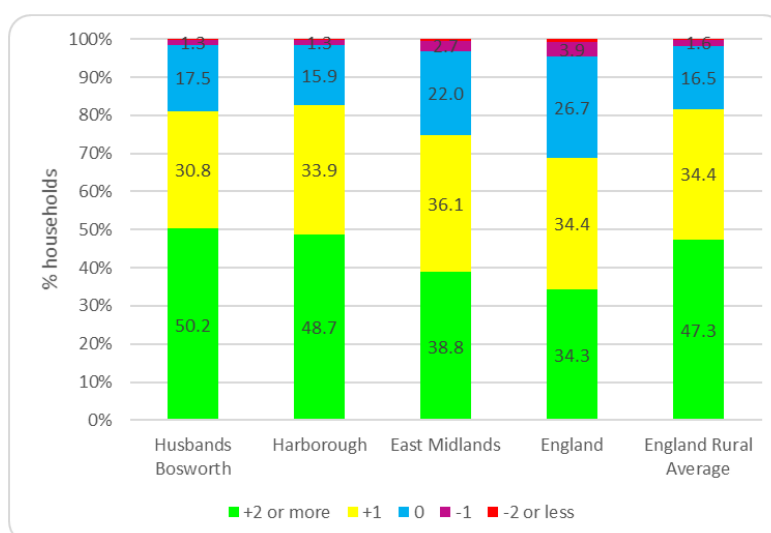
**Table 5 Household size by number of bedrooms, 2011**

| Bedrooms           | Husbands Bosworth Parish |       | Harborough | East Midlands | England |
|--------------------|--------------------------|-------|------------|---------------|---------|
| All households     | 464                      | 100.0 | 100.0      | 100.0         | 100.0   |
| 1 bedroom          | 36                       | 7.8   | 6.0        | 8.3           | 12.0    |
| 2 bedrooms         | 97                       | 20.9  | 22.5       | 26.5          | 27.9    |
| 3 bedrooms         | 185                      | 39.9  | 37.3       | 45.4          | 41.2    |
| 4 or more bedrooms | 146                      | 31.5  | 34.2       | 19.8          | 19.0    |

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 50% of all occupied households in the Husbands Bosworth Parish have two or more spare bedrooms and around 31% have one spare bedroom. Under occupancy is higher than regional and national rates and close to the district and Rural England area average.

**Figure 2: Bedroom Occupancy Rates, All Households, 2011**



Source: Census 2011, QS412EW

Under occupancy in the parish is particularly evident in larger properties with almost half (49%) of households with 4 or more bedrooms occupied by just one or two people. This is above district (44%), regional (43%) and England (41%) rates.

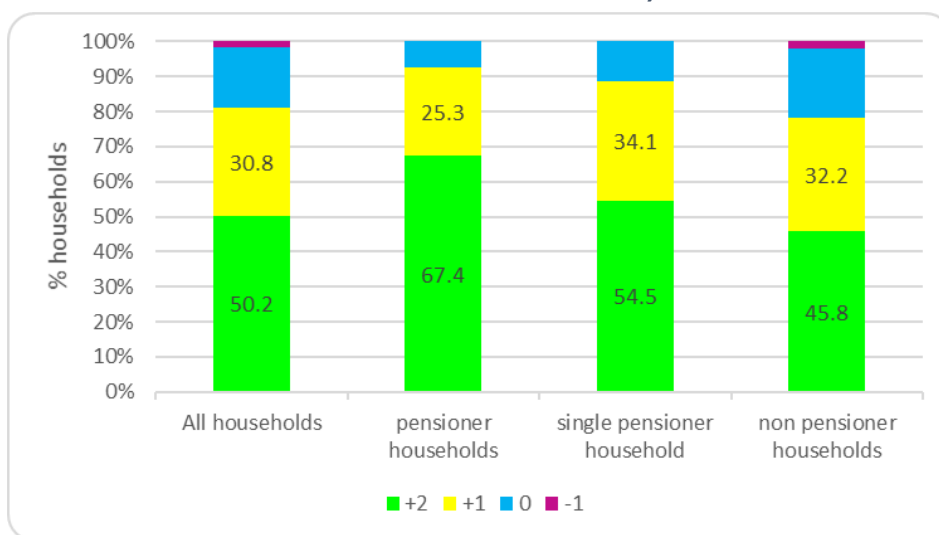
**Table 6 Household with 4 or more bedrooms by household size, 2011**

|                               | Husbands Bosworth |       | Harborough | East Midlands | England |
|-------------------------------|-------------------|-------|------------|---------------|---------|
| HHs with 4 or more bedrooms   | 146               | 100.0 | 100.0      | 100.0         | 100.0   |
| 1 person in household         | 10                | 6.8   | 9.2        | 10.4          | 10.6    |
| 2 people in household         | 62                | 42.5  | 35.2       | 32.3          | 30.3    |
| 3 people in household         | 18                | 12.3  | 18.0       | 18.8          | 18.3    |
| 4 or more people in household | 56                | 38.4  | 37.6       | 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 67% 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 46% non-pensioner household rate.

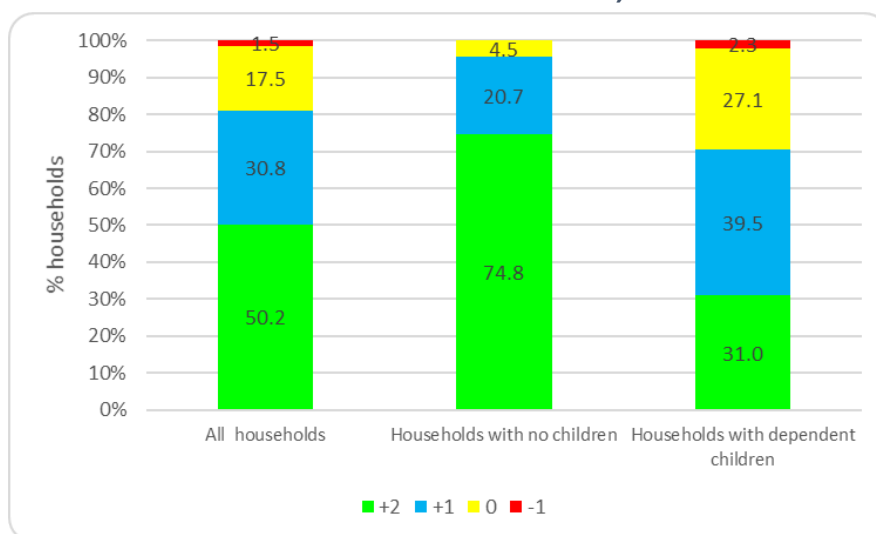
**Figure 3: Bedroom Occupancy rating of Older Person Households, Husbands Bosworth Parish, 2011**



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 Husbands Bosworth.

**Figure 4: Bedroom Occupancy rating of Family Households Husbands Bosworth Parish, 2011**



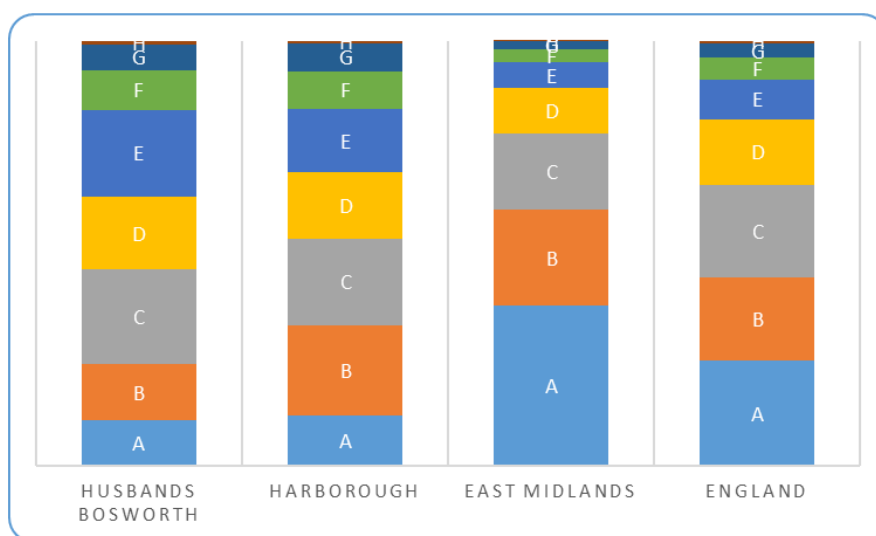
Source: Census 2011, LC4105EW

## Housing Market

### Council Tax Bands

The chart below provides a breakdown of the proportion of dwellings in the Husbands Bosworth Parish by council tax band compared to the district, region and national averages at 2011. Domestic properties with Council Tax band E make up the largest group (approximately 20.8% of the total). It has a much higher proportion of properties with high value council tax bands with 37% of dwellings having a Council Tax Band E or above against 31% for the district, 11% for the region and 19% for England as a whole.

**Figure 5: Dwelling Stock by Council Tax Band  
Husbands Bosworth Parish 2011**



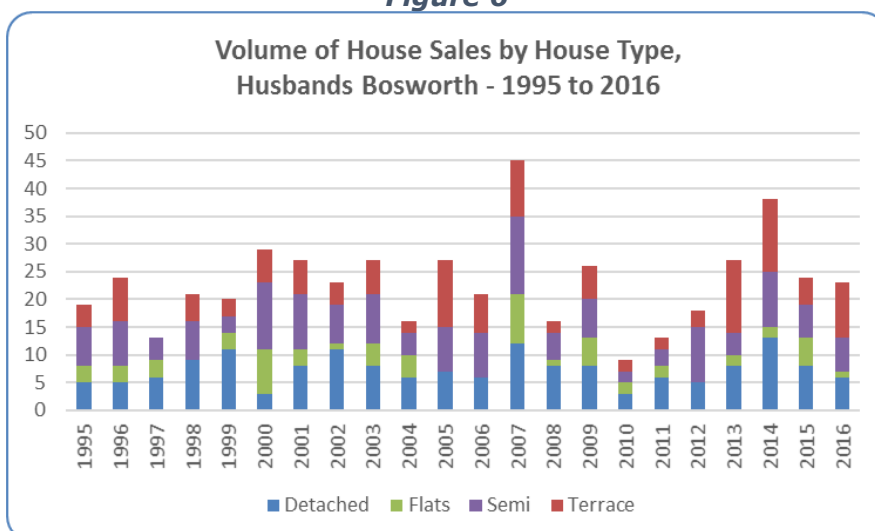
Source: Valuation Office Agency

### Residential Sales

Land Registry price paid data shows around 506 residential property sales were recorded in the Husbands Bosworth Parish between 1995 and 2016. Detached housing accounted for the majority of sales, representing 32% of total sales during this time. Around 30% were semi detached, 24% terraced and 12% flats or apartments. It should be noted that not all sales are captured by the Land Registry, for example properties that were not full market value, right to buy and compulsory purchase orders will be excluded.



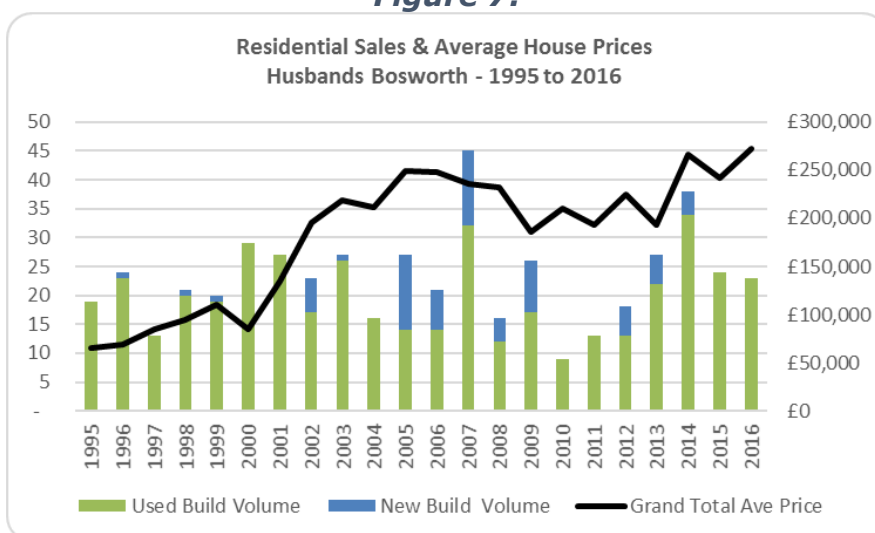
**Figure 6**



Data produced by Land Registry © Crown copyright 2016 (data available at 29.4.17)

There is evidence of new build housing market activity with 70 new build transactions recorded between 1995 and 2016, representing 14% of total sales recorded by the Land Registry in the local area. Of these, terraced properties represented the largest share (40%), followed by semis (29%), detached (21%) and flats (10%). It should be noted that not all new builds will be captured in the Land Registry price paid data, eg some conversions and social housing units will be excluded. 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 2016, data correct at 29.4.17

## Housing Affordability

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

The data reveals the cost of an entry-level<sup>3</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>4</sup> also shows that home-ownership prospects vary across the country.

In the Husbands Bosworth Parish area<sup>5</sup> a low to mid-priced property costs on average £167,500 which is higher than the national average. Assuming a 15% deposit<sup>6</sup>, those entering the property market in the area would require a household income of £45,394 (£26,444 E&W average) and savings of £27,975 which is a challenge for many households.

With the average cost<sup>7</sup> of an entry-level home in the area being £167,500 prospective buyers would require an estimated £2,000 for legal and moving costs, £850 for stamp duty and £25,125 for a 15% deposit, coming to £27,975 in total

### **Summary of Future Housing Need**

At the time of the 2011 Census, Husbands Bosworth was home to around 1,145 residents living in 464 households. Analysis of the Census suggests that between 2001 and 2011 the parish population increased by around 18% (178 people). During this period, the number of dwellings rose by 20% (81).

The area has a higher than average share of older residents and 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 20% in 2011. The Census shows that the number of residents aged 65+ rose by 45% during this period. This increase could be partly attributed to a number of communal establishments recorded in the parish between the 2001 and 2011 Censuses. In line with national trends the local population is likely to get older as average life expectancy continues to rise.

Home ownership levels are high with around 74% of households owning their homes outright or with a mortgage or loan and at 10% the share of

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<sup>3</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>4</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>5</sup> The Husbands Bosworth Parish area is based on MSOA best fit (E02005371) which also takes in several neighbouring villages.

<sup>6</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.

<sup>7</sup> The price of an entry level property in a given neighbourhood was used to calculate the annual household income that could be needed to secure a mortgage in that area. By comparing this figure with the estimated household income for the same neighbourhood, we can see how affordable the area could be for those looking to buy an entry-level property. Calculations were based on a typical deposit of 15% and an assumption that mortgage lenders will offer 4.5 times an applicant's income.

households living in social rented accommodation is low when compared with regional and national rates.

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

There is a predominance of detached housing and high value council tax banded properties.

Land Registry and council tax data indicates a steady supply of new build housing in the local area.

Deprivation is not a significant issue in the parish but the high price of housing in the area will make it difficult for those on lower and middle incomes to enter the local housing market.