



Weldon

Affordable Housing for sale assessment

January 2021

Purpose

This report provides an assessment of the need for affordable housing for sale in the Parish of Weldon within the Corby Borough of Northamptonshire.

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

At the time of the 2011 Census, the Weldon Parish was home to around 2,099 residents living in 948 households. Analysis of the Census suggests that between 2001 and 2011 population in the local area grew by around 25%.

There is an over representation of older people compared with the Borough more generally and evidence of an ageing population with the number of over 65-year olds rising between 2001 and 2011. 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 77% 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 large detached and an under representation of housing for single people with just 4% of dwellings having one bedroom.

Deprivation is not a significant issue in the local area. Home ownership is dominant in Weldon and affordable rental properties are difficult to access for people on low incomes.

Since 2011, the Parish has witnessed significant development with strategic allocations within the Parish at Priors Hall Park and Weldon Park. This has served to double the population and is still growing.

These two strategic allocations are excluded from this assessment.

The Affordable Housing requirements contained within these sites will be determined at planning application stage and the expectation is that levels of Affordable Housing will be provided in line with the Development Plan for Corby.

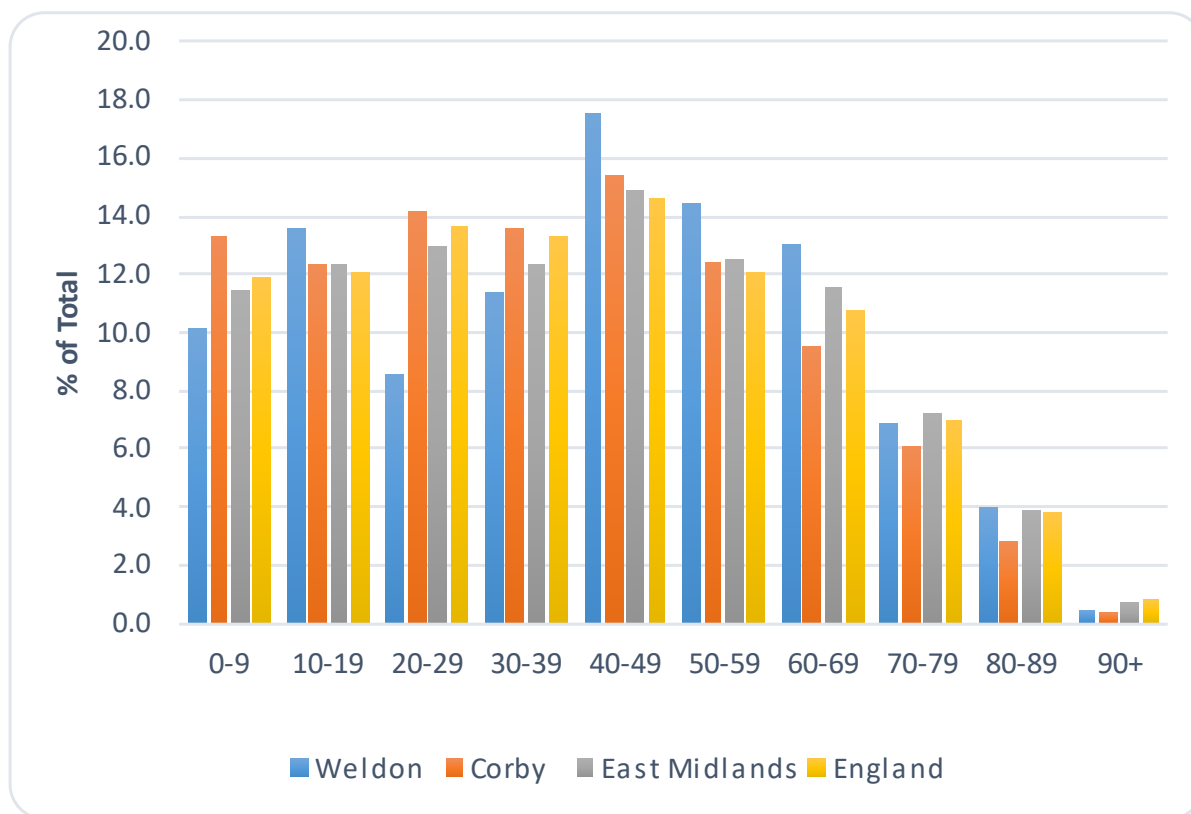
Table 1: Usual Residents by Age Band, 2011

	Weldon		Corby	East Midlands	England
	No	%	%	%	%
Aged 0-4	106	5.1	7.4	6.0	6.3
Aged 5-15	281	13.4	13.2	12.5	12.6
Aged 16-64	1,348	64.2	65.8	64.5	64.8
Aged 65+	364	17.3	13.6	17.1	16.3
All Usual Residents	2,099	100.0	100.0	100.0	100.0
Median age	43		37	40	39

Source: Census 2011, KS102

A more detailed breakdown of age bands reveals that at the time of the 2011 Census, Weldon had a high representation of residents aged between 40 and 69 compared with the national average. It has a lower share of people aged between 20 and 29 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

The Census data suggests evidence of an ageing population with the number of people aged 65 and over increasing by 28% (79 residents) between 2001 and 2011. Over 65s represented 28% of total population in 2011.

More recent small area population estimates¹ suggest the number of residents in the parish has continued to grow since 2011 and has more than doubled, increasing by 112% to around 4,500

¹ Population Estimates – Small Area Based, ONS (NOMIS)

people. The number of people across all age bands has increased and particularly amongst young age ranges with the number of 0 to 15-year-olds rising by 166% (640 people).

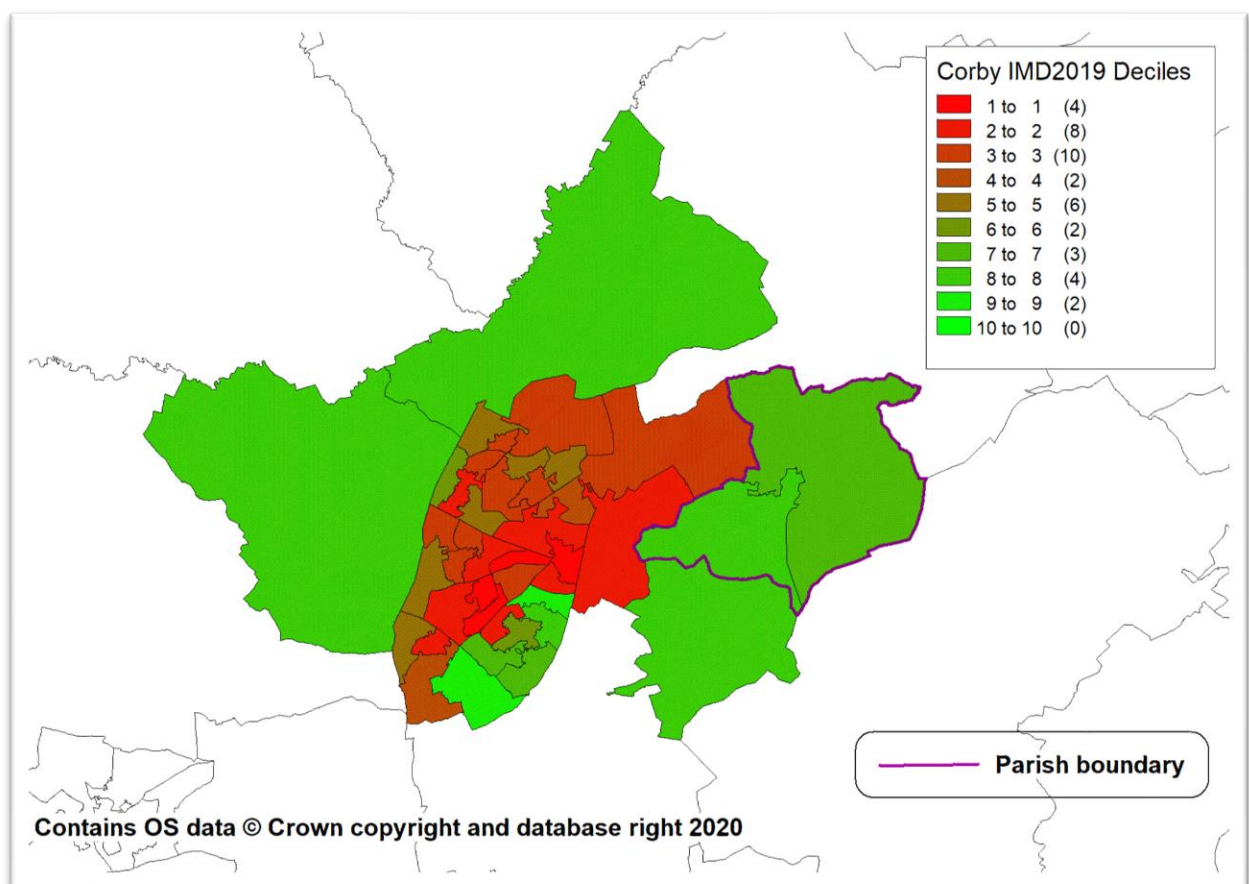
The number of residents aged 65 and over rose by 54% (197 people). Research shows the number of older people will grow significantly in the future and relative growth will be highest in older cohorts. Latest available population projections² suggest that Corby's 65 plus age group is forecast to grow by around 65% between 2018 and 2038.

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 Weldon Parish is situated within two LSOAs (E01026978 and E01026977) the latter one also takes in neighbouring Stanion.

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 7th and 8th deciles on the overall 2019 Index. The Weldon Parish is denoted by a purple boundary in the north of the borough. However, on closer inspection of the IMD sub domains, one locality ranks relatively high (2nd decile) on the Barriers to Housing and Services domain which measures the physical and financial accessibility of housing and local services. Physical distance from services and facilities and accessibility to affordable housing presents a problem in rural areas such as Weldon and as such the geographical barriers sub-domain has a very different pattern across the county to the other domains of deprivation. The following map illustrates overall Index of Multiple Deprivation deciles within the Corby borough.

Figure 2 Index of Multiple Deprivation Deciles, 2019 Corby

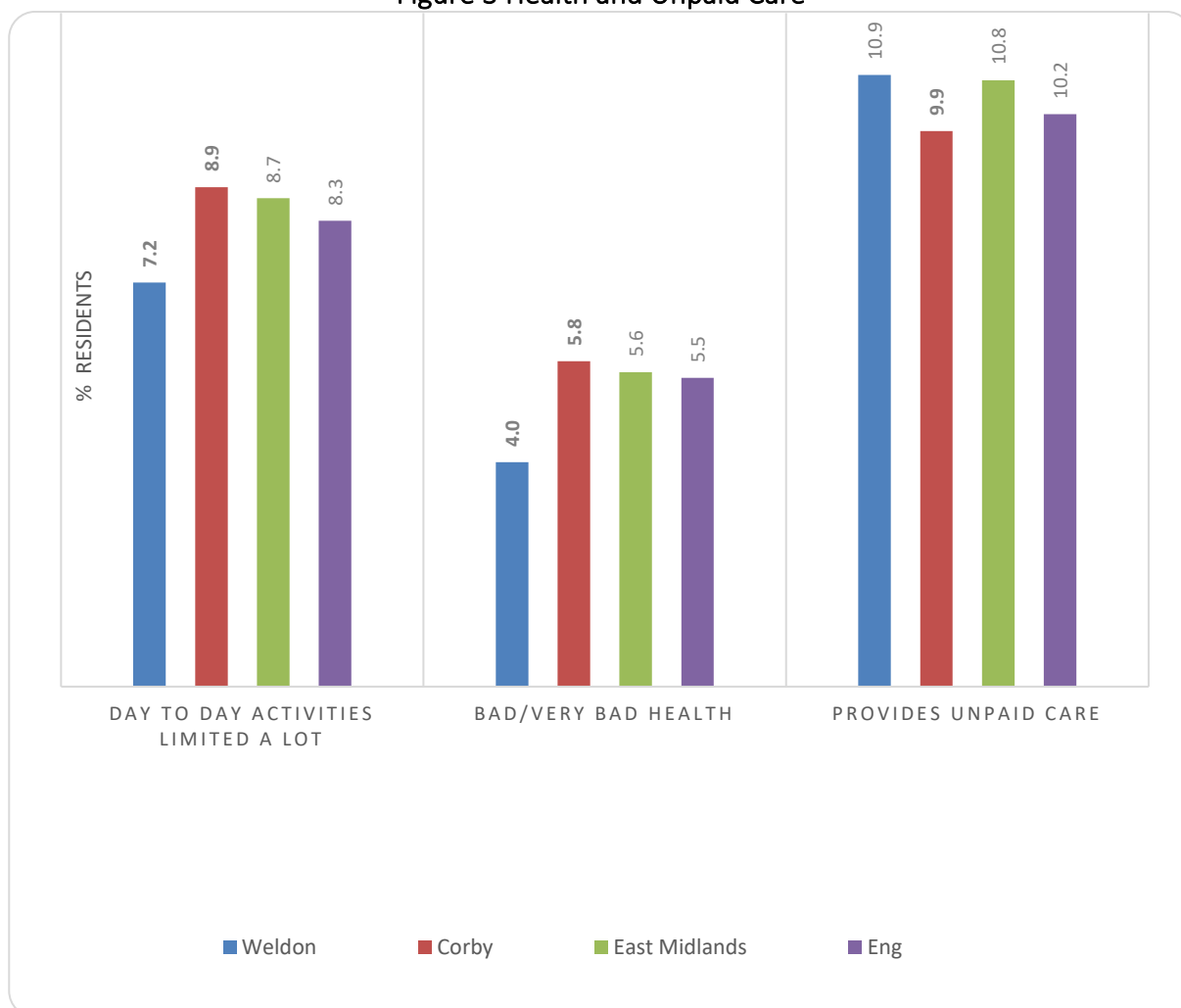


² Subnational Population Projections for Local Authorities in England: 2018 based

Health

The Census highlights ill health and disability is an issue for some residents. Figure 3 shows that 4% of residents reported to be in bad or very bad health but this rate was below the borough (5.8%), region (5.6%) and England (5.5%) rates and reflects the relatively high proportion of young adults. Around 11% of residents were providing unpaid care which was above the borough and England (10%) rates.

Figure 3 Health and Unpaid Care



Source: Census 2011

Economic Activity

The following table illustrates the working status of residents aged 16 to 74 and accounts for 74% of the population. At 74% the Parish economic activity rate is in line with the borough but above the regional (69%) and national (70%) rates. It has a higher than average share of self-employed and retired residents. At the time of the 2011 Census the unemployment rate was low.

Table 2: Economic Activity and Inactivity, 2011

	Weldon		Corby	East Midlands	England
	No	%	%	%	%
All Usual Residents Aged 16 to 74	1,556	100.0	100.0	100.0	100.0
<i>Economically Active Total</i>	1,149	73.8	73.6	69.3	69.9
Employee, Part-time	197	12.7	13.6	38.8	38.6
Employee, Full-time	678	43.6	46.4	14.4	13.7
Self Employed	191	12.3	5.9	8.7	9.8
Unemployed	39	2.5	4.9	4.2	4.4
Full-time Student (econ active)	44	2.8	2.8	3.3	3.4
<i>Economically inactive Total</i>	407	26.2	26.4	30.7	30.1
Retired	269	17.3	12.4	15.0	13.7
Student (including Full-Time Students)	43	2.8	3.3	5.8	5.8
Looking After Home or Family	39	2.5	3.9	4.0	4.4
Long-Term Sick or Disabled	41	2.6	5.0	4.1	4.0
Other	15	1.0	1.8	1.9	2.2

Source: Census 2011, QS601E

Household Size

At the time of the 2011 Census, the average household size in the Weldon Parish was 2.4 people which was in line with the borough and England rates and slightly higher than the regional average (2.3). The average number of rooms per household stood at 6.0 which was above the borough (5.4), region (5.6) and England (5.4) rates.

The average number of bedrooms per household stood at 3.0 which was close to the borough (2.9), 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

The Part 2 Local Plan for Corby identifies 6 people in housing need, 2 open market; 2 shared ownership and 2 affordable rent. The Part 2 Local Plan seeks to increase the total affordable

housing stock. It supports the NNJCS by seeking to provide a mix of housing tenure in the Borough, including affordable housing and older people's accommodation.

The North Northamptonshire Joint Core Strategy (NNJCS) recognises an ongoing need for affordable housing in its section headed 'issues to be addressed in the Joint Care Strategy' (para 2.49)

Weldon is defined as within the Villages category in the NNJCS. It says 'here, the scale of development in an individual village, other than small scale infill opportunities, will be led by locally identified employment, housing, infrastructure and service requirements and dependent upon the form, character and setting of the village and its proximity to larger settlements'. It goes on to say that 'development within villages that have only a limited range of services and facilities is likely to be limited to small scale infill development and 'rural exceptions' affordable housing schemes, unless Local or Neighbourhood Plans identify growth as a means of sustaining or improving the range of services in the village'. Policy 13 on Rural Exceptions sets out the conditions against which rural exception sites will be appropriate.

Policy 11 of the JCS establishes the development principles in both Urban and Rural areas, and states that 'development in the rural areas will be limited to that required to support a prosperous rural economy or to meet a locally arising need, which cannot be met more sustainably at a nearby larger settlement'. Policy 11 also permits small scale infill development on suitable sites within Villages where this would not materially harm the character of the settlement and residential amenity or exceed the capacity of local infrastructure and services. It states that Neighbourhood Plans may identify sites within or adjoining Villages to help meet locally identified needs or may designate sensitive areas where infill development will be resisted or subject to special control. The policy also confirms that other than small scale infilling or 'rural exceptions' schemes, development above these requirements will be resisted unless agreed through the Part 2 Local Plan or Neighbourhood Plans to meet a particular local need or opportunity.

Policy 13 of the JCS outlines the 'Rural Exceptions' that may be permitted in rural areas as follows:

- a) Development adjoining established settlements, beyond their existing built up area or defined boundary, where the proposal satisfies all of the following criteria:
 - a. The form and scale of the development should be clearly justified by evidence that it meets an identified need arising within a village or network of villages through a local needs survey;
 - b. Sites should be well-related to a settlement that offers services and employment to meet the day to day needs of occupants of the development;
 - c. Development should enable access to local services and facilities by foot, cycle or public transport;
 - d. The scale and nature of the development will not exceed identified needs and must be appropriate to the surroundings, minimise impacts on the environment and be supported by existing or new infrastructure. Rural Exception Housing schemes should be purely affordable housing unless an element of market housing is essential to enable the delivery of the development. In such cases, the scale of market housing will be the minimum necessary to make the scheme viable and should be tailored to meeting specific locally identified housing

- needs;
- e. Occupation of affordable units within the development will be controlled through a legal agreement or conditions to ensure that it remains available and affordable in perpetuity to meet local needs.
- b) In open countryside, away from established settlements, permission will not normally be granted for new built residential development, with the exception of:
 - a. Individual dwellings of exceptional quality or innovative design as set out in paragraphs 5.42 and 5.43; and
 - b. Dwellings for rural workers at or near their place of work in the countryside, provided that:
 - i. The dwelling is required to enable someone who is in full time employment in agricultural, forestry or similar rural businesses to meet the essential need of the enterprise concerned; and
 - ii. It can be demonstrated the functional, financial and viability tests in paragraph 5.41 have been met.

Approach

The approach undertaken was to consider a range of local factors in the context of the NPPF and the Corby Development Plan. These included assessments of local demographic data relating to existing property types and tenures (taken from the 2011 Census), house prices in Weldon (Land Registry figures); comments made at a local engagement event; consideration of housing need in Weldon in conjunction with strategic affordable housing officers from Corby Borough 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 Weldon 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. The Open Event from July 2019 invited comment on what people liked or did not like and what people would like to see or see improved in areas of social housing and affordable housing..

A Housing Needs Survey was conducted in autumn 2017 in order to obtain clear evidence of any local housing need for a range of housing tenures for Weldon residents.

Research findings

Existing property types and tenures – Census 2011 data

Home ownership levels in the parish are very high with around 77% of households owning their homes outright or with a mortgage or loan. This is higher than the borough (62%), regional (67%) and national (63%) rates. Around 11% of households live in private rented accommodation which is lower than the borough (15%), region (15%) but just below the England (17%) averages. Just 9%

of households live in social rented accommodation which is somewhat lower than the borough (21%), regional (16%) and national (18%) rates.

Table 3: Tenure, 2012

	Weldon		Corby	East Midlands	England
	No	%	%	%	%
All occupied Households	879	100.0	100.0	100.0	100.0
Owned; Owned Outright	301	34.2	23.5	32.8	30.6
Owned; Owned with a Mortgage or Loan	377	42.9	38.7	34.5	32.8
Shared Ownership (Part Owned/Part Rented)	4	0.5	0.4	0.7	0.8
Social Rented; Rented from Council	67	7.6	17.7	10.1	9.4
Social Rented; Other	16	1.8	3.2	5.7	8.3
Private Rented; Private Landlord or Letting Agency	95	10.8	14.2	13.6	15.4
Private Rented; Other	5	0.6	1.0	1.3	1.4
Living Rent Free	14	1.6	1.3	1.3	1.3

Source: Census 2011, KS402EW

Accommodation Type

Data from the 2011 Census shows the majority (41%) of residential dwellings were detached which is somewhat higher than the borough (21%), regional (32%) and national (22%) shares. Semi-detached housing accounted for 35% of the housing stock against 37% for the borough, 35% for the region and 31% nationally. Terraced housing, flats and apartments provide 20% of accommodation spaces which is lower than the borough (41%), region (32%) and national (47%) shares.

Table 4: Accommodation Type, 2011

	Weldon		Corby	East Midlands	England
	No	%	%	%	%
All household spaces (occupied + vacant)	948	100.0	100.0	100.0	100.0
Detached	395	41.7	21.1	32.2	22.3
Semi-Detached	333	35.1	37.2	35.1	30.7
Terraced	124	13.1	29.9	20.6	24.5
Flat, Maisonette or Apartment	65	6.9	11.6	11.7	22.1
Caravan or Other Mobile or Temporary Structure	31	3.3	0.2	0.4	0.4

Source: Census 2011, KS405EW

Number of Bedrooms and Occupancy Rates

Over a quarter (26%) of households live in houses with four or more bedrooms which is higher than the borough (18%), regional (20%) and national (19%) averages. 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.

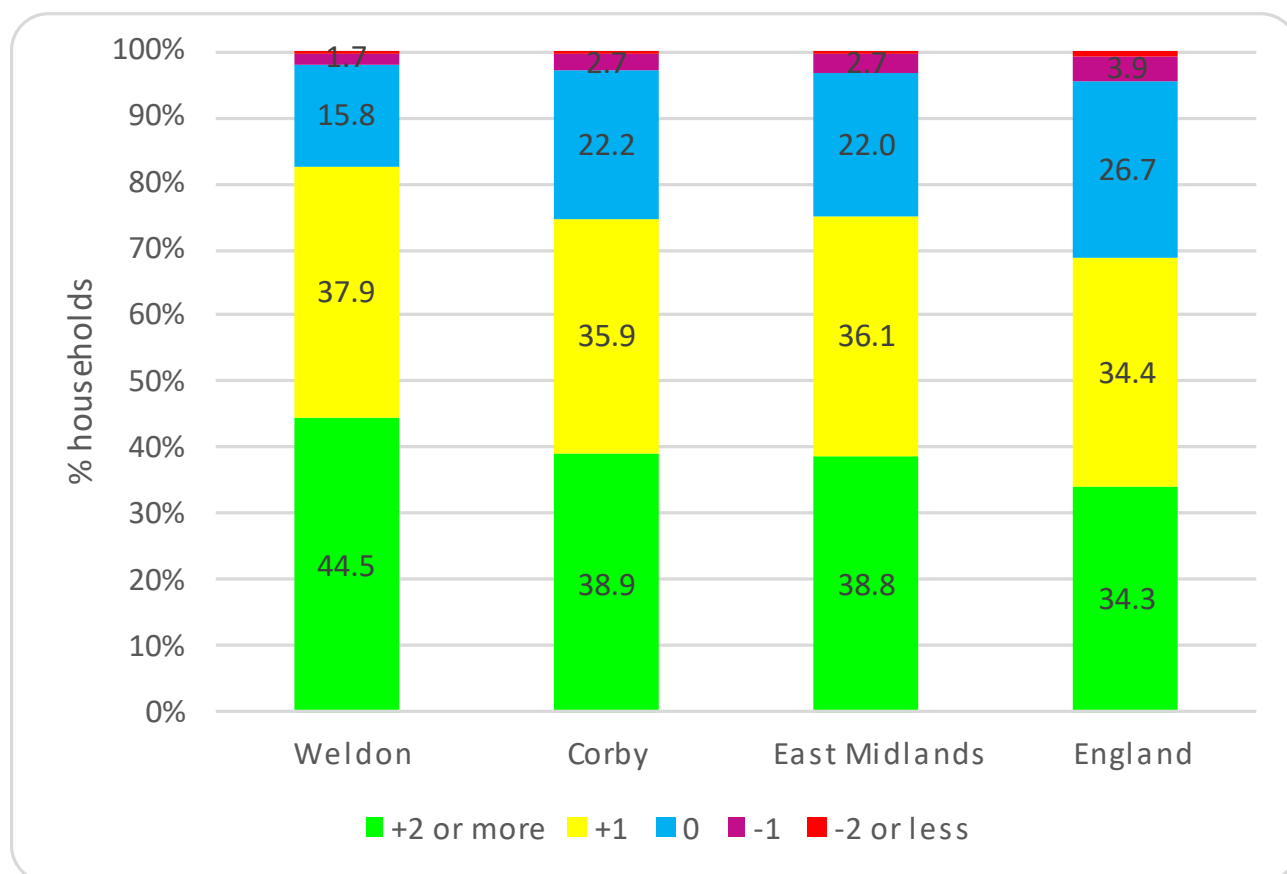
Table 5 Households by number of bedrooms, 2011

Bedrooms	Weldon		Corby	East Midlands	England
All occupied Household Spaces	879	100.0	100.0	100.0	100.0
No Bedrooms	3	0.3	0.3	0.2	0.2
1 Bedroom	33	3.8	6.2	8.1	11.8
2 Bedrooms	243	27.6	20.8	26.5	27.9
3 Bedrooms	369	42.0	54.7	45.4	41.2
4 Bedrooms	175	19.9	15.4	15.4	14.4
5 or More Bedrooms	56	6.4	2.7	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 44% of all occupied households in Weldon have two or more spare bedrooms and around 38% have one spare bedroom. Under occupancy is higher than borough, regional and national averages.

Figure 4: Bedroom Occupancy Rates, All Households, 2011



Source: Census 2011, QS412EW

Under occupancy in the local area is particularly evident in larger properties with around 45% of households with 4 or more bedrooms occupied by just one or two people. This is higher than borough (39%), regional (43%) and England (41%) rates.

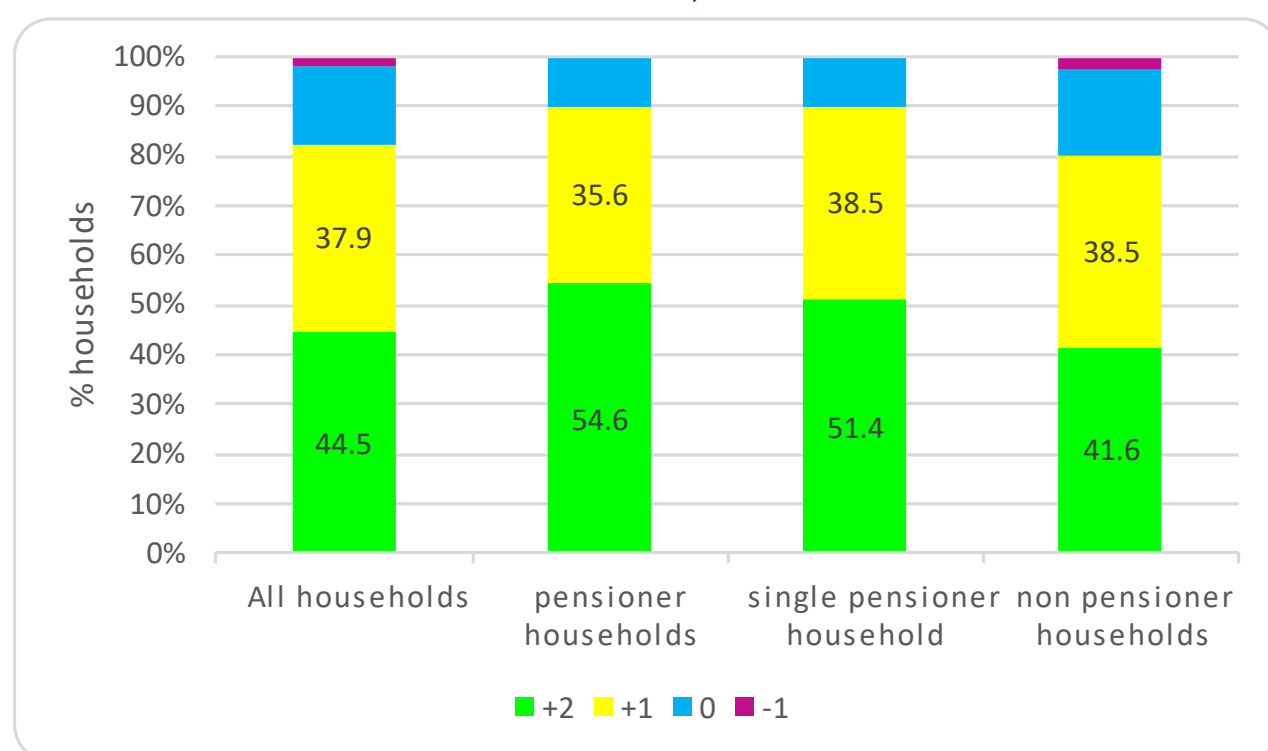
Table 6 Households with 4 or more bedrooms by household size, 2011

	Weldon		Corby	East Midlands	England
HHs with 4 or more bedrooms	231	100.0	100.0	100.0	100.0
1 person in household	26	11.3	11.1	10.4	10.6
2 people in household	78	33.8	28.3	32.3	30.3
3 people in household	45	19.5	21.8	18.8	18.3
4 or more people in household	82	35.5	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 55% 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 higher than the 42% non-pensioner household rate.

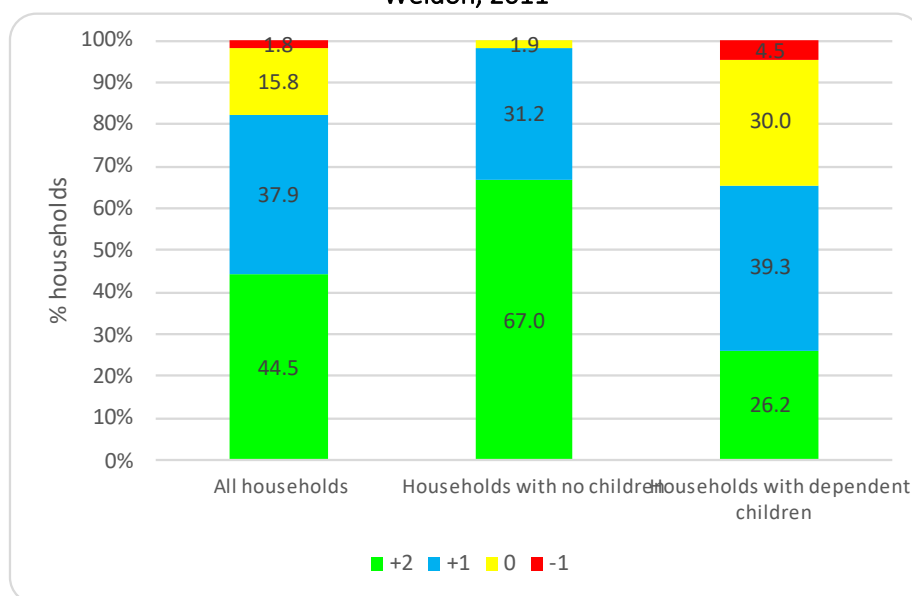
Figure 5: Bedroom Occupancy rating of Older Person Households, Weldon Parish, 2011



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.

Figure 6: Bedroom Occupancy rating of Family Households
Weldon, 2011



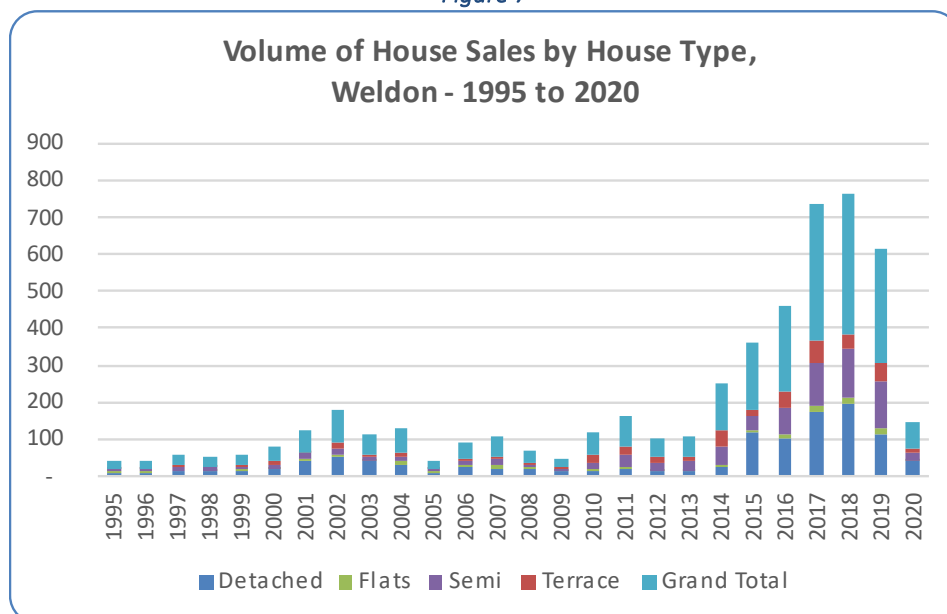
Source: Census 2011, LC4105EW

Housing Market

Residential Sales

Land Registry price paid data shows around 2,534 residential property sales were recorded in the Weldon Parish between 1995 and 2020³. At 46% detached housing accounted for most sales, 33% semi-detached, 16% terraced and 5% flats. 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 7



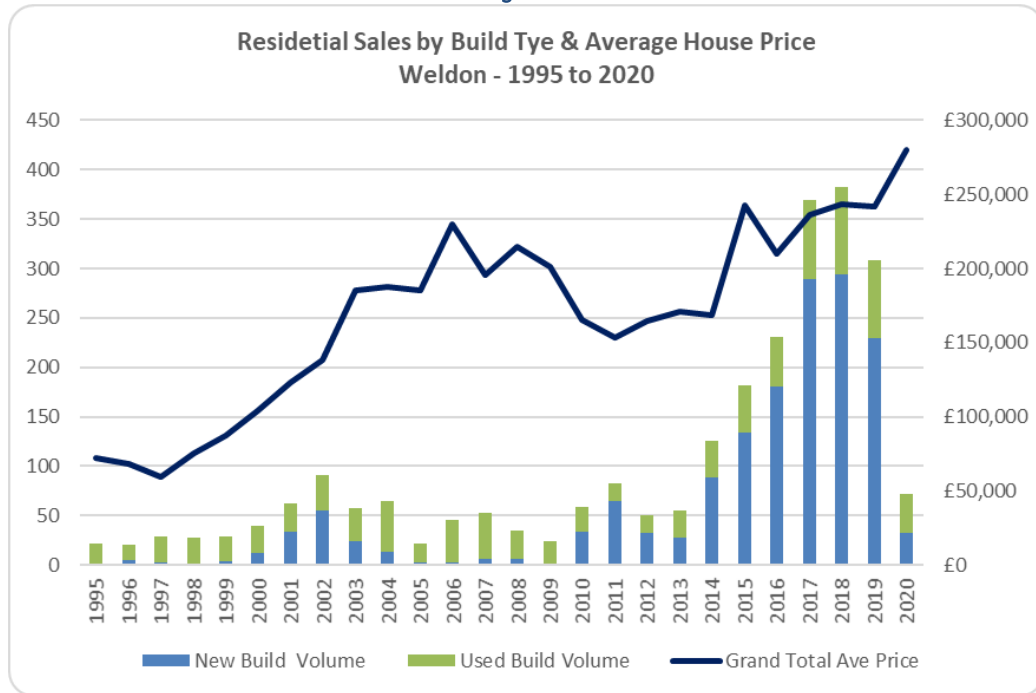
Data produced by Land Registry © Crown copyright 2020 (data available 7.1.21)

There is evidence of significant new build housing sales in the local area with 1,571 sales recorded between 1995 and 2020 which accounted for 62% of total residential sales. The number of new

³ 2020 total at 7/1/21 – will exclude some transactions not yet registered.

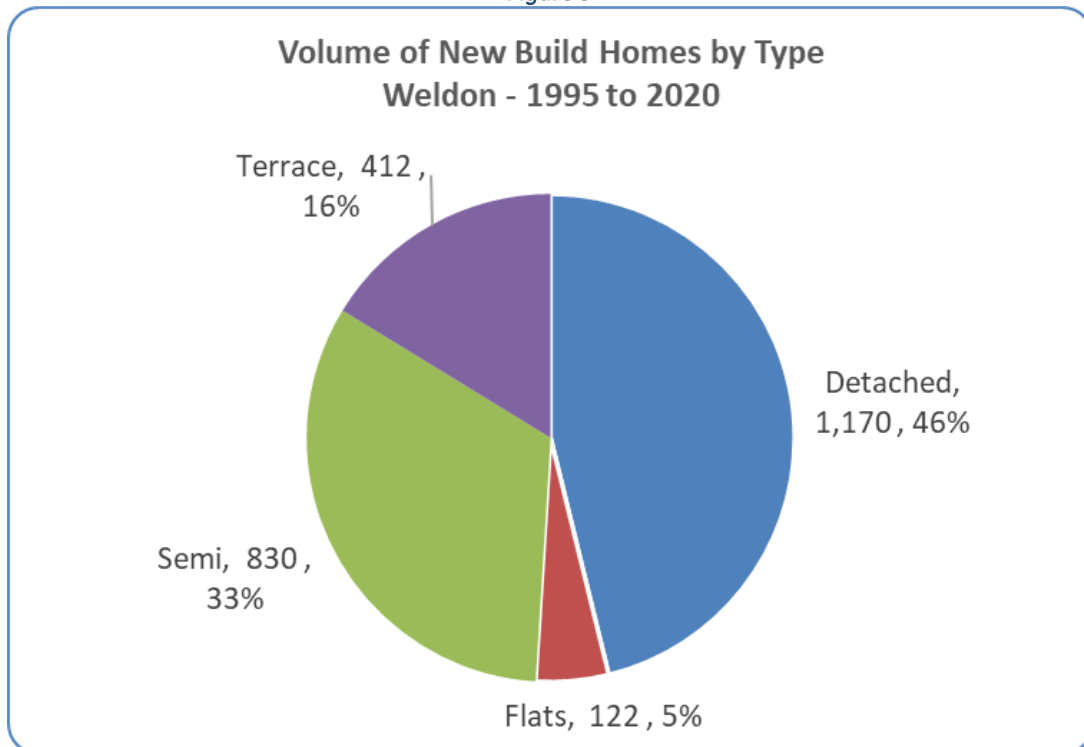
build sales was particularly high between 2016 and 2019. Despite the Corona virus pandemic in 2020 the UK property market enjoyed a mini boom in the second half of the year due largely to the government's stamp duty reduction and 32 new home sales were reported in the Weldon area between January and August.

Figure 8



The majority (47%) of new build residential sales were detached (Figure 9). 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 9



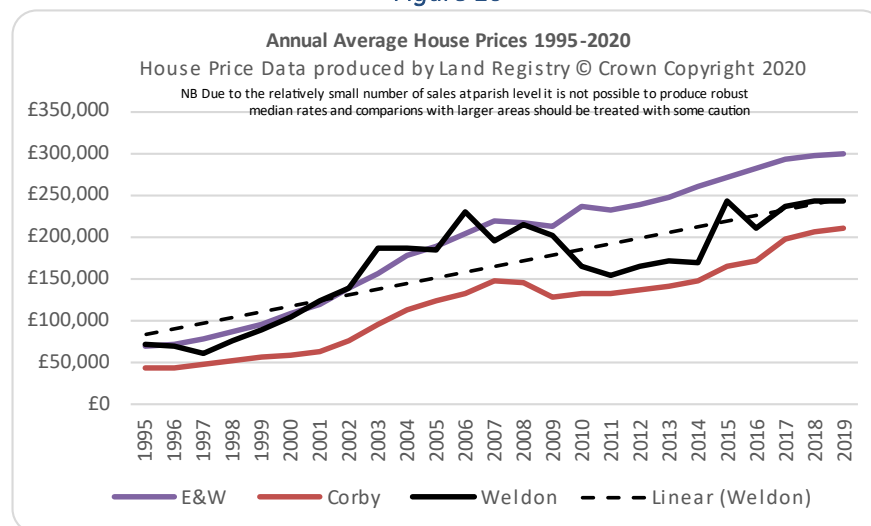
Affordability

The latest housing affordability data⁴ for England Wales shows that on average, full-time workers could expect to pay an estimated 7.8 times their annual workplace-based earnings on purchasing a home in 2019. This is a significant improvement from the previous year when the ratio was 8.0.

The housing affordability gap continues to widen between the most and least affordable areas. In Corby, the gap has worsened with average house prices estimated at being 7.2 times workplace-based average annual earnings in 2019 compared with 2.5 times in 1999.

Workplace-based earnings are not available at parish level but as the average 2018 house price in Weldon is above the district, regional and national rates it is also presumed the affordability gap continues to widen. The following chart indicates the linear house price trajectory in Weldon when compared with the district and England and Wales averages. It shows that overall the average house price in Weldon has fallen below the national trajectory but continues to be higher than the borough rate. It should be noted, however, that comparisons against larger geographies should be treated with caution.

Figure 10



ONS House Price Statistics for Small Areas reveals the cost of an entry-level⁵ property on average across England and Wales increased by almost 20% in the ten-year period to June 2016 to £140,000. For new properties, the price was nearly £180,000. The data⁶ also shows that home-ownership prospects vary across the country.

In the Weldon Parish area⁷ in 2016 a low to mid-priced property cost on average £154,995 which was higher than the national average. Assuming a 15% deposit⁸, those entering the property market in the area would require a household income of £29,277 (£26,444 E&W average) and savings of £25,849 which is a challenge for many households.

⁴ [Housing Affordability in England & Wales 2019, ONS](#)

⁵ 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.

⁶ 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](#).

⁷ The Anstey Parish area is based on MSOA best fit (E02005366).

⁸ [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.

The house price data used to create the affordability ratio estimates are based on the price paid for residential property only, so are not fully comprehensive for all housing as they only include those that have transacted.

Open Event

An open event took place in Weldon on 13 July 2019 as part of the process of preparing a Neighbourhood Plan. 77 people attended the event. Comments in relation to affordable/specialist housing for older people included the following:

- Smaller developments needed
- Affordable homes to rent for over 60's near facilities, i.e. shop

Housing Needs Survey 2017

A detailed study of the housing needs of Weldon up to 2022 was undertaken in December 2017. This study has not only investigated the affordable housing need of the village, but also for market rent level housing and open market housing.

The survey has identified a need for 26 affordable and 14 open market properties in the next 5 years for those with a connection to Weldon Parish.

Of the respondents who indicated a housing need in the next 5 years:

- **14 were assessed as being in need of open market housing (for local people) to purchase:**

1 x 2 bed house	2 x 2 bed bungalow
2 x 3 bed house	4 x 3 bed bungalow
3 x 4 bed house	1 x 2 bed flat
1 x 5 bed house	

- **26 were assessed as being in need of affordable housing for rent and shared ownership:**

4 x 1 bed home – affordable rented	4 1 x 1 bed house – Shared Ownership
2 x 2 bed house – affordable rented	5 9 x 2 bed house – Shared Ownership
2 x 3 bed house – affordable rented	6 2 x 3 bed house – Shared Ownership
3 x 1 bed bungalow – affordable rented	

These results were cross referenced with the Corby Borough Council Housing Register (Keyways). Respondents to the Housing Needs Survey who were also on the Housing Register were not analysed again (so no double counting has taken place), and there were a further 3 households who have been assessed as being in housing need who feature on the Housing Register but did not complete a Housing Needs Survey questionnaire. These households all have a connection to the Parish and their housing needs are as follows:

- **3 were assessed as being in need of affordable housing:**

3 x 1 bed home – affordable rented

Discussions with Corby Borough 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. As the Weldon Neighbourhood Area is located within Corby's planning area, it is relevant to examine the Corby Strategic Housing Policies as part of this study.

For the purpose of this paper, data from Corby'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 Strategy team of Corby Borough Council were able to update the Rural Housing Needs Survey undertaken in 2016.

The Housing Options Team who maintain the affordable housing needs register advised that there are (at time of writing), xx applicants with a local connection to Weldon, the breakdown of which is as follows:

The Borough Council holds no other specific housing needs data specific to Weldon

Discussion/analysis of the main issues

At the time of the 2011 Census, the Weldon Parish was home to around 912 residents living in 363 households. Analysis of the Census suggests that between 2001 and 2011 population in the local area declined by around 1%. During this period, it is estimated the number of dwellings increased by 6.

There is an over representation of older people and evidence of an ageing population with the number of over 65-year olds rising between 2001 and 2011 by 18% and up from 18% of total population to 21% in 2011. 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 80% 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 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 large detached and an under representation of housing for single people with just 4% of dwellings having one bedroom.

Land Registry data indicates no new build housing market activity over recent years. Deprivation is not a significant issue in the local area.

Home ownership is dominant in Weldon and affordable rental properties may be difficult to access for people on low incomes.

Consultation with the community has indicated some support for Affordable Housing products, although the sample sizes were very low based on the Open Event which took place in May 2019.

The provision of affordable housing in settlements such as Weldon is promoted through both the NPPF and the Corby Development Plan.

The Part 2 Local Plan (Publication draft) Plan supports Rural Exception sites by allowing development to take place where it would not otherwise be provided, as is also promoted in Policy 13 of the JCS. Policy 30 states that housing development should provide a mix of dwelling sizes and tenures to cater for current and forecast accommodation needs and to assist in the creation of sustainable mixed and inclusive communities. No tenure split is proposed however the policy also encourages housing provision to meet the specialised housing requirements of older households to enable them to down-size to smaller accommodation. Custom-built developments are also promoted.

Conclusion

The high house prices in Weldon, coupled with low levels of affordable housing (and NO 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 Weldon, 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 Weldon 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 Corby Borough 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 Corby Borough Council – in particular to confirming the tenure balance of affordable housing that should be planned for;
- The views of local residents as expressed through consultation processes;
- The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any assessment work carried out through any Call for Sites that may take place in Weldon; 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, Corby Borough Council 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,

Your Locale