



Sileby Parish

Affordable Housing for Sale Assessment

November 2021

Purpose

This report provides an assessment of the need for affordable housing for sale in the Parish of Sileby within the Charnwood Borough of 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 Review 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).

Sileby

The first written record of the village occurs in the Domesday Book. It reveals that in 1066 Sileby was divided into three main landed estates, two of which were centred on former royal estate centres at Rothley and Barrow upon Soar. By 1086 the Normans had redistributed this land and Sileby's largest recipient and overlord was Hugh de Grantmesnil, with a man named Arnold as his tenant and Lord of the Manor.

In 1086 Sileby numbered at least a hundred people including a small core of sokemen (freeholders) which would have great implications for the later development of the village. By the mid-14th century Sileby manor had 22 freehold farms along with 43 customary smallholdings and a number of other cottages and tofts, suggesting a sizeable village population. In 1377 Sileby had the 5th highest recorded population in Goscot hundred, behind Loughborough, Ashby de la Zouch, Castle Donington and Barrow upon Soar.

On the 3rd June 1760 Sileby's landowners enclosed the village common fields, ending the communal aspect of agriculture that had existed for hundreds of years. Sileby had become an industrial village by the 1830s, with the first factory mentioned in 1860. Industrial growth also led to a significant growth of population which in turn led to developments in services and infrastructure. Between 1801 and 1911, Sileby's population climbed from 1,111 to 3,082. Before 1914 Sileby could boast its own gas works, brewery, 4 brickworks, 3 schools, an adult school, 3 chapels, sewerage system, 2 political clubs, various sports teams, a library, railway station and 10 public houses or beerhouses! From the 1960s tougher trading and economic conditions meant harder times for Sileby's industries. Closures started to occur from this period until by 1995 when all but a handful of factories had closed down or production had switched elsewhere.

According to the 2011 Census, the Sileby Parish had an estimated population of 7,835 residents living in 3,390 households dispersed across 928 hectares. There were 111 vacant dwellings representing a 3% vacancy rate. At the time of the Census the Parish contained 13 communal establishments providing accommodation for 81 residents. Since 2001 the number of residents living in the Parish is estimated to have grown by around 14% (958 people). The number of dwellings (occupied and vacant) also increased, up by 507 (18%). Furthermore, more recent small area population estimates¹ suggest the number of people living in the parish has continued to grow increasing by around 270, representing a 3% increase between 2011 and 2014.

At the time of the 2011 Census around 19% of residents were aged under 16 which is close to the regional and national rates but 2 percentage points above the regional rate. Around 67% of residents were aged between 16 and 64 which was close to the district but above the regional and national (65%) rates. Older people (aged 65+) represented 14% of total residents which is somewhat lower than the district (16%), regional (17%) and national (16%) rates. The median age of people living in the Parish was 39 which is in line with the district and national average but slightly below the regional rate (40).

Table 1: Usual Residents by Age Band, 2011

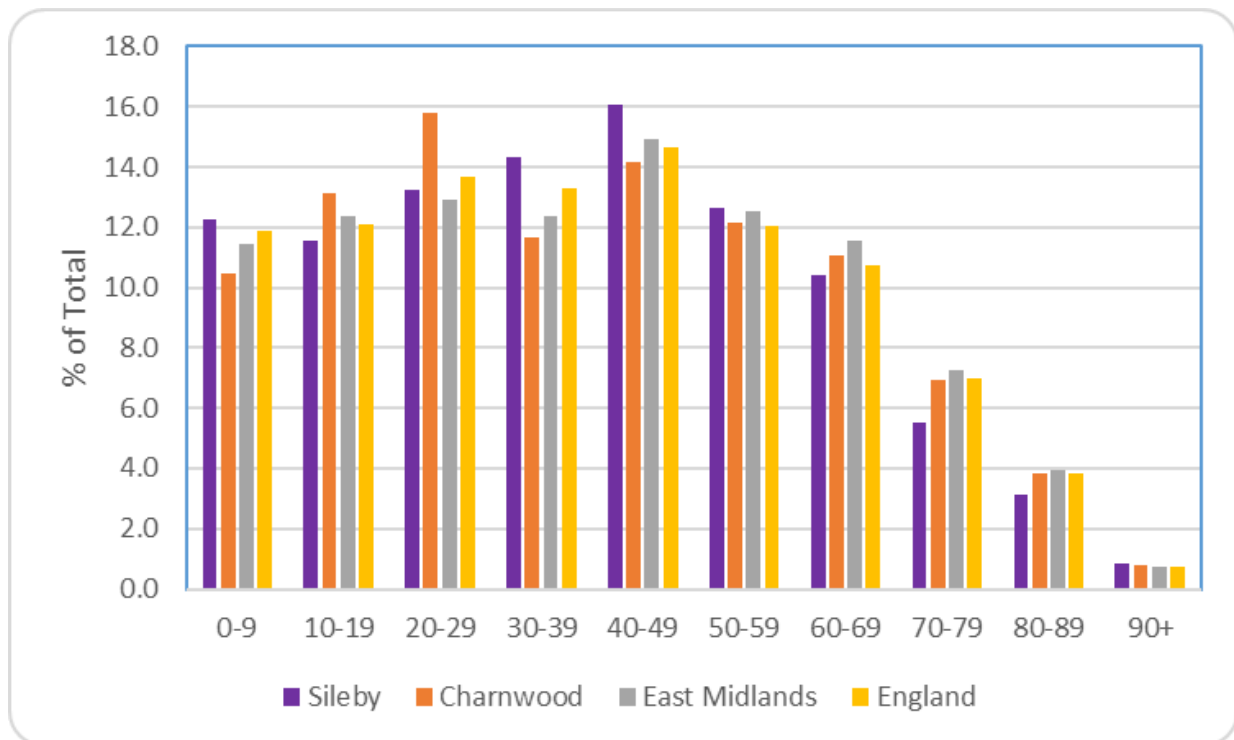
| | Sileby | | Charnwood | East Midlands | England |
|---------------------|--------|-------|-----------|---------------|---------|
| | No | % | % | % | % |
| Aged 0-4 | 517 | 6.6 | 5.5 | 6.0 | 6.3 |
| Aged 5-15 | 967 | 12.3 | 11.5 | 12.5 | 12.6 |
| Aged 16-64 | 5,273 | 67.3 | 66.6 | 64.5 | 64.8 |
| Aged 65+ | 1,078 | 13.8 | 16.4 | 17.1 | 16.3 |
| All Usual Residents | 7,835 | 100.0 | 100.0 | 100.0 | 100.0 |
| Median age | 39 | | 39 | 40 | 39 |

Source: Census 2011, KS10

¹ Mid-2014 Lower Layer Super Output Area population estimates for England and Wales (E01033413 LSOA)

A more detailed breakdown of age bands reveals that Sileby has a higher concentration of residents aged between 30 and 49 and children aged 0- 9.

Figure 1 Population by 10 year age bands, 2011



Source: Census 2011, QS103

Although the area has a higher-than-average share of young residents, there is also evidence of an ageing population as the proportion of residents aged 60 and over increased from 17.6% in 2001 to 19.9% in 2011. The Census shows that the number of residents aged 60+ rose by 29% (346 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 projections² suggest that Charnwood’s 65 plus age group is forecast to grow by around 55% between 2014 and 2034.

Deprivation

The English Indices of Deprivation (ID) measure relative levels of deprivation in 32,844 small areas or neighbourhoods, called Lower-layer Super Output Areas (LSOAs) in England. The Sileby parish comprises of five LSOAs - E01025748, E01025749, E01025750, E01025751,

E01025674 LSOAs. It should be noted, however, that E01025674 also takes in neighbouring Barrow upon Soar so ID data does not fully compliment the parish boundary. The overall Index of Multiple Deprivation (IMD) shows some disparities within the local area with one LSOA (E01025749) ranked in the 4th decile and another (E01025750) in the 9th decile (1 is most deprived 10% and 10 is the least deprived 10% in England)

² Subnational Population Projections for Local Authorities in England: 2014 based

Economic Activity

The following table illustrates the working status of usual residents aged

16 to 74. In Sileby Parish this accounts for 75% of the population. At 77% Sileby Parish's economic activity rate is higher than the district (68%), regional (69%) and national (70%) rates. When compared to the district, regional and national rates, Sileby has a higher than average share of residents employed on a full time basis and at the time of the 2011 Census, the unemployment rate was lower than region and national rates.

Table 2: Economic Activity and Inactivity, 2011

| | Sileby | | Charnwood | East Midlands | England |
|---------------------------------------|--------------|-------------|-------------|---------------|-------------|
| | No | % | % | % | % |
| All Usual Residents Aged 16 to 74 | 5,841 | 100.0 | 100.0 | 100.0 | 100.0 |
| Economically Active Total | 4,471 | 76.5 | 67.7 | 69.3 | 69.9 |
| Employee, Full-time | 2,747 | 47.0 | 38.1 | 38.8 | 38.6 |
| Employee, Part-time | 863 | 14.8 | 13.8 | 14.4 | 13.7 |
| Self Employed | 498 | 8.5 | 6.4 | 8.7 | 9.8 |
| Unemployed | 216 | 3.7 | 3.1 | 4.2 | 4.4 |
| Full-time Student economically active | 147 | 2.5 | 4.4 | 3.3 | 3.4 |
| Economically inactive Total | 1,370 | 23.5 | 32.3 | 30.7 | 30.1 |
| Retired | 686 | 11.7 | 13.7 | 15.0 | 13.7 |
| Student including Full-Time Students | 227 | 3.9 | 11.4 | 5.8 | 5.8 |
| Looking After Home or Family | 202 | 3.5 | 3.1 | 4.0 | 4.4 |
| Long-Term Sick or Disabled | 181 | 3.1 | 2.8 | 4.1 | 4.0 |
| Other | 74 | 1.3 | 1.3 | 1.9 | 2.2 |

Source: Census 2011,
QS601E

Household Size

At the time of the 2011 Census, the average household size in the Sileby Parish was 2.4 people which is in line with the district and national rates but slightly higher than the 2.3 regional average. The average number of rooms per household stood at 5.4 equal to the England rate but below that of the region (5.4) and district (5.7) averages.

The average number of bedrooms per household stood at 2.7 which is the same as the national average but below the district (2.9) and region (2.8) 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 2021 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 63 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 65 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 78 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 62) 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 Charnwood Local Plan 2011 – 2028 was adopted on 9 November 2015. It references Affordable Housing throughout the document:

The lack of affordable housing, particularly in rural communities, is highlighted on page 12 within a table of pressures facing Charnwood. This table also acknowledges the need for specialist housing such as homes for elderly people and students.

The vision for Charnwood identifies ‘In particular, there will be a good provision of affordable housing particularly in rural communities’ (page 15).

One of the Strategic Objectives identified on page 17 is ‘to meet needs for homes, including affordable housing in line with the requirements of the Leicester and Leicestershire Housing Market Area’.

Sibley is specifically mentioned on page 30 where the development strategy highlights the need to ‘respond positively to affordable housing developments in accordance with Policy CS3’.

A specific section on the amount of affordable housing starts on page 36. It describes the issue of high house prices and identifies the need to increase amounts of affordable homes being delivered without compromising scheme viability.

This section goes on to identify the types of affordable housing required. It suggests that the greatest need is for 2 and 3 bed houses, and that 80% should be an affordable or social rent.

There is an expectation that affordable housing should be delivered alongside market housing to create mixed and balanced communities, and 'rural exception sites' are promoted in rural communities where a need for affordable housing can be demonstrated.

Policy CS3 requires 40% affordable housing on sites of 5 dwellings or more in Sileby and requires development:

- seeking an appropriate mix of types, tenures and sizes of homes, having regard to identified housing needs and the character of the area;
- seeking all new housing to be built to 'Lifetime Homes', where feasible;
- securing the delivery of affordable homes on-site and integrated with market housing unless there are exceptional circumstances which contribute to the creation of mixed communities;

The draft Local Plan identifies the greatest need for rented Affordable Housing, with 77% of the total need being for social or affordable rent and a further 23% for intermediate affordable housing.

In considering alternative tenure mixes, the Council says it will balance the need to meet the objectively assessed needs of the community with the need for flexibility to avoid delays to the delivery of housing. The draft policy sets out a clear preference for Affordable Housing to be provided on-site as part of sustainable and mixed communities.

Draft Policy LP5 supports the provision of small-scale developments in rural areas for Affordable Housing outside settlement Limits to Development as an exception where:

- the housing is demonstrated to meet an identified local need for affordable housing; and
- development is well related to a rural settlement and respects the character and scale of the settlement and its landscape setting.

Planning permission for rural 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 be local people in housing need and benefit from the status of the dwellings as affordable housing in perpetuity.

Neighbourhood Plans are required to be in general conformity with adopted strategic local policies. It is good practice that they take emerging Local Plans into account when finalising their Plans.

Approach

The approach undertaken was to consider a range of local factors in the context of the NPPF and the Charnwood Local Plan. These included assessments of local demographic data relating to existing property types and tenures (taken from the 2011 Census), house prices in Sileby Parish (Land Registry figures); comments made at a local engagement event; analysis of a Housing Need Survey undertaken in spring 2020 and consideration of housing need in Sileby Parish in conjunction with strategic affordable housing officers from Charnwood 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 Sileby 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.

Existing property types and tenures – Census 2011 data

What Affordable Housing 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 to enable them to live in their home.

This section examines the tenure of dwellings in the current stock and recent supply. Looking at affordability, an assessment is made on whether continuation of these trends would meet future needs. We 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 relatively high with around 76% of households owning their homes outright or with a mortgage or loan. This is above the district (72%), regional (67%) and national (63%) rates. It is also worth noting that a higher than average share (45%) of households are buying their homes with a mortgage or loan when compared to that of the district (36%), region (35%) and England (33%). Social rented properties account for 9% of tenure which is lower than the district (12%), region (16%) and England (18%) rates. Around 13% of households live in privately rented homes against 14% for the district, 15% regional and 17% for England as a whole.

Table 3: Tenure, 2011

| | Sileby | | Charnwood | East Midlands | England |
|----------------------------------------------------|--------|-------|-----------|---------------|---------|
| | | | | % | % |
| All occupied Households | 3,279 | 100.0 | 100.0 | 100.0 | 100.0 |
| Owned; Owned Outright | 1,038 | 31.7 | 35.7 | 32.8 | 30.6 |
| Owned; Owned with a Mortgage or Loan | 1,463 | 44.6 | 36.4 | 34.5 | 32.8 |
| Shared Ownership (Part Owned & Rent) | 9 | 0.3 | 0.8 | 0.7 | 0.8 |
| Social Rented; Rented from Council | 271 | 8.3 | 8.0 | 10.1 | 9.4 |
| Social Rented; Other | 35 | 1.1 | 3.8 | 5.7 | 8.3 |
| Private Rented; Private Landlord or Letting Agency | 396 | 12.1 | 12.9 | 13.6 | 15.4 |
| Private Rented; Other | 39 | 1.2 | 1.2 | 1.3 | 1.4 |
| Living Rent Free | 28 | 0.9 | 1.2 | 1.3 | 1.3 |

Source: Census 2011, KS402EW

Accommodation Type

Data from the 2011 Census shows the Parish to have a higher-than-average concentration of semi-detached residential dwellings (43%) which is above the district (39%), regional (35%) and national (31%) shares. There is also a higher-than-average proportion of terraced housing accounting for over 27% of the housing stock against 19% for the district, 21% for the region and 25% nationally. Detached housing represents around 20% of residential housing stock which is close to the 22% national rate but somewhat lower than the district (30%) and region (32%) rates. Detached and semi-detached represent 63% of the total housing stock in the Sileby Parish whereas terraced housing and flats provide 37% of accommodation spaces.

Table 4: Accommodation Type, 2011

| | Sileby | | Charnwood | East Midlands | England |
|------------------------------------------------|--------|-------|-----------|---------------|---------|
| | No | % | % | % | % |
| All household spaces (occupied + vacant) | 3,390 | 100.0 | 100.0 | 100.0 | 100.0 |
| Detached | 687 | 20.3 | 30.3 | 32.2 | 22.3 |
| Semi-Detached | 1,443 | 42.6 | 38.5 | 35.1 | 30.7 |
| Terraced | 937 | 27.6 | 18.7 | 20.6 | 24.5 |
| Flat, Maisonette or Apartment | 304 | 9.0 | 12.0 | 11.7 | 22.1 |
| Caravan or Other Mobile or Temporary Structure | - | 0.0 | 0.0 | 0.4 | 0.4 |

Source: Census 2011, KS405EW

Number of Bedrooms and Occupancy Rates

Just under half (49%) of households live in houses with three bedrooms which is higher than the district (44%), regional (45%) and England (41%) rates. Results from the 2011 Census show there to be an under representation of households with 4 or more bedrooms and there is also an under representation of housing for single people with just 6% of dwellings having one bedroom against 9% for the district, 8% for the region and 12% for England as a whole.

Table 5 Household size by number of bedrooms, 2011

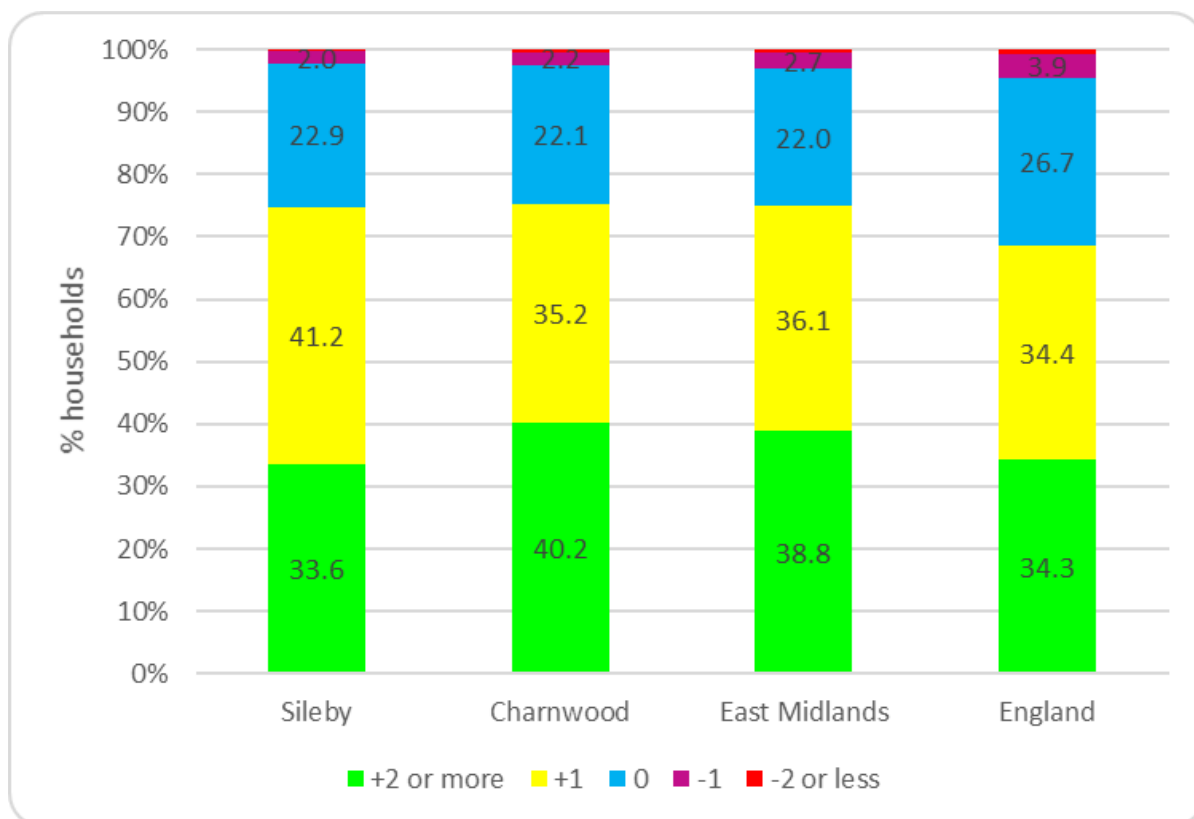
| Bedrooms | Sileby Parish | | Charnwood | East Midlands | England |
|--------------------|---------------|-------|-----------|---------------|---------|
| All households | 3,279 | 100.0 | 100.0 | 100.0 | 100.0 |
| 1 bedroom | 195 | 5.9 | 8.6 | 8.3 | 12.0 |
| 2 bedrooms | 1,042 | 31.8 | 24.0 | 26.5 | 27.9 |
| 3 bedrooms | 1,603 | 48.9 | 44.2 | 45.4 | 41.2 |
| 4 or more bedrooms | 439 | 13.4 | 23.2 | 19.8 | 19.0 |
| | | | | | |

Source: Census 2011, LC4405EW

There is evidence of some 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 34% of all occupied households in the Sileby Parish have two or more spare

bedrooms and around 41% have one spare bedroom. Under occupancy is higher than the national rates

Figure 2: Bedroom Occupancy Rates, All Households, 2011



Source: Census 2011, QS412EW

Under occupancy in the parish is particularly evident in larger properties with around a third of households with 4 or more bedrooms occupied by just one or two people, however, this is a lower than average rate when compared to the district, region and England as a whole.

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

| | Sileby | | Charnwood | East Midlands | England |
|-------------------------------|--------|-------|-----------|---------------|---------|
| HHs with 4 or more bedrooms | 439 | 100.0 | 100.0 | 100.0 | 100.0 |
| 1 person in household | 33 | 7.5 | 9.7 | 10.4 | 10.6 |
| 2 people in household | 109 | 24.8 | 30.7 | 32.3 | 30.3 |
| 3 people in household | 106 | 24.1 | 18.9 | 18.8 | 18.3 |
| 4 or more people in household | 191 | 43.5 | 40.7 | 38.5 | 40.8 |

Source: Census 2011, LC4405EW

Census data also suggests that on the whole 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 51% 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 30% non-pensioner household rate.

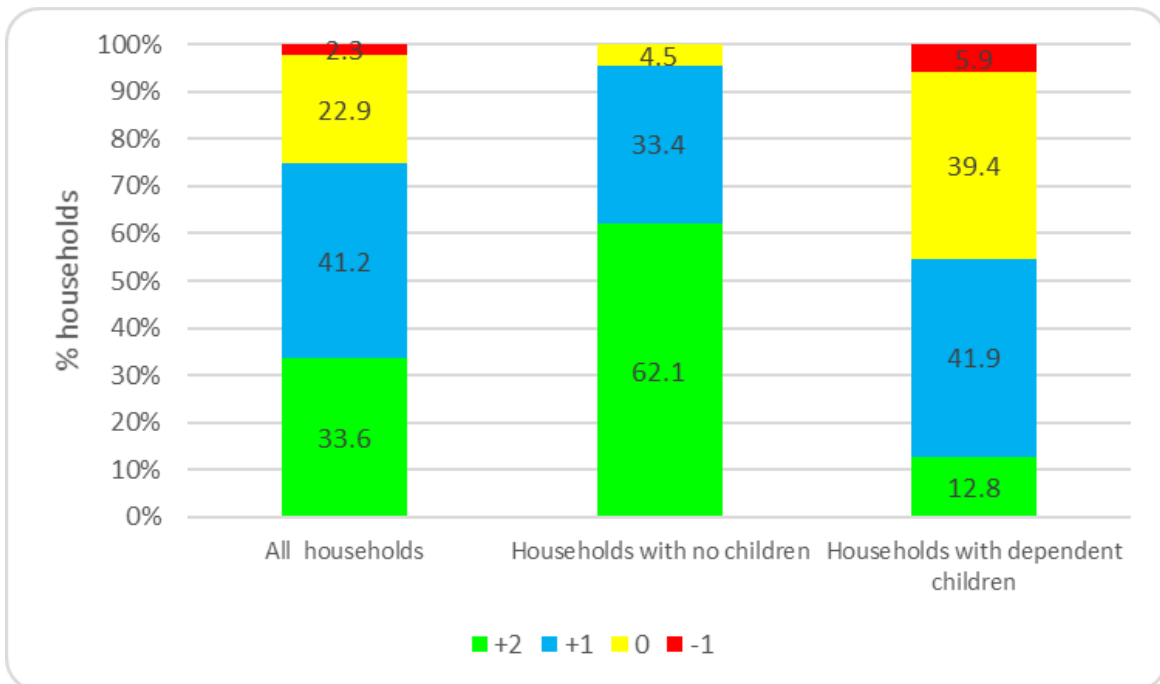
Figure 3: Bedroom Occupancy rating of Older Person Households, Sileby Parish, 2011



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 number of families with dependent children living in overcrowded households in Sileby.

Figure 4: Bedroom Occupancy rating of Family Households Sileby Parish, 2011



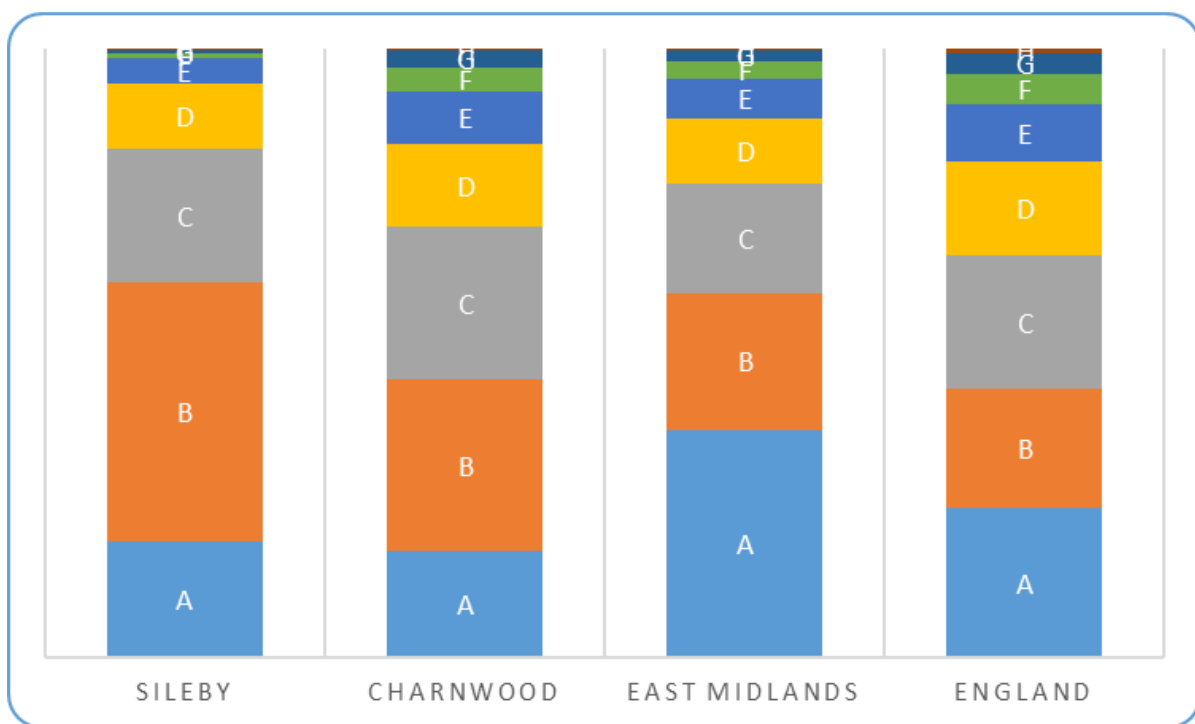
Source: Census 2011, LC4105EW

Housing Market

Council Tax Bands

The chart below provides a breakdown of the proportion of dwellings in the Sileby Parish by council tax band compared to the district, region and national averages at 2011. Domestic properties with Council Tax band B make up the largest group (approximately 43% of the total) in the parish. It has a lower proportion of properties with high value council tax bands with just 6% of dwellings having a Council Tax Band E or above against 16% for the district, 11% for the region and 19% for England as a whole.

Figure 5: Dwelling Stock by Council Tax Band Sileby Parish 2011



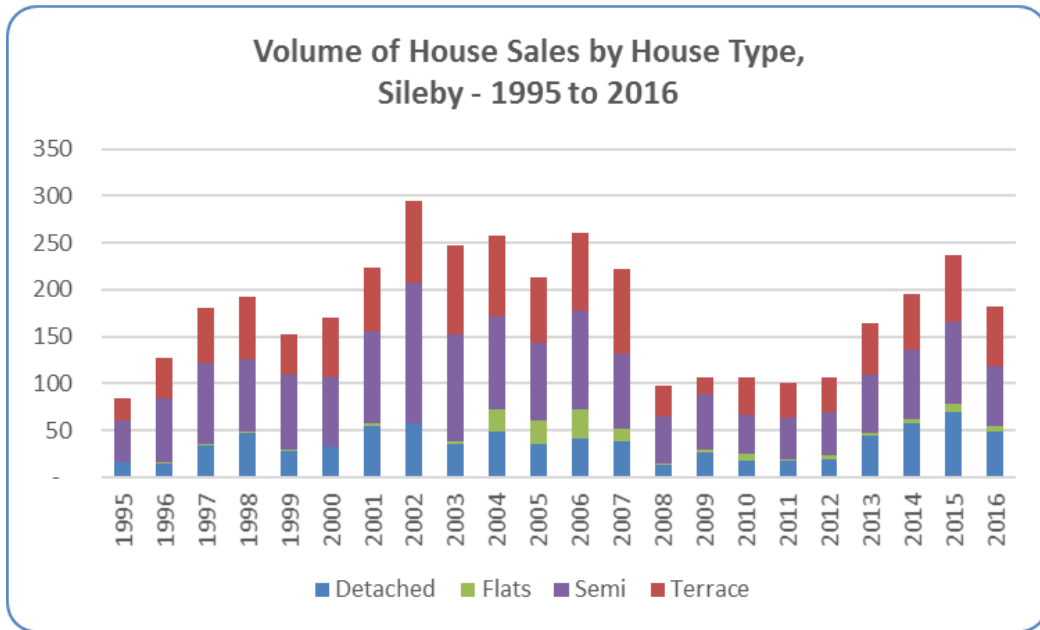
Source: Valuation Office Agency³

Residential Sales

Land Registry price paid data shows some 3,924 residential property sales were recorded by the Land Registry in the Sileby Parish between 1995 and 2016. Semi-detached housing represented 43% of sales during this time, 33% were terraced properties, 20% were detached and 4% were flats or 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.

³ [Table CTSOP4.1: Number of properties by Council Tax band, property build period and region, county, local authority district and lower and middle super output area, 29.10.15](#)

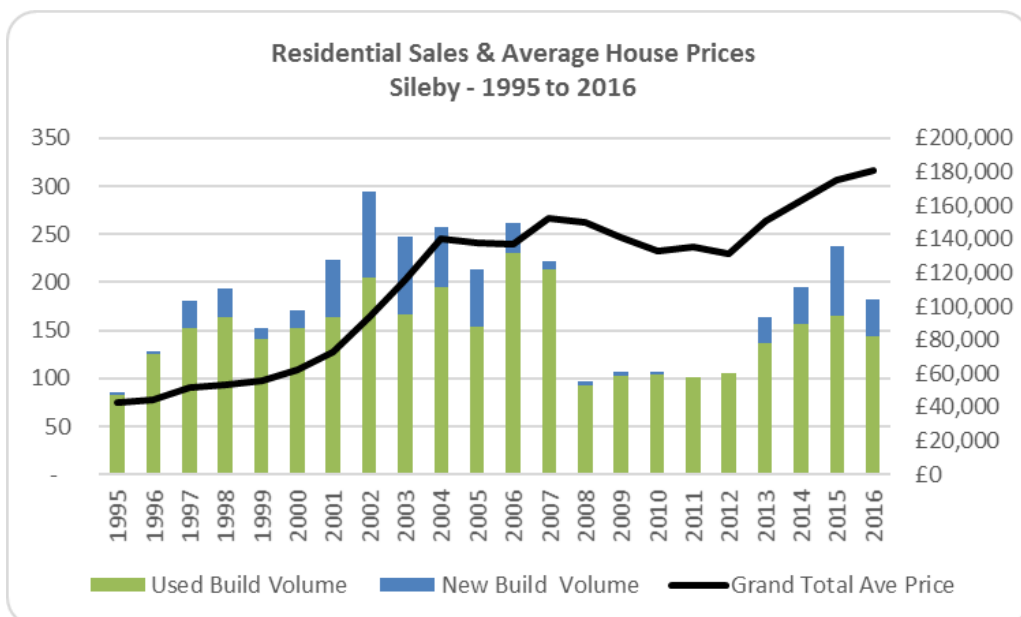
Figure 6



Data produced by Land Registry © Crown copyright 2016 (data available at 30.1.1)

There is evidence of new build housing market activity in the local area with 674 new build residential sales recorded between 1995 and 2015, representing 17% of total sales recorded by the Land Registry. During this period around 38% of new build residential sales were detached properties, 34% semi-detached, 17% terraced and 11% flats or apartments. 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 below shows the volume of sales together with the overall annual average house price. However, because of the small number of sales recorded in some years, average prices should be viewed with some caution.

Figure 7:



The publication of middle layer super output area (MSOA) level income estimates for 2011/12⁴ presents an opportunity for detailed housing affordability analysis. In England and Wales in 2014, the average MSOA

had an average house price equal to 380 times net weekly household income. The MSOA (E02005355) which covers the Sileby Parish was 312 times the net weekly household income which although below the national average suggests it would be difficult for those on lower income such as first-time buyers to enter the current housing market.

In the East Midlands, the lowest house price to income ratio was in Bolsover 003 MSOA where the average house price for all dwelling types was equal to 151 times the average net weekly income and the highest was the Derbyshire Dales 002 MSOA with 574 times.

Community Consultation

An open event took place on 17 September 2017 which was attended by 147 people.

Of the 9 responses on Affordable Housing, 4 villagers were directly in support of affordable housing for the younger and older elements of the population. One person specifically cited the need for retirement bungalows for elderly, “for example a 50+ scheme”.

Further consultation took place in April 2022. 25 residents were in attendance and there were 5 respondents who expressed support for the Affordable Housing Policy, and 2 who objected.

Discussion/analysis of the main issues

At the time of the 2011 Census, Sileby was home to around 7,835 residents living in 3,390 households. Analysis of the Census suggests that between 2001 and 2011 the parish population grew by around 14% (958 people). During this period the number of dwellings rose by 18% (507). Furthermore, a more recent and alternative data source suggests the number of people living in the parish has continued to grow, increasing by around 270 between 2011 and 2014, representing a 3% population growth rate.

The area has a higher-than-average concentration of working age residents and school age children. There is evidence that the population is ageing and in line with national trends the local population is likely to get older as average life expectancy continues to rise.

There is evidence of under occupancy suggesting a need for smaller homes of up to two bedrooms which would be suitable for residents needing to downsize, small families and

⁴[Small Area Model-Based Income Estimates: 2011/12, Office for National Statistics](#)

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 semi-detached housing and low value council tax banded properties. There is evidence of some overcrowding in households with dependent children.

Analysis of Land Registry data shows indication of significant housing development with new build residential sales representing 17% of all recorded residential sales between 1995 and 2015. Home ownership is relatively high and there is a particularly high share of households who own their homes with a mortgage or loan.

Consultation with the community has indicated some support for Affordable Housing in the Parish.

Local needs 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 Sileby Parish is promoted through both the NPPF and the Charnwood Local Plan.

Conclusion

The high house prices in Sileby Parish, coupled with low levels of affordable housing (including no ownership models of affordable housing in the Parish - considerably below Borough, region and national levels) alongside current evidence of need demonstrate the importance of providing affordable housing amongst a range of affordable housing and market products.

The high property prices locally mean that subsidised home ownership or rental products offering a discount of around 20-30% on current values may still be unaffordable to many 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 the 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 houses.

Next Steps

This Neighbourhood Plan affordable housing needs assessment aims to provide Sileby Parish Council with evidence on a range of housing trends and issues from a number of relevant sources. We recommend that the neighbourhood plan group should, as a next step, discuss

the contents and conclusions with Charnwood Borough Council with a view to agreeing 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 Charnwood Borough 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 Sileby 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 Group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Charnwood 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