

**Monks Kirby
Local Area
Neighbourhood
Plan**

**Housing
Needs Report**

September 2020

Prepared by *YourLocale*

MONKS KIRBY LOCAL AREA NEIGHBOURHOOD PLAN HOUSING NEEDS

Introduction

This report provides an analysis of housing issues in the Monks Kirby Parish 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 Monks Kirby local area Neighbourhood Plan.

Population Age Profile

According to the 2011 Census, the Monks Kirby Parish had an estimated population of 445 residents living in 181 households dispersed across 1,841 hectares, equating to a population density of 0.2 persons per hectare which is in lower than the borough (2.9), region (4.3) and England (4.1) averages. There were 8 vacant dwellings representing a 4.2% vacancy rate. There were 2 communal establishments situated in the parish boundary.

It is estimated that the number of people living in the parish increased by 2.3% (10 people) between 2001 and 2011. During the same period the number of dwellings (occupied and vacant) increased by 8% (14 dwellings).

At the time of the 2011 Census, around 14% of residents were aged under 16 which was lower than the borough (19%), regional (20%) and national (19%) rates. Around 63% of residents were aged between 16 and 64 which was in line with the borough but below region (64%) and England (65%) rates.

There was an over representation of older people (aged 65+) accounting for 23% of total residents compared with 17% for the borough and region and 16% for England as a whole. The median age of people living in the local area was 49 which was older than the borough (40), region (39) and England (39) rates.

Table 1: Usual Residents by Age Band, 2011

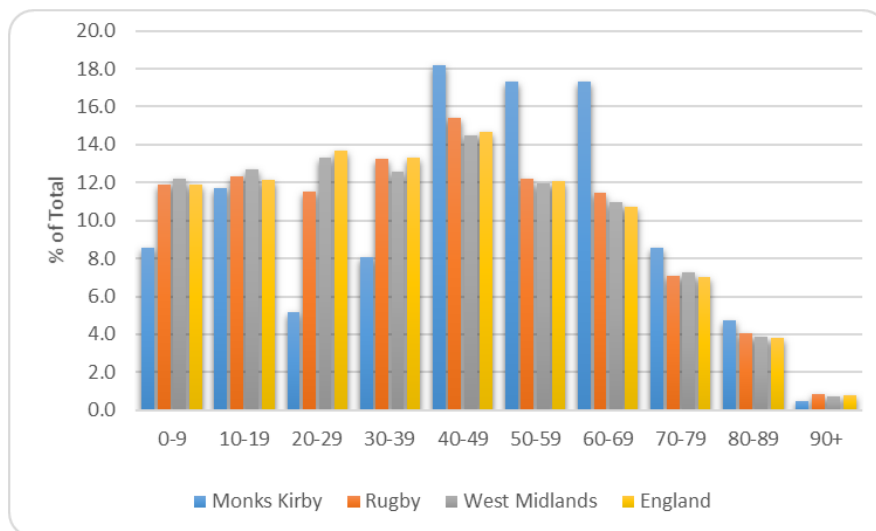
	Monks Kirby		Rugby	West Midlands	England
	No	%	%	%	%
Aged 0-4		14.2	19.4	19.5	6.3
Aged 5-15	17	3.8	6.3	6.3	12.6
Aged 16-64	46	10.3	13.1	13.2	64.8
Aged 65+	280	62.9	63.3	63.6	16.3
All Usual Residents	102	22.9	17.3	16.9	100.0
Median age	49		40	39	39

Source: Census 2011, KS102

A more detailed breakdown of age bands reveals that at the time of the 2011 Census, Monks Kirby had a lower share of people aged between 20 and 39 than the borough, region and England. The draft Monks Kirby Parish Housing Need Evidence, 4.9.20 V0.1

39 which may reflect lack of affordable and suitable accommodation for young people entering the housing market. In contrast there was a higher representation of older residents, particularly amongst the 50 to 69 age bands.

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 65% (40 residents) between 2001 and 2011. Over 65s represented 14% of total population in 2001 compared with 23% by 2011.

More recent small area population estimates¹ suggest the number of people living in the parish has continued to grow, increasing by 2% (9 people) between 2011 and 2018. Furthermore, the number of older people increased by 8% and 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 Rugby’s 65 plus age group is forecast to grow by around 43% between 2016 and 2036.

Deprivation

The English Indices of Deprivation measure relative levels of deprivation in 32,844 small areas or neighbourhoods, called Lower-layer Super Output Areas (LSOAs) in England. The Monks Kirby Parish is situated within one LSOA (E01031160) which also includes several other small settlements (Stretton under Fosse, Pailton, Brinklow).

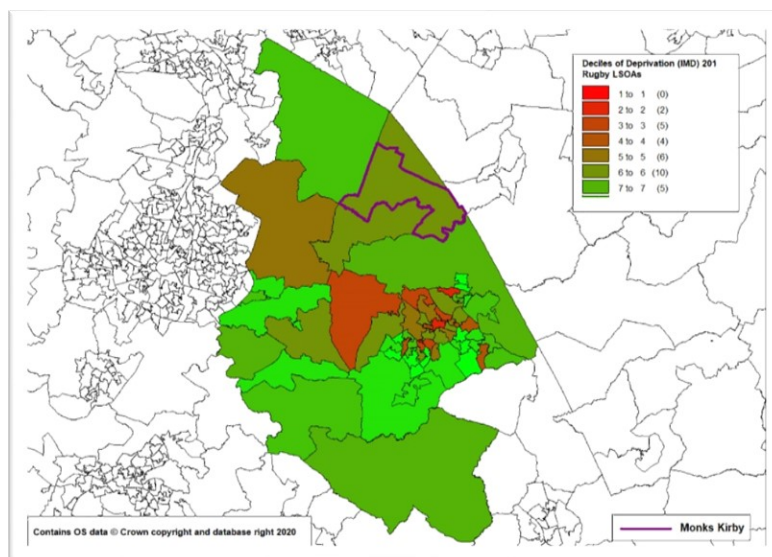
The overall Index of Multiple Deprivation Decile (where 1 is most deprived 10% of LSOAs) (IMD) shows that on the whole the local area displays relatively low levels of deprivation ranking in the 6th decile on the overall 2019 Index. The following map illustrates overall Index of Multiple Deprivation deciles within the Rugby borough. The Monks Kirby Parish is

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

² Subnational Population Projections for Local Authorities in England: 2016 based

denoted by a purple boundary to the north of the borough. However, on closer inspection of the IMD sub domains, the area ranks relatively high (1st decile) on the Barriers to Housing and Services Index. This domain measures the physical and financial accessibility of housing and local services. The indicators fall into two sub-domains: 'geographical barriers', which relate to the physical proximity of local services, and 'wider barriers' which includes issues relating to access to housing such as affordability and homelessness. The distribution of the most deprived areas on this domain differs greatly from other domains. In fact the picture of deprivation is almost inverted, with the more economically deprived central areas of the borough having better access to affordable housing and key local services. It is the outer areas that suffer greater levels of deprivation in terms of access to services and access to affordable housing.

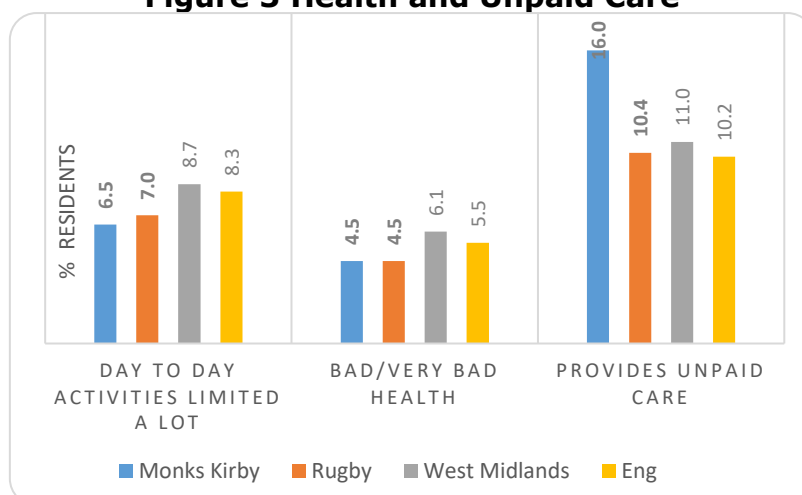
**Figure 2 Index of Multiple Deprivation Deciles, 2019
Rugby**



Health

The Census highlights ill health and disability is an issue for some residents. Figure 3 shows that at 4.5% the proportion of residents reporting to be in bad or very bad health but this was in line with the borough but below the region (6.1%) and England (5.5%) rates. Around 16% of residents were providing unpaid care which was higher than the borough (10.4%), regional (11%) and England (10.2%) 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 78% of the population. At 66% the Parish economic activity rate was lower than borough (73%), regional (68%) and national (69%) rates. It had a higher than average share of self employed residents. At the time of the 2011 Census the unemployment rate was low.

Table 2: Economic Activity and Inactivity, 2011

	Monks Kirby		Rugby	West Midlands	England
	No	%	%	%	%
All Usual Residents Aged 16 to 74	348	100.0	100.0	100.0	100.0
Economically Active Total	230	66.1	73.5	68.3	69.9
Employee, Part-time	37	10.6	13.9	14.0	38.6
Employee, Full-time	126	36.2	44.6	37.4	13.7
Self Employed	45	12.9	8.9	8.5	9.8
Unemployed	9	2.6	3.6	5.1	4.4
Full-time Student (econ active)	13	3.7	2.5	3.3	3.4
Economically inactive Total	118	33.9	26.5	31.7	30.1
Retired	78	22.4	14.7	14.4	13.7
Student (including Full-Time Students)	12	3.4	3.9	5.9	5.8
Looking After Home or Family	11	3.2	3.5	4.6	4.4
Long-Term Sick or Disabled	6	1.7	2.8	4.4	4.0
Other	11	3.2	1.5	2.4	2.2

Source: Census 2011, QS601E

Household Size

At the time of the 2011 Census, the average household size in the Monks Kirby Parish was 2.5 people compared with 2.3 for the borough and 2.4 for the region and England respectively. The average number of rooms per household stood at 7.0 which was above the borough (5.7), region (5.5) and England (5.4) rates.

The average number of bedrooms per household stood at 3.4 which was higher than the borough (2.9), region (2.8) and England (2.7) rates.

Housing Characteristics

Tenure

Home ownership levels in the parish was high with around 70% of households owning their homes outright or with a mortgage or loan. This was in line with the borough but higher than regional (65%) and national (63%) rates. Around 17% of households live in private rented accommodation which was in line with the national average but higher than the borough and region (14%) rates. Just 8% of households live in social rented accommodation which was lower than the borough (14%), regional (19%) and national (18%) rates.

Table 3: Tenure, 2012

	Monks Kirby		Rugby	West Midlands	England
	No	%	%	%	%
All occupied Households	181	100.0	100.0	100.0	100.0
Owned; Owned Outright	78	43.1	32.9	32.3	30.6
Owned; Owned with a Mortgage or Loan	48	26.5	36.6	32.6	32.8
Shared Ownership (Part Owned/Part Rented)	1	0.6	1.0	0.7	0.8
Social Rented; Rented from Council (Local Authority)	14	7.7	9.2	10.9	9.4
Social Rented; Other	1	0.6	5.1	8.1	8.3
Private Rented; Private Landlord or Letting Agency	30	16.6	12.6	12.8	15.4
Private Rented; Other	1	0.6	1.5	1.2	1.4
Living Rent Free	8	4.4	1.2	1.5	1.3

Source: Census 2011, KS402EW

Accommodation Type

Data from the 2011 Census shows the majority (59%) of residential dwellings were detached which was somewhat higher than the borough (28%), regional (24%) and national (22%) shares. Semi-detached housing accounted for 31% of the housing stock against 33% for the borough, 37% for the region and 31% nationally. Terraced housing, flats and apartments provide just 10% of accommodation spaces which was lower than the borough (38%), region (39%) and national (47%) shares.

Table 4: Accommodation Type, 2011

	Monks Kirby		Rugby	West Midlands	England
	No	%	%	%	%
All household spaces (occupied + vacant)	189	100.0	100.0	100.0	100.0
Detached	112	59.3	28.3	23.7	22.3
Semi-Detached	58	30.7	33.5	36.8	30.7
Terraced	13	6.9	24.9	22.9	24.5
Flat, Maisonette or Apartment	5	2.6	13.1	16.2	22.1
Caravan or Other Mobile or Temporary Structure	1	0.5	0.4	0.4	0.4

Number of Bedrooms and Occupancy Rates

More than two fifths (44%) of households live in houses with four or more bedrooms which is higher than the borough (23%), regional (18%) and national (19%) averages. There is an under representation of housing for single people with just 3% of dwellings having one bedroom against 8% for the borough, 10% for the region and 12% for England as a whole.

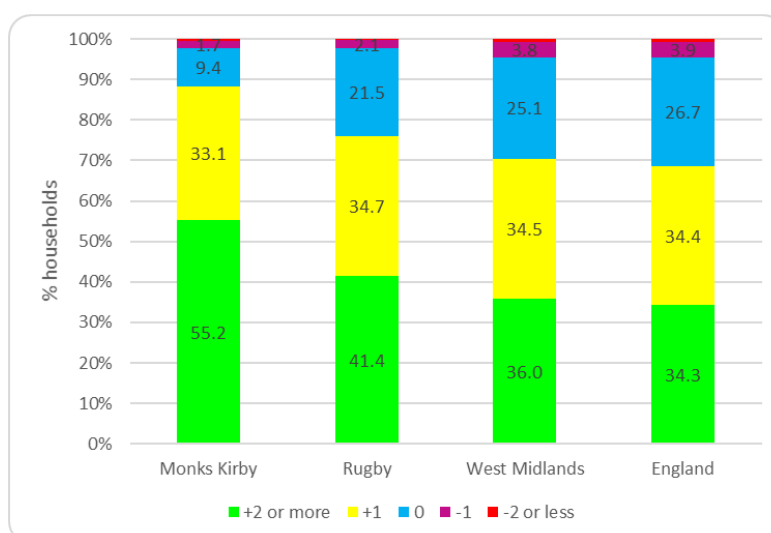
Table 5 Households by number of bedrooms, 2011

Bedrooms	Monks Kirby		Rugby	West Midlands	England
All occupied Household Spaces	181	100.0	100.0	100.0	100.0
No Bedrooms	-	0.0	0.1	0.2	0.2
1 Bedroom	6	3.3	8.2	9.6	11.8
2 Bedrooms	40	22.1	25.0	25.3	27.9
3 Bedrooms	55	30.4	44.0	47.0	41.2
4 Bedrooms	52	28.7	17.4	13.9	14.4
5 or More Bedrooms	28	15.5	5.3	4.0	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 55% of all occupied households in Monks Kirby had two or more spare bedrooms and around 33% 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 46% of households with 4 or more bedrooms occupied by just one or two people. This is higher than borough (43%), regional and England (41%) rates.

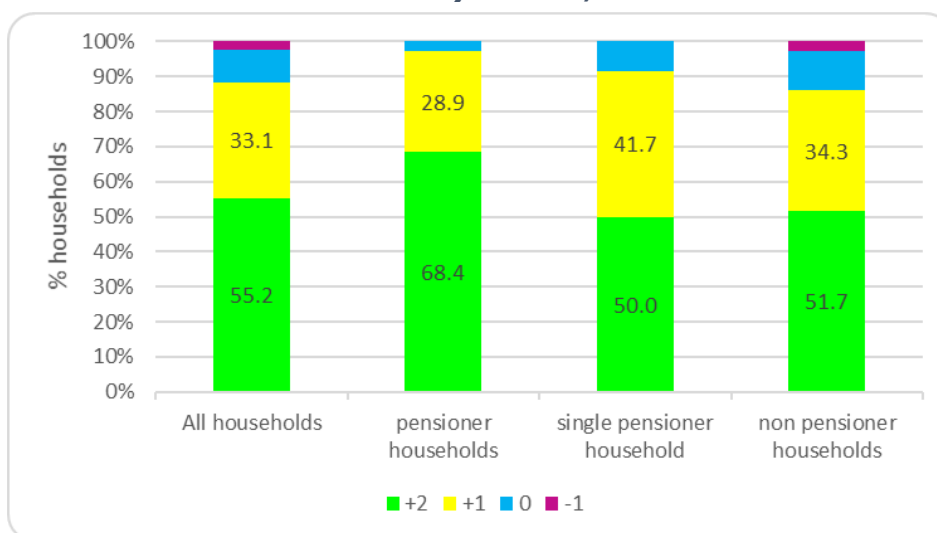
Table 6 Households with 4 or more bedrooms by household size, 2011

	Monks Kirby		Rugby	West Midlands	England
HHs with 4 or more bedrooms	80	100.0	100.0	100.0	100.0
1 person in household	7	8.8	9.8	10.6	10.6
2 people in household	30	37.5	33.6	30.6	30.3
3 people in household	16	20.0	19.7	18.3	18.3
4 or more people in household	27	33.8	37.0	40.5	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 68% of pensioner households had an occupancy rating of +2 or more (meaning there are at least two more bedrooms that are technically required by the household) and was higher than the 52% non-pensioner household rate.

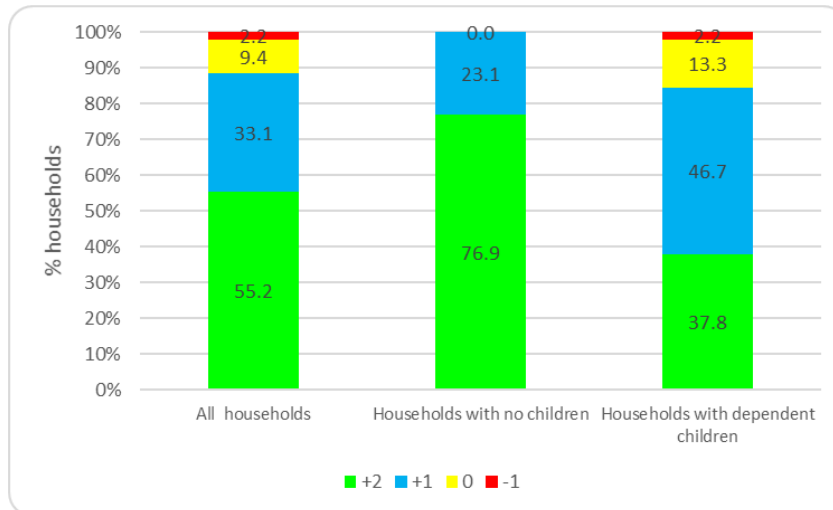
Figure 5: Bedroom Occupancy rating of Older Person Households, Monks Kirby Parish, 2011



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

**Figure 6: Bedroom Occupancy rating of Family Households
Monks Kirby, 2011**



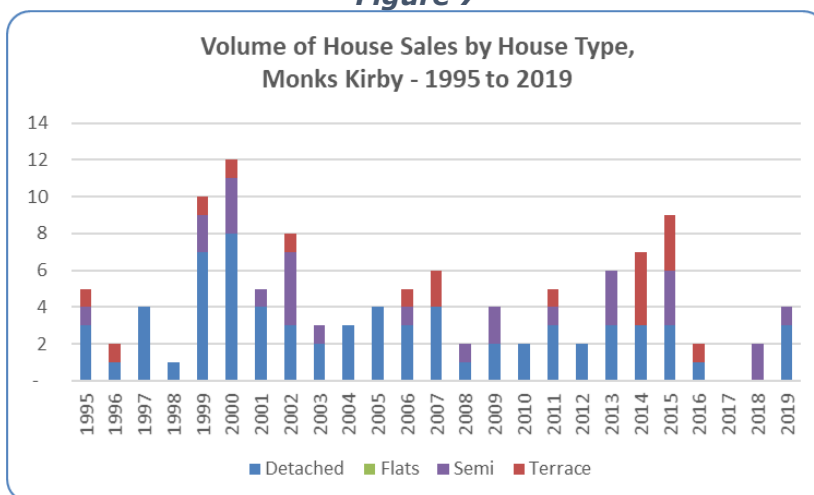
Source: Census 2011, LC4105EW

Housing Market

Residential Sales

Land Registry price paid data shows around 113 residential property sales were recorded in the Monks Kirby Parish between 1995 and 2019. At 62% detached housing accounted for the majority of sales, 23% were semi-detached and 15% terraced properties. 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.

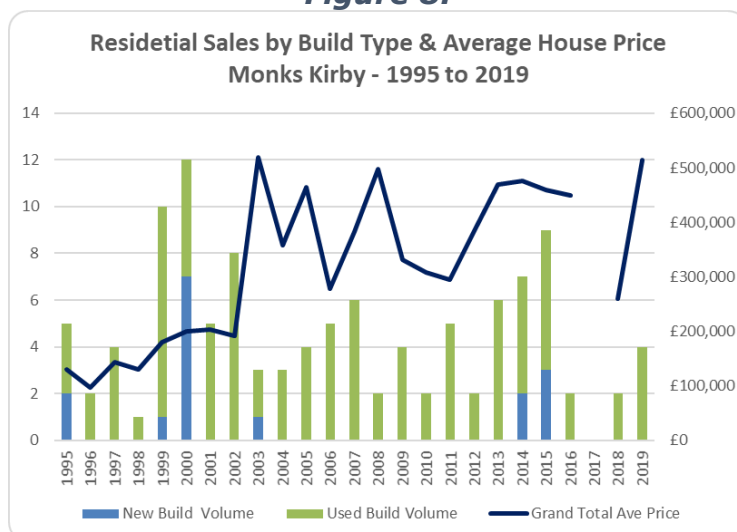
Figure 7



Data produced by Land Registry © Crown copyright 2020 (data available at 30.8.20)

There is evidence of new build housing in the local area with 16 new build residential sales recorded between 1995 and 2019, representing 14% of total sales recorded by the Land Registry in the area. All new builds recorded on the Land Registry price paid data series during this time were detached. Figure 8 below shows the volume of sales together with the overall annual average house price.

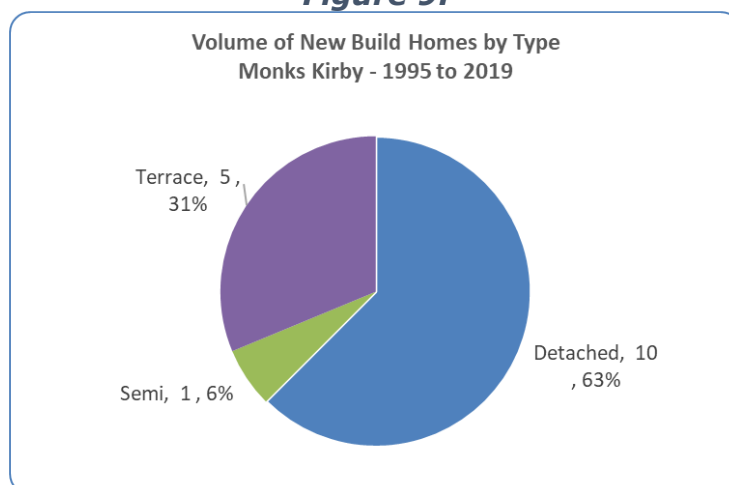
Figure 8:



Data produced by Land Registry © Crown copyright 2020 (data available at 18.8.20)

During this period, the majority (63%) of new build residential sales were detached, 31% were terraced and 6% semi-detached properties (Figure 11). 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. Newly-built dwellings are estimated to be significantly less affordable than existing dwellings.

Figure 9:



Data produced by Land Registry © Crown copyright 2018 (data available at 18.8.20)

Affordability

The latest housing affordability data³ 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 Rugby the gap has worsened with average house prices estimated at being 7.7 times workplace-based average annual earnings in 2019 compared with 3.1 times in 1999.

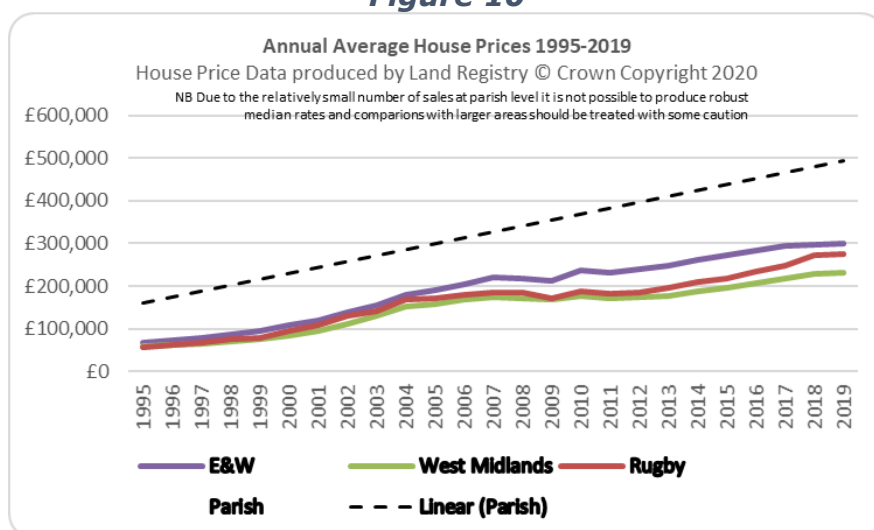
Workplace-based earnings are not available at parish level but as the average 2018 house price in Monks Kirby is above the district, regional and national rates it is presumed the affordability gap also continues to widen. The following chart indicates the linear house price trajectory in Monks Kirby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

Latest available figures suggest the 2019 average house price in the Monks Kirby Parish stood at around £513,750 which is higher than the borough average (£273,900) and national (£301,000) average figures (Land Registry Standard Reports, Aug 2020).

³ [Housing Affordability in England & Wales 2019, ONS](#)

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Figure 10



Summary of Future Housing Need

At the time of the 2011 Census, the Monks Kirby Parish was home to around 445 residents living in 181 households. Analysis of the Census suggests that between 2001 and 2011 population in the local area grew by around 2% (10 people). During this period, it is estimated the number of dwellings increased by 8% (14).

There is evidence of an ageing population with the number of over 65 year olds rising by 65%, up from 14% of total population in 2001 to 23% 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 high with around 70% 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 3% of dwellings having one bedroom.

Land Registry data indicates some new build housing market activity over recent years. The cost of housing in the local area is high with house prices above the regional and national averages. Accessing affordable housing will be an issue for many first time buyers and people on lower incomes.

Deprivation is not a significant issue in the local area but IMD domain data suggests that some residents may find it difficult to access owner-occupation or access the private rental market.