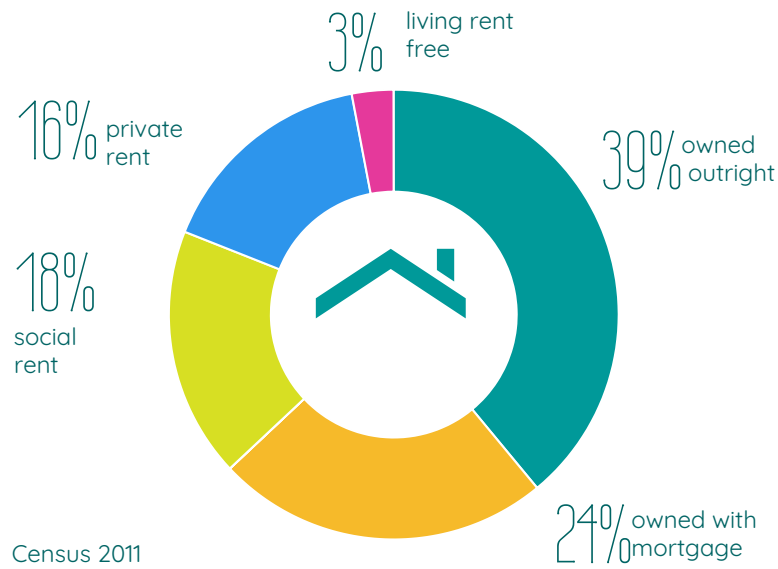


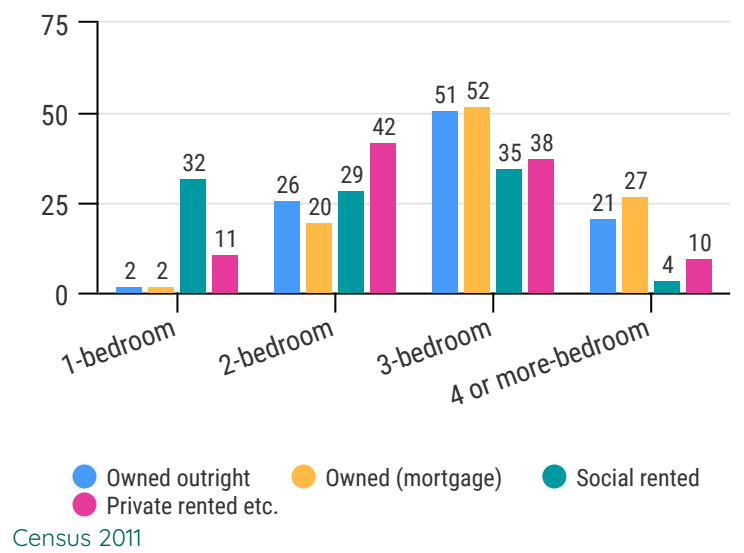
Haltwhistle and Surrounding Area Housing Needs Assessment 2020

Housing and Household Profile

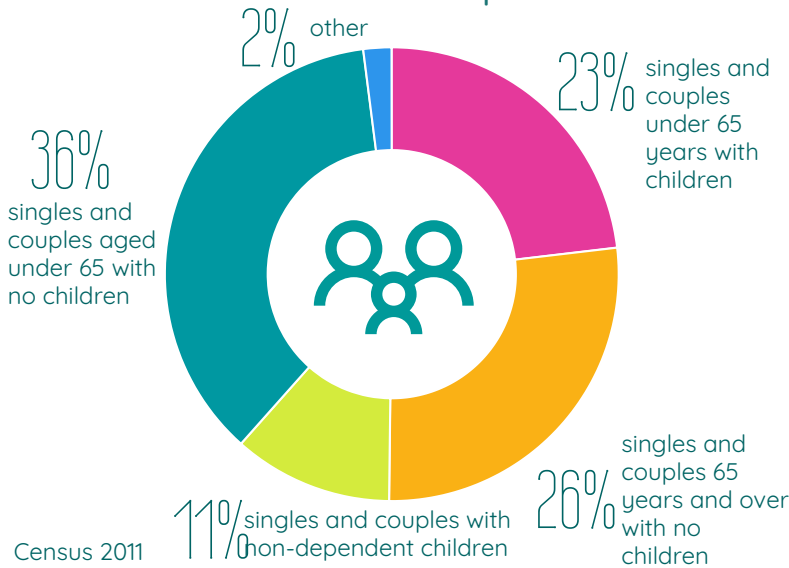
Tenure



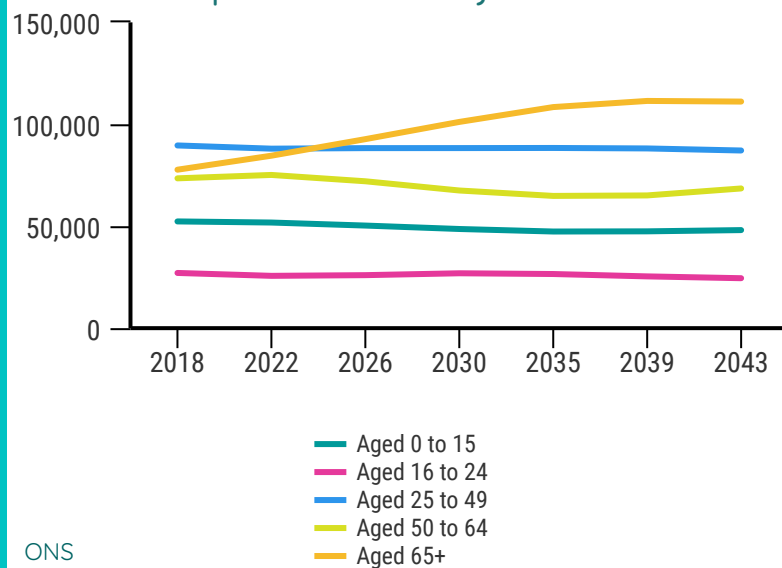
Number of Bedrooms by Tenure



Household Composition



Population Projections

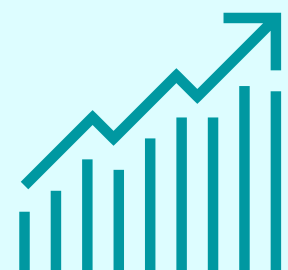


Housing and Household Profile Findings

Nearly 40% of the affordable housing stock has 3-or more bedrooms. This does not match the general household profile which reveals that 63% of all households are either single person or couple without children, or the estimate of affordable future requirements stated below.

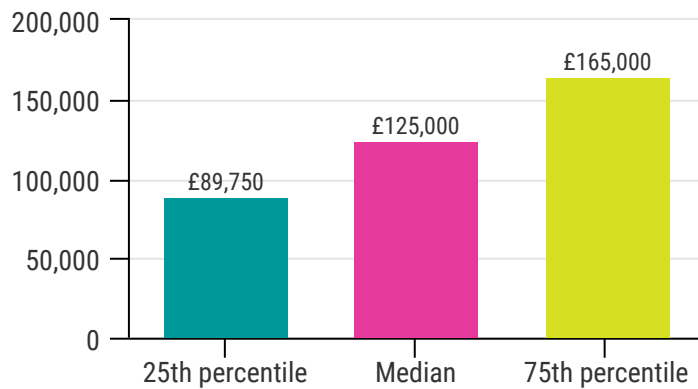
39% of all households are outright home-owners and are likely to be older person households. 70% of all older person households are home-owners.

Population projections show the impact of the ageing population and suggest a need for smaller homes.

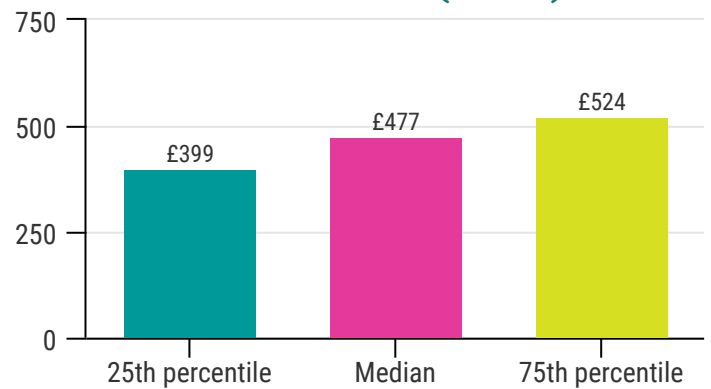


Prices and Affordability

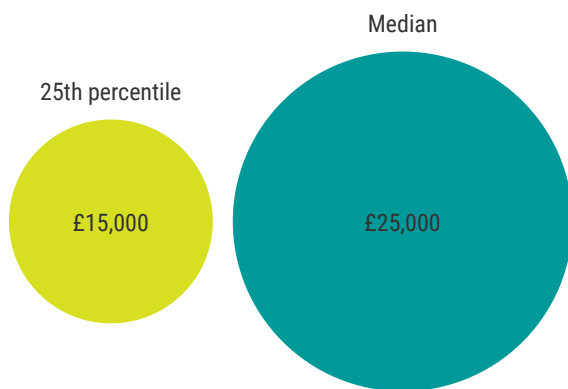
House Prices



Rental Prices (PCM)



Income



Comparison of prices and income:

- The median is the half way point in an ascending data series (e.g. house prices), and the lower quartile/25th percentile, is half way between the lowest price and the median.
- Households on median incomes can afford lower quartile rent and purchase prices.
- Households on lower quartile incomes are unable to afford lower quartile rent and purchase prices.
- The affordability ratio of lower quartile house prices to lower quartile income is 6:1. This compares to 6.8:1 for Northumberland as a whole.

Context and Key Findings

Letting Agents told us that the shortage of affordable housing meant many households were living in private rented housing they could not afford. Many other households could not afford house prices and relied on private rented housing. Demand was very strong for private rented housing.

Future Housing Requirements

The overall housing requirement for the area over the plan period is established through the Northumberland Local Plan. To meet local needs, the mix of dwellings should:

- be of a size and specification that is suited to the needs of older people seeking to downsize;
- include flats and smaller terraced houses; and
- be offered at prices that are affordable to local households.

Additional affordable housing is needed:

- Around 245 new and existing local households are likely to require affordable housing over the next-5 years (49 per annum);
- When affordable supply from vacancies and new build is taken into account there is a net requirement for 24 dwellings per annum;
- These should be 0 affordable rent, 24 affordable home ownership dwellings per annum;
- Small amounts of affordable rented housing may need to be built to help social landlords meet individual tenants' specific needs or replace stock with regeneration schemes;
- 2 and 3-bedroom affordable home ownership homes are mostly needed.

