

# **Broughton Gifford**

## **Parish Housing Needs Survey**

### **Survey Report**

**April 2012**

**Wiltshire Council**  
**County Hall, Bythesea Road, Trowbridge BA14 8JN**

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<b>Contents</b>	<b>Page</b>
Parish summary	3
Introduction	4
Aim	4
Survey distribution and methodology	5
Key findings	5
Part 1 – People living in the parish	6
Part 2 – Housing need	10
Cost of housing	13
Summary	14
Recommendations	15

## 1. Parish Summary

The parish of Broughton Gifford is in the Melksham Community Area within the local authority of Wiltshire.

- There was a population of 822 according to the 2001 Census, comprised of 330 households, with ONS predictions for 2011 suggesting a population of 790 in 340 households.<sup>1</sup>
- The parish of Broughton Gifford lies off the B3107, two miles west of Melksham. The village is situated on the west bank of the River Avon, five miles south of Corsham and three miles north east of Bradford on Avon.
- Broughton Gifford includes the settlements of Challymead, Norrington and Monkton.
- The National Trust property of Great Chalfield Manor, built in the 15<sup>th</sup> century, is less than a mile to the west.
- Facilities and services within the parish include:
  - two public houses (c. 1700's), both with restaurant facilities;
  - a well-supported Village Hall used by many local groups including the pre-school, toddler group, gardening society, friendship club, WI, short-mat bowls, skittles, youth club and the Parish Council as well as being available for private hire;
  - thriving primary school, established in 1782;
  - registered commons, the largest being Broughton Common, formerly known as Broughton Marsh and upon which a football and cricket pitch are available with all the commons being used for air and exercise by the entire community;
  - scout hut with active pack;
  - vehicle repair garage;
  - butcher shop;
  - stonemason;
  - nursing home;
  - small industrial estate on the former site of the Sawmills;
  - various services provided by local residents such as plumbing, decorating and general maintenance, mobile mechanic, electrician, gardening and of course farming.
- Since 1975 the majority of the Village has been contained within a conservation area, designated to cover numerous listed properties of 'special architectural interest'.

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<sup>1</sup> <http://www.intelligencenetwork.org.uk/population-and-census/>

## **2. Introduction**

In early 2012, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Broughton Gifford Parish Council, to establish if there was a proven need for new affordable housing in the parish and potentially to use the findings of the survey to inform the Parish Plan. Such surveys assist officers in identifying those areas with the greatest housing problems so that scarce financial resources can be put to best use.

Experience has shown that these surveys need to be carried out at regular intervals if the results are to remain relevant in identifying trends.

- The Principal Development Officers are employed by Wiltshire Council's new housing team to assist in the delivery of new affordable housing.
- The Principal Development Officers work closely with rural communities, housing associations, local authorities and landowners to meet the affordable housing needs of rural communities.
- The survey is funded by Wiltshire Rural Investment Partnership and Wiltshire Council.

## **3. Aim**

The aim of carrying out the survey is to investigate the affordable housing needs of local people (or those who have a need to live in the parish or the locality).

- 'Housing need' can be defined as the need for an individual or household to obtain housing which is suitable to their circumstances.
- It implies that there are problems or limitations with the household's current housing arrangements and that the household is unable to afford or to access suitable accommodation in the private sector.
- Such problems may be concerned with housing costs, size, location, layout, state of repair, or security of tenure either immediately or in the future.
- The expression 'affordable housing' means low-cost, subsidised housing available to rent or part-buy from a local authority or a registered social landlord such as a housing association.

#### **4. Survey Distribution and Methodology**

In order to carry out the housing needs survey, questionnaires were delivered to the Parish Council for distribution in March 2012.

To encourage a good response, households were given a pre-paid envelope in which to return the completed survey. Wiltshire Council applies its data protection policy to responses, to ensure that all survey responses remain anonymous.

Residents were asked to return the completed surveys in the pre-paid envelopes by 30<sup>th</sup> March 2012. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 419 questionnaires were distributed within the parish.
- Everyone was asked to complete the first section of the form.
- If a household considered itself in need, or likely to be in need, of affordable housing within the next five years, it was invited to complete the rest of the survey.
- There was a good response rate of 31% with 130 replies received.
- The received information refers only to the survey respondents and should not be taken as indicative of the population of the parish.
- Five responses were made online.

#### **5. Key Findings**

This report is divided into two parts. The first part looks at existing households in the parish in order to provide a description of the current housing in the parish. This part also describes the levels of new affordable housing, if any, which would be supported by residents of the parish.

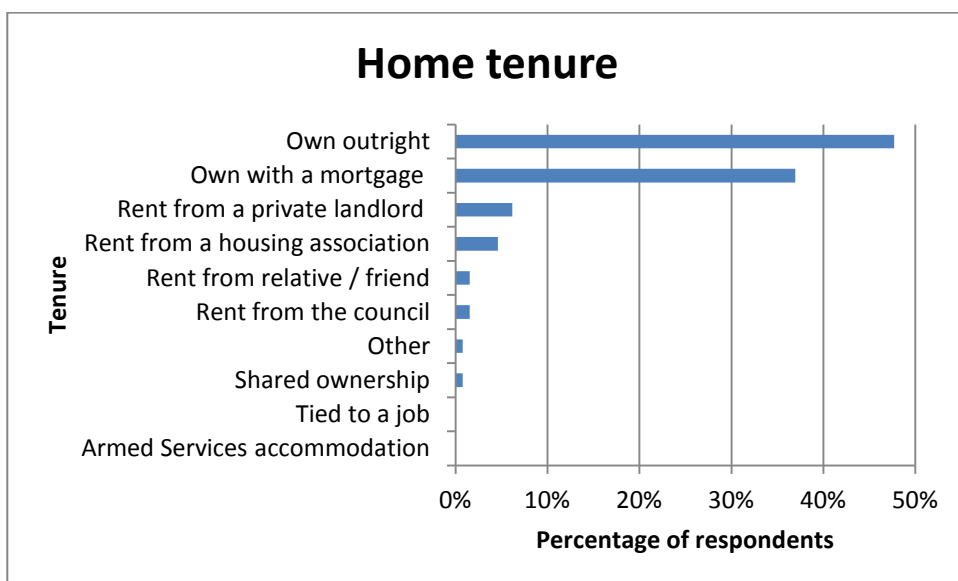
The second part examines the households who have declared a need for new housing in the parish. It begins by describing the overall need for both open market and affordable housing in the parish, as reflected in the survey. A financial assessment is then made in order to determine the numbers of households who have a current need for new *affordable* housing. The results of this financial assessment are summarised in the 'Recommendations' of the report (section 8).

## Part One – Households currently living in the parish

The first question asked on the survey was whether the respondent's home in the parish is their main home. 100% of those who replied indicated that their home in the parish is their main home, and none that it is their second home.

The 2001 Census data, configured for the parish area, indicates that 89% of households were owner-occupying, 3.6% were renting from housing associations, 5.9% were privately renting, and 1.5% of households were living rent free.

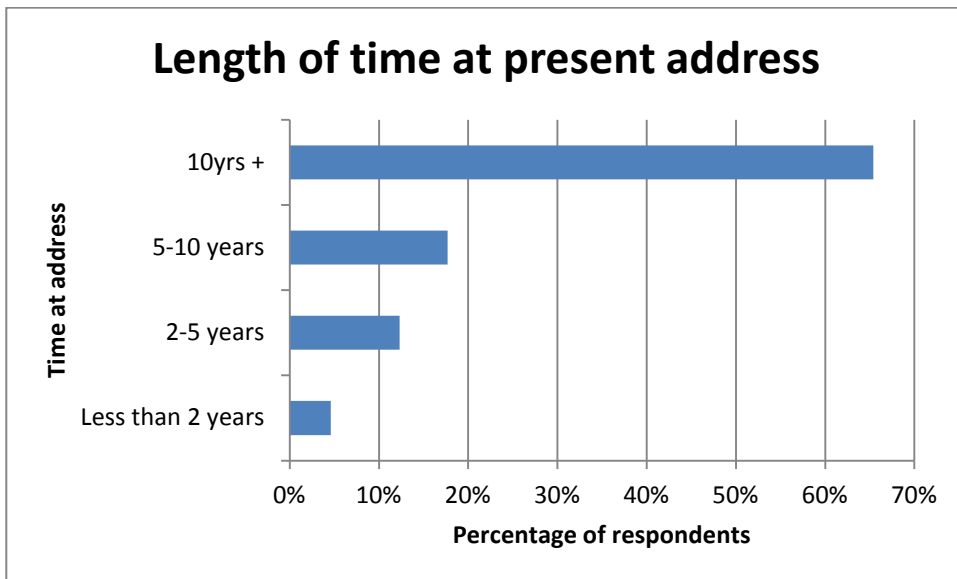
The chart below shows the tenure of respondents to the survey, which largely reflects the tenure spread described in the Census. The majority (84.6%) of respondents were owner-occupiers, while 6.2% of respondents were living in homes rented from housing associations,<sup>2</sup> 6.2% in privately rented accommodation, 1.5% were renting from friends or relatives, with the remaining 1.6% living in shared ownership (part rent / part buy) properties or other tenures.<sup>3</sup>



<sup>2</sup> This figure includes the 1.5% of respondents, indicated in the chart, who described themselves as renting from the council. As there is no council housing in the Broughton Gifford parish, this is taken to be an input error between 'renting from a housing association' and 'renting from the council.'

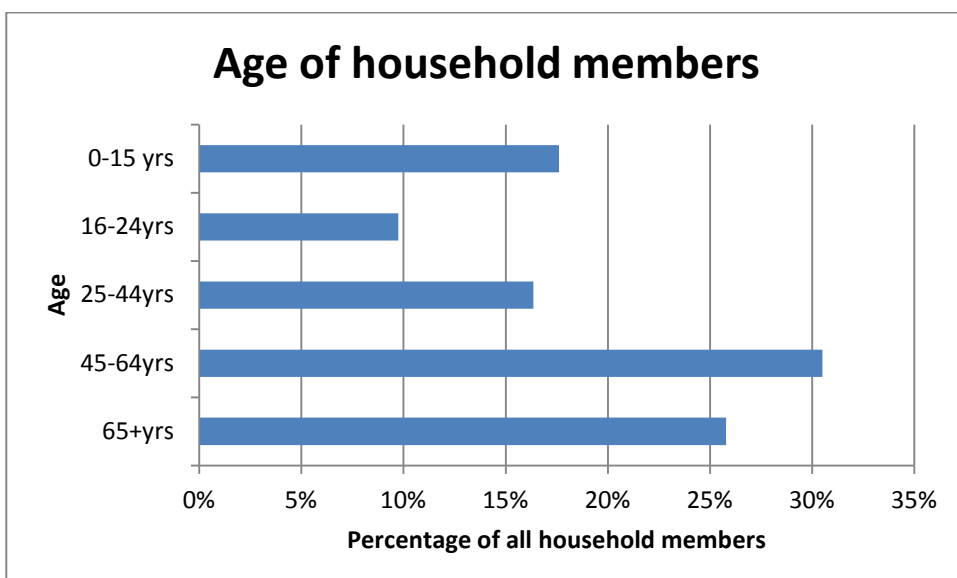
<sup>3</sup> Percentages do not sum due to independent rounding.

The chart below indicates the length of time respondents have lived in the parish. It shows that the majority of people who responded to the survey have lived in the parish for more than two years, which is appropriate for the high levels of owner occupation among survey respondents.



The survey also shows that the majority of respondents to the parish survey live in larger family homes, with 83.1% of respondents having 3 or more bedrooms in their property, 16.2% having two bedrooms and only 0.8% of respondents living in a home with one bedroom. The majority of respondents (89.2%) live in detached or semi-detached properties.

These responses indicate relatively high levels of under-occupation in the parish. While the majority of respondents live in larger, detached homes, the majority (65.4%) also have households composed of two or fewer persons. These levels of under-occupation are an expected corollary of larger numbers of older people, as under-occupation is more common in older person households, and indeed the spread of ages recorded in the survey indicates that over a quarter of respondents' household members were aged 65+:



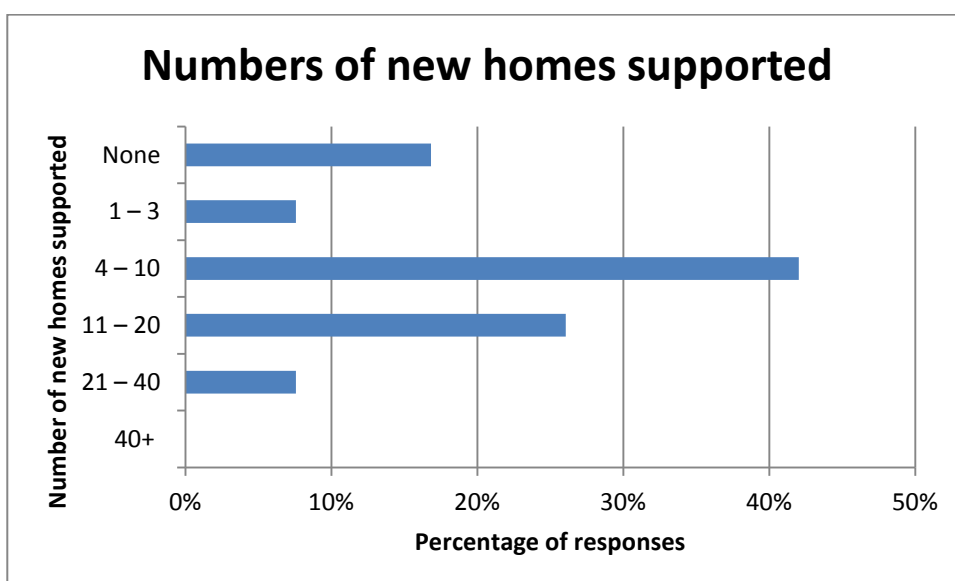
There were also, however, a significant proportion of households responding to the survey with members aged 25-64 and with children aged under 16 years old. This indicates a spread of different household types in the parish, from older person households with fewer members, to many younger households with children.

The distance travelled to work can also be a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	16	34	19	5	74
Person 2	12	26	8	3	49
Person 3	1	6	1	0	8
Person 4	1	0	0	0	1
Person 5	0	0	0	0	0
<b>Total</b>	<b>30</b>	<b>66</b>	<b>28</b>	<b>8</b>	<b>132</b>

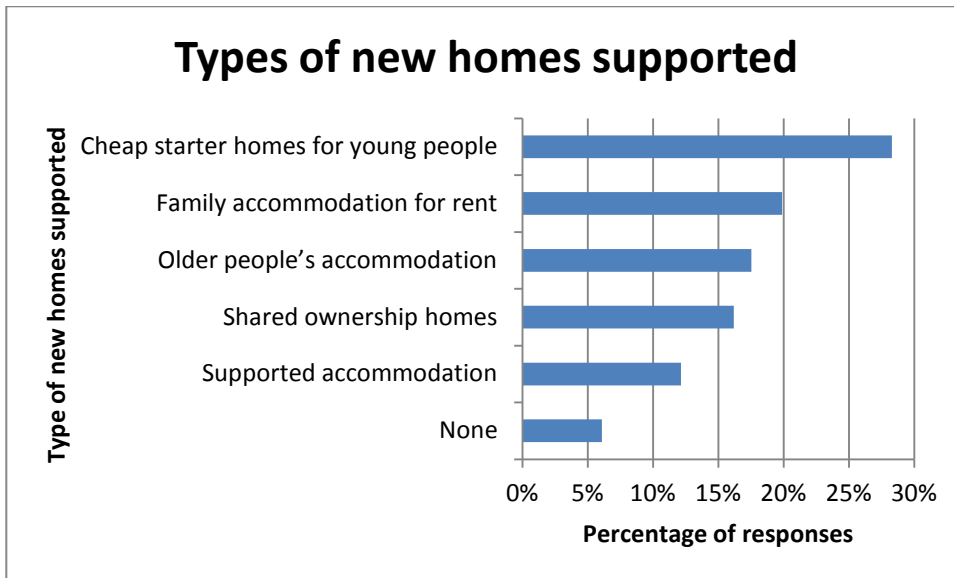
These results show that the majority of households' members usually travelled under 10 miles to work each day. Respondents were also asked whether anyone currently living in their household would need separate accommodation in the parish now or in the near future, to which 12% of respondents answered 'yes'. This result, which is very high, also indicates a sustained level of need for housing in the parish.

Respondents were then asked how many new homes they would support being built in the parish. 16.8% of respondents were opposed to any new housing development in the parish; 49.6% of respondents supported developments of between one and ten new homes; and 33.7% expressed support for larger developments of between eleven and forty new homes. There was no support for developments of 40+ new homes.





Respondents were asked what types of new housing they would support. The majority of respondents (28.3%) indicated that they would support the development of cheap starter homes for young people, and more than 15% of respondents also supported the development of older people's accommodation, family accommodation for rent and shared ownership homes.



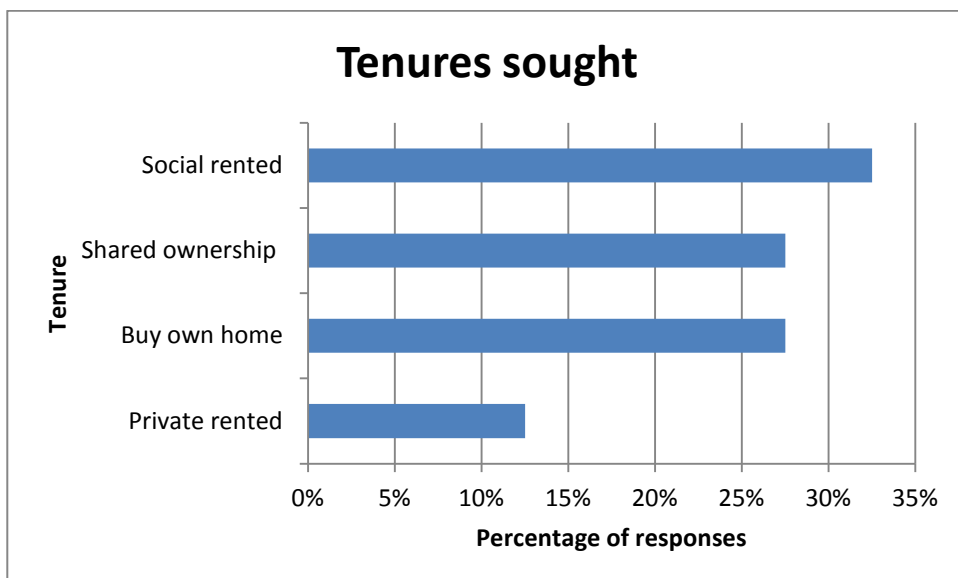
## Part two – Housing Need

This part of the report looks, initially, at all the responses to section two of the survey, in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment is then made in order to describe in more detail the need for affordable housing.

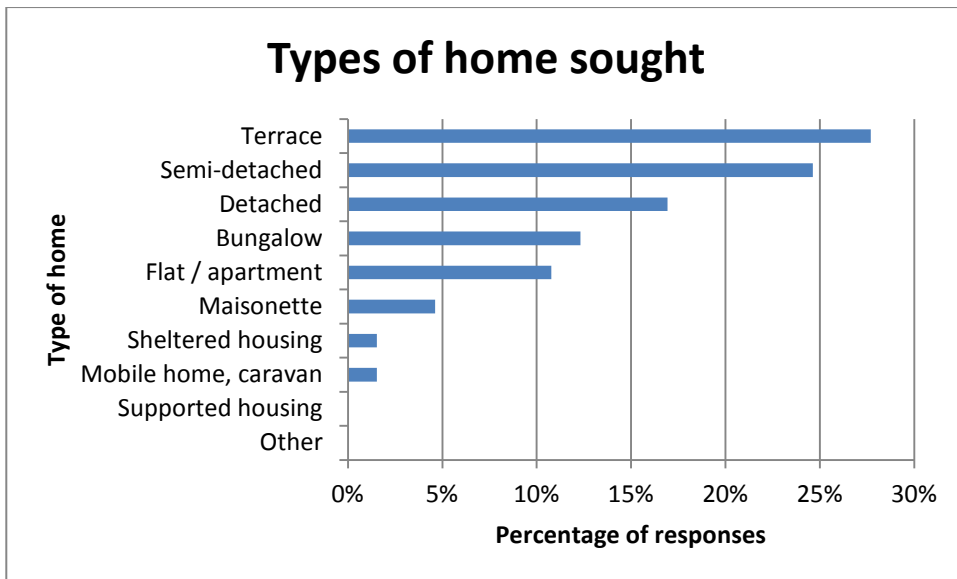
Twenty respondents replied to this section of the survey, indicating their need for affordable housing in the parish.

All of these households have a local connection to the parish of Broughton Gifford, either living or working in the parish, having previously lived there, or having family members there.

The respondents requiring accommodation in the parish were asked what type of tenure they sought. They expressed a need both for subsidised or open-market homes to purchase, and for homes to rent both from private landlords and from registered social landlords. Households could indicate more than one response:

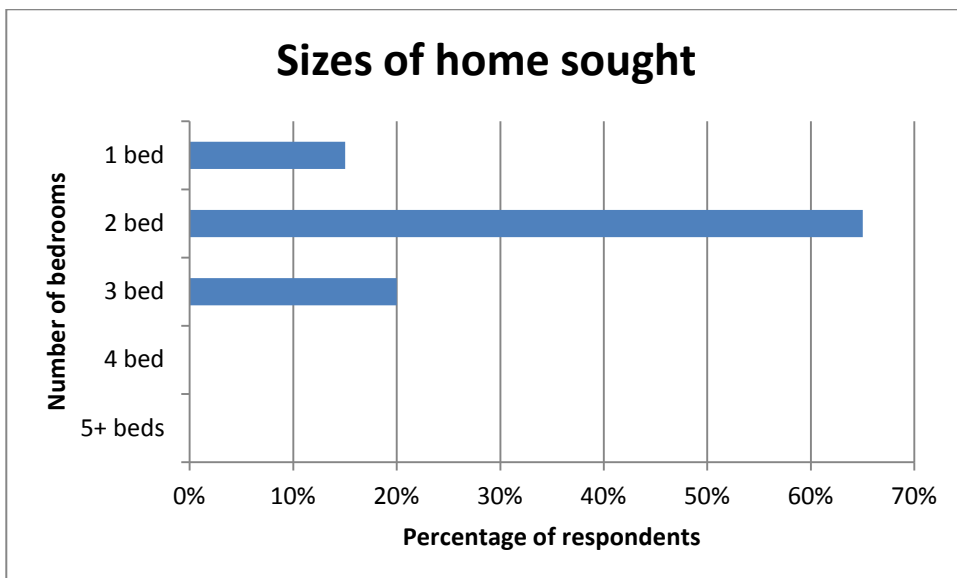


Respondents to this section were also asked what type of housing they required, with the majority seeking semi-detached properties. Full responses are given in the chart below (more than one answer could be given):



Quite low levels of need (relative to other parishes) were expressed for adapted properties, with no respondents seeking supported properties or homes fitted with emergency systems such as Lifeline. 10.5% of respondents, however, sought accommodation on a single level.

The need expressed for sizes of property varied from one- to three-bedroom properties. No need was expressed for properties with 4 or more bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in the parish to meet their needs, to which 95% answered 'yes.'

In order to assess the need for affordable housing in the Parish, it is necessary to consider the equity, income and savings levels of respondents. 10% of the section two respondents did not complete the financial declaration section of the survey, and as such cannot be assessed in the following analysis.

94.4% of those who responded to these questions either did not own property or declared zero or negative equity in their homes. 66.7% possessed no savings, and no respondents had savings totalling over £10,000. Income levels were varied but predominantly low: 38.9% of respondents estimated a combined gross household income of less than £10,499pa, and a further 44.4% estimated their household income at between £10,500 and £30,499pa. The remainder (16.7%) estimated their household income at between £30,500 and £47,499.

Comparing income, savings and equity levels with the cost of open market housing in the Parish suggests that **16.7% of those who answered the financial questions would not require public support in order to achieve their required housing**. The remainder, due to low levels of savings and equity and to the cost of open market housing in the parish, would be considered 'in housing need' as defined in section 3 of this report. These households inform the recommendations of this survey for the need for new affordable housing in the parish, presented in section 8.

Of the households meeting the criteria for affordable housing, the majority (46.7%) were households headed by people aged 45-64. 40% of those meeting the criteria had children aged under 16, while two households headed by people aged 65+ were found to be in need of, and eligible for, affordable housing: one of these expressed a need for general needs housing, rather than for specialist, sheltered older persons' accommodation, while the other sought sheltered housing.

## 6. Cost of Housing

In order to investigate affordability, further research has been carried out on house prices in the area.

It is possible to estimate the average property prices in the Broughton Gifford area:<sup>4</sup>

Bedrooms	February – April 2012
1	£113,000
2	£142,500
3	£171,900
4	£256,800
5+	£361,700

### Example calculation for a mortgage

Typically, a household making a single application can obtain a mortgage of 3.5 times their annual income, or 3x annual income for joint applications. Households would generally expect to need a deposit of around 15% of the total price.

If an average two-bedroom property sold in Broughton Gifford cost £142,500 then a household may require £21,375 as a deposit. Annual household income would have to be at least £34,607 for a single applicant or £40,375 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in the West Wiltshire area in 2011 was only £21,593:<sup>5</sup>

- While average house prices are lower in Broughton Gifford than in many other areas of Wiltshire, it would be unlikely that a household would be able to purchase a property in this parish without a large deposit, some equity in an existing property or a substantial income.
- First time buyers would generally struggle to meet any of the criteria necessary for obtaining their own home.
- In some cases intermediate housing (shared ownership or low cost market housing) would be a suitable option, whilst in other instances affordable rented accommodation would be appropriate.

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<sup>4</sup> House price estimates from the Mouseprice local area guide to the SN12 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the SN12 postcode covers a wider area than the parish and that there may be significant internal variation in house prices.

<sup>5</sup> Annual Survey of Hours and Earnings, 2011, Table 8.7a, Office of National Statistics, <http://www.ons.gov.uk> . Note that while the mortgage calculation refers to household income, i.e. to the combined income of all persons in the home, the ASHE figure refers to individual income.

## 7. Summary

This survey's recommendations (see section 8 below) concentrate on those households who are unable to afford housing on the open market.

This is just a quarter of the research needed for this assessment: the housing register of Wiltshire Council, the local Strategic Housing Market Assessment and the advice from allocation staff who manage the register must also be taken into account.

- It is generally difficult to get accurate data on the housing need of single people, especially the under 25s, and surveys of this type tend to underestimate the figures.
- Housing development in the Parish should take account of anticipated future housing need (as described in the Wiltshire Strategic Housing Market Assessment) as well as the number of households in immediate need of more suitable housing.
- In the second quarter of 2011/12, there were ten households on the Wiltshire Council Housing Register seeking affordable housing in the parish: five of these households are also reported on in the recommendations of this report as in need of affordable housing. The remaining households on the Register are seeking properties with between one- and three-bedrooms and any full assessment of housing need in the parish should take account of the Register.
- The total stock of affordable homes in the parish is 18 homes.<sup>6</sup> These properties represent just 4.9% of the total housing stock in the parish, which is considerably lower than the Wiltshire social housing average of 19.2%.
- Affordable housing in the Parish had an 11.1% re-let rate in 2010/11: from the second quarter of 2010/11 to the second quarter of 2011/12; 2 affordable homes were re-let in the parish.<sup>7</sup>
- The low levels and turnover of affordable housing in the parish indicate that none of the households responding to section two of the survey and found to be in need of affordable housing could meet that need through access to the existing affordable housing of the parish.

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<sup>6</sup> Housing Strategy team, live tables.

<sup>7</sup> *Ibid.*

## **8. Recommendations**

This survey's recommendations describe the need of households unable to buy or rent housing on the open market.

The following indicates the minimum need over the next three years for low cost housing to buy and affordable rented housing in the parish, based on the responses to the survey.

### **Subsidised rented housing**

- 2x one bed homes for singles / couples
- 8x two bed homes for couples / families
- 3x three bed homes for families

### **Shared / Low cost home ownership**

- 1x one bed single-level home for a single / couple

### **Sheltered housing for older people**

- 1x two bed single-level sheltered home for a single / couple

### **Supported or adapted housing**

- None