

Coombe Bissett and Homington

Parish Housing Needs Survey

Survey Report

January 2012

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

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1. Parish Summary

The parish of Coombe Bissett and Homington is in the Downton Community Area within the local authority of Wiltshire.

- There is a population of 650 according to the 2001 census, comprised of 290 households. ONS predictions for 2011 suggest a population of 630 in 300 households.¹
- Coombe Bissett and Homington lie on the A345, Salisbury to Blandford, road approximately 5 miles south of Salisbury, approximately 4 miles from Wilton, and approximately 18 miles north of Blandford.
- There is a shop and post office located in the village of Coombe Bissett which is open seven days per week. This facility includes a drop-off service for dry cleaning.
- There is a bus stop in Coombe Bissett and in Homington and the 29 and 184 services provide a regular bus service to and from Salisbury, Shaftesbury and Blandford. The bus service runs approximately every 90 minutes Monday to Saturday, with the last buses arriving back in the village around 18:00. There are two buses running on a Sunday and on Bank Holidays on the 184 service, with the last bus leaving Salisbury at 14:55.
- There is a primary school in Coombe Bissett and other primary schools located in Salisbury and surrounding villages, all within a 10 mile radius. The closest secondary schools are mainly located in Salisbury, or Downton.
- There is a pub in Coombe Bissett on the main A354, which is open seven days per week.
- The village hall is situated in Coombe Bissett and is used for a variety of local groups and is available for hire.
- There are numerous sports clubs and other hobby clubs in the parish including badminton, bowling, dance, cricket, tennis, drama, and a garden club.
- The church is located in Coombe Bissett on the main A354.

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

2. Introduction

In 2011, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with the Coombe Bissett and Homington parish council, to establish if there was a proven need for 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 need for local people (or those who have a need to live in the parish or the locality) of Coombe Bissett and Homington.

- '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.

4. Survey Distribution and Methodology

In order to carry out the housing needs survey, questionnaires were delivered to the parish council for distribution in November 2011.

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

Residents were asked to return the completed surveys in the pre-paid envelopes by 19th December 2011. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 298 questionnaires were distributed to 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 very good response rate of 41.9% with 125 replies received.
- The received data refer only to themselves (i.e. to the survey respondents) and should not be taken as indicative of the population of Coombe Bissett and Homington.

5. Key Findings

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

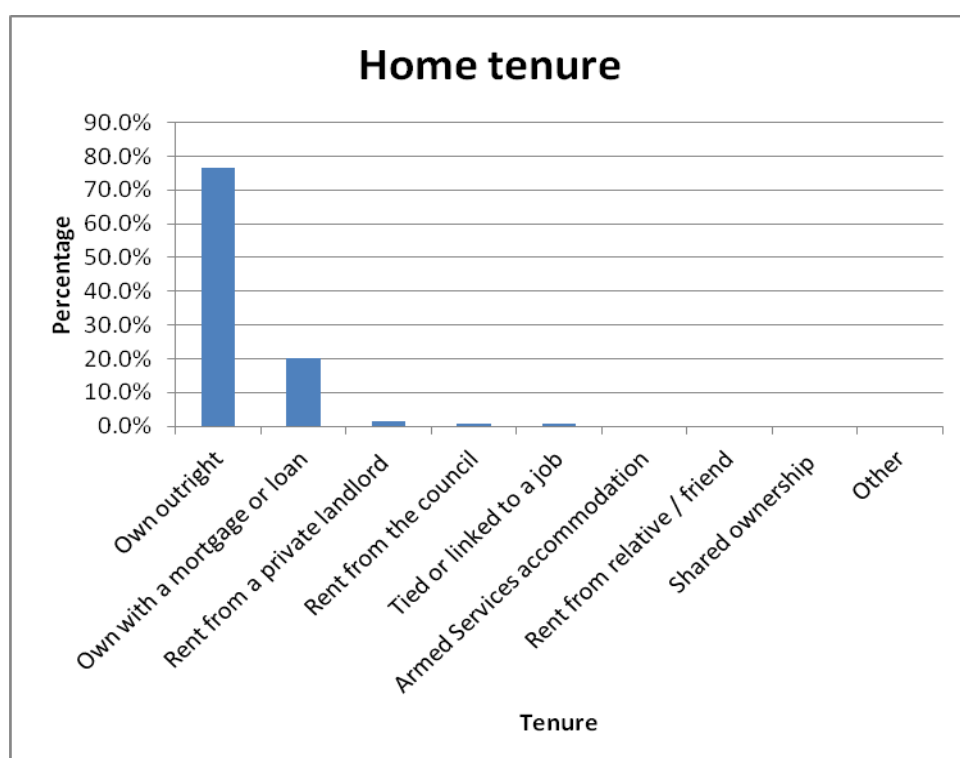
The second section examines the households who have declared a need for new housing in Coombe Bissett and Homington. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households 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 respondents' home in Coombe Bissett and Homington was their main home. 100% of those who replied indicated that their home in Coombe Bissett and Homington is their main home, and 0% that it is their second home.

The 2001 Census data, configured for the Coombe Bissett and Homington output area, indicates that 86.3% of households in the area were owner-occupying, 2.9% were socially renting, 9.5% were privately renting, and 1.4% of households were living rent free.²

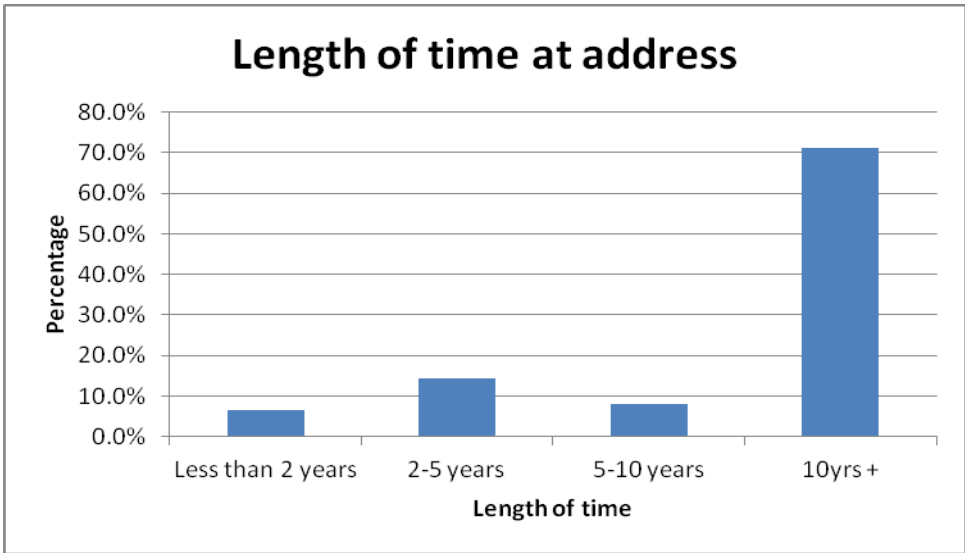
The chart below shows the tenure of respondents to the survey:



As shown in this chart, the majority (96.8%) of respondents were owner-occupiers, while 1.6% of respondents were living in privately rented properties, 0.8% in council-owned properties, and 0.8% in accommodation tied to their employment. This indicates a bias in this section toward owner-occupiers and the results that follow should be read with this in mind.

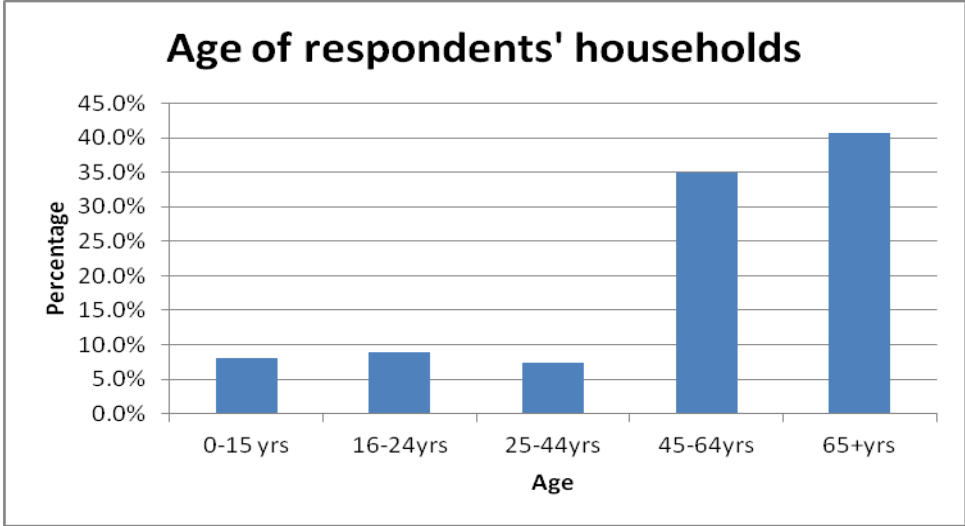
The chart below indicates the length of time respondents have lived in Coombe Bissett and Homington. It shows that the majority of people who responded to the survey have lived in the parish for more than two years, which is appropriate for the high levels of owner occupation among survey respondents.

² Percentages do not sum due to independent rounding.



The survey also shows that the majority of respondents live in larger family homes, with 85.6% of respondents having 3 or more bedrooms in their property, 14.4% having two bedrooms and none of the respondents living in a home with one bedroom. The majority of respondents (83.2%) live in detached properties.

These responses indicate relatively high levels of under-occupation in Coombe Bissett and Homington. While the majority of respondents live in larger, detached homes, the majority (76%) 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 40.7% of respondents' household members were aged 65+:

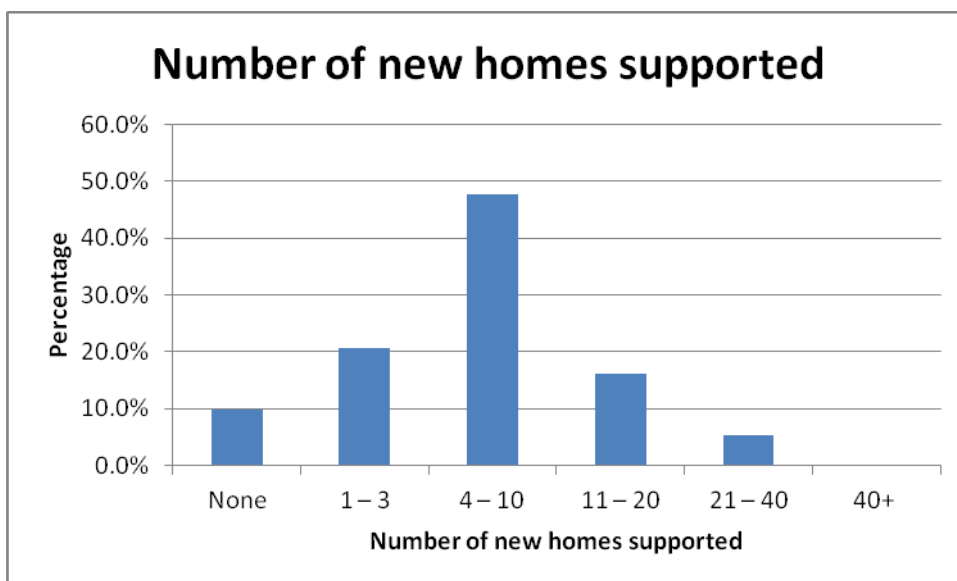


As the chart above shows, therefore, there were low numbers of younger person households responding to the survey, which may be a reflection of the high levels of owner-occupation among the survey respondents. The distance travelled to work can also be a good measure of the sustainability of local development, 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				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	13	29	12	7	61
Person 2	6	12	11	2	31
Person 3	0	3	1	0	4
Person 4	0	3	0	0	3
Person 5	0	1	0	0	1
Total	19	48	24	9	100

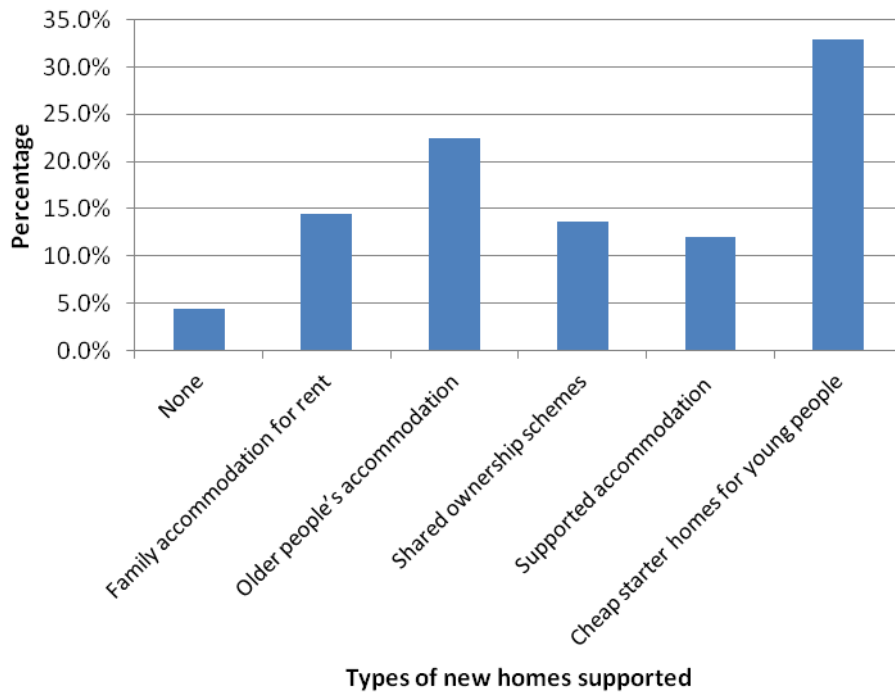
These results suggest a broad sustainability to development in the parish, indicated by the survey respondents, as the majority of households' working members usually travelled only between 2 and 10 miles to work. Respondents were also asked whether anyone currently living in their household would need separate accommodation in the parish now or in the near future, to which 9.6% of respondents answered 'yes'. This result, which is high, does suggest a sustained need for housing in the parish.

Respondents were then asked how many new homes they would support being built in the parish. The majority of respondents (47.7%) indicated that they would support new housing developments of between 4 and 10 new homes:



Respondents were asked what types of development they would support. The majority of respondents (32.9%) indicated that they would support the development of cheap starter homes for young people, and more than 20% of respondents also supported the development of older people's accommodation:

Types of new homes supported



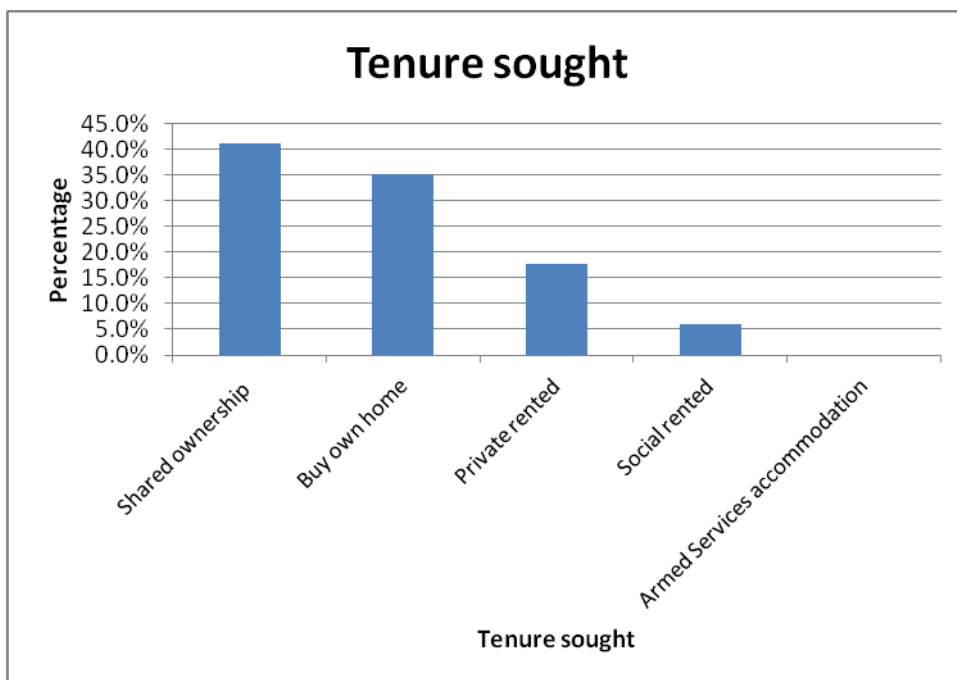
Part two – Households requiring accommodation in the parish

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 specifically affordable housing.

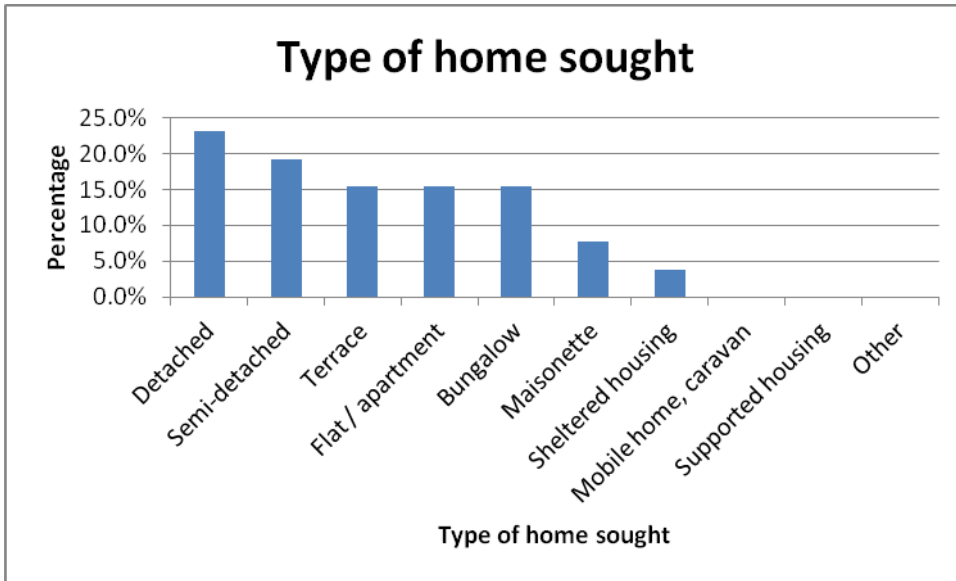
Nine respondents replied to this section of the survey, indicating their need for housing in Coombe Bissett and Homington.

Eight of these households have a local connection to Coombe Bissett and Homington, either living in the parish themselves or having family members already living there.

The respondents requiring accommodation in the parish were asked what type of tenure they sought. There was a need expressed both for subsidised and open-market purchase, and to a lesser degree for private and social rented homes. Households could indicate more than one response:

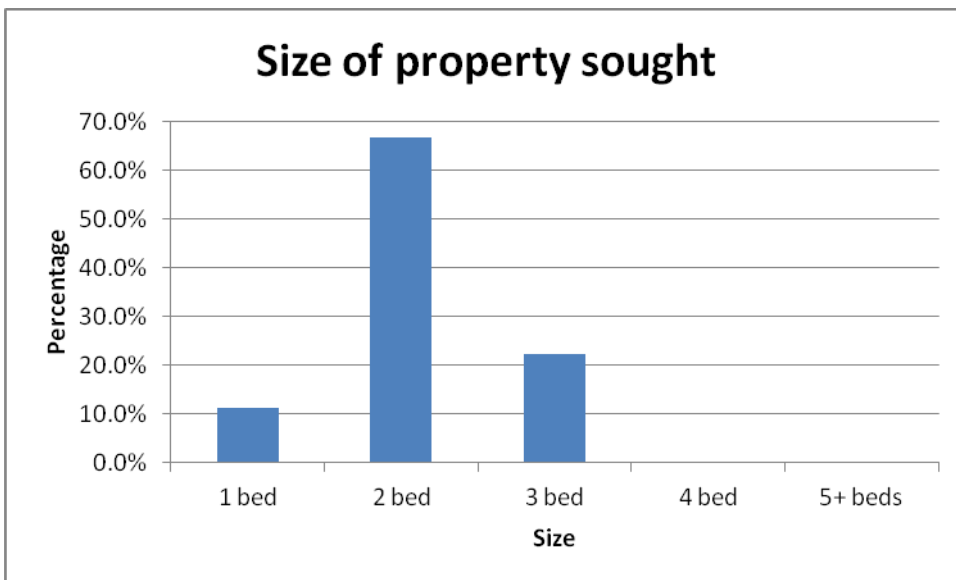


Respondents to this section were also asked what type of housing they required, with the majority seeking semi-detached properties, followed by detached properties and bungalows. Full responses are given in the chart below (more than one answer could be given):



One respondent required accommodation on a single level, and one sought accommodation with 24 hour support provided, for example a property with a warden.

The need expressed for sizes of property was dominantly for two-bedroom properties. No need was expressed for properties with 4+ bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Coombe Bissett and Homington to meet their needs, to which all answered 'yes.'

In order to assess the need for **affordable** housing in Coombe Bissett and Homington, it is necessary to consider the equity, income and savings levels of respondents. All respondents completed the financial declaration section of the survey, and as such are assessed in the following analysis.

22.2% of those who responded to these questions either did not own property or declared zero or negative equity in their homes. 55.7% possessed no savings and a further 22.2% estimated their savings at under £15,000. Income levels were varied: 55.6% of respondents estimated a combined gross household income of below £23,000pa, while the remainder estimated an annual household income of more than £40,000pa.

Comparing income, savings and equity levels with affordability in Coombe Bissett and Homington suggests that **22.2% 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 Coombe Bissett and Homington, would be considered 'in housing need' as defined in section 3 of this report. These households inform the recommendations of this survey for new affordable housing in Coombe Bissett and Homington, presented in section 8.

Of the households meeting the criteria for affordable housing, all were in the 45+ age groups. 14.3% had children aged under 16. Four households headed by people aged 65+ were found to be in need of affordable housing: all expressed a need for general needs housing, rather than for specialist, sheltered older persons' accommodation.

6. Affordability

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 Coombe Bissett and Homington area:³

Bedrooms	Oct - Dec 2011
1	£156,500
2	£238,200
3	£289,800
4	£433,800
5+	£584,800

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 Coombe Bissett and Homington cost £238,200 then a household may require £35,730 as a deposit. Annual household income would have to be at least £57,849 for a single applicant or £67,490 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in the Salisbury area in 2010 was only £20,046.⁴

- Considering the average prices of homes in Coombe Bissett and Homington it would be unlikely that a household would be able to purchase a property 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.

³ House price estimates from the Mouseprice local area guide to the SP5 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SP5 postcode covers a wider area than the Coombe Bissett and Homington parish and that there may be significant internal variation in house prices.

⁴ Annual Survey of Hours and Earnings, 2010, 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 figures refer to individual income.

7. Summary

This survey's recommendations (see section 8 below) concentrate on those households who are unable to afford accommodation 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 needs of single people, especially the under 25s, and surveys of this type tend to underestimate the figures.
- Housing development in Coombe Bissett and Homington 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 accommodation.
- At quarter 2 2011/12, there were ten households on the Wiltshire Council Housing Register seeking affordable accommodation in Coombe Bissett and Homington parish: three of these households are also reported on in the recommendations of this report. The remaining seven households on the Register are all seeking one-bedroom properties and any full assessment of housing need in the parish should also take account of these requirements.
- The level of social housing stock in the parish is very low, representing just 2.9% of the total housing stock in the parish, which is considerably lower than the Wiltshire social housing average of 19.2%.
- Social housing in Coombe Bissett and Homington also has a very low re-let rate: from quarter 2 2010/11 to quarter 2 2011/12, no social homes were re-let in the parish.⁵
- The lack of social housing for younger people and families in Coombe Bissett and Homington indicates that none of the respondents to section two of the survey who are in need of affordable housing could meet their needs through access to the existing social housing of the parish.
- The low levels and turnover of social housing in Coombe Bissett and Homington indicate that none of the respondents to section two of the survey who are in need of affordable housing could meet their needs through access to the existing social housing of the parish.

⁵ *Ibid.*

8. Recommendations

This survey's recommendations concentrate on households unable to afford accommodation on the open market.

The following indicates the minimum need over the next three years for affordable housing development in the parish, based on the responses to the survey.

Subsidised rented housing

- 1 x one bed home for single / couple
- 3 x two bed home for couples / families
- 1 x three bed home for a family (1x accommodation on single level)

Shared / Low cost home ownership

- 2 x two bed home for couples / families

Sheltered housing for older people

- None

Supported housing for people with disabilities

- None