

# **Limpley Stoke**

## **Parish Housing Needs Survey**

**Survey Report**

**October 2011**

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

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## 1. Parish Summary

The parish of Limpley Stoke is in the Bradford on Avon Community Area within the local authority of Wiltshire.

- There is a population of 640 according to the 2001 census, comprised of 240 households. ONS predictions for 2011 suggest a population of 620 in 250 households.<sup>1</sup>
- Limpley Stoke lies in the Avon valley, six miles south-east of Bath and five miles south-west of Bradford-on-Avon. It is located in the green belt and in an Area of Outstanding Natural Beauty.
- Limpley Stoke is adjacent to Freshford and the two villages enjoy many community activities together, including the annual village fête, and share many services, including:
  - a community shop
  - a doctor's surgery
  - a pre-school and a primary school (4-11 years old)
  - a railway station and bus services
  - two village halls
- The Heart of Wessex railway line (Bristol-Weymouth), canal (Kennet & Avon) and A36 (Bath-Salisbury) run through the Avon Valley and smaller roads connect nearby Freshford, Midford and Winsley. Limpley Stoke is almost entirely bounded by Bath & North East Somerset, except on the eastern boundary with Winsley.

## 2. Introduction

In early 2011, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with the parish council to establish if there was a proven need for affordable housing in the parish of Limpley Stoke 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.

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

### **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 Limpley Stoke.

- '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 September 2011. Representatives of the parish council hand delivered the survey to all residents of the parish.

The survey was advertised with mentions and articles in the local newsletter and with posters that were put up before the circulation of the survey. 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 23<sup>rd</sup> September 2011, a deadline that was subsequently extended to 3<sup>rd</sup> October to allow for some late submissions. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 246 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 good response rate of 38.6% with 95 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 Limpley Stoke.
- Three responses were made online.

## 5. Key Findings

The 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 Limpley Stoke. This section also describes the levels of new affordable housing, if any, which would be supported by residents of the parish.

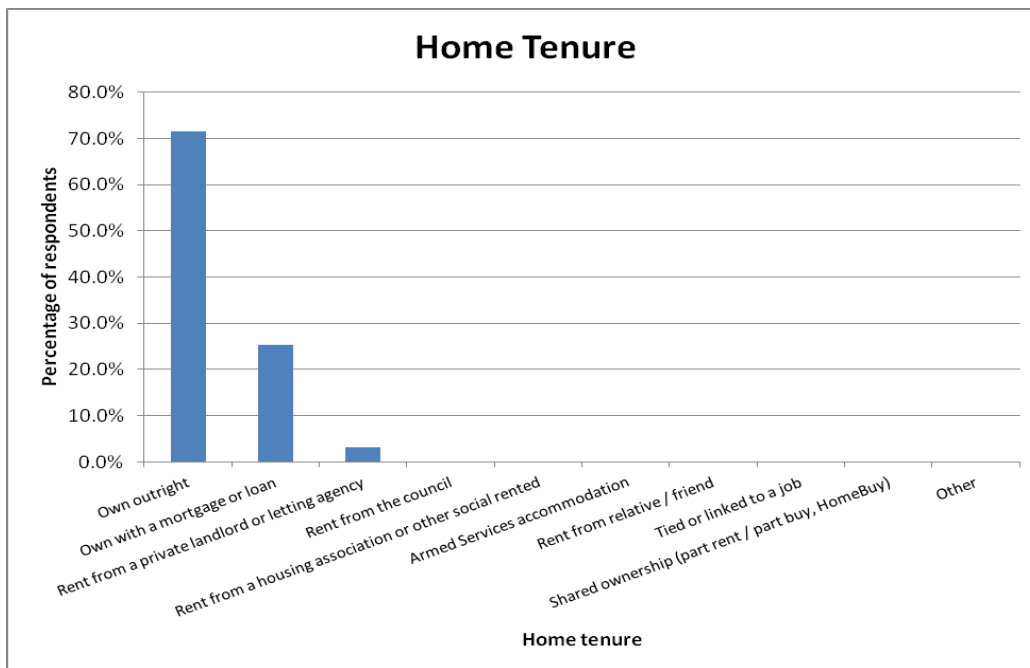
The second section examines the households who have declared a need for new housing in Limpley Stoke. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have a 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 Limpley Stoke was their main home. 98.9% of those who replied indicated that their home in Limpley Stoke is their main home, and 1.1% that it is their second home.

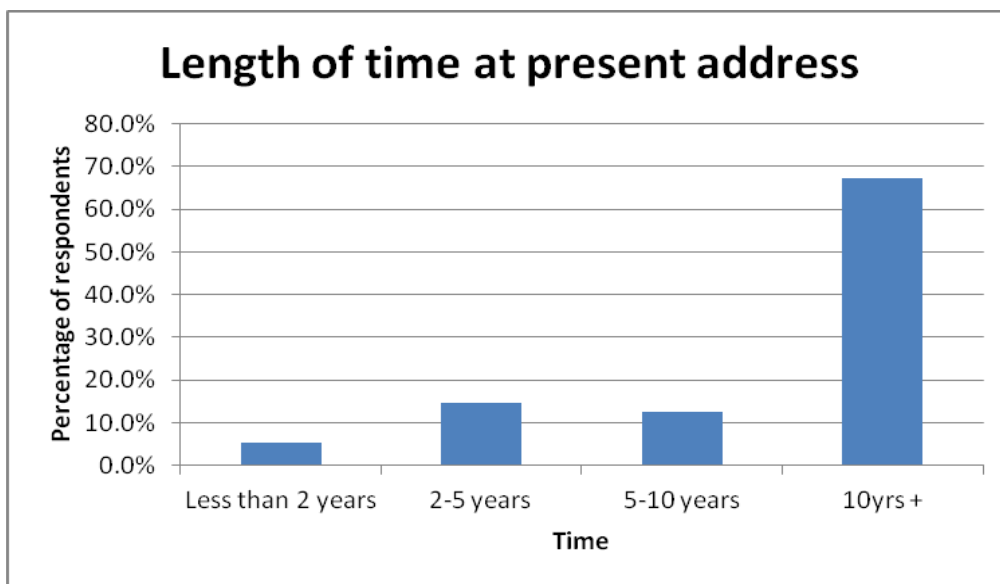
The 2001 Census data, configured for the Manor Vale ward, indicates that 81.3% of households in the ward were owner-occupying, 9.1% were socially renting, 8% were privately renting, and 1.6% of households were living rent free.

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



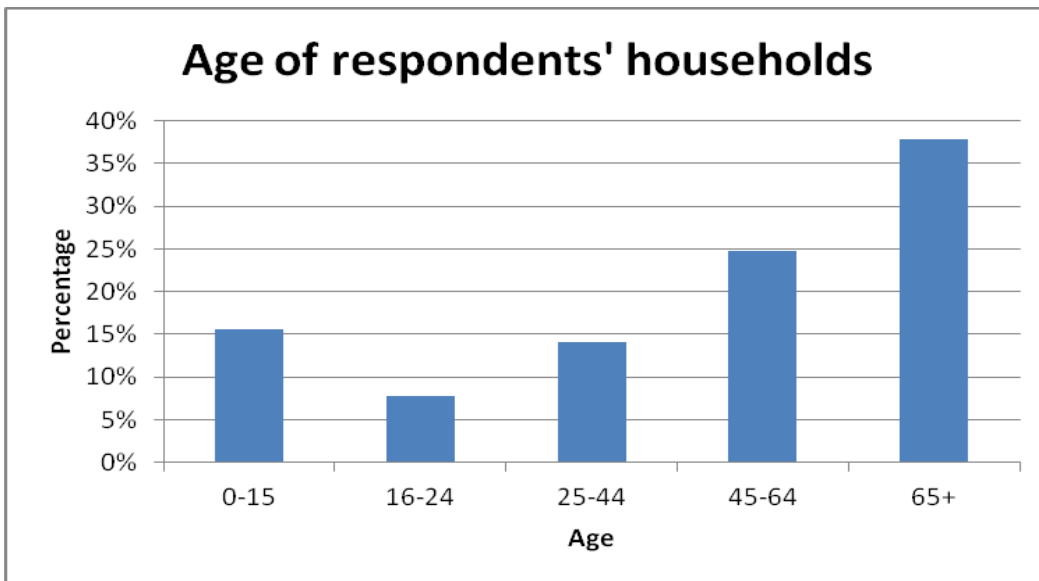
As shown in this chart, the majority (96.9%) of respondents were owner-occupiers, while 3.2% were living in privately rented properties. There were no responses either from households living in socially rented accommodation, or from those who may rent their home from a friend or relative. This indicates 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 the respondents have lived in Limpley Stoke. 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 Limpley Stoke survey live in larger family homes, with 87.3% of respondents having 3 or more bedrooms in their property, 9.6% having two bedrooms and only 3.2% of respondents living in a home with one bedroom. The majority of respondents (72.6%) live in detached properties.

These responses indicate relatively high levels of under-occupation in Limpley Stoke. While the majority of respondents live in larger, detached homes, the majority (77.6%) 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 37.9% of respondents' household members were aged 65+:



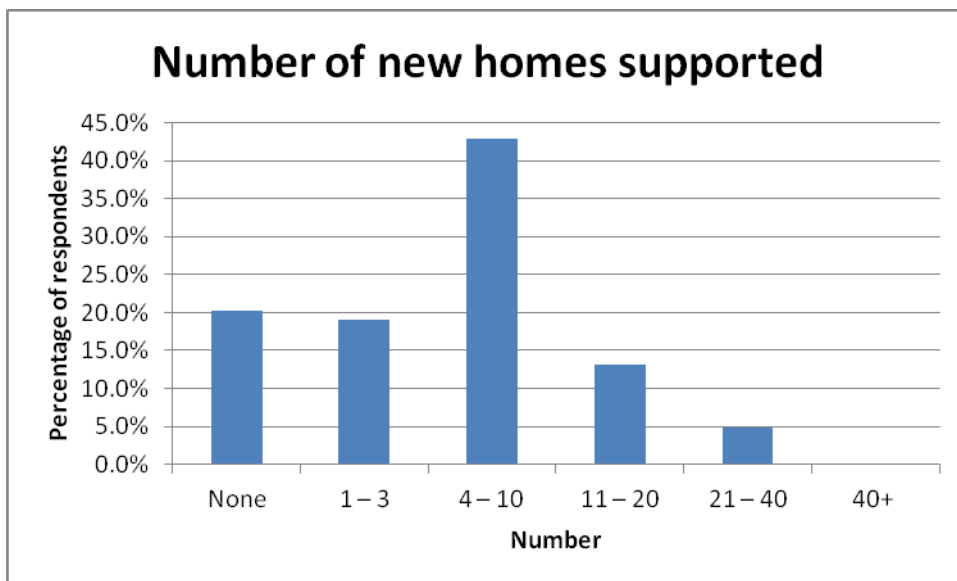
There were also, however, a significant proportion of households responding to the survey with members aged 25-64 and with children aged under 16 years old. This indicates a spread of different household types in Limpley Stoke, from older person households with fewer members, to many younger households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

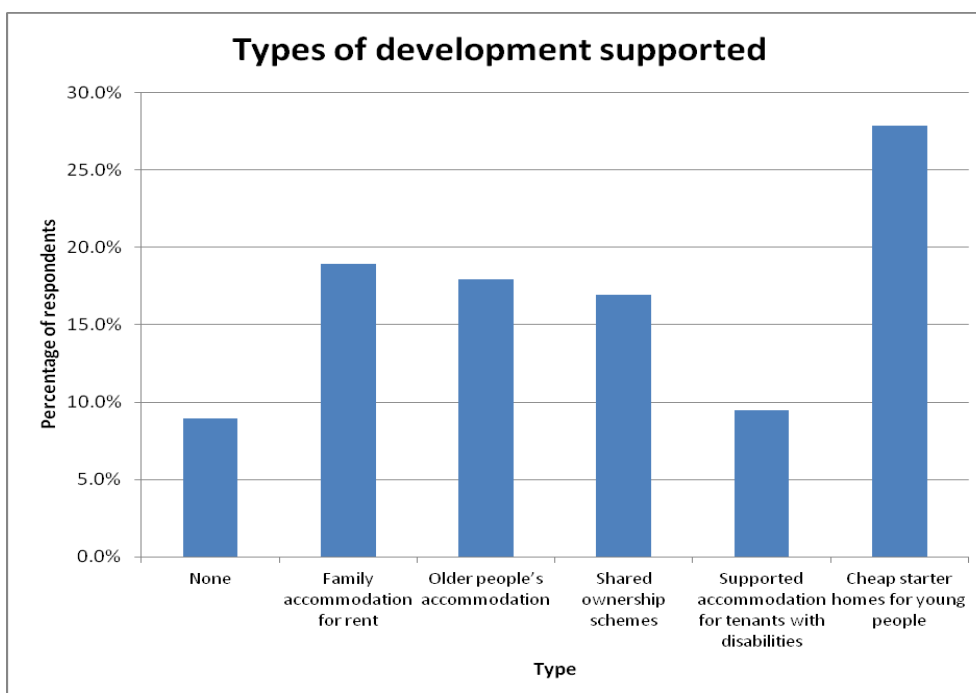
	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	11	18	7	5	41
Person 2	6	10	3	2	21
Person 3	0	1	0	1	2
Person 4	0	0	0	0	0
Person 5	0	0	0	0	0
<b>Total</b>	<b>17</b>	<b>29</b>	<b>10</b>	<b>8</b>	<b>64</b>

These results suggest a broad sustainability to development in Limpley Stoke, indicated by the survey respondents, as the majority of households' 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 3.4% of respondents answered 'yes'. This result, also, indicates a low, but 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 (42.9%) 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 (27.9%) indicated that they would support the development of cheap starter homes for young people, and more than 15% of respondents also supported both the development of family accommodation for rent, older people’s accommodation and shared ownership schemes.





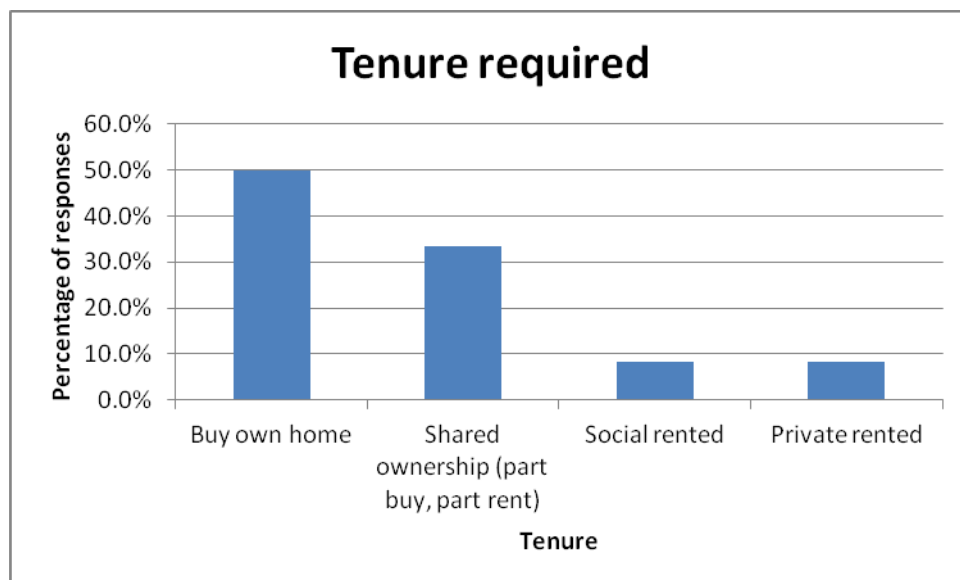
## Part two – Households requiring accommodation in the parish

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.

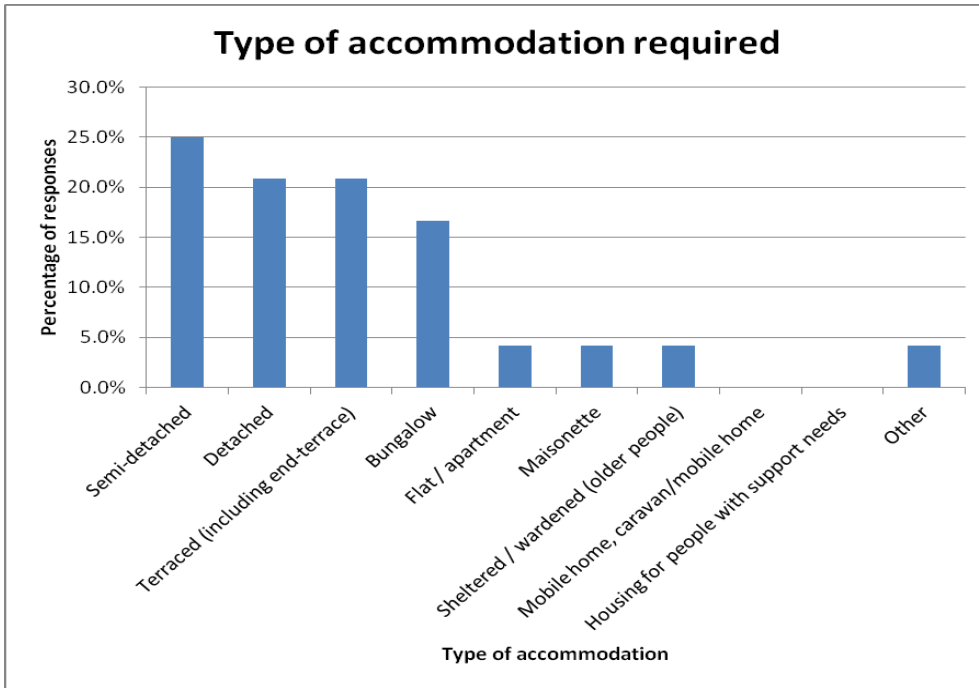
Seven respondents replied to section two of the survey, indicating their need for housing in Limpley Stoke.

All of these households have a local connection to Limpley Stoke, either living 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. There was a need expressed both for subsidised or open-market purchase, and for private and social rented homes. Households could indicate more than one response:

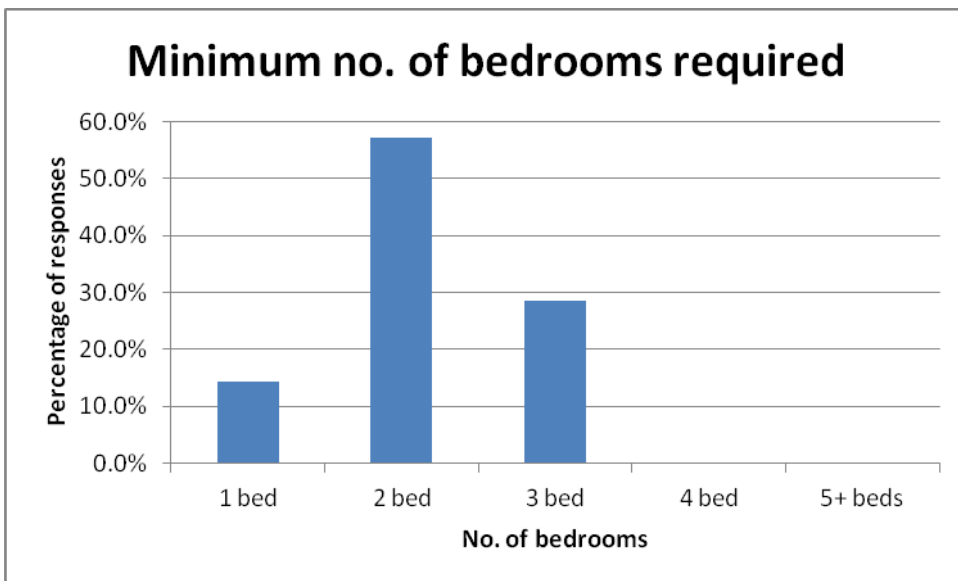


Respondents to this section were also asked what type of housing they required, with the majority seeking semi-detached properties, followed by detached properties and terraces. Full responses are given in the chart below (more than one answer could be given):



28.6% respondents required a property either with wheelchair access or 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+ bedrooms:



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

In order, however, to assess the need for **affordable** housing in Limpley Stoke, 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.

71.4%% of those who responded to these questions either did not own property or estimated, following the repayment of mortgage and other debts, a financial loss from the sale of their home. 42.9% possessed no savings and only 14.3% estimated their savings at over £10,000. Income levels were for the majority low. 71.4% of respondents estimated a combined gross household income of below £30,499 pa, and the remainder were below £37,500pa.

Comparing income, savings and equity levels with affordability in Limpley Stoke suggests that **14.3% of those who completed section two of the survey 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 high cost of open market housing in Limpley Stoke, 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 Limpley Stoke, presented in section 8.

Of the households meeting the criteria for affordable housing, the majority (83.3%) were households headed by people aged 25-44. 33.3% had children aged under 16. Interestingly, given the large numbers of older person households responding to the Limpley Stoke survey, no households aged 65+ were found to be in need of affordable housing.

## 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 Limpley Stoke area:<sup>2</sup>

<b>Bedrooms</b>	<b>July-Sept 2011</b>
1	£155,900
2	£193,400
3	£240,800
4	£393,500
5+	£624,000

### 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 Limpley Stoke cost £193,400 then a household may require £29,010 as a deposit. Annual household income would have to be at least £46,969 for a single applicant or £54,797 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 2010 was only £21,871.<sup>3</sup>

- Considering the average prices of homes in Limpley Stoke 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.

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<sup>2</sup> House price estimates from the Mouseprice local area guide to the BA2 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/). Please note that the BA2 postcode covers a wider area than the Limpley Stoke parish and that there may be significant internal variation in house prices

<sup>3</sup> 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 should be regarded as under-estimating these figures.
- Housing development in Limpley Stoke 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.
- The need for smaller sized properties expressed by this survey is similar to the need expressed by households on Wiltshire Council's Housing Register, which is predominantly for smaller properties. At quarter 1 2011/12, there were four households on the Register seeking affordable accommodation in Limpley Stoke, two needing minimum one-bedroom properties, one a two-bedroom property and the last requiring a home with a minimum of three bedrooms.
- The total social housing stock in the parish is 2 homes.<sup>4</sup> These properties represent just 0.8% of the total housing stock in the parish, which is extremely low (the Wiltshire social housing average is 19.2%).
- The social housing in Limpley Stoke has a very low re-let rate: from quarter 2 2010/11 to quarter 1 2011/12, no social homes were re-let in the parish.<sup>5</sup>
- The small levels of social housing stock in the parish and the low re-let rate suggest that none of the respondents to section two of the survey could meet their housing needs within the existing social housing of the parish.

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<sup>4</sup> Housing Strategy team, live tables.

<sup>5</sup> *Ibid.*

## **8. Recommendations**

This survey's recommendations describe the need of 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 a single person / couple
- 2 x two bed homes for couples / families
- 1 x three bed home for a family

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

- 1 x two bed home for a couple (adapted for wheelchair access, single level)
- 1 x three bed home for a family

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

- None

### **Supported housing**

- None