

Chitterne

Parish Housing Needs Survey

Survey Report

May 2012

Contents	Page
Parish summary	3
Introduction	3
Aim	4
Survey distribution and methodology	4
Key findings	5
Part 1 – People living in parish	5
Part 2 – Housing need	9
Affordability	12
Summary	13
Recommendations	14

1. Parish Summary

The parish of Chitterne is in the Warminster Community Area within the local authority area of Wiltshire.

- There is a population of 300 according to the 2001 census, comprised of 130 households. ONS predictions for 2011 suggest a population of 280 in 130 households.¹
- Chitterne lies on the Salisbury Plain, eight miles east of Warminster and seventeen miles north-west of Salisbury. It is located at the southern edge of the Salisbury Plain Training Area; part of the parish is owned by the MoD and part lies within a Conservation Area.
- Chitterne enjoys many community and recreational activities, including the annual village fête, the flower festival and the plant sale; also regular cricket matches on the village sportsfield in summer. The unspoiled surrounding downs provide opportunities for riding, walking, cycling and game sports. Village facilities include:
 - a daily bus service to Warminster
 - a village hall
 - a sportsfield with a good range of play equipment
 - a public house
- The B390 passes through the village providing a fast connection via the A303 and M3 to London. Smaller roads connect Chitterne with nearby Codford (local surgery) and Tilshead, both with primary schools. Chitterne lies on the easternmost edge of the district of West Wiltshire, bordering Salisbury district to the east and Kennet district to the north.

2. Introduction

In early 2012, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Chitterne 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.

¹ <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 Chitterne.

- '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 March 2012.

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 20th April 2012. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 142 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 39.4% with 56 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 Chitterne.
- One response was made online.

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

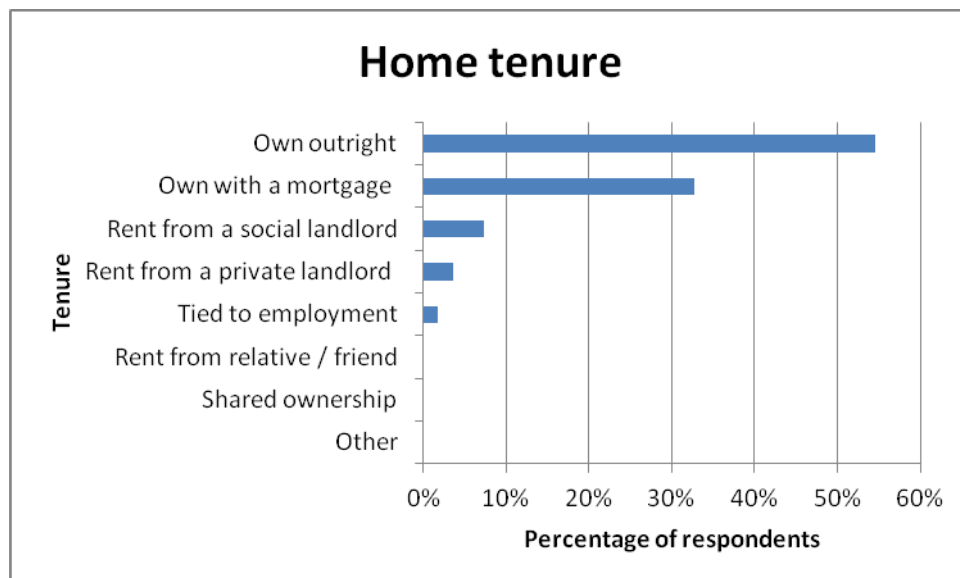
The second section examines the households who have declared a need for new housing in Chitterne. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have a current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

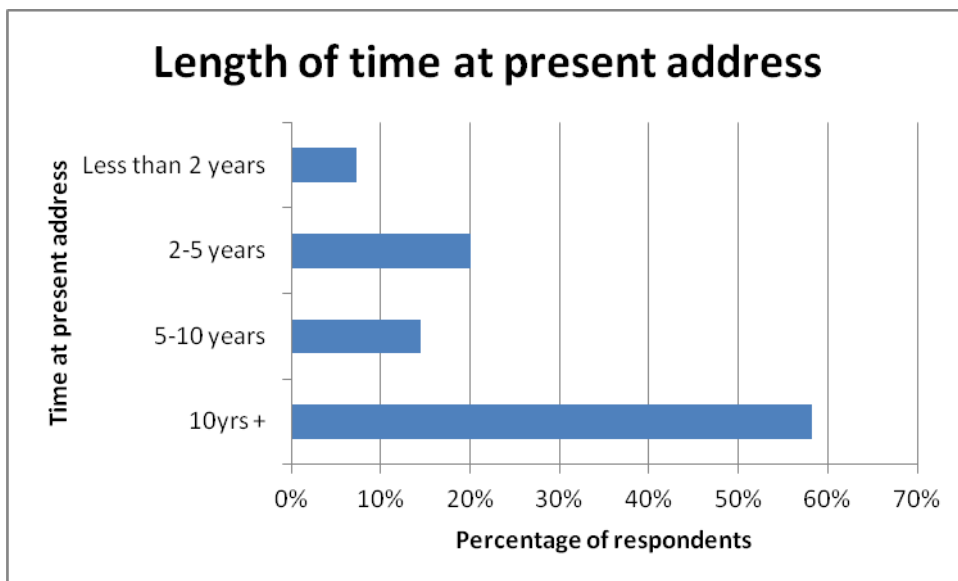
The 2001 Census data, configured for the Chitterne output area, indicates that 73.1% of households in the area were owner-occupying, 11.6% were renting from a housing association, 11.2% were privately renting, and 4.2% of households were living rent free.²

The chart below shows the tenure of respondents to the survey. The majority (87.2%) of respondents were owner-occupiers, while 7.3% of respondents were living in socially rented properties, 3.6% in privately rented accommodation, and 1.8% in accommodation tied to a job. This indicates a bias in the survey responses toward owner-occupiers, and the rest of this section should be read with this in mind.



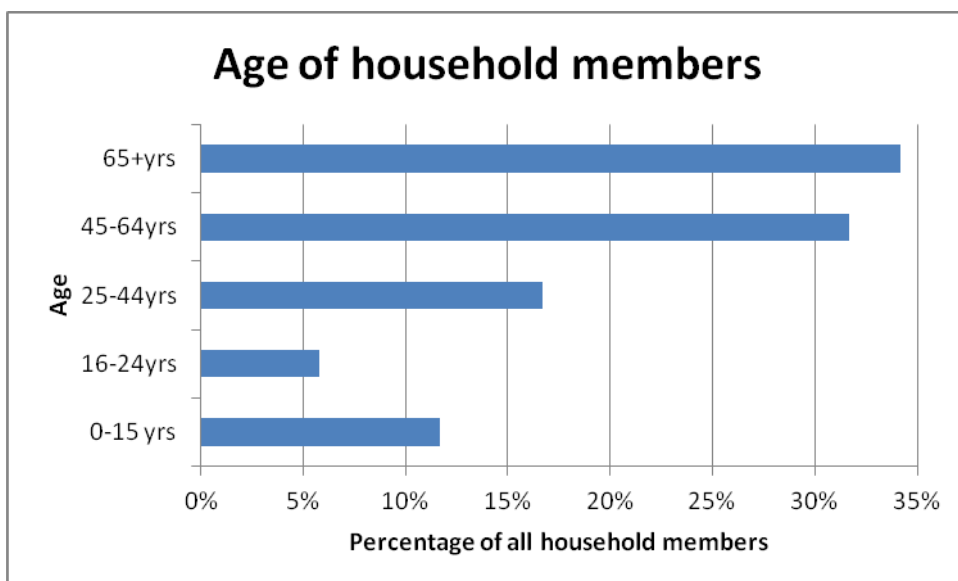
² Percentages do not sum due to independent rounding.

The chart below indicates the length of time respondents have lived in Chitterne. 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 live in larger family homes, with 80% of respondents having 3 or more bedrooms in their property, 16.4% having two bedrooms and 3.6% of respondents living in a home with one bedroom. The majority of respondents (69.1%) live in detached properties.

These responses indicate relatively high levels of under-occupation in Chitterne. While the majority of respondents live in larger, detached homes, the majority (81.8%) also have households composed of two or fewer persons. These levels of under-occupation are an expected corollary of larger numbers of older person households, among which under-occupation is more common, and indeed the spread of ages recorded in the survey indicates that over a third of respondents' household members were aged 65+:



As shown in the chart above, however, there were also significant proportions 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 Chitterne, from older person households with fewer members, to many younger households with children.

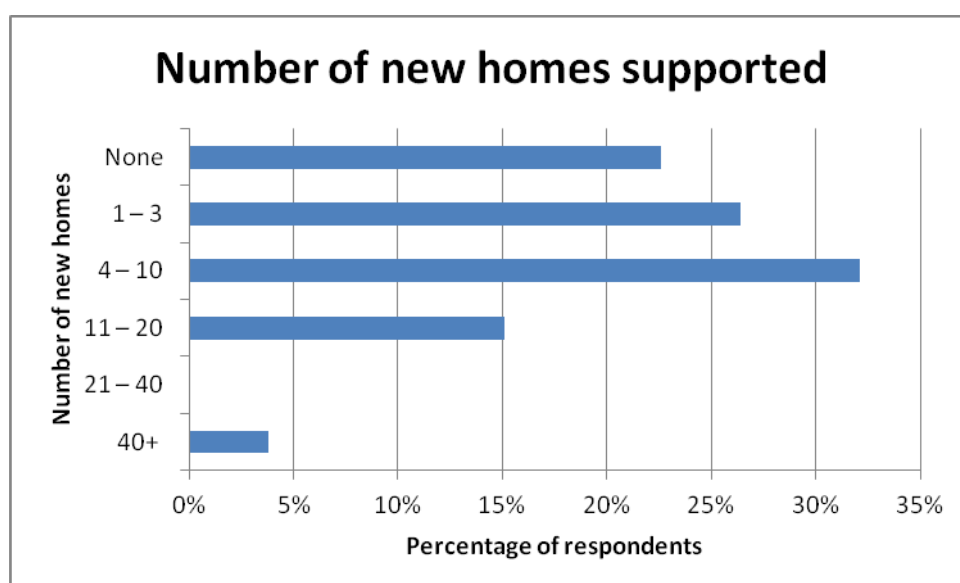
The distance travelled to work can also be a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Q9	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	4	6	9	12	31
Person 2	1	7	4	2	14
Person 3	0	0	0	0	0
Person 4	0	0	0	0	0
Person 5	0	0	0	0	0
Total	5	13	13	14	45

These results suggest a difficulty with the sustainability of new housing development in Chitterne, indicated by the survey respondents, as the majority of households' members usually travel more than ten miles to their place of work, suggesting a potential lack of more local sources of employment.

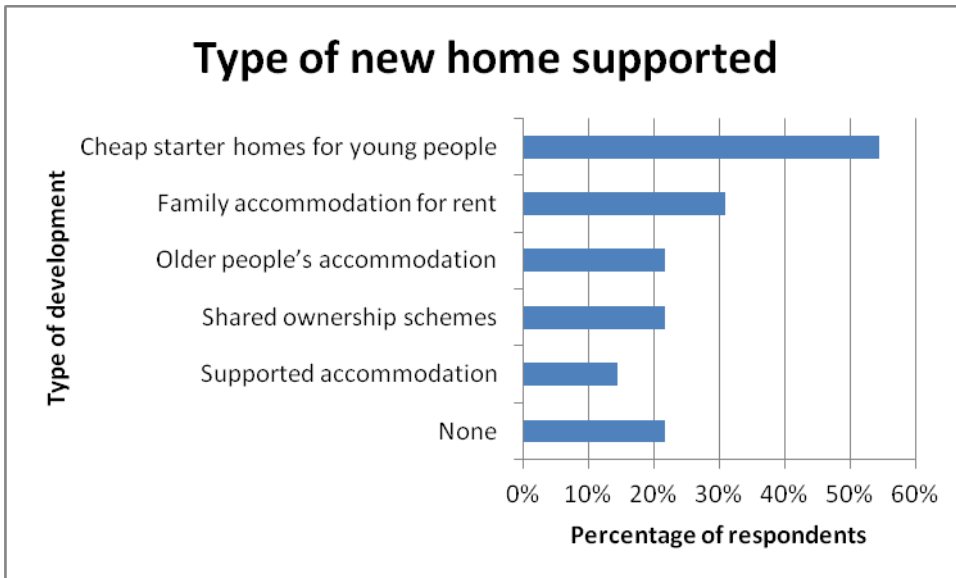
Respondents were also asked whether anyone currently living in their household would need separate accommodation in the parish now or in the near future, to which 1.9% of respondents answered 'yes'.³ This result indicates only a low sustained need for housing in the parish.

Respondents were then asked how many new homes they would support being built in the parish. The majority of respondents (32.1%) indicated that they would support new housing developments that deliver between 4 and 10 new homes:



³ Please note that this is somewhat contradicted by the responses to section two of the survey, which indicated a higher (albeit still low) need for new housing in the parish. See part two of this report.

Respondents were asked what types of development they would support. Over half (54.5%) of respondents supported the development of cheap starter homes for young people, with 30.9% supporting the development of family accommodation for rent. 21.8% supported both new older people's accommodation and the development of shared ownership homes. There was less support (<15% of respondents) for supported accommodation for tenants with disabilities.



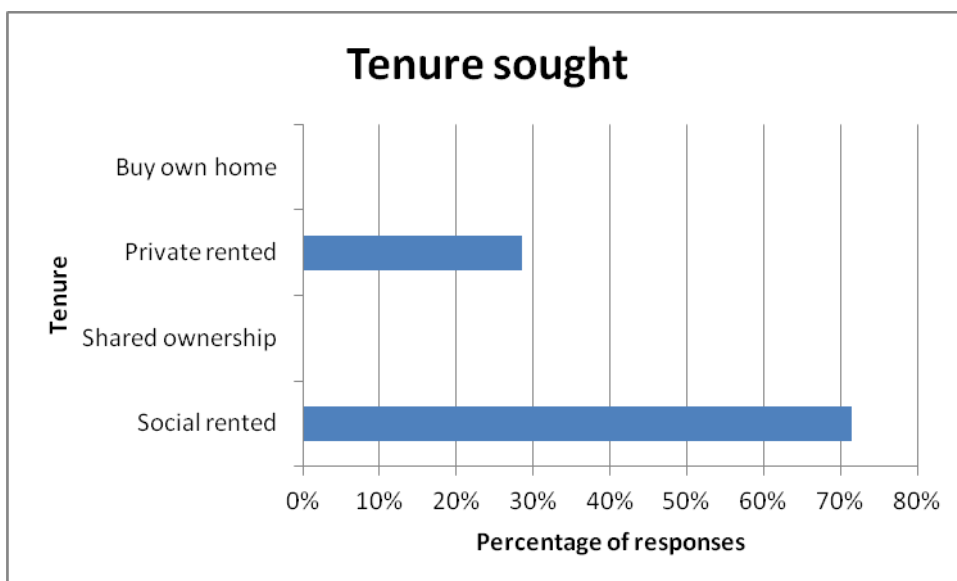
Part two – Households requiring accommodation in the parish

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.

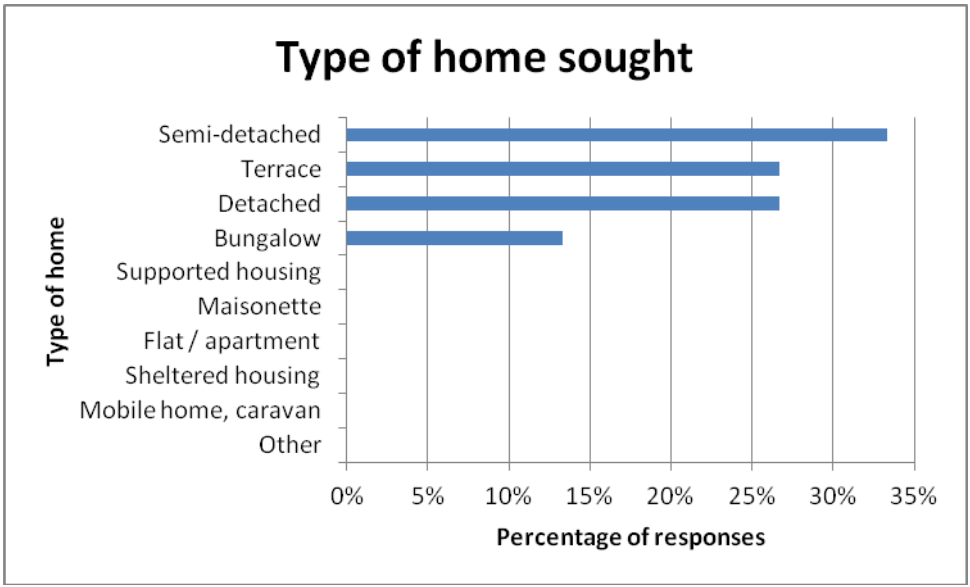
Six respondents replied to this section of the survey, indicating their need for housing in Chitterne.

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

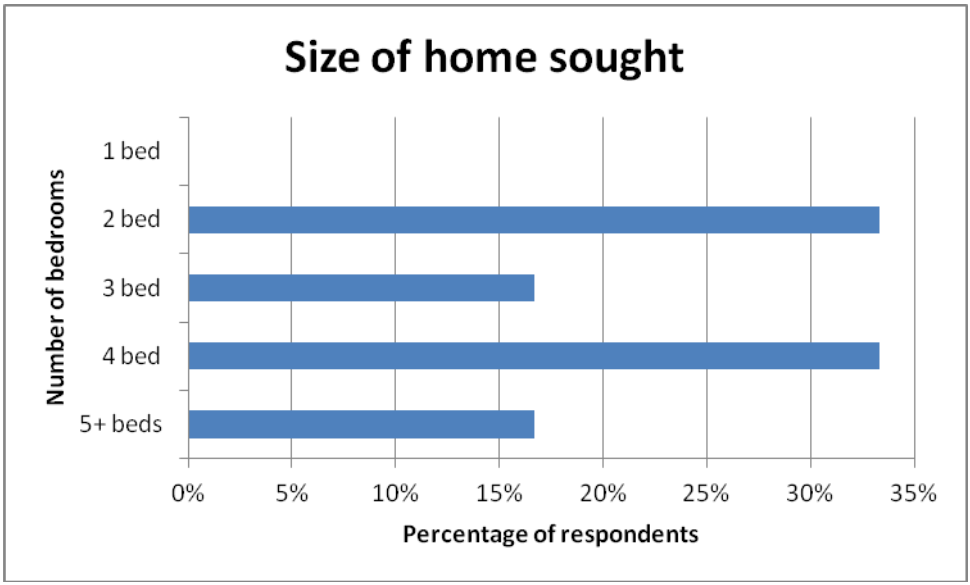
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for private and social rented homes: no need was expressed for either open-market or shared ownership purchase. Households could indicate more than one response:



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



The need for sizes of property varied from two- to five-bedroom properties. No need was expressed for properties with one bedroom:



The respondents were then asked if there was a lack of suitable existing housing in Chitterne to meet their needs, to which 100% answered 'yes.'

In order to assess the need for **affordable** housing in Chitterne, 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 were included in the financial analysis. Please note, however, that due to the low numbers of respondents to this section of the survey, and to the need to preserve respondents' confidentiality, only a short summary of the financial assessment is presented below.

None of those who responded to these questions owned property. None had any savings and income levels were low: the average gross household income of the respondents was between £12,500 and £14,666pa.

Comparing income, savings and equity levels with affordability in Chitterne suggests that **all of those who answered the financial questions would require public support in order to achieve their required housing**. Due to low levels of income and no savings or equity, and to the cost of open market housing in Chitterne, these households 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 Chitterne, presented in section 8.

Of the households meeting the criteria for affordable housing, the majority (66.7%, or four households) were households headed by people aged 25-44. Two thirds had children aged under 16. No households headed by persons 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 Chitterne area:⁴

Bedrooms	March 2012 – May 2012
1	£98,000
2	£156,300
3	£201,000
4	£314,400
5+	£494,300

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 Chitterne cost £156,300 then a household may require £23,445 as a deposit. Annual household income would have to be at least £37,959 for a single applicant or £44,285 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 £21,593:⁵

- Considering the average prices of homes in Chitterne single-person households in particular would be unlikely to be able to purchase a property without a large deposit, some equity in an existing property or a substantial income.
- In considering the financial capacities of the survey respondents, even intermediate housing (shared ownership or low cost market housing) is unlikely to be a suitable option, and affordable rented accommodation is considered more appropriate.

⁴ House price estimates from the Mouseprice local area guide to the BA12 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the BA12 postcode covers a wider area than Chitterne parish and that there may be significant internal variation in house prices.

⁵ 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 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 need of single people, especially the under 25s, and surveys of this type tend to underestimate the figures.
- Housing development in Chitterne 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.
- In the fourth quarter of 2011/12, there were four households on the Wiltshire Council Housing Register seeking affordable accommodation in Chitterne parish: one of these households is also reported on in this report as in need of affordable housing. The remaining households on the Register are seeking properties with one bedroom each and any full assessment of housing need in the parish should take account of the Register.
- There are eleven affordable homes in the parish.⁶ These properties represent 7.5% of the total housing stock in the parish, which is lower than the Wiltshire affordable housing average of 19.2%.
- The social housing in Chitterne had a zero re-let rate in 2011/12: from April 2011 to April 2012, no social homes were re-let in the parish.⁷
- The low levels and turnover of social housing in Chitterne indicate that **none of the households responding to section two of the survey and in need of affordable housing could meet their needs through access to the existing social housing of the parish.**

⁶ Housing Strategy team, live tables.

⁷ *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 new affordable housing development in the parish, based on the responses to the survey.

Subsidised rented housing

- 1x two bed home for a family
- 1x three bed home for a family
- 2x four bed homes for families
- 1x five bed home for a family

Shared / Low cost home ownership

- None

Sheltered housing for older people

- None

Supported or adapted housing

- 1x two-bed wheelchair accessible, single-level subsidised rented home for a couple