

# **Cricklade**

## **Housing Needs Survey**

### **Survey Report**

**March 2012**

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## 1. Parish Summary

The parish of Cricklade is in the Royal Wootton Bassett and Cricklade Community Area within the local authority of Wiltshire.

- There is a population of 4130 according to the 2001 census, living in 1640 households. ONS predictions for 2011 suggest a population of 4210 in 1780 households.<sup>1</sup>
- The parish of Cricklade includes the settlement of Chelworth.
- Cricklade town is the most northerly town in Wiltshire. There are many local services available – two doctor’s surgeries, a library, a dentist and an optician as well as a good range of local retail outlets including public houses, restaurants, individual shops, a bank and a Post Office.
- A limited range of employment opportunities are available at Chelworth Industrial Estate.
- There are two schools - a Church of England junior school and a separate infant school, which is well-supported and has achieved excellent reports. There are also two thriving pre-schools, a local Children’s Centre and two fee-paying schools.
- Cricklade was originally a Saxon Borough and has strong historical links as a market town serving this part of North Wiltshire.
- There is a Leisure Centre and swimming pool as well as other sporting clubs including rugby, tennis and cricket. There are several children’s play areas around the town as well as green open space.
- The town hall provides facilities for a variety of clubs and is in use most days.
- There are hourly bus services available to Cirencester and Swindon with good road links to the M4/M5

## 2. Introduction

In late 2011, Wiltshire Council’s Development Officers discussed carrying out a rural housing needs survey with Cricklade town 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 town 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 Cricklade.

- '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 February 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 2<sup>nd</sup> March 2012. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 1825 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 an average response rate of 25.6% with 468 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 Cricklade.
- Thirty one responses were 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 Cricklade. This section also describes the levels of new affordable housing, if any, which would be supported by residents of the parish.

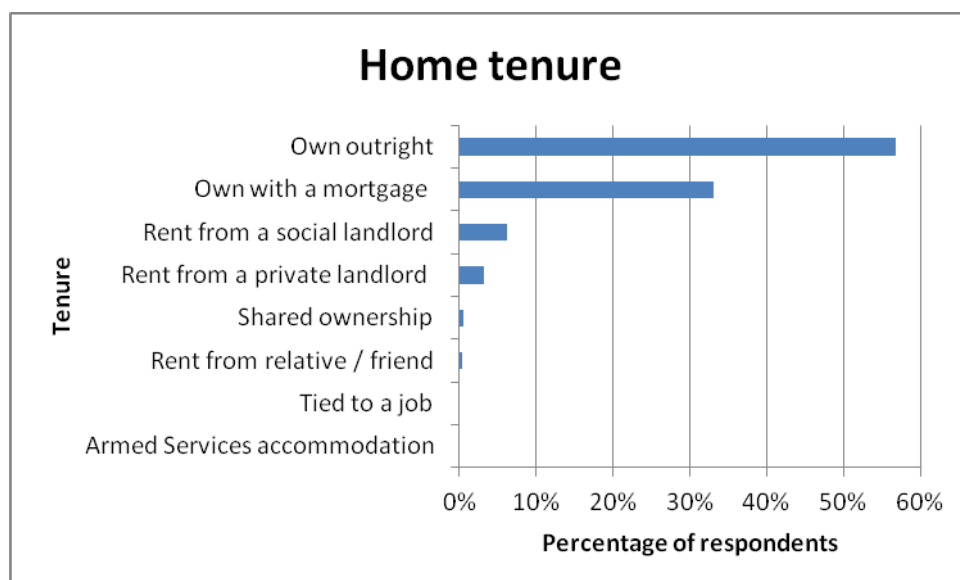
The second section examines the households who have declared a need for new housing in Cricklade. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have a current 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 Cricklade was their main home. 99.8% of those who replied indicated that their home in Cricklade is their main home, and 0.2% that it is their second home.

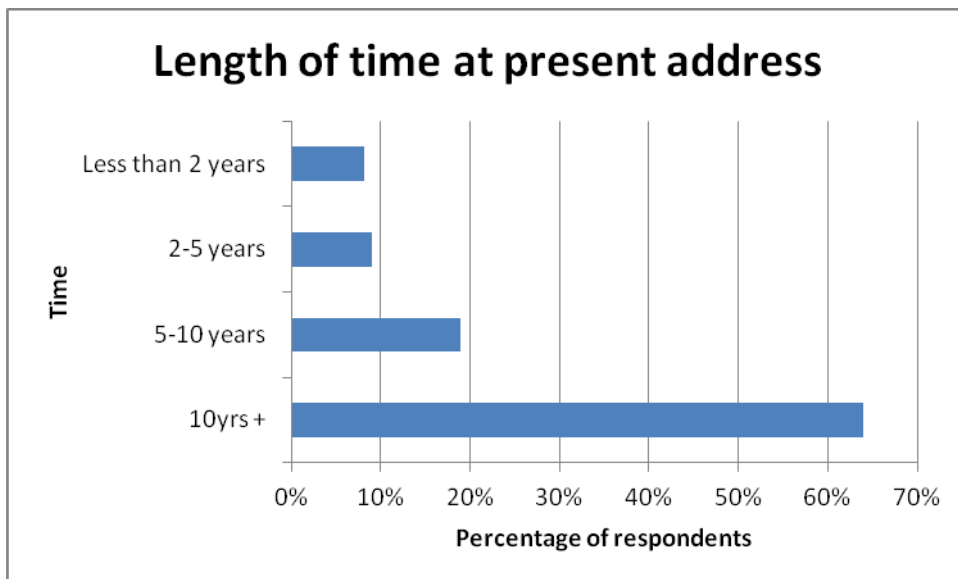
The 2001 Census data, configured for the Cricklade output areas, indicates that 78.3% of households in the area were owner-occupying, 12.2% were renting from a social landlord, 6.9% were privately renting, and 2.6% of households were living rent free.

The chart below shows the tenure of respondents to the survey, which reflects the tenure spread described in the Census. The majority (89.9%) of respondents were owner-occupiers, while 6.2% of respondents were living in socially rented properties,<sup>2</sup> 3.2% in privately rented accommodation, 0.4% were living with relatives or friends and 0.4% in shared ownership properties. This indicates a bias toward owner-occupiers, and the rest of this section should be read with this in mind.



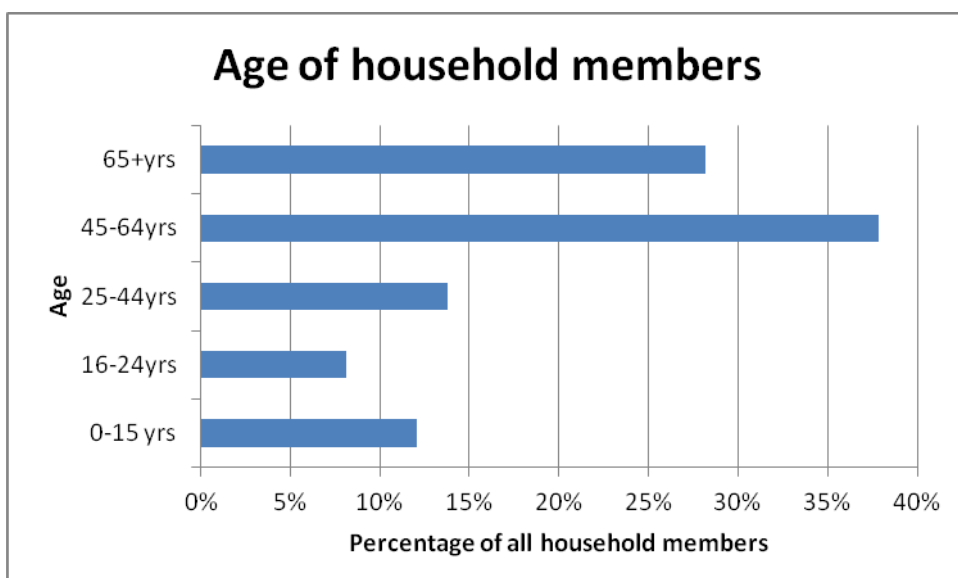
<sup>2</sup> This figure includes 0.9% of respondents who described themselves as renting from the council. As there is no council housing in the Cricklade parish, this is taken to be an input error between ‘renting from a housing association’ and ‘renting from the council.’

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



The survey also shows that the majority of respondents live in larger family homes, with 80.9% of respondents having 3 or more bedrooms in their property, 16.5% having two bedrooms and 2.6% of respondents living in a home with one bedroom. The majority of respondents (51.1%) live in detached properties.

These responses indicate relatively high levels of under-occupation in Cricklade. While the majority of respondents live in larger, detached homes, the majority (72.1%) 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+:



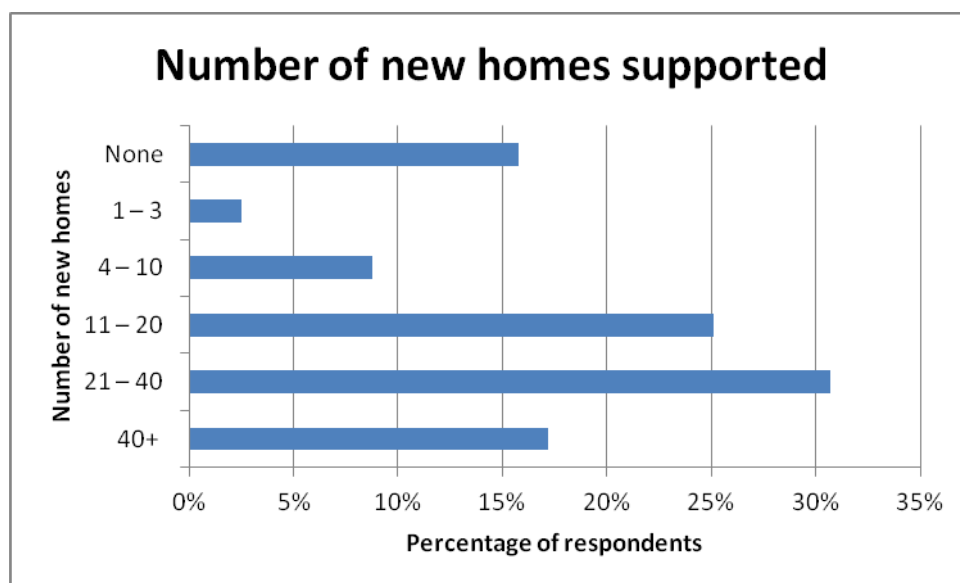
There were also, however, a significant proportion of households responding to the survey with members aged 25-64 and with children aged under 16 years old. This indicates a spread of different household types in Cricklade, from older person households with fewer members, to many younger households with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

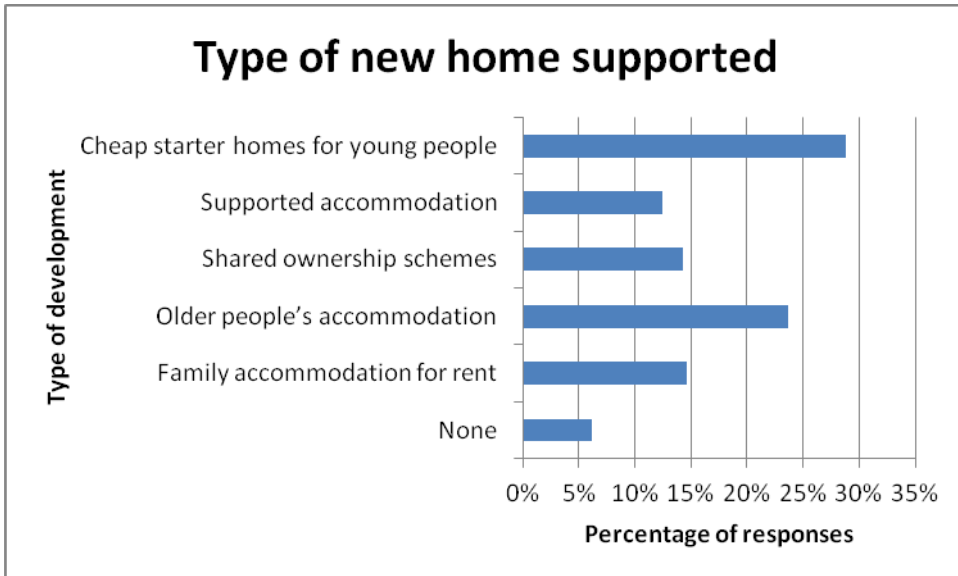
Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	42	111	48	22	223
Person 2	29	60	37	8	134
Person 3	3	18	3	0	24
Person 4	0	0	3	0	3
Person 5	0	0	0	0	0
<b>Total</b>	<b>74</b>	<b>189</b>	<b>91</b>	<b>30</b>	<b>384</b>

These results suggest a broad sustainability to development in Cricklade, indicated by the survey respondents, as the majority of households' members usually travel less than 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 8.1% of respondents answered 'yes'. This result, which is high relative to other surveyed parishes, also indicates 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 (30.7%) indicated that they would support new housing developments which deliver a total of between 21 and 40 new homes:



Respondents were asked what types of development, if any, they would support. The majority of support (28.8% of all responses) was for the development of cheap starter homes for young people, with the development of older people's accommodation also well-supported (23.7% of responses).





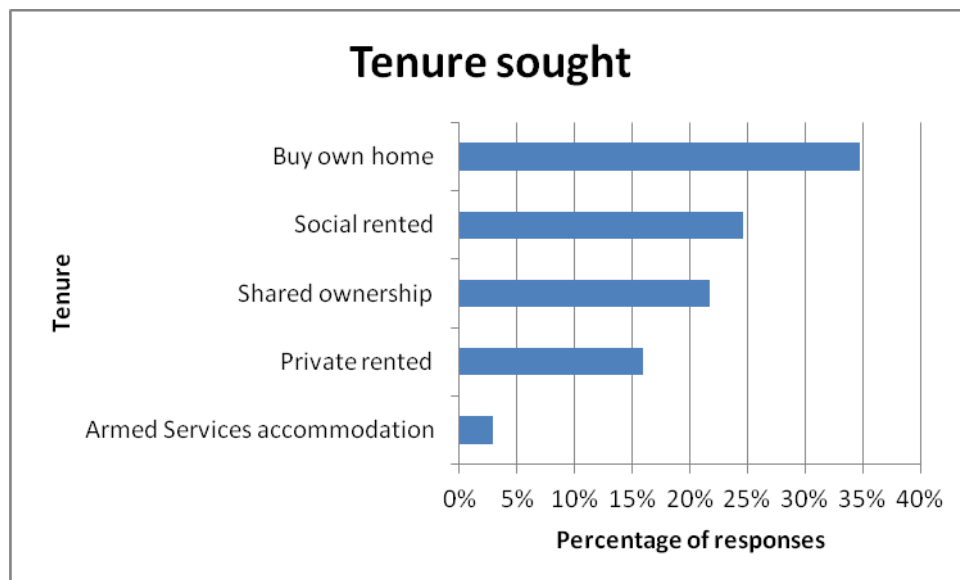
## Part two – Households requiring accommodation in the parish

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.

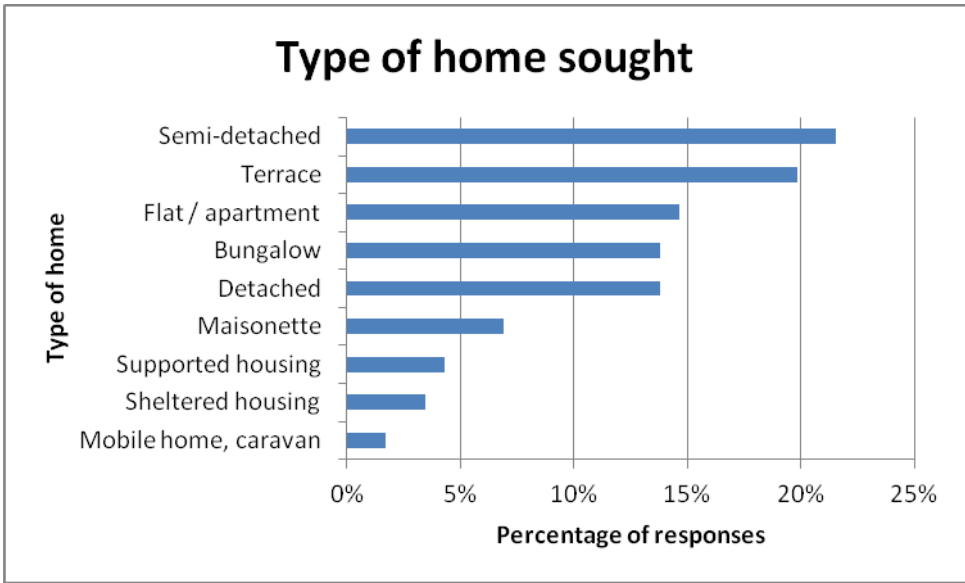
Forty-three respondents replied to this section of the survey, indicating their need for housing in Cricklade.

Forty-one (95.3%) of these households have a local connection to Cricklade, 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. There was a need expressed both for subsidised or open-market purchase, and for private and social rented homes, as well as a lower level of need for armed services' accommodation. Households could indicate more than one response:

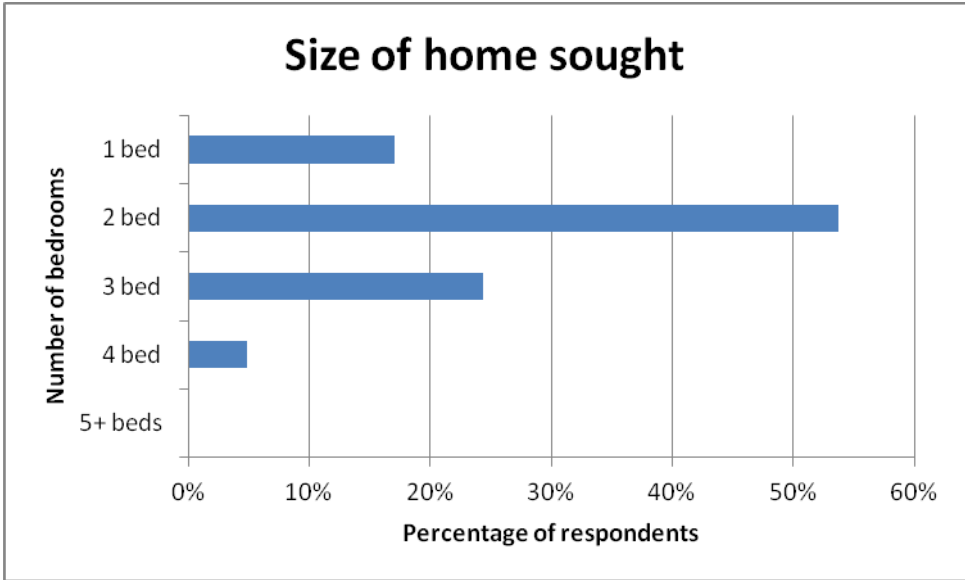


Respondents to this section were also asked what type of housing they required, with the majority seeking semi-detached properties, followed by terraced properties and flats or apartments. Full responses are given in the chart below (more than one answer could be given):



The levels of need for adapted properties, and for properties with support, were quite high relative to other surveyed parishes: 6 (13%) respondents sought accommodation on a single level, 3 (6.5%) expressed a need for wheelchair-accessible homes, 3 for 24-hour support or a wardened home, 3 for a home fitted with an emergency support system such as Lifeline, and 3 for support with personal care.

The need expressed for sizes of property varied from one- to four-bedroom properties. No need was declared for properties with 5+ bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Cricklade to meet their needs, to which 38 (88.4%) answered 'yes.'

In order to assess the need for **affordable** housing in Cricklade, it is necessary to consider the equity, income and savings levels of respondents. 35 (81.4%) respondents completed the financial declaration of the survey, and are assessed in the following analysis.

Twenty-four households (71.4% of those who responded to these questions) either did not own property or declared zero or negative equity in their homes. Eighteen households (51.4%) possessed no savings, and a further eight (22.9%) estimated their savings at under £10,000. Income levels were for the majority low: Twenty (57.1%) respondents estimated a combined gross household income of below £20,000pa, nine (25.7%) of between £20,000 and £30,499 pa, two (5.7%) of between £30,500 and £50,000pa, three (8.6%) of between £50,000 and £75,000pa, and one (2.9%) of £75,000+ per year.

Comparing income, savings and equity levels with affordability in Cricklade suggests that **ten (28.6%) 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 Cricklade, 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 Cricklade, presented in section 8.

Of the households meeting the criteria for affordable housing, the majority (eleven, or 44%) were households headed by people aged 25-44. Seven (28%) had children aged under 16, while five (20%) of the households in need of affordable housing were headed by people aged 65+.

## 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 Cricklade area:<sup>3</sup>

Bedrooms	January – March 2012
1	£141,300
2	£166,300
3	£213,700
4	£323,600
5+	£424,700

### 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 Cricklade cost £166,300 then a household may require £24,945 as a deposit. Annual household income would have to be at least £40,387 for a single applicant or £47,118 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in the North Wiltshire area in 2011 was only £20,149:<sup>4</sup>

- Considering the average prices of homes in Cricklade 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.
- 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.

<sup>3</sup> House price estimates from the Mouseprice local area guide to the SN6 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that there may be significant internal variation in house prices.

<sup>4</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 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 Cricklade 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 third quarter of 2011/12, there were one hundred and twenty one households on the Wiltshire Council Housing Register seeking affordable housing in Cricklade: nine 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 four-bedrooms and any full assessment of housing need in the parish should take account of the Register.
- The total social housing in the parish is 227 homes.<sup>5</sup> These properties represent 14.4% of the total housing stock of the parish, which is lower than the Wiltshire social housing average of 19.2%.
- Social housing in Cricklade had a 4.4% re-let rate in 2010/11: from quarter 2 2010/11 to quarter 2 2011/12, 10 social homes were re-let in the parish.<sup>6</sup>
- These levels and the turnover of affordable housing in Cricklade indicate that **one 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>5</sup> Housing Strategy team, live tables.

<sup>6</sup> *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**

- 4x one bed homes for singles / couples
- 6x two bed homes for couples / families
- 4x three bed homes for families
- 1x four bed home for a family

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

- 1 x four bed home for a family

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

- 2x two bed wheelchair-accessible, single level rented sheltered homes
- 1x two bed shared ownership sheltered home

### **Supported or adapted housing**

- 1x one bed rented home providing support with personal care
- 1x two bed wheelchair-accessible, single level rented home
- 2x two bed single level rented home with emergency support system e.g. Lifeline
- 1x two bed single level shared ownership home