

Hindon

Parish Housing Needs Survey

Survey Report

January 2013

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 Hindon is in the South-West Community Area within the local authority area of Wiltshire.

- There is a population of 510 according to the 2001 census, comprised of 240 households. ONS predictions for 2011 suggest a population of 500 in 240 households.¹
- Hindon is a very compact “conservation” village set in open countryside within the Cranborne Chase and West Wilts Area of Outstanding Natural Beauty.
- It is one mile south of the A303, some 7 miles north of Shaftesbury, 15 miles west of Salisbury and 3 miles north of Tisbury.
- There are mainline rail services to London and the West Country.
- The village has a community owned shop, a Post Office, St John’s Church, a surgery, village school and 2 pubs, as well as allotments and a small playground.
- Hindon also has regular bus services to neighbouring villages and to Salisbury.

2. Introduction

In late 2012, Wiltshire Council’s Development Officers discussed carrying out a rural housing needs survey with Hindon 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.intelligencenetwork.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 Hindon.

- '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 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 10th December 2012. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 280 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 39.6% with 111 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 Hindon.
- 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 Hindon. This section also describes the levels of new affordable housing, if any, which would be supported by residents of the parish.

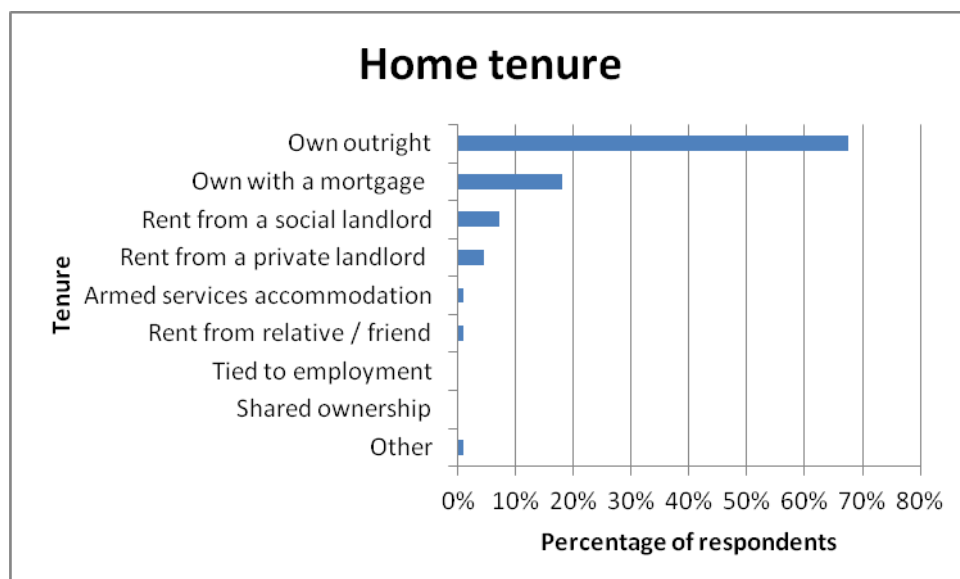
The second section examines the households who have declared a need for new housing in Hindon. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have a current 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

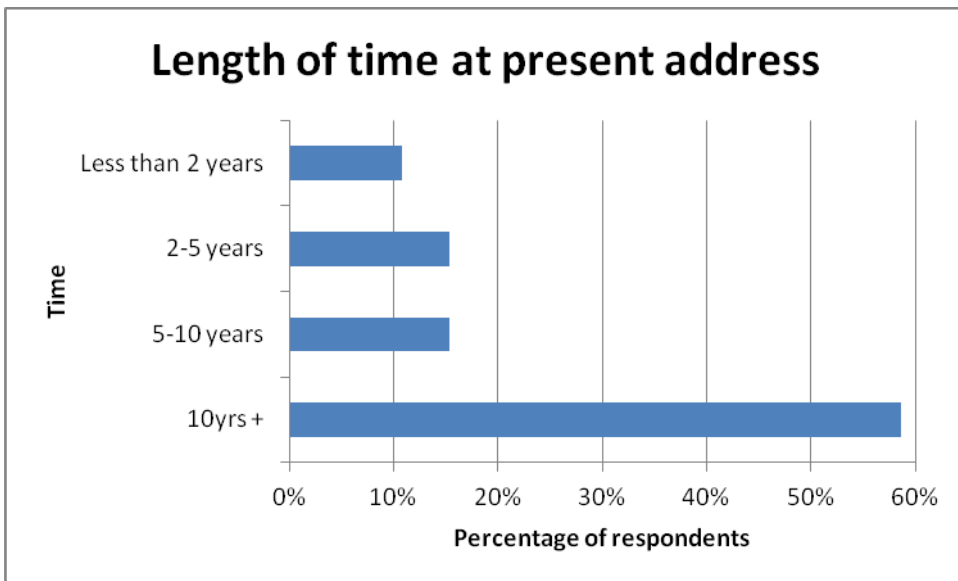
The first question asked on the survey was whether the respondents' home in Hindon was their main home. 94.6% of those who replied indicated that their home in Hindon is their main home.

The 2001 Census data for the Knoyle & Hindon output area indicates that 72.4% of households in the area were owner-occupying, 11.2% were renting from the council or other social landlords, 11.6% were privately renting, and 4.9% of households were living rent free.

The chart below shows the tenure of respondents to the survey. The majority (85.6%) of respondents were owner-occupiers, while 7.2% of respondents were living in socially rented properties and 4.5% in privately rented accommodation. A further 2.7% of respondents were renting from relatives or friends, living in armed services accommodation or living in a home with a tenure described as 'other.' This suggests a bias in the survey responses toward owner-occupiers and away from those living in rented accommodation, and the rest of this section should be read with this in mind.

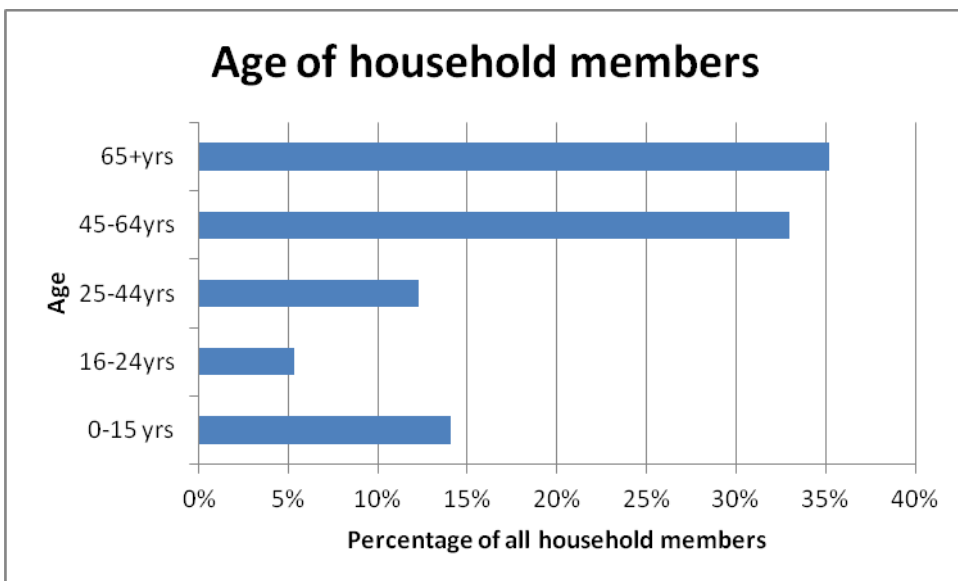


The chart below indicates the length of time respondents have lived in Hindon. It shows that the majority of people who responded to the survey have lived in the parish for more than five years, which is appropriate for the high levels of owner occupation among survey respondents.



The survey also shows that the majority of respondents live in larger family homes, with 72.1% of respondents having 3 or more bedrooms in their property, 25.2% having two bedrooms and only 2.7% of respondents living in a home with one bedroom. The majority of respondents (47.7%) live in detached properties.

These responses indicate relatively high levels of under-occupation in Hindon. While the majority of respondents live in larger homes, the majority (78.4%) 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 Hindon, from older person households with fewer members, to younger households with children.

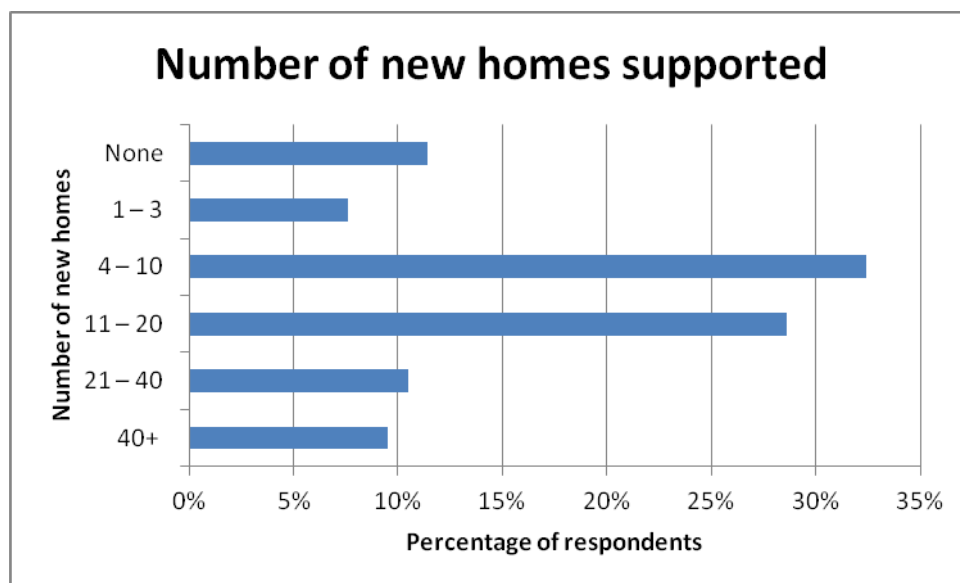
The distance travelled to work can also be a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	13	13	19	6	51
Person 2	6	10	11	3	30
Person 3	2	1	0	0	3
Person 4	0	0	0	0	0
Person 5	0	0	0	0	0
Total	21	24	30	9	84

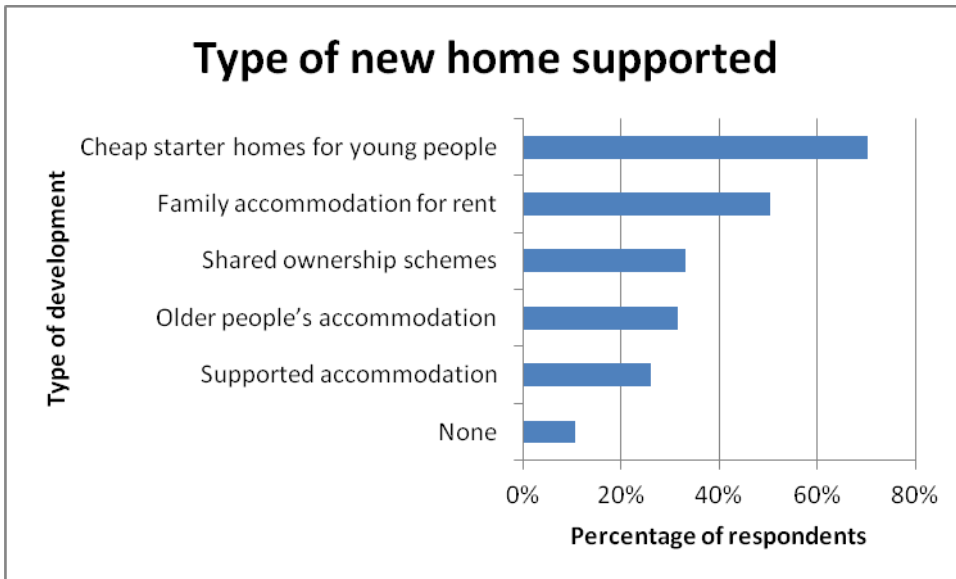
These results suggest a mixed level of sustainability for new housing development in Hindon, indicated by the survey respondents. While the majority of households' working members (53.6%) usually travel less than ten miles to their place of work, a significant proportion also travel more than that, which suggests 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 2.9% of respondents answered 'yes'. This result 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 indicated that they would support new housing developments that deliver between four and ten new homes:



Respondents were asked what types of development they would support. 70.3% of respondents supported the development of cheap starter homes for young people, with half (50.5%) of respondents also supporting the development of family accommodation for rent. 33.3% endorsed the development of shared ownership homes and 31.5% new older people's accommodation. There was less support (26.1% of respondents) for supported accommodation for tenants with disabilities.



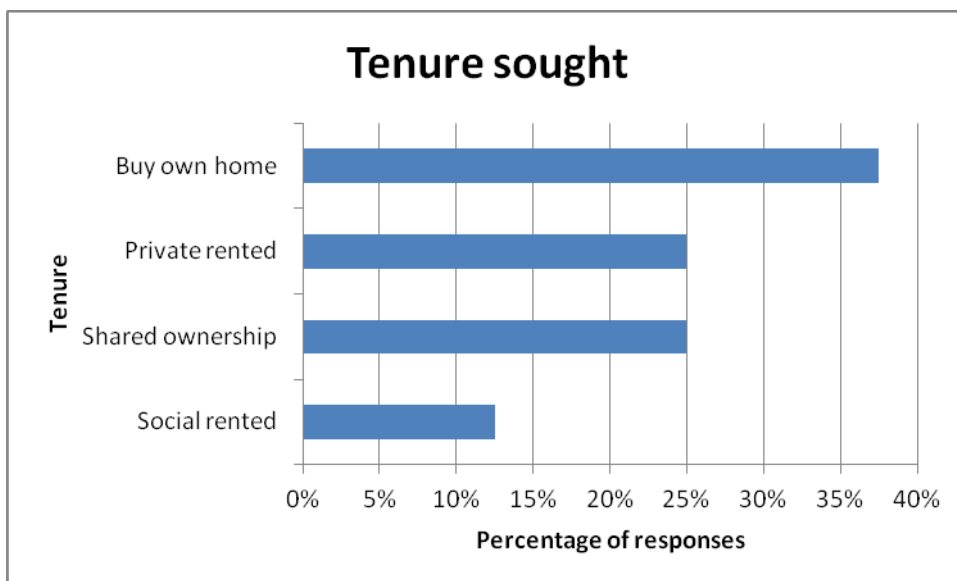
Part two – Households requiring accommodation in the parish

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.

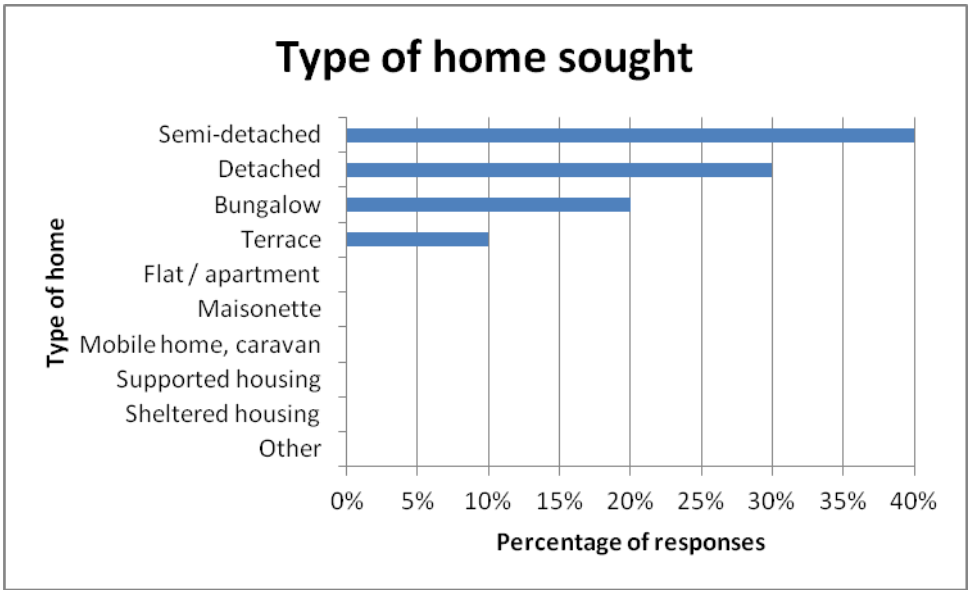
Five respondents replied to this section of the survey, indicating their need for housing in Hindon.

Four of these households have a local connection to Hindon, either living or working in the parish, or having previously lived there.

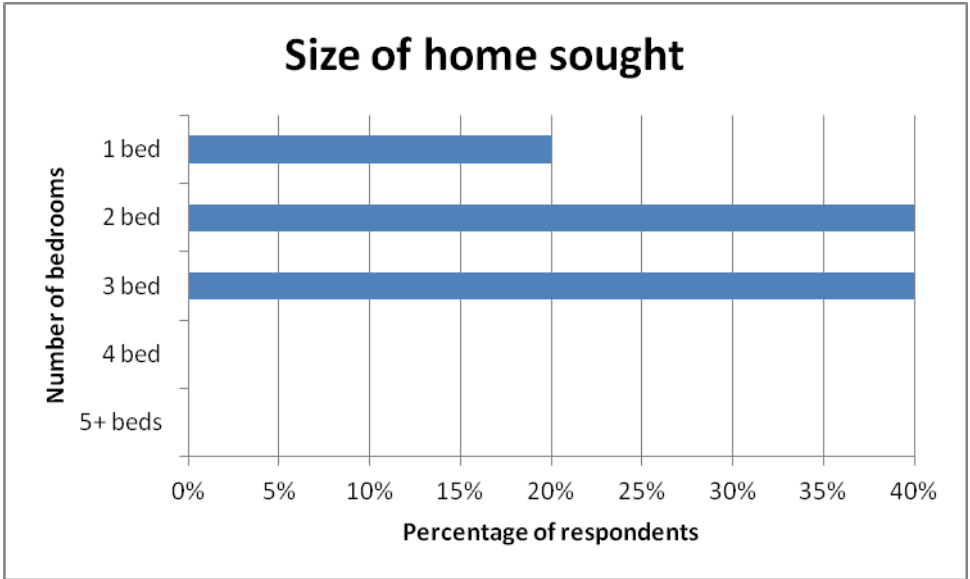
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The majority of expressed need was for market purchase, followed by privately rented and shared ownership accommodation. A smaller level of need was also expressed for social rented homes. Households could 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 and bungalows. Full responses are given in the chart below (more than one answer could be given):



The need 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 Hindon to meet their needs, to which 60% answered 'yes.'

In order to assess the need for **affordable** housing in Hindon, it is necessary to consider the equity, income and savings levels of respondents. One respondent did not complete the financial declaration section of the survey, and as such cannot be included in the financial analysis. Please note, as well, 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.

Income levels were mixed: half of respondents had household incomes below £2,500pa and half had incomes between £40,000 and £42,500pa. Only one of the households had savings, and none had equity in an existing property.

Comparing income, savings and equity levels with affordability in Hindon suggests that **two of the households that answered the financial questions would not require public support in order to achieve their required housing**. The remainder, due to low levels of income and savings and to the cost of open market housing in Hindon, 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 Hindon, presented in section 8.

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 Hindon area:²

Bedrooms	Oct 2012- Dec 2012
1	£142,000
2	£226,200
3	£291,100
4	£405,000
5+	£578,900

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 Hindon cost £226,200 then a household may require £33,930 as a deposit. Annual household income would have to be at least £54,934 for a single applicant or £64,090 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 2011 was only £20,226:³

- 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 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.

² House price estimates from the Mouseprice local area guide to the SP3 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SP3 postcode covers a wider area than Hindon parish and that there may be significant internal variation in house prices.

³ 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 Hindon 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 second quarter of 2012, there were seven households on the Wiltshire Council Housing Register seeking affordable accommodation in Hindon parish: none of these households are reported on in this report as in need of affordable housing. The 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.
- There are thirty-six affordable homes in the parish.⁴ These properties represent 12.9% of the total housing stock in the parish, which is lower than the Wiltshire affordable housing average of 19.2%.
- The social housing in Hindon had a zero re-let rate in 2011/12: from July 2011 to July 2012, no social homes were re-let in the parish.⁵
- The low levels and turnover of social housing in Hindon 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.**

⁴ Housing Strategy team, live tables.

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

Subsidised rented housing

- 1x one bed home for single/couple
- 1x two bed home for a family

Shared / Low cost home ownership

- None

Sheltered housing for older people

- None

Supported or adapted housing

- None