

Neston

Housing Needs Survey

Survey Report

October 2012

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1. Area Summary

Neston is in the Corsham Community Area within the local authority area of Wiltshire.

- There are 517 households in the settlement, suggesting a population of 1220 people.¹
- It is situated about 1.5 miles from the centre of Corsham from which it is separated by a narrow belt of agricultural land and the Leafield Industrial Estate.
- Local employment opportunities exist on the boundary of the settlement on Leafield Industrial Estate, at MOD Corsham and the Spring Park commercial area.
- A planning application has been approved for the construction of a 348-unit care village which will provide further employment opportunities for Neston and the rest of the Corsham Community Area.
- Access by road to the boundary of the area is good, but the road network within Neston is predominantly narrow country roads and lanes which are under pressure from the burden of modern traffic both commercial and private.
- Neston is connected to Corsham by a half-hourly bus service during the week and hourly service on Saturdays.
- There is a primary school (rated 'Good' by Ofsted, 2009) with approximately 165 pupils.
- The area has a church with an active congregation
- The village hall is well supported and used by the Scout movement, a pre-school, a nursery, the Over-60s group, drama group, and for monthly tea dances and many other social functions and public meetings.
- Next to the village hall is a large recreation ground with good inter-generational play equipment and a football pitch. There is also a woodland walk. A small play area can be found to the north west of the settlement.
- The area has one public house with restaurant facilities but no retail facilities.

2. Introduction

In mid-2012, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey of the Neston area with Corsham Town Council, to establish if there was a proven need for affordable housing in the area 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.

¹ Household count from Wiltshire Council Elections services. Population estimate based on average household size in Wiltshire of 2.36 individuals (Census, 2011).

3. Aim

The aim of carrying out the survey is to investigate the affordable housing need for the local people (or those who have a need to live in the locality) of Neston.

- '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 Corsham Town Council for distribution in September 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 19th October 2012. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 557 questionnaires were distributed.
- 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 35% with 195 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 Neston.
- Eight responses were made online.

5. Key Findings

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

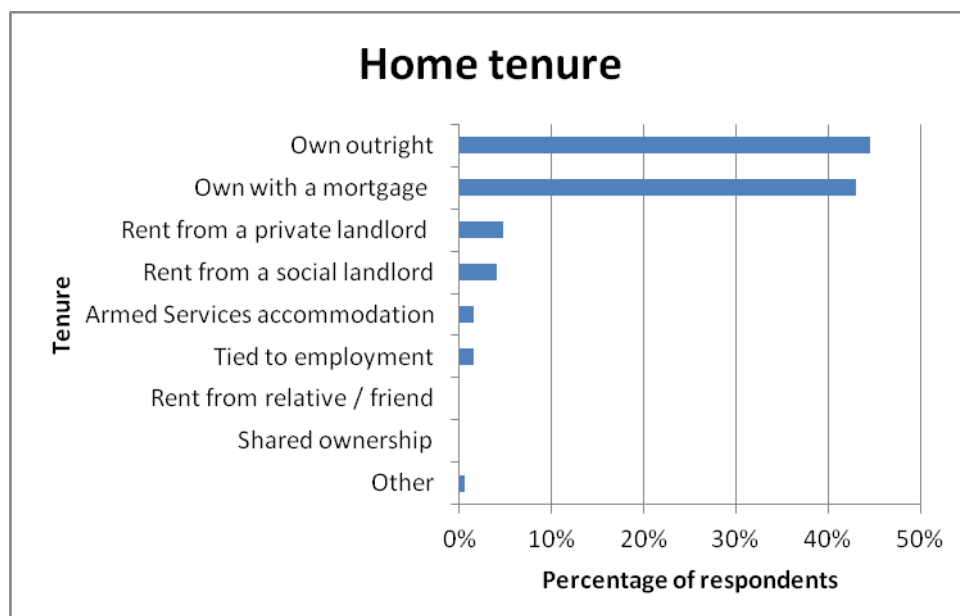
The second section examines the households who have declared a need for new housing in Neston. The section begins by describing the overall need for both market and affordable housing in the area. A financial assessment is then made in order to determine the numbers of households who have a current need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

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

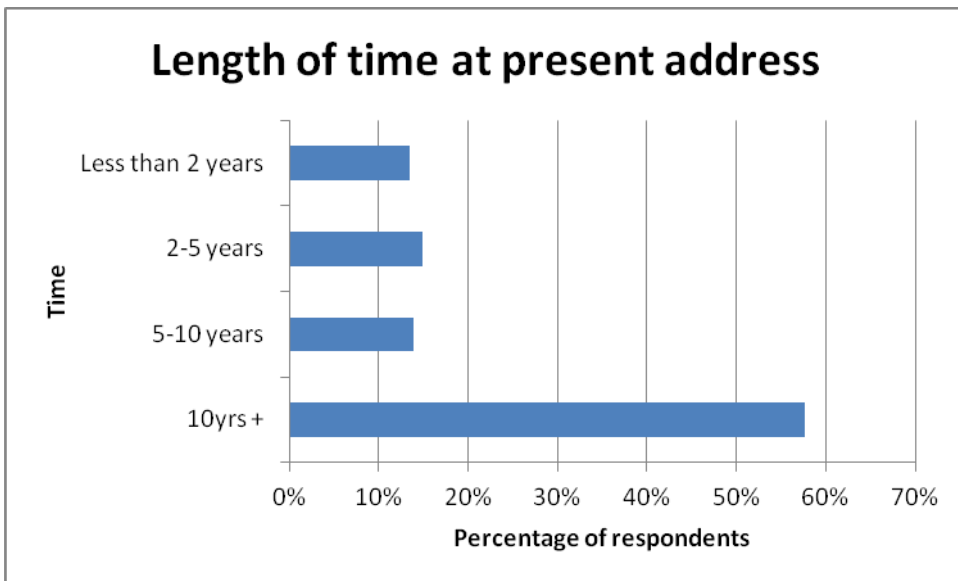
The 2001 Census data for the Neston, Leaffield & Gastard West output area indicates that 79.1% of households in the area were owner-occupying, 7.7% were renting from social landlords, 11.1% were privately renting, and 2.1% of households were living rent free.

The chart below shows the tenure of respondents to the survey. The majority (87.6%) of respondents were owner-occupiers, while 4.7% were living in privately rented accommodation, 4.1% in socially rented properties, 1.6% in accommodation tied to employment, 1.6% in armed services accommodation, and 0.5% in accommodation described as 'other'.² This suggests a bias in the survey responses toward owner-occupiers and away from those living in rented accommodation; the rest of this section should be read with this in mind.



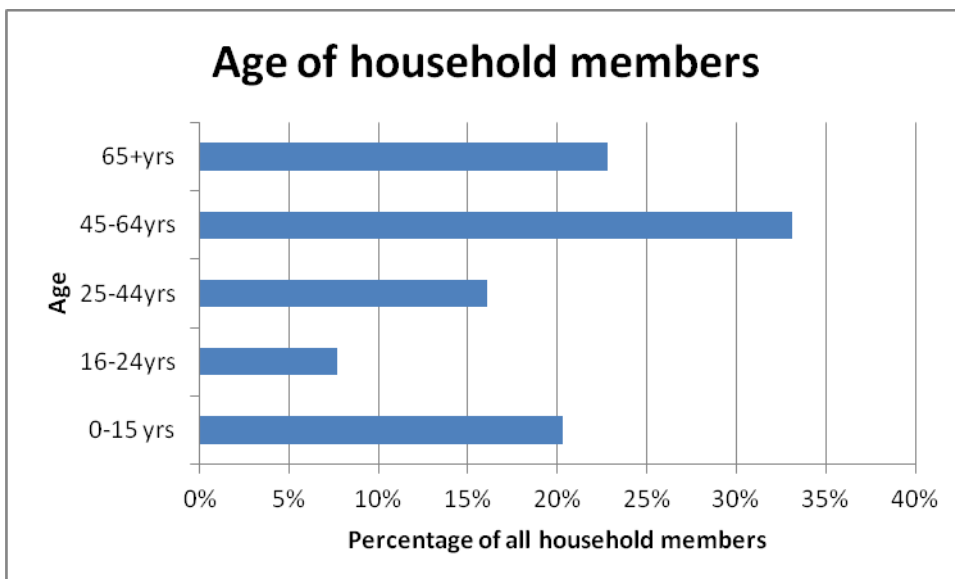
² Percentages do not sum due to independent rounding.

The chart below indicates the length of time respondents have lived in Neston. It shows that the majority of people who responded to the survey have lived in the area 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 83.4% of respondents having 3 or more bedrooms in their property, 14% having two bedrooms and only 2.6% of respondents living in a home with one bedroom. The majority of respondents (61.7%) live in detached properties.

These responses indicate relatively high levels of under-occupation in Neston. While the majority of respondents live in larger homes, the majority (59.5%) 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 nearly a quarter (22.8%) 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 Neston, from older person households with fewer members, to many younger households with children.

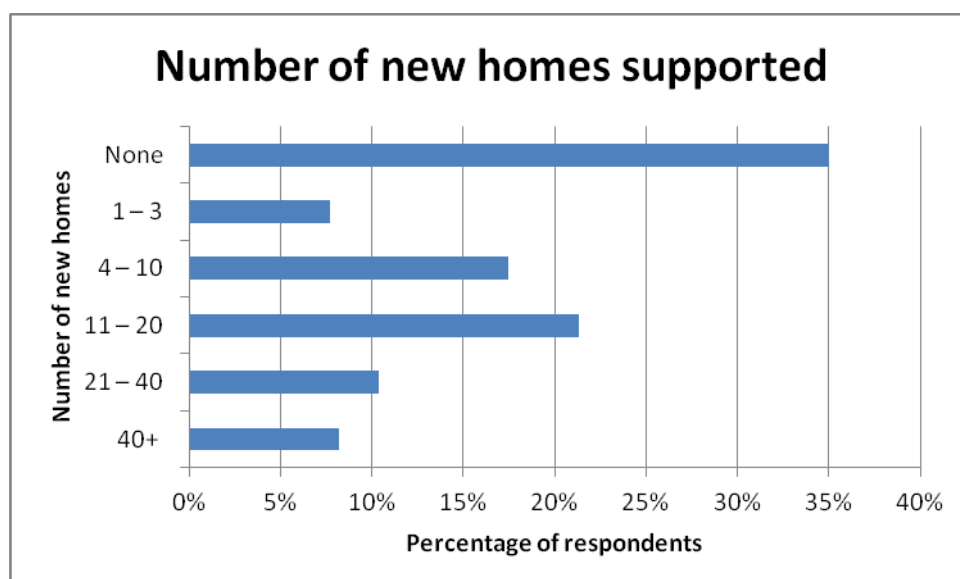
The distance travelled to work can also be a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	44	42	39	12	137
Person 2	12	28	21	6	67
Person 3	0	5	1	1	7
Person 4	0	1	0	0	1
Person 5	0	0	0	0	0
Total	56	76	61	19	212

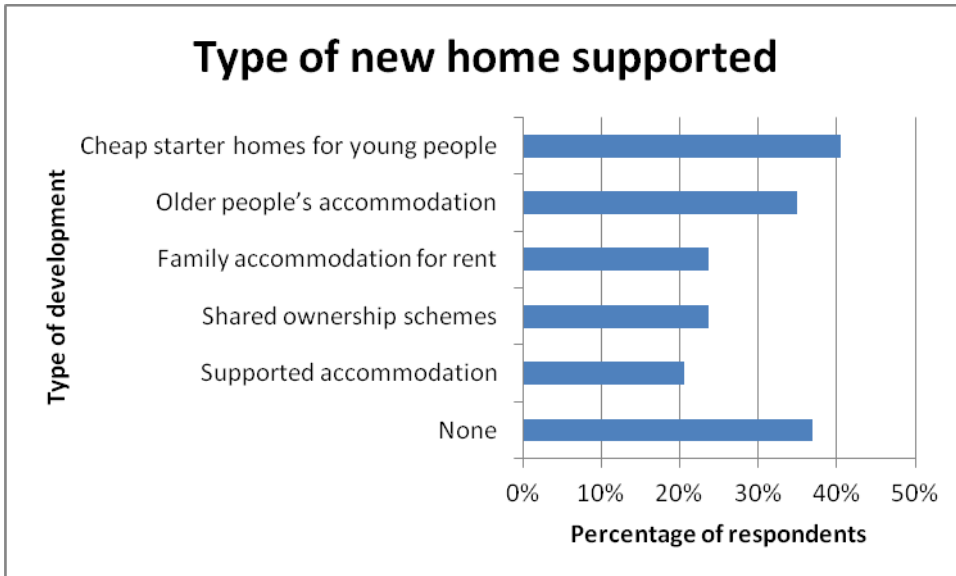
These results suggest a mixed level of sustainability for new housing development in Neston, indicated by the survey respondents. While the majority of households' working members (62.3%) usually travel less than ten miles to their place of work, a significant proportion also travel more than that, which 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 area now or in the near future, to which 4.3% of respondents answered 'yes'. This result indicates a sustained need for housing in the area.

Respondents were then asked how many new homes they would support being built in the area. These results were mixed. There was low support for small and large developments, with the majority of respondents indicating that they would support new housing developments that deliver either between four and ten, or eleven and twenty, new homes. There was also a relatively high level (35%) of resistance to any new housing development in the Neston area.



Respondents were asked what types of development they would support. 40.5% of respondents supported the development of cheap starter homes for young people, with 34.9% supporting older people's accommodation. 23.6% of respondents supported the development both of family accommodation for rent and of shared ownership schemes. There was less support (20.5% of respondents) for supported accommodation for residents with disabilities.



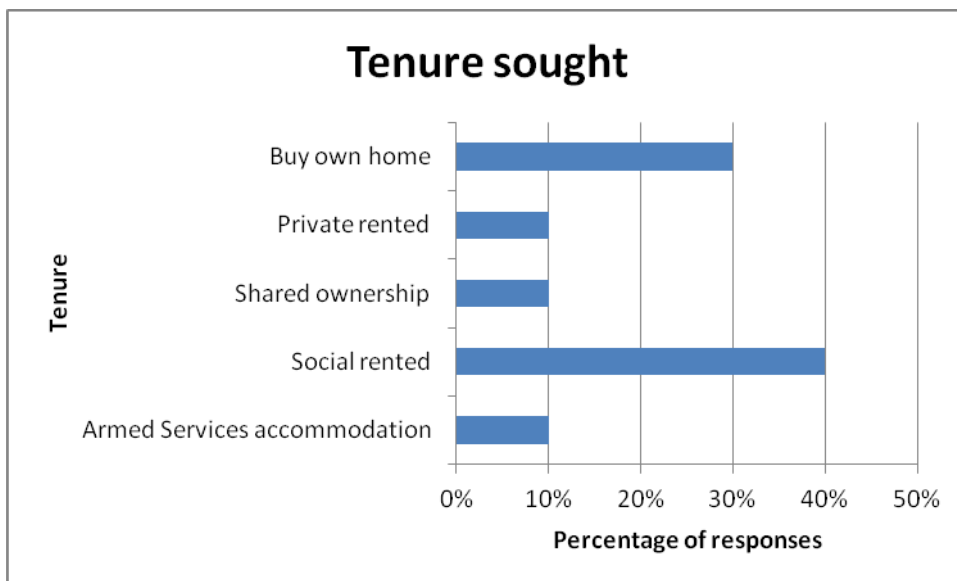
Part two – Households requiring accommodation in the area

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 area. A financial assessment is then made in order to describe in more detail the need for specifically affordable housing.

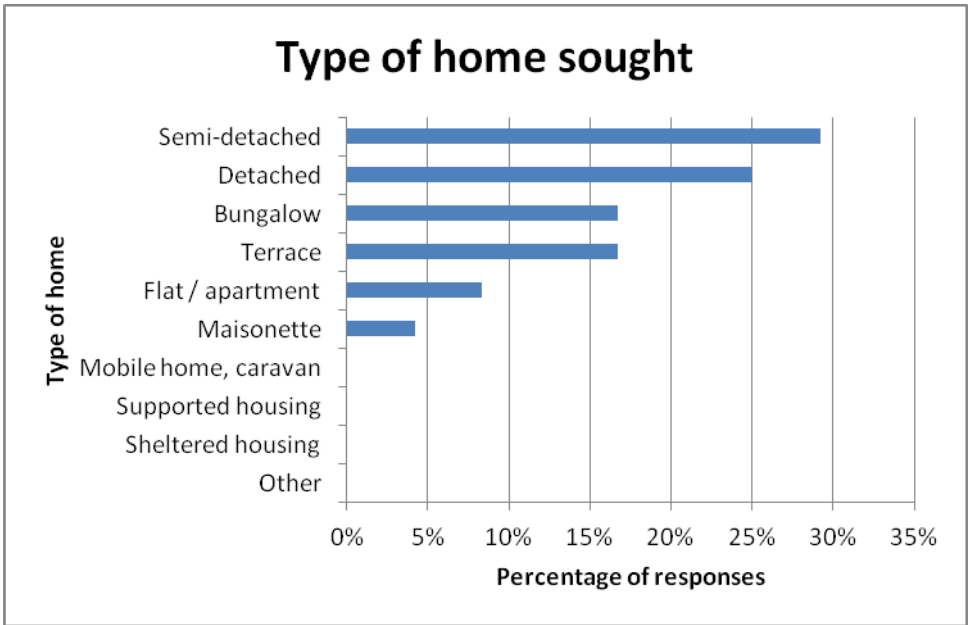
Ten respondents replied to this section of the survey, indicating their need for housing in Neston.

Eight of these households have a local connection to Neston, either living or working in the area, or having previously lived there. One household did not complete this question, and one described no local connection to Neston.

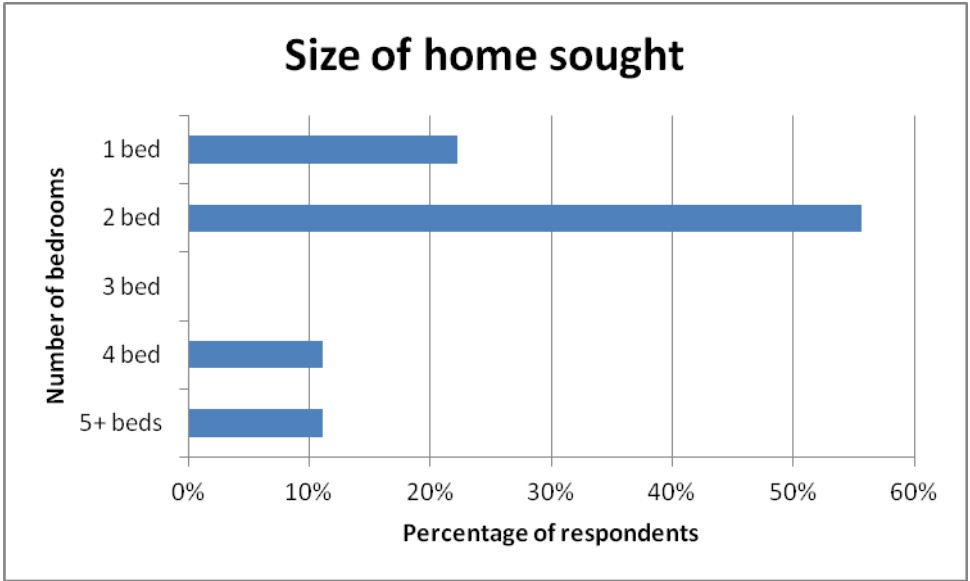
The respondents requiring accommodation in the area were asked what type of tenure they sought. The expressed need was predominantly for social rented homes and market purchase: less need was expressed for privately rented accommodation, armed services accommodation and shared ownership homes. Households 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 homes and bungalows. Full responses are given in the chart below (more than one answer could be given):



The need for sizes of property was mainly for two bedroom homes. No need was expressed for properties with three bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Neston to meet their needs, to which 60% answered ‘yes.’

In order to assess the need for **affordable** housing in Neston, it is necessary to consider the equity, income and savings levels of respondents. Two respondents 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 mainly low: three quarters of respondents had combined household incomes of below £20,000pa. Levels of savings were higher: three quarters of responding households had savings, of which the majority were over £16,000. Only one household had equity in an existing property.

Comparing income, savings and equity levels with affordability in Neston suggests that **four 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 Neston, 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 Neston, presented in section 8.

Of the four households meeting the criteria for affordable housing, two were headed by people aged 65+: the need expressed by these households was for general needs accommodation rather than for specialist, older persons' housing. One household had children aged under 16.

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 Neston area:³

Bedrooms	July 2012- Sept 2012
1	£116,100
2	£177,900
3	£216,700
4	£324,400
5+	£443,100

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 Neston cost £177,900 then a household may require £26,685 as a deposit. Annual household income would have to be at least £43,204 for a single applicant or £50,405 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 £20,149:⁴

- It would be unlikely that a household would be able to purchase a property in this area 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.

³ House price estimates from the Mouseprice local area guide to the SN13 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN13 postcode covers a wider area than Neston and that there may be significant internal variation in house prices.

⁴ 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.
- One of the four households found in this survey to be in housing need is on the council's housing register.
- While this survey's recommendations describe the need for affordable housing (see section 8 below), it should be noted that of the households deemed *not* to be in need of affordable housing, three quarters (three households) noted a lack of suitable open-market accommodation in Neston. These households possess the financial capacity to purchase open-market accommodation and their description of the lack of such suggests a potential need for an open-market or mixed tenure development in the area.
- Housing development in Neston 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.

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 area, based on the responses to the survey.

Subsidised rented housing

- 2x one bed homes for singles/couples
- 2x two bed homes for families

Shared / Low cost home ownership

- None

Sheltered housing for older people

- None

Supported or adapted housing

- None