

# Lydiard Millicent

**Housing Needs Survey**

**Survey Report**

**February 2013**

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## 1. Parish Summary

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

- There is a population of 1600 according to the 2001 census, living in 620 households. ONS predictions for 2011 suggest a population of 1530 in 640 households.<sup>1</sup>
- tbc

## 2. Introduction

In late 2012, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Lydiard Millicent 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.

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<sup>1</sup> <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 Lydiard Millicent.

- '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 January 2013.

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 18<sup>th</sup> Feb 2013. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 680 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 36.3% with 247 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 Lydiard Millicent.
- Four 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 Lydiard Millicent. This section also describes the levels of new affordable housing, if any, which would be supported by residents of the parish.

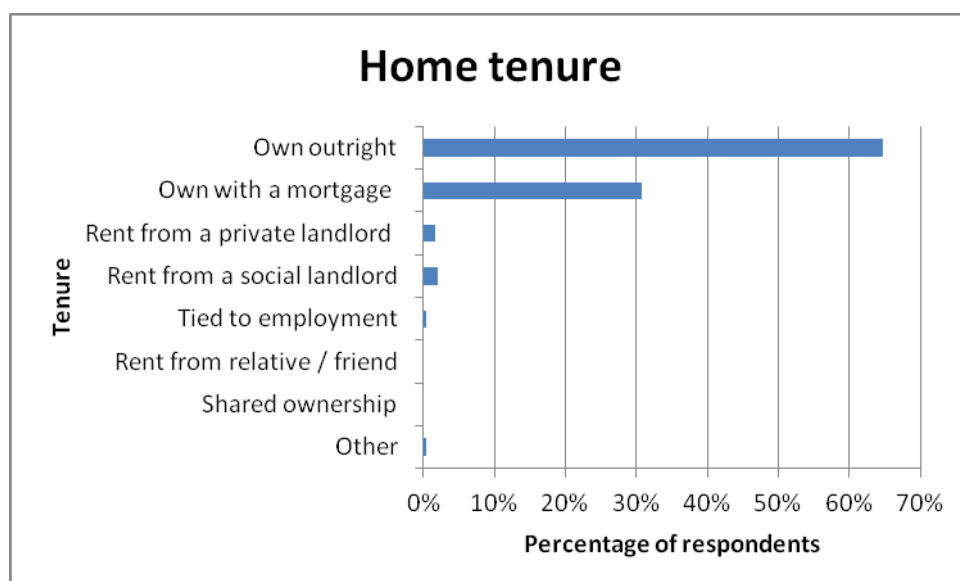
The second section examines the households who have declared a need for new housing in Lydiard Millicent. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have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

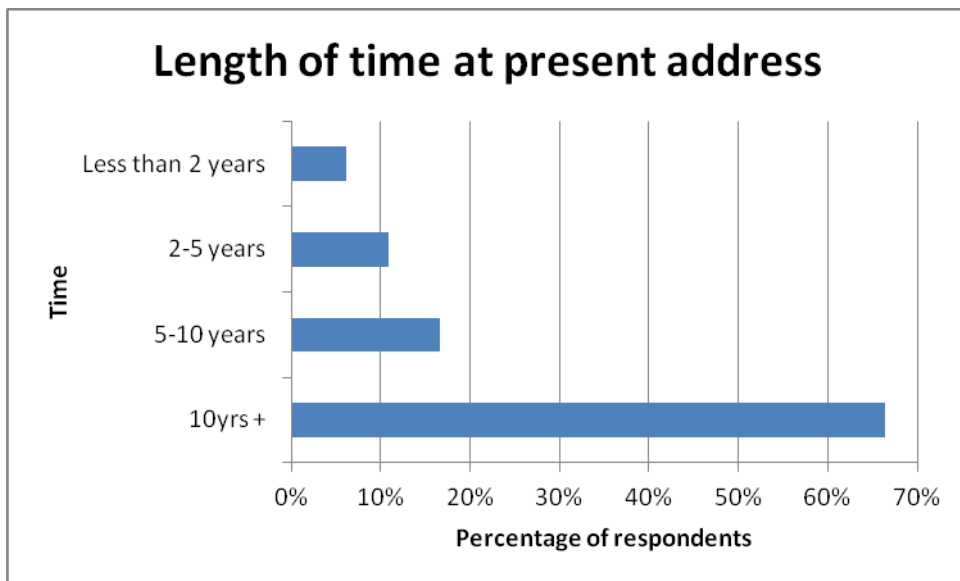
The first question asked on the survey was whether the respondents' home in Lydiard Millicent was their main home. All of those who replied indicated that their home in Lydiard Millicent is their main home.

The 2001 Census data, configured for the Lydiard Millicent output area, indicates that 93.7% of households in the area were owner-occupying, 3% were renting from a social landlord, 2.4% were privately renting, and 0.9% of households were living rent free.

The chart below shows the tenure of respondents to the survey. The majority (95.6%) of respondents were owner-occupiers, while 2% of respondents were living in socially rented properties and 1.6% in privately rented accommodation. The remainder were living in accommodation tied to employment (0.4%), or in accommodation described as 'other' (0.4%).

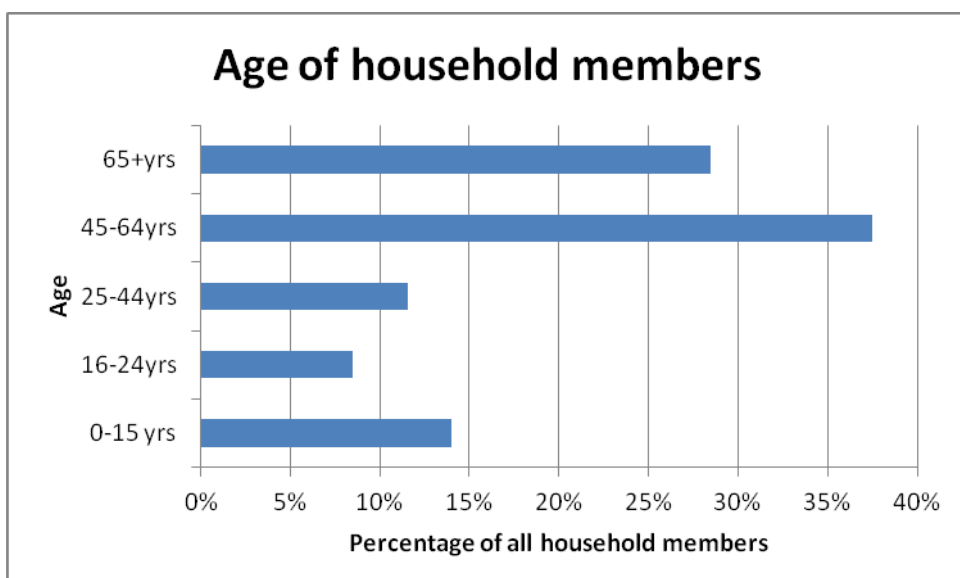


The chart below indicates the length of time respondents have lived in Lydiard Millicent. It shows that the majority of people who responded to the survey have lived in the parish for more than ten years, which is expected given the high levels of owner occupation among survey respondents.



The survey also shows that the majority of respondents live in larger family homes, with 86.6% of respondents having 3 or more bedrooms in their property, 13% having two bedrooms and only 0.4% of respondents living in a home with one bedroom. The majority of respondents (82.2%) live in detached properties.

These responses indicate relatively high levels of under-occupation in Lydiard Millicent. While the majority of respondents live in larger, detached homes, the majority (70.9%) 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+:



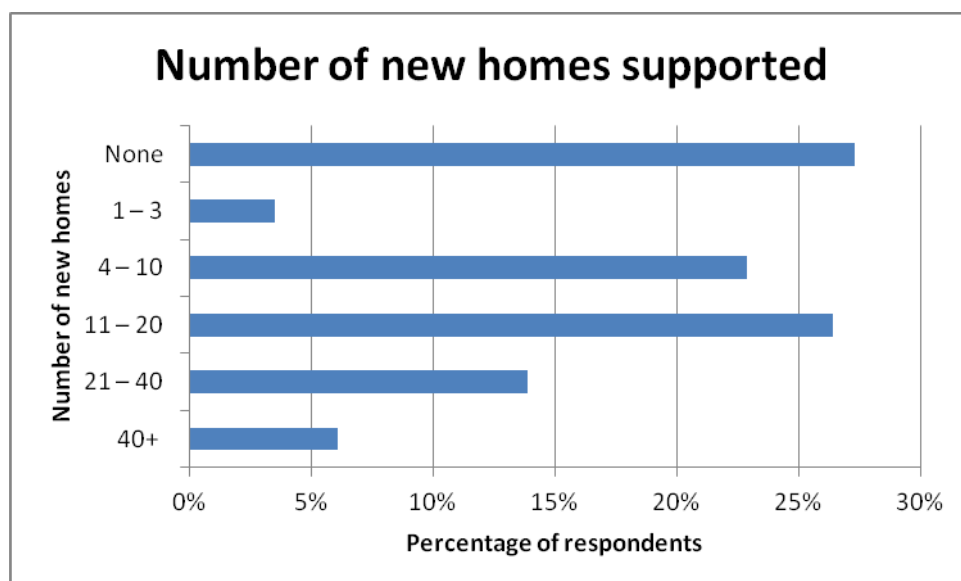
As the chart above shows, however, there were also significant proportions of households responding to the survey with members aged 25-64 and with children aged under 16 years old. This indicates a spread of different household types in Lydiard Millicent, from older person households with fewer members, 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:

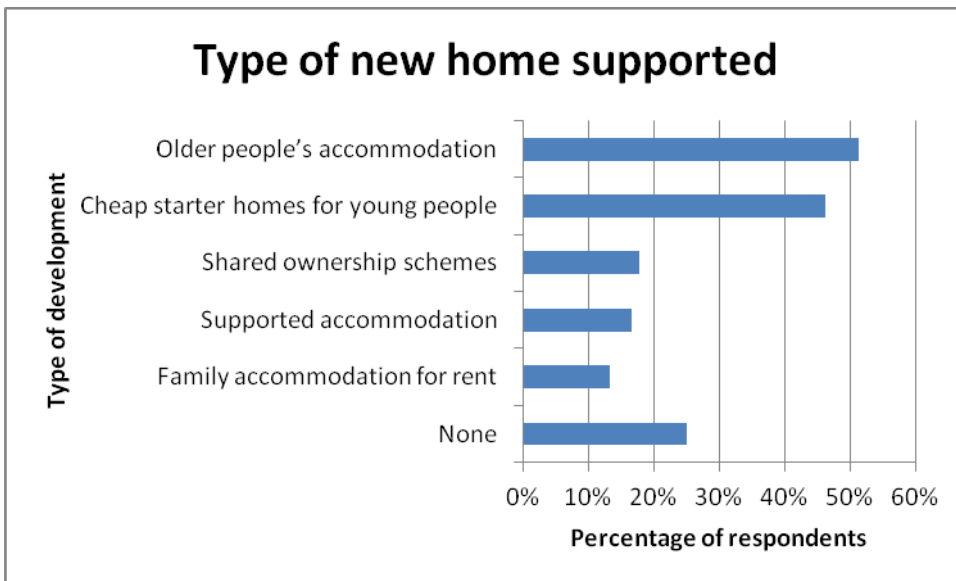
Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	31	65	21	21	138
Person 2	22	53	10	5	90
Person 3	2	8	0	0	10
Person 4	0	3	0	0	3
Person 5	0	0	0	0	0
<b>Total</b>	<b>55</b>	<b>129</b>	<b>31</b>	<b>26</b>	<b>241</b>

These results suggest a level of sustainability for new housing development in Lydiard Millicent, indicated by the survey respondents. The majority of households' working members (76.3%) usually travel less than ten miles to their place of work, suggesting a good supply of local sources of employment.

Respondents were then asked how many new homes they would support being built in the parish. Just over a quarter (27.3%) of respondents were opposed to any new homes in the parish, while 72.7% supported the development of new housing. The most popular response in terms of numbers of new homes was for the development of between eleven and twenty new homes (26.4% of respondents).



Respondents were asked what types of development, if any, they would support. The majority of support (51.4% of respondents) was for the development of older people's accommodation. Full results are given in the chart below:



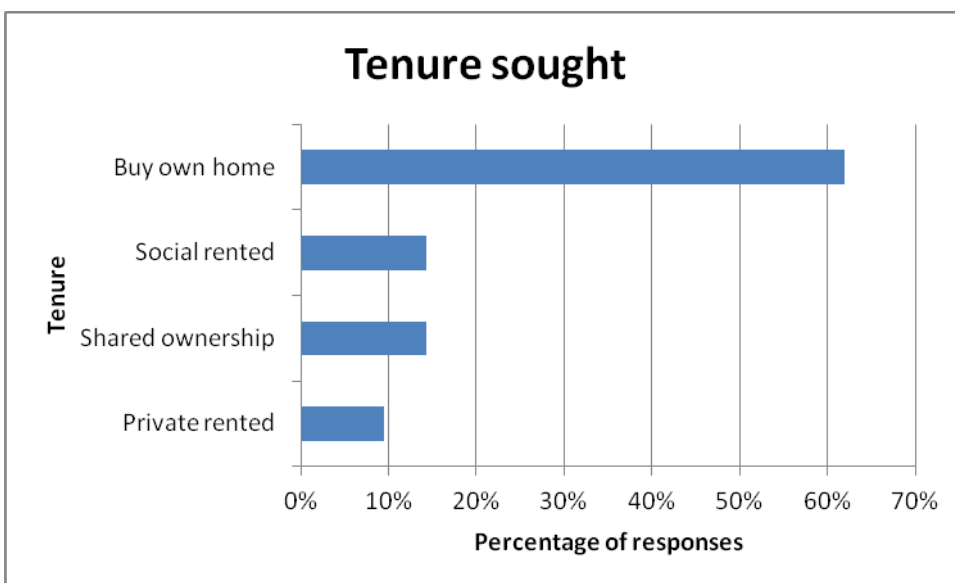


## Part two – Households requiring accommodation in the parish

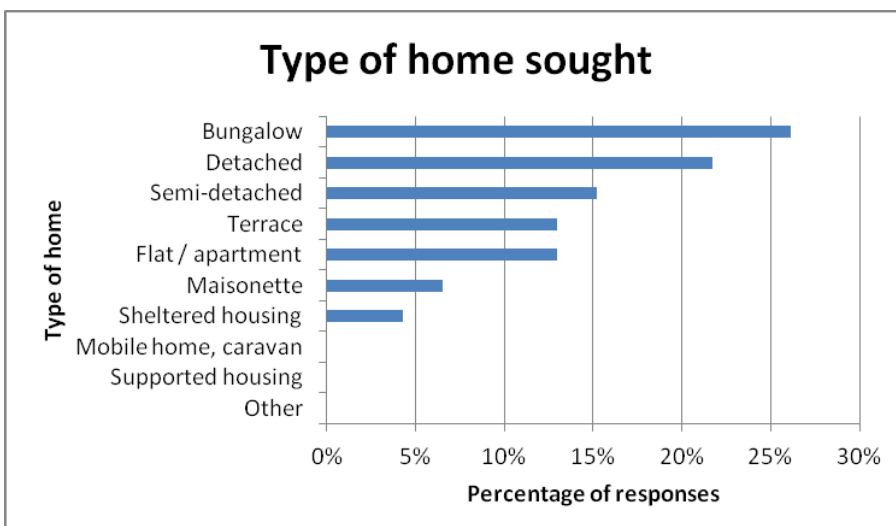
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment is then made in order to describe in more detail the need for specifically affordable housing.

Twenty-two respondents replied to this section of the survey, indicating their need for housing in Lydiard Millicent. All of these households have a local connection to Lydiard Millicent, either living in the parish, having previously lived there, or having family members there.

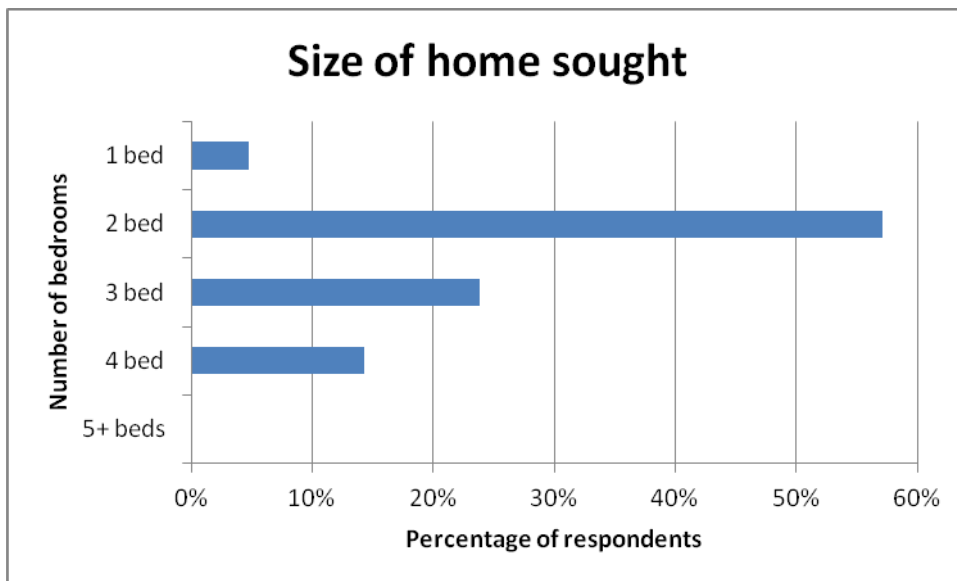
The respondents requiring accommodation in the parish were asked what type of tenure they sought. By far the most sought-after tenure was open-market purchase (61.9%). Households could indicate more than one response:



Respondents to this section were also asked what type of housing they required, with the most frequent response being bungalows, followed by detached properties. Full responses are given in the chart below (more than one answer could be given):



The need for sizes of property was predominantly for two bedroom homes (57.1%). No need was expressed for properties with five or more bedrooms:



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

In order to assess the need for **affordable** housing in Lydiard Millicent, it is necessary to consider the equity, income and savings levels of respondents. Four of the households responding to this section of the survey did not complete the financial questions and as such cannot be assessed in the following analysis.

Five of the households completing these questions declared equity in their existing homes. Both income and savings levels were mixed: 44.4% possessed no savings, while 16.7% had savings of over £50,000. Similarly, the levels of combined household income varied from less than £10,000pa (27.8%) to more than £50,000pa (11.1%).

Comparing income, savings and equity levels with affordability in Lydiard Millicent suggests that **eleven of the households (61.1%) that responded to the financial questions would not require public support in order to achieve their required housing**. The remainder, due to low levels of savings and income and to the cost of open market housing in Lydiard Millicent, 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 Lydiard Millicent, presented in section 8.

Of the households meeting the criteria for affordable housing, 42.9% (three households) were headed by persons aged 45-64, with 28.6% (two households) headed by persons aged 65+, and another 28.6% (two households) by persons aged 25-44. 42.9% of the households included 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 Lydiard Millicent area:<sup>2</sup>

Bedrooms	Dec 2012- Feb 2013
1	£88,000
2	£129,300
3	£169,400
4	£253,800
5+	£323,700

### 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 Lydiard Millicent cost £129,300 then a household may require £19,395 as a deposit. Annual household income would have to be at least £31,401 for a single applicant or £36,635 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>3</sup>

- While average house prices are lower in Lydiard Millicent than in many other areas of Wiltshire, 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.

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<sup>2</sup> House price estimates from the Mouseprice local area guide to the SN5 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the SN5 postcode covers a wider area than Lydiard Millicent parish and that there may be significant internal variation in house prices.

<sup>3</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 Lydiard Millicent 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 2012/13, there were fourteen households on the Wiltshire Council Housing Register seeking affordable housing in Lydiard Millicent. These households are seeking homes with between one and three bedrooms, and any full assessment of housing need in Lydiard Millicent should also take account of the Register.<sup>4</sup>
- There are seventeen social housing properties in the parish.<sup>5</sup> These properties represent 2.7% of the total housing stock of the parish, which is lower than the Wiltshire social housing average of 14.7%.<sup>6</sup>
- Social housing in Lydiard Millicent had a zero re-let rate over the past year: from the third quarter of 2011/12 to the third quarter of 2012/13 inclusive, no social homes were re-let in the parish.<sup>7</sup>
- The low levels and the turnover of affordable housing in Lydiard Millicent indicate that **none 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.**
- While this survey's recommendations describe the need for affordable housing (see section 8 below), it should be noted that of the eleven households deemed *not* to be in need of affordable housing, **all** described a lack of suitable accommodation in Lydiard Millicent. These households possess the financial capacity to either rent or 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. Two of these eleven households were specifically seeking sheltered accommodation.

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<sup>4</sup> One of the survey respondents reported on in section 8, as in need of affordable housing, is currently on the Housing Register.

<sup>5</sup> Housing Strategy team, live tables.

<sup>6</sup> Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

<sup>7</sup> Housing Strategy team, live tables.

## **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**

- 2x three bedroom homes for couples / families (1x wheelchair accessible)

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

- 1x two bedroom home for a couple / family
- 1x four bedroom home for a family

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

- 1x one bedroom shared ownership home for a couple
- 1x two bedroom subsidised rented home for a couple / family
- 1x two bedroom shared ownership home for a couple / family

### **Supported housing**

- None