

Rudloe

Housing Needs Survey

Survey Report

March 2013

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1. Area Summary

Rudloe is in the Corsham Community Area within the local authority area of Wiltshire. The settlement straddles the civil parishes of Box and Corsham.

- There are 565 households in the settlement, suggesting a population of 1333 people.¹
- Rudloe lies roughly mid-way between the village centre of Box and Corsham town centre.
- Most of the housing sits between the A4 and B3109.
- Local employment opportunities exist at Fiveways Trading Estate, MoD Corsham and Leaffield Industrial Estate.
- The settlement has good transport links to larger settlements with road access to the M4 at Bath and Chippenham.
- Rudloe is on the local bus route, with buses running every 30 minutes to Box/Bath and Corsham/Chippenham. The more frequent No 10 Town Bus runs to Corsham only.
- Broadwood Primary School is in the heart of the settlement and is part of Corsham Primary School's Academy, which was rated Outstanding by Ofsted in 2010.
- The nearest churches are St Thomas, Box, C of E; Box Methodist; St Bartholomews, Corsham, C of E; St Patricks, Corsham, RC; St Aldhelms, Corsham, Methodist; Priors Street, Corsham, Baptist; St Christopher's, Ditteridge. Occasionally, The Big Breakfast (local evangelical group) is held in Rudloe Community Centre.
- Amenities include Rudloe Community Centre, run by Rudloe Community Association, and a children's play area with adjoining kickabout area.
- Leafy Lane Playing Fields are on the edge of the settlement and provide opportunities for football and other sports. It is the home of AFC Corsham Youth Football for boys and girls age 6-16. Rudloe Brownies use the Pavilion here. It is available for hire. There is a HIVE (Help and Information Volunteer Exchange) on Leafy Lane/Portal Ave that offers advice, and a play group, for Forces personnel.
- There is a small convenience store.
- Rudloe Estate is GreenSquare-run social housing, with a small number of houses that are privately owned.

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

2. Introduction

In late 2012, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey of the Rudloe area with Corsham Town Council and Box Parish 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.

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 Rudloe.

- '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 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 28th February 2013. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 565 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 30.1% with 170 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 Rudloe.
- Two 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 Rudloe. This section also describes the levels of new affordable housing, if any, which would be supported by local residents.

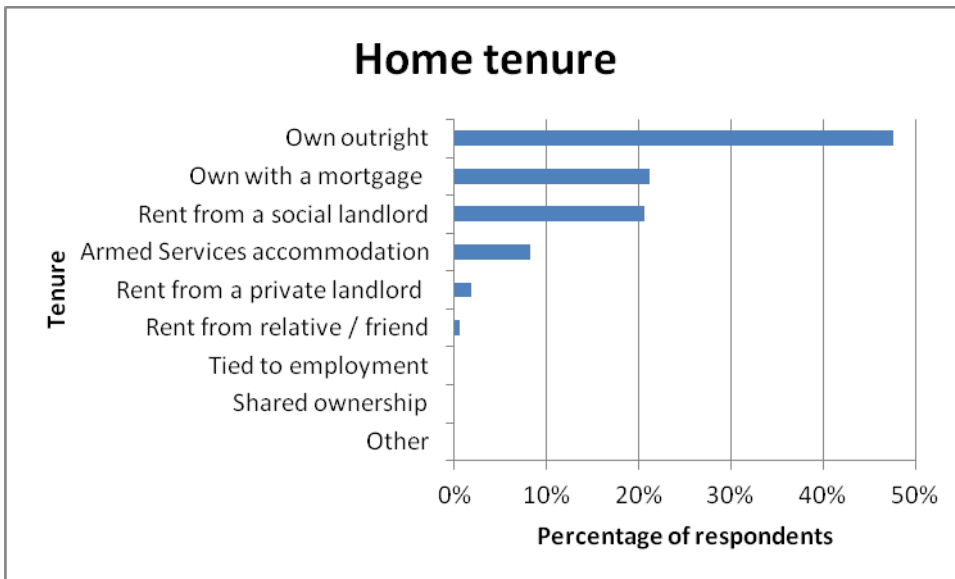
The second section examines the households who have declared a need for new housing in Rudloe. The section begins by describing the overall need for both market and affordable housing in the area. A financial assessment is then made in order to determine the numbers of households who have a current need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

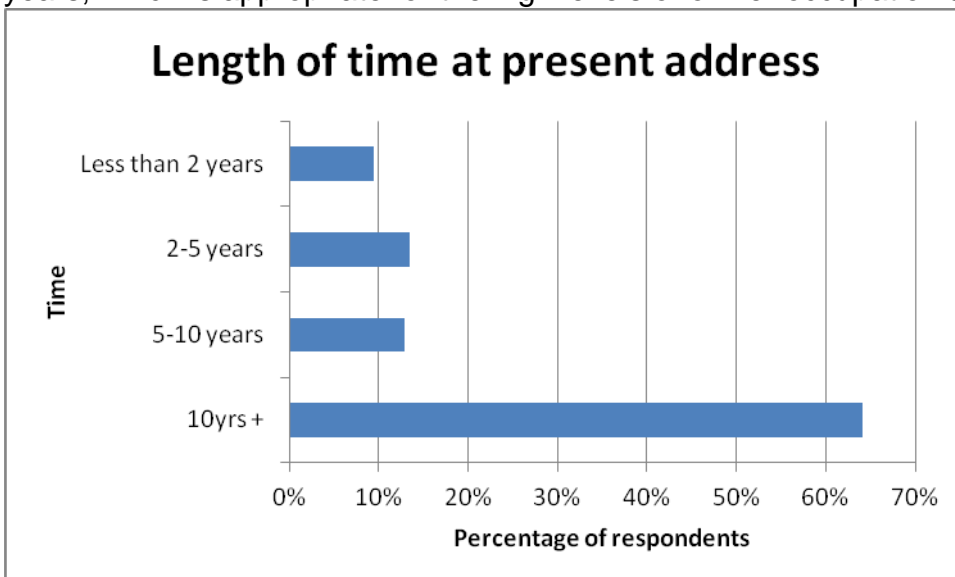
The first question asked on the survey was whether the respondents' home in Rudloe was their main home. 99.4% of those who replied indicated that their home in Rudloe is their main home.

The 2011 Census data for the Rudloe output areas indicates that 67% of households in the area were owner-occupying, 0.6% were living in shared ownership (part rent / part buy) properties, 13.8% were renting from social landlords, 17.5% were privately renting, and 1.2% of households were living rent free.²

The chart below shows the tenure of respondents to the survey. The majority (68.8%) of respondents were owner-occupiers, while 1.8% lived in privately rented accommodation, 20.6% in socially rented properties, 8.2% in Armed Services accommodation, and 0.6% rented their home from a relative or friend. This suggests a bias in the survey responses against those living in privately rented accommodation; the rest of this section should be read with this in mind.



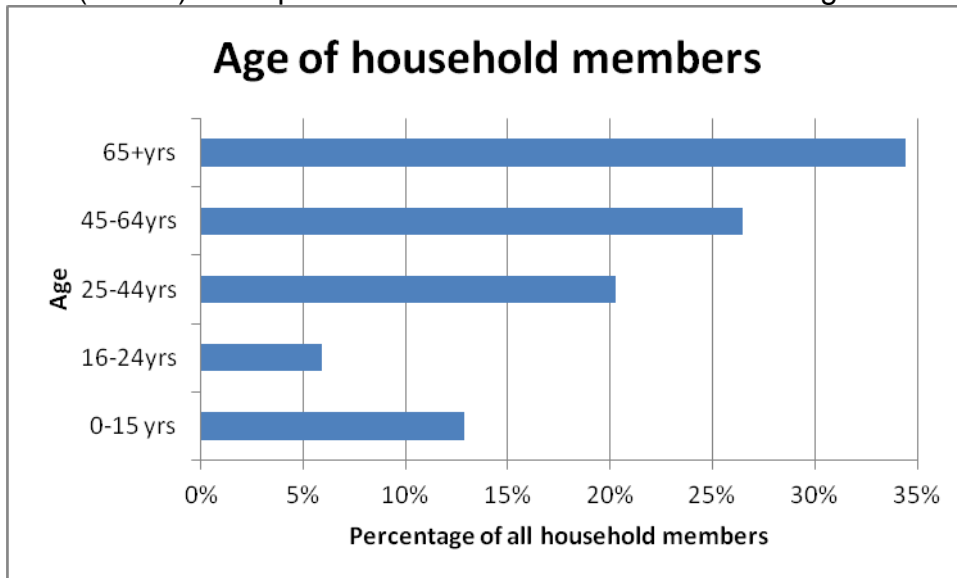
The chart below indicates the length of time respondents have lived in Rudloe. It shows that the majority of people who responded to the survey have lived in the area for more than five years, which is appropriate for the high levels of owner occupation among survey respondents.



² Table QS405EW, 2011 Census: Tenure – Households, LSOAs (Wiltshire 017B and 017C).

The survey also shows that the majority of respondents live in larger family homes, with 65.9% of respondents having 3 or more bedrooms in their property, 30% having two bedrooms and only 4.1% of respondents living in a home with one bedroom.

These responses indicate relatively high levels of under-occupation in Rudloe. While the majority of respondents live in larger homes, the majority (77.6%) 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 (34.4%) 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 Rudloe, from older person households with fewer members, to many younger households with children.

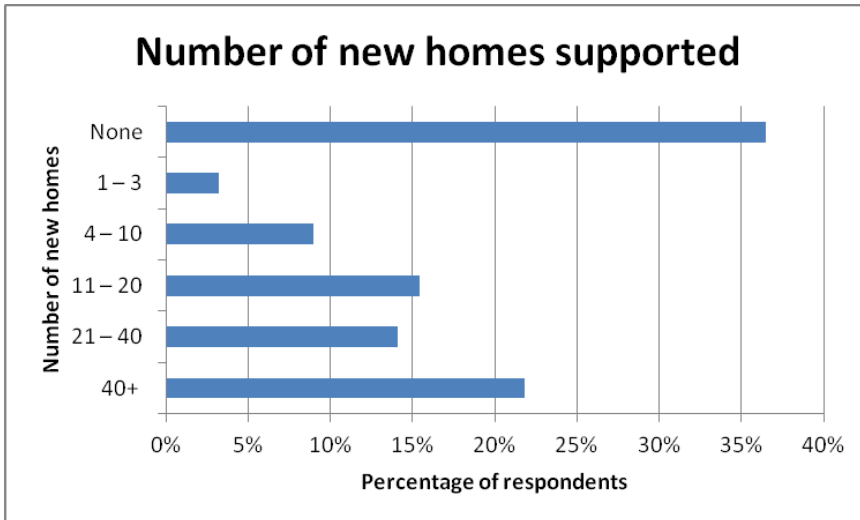
The distance travelled to work can also be a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	42	23	14	4	83
Person 2	11	21	5	1	38
Person 3	1	2	0	1	4
Person 4	1	0	0	0	1
Person 5	0	0	0	0	0
Total	55	46	19	6	126

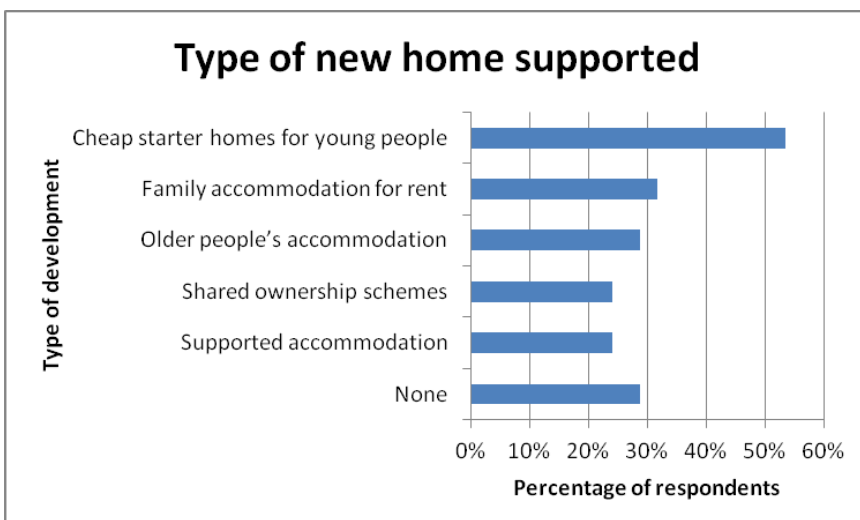
These results suggest a reliable level of sustainability for new housing development in Rudloe, indicated by the survey respondents, as 80.2% of households' working members usually travel less than ten miles to their place of work. This indicates a good current supply of local sources of employment.

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 6% 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. Nearly two-thirds of respondents (63.5%) supported the development of new housing in Rudloe, with the most popular response (21.8%) being for larger developments delivering 40+ new homes. In contrast, 36.5% of respondents were opposed to any new housing in the area. Comments received cited a lack of infrastructure and amenities in Rudloe as the predominant reason for this opposition to new housing.



Respondents were also asked what types of development they would support. Over half (53.5%) supported the development of affordable starter homes for young people, with 31.8% supporting new older people's accommodation. 28.8% of respondents supported the development of family accommodation for rent and 24.1% supported both shared ownership schemes and supported housing for residents with disabilities. 28.8% of respondents reiterated their opposition to any new homes in the area:



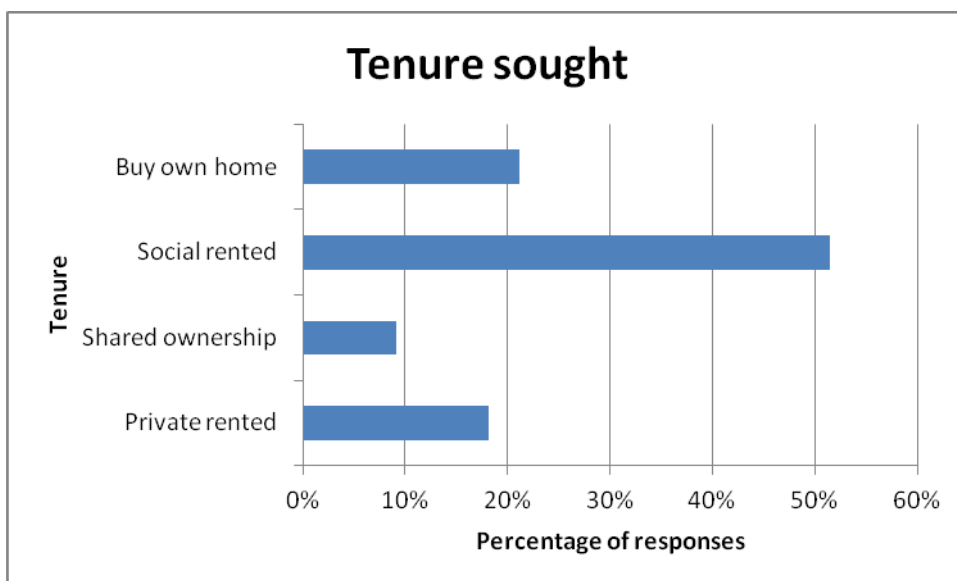
Part two – Households requiring accommodation in the area

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.

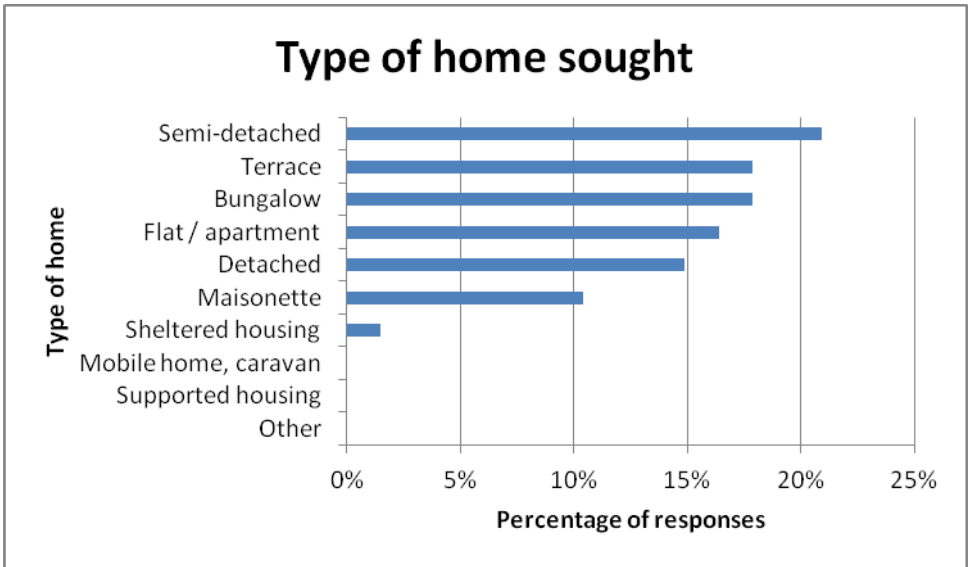
Twenty-five respondents replied to this section of the survey, indicating their need for housing in Rudloe.

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

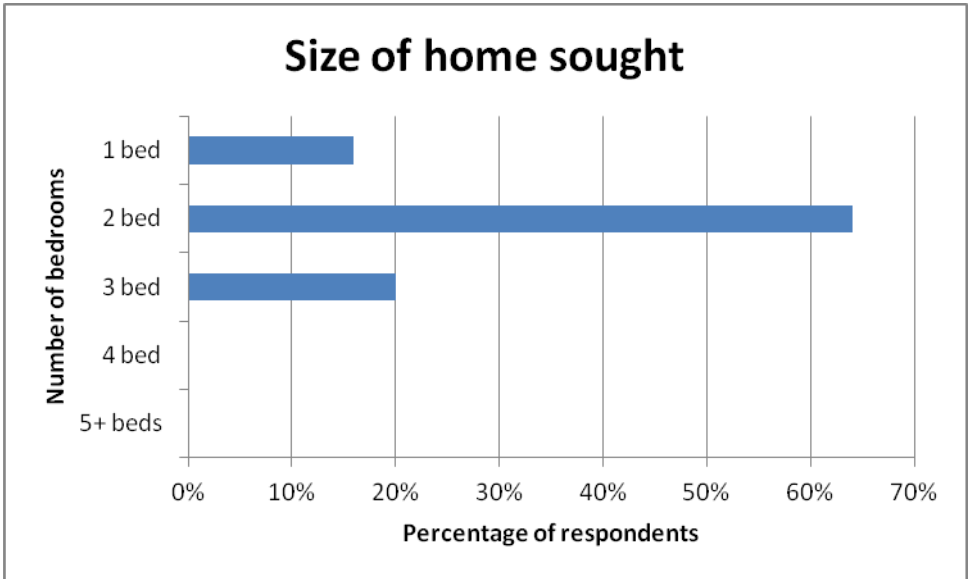
The respondents requiring accommodation in the area were asked what type of tenure they sought. The expressed need was predominantly for social rented homes. Households could indicate more than one response:



Respondents to this section were also asked what type of housing they required, with the majority seeking semi-detached properties, followed by terraced 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 four or more bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Rudloe to meet their needs, to which 58.3% answered 'yes.'

In order to assess the need for **affordable** housing in Rudloe, 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 need to preserve respondents' confidentiality, only a short summary of the financial assessment is presented below.

Only 8.7% of those responding to these questions declared positive equity in an existing property. Income levels were very low: 43.4% of households estimated their gross combined annual income as below £10,999, with another 30.4% estimating theirs as between £11,000 and £19,999 pa. Similarly, levels of savings were also low, with 78.3% of households declaring no savings.

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

Of the fifteen households meeting the criteria for affordable housing, a third (five households) were headed by people aged 25-44, and a third by people aged 45-64. 26.7% (four households) were headed by people aged 65+, and the remainder headed by younger people aged 16-24. 46.7% (seven households) contained 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 Rudloe area:³

Bedrooms	Dec 2012- Feb 2013
1	£121,500
2	£174,200
3	£215,100
4	£324,400
5+	£417,900

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 Rudloe cost £174,200 then a household may require £26,130 as a deposit. Annual household income would have to be at least £42,306 for a single applicant or £49,357 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 the Rudloe area 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.
- Six of the fifteen households found in this survey to be in housing need are already 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, 62.5% (five households) noted a lack of suitable open-market accommodation in Rudloe. These households possess the financial capacity either to purchase open-market accommodation or to rent privately and their description of the lack of such housing suggests a potential need for an open-market or mixed tenure development in the area.
- Housing development in Rudloe 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.
- The 2011 Census indicates that 13.8% of the housing in the Rudloe area is socially rented; this is only slightly lower than the current average proportion of socially rented housing in Wiltshire (14.7%).⁵ The socially rented housing in the area had high a re-let rate of 9.4% over the past year.⁶
- The levels and turnover of social housing in the Rudloe area indicate that **four of the households responding to section two of the survey and in need of affordable housing could meet those needs through access to the existing social housing of the area.**

⁵ Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

⁶ Wiltshire Council, Housing Strategy parish lettings records, Corsham and Box parishes.

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

- 1x one bedroom homes for a single/couple
- 6x two bedroom homes for families (1x single level accommodation)
- 3x three bedroom homes for families

Shared / Low cost home ownership

- None

Sheltered housing for older people

- 1x one bedroom subsidised rented home

Supported or adapted housing

- None