

Urchfont

Parish Housing Needs Survey

Survey Report

March 2013

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1. Parish Summary

The parish of Urchfont is in the Devizes Community Area within the local authority area of Wiltshire.

- There is a population of 1075 according to the 2011 Census, comprised of 478 households.¹
- Urchfont is a rural parish with a real sense of community.
- It contains buildings of real character and has a unique charm that needs to be nurtured.
- It's a living community with working farms ringing the parish and a number of commercial premises including a garage and farmshop complex.
- There are a number of sports and social clubs catering for a range of interests helping people to keep active and involved.
- It has important facilities which are central to maintaining its character and sense of community, most notably the pub, the village community shop, the local primary school.
- Over time the parish population has aged considerably.
- Prices of homes to buy are high whilst average incomes are relatively low and with limited development in recent years prices have risen beyond the reach of many who might otherwise choose to make their home here.
- There is a recognition that some of the facilities described above are under pressure and an impetus of new development could positively benefit the parish and reinforce the viability of existing services.

2. Introduction

In late 2012, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Urchfont 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.nomisweb.co.uk/>

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 Urchfont.

- '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 1st March 2013. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 550 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 38% with 209 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 Urchfont.
- Five 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 Urchfont. This section also describes the levels of new affordable housing, if any, which would be supported by residents of the parish.

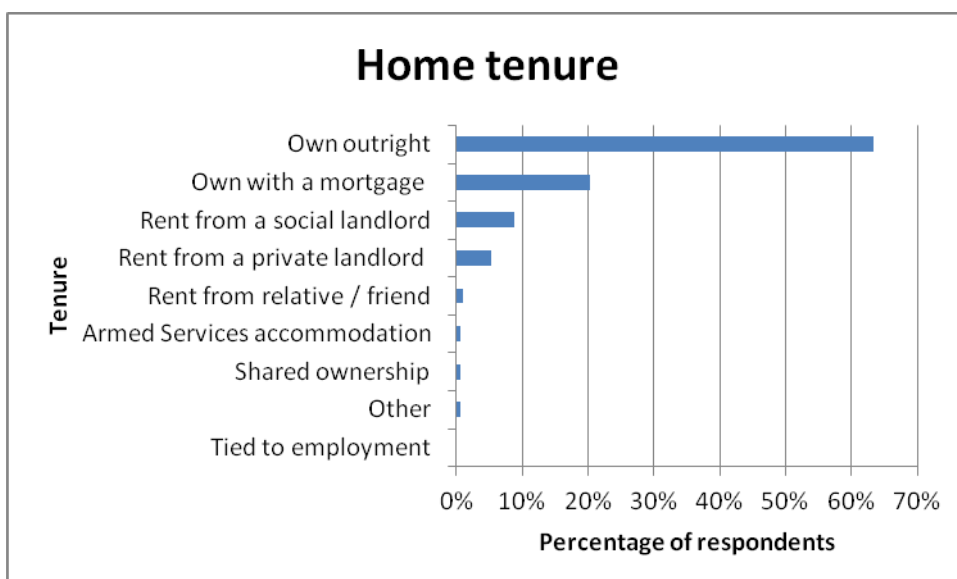
The second section examines the households who have declared a need for new housing in Urchfont. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have a current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

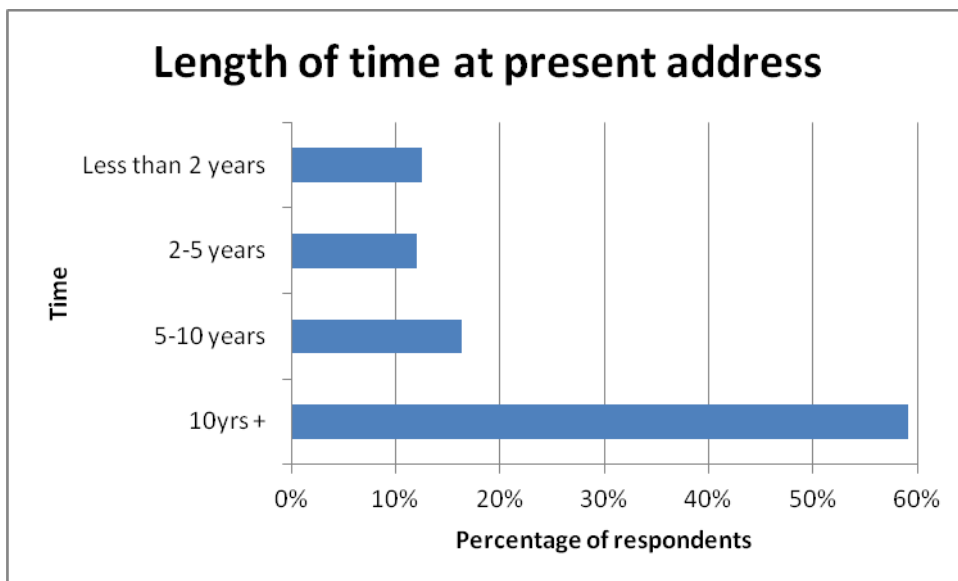
The first question asked on the survey was whether the respondents' home in Urchfont was their main home. 98.5% of those who replied indicated that their home in Urchfont is their main home.

The 2011 Census data for Urchfont parish indicates that 78.2% of households in the area were owner-occupying, 13% were renting from social landlords, 6.1% were privately renting, and 2.7% of households were living rent free.

The chart below shows the tenure of respondents to the survey. The majority (83.6%) of respondents were owner-occupiers, while 8.7% of respondents were living in socially rented properties, and 5.3% were renting from a private landlord or letting agency. The remainder were either renting from a relative or friend (1%), living in Armed Services accommodation (0.5%), in shared ownership homes (0.5%) or were living in accommodation described as 'other'.

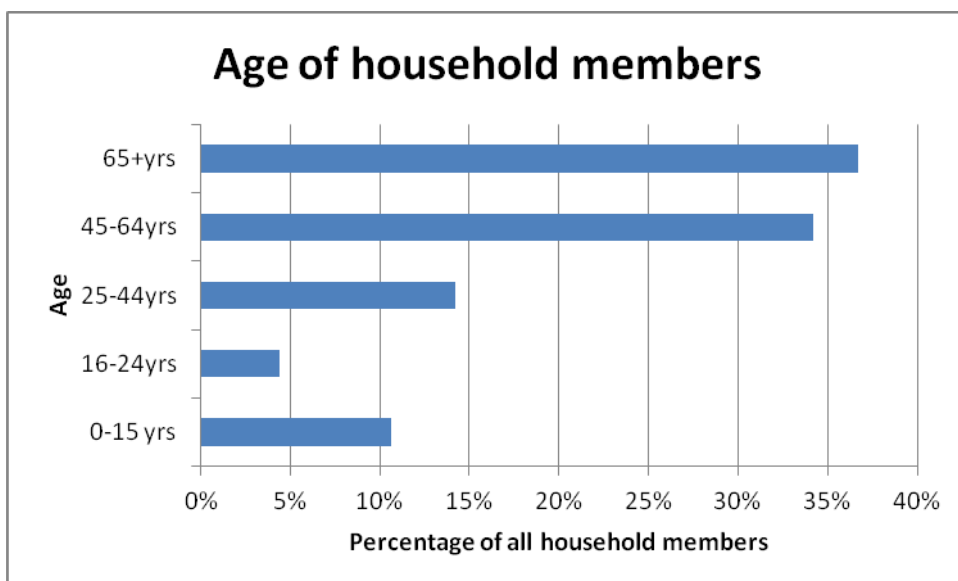


The chart below indicates the length of time respondents have lived in Urchfont. It shows that the majority of people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents.



The survey also shows that the majority of respondents live in larger family homes, with 75.5% of respondents having 3 or more bedrooms in their property, 23.1% having two bedrooms and only 1.4% of respondents living in a home with one bedroom. The majority of respondents (67.8%) live in detached properties.

These responses indicate relatively high levels of under-occupation in Urchfont. While the majority of respondents live in larger homes, the majority (78.9%) 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 numbers of households responding to the survey with members aged 25-64. This indicates a spread of different household types in Urchfont, from older person households with fewer members, to younger households with children.

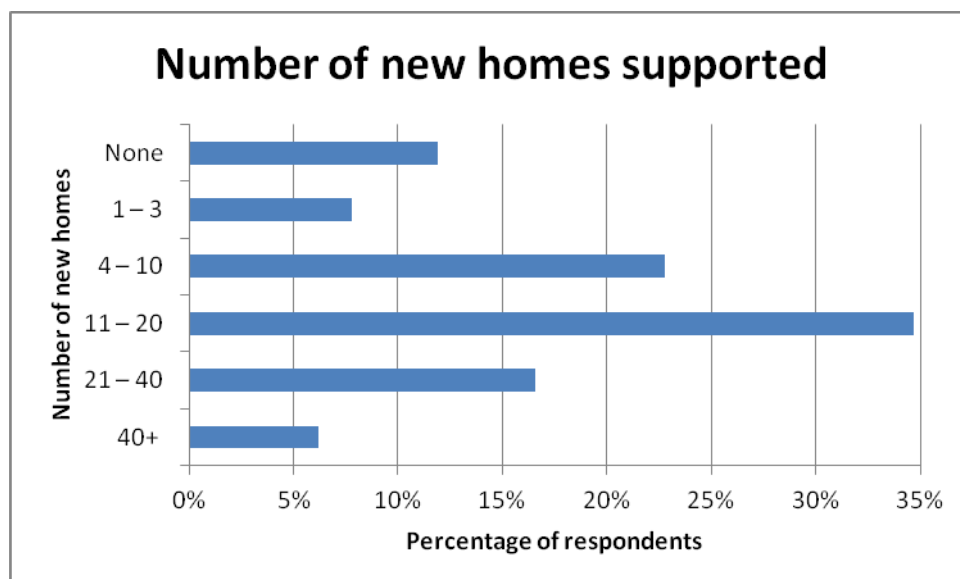
The distance travelled to work can also be a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

| Persons in household | Distance to work | | | | Total |
|----------------------|------------------|--------------|---------------|------------|------------|
| | Up to 2 miles | 2 - 10 miles | 10 - 50 miles | 50 miles + | |
| Person 1 | 18 | 31 | 38 | 15 | 102 |
| Person 2 | 8 | 9 | 24 | 12 | 53 |
| Person 3 | 2 | 3 | 1 | 1 | 7 |
| Person 4 | 1 | 1 | 2 | 0 | 4 |
| Person 5 | 0 | 2 | 0 | 1 | 3 |
| Total | 29 | 46 | 65 | 29 | 169 |

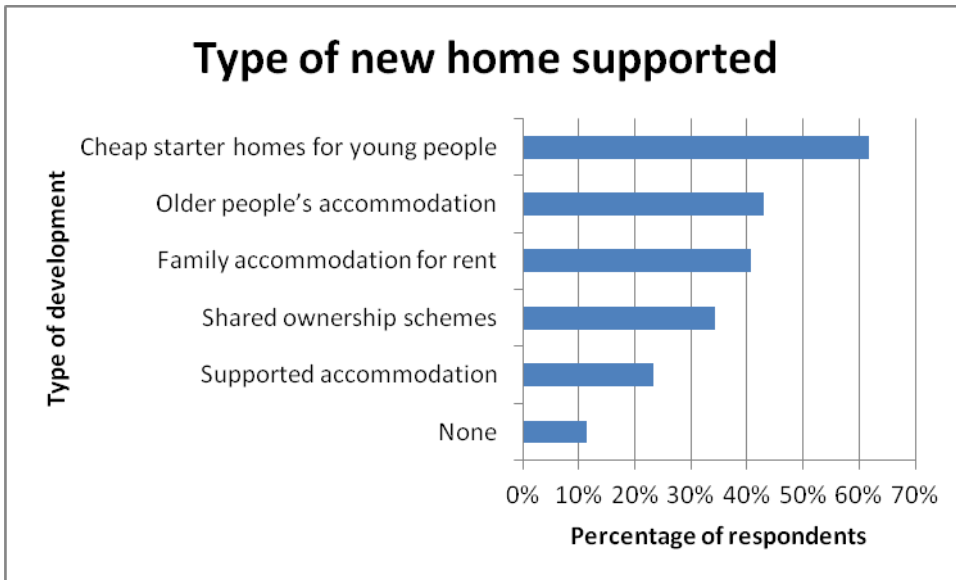
These results suggest a mixed level of sustainability for new housing development in Urchfont, indicated by the survey respondents. While 44.4% of households' working members usually travel less than ten miles to their place of work, the majority travel more than that, which suggests a potential lack 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 4.7% of respondents answered 'yes'. This result 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 (88.1%) were in support of new housing in the parish, with the most popular option being for between eleven and twenty new homes (34.7% of respondents). 11.9% of respondents were opposed to any new housing in Urchfont parish:



Respondents were asked what types of development they would support. Over half (61.7%) of respondents supported the development of affordable starter homes for young people, with 43.1% of respondents supporting also the development of older persons' accommodation. 40.7% endorsed the development of family accommodation for rent, and 34.4% shared ownership homes. There was less support (23.4% of respondents) for supported accommodation for tenants with disabilities. 11.5% of respondents reiterated their opposition to any new housing in the parish:

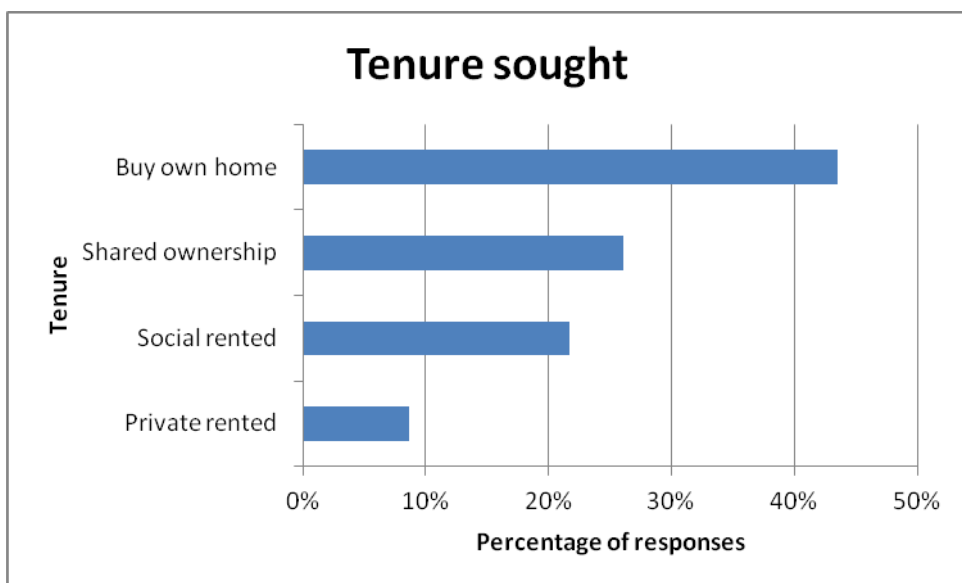


Part two – Households requiring accommodation in the parish

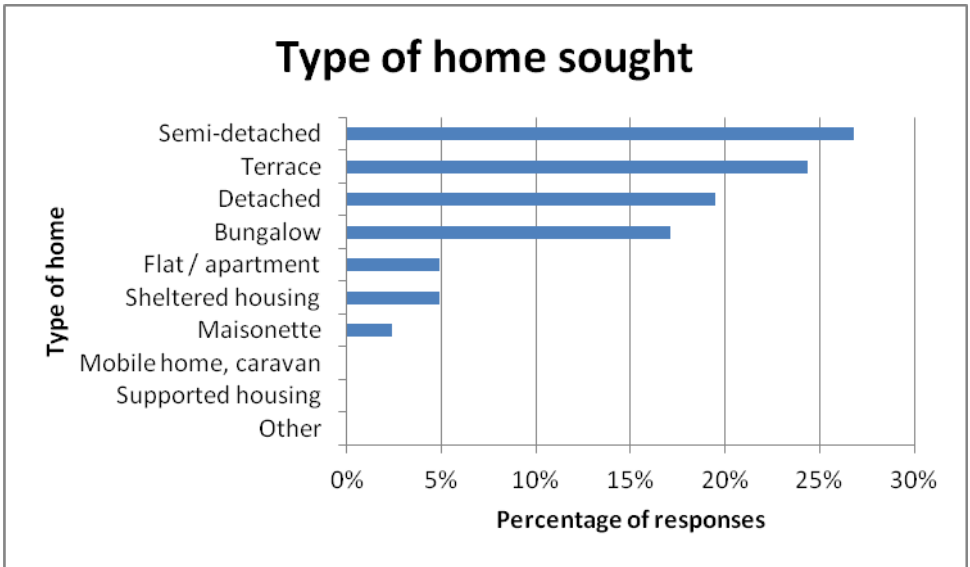
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment is then made in order to describe in more detail the need for specifically affordable housing.

Fourteen respondents replied to this section of the survey, indicating their need for housing in Urchfont. Thirteen of these households have a local connection to Urchfont, either living or working in the parish, having family members there, or having previously lived there themselves.

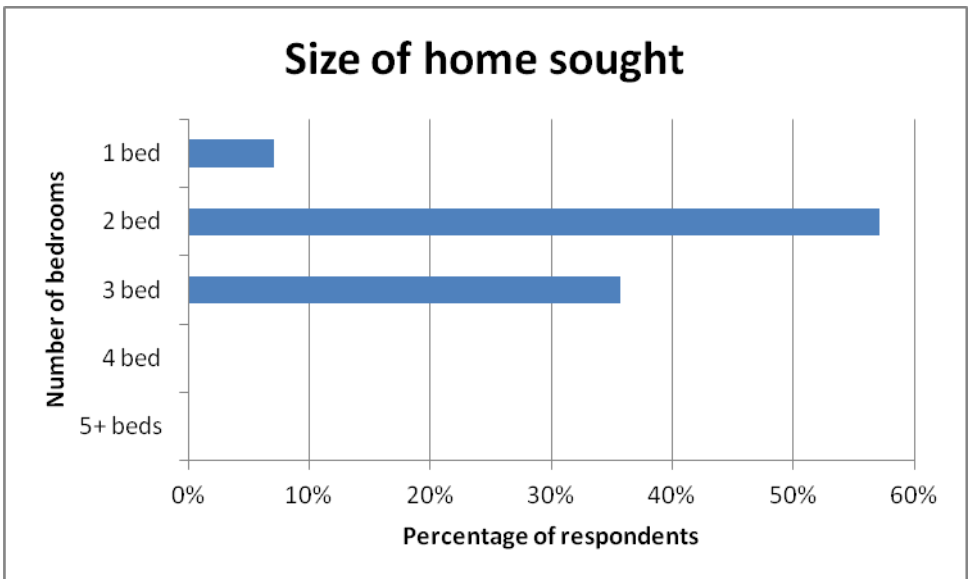
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with ownership the most desired. Households could indicate more than one response:



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



The need expressed was mainly for two-bedroom properties. No need was expressed for properties with 4 or more bedrooms:



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

In order to assess the need for **affordable** housing in Urchfont, it is necessary to consider the equity, income and savings levels of respondents. Three 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 the confidentiality of respondents, only a short summary of the financial assessment is presented below.

Five of those who responded to these questions reported having equity in existing properties, although the estimated levels of this were mainly low: three under £25,000. Six households possessed no savings, while a further three estimated their savings at under £15,000. Income levels were mixed: three respondents estimated low gross household incomes of less than £25,000 pa, while two reported higher incomes of over £50,000 pa.

Comparing income, savings and equity levels with affordability in Urchfont suggests that three of the households responding to the financial questions would not require public support in order to achieve their required housing. A further two, while stating their desire to purchase as opposed to rent, did not report sufficient finances to afford either open-market or low-cost home ownership.

The remaining six households 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 Urchfont, presented in section 8.

Of the households meeting the criteria for affordable housing, half were headed by people aged 25-44, and half by people aged 45-64. Two households contained children aged under 16.

6. Affordability

In order to investigate affordability, further research has been carried out on house prices in the parish.

It is possible to estimate the average property prices in the Urchfont area:²

| Bedrooms | Average sale price |
|----------|----------------------|
| 1 | £82,500 ³ |
| 2 | £229,000 |
| 3 | £301,600 |
| 4 | £368,000 |
| 5+ | £593,833 |

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 Urchfont cost £229,000 then a household may require £34,350 as a deposit. Annual household income would have to be at least £55,614 for a single applicant or £64,883 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in the Kennet area in 2011 was only £21,712:⁴

- 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. The low numbers of sales of one bedroom properties in the past three years suggest that the availability of these in the parish is severely restricted.
- 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 Land Registry, residential price paid datasets, 1st Jan 2010 to 31st Dec 2012. The Land Registry does not supply information on the numbers of bedrooms in sold properties and these have been provided through comparison between the Land Registry data on sales in Urchfont parish and records of these sales, including numbers of bedrooms, held at <http://www.zoopla.co.uk/house-prices/>. Presented averages are based on sale prices over the three year period moderated for relevant average local house price variation. Please note that the Land Registry figures do not include sales through repossession or auction.

³ The average price presented for one bedroom properties is based on only three verified sales in the past three years; suggesting very limited availability.

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.

The following indicates the **minimum** need over the next three years for new affordable housing, based on the responses to the survey. Please note that this report provides a description of the affordable housing need only of those who responded to the survey, and as such may underestimate the total affordable housing need in these parishes, particularly as it is often the case that higher levels of need for affordable housing emerge when a local development is proposed or forthcoming.

- In the third quarter of 2012/13, there were thirteen households on the Wiltshire Council Housing Register seeking affordable accommodation in Urchfont parish: none of these households is also reported on in this report as in need of affordable housing. The remaining households on the Register are seeking properties with between one and three bedrooms and any full assessment of housing need in the parish should take account of the Register.⁵
- The 2011 Census recorded sixty-two social homes in the parish.⁶ These properties represent 13% of the total housing in Urchfont, which is slightly lower than the Wiltshire affordable housing average of 14.7%.⁷
- Social housing in Urchfont had a 4.8% re-let rate in the past year: from the fourth quarter of 2011/12 to the third quarter of 2012/13 inclusive, three social homes were re-let in the parish.⁸
- None of the social housing in Urchfont is currently subject to local connection restrictions, which with the levels and turnover of stock, indicates none 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 parish.
- While this survey's recommendations describe the need for affordable housing (see section 8 below), it should be noted that of the five households deemed *not* to be in need of affordable housing, **all** described a lack of suitable accommodation in Urchfont. 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.

⁵ Wiltshire Council, Housing Strategy, live tables.

⁶ Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

⁷ Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

⁸ Wiltshire Council, Housing Strategy, 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.

As described in section 7, the survey is only a quarter of the evidence required to fully assess housing need in the parishes. Wiltshire Council's Housing Register, the Strategic Housing Market Assessment, and the advice of allocation staff who manage the Register **must** also be taken into account in fully determining local housing need.

Subsidised rented housing

- None

Shared / Low cost home ownership

- 1x one bedroom home for a single person / couple, providing support with personal care
- 2x two bedroom homes for couples / families
- 3x three bedroom homes for families

Sheltered housing for older people

- None