

# **Ashton Keynes**

**Parish Housing Needs Survey**

**Survey Report**

**August 2013**

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## 1. Parish Summary

The parish of Ashton Keynes is in the Malmesbury Community Area within the local authority area of Wiltshire.

- There is a population of 1400 according to the 2011 Census, comprised of 576 households.<sup>1</sup>
- Ashton Keynes parish is situated in North Wiltshire on the border with Gloucestershire. The infant River Thames runs through the parish, and along the High Road in the village. The Thames Path National Trail also passes through the parish.
- Ashton Keynes is an ancient settlement with a history that can be traced back to the Bronze Age. Much of the village of Ashton Keynes is designated as a Conservation Area. (There are six Scheduled Ancient Monuments in the village itself).
- The parish is wholly within the Cotswold Water Park.
- Over the years there has been significant gravel extraction in the parish and many of the spent sites have now become natural lakes.
- The village itself is a fairly compact community comprising of a mix of older and more modern properties.
- Ashton Keynes Holy Cross Church, which dates back to Norman times, is located on the edge of the village.
- The village school is popular and has recently had an excellent OFSTED report.
- The village has a thriving public house, a post office and a community-run village shop, which is attached to the Village Hall.
- The village has a Millennium Green and two playing fields which are well used and support football, cricket and tennis clubs, all of which provide facilities for adults and juniors.
- There are also many active groups and societies within the village.

## 2. Introduction

In early 2013, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Ashton Keynes 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.

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<sup>1</sup> <http://www.nomisweb.co.uk/>

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 members of the Wiltshire Rural Investment Partnership (WRIP).<sup>2</sup>
- 'The Wiltshire Rural Investment Partnership brings together representatives from the economic development, regeneration, spatial planning, new housing and housing strategy teams of Wiltshire Council together with Registered Provider [housing association] partners and the Homes and Communities Agency to enable and promote the sustainable delivery of new build housing in the rural communities of Wiltshire.'<sup>3</sup>

### 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 Ashton Keynes.

- '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 June 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 19<sup>th</sup> July 2013. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

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<sup>2</sup> The members of WRIP that contribute to the survey funding are Wiltshire Council and seven Registered Providers of social housing (housing associations) - Aster, GreenSquare, Guinness, Jephson Housing, Raglan Housing, Selwood Housing and Wiltshire Rural Housing Association.

<sup>3</sup> Para 1.1, 'Purpose', *Terms of Reference for the Wiltshire Rural Investment Partnership*. Full WRIP membership: Wiltshire Council, Aster, Wiltshire Rural Housing Association, Raglan Housing Association, GreenSquare, Guinness, Jephson Housing Association, Selwood Housing, the Homes and Communities Agency, and the Wiltshire Community Land Trust.

- A total of 587 questionnaires were distributed in 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 an excellent response rate of 43.6% with 256 replies received.
- This report describes the views only of those residents who returned the survey questionnaires and these views may not be representative of the wider population of Ashton Keynes.
- Nine 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 Ashton Keynes. 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 Ashton Keynes. 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

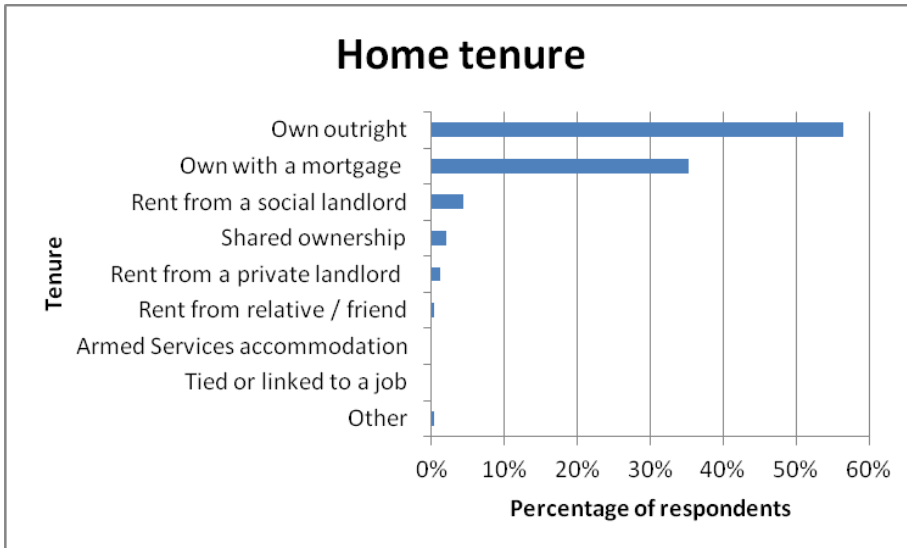
The first question asked on the survey was whether the respondents' home in Ashton Keynes was their main home. 99.2% of those who replied indicated that their home in Ashton Keynes is their main home.

The 2011 Census data for Ashton Keynes indicates that 82.5% of households in the parish were owner-occupying, 7.3% were renting from social landlords, 6.4% were privately renting, 2.4% were living in shared ownership (part owned, part rented) homes, and 1.4% of households were living rent free.<sup>4</sup>

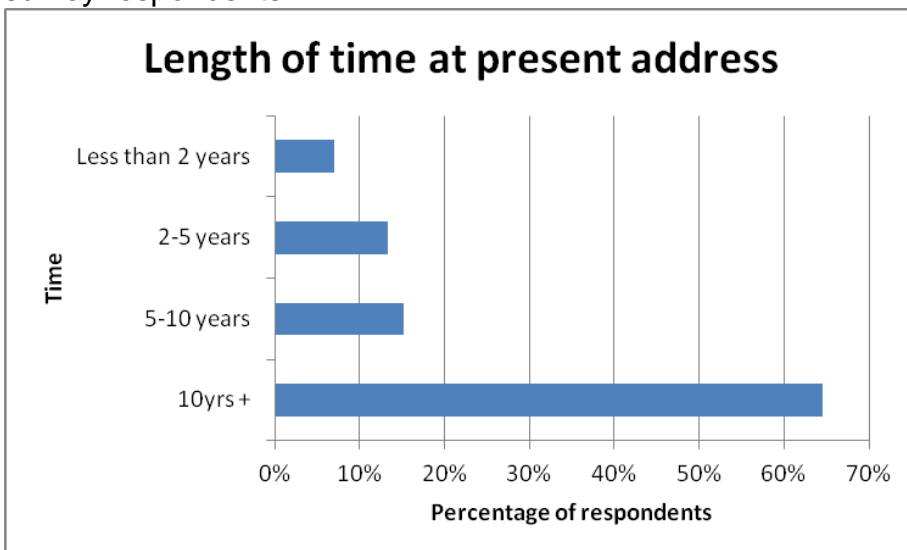
The chart below shows the tenure of respondents to the survey. The majority (91.8%) of respondents were owner-occupiers, while 4.3% of respondents were living in socially rented properties, 1.2% were renting from a private landlord or letting agency, and 2% living in shared ownership homes. The remainder were either renting from a relative or friend (0.4%) or were living in a tenure described as 'other' (0.4%). These results indicate a bias in the survey responses toward owner-occupiers and the rest of this section should be read with this in mind.

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<sup>4</sup> <http://www.nomisweb.co.uk/>



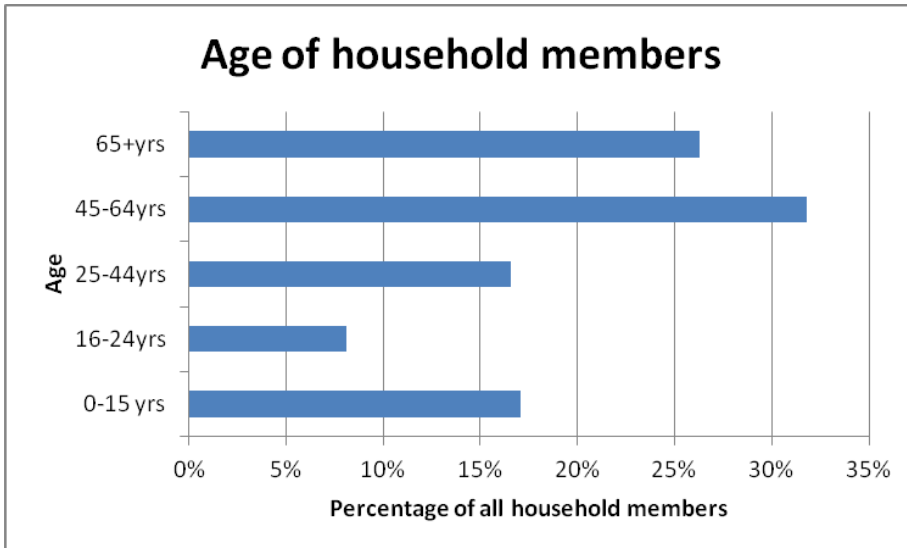
The chart below indicates the length of time that respondents have lived in Ashton Keynes. It shows that the majority of people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents.



The largest set of survey respondents (38.7%) lived in homes with four bedrooms; while a slightly smaller proportion (32.4%) lived in three-bedroom properties. 14.8% lived in large homes with five or more bedrooms, and 13.3% in two-bedroom homes. A very small proportion of the survey respondents (0.8%) lived in homes with one bedroom.

The 2011 Census indicates that 89.6% of households in Ashton Keynes parish have one or more spare bedrooms in their homes. This rate of under-occupation is higher than the Wiltshire average (77.8%).<sup>5</sup> Higher levels of under-occupation often reflect a large proportion of older people, as under-occupation is more common in older person households. The spread of ages recorded in the survey indicates that over a quarter of respondents' household members were aged 65+:

<sup>5</sup> Table QS412EW, 2011 Census: - Occupancy rating (bedrooms).



As shown in the chart above, however, there were also significant numbers of households responding to the survey with members aged 25-64 and with children aged under 16. This indicates a spread of different household types in Ashton Keynes, from older person households with fewer members, to younger households with children.

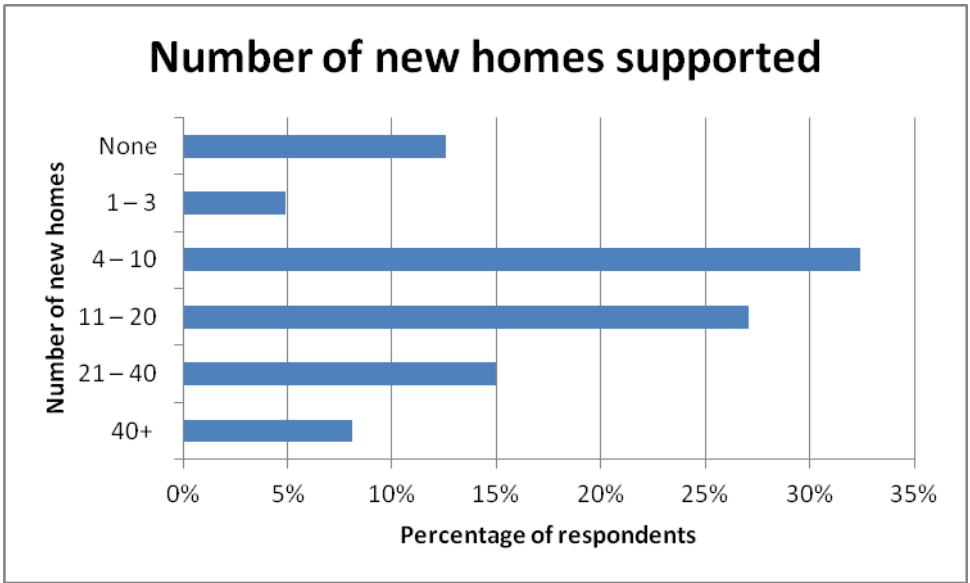
The distance travelled to work can also be a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	25	56	53	19	153
Person 2	16	34	40	5	95
Person 3	3	5	6	0	14
Person 4	2	3	0	0	5
Person 5	0	0	0	0	0
<b>Total</b>	<b>46</b>	<b>98</b>	<b>99</b>	<b>24</b>	<b>267</b>

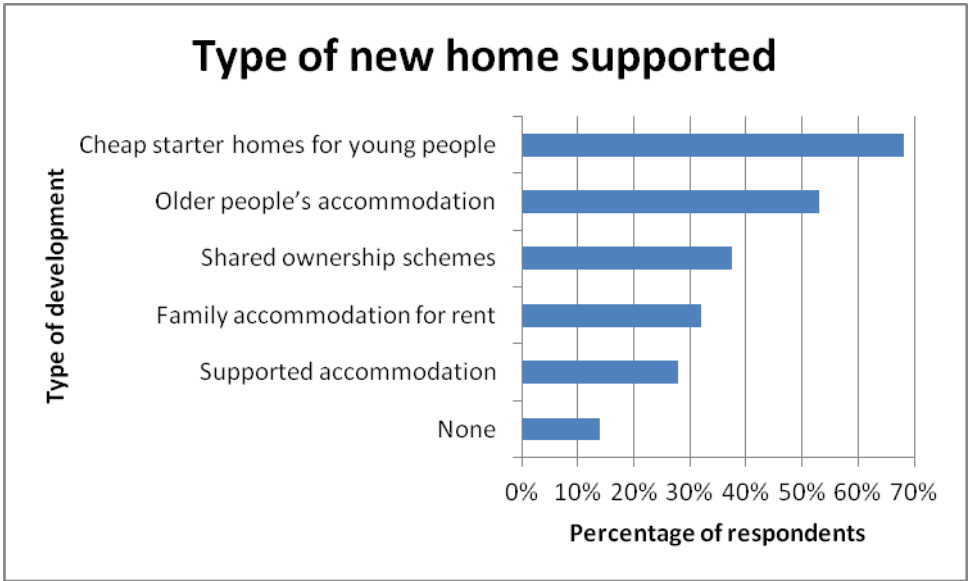
These results suggest a mixed level of sustainability for new housing development in Ashton Keynes, indicated by the survey respondents. While 53.9% of households' working members usually travel less than ten miles to their place of work, 46.1% travel more than that, suggesting a potential lack of more 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 4.5% of respondents answered 'yes', indicating 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 (87.5%) were in support of some new housing in Ashton Keynes, with the most popular option being for between four and ten new homes (32.4% of respondents). 12.6% of respondents were opposed to any new housing in Ashton Keynes parish:



Respondents were asked what types of housing development, if any, they would support. Just under seventy percent of respondents (68.1%) supported the development of affordable starter homes for young people, with 53% of respondents also supporting the development of older persons' accommodation and 37.5% the development of shared ownership homes. 31.9% endorsed the development of family accommodation for rent, and 27.9% supported new accommodation for tenants with disabilities. 13.9% of respondents reiterated their opposition to any new housing in the parish:



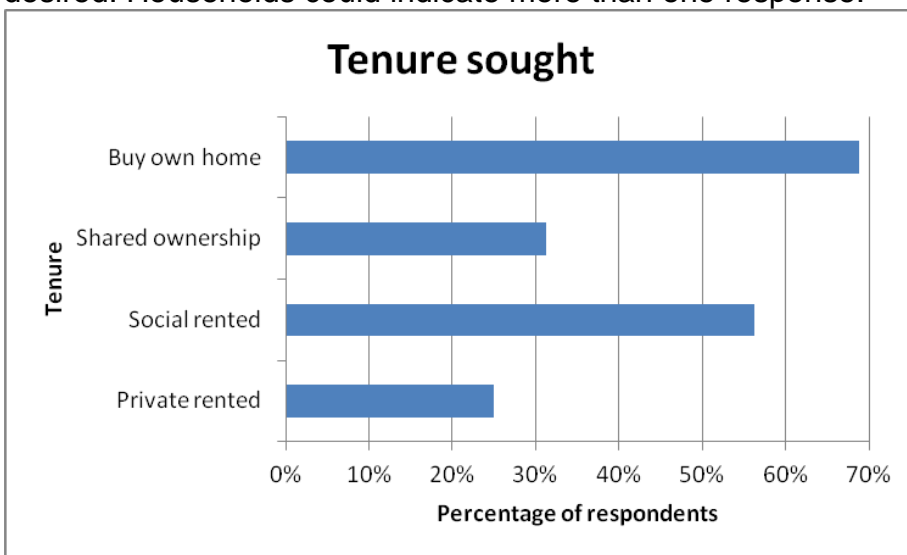


## Part two – Households requiring accommodation in the parish

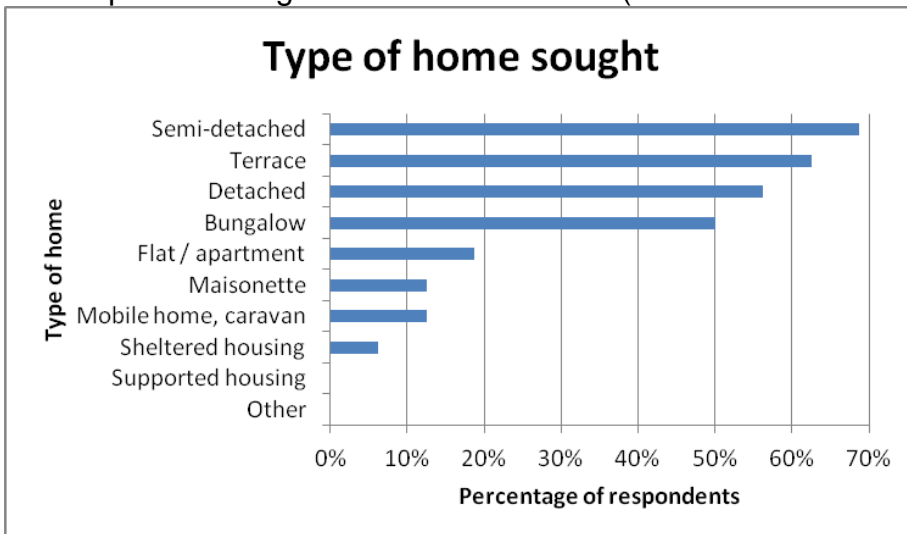
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment is then made in order to describe in more detail the need for specifically affordable housing.

Sixteen respondents replied to this section of the survey, indicating their need for housing in Ashton Keynes. All but one of these households have a local connection to Ashton Keynes, either living or working in the parish, having family members there, or having previously lived there themselves.

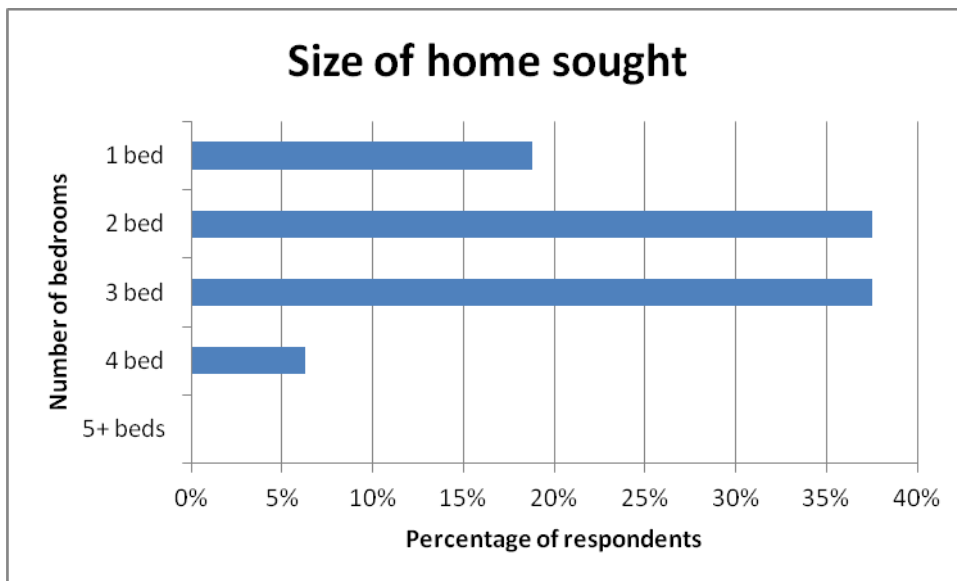
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with open-market ownership the most desired. Households could indicate more than one response:



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



In terms of size, the expressed need was for properties with between one and four bedrooms. No need was declared for properties with five or more bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Ashton Keynes to meet their needs, to which 93.8% answered 'yes.'

In order to assess the need for **affordable** housing in Ashton Keynes, it is necessary to consider the equity, income and savings levels of respondents. Two respondents to this section of the survey did not complete the financial questions, and as such cannot be included in the assessment. 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.

Two of the fourteen households responding to this section of the survey reported having equity in an existing property. Eight households possessed no savings, and a further four estimated their savings at under £2,500. While levels of equity and savings were therefore mainly low, household incomes were more varied. Two households described higher gross household incomes of more than £40,000 pa; two between £30,500 and £40,000; six between £20,000 and £30,499 pa, and the remaining four households indicated low gross household incomes of less than £20,000 pa. Three households were on very low incomes of less than £10,000 pa.

Comparing income, savings and equity levels with affordability in Ashton Keynes suggests that three of the households responding to the financial questions would not require public support in order to achieve their required housing. The remaining **eleven** 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 Ashton Keynes, presented in section 8.

Of the households meeting the criteria for affordable housing, five (45.5%) were headed by people aged 25-44, and the same proportion by older people aged 65+. Five households also included children aged under 16. The households headed by older people all expressed a need for general, rather than specialist older person, accommodation; but there was a desire expressed for more bungalows and single-level homes in Ashton Keynes.

## 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 Ashton Keynes area:<sup>6</sup>

<b>Bedrooms</b>	<b>Apr 2013 – June 2013</b>
1	£133,500
2	£168,500
3	£212,800
4	£325,000
5+	£445,400

### 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 Ashton Keynes cost £168,500 then a household may require £25,275 as a deposit. Annual household income would have to be at least £40,921 for a single applicant or £47,742 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>7</sup>

- 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>6</sup> House price estimates from the Mouseprice local area guide to the SN6 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the SN6 postcode covers a wider area than Ashton Keynes parish and that there may be significant internal variation in house prices.

<sup>7</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.

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 the parish.

- In the first quarter of 2013/14, there were thirty three households on the Wiltshire Council Housing Register seeking affordable accommodation in Ashton Keynes parish: only one of these households is also described in section 8 of this report as in need of affordable housing. The remaining households on the Register are seeking properties with between one and four bedrooms, and any full assessment of housing need in the parish must take account of the Register.<sup>8</sup>
- The 2011 Census recorded forty two social homes in the parish.<sup>9</sup> These properties represent 7.3% of the total housing in Ashton Keynes, which is lower than the Wiltshire affordable housing average of 14.7%.<sup>10</sup>
- Social housing in Ashton Keynes had a zero re-let rate in the past year: from the first to the fourth quarter of 2012/13, no social homes were re-let in the parish.<sup>11</sup>
- The low levels and turnover of the social housing in Ashton Keynes suggest that **none** of the households responding to section two of this survey and in need of affordable accommodation could meet their needs through accessing 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 three households responding to section two's financial questions and deemed *not* to be in need of affordable housing, two described a lack of suitable accommodation in Ashton Keynes. 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.

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<sup>8</sup> Wiltshire Council, Housing Strategy, live tables.

<sup>9</sup> Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

<sup>10</sup> Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

<sup>11</sup> 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.

### **Subsidised rented housing <sup>12</sup>**

- 4x one bedroom homes for singles / couples (3x bungalows / single level accommodation)
- 1x two bedroom home for a family
- 2x three bedroom homes for families (1x bungalow / single level accommodation)

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

- 1x two bedroom home for a family
- 3x three bedroom homes for families

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

- None

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<sup>12</sup> Please note that recommendations for numbers of bedrooms in subsidised rented properties are made in line with the 'family size' criteria implemented as part of the Housing Benefit changes by the 2012 Welfare Reform Act.