

# **Maiden Bradley with Yarnfield**

**Parish Housing Needs Survey**

**Survey Report**

**June 2013**

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## 1. Parish Summary

The parish of Maiden Bradley with Yarnfield is in the Warminster Community Area within the local authority area of Wiltshire.

- There is a usual resident population of 331 according to the 2011 Census, comprised of 148 households.<sup>1</sup>
- Maiden Bradley with Yarnfield lies in an Area of Outstanding National Beauty (AONB), close to the Somerset border.
- The parish includes the village of Maiden Bradley and a number of small surrounding settlements, mainly farms.
- It is the seat of the Duke of Somerset.
- The village takes its name from a leper hospital for maidens founded in the 12<sup>th</sup> century. One and a half miles south-west of Maiden Bradley village is the deserted mediaeval village of Yarnfield. Formerly in the county of Somerset, Yarnfield was transferred to Wiltshire in 1895.
- The earliest reference to the village is a Saxon land charter of 878, but the community's origins can be traced back thousands of years. There are numerous tumuli including a Bronze Age barrow opened by Richard Colt Hoare in 1807. This contained a complete skeleton accompanied by numerous items, three of which are on display in the Wiltshire Heritage Museum in Devizes.
- The village hall was built in 1912 and given to the village by Lord Ernest St Maur (Somerset family name) in memory of his brother Lord Percy. During the First World War it was used as a military hospital.
- The village shop opened in 1889. It was a branch of Walton's Department Store of Mere. It sold most things – groceries, clothes, shoes, drapery, even furniture. The village store is now run by the community's Maiden Bradley Village Shop Association. The post office is housed in the same building.
- There is also a community garden, a public house called the Somerset Arms, an active youth club, and doctor's outreach surgery. There are two places of worship serving the village: a Church of England church (the Church of All Saints) and the Congregational Chapel (now a United Reform church).
- The parish forms part of the Cranborne Chase and West Wiltshire Downs AONB. Three areas, Brimsdown Hill, Bradley Wood and Long Knoll, are Sites of Special Scientific Interest (SSSIs).
- The nearest towns are Frome and Warminster.

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

## **2. Introduction**

In early 2013, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with the Maiden Bradley with Yarnfield 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.

## **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 Maiden Bradley with Yarnfield.

- '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 April 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 17<sup>th</sup> May 2013. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 190 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 below average response rate of 22.6% with 43 replies received.<sup>2</sup>
- The received data refer only to themselves (i.e. to the survey respondents) and should not be taken as indicative of the population of Maiden Bradley with Yarnfield.
- Two 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 Maiden Bradley with Yarnfield. 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 Maiden Bradley with Yarnfield. 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).

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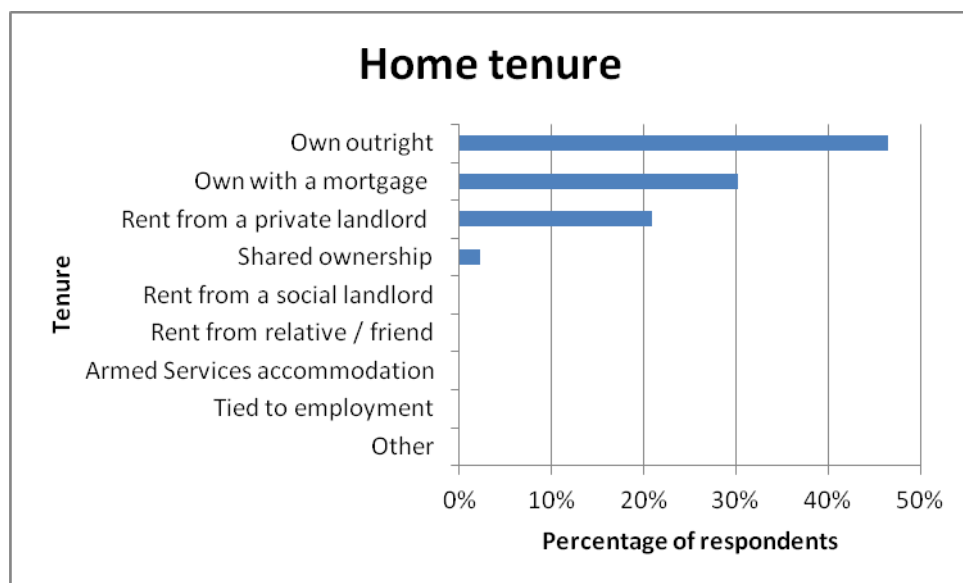
<sup>2</sup> The average response rate to date for the Rural Housing Needs Surveys, by parish, is 33%.

## Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Maiden Bradley with Yarnfield was their main home. 97.6% of those who replied indicated that their home in the parish is their main home.

The 2011 Census data for Maiden Bradley with Yarnfield parish indicates that 62.8% of households in the parish were owner-occupying, 3.4% were renting from social landlords, 28.4% were privately renting, and 5.4% of households were living rent free.<sup>3</sup>

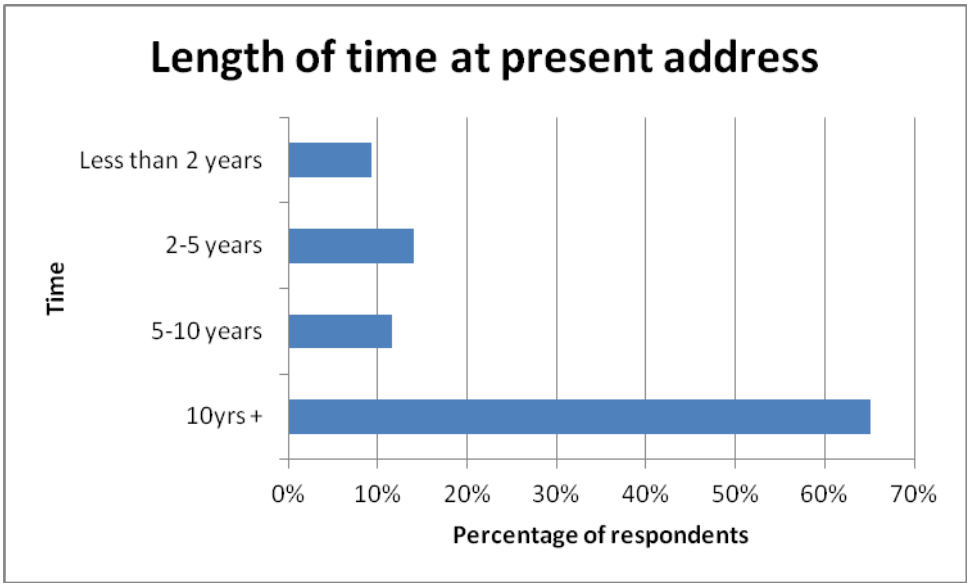
The chart below shows the tenure of respondents to the survey. The majority (76.7%) of respondents were owner-occupiers, while 20.9% lived in privately rented accommodation, and 2.3% of respondents were living in shared ownership (part rented, part owned) properties.<sup>4</sup> No responses were received from those living in socially rented homes. These results suggest a bias in the survey responses toward owner-occupiers, and the rest of this section should be read with this in mind.



The chart below indicates the length of time respondents have lived in Maiden Bradley with Yarnfield. 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.

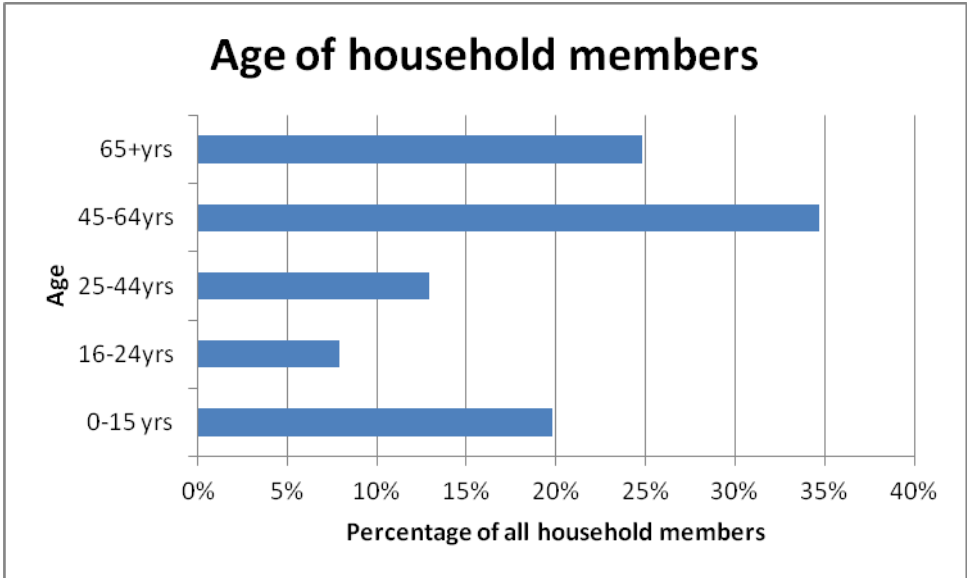
<sup>3</sup> <http://www.nomisweb.co.uk/>

<sup>4</sup> Percentages do not sum due to independent rounding.



The survey also shows that the majority of respondents live in larger family homes, with 74.4% of respondents having 3 or more bedrooms in their property, 23.3% having two bedrooms and only 2.3% of respondents living in a home with one bedroom.

These responses indicate relatively high levels of under-occupation in Maiden Bradley with Yarnfield. While the majority of respondents live in larger homes, the majority (67.4%) 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 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, and with children aged under sixteen. This indicates a spread of different household types in Maiden Bradley with Yarnfield, from older person households with fewer members, to younger households with children.

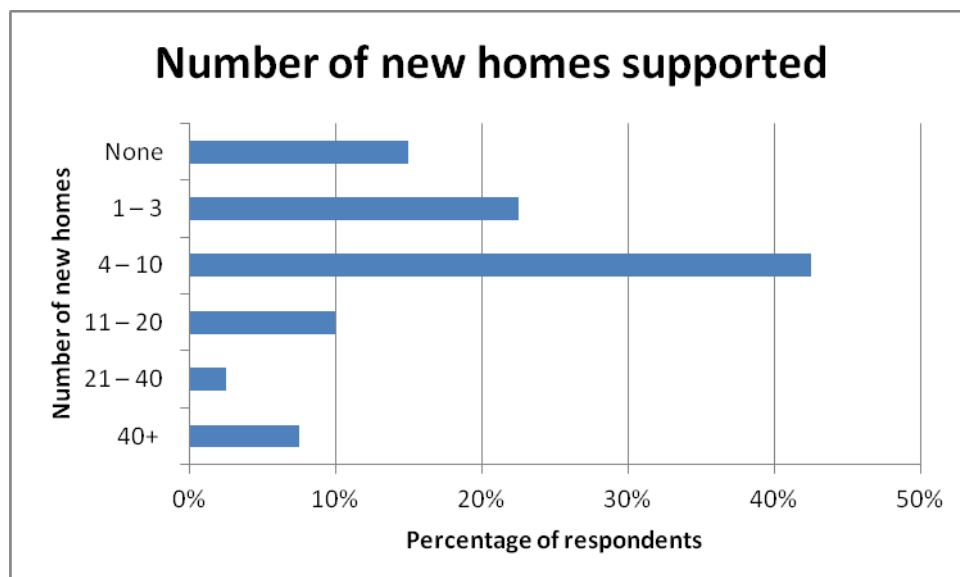
The distance travelled to work can also be a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

| Persons in household | Distance to work |              |               |            | Total     |
|----------------------|------------------|--------------|---------------|------------|-----------|
|                      | Up to 2 miles    | 2 - 10 miles | 10 - 50 miles | 50 miles + |           |
| Person 1             | 6                | 8            | 8             | 4          | 26        |
| Person 2             | 5                | 3            | 4             | 1          | 13        |
| Person 3             | 0                | 0            | 1             | 0          | 1         |
| Person 4             | 0                | 0            | 0             | 0          | 0         |
| Person 5             | 0                | 0            | 0             | 0          | 0         |
| <b>Total</b>         | <b>11</b>        | <b>11</b>    | <b>13</b>     | <b>5</b>   | <b>40</b> |

These results suggest a mixed level of sustainability for new housing development in Maiden Bradley with Yarnfield, indicated by the survey respondents. While 55% of households' working members usually travel less than ten miles to their place of work, 45% 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 2.3% of respondents (one household) answered 'yes'. This indicates a low sustained need for housing in the parish.

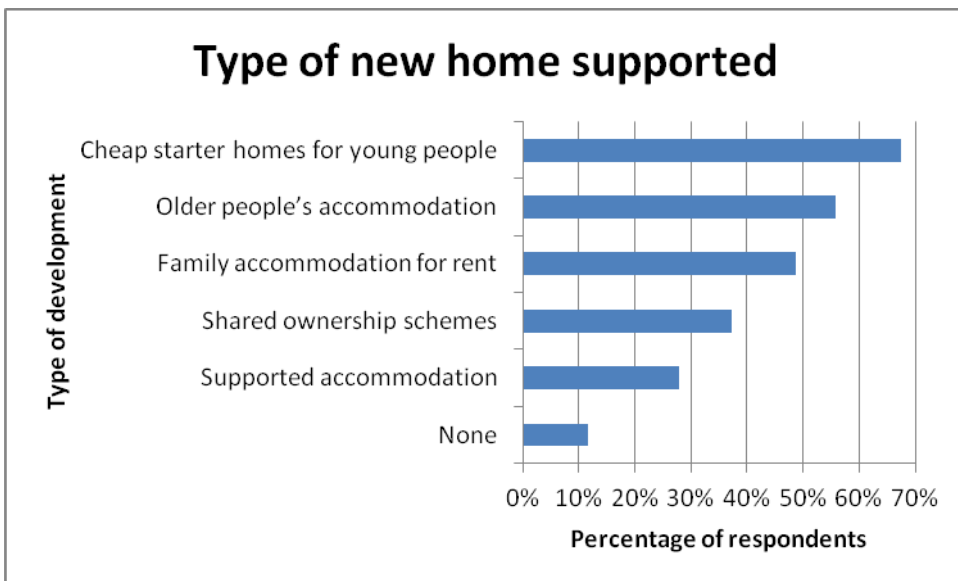
Respondents were then asked how many new homes they would support being built in the parish. The majority of respondents (85%) were in support of new housing in the parish, with the most popular option being between four and ten new homes (42.5% of respondents). 15% of respondents were opposed to any new housing in Maiden Bradley with Yarnfield parish:



Respondents were then asked what types of development, if any, they would support. Over half of respondents supported the development of affordable starter homes for young people (67.4%) and the development of older people's accommodation (55.8%). 48.8% supported



developing family accommodation for rent. 37.2% supported new shared ownership homes and 27.9% supported new homes for tenants with disabilities. 11.6% of respondents reiterated their opposition to any new housing in the parish:

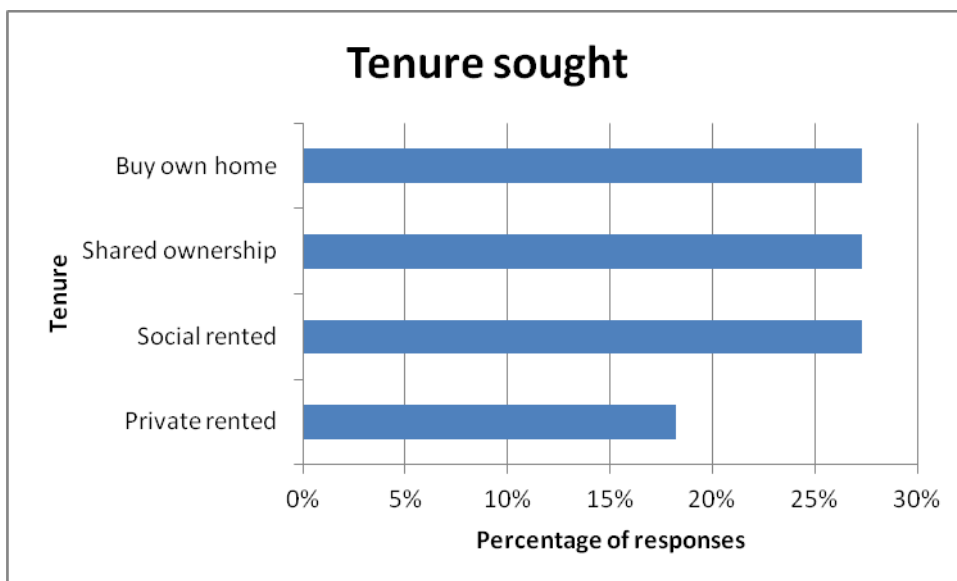


## Part two – Households requiring accommodation in the parish

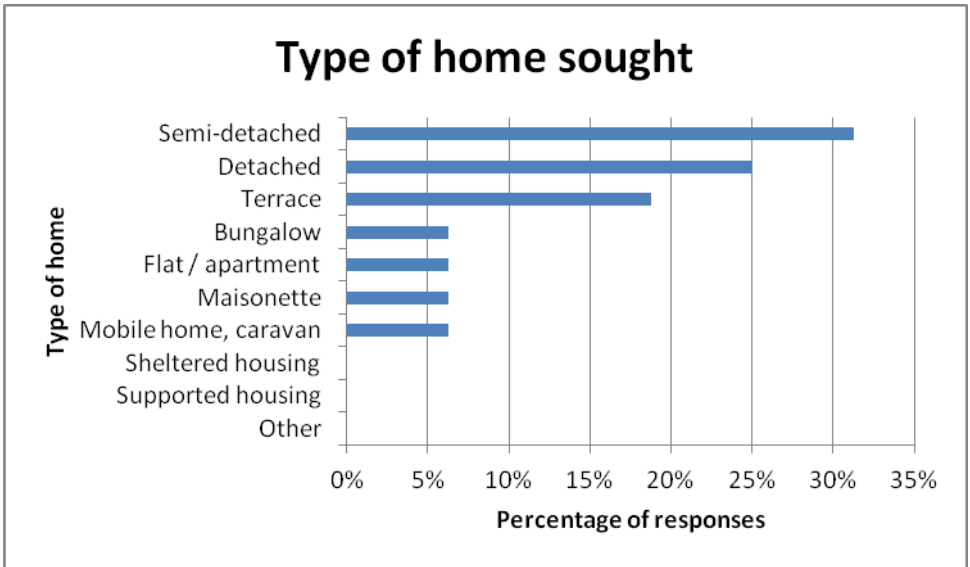
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment is then made in order to describe in more detail the need for specifically affordable housing.

Five respondents replied to this section of the survey, indicating their need for housing in Maiden Bradley with Yarnfield. All of these households currently live in the parish, and their reasons for needing new accommodation were varied, with the most prevalent reasons being problems with the condition of the current home, problems of affordability, and, for households currently renting, a desire to purchase a home.

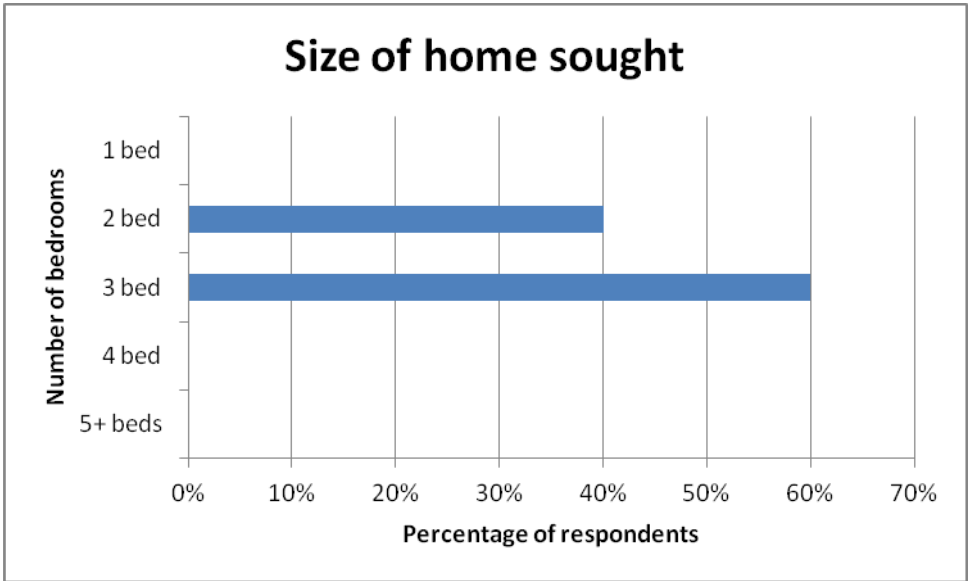
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with private rented accommodation the least desired. Households could indicate more than one response:



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



None of the households required specialist or adapted housing. In terms of size, the need expressed was exclusively for three- and two-bedroomed properties:



The respondents were then asked if there was a lack of suitable existing housing in Maiden Bradley with Yarnfield to meet their needs, to which all answered ‘yes.’

In order to assess the need for **affordable** housing in Maiden Bradley with Yarnfield, it is necessary to consider the equity, income and savings levels of respondents. One respondent 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.

One household reported having equity in an existing property. Two households possessed no savings, while another estimated its savings at less than £2,500. Income levels were varied: two were very low (below £8,000pa), while the other two were higher, with one of these above the local average.

Comparing income, savings and equity levels with affordability in Maiden Bradley with Yarnfield suggests that one of the households responding to the financial questions would not require public support in order to achieve its required housing.

The remaining three 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 Maiden Bradley with Yarnfield, presented in section 8.

Of the three households meeting the criteria for affordable housing, two contained children aged under sixteen.

## 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 Maiden Bradley with Yarnfield area:<sup>5</sup>

| <b>Bedrooms</b> | <b>Jan 2013 – March 2013</b> |
|-----------------|------------------------------|
| 1               | £137,100                     |
| 2               | £173,700                     |
| 3               | £207,300                     |
| 4               | £332,700                     |
| 5+              | £507,700                     |

### 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 Maiden Bradley with Yarnfield cost £173,700 then a household may require £26,055 as a deposit. Annual household income would have to be at least £42,184 for a single applicant or £49,215 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in the West Wiltshire area in 2011 was only £21,593:<sup>6</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>5</sup> House price estimates from the Mouseprice local area guide to the BA12 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the BA12 postcode covers a wider area than the Maiden Bradley with Yarnfield parish and that there may be significant internal variation in house prices.

<sup>6</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 these parishes.

- At the beginning of June 2013, there were four households on the Wiltshire Council Housing Register seeking affordable accommodation in Maiden Bradley with Yarnfield parish: two of these households are also described in this report as in need of affordable housing. The remaining two households on the Register are seeking properties with two and three bedrooms and any full assessment of housing need in the parish should take account of the Register.<sup>7</sup>
- The 2011 Census recorded five social homes in the parish.<sup>8</sup> These properties represent 3.4% of the total housing in Maiden Bradley with Yarnfield, which is lower than the Wiltshire affordable housing average of 14.7%.<sup>9</sup>
- Social housing in Maiden Bradley with Yarnfield had a zero re-let rate in the past year: from the fourth quarter of 2011/12 to the third quarter of 2012/13 inclusive, no social homes were re-let in the parish.<sup>10</sup>
- The low levels and turnover of stock in the parish 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.

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<sup>7</sup> Wiltshire Council, Housing Strategy, live tables.

<sup>8</sup> Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

<sup>9</sup> Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

<sup>10</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.

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**

- 1x two bedroom home for a family
- 1x three bedroom home for a family

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

- 1x three bedroom home for a family

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

- None