

Pewsey

Parish Housing Needs Survey

Survey Report

July 2013

Contents	Page
Parish summary	3
Introduction	4
Aim	4
Survey distribution and methodology	5
Key findings	5
Part 1 – People living in parish	5
Part 2 – Housing need	10
Affordability	13
Summary	14
Recommendations	15

1. Parish Summary

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

- There is a population of 3634 according to the 2011 Census, comprised of 1660 households.¹
- Pewsey is situated at the eastern end of Pewsey Vale in the North Wessex Downs Area of Outstanding Natural Beauty and the head-waters of the Hampshire Avon run through its centre from north to south. The Kennet and Avon canal runs through the parish in the other direction, from east to west.
- There have recently been two medium sized housing developments in Pewsey; the Old Hospital site (120) and currently the Whatleys site (57), and several small sites of less than 10 houses, all within the Limit of Development.
- Pewsey village is a designated service centre with approximately 35 retail/office outlets, a bank, petrol station, a GP's surgery and two dentists.
- It has always been referred to as a 'working village' and in addition to the above small businesses there are two industrial sites; Fordbrook and Salisbury Rd.
- In the village centre there is a Police Station and a retained Fire and Rescue station, both of which serve the surrounding area.
- A new library is situated next to the Bouverie Hall which provides accommodation for the community's social events. There are senior and junior schools co-located with the village Leisure Centre and Swimming Pool; this site along with the library has been nominated for Pewsey's CAMPUS project which will house additional facilities for the local community.
- Pewsey is well provided with sports facilities comprising football, tennis, rugby, bowls and badminton clubs, all of which provide facilities and training for junior members.
- Similarly there is a wide range of thriving clubs which provide the social fabric for the village: History, Gardening, Bridge, NADFAS, U3A and WI. There is also a flourishing Country Market every Tuesday morning.
- Pewsey is on the main Plymouth to Paddington railway line which allows many commuters to travel daily to their work. There are regular bus services to Salisbury, Marlborough and Swindon.

¹ <http://www.nomisweb.co.uk/>

2. Introduction

In early 2013 Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Pewsey 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 members of the Wiltshire Rural Investment Partnership (WRIP).²
- '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.'³

3. Aim

The aim of carrying out the survey is to ascertain the affordable housing need for local people (or those who have a need to live in the parish or the locality) of Pewsey.

- 'Housing need' can be defined as the need for people to obtain housing which is suitable to their circumstances.
- The implication is that there are problems or limitations with a household's current housing arrangements and that the household is unable to afford or access suitable accommodation.
- Such problems may be with housing costs, size, location, layout, state of repair, or security of tenure, either immediately or in the future.

² 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.

³ 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.

4. Survey Distribution and Methodology

In order to carry out the housing needs survey, questionnaires were posted on the 7th May 2013 to all occupied residential households in Pewsey.⁴

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 14th June 2013. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 1689 questionnaires were distributed within 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 good response rate of 34% (575 replies received).
- Seven 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 Pewsey. 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 Pewsey. 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

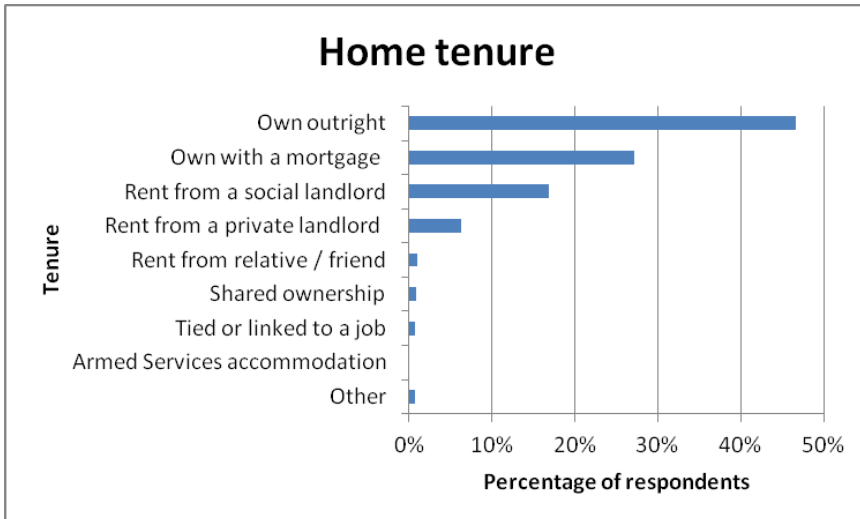
The first question asked on the survey was whether the respondents' home in Pewsey is their main home. 99.1% of those who replied indicated that it is.

The 2011 Census data for Pewsey indicates that 63.1% of households in the parish were owner-occupiers, 22.2% were renting from social landlords, 11.3% were privately renting, 1.5%

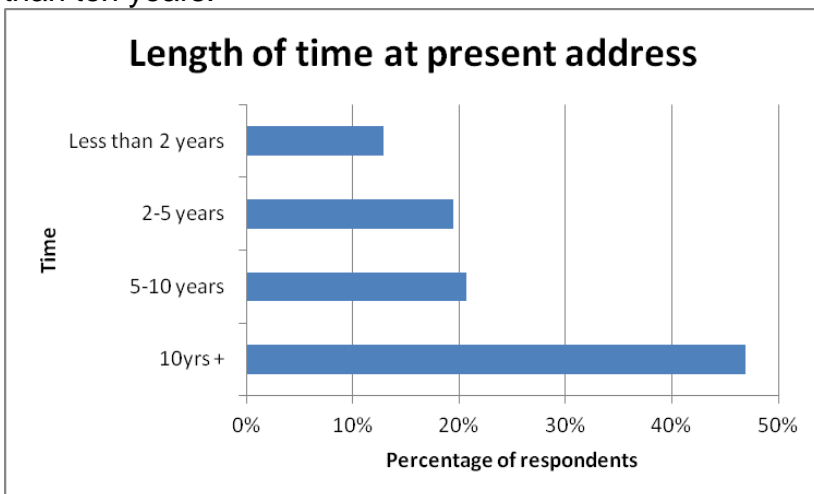
⁴ Address list established using Wiltshire's Council Tax records, with markers for parish, residential status and occupancy.

were living in shared ownership (part owned, part rented) homes, and 1.9% of households were living rent free.⁵

The chart below shows the tenure of respondents to the survey. The majority (73.6%) of respondents were owner-occupiers, while 16.8% of respondents were living in socially rented properties, 6.3% were renting from a private landlord or letting agency, and 0.9% living in shared ownership homes. The remainder were either renting from a relative or friend (1.0%), living in accommodation tied to their employment (0.7%), or were living in a tenure described as 'other' (0.7%). These results indicate a bias in the survey responses, particularly toward owner-occupiers, and the rest of this section should be read with this in mind.



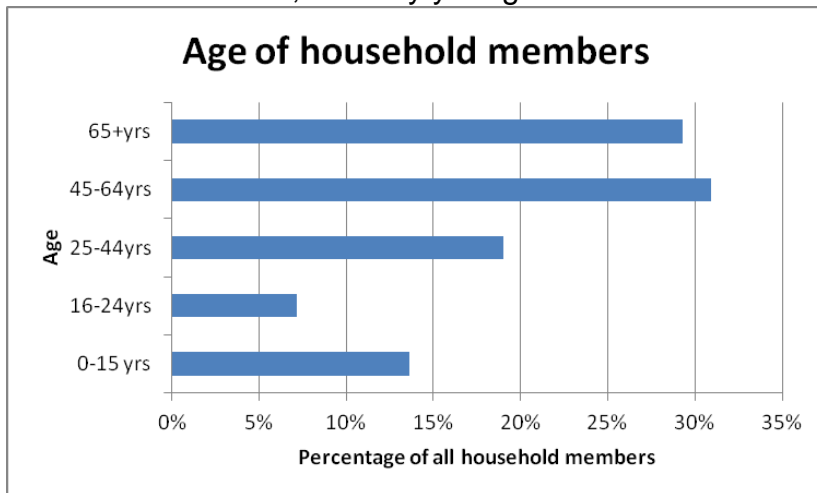
The chart below indicates the length of time that respondents have lived in Pewsey. It shows that the largest group of people who responded to the survey have lived in the parish for more than ten years.



⁵ <http://www.nomisweb.co.uk/>

The largest set of survey respondents (36.9%) lived in homes with three bedrooms. 31.7% of respondents lived in two-bedroom properties and 22.6% in homes with four bedrooms. Smaller proportions of the survey's respondents lived in one-bedroom homes (5.4%) or in large homes with five or more bedrooms (3.3%).

The 2011 Census indicates that 76.3% of households in Pewsey parish have one or more spare bedrooms in their homes. This rate of under-occupation is slightly lower than the Wiltshire average (77.8%).⁶ Under-occupation is often more prevalent among older person households and the spread of ages recorded in the survey indicates that, while over a quarter of respondents' household members were aged 65+,⁷ there were also many returns from households containing those aged 25-64 and with children aged under 16. These results indicate a good spread of different household types in Pewsey, from older person households with fewer members, to many younger households with children:



The distance travelled to work is often a good measure of the sustainability of local development, as high proportions of 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	91	62	121	45	319
Person 2	50	45	56	24	175
Person 3	4	0	11	3	18
Person 4	1	2	0	0	3
Person 5	0	0	0	0	0
Total	146	109	188	72	515

These results would usually suggest a mixed level of sustainability for new housing development in Pewsey as approximately half (50.5%) of the working population responding to the survey live more than ten miles from their place of work. This result indicates a potential lack of more local sources of employment that would normally imply only a mixed level of

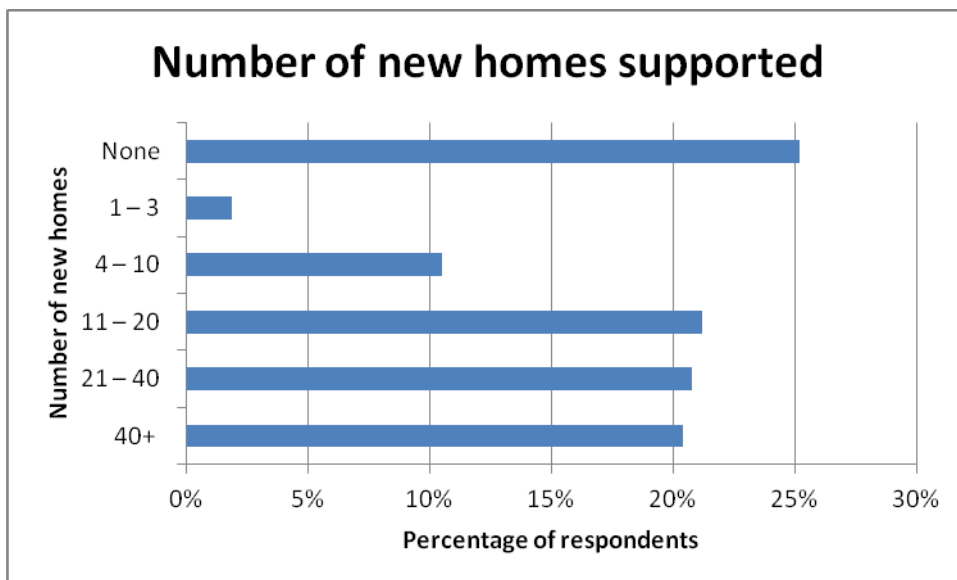
⁶ Table QS412EW, 2011 Census: - Occupancy rating (bedrooms).

⁷ Like Pewsey's rate of under-occupation, this proportion of older household members among respondents to the survey is very slightly lower than the established average in Wiltshire's parishes. 29.3% of respondents' household members in Pewsey were aged 65+ and 30.2% has been the average in the 37 parishes surveyed in the past three years (excluding East Knoyle, for which no data available).

sustainability for new housing. However, Pewsey is notable in having exceptionally good transport links. The parish is connected to the M4 and the A303 via the A345 that runs through Pewsey village and Pewsey rail station is on the main Plymouth to London line. These excellent commuter links provide good access to employment for residents.

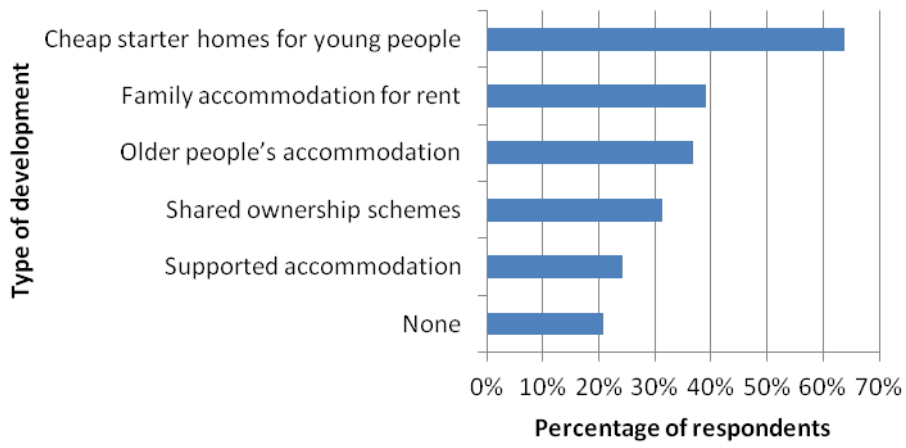
Respondents were also asked whether anyone currently living in their household would need separate accommodation in the parish now or in the near future, to which 7.5% of respondents answered 'yes'. This indicates a sustained need for housing in the parish.

Respondents were then asked how many new homes they would support being built in the parish. Just under three quarters of respondents (74.8%) were in support of new housing in Pewsey, while 25.2% were opposed. Opinions regarding the appropriate size of any new housing development were quite mixed, although there was markedly less support (1.9% of respondents) for very small developments that would deliver between one and three new homes. Full results are given in the chart below:



Respondents were asked what types of housing development, if any, they would support. The most popular response (63.8% of respondents) was in support of affordable starter homes for young people, with 39% of respondents also supporting the development of family accommodation for rent and 36.8% the development of older people's accommodation. 31.4% endorsed the development of shared ownership schemes, and 24.3% supported new accommodation for tenants with disabilities. 20.8% of respondents reiterated their opposition to any new housing in the parish:

Type of new home supported

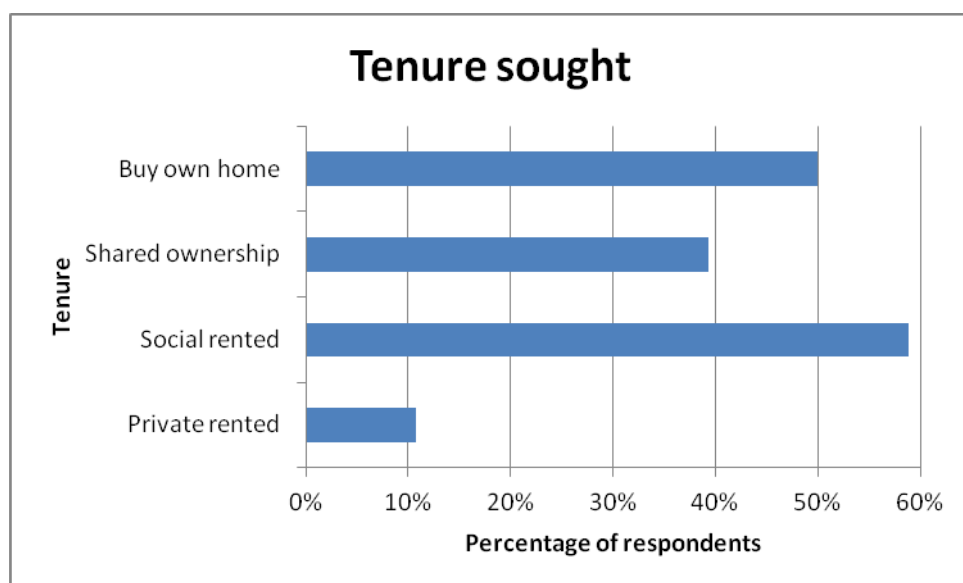


Part two – Households requiring accommodation in the parish

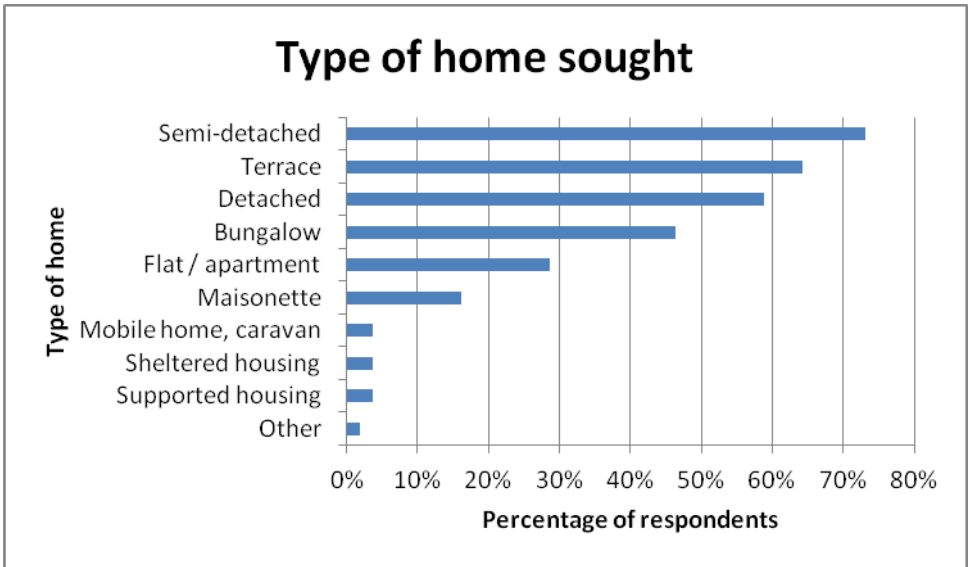
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the housing needs expressed by the survey respondents. A financial assessment is then made in order to describe in more detail the actual need for specifically affordable housing.

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

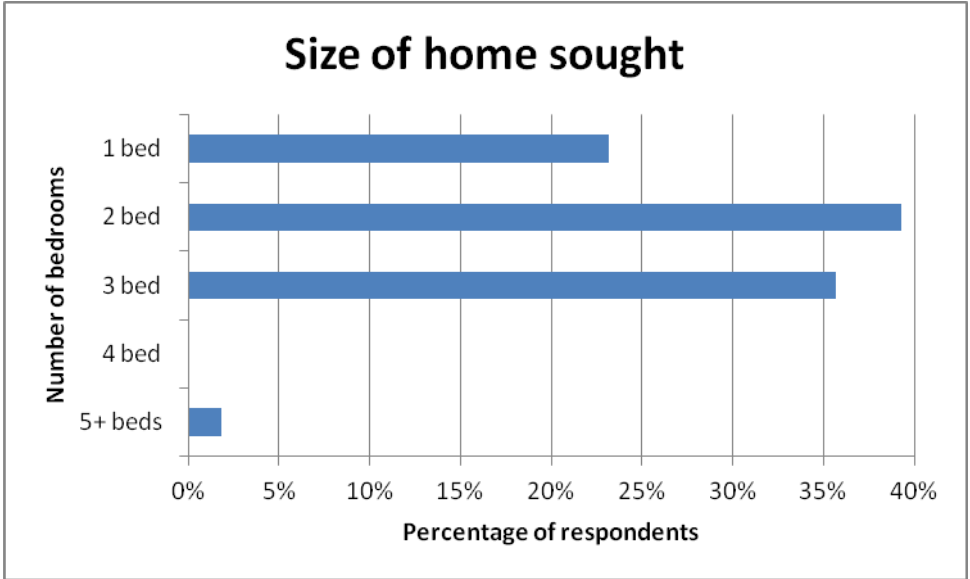
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with socially rented homes the most desired and privately rented homes the least desired. Households could indicate more than one response:



Respondents to this section were also asked what type of housing they required, with the largest proportion of respondents 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):



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



The respondents were then asked if there was a lack of suitable existing housing in Pewsey to meet their needs, to which 89.1% answered ‘yes.’

In order to assess the need for **affordable** housing in Pewsey, it is necessary to consider the equity, income and savings levels of respondents. Six 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. 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.

Seven of the fifty households responding to this section of the survey reported having equity in an existing property, and for three of these households the amounts involved were large, with the value remaining in the property after mortgages and debts were paid off estimated at over £140,000.

Only seventeen of the fifty households possessed any savings, and for the majority of these (thirteen households) their savings were under £20,000. Sixteen households declared themselves to be in debt, and two of these described large total debts of over £20,000.

Like the levels of savings and equity, household incomes also tended to be quite low. Fourteen households (28% of those responding to this section) in fact had very low gross household incomes of less than £11,000 pa, and ten more (20%) had incomes of between £11,000 and £20,000 pa. The biggest group of respondents (42%, or twenty one households) reported gross household incomes of between £20,000 and £31,000 pa. Four households (8%) had higher incomes of between £31,000 and £50,000 pa and one household (2%) declared an income of more than £100,000 pa.

Comparing income, savings and equity levels with affordability in Pewsey suggests that six of the households responding to the financial questions would not require public support in order to achieve their required housing. A further two households specified in their responses that they wanted to purchase a home, rather than rent, but lacked the financial resources to afford low-cost ownership products.

The remaining forty two 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 Pewsey, presented in section 8.

Of the households meeting the criteria for affordable housing, just over half (51.2%) were headed by people aged 25-44, and 29.3% by people aged 45-64. 12.2% were younger households aged 16-24, and 7.3% were aged 65+. 36.6% 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 Pewsey area:⁸

Bedrooms	Jan 2013 – March 2013
1	£113,800
2	£147,700
3	£185,500
4	£300,000
5+	£443,500

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 Pewsey costs £147,700 then a household may require £22,155 as a deposit. Annual household income would have to be at least £35,870 for a single applicant or £41,848 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 £21,712:⁹

- 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.

⁸ House price estimates from the Mouseprice local area guide to the SN9 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN9 postcode covers a wider area than Pewsey parish and that there may be significant internal variation in house prices.

⁹ 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.

- In the first quarter of 2013, there were two hundred and forty nine households on the Wiltshire Council Housing Register seeking affordable accommodation in Pewsey parish: eighteen of these households are 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.¹⁰
- The 2011 Census recorded three hundred and sixty nine social homes in the parish.¹¹ These properties represent 22.2% of the total housing in Pewsey, which is higher than the Wiltshire affordable housing average of 14.7%.¹² Many of Pewsey's affordable homes (110 homes, or 29.8% of its social housing) are extra care or specialised homes for older people or those with a recognised medical need, and as such are not available except to households meeting these criteria.
- Social housing in Pewsey had a 5.1% turnover rate in the past year: from the first to the fourth quarter of 2012/13, nineteen social homes were re-let tenants.¹³
- The majority of the social housing in Pewsey (c. 92%) is not subject to local connection restrictions regarding letting, meaning that these homes can be rented to households with no previous connections to the parish. This, combined with the prevalence of specialist social housing in the parish, suggests 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 six households responding to section two and deemed not to be in need of affordable housing, **all** described a lack of suitable accommodation in Pewsey. These households possess the financial capacity to either rent (one household) or purchase (five households) 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.

¹⁰ Wiltshire Council, Housing Strategy, live tables.

¹¹ Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

¹² Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

¹³ 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 financially assessed responses to Part 2 of 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 ¹⁴

- 11x one bedroom homes for singles / couples (1x fitted with emergency call system; 1x single level, providing support with personal care)
- 6x two bedroom homes for families (2x single level, wheelchair accessible; 1x wheelchair accessible, providing support with personal care)
- 7x three bedroom homes for families (1x single level accommodation)

Shared / subsidised affordable home ownership

- 3x one bedroom homes for singles / couples (1x single level)
- 8x two bedroom homes for couples / families (1x single level)
- 6x three bedroom homes for families
- 1x five bedroom home for a family

Sheltered housing for older people

- None

¹⁴ Please note that recommendations for the 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.