

Rowde

Parish Housing Needs Survey

Survey Report

September 2013

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1. Parish Summary

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

- There is a population of 1,382 according to the 2011 Census, comprised of 571 households.¹
- The settlement is bisected by the A342, which links it with the market town of Devizes, approximately two miles to the south east, and Chippenham around nine miles to the north west.
- Rowde Village School serves the village for primary education. Rowdeford School, at the far north western end of the village, provides specialist education to a very wide catchment area.
- There are a number of clubs and community activities in Rowde including a community run village shop.

2. Introduction

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

¹ <http://www.nomisweb.co.uk/>

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.

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 Rowde.

- '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 9th August 2013. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 611 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 good response rate of 29.8% with 182 replies received.
- This report describes the views only of residents who returned the questionnaires and these views may not be representative of the wider population of Rowde.
- 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 Rowde. This section also describes the levels of new affordable housing, if any, which would be supported by residents of the parish.

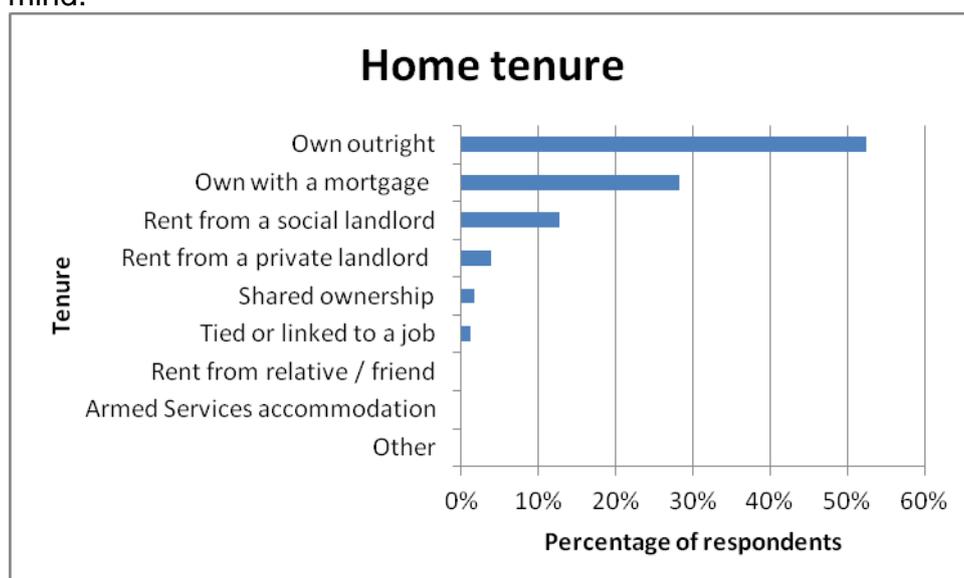
The second section examines the households who have declared a need for new housing in Rowde. The section begins by describing the overall housing needs expressed by the survey respondents. A financial assessment is then made in order to determine the numbers of households who have a current need for 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 Rowde was their main home. All of those who replied said that it was.

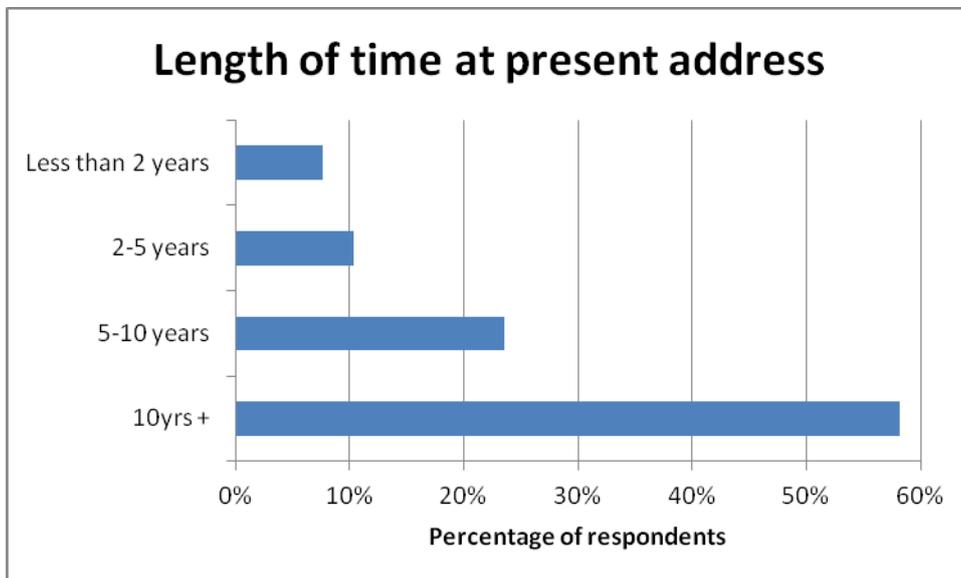
The 2011 Census data for Rowde indicates that 66.9% of households in the parish were owner-occupying, 17.9% were renting from social landlords, 11.4% were privately renting, 2.3% were living in shared ownership (part owned, part rented) homes, and 1.6% of households were living rent free.⁴

The chart below shows the tenure of respondents to the survey. The majority (80.7%) of respondents were owner-occupiers, while 12.7% of respondents were living in socially rented properties, 3.9% were renting from a private landlord or letting agency, 1.7% living in shared ownership homes, and 1.1% living in accommodation tied to their employment. These results indicate a bias in the survey responses, particularly towards owner-occupiers and away from those living in privately rented homes, and the rest of this section should be read with this in mind.



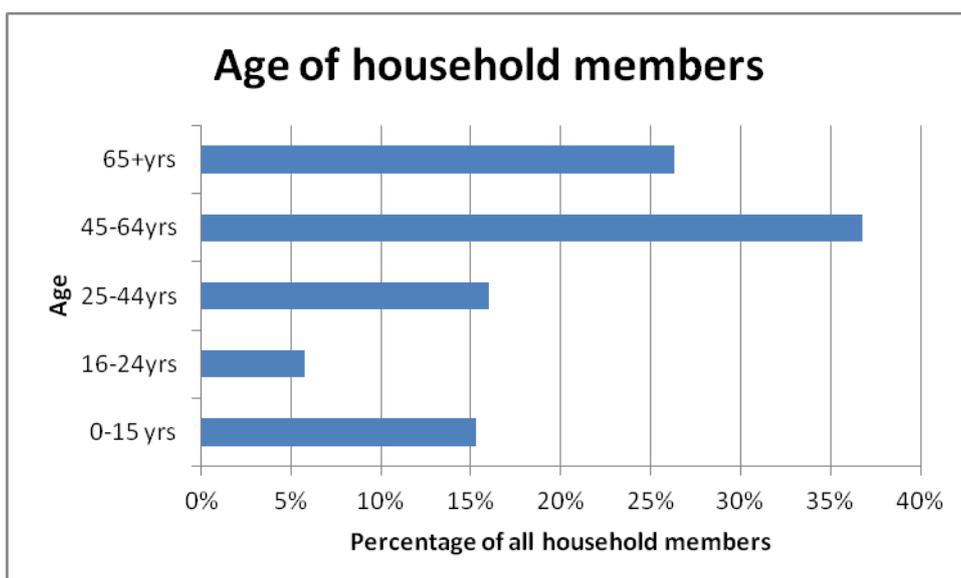
⁴ <http://www.nomisweb.co.uk/>

The chart below indicates the length of time that respondents have lived in Rowde. 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 majority of respondents to the survey lived in larger family homes, with 75.8% of respondents having three or more bedrooms in their property, 22.5% having two bedrooms and only 1.6% of respondents living in a home with one bedroom.

While a majority of respondents lived in homes with three or more bedrooms, a majority (73.1%) also had households composed of two or fewer persons. High 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 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 16. This indicates a spread of different household types in Rowde, from older person households with fewer members, to younger households with children.

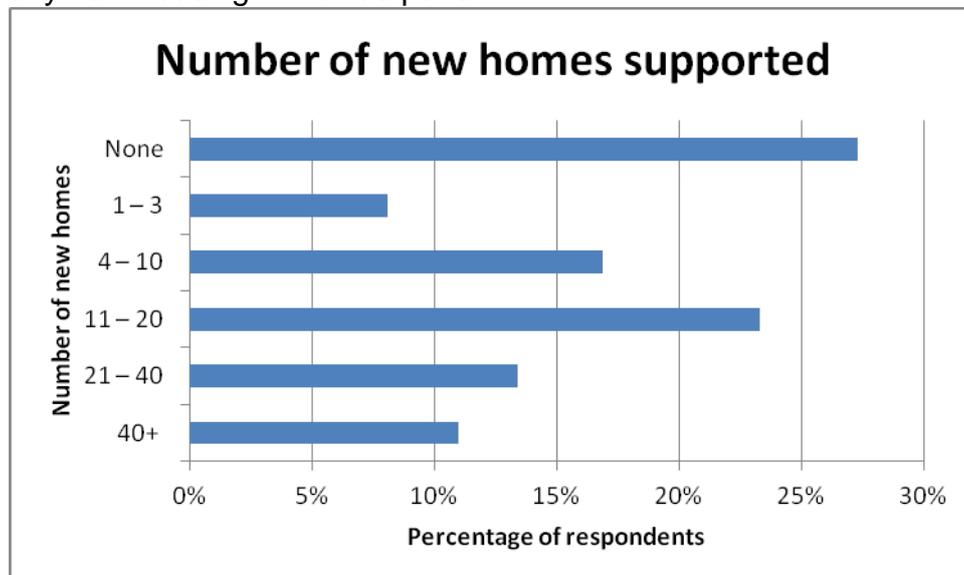
The distance travelled to work can also be a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	23	38	32	15	108
Person 2	10	28	21	5	64
Person 3	1	4	4	0	9
Person 4	0	1	1	0	2
Person 5	0	0	0	0	0
Total	34	71	58	20	183

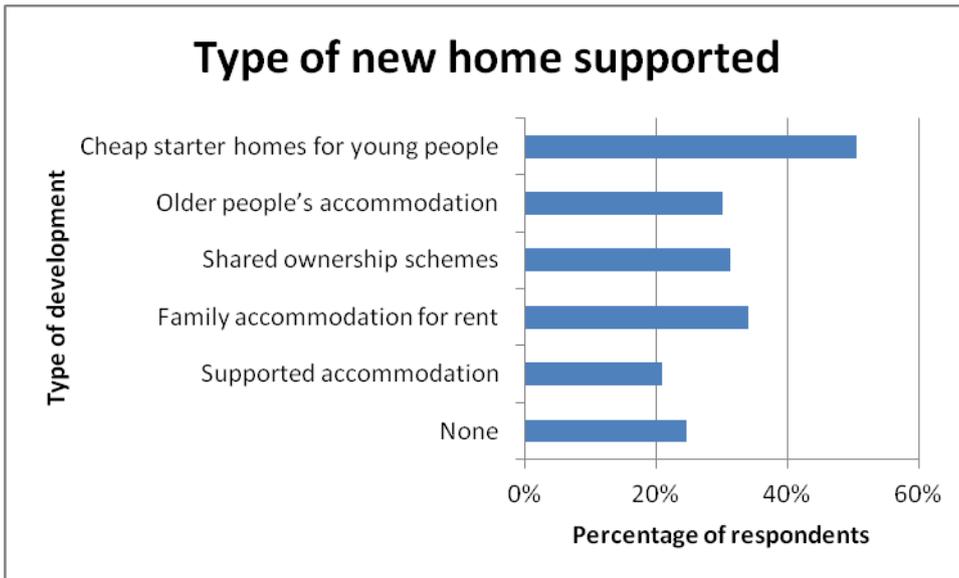
These results suggest a mixed level of sustainability for new housing development in Rowde, indicated by the survey respondents. While 57.4% of households' working members usually travel less than ten miles to their place of work, 42.6% travel more than that, suggesting a potential lack of more local 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 4.1% 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. These results were mixed. While a majority of respondents (72.7%) were in support of some new housing in Rowde, no clear leader emerged in terms of the number of new homes that respondents thought appropriate. The most popular options were for between eleven and twenty (23.3%) and four and ten new homes (16.9%). 27.3% of respondents were opposed to any new housing in Rowde parish:



Respondents to this section were finally asked what types of housing development, if any, they would support. Just over half of the survey's respondents supported the development of affordable starter homes for young people, with 34.1% of respondents also supporting the development of family accommodation for rent and 31.3% shared ownership homes. 30.2% endorsed the development of older people's accommodation, and 20.9% supported new accommodation for tenants with disabilities. 24.7% of respondents reiterated their opposition to any new housing in the parish:

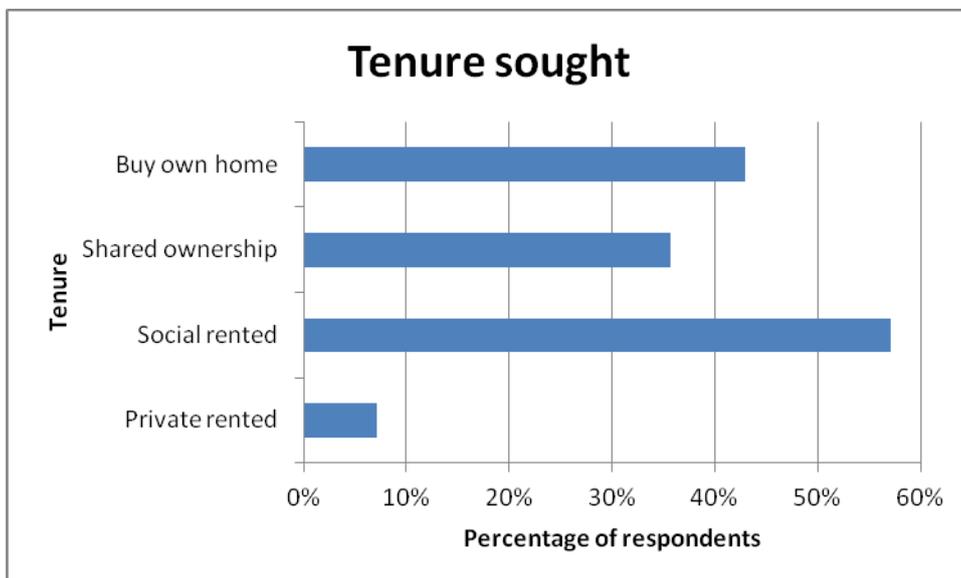


Part two – Households requiring accommodation in the parish

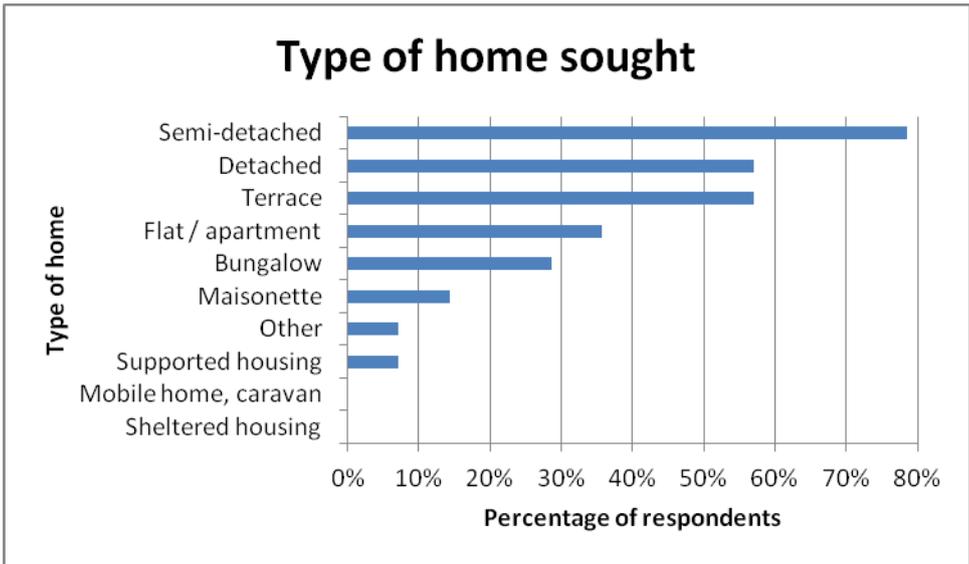
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the housing needs expressed by the survey respondents. A financial assessment is then made in order to describe in more detail the actual need for specifically affordable housing.

Fourteen respondents replied to this section of the survey, indicating their need for housing in Rowde. All but one of these households currently lives in Rowde. The most popular reasons for needing to move were insecurity of tenure, problems with the condition of the existing home, and to move from renting to home ownership.

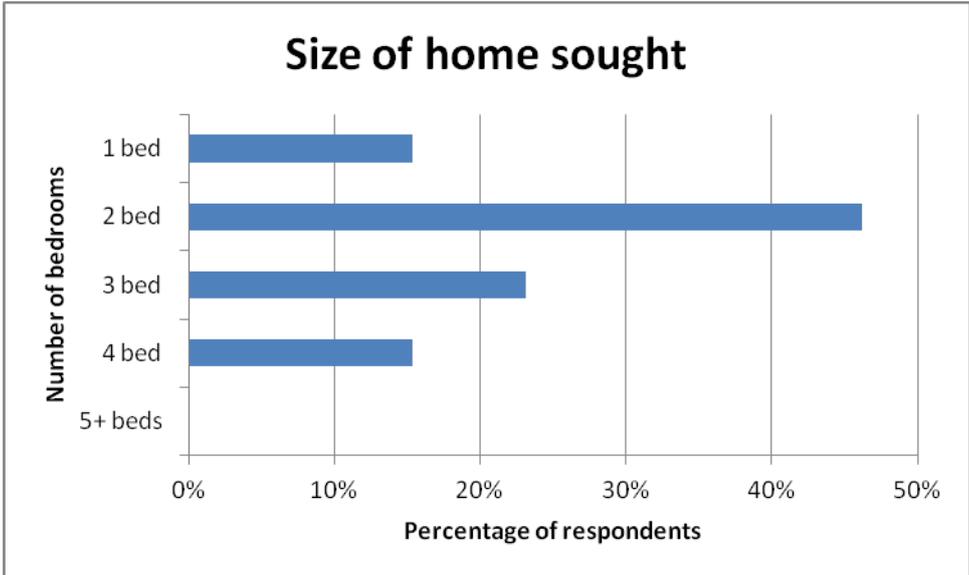
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with socially rented properties the most desired. Households could indicate more than one response:



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



In terms of size, the most popular option was for two bedroom homes, but respondents also expressed need for properties with one, three and four bedrooms. No need was declared for homes with five or more bedrooms:



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

In order to assess the need for **affordable** housing in Rowde, it is necessary to consider the equity, income and savings levels of respondents. Please note that two households did not complete the financial declaration section of the questionnaire and as such cannot be included in the financial 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.

None of the households responding to this section of the survey reported having equity in an existing property, and the estimated levels of savings were predominantly low, with no households declaring more than £5,000 in savings. Income levels, however, were more varied. Three households described low gross incomes of less than £15,499 pa; three between £15,500 and £24,499; one was in the high twenties, one in the mid-thirties, and one mid-forties; while the remaining three households were on higher gross household incomes of £50,000+ pa.

Comparing income, savings and equity levels with affordability in Rowde 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 nine 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 Rowde, presented in Section 8.

Of the nine households meeting the criteria for affordable housing, just over half (five households) were headed by people aged 25-44, and four households by people aged 45-64. Five households also 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 Rowde area:⁵

Bedrooms	Jan 2013 – March 2013
1	£107,900
2	£149,500
3	£202,300
4	£311,100
5+	£455,600

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 Rowde cost £149,500 then a household may require £22,425 as a deposit. Annual household income would have to be at least £36,307 for a single applicant or £42,358 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 £21,712:⁶

- 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.

⁵ House price estimates from the Mouseprice local area guide to the SN10 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN10 postcode covers a wider area than Rowde parish and that there may be significant internal variation in house prices.

⁶ 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.

- In the first quarter of 2013/14, there were thirty-two households on the Wiltshire Council Housing Register seeking affordable accommodation in Rowde parish: five 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 three bedrooms, and any full assessment of housing need in the parish must take account of the Register.⁷
- The 2011 Census recorded one hundred and two social homes in the parish.⁸ These properties represent 17.9% of the total housing in Rowde, which is higher than the Wiltshire affordable housing average of 14.7%.⁹
- Social housing in Rowde had a 4.9% re-let rate in the past year: from the first to the fourth quarter of 2012/13, five social homes were re-let in the parish.¹⁰
- The majority of the socially rented housing in Rowde (c. 75%) 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 low re-let rate of 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 three households responding to section two and deemed *not* to be in need of affordable housing, all described a lack of suitable accommodation in Rowde. 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. One of these households specifically mentioned a lack of larger, four-bedroom bungalows for purchase in the parish.

⁷ Wiltshire Council, Housing Strategy, live tables.

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

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

¹⁰ 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 ¹¹

- 2x two bedroom homes
- 2x three bedroom homes
- 1x four bedroom home

Shared / Low cost home ownership

- 1x one bedroom home
- 2x two bedroom homes
- 1x three bedroom home

Sheltered housing for older people

- None

¹¹ 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.