

Burbage

Parish Housing Needs Survey

Survey Report

February 2014

Contents	Page
Parish summary	3
Introduction	4
Aim	4
Survey distribution and methodology	5
Key findings	5
Part 1 – People living in parish	6
Part 2 – Housing need	10
Affordability	13
Summary	14
Recommendations	15

1. Parish Summary

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

- There is a population of 1,772 according to the 2011 Census, comprised of 728 households.¹
- There were approximately thirty more dwellings recorded in the parish in the 2011 than in the 2001 Census.
- Burbage lies on the north-south route of the Marlborough to Salisbury road where it crosses the Vale of Pewsey. It is located six miles south of Marlborough and just north of the junction of the A346, A338 and A3087.
- Burbage Parish evolved from the settlements of Stibb Green, Durley, Wolfhall, Seymour and Marr Green on the periphery of the Savernake estate.
- Burbage High Street lies within the Burbage Conservation Area and the parish within the North Wessex Downs Area of Outstanding Natural Beauty.
- The village was voted the Best Kept Large Village in Wiltshire in 2013.
- Burbage is first mentioned in a charter of AD 961 as part of a large forest estate known as Bedwyn, which was granted to the Abingdon Abbey by King Edgar (Chandler 2001, Kennet District Council 2008). The place-name *Burhbece* is thought to derive from the Saxon *burh* and *bece* meaning 'fortified settlement by a stream' (Mills 1991). Facilities and services within the parish include:
 - All Saints' Church (Church of England) and Church Centre.
 - Village hall – used by many local groups and for a monthly Saturday market and meet.
 - Burbage Primary School, Burbage Pre-School and Tiddlywinks Baby & Toddler Group.
 - Burbage Surgery.
 - A Royal British Legion Club.
 - Seymour Court retired/ sheltered housing.
 - Cricket, tennis, football clubs.
 - Two public houses and three bed and breakfast providers.
 - A grocers and a farm shop.
 - A service station.
 - A builders yard and related businesses.
 - A small unoccupied industrial estate.
 - Numerous clubs including Scouts, Brownies, Good Companions and Woman's Own.
 - The Burbage News is published monthly and online quarterly. The Burbage website can be found at: <http://www.burbage-life.com/>

¹ <http://www.nomisweb.co.uk/> 2011 Census, table ks101ew (usual resident population) and 2011 Census, table qs405ew (tenure – households).

2. Introduction

In late 2013, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Burbage 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 investigate the affordable housing needs of local people (or those who need to live in the parish or the locality) of Burbage parish.

- 'Housing need' can be defined as the need for an individual or household to obtain housing that 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.

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 delivered to the Parish Council for distribution from the 2nd January 2014.

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 31st January 2014. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 768 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 an excellent response rate of 40.1% with 308 replies received.
- The received data refer only to themselves (i.e. to the survey respondents) and should not be taken as indicative of the wider population of Burbage parish.
- Twenty four 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 Burbage. This section also describes the levels of new affordable housing, if any, which would be supported by respondents to the survey.

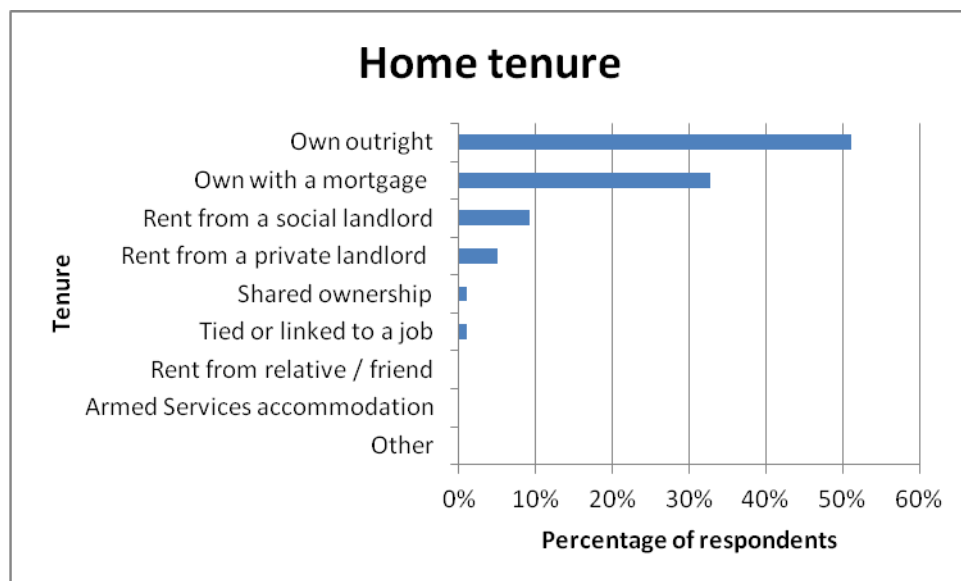
The second section examines the households who have declared a need for new housing in Burbage. The section begins by describing the overall housing needs expressed by the survey respondents. A financial housing assessment is then made in order to determine the numbers of households who have a current need for new affordable housing. The results of this 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 Burbage was their main home. 99.3% replied that it was.

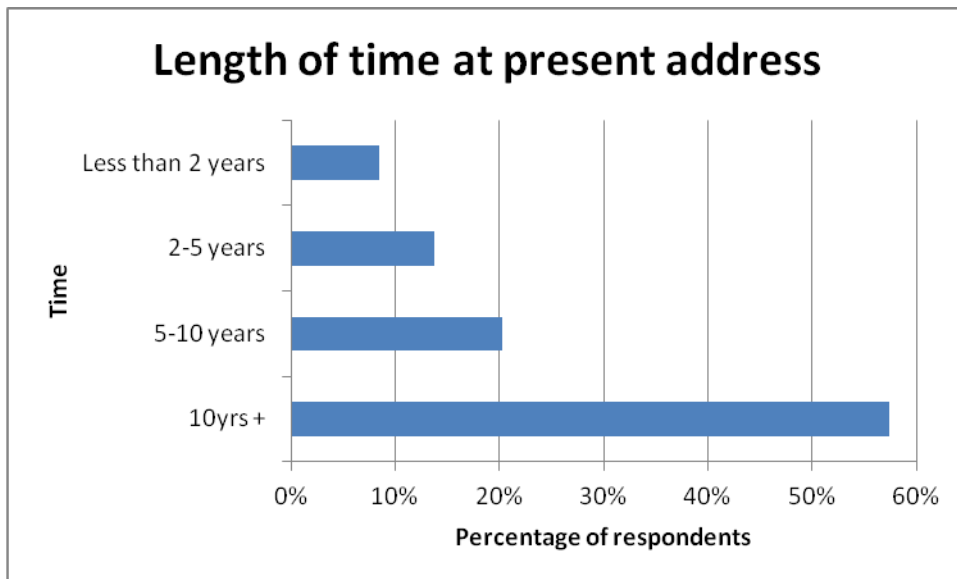
The 2011 Census data for Burbage indicates that 71.2% of households in the parish were owner-occupying, 13.7% were renting from social landlords, 10.7% were privately renting, 1.8% were living in shared ownership (part rented, part owned) homes and 2.6% of households were living rent free.⁴

The chart below shows the tenure of respondents to the survey. The majority (83.8%) of respondents were owner-occupiers, while 9.2% of respondents were living in socially rented properties, 5% were renting from a private landlord or letting agency, 1% were living in shared ownership homes and 1% in accommodation tied to their employment. 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.



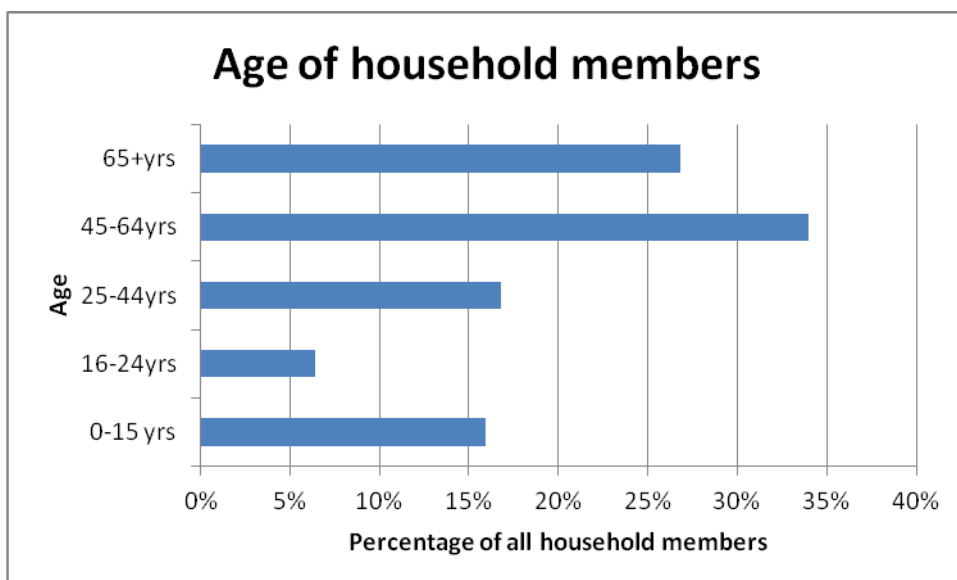
⁴ <http://www.nomisweb.co.uk/>

The chart below indicates the length of time that respondents have lived in Burbage. 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 the survey respondents:



Many respondents to the survey lived in large family homes, with 12.2% of respondents having five or more bedrooms in their property. 33.7% lived in four bedroom homes, 34% had three bedrooms, 15.8% two bedrooms and 4.3% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that 26.8% of respondents' household members were aged 65+:



As shown in the chart above, however, there were significant proportions of households responding to the survey with members aged 25-64 and with children aged under 16. This

suggests a variety of different household types in Burbage, from older person households with fewer members, to younger households with children.

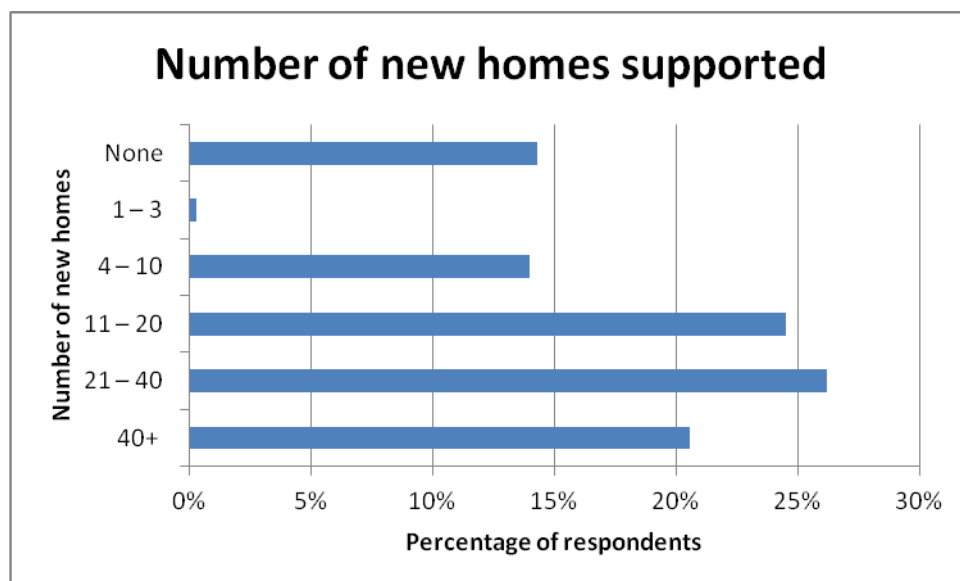
The distance travelled to work can also be a good measure of the sustainability of local housing development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	32	42	82	22	178
Person 2	24	37	31	18	110
Person 3	2	9	2	1	14
Person 4	0	2	1	0	3
Person 5	0	0	0	0	0
Total	58	90	116	41	305

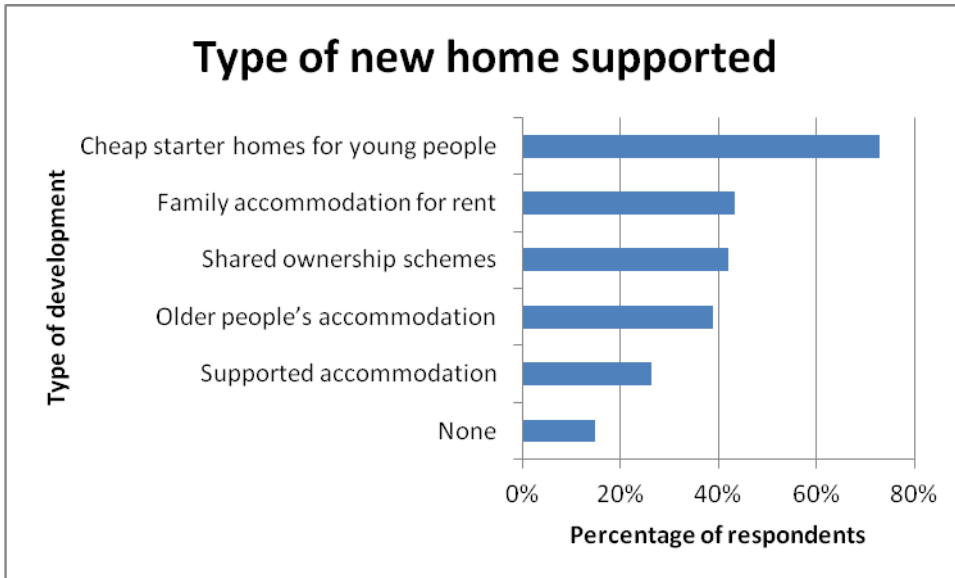
These results suggest a mixed level of sustainability for new housing development in Burbage, indicated by the survey respondents. While 48.5% of households' working members usually travel less than ten miles to their place of work, 51.5% travel more than that, suggesting a potential lack of more local 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 7.7% 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. A majority of respondents (85.7%) were in support of some new housing in Burbage parish, with the most popular option (26.2% of respondents) being for between twenty one and forty new homes. 14.3% of respondents were opposed to any new housing in Burbage parish:



Respondents to this section were finally asked what types of housing development, if any, they would support. The types of homes considered most needed in Burbage by the survey respondents were affordable starter homes for young people (73% of respondents) and family accommodation for rent (43.3%). Full results are given in the chart below:

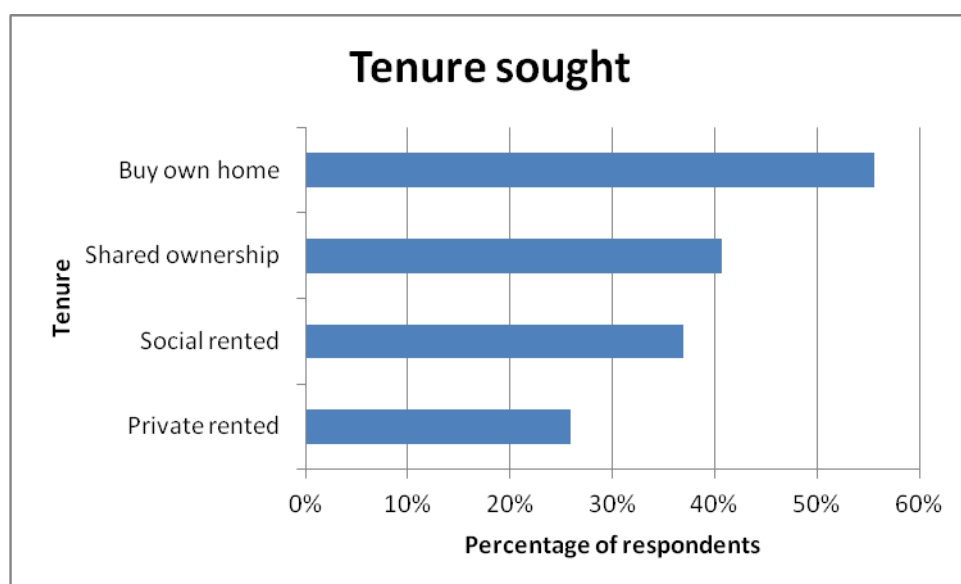


Part two – Households requiring accommodation in the parish

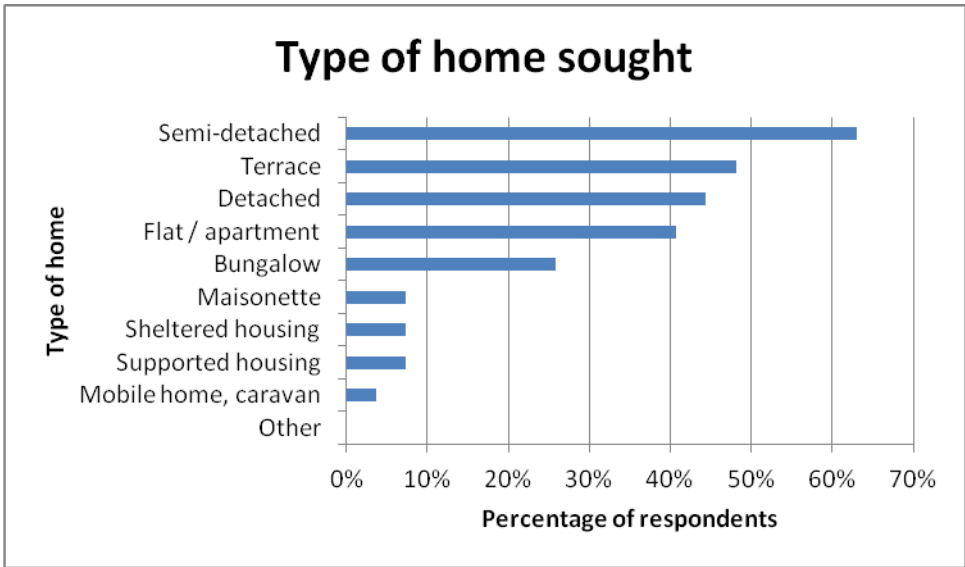
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the housing needs expressed by the survey respondents. A financial assessment and an evaluation of the current affordable housing in Burbage are then described in order to present the need for new affordable housing (Section 8).

Twenty seven respondents replied to this section of the survey, indicating their need for new housing in Burbage. Twenty five declared a local connection to the parish, either currently living or working in Burbage, having previously lived there, or having family members who currently live in the parish. The most popular reason for needing to move was that the respondents were currently living with their families, and want to live independently in the parish.

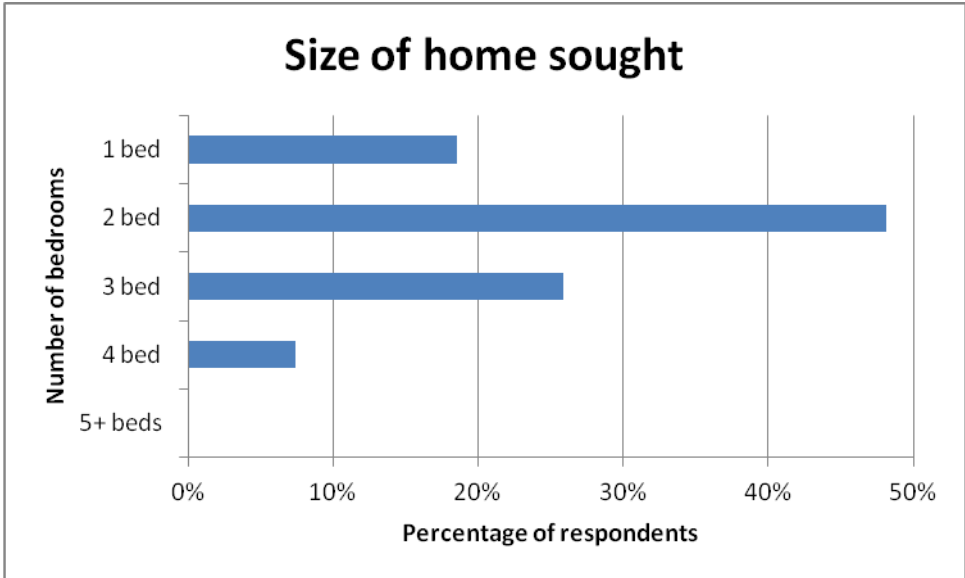
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with purchased properties the most desired. Households could indicate more than one response:



Respondents to this section were also asked what type of housing they required. The most sought-after types of homes were semi-detached 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:



In order to assess the need for **affordable** housing in Burbage, it is necessary to consider the equity, income and savings levels of respondents. Please note that due to the need to preserve the confidentiality of respondents, only a short summary of the financial assessment is presented below. Please note as well that three respondents did not complete this section of the survey and so cannot be included in the financial assessment.

Four of the twenty four households responding to this section of the survey reported having equity in an existing property and, for three of these, the estimated value remaining after loans and mortgages were paid off was in excess of £120,000. Thirteen households declared savings, of which six had less than £5,000, and two more than £200,000. Income levels were

similarly varied, with two households on low gross household incomes of less than £15,499 and one on a high gross income of £75,000+. The median gross income of households responding to the financial questions was £26,000-£28,999pa.

Comparing income, savings and equity levels with affordability in Burbage suggests that seven of the twenty four households who completed the financial questions would not require public support in order to achieve their required housing.

The remaining seventeen 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 Burbage, presented in Section 8.

Of the households meeting the criteria for affordable housing, 52.9% were headed by people aged 25-44, 41.2% by people aged 45-64 and 5.9% were headed by people aged 65+. Six households 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 Burbage area:⁵

Bedrooms	Aug 2013 – Nov 2013
1	£180,800
2	£244,300
3	£299,000
4	£451,300
5+	£684,200

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 Burbage cost £244,300 then a household may require £36,645 as a deposit. Annual household income would have to be at least £59,330 for a single applicant or £69,218 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 SN8 postcode area, <http://www.mouseprice.com/area-guide/average-values/sn8>. Please note that the SN8 postcode covers a wider area than Burbage 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 this parish.

- At the end of the second quarter of 2013/14, there were forty four households on the Wiltshire Council Housing Register seeking affordable accommodation in Burbage parish: six of these households are also described in Section 8 of this report as in need of affordable housing. The remaining households are seeking homes 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 social homes in the parish.⁸ These properties represent 13.7% of the total housing in Burbage, which is very slightly lower than the Wiltshire affordable housing average of 14.7%.⁹
- Social housing in Burbage had a 9% re-let rate in the past year: from the first to the fourth quarter of 2012/13, nine social homes were re-let in the parish.¹⁰ Only two of these, however, were general needs properties, while seven were sheltered properties for which preference in the letting process is given to households aged 55+.
- The low turnover of general needs accommodation in Burbage 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 seven households responding to the financial questions and deemed *not* to be eligible for affordable housing, all but one described a lack of suitable accommodation in Burbage parish. 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.

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.

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

- 4x one bedroom homes (1x supported, single-level home providing assistance with personal care and access to an emergency support system such as Lifeline)
- 1x two bedroom home
- 3x three bedroom homes
- 1x four bedroom home (wheelchair accessible)

Shared / Low cost home ownership

- 5x two bedroom homes (1x single level)
- 3x three bedroom homes

Sheltered housing for older people

- None

¹¹ Please note that recommendations for numbers of bedrooms in subsidised rented properties are where possible made in line with the 'family size' criteria implemented as part of the Housing Benefit changes by the 2012 Welfare Reform Act.