

# **Fyfield and West Overton**

**Housing Needs Survey**

**Survey Report**

**February 2014**

<b>Contents</b>	<b>Page</b>
Summary of the parishes	3
Introduction	3
Aim	4
Survey distribution and methodology	4
Key findings	5
Part 1 – People living in parishes	5
Part 2 – Housing need	9
Affordability	12
Summary	13
Recommendations	14

## 1. Summary of the parishes

The parishes of Fyfield and West Overton are in Marlborough Community Area in the local authority area of Wiltshire.

- The parishes have a combined population of 832 according to the 2011 Census, comprised of 353 households.<sup>1</sup>
- Although separate civil parishes, Fyfield and West Overton form a unified administrative area with a single parish council.
- The parishes include the settlements of Fyfield, Lockeridge and West Overton.
- The centre is three miles from Marlborough, nine from Pewsey, ten from Calne and eleven miles from Devizes.
- The existing affordable housing in the parishes is owned by Aster Communities.
- Amenities include a primary school, village hall, two churches, two public houses, a garage with a shop, several play areas and a mobile library service.
- At present there is also a bus service operating between Marlborough and Calne.

## 2. Introduction

In late 2013, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Fyfield and West Overton Parish Council, to establish if there was a proven need in the parishes for affordable housing for local people, and potentially to use the findings of the survey to help inform the affordable housing provision on any future development sites in the parishes.

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).<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

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<sup>1</sup> <http://www.nomisweb.co.uk/> 2011 census, table ks101ew (usual resident population) and table qs405ew (tenure – households). Fyfield parish, population: 195, households: 81. West Overton parish, population: 637, households: 272.

<sup>2</sup> The members of WRIP contributing 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.

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 need for affordable housing among local people (or those who have a need to live in the parishes or the locality) of Fyfield and West Overton.

- '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 distributed in the parishes from 10<sup>th</sup> 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 7<sup>th</sup> February 2014. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 393 questionnaires were distributed.
- 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 very good response rate of 38.2% with 150 replies received.
- The received data refer only to themselves (i.e. to the survey respondents) and should not be taken as indicative of the population of Fyfield and West Overton parishes.
- Four responses were made online.

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<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.

## 5. Key Findings

This report is divided into two parts. The first section looks at the existing households in the parishes in order to provide a description of the current housing in Fyfield and West Overton. This section also describes the levels of new affordable housing, if any, which would be supported by residents of the parishes.

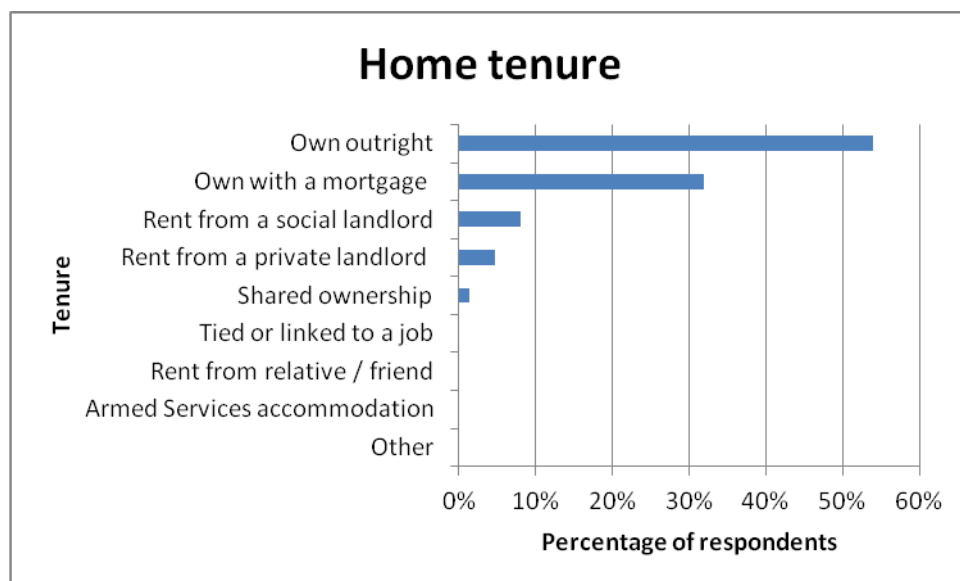
The second section examines the households who have declared a need for new housing in Fyfield and West Overton. The section begins by describing the overall need for both market and affordable housing in the parishes. A financial assessment is then made in order to determine the numbers of households 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 parishes

The first question asked on the survey was whether the respondents' home in Fyfield or West Overton was their main home. 98.7% of those who replied indicated that it was.

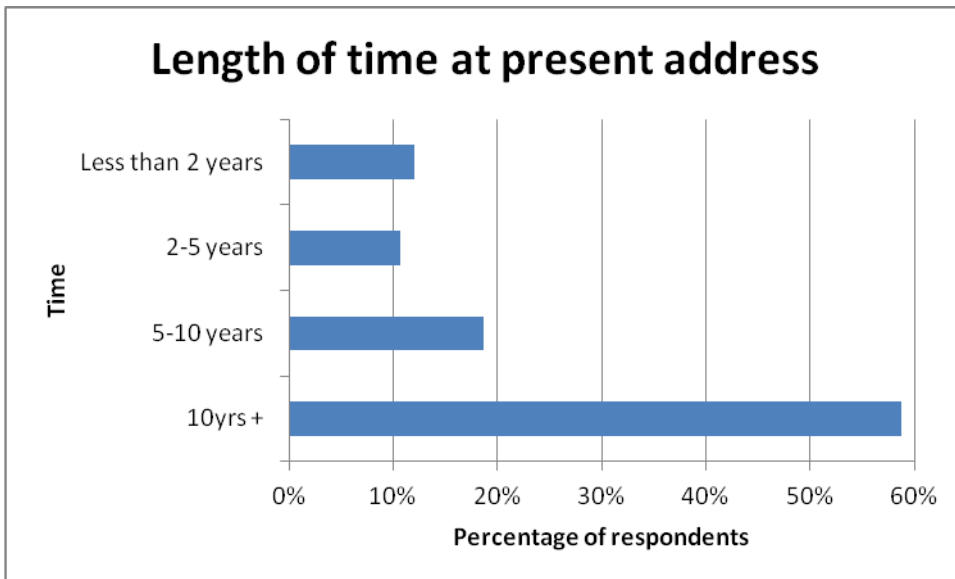
The 2011 Census data for Fyfield and West Overton indicates that 77.1% of households in these parishes were owner-occupying, 12.2% were renting from social landlords, 7.4% were privately renting, 1.4% were living in shared ownership (part owned, part rented) homes, and 2% of households were living rent free.<sup>4</sup>

The chart below shows the tenure of respondents to the survey. The majority (86%) of respondents were owner-occupiers, while 8% of respondents were living in socially rented properties, 4.7% were renting from a private landlord or letting agency, and 1.3% of respondents were living in shared ownership homes. 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.



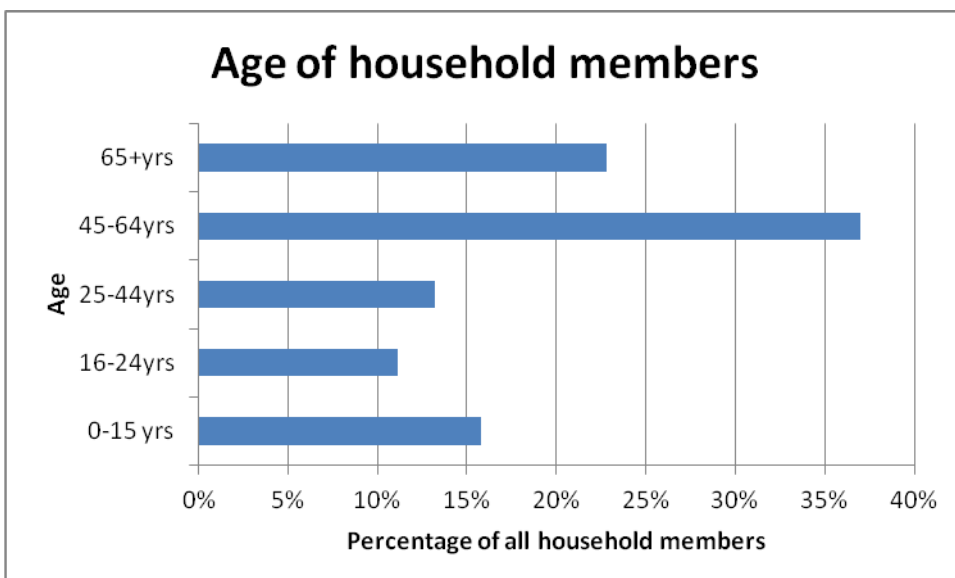
<sup>4</sup> <http://www.nomisweb.co.uk/> 2011 census, table qs405ew (tenure – households).

The chart below indicates the length of time that respondents have lived in Fyfield and West Overton parishes. Over half the people who responded to the survey (58.7%) have lived in the parishes for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents.



Many respondents to the survey lived in large family homes (16% in homes with five or more bedrooms). Around a third of the respondents each lived in four bedroom (35.3%) and three bedroom homes (34%), while 14.7% lived in homes with two bedrooms and no households responding to the survey lived in one bedroom homes.

22.8% of all the 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 Fyfield and West Overton parishes, from older person households with fewer members, to younger households with children.

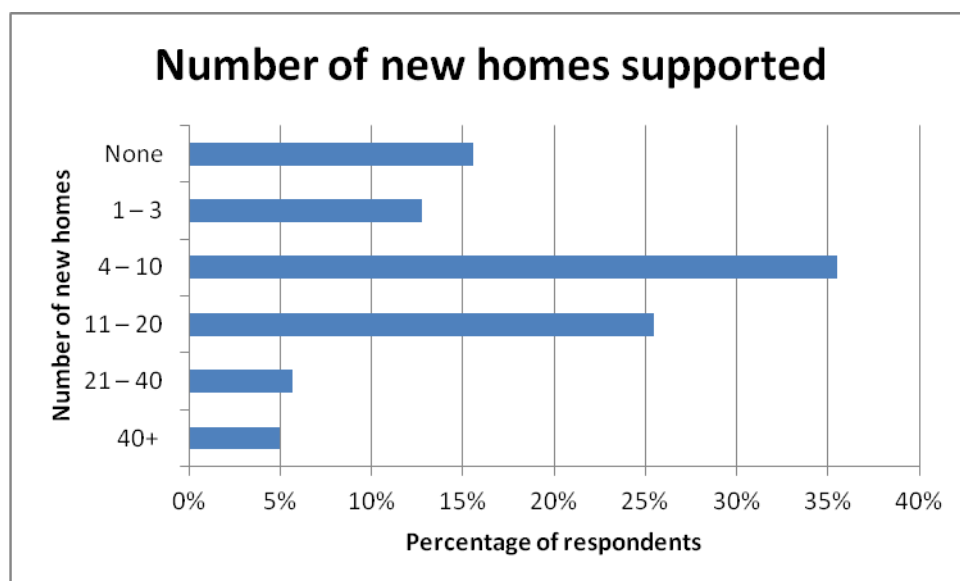
The distance travelled to work can also be a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	8	28	37	24	97
Person 2	18	18	21	8	65
Person 3	1	6	2	0	9
Person 4	0	3	0	0	3
Person 5	2	0	0	0	2
<b>Total</b>	<b>29</b>	<b>55</b>	<b>60</b>	<b>32</b>	<b>176</b>

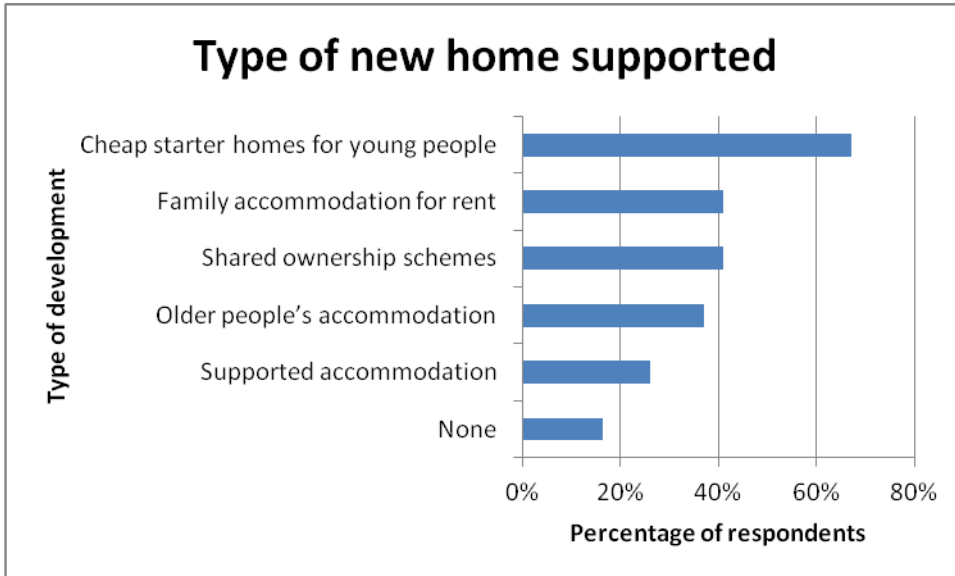
These results suggest a mixed level of sustainability for new housing development in Fyfield and West Overton parishes, measured by the survey respondents' access to employment. Just under half (47.7%) of the respondents' working household members usually travel less than ten miles to their place of work, while 52.3% travel greater distances, 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 parishes now or in the near future, to which 8.4% of respondents (12 households) answered 'yes'. This indicates an ongoing need for housing in the parishes.

Respondents were then asked whether they were in support of new homes being built in the parishes and, if so, how many new homes they would support. The majority of respondents (84.5%) were in support of some new housing in Fyfield and West Overton parishes, with the most popular option being for between four and ten new homes (35.5%). Full responses are given in the chart below:



Respondents were asked what types of housing development, if any, they would support. Around two thirds (67.1%) supported the development of affordable starter homes for young people, with 41.1% of respondents also supporting the development of family accommodation for rent and shared ownership homes. 37% endorsed the development of older people's accommodation, and 26% supported new accommodation for residents with disabilities. 16.4% of respondents reiterated their opposition to any new housing in the parishes:



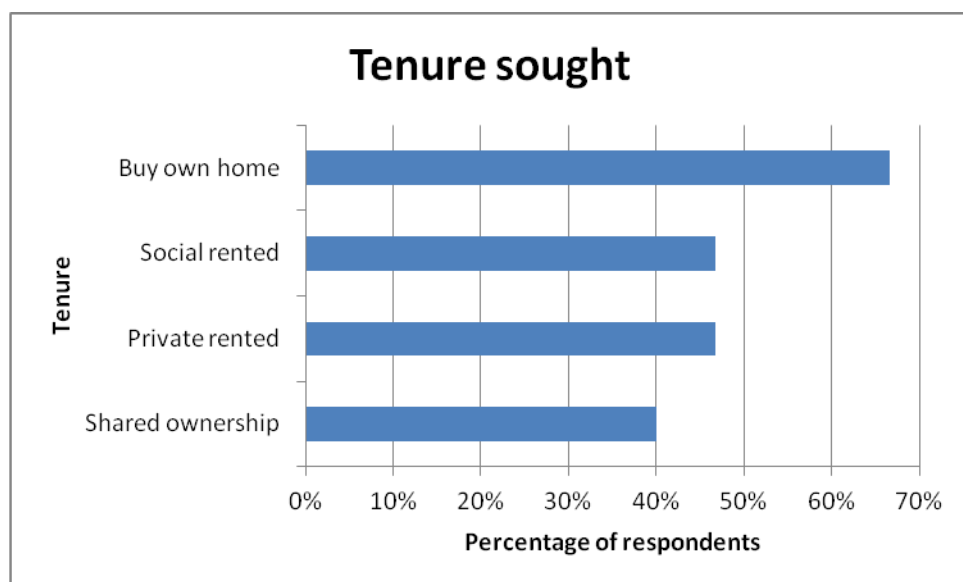


## Part two – Households requiring accommodation in the parishes

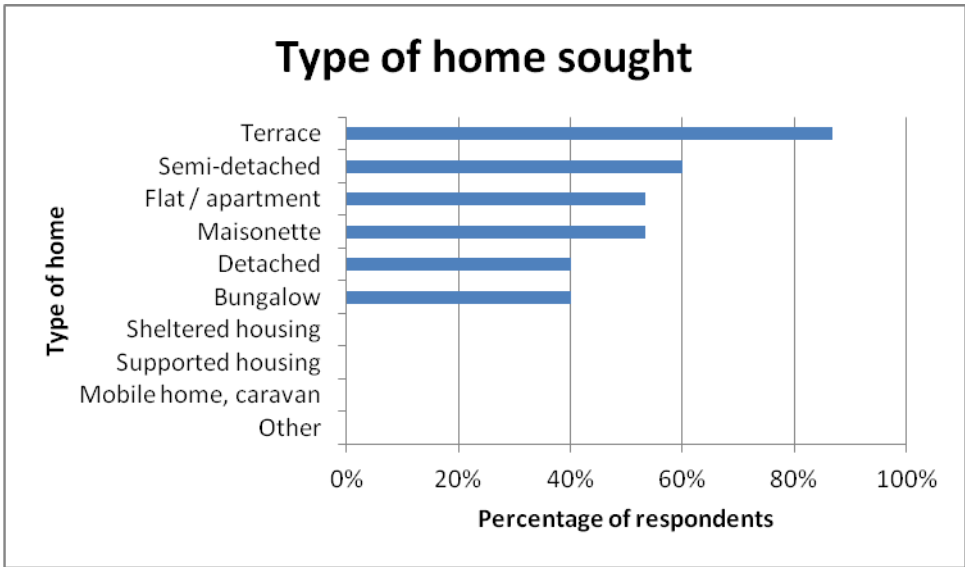
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parishes. A financial assessment is then made in order to describe in more detail the need for specifically affordable housing.

Fifteen respondents replied to this section of the survey, indicating their need for housing in Fyfield and West Overton. All declared a local connection to Fyfield and West Overton, either currently living in the parishes or with family members living there.

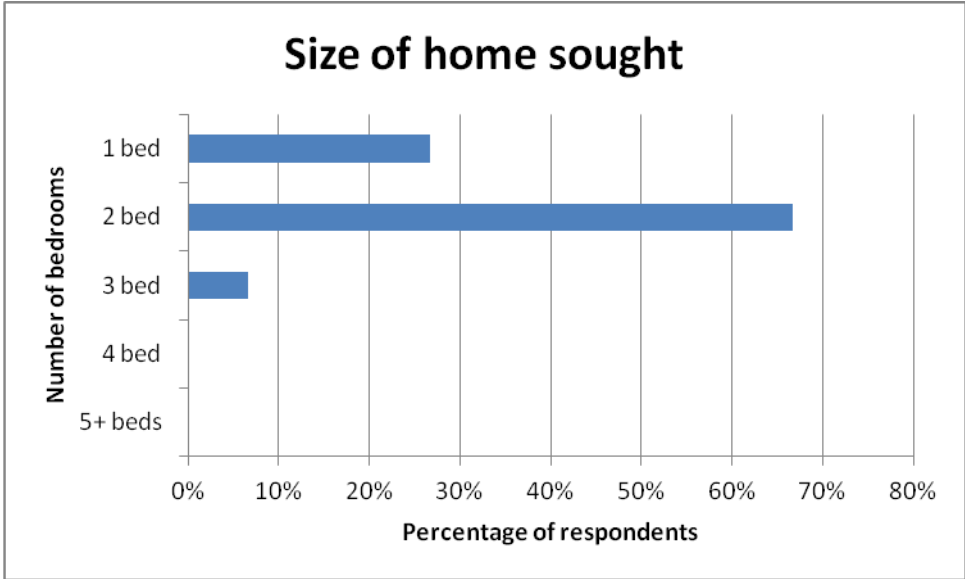
The respondents requiring accommodation in the parishes were asked what type of tenure they sought. The expressed need was for all types of tenure, with open-market ownership the most desired. Households could indicate more than one response:



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



In terms of size, two thirds of the respondents expressed a need for properties with two bedrooms. No need was declared for properties with four or more bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Fyfield and West Overton to meet their needs, to which all answered 'yes.'

In order to assess the need for **affordable** housing in Fyfield and West Overton parishes, it is necessary to consider the equity, income and savings levels of respondents. Please note that in order to ensure the confidentiality of responses, only a short summary of the financial assessment is presented below.

Two households did not complete the financial questions and as such could not be included in the assessment.

Only one of the thirteen households responding to this section of the survey reported having equity in an existing property. Eight households declared no savings and the remaining five all declared savings of under £5,000. Income levels were similarly low, with only one household declaring a gross income of more than £35,000pa. The median gross household income bracket of the respondents to the survey was £18,500-£19,999pa.

Comparing income, savings and equity levels with affordability in Fyfield and West Overton suggests that two of the thirteen households would not require public assistance 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 Fyfield and West Overton, presented in Section 8.

Of the households meeting the criteria for affordable housing, nearly two thirds (7 households) were headed by people aged 45-64. Two 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 Fyfield and West Overton area:<sup>5</sup>

<b>Bedrooms</b>	<b>Aug 2013 – Nov 2013</b>
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 Fyfield and West Overton 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.<sup>6</sup>

- It would be unlikely that a household would be able to purchase a property in these parishes 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 SN8 postcode area, <http://www.mouseprice.com/area-guide/average-values/sn8>. Please note that the SN8 postcode covers a wider area than Fyfield and West Overton parishes 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 needs only of those who responded to the survey, and as such may underestimate the total affordable housing need in the parishes.

- In October 2013, there were six households on the Wiltshire Council Housing Register seeking affordable accommodation in Fyfield and West Overton parishes: one of these is also described in Section 8 of this report as in need of affordable housing. The remaining five households on the Register are seeking properties with between one and three bedrooms, and any full assessment of housing need in the parishes must take account of the Register.<sup>7</sup>
- The 2011 Census recorded 43 social homes in the two parishes. These properties represent 12.2% of the total housing in Fyfield and West Overton, which is lower than the Wiltshire affordable housing average of 14.7%.<sup>8</sup>
- Social housing in Fyfield and West Overton had a low re-let rate of 2.3% in 2012/13; over this period, only one social home was re-let in the parishes.<sup>9</sup>
- This low re-let rate 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 parishes.
- The two households able to afford open-market accommodation, and excluded from the recommendations below, both described a lack of suitable accommodation in the parishes. Both seek private rented accommodation, and their description of the lack of such suggests a potential market need for this tenure in the parishes.

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

<sup>8</sup> Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

<sup>9</sup> Homes4Wiltshire choice-based lettings records. This figure excludes transfers carried out by individual social landlords within their own stock.

## 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 parishes, 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**<sup>10</sup>

- 2x one bedroom homes
- 4x two bedroom homes

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

- 5x two bedroom homes (1x single level, 1x support with personal care)

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

- None

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<sup>10</sup> 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.