

# **Minety**

## **Parish Housing Needs Survey**

**Survey Report**

**December 2011**

**Wiltshire Council**  
**County Hall, Bythesea Road, Trowbridge BA14 8JN**

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## 1. Parish Summary

The parish of Minety is in the Malmesbury Community Area within the local authority of Wiltshire.

- There is a population of 1400 according to the 2001 census, comprised of 500 households. ONS predictions for 2011 suggest a population of 1590 in 590 households.<sup>1</sup>
- The parish of Minety includes the settlements of Minety and Upper Minety.
- There are two public houses in the parish, one with a restaurant, and a weekly Post Office operates from the Sports Pavilion. In the previous decade, other shops, the public house in Upper Minety and the garage in Minety have closed.
- There is a Church of England primary school in the parish, which is well-supported and has achieved excellent reports, as has the thriving pre-school.
- The parish's historical church, dating from the 14<sup>th</sup> century, is located in Upper Minety.
- The playing fields are well used and support rugby, tennis and cricket clubs as well as a children's play area.
- The village hall provides facilities for a variety of clubs and is in use most days.
- There are limited bus services but good road links to the nearby towns of Cirencester, Malmesbury, Cricklade and Royal Wootton Bassett.

## 2. Introduction

In early 2011, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Minety 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.

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<sup>1</sup> <http://www.intelligencenetwork.org.uk/population-and-census/>

### **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 Minety.

- '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 October 2011.

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 October 2011 and the deadline was extended to the 7<sup>th</sup> November in order to accept some late submissions. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 584 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 very good response rate of 41.8% with 244 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 Minety.

## 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 Minety. This section also describes the levels of new affordable housing, if any, which would be supported by residents of the parish.

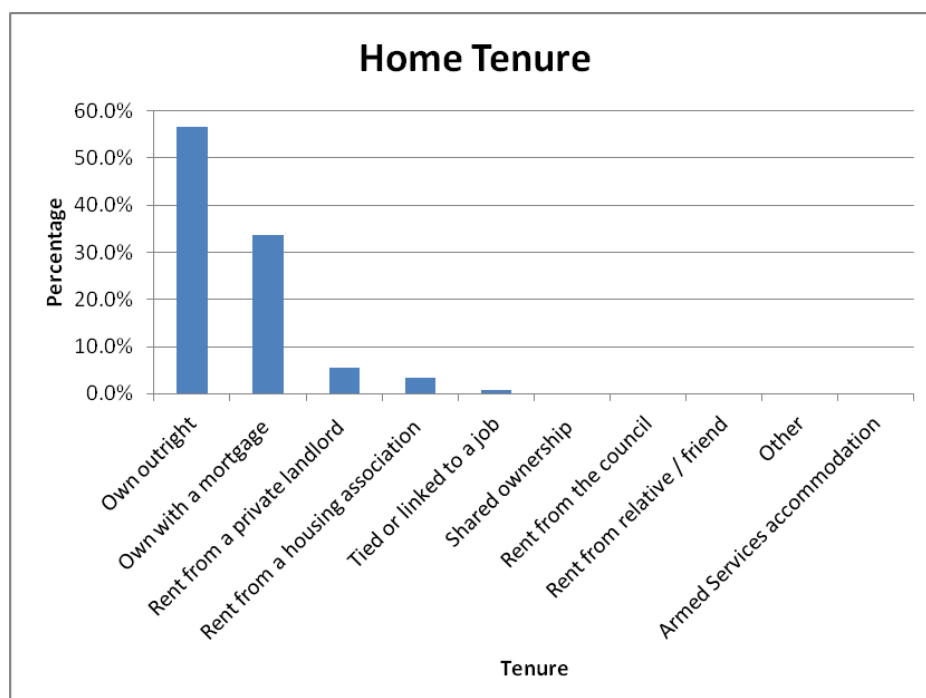
The second section examines the households who have declared a need for new housing in Minety. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have a current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

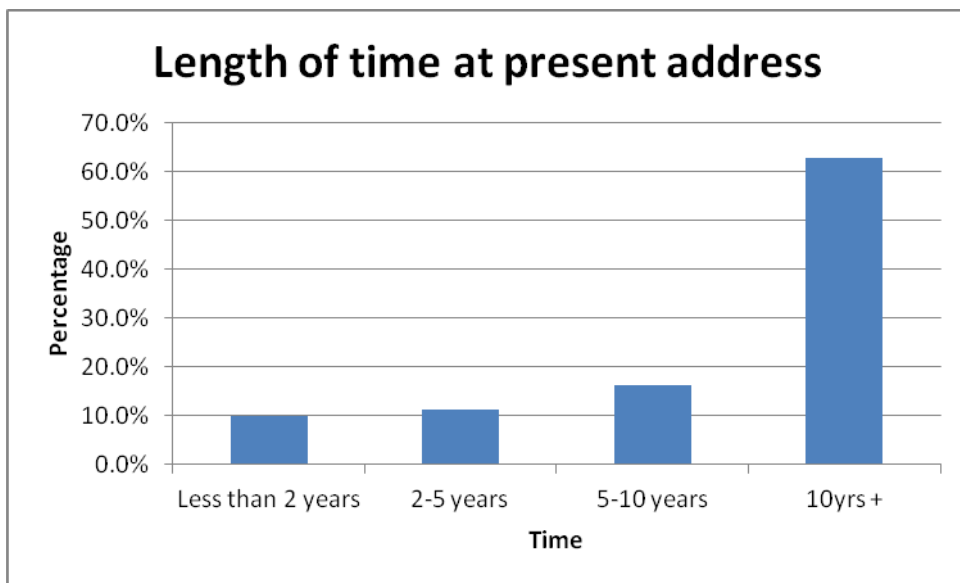
The first question asked on the survey was whether the respondents' home in Minety was their main home. 99.6% of those who replied indicated that their home in Minety is their main home, and 0.4% that it is their second home.

The 2001 Census data, configured for the Minety output area, indicates that 89.8% of households in the area were owner-occupying, 3.4% were socially renting, 4.6% were privately renting, and 2.2% of households were living rent free.

The chart below shows the tenure of respondents to the survey, which reflects the tenure spread described in the Census. The majority (90.4%) of respondents were owner-occupiers, while 3.3% of respondents were living in socially rented properties and 5.4% in privately rented accommodation. 0.8% of respondents were living in accommodation tied to their employment.

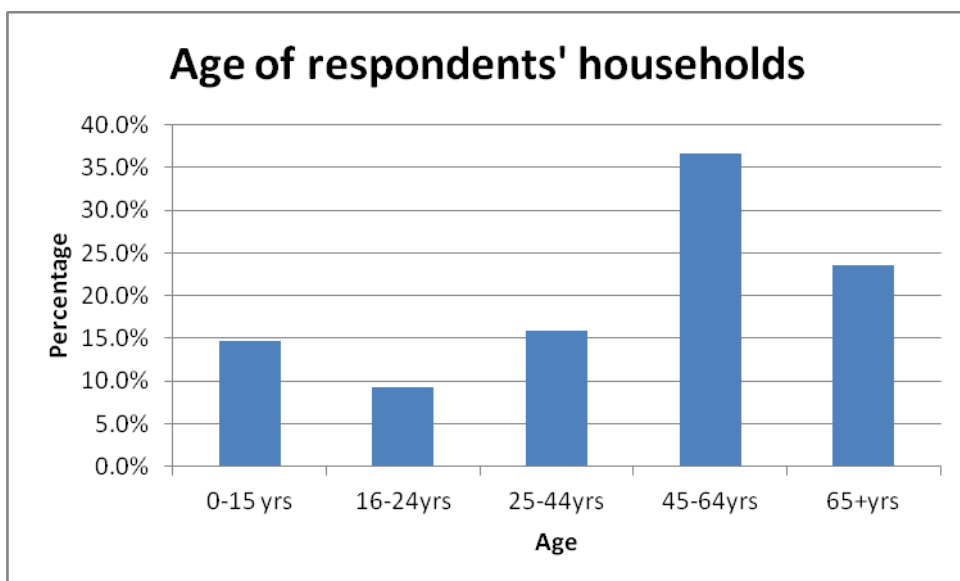


The chart below indicates the length of time respondents have lived in Minety. It shows that the majority of people who responded to the survey have lived in the parish for more than two years, which is appropriate for the high levels of owner occupation among survey respondents.



The survey also shows that the majority of respondents live in larger family homes, with 89.7% of respondents having 3 or more bedrooms in their property, 8.2% having two bedrooms and 2.1% of respondents living in a home with one bedroom. The majority of respondents (79.3%) live in detached properties.

These responses indicate relatively high levels of under-occupation in Minety. While the majority of respondents live in larger, detached homes, the majority (70%) also have households composed of two or fewer persons. These levels of under-occupation are an expected corollary of larger numbers of older people, as under-occupation is more common in older person households, and indeed the spread of ages recorded in the survey indicates that 23.5% of respondents' household members were aged 65+:



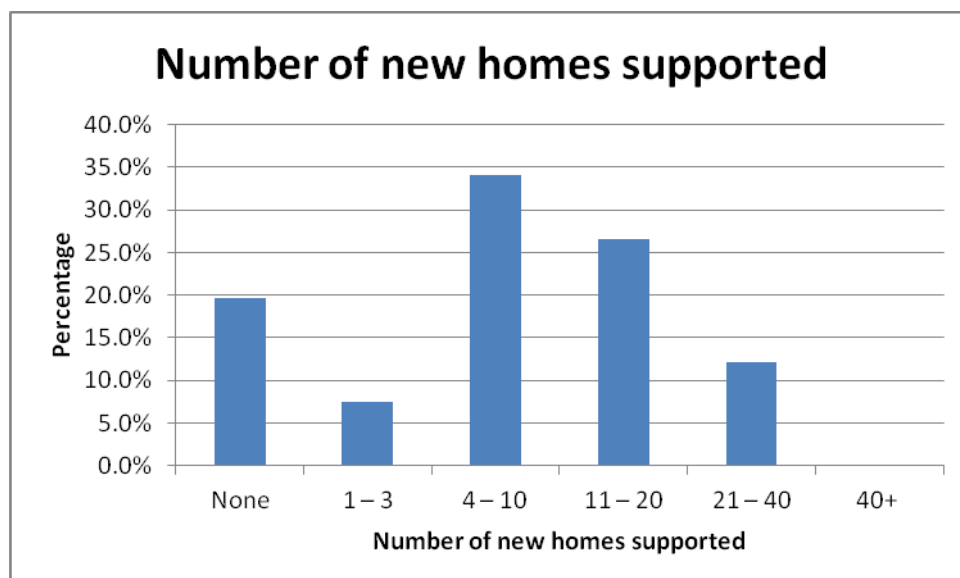
There were also, however, significant numbers of households responding to the survey with members aged 25-64 and with children aged under 16 years old. This indicates a spread of different household types in Minety, from older person households with fewer members, to many younger households with children.

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:

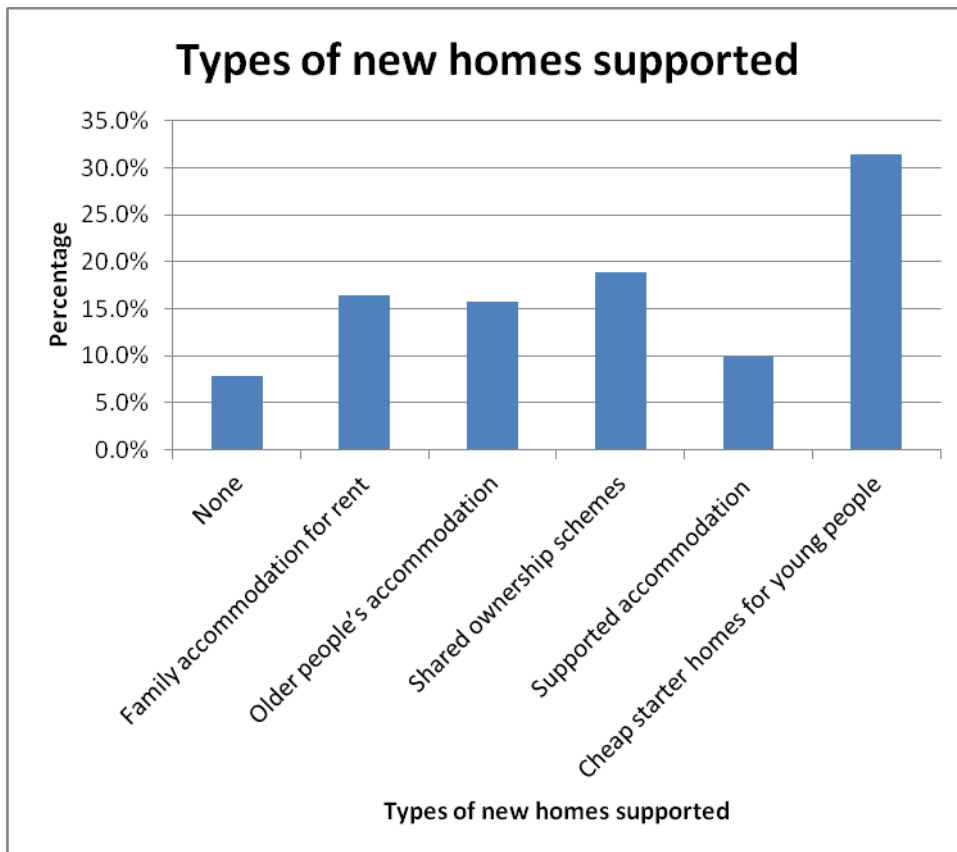
	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	26	47	53	23	149
Person 2	13	31	36	7	87
Person 3	2	6	3	1	12
Person 4	0	0	4	0	4
Person 5	0	0	1	0	1
<b>Total</b>	<b>41</b>	<b>84</b>	<b>97</b>	<b>31</b>	<b>253</b>

These results suggest that employment may be a concern with regard to the sustainability of development in Minety, indicated by the survey respondents, as the majority of households' members are required to travel between 10 and 50 miles to work. 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 7.3% of respondents answered 'yes'. This result, which is high, does suggest a 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 (34.1%) indicated that they would support new housing developments of between 4 and 10 new homes:



Respondents were asked what types of development they would support. The majority of respondents (31.4%) indicated that they would support the development of cheap starter homes for young people, and more than 15% of respondents also supported the development of older people's accommodation, family accommodation for rent and shared ownership schemes.





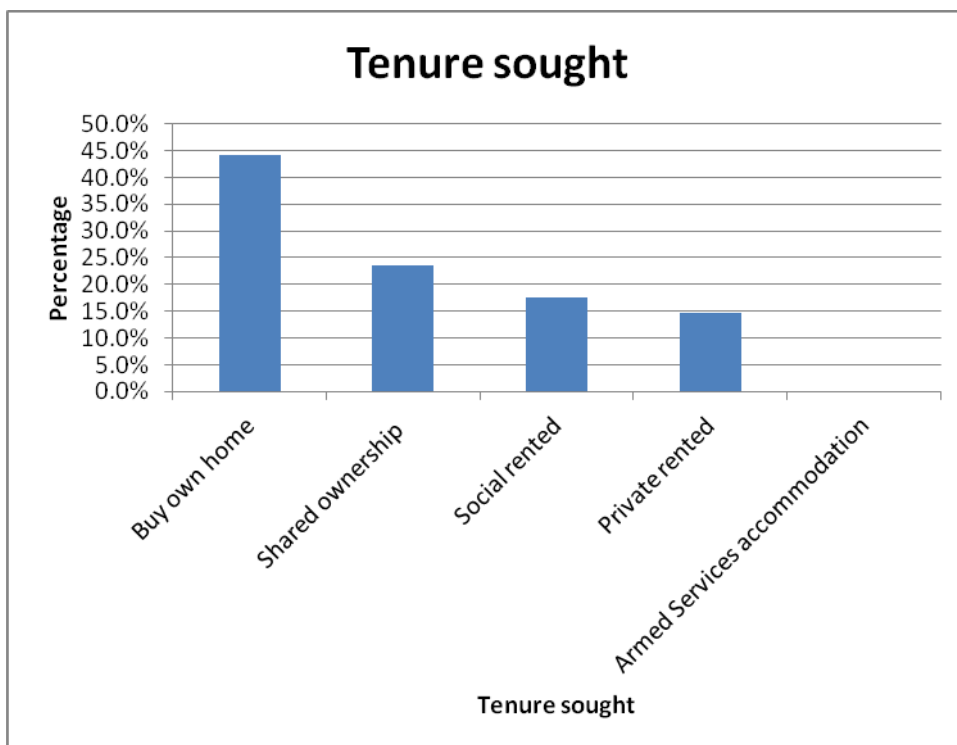
## Part two – Households requiring accommodation in the parish

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.

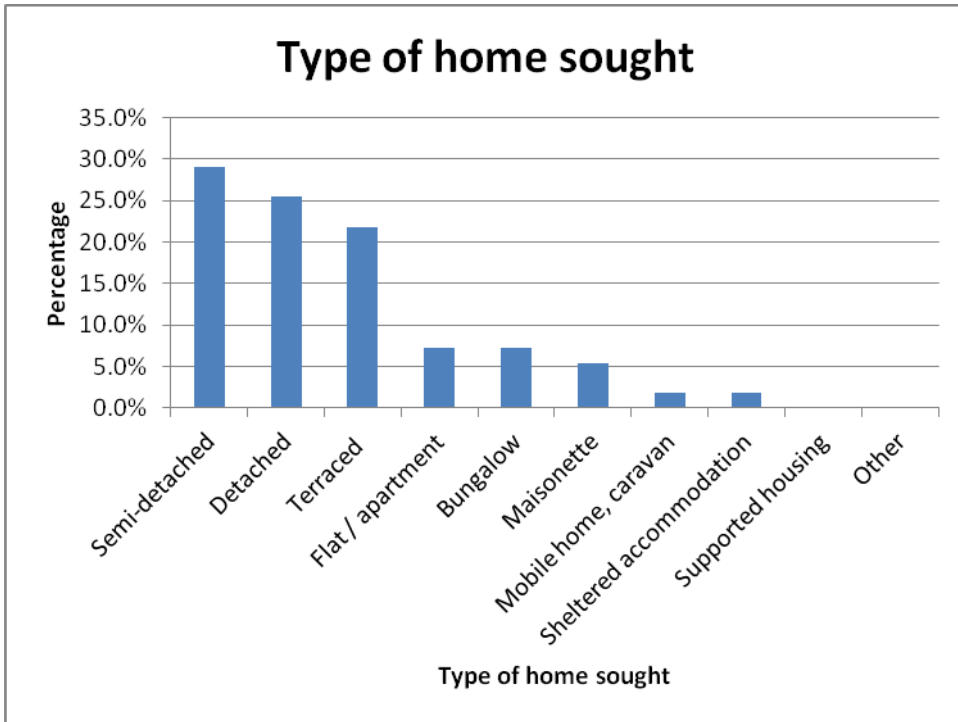
Twenty respondents replied to this section of the survey, indicating their need for housing in Minety.

All of these households have a local connection to Minety, either living or working in the parish, having previously lived there, or having family members there.

The respondents requiring accommodation in the parish were asked what type of tenure they sought. There was a need expressed both for subsidised or open-market purchase, and for private and social rented homes. Households could indicate more than one response:

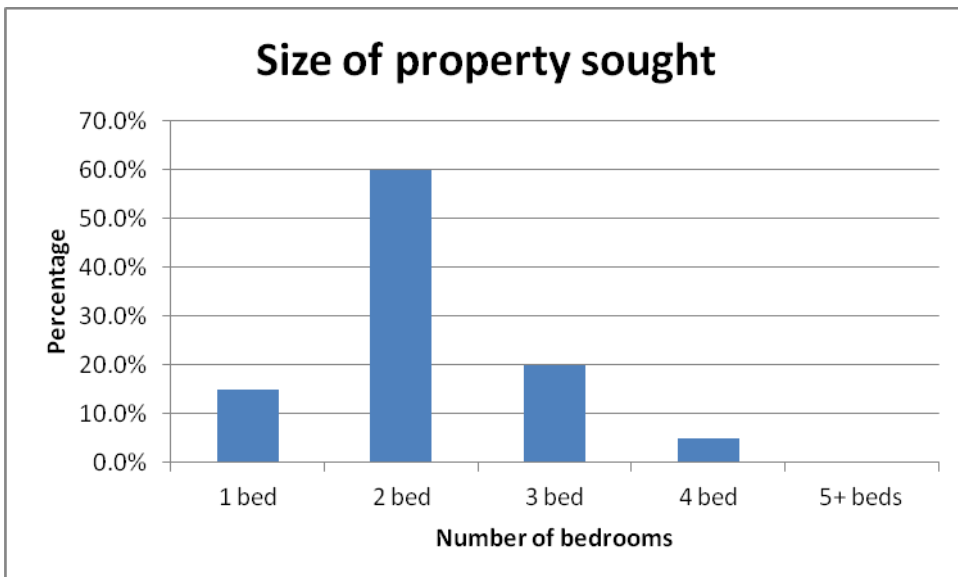


Respondents to this section were also asked what type of housing they required, with the majority seeking semi-detached properties, followed by detached properties and bungalows. Full responses are given in the chart below (more than one answer could be given):



6.7% of respondents required accommodation on a single level.

The need expressed for sizes of property varied from one- to four-bedroom properties. No need was expressed for properties with 5+ bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Minety to meet their needs, to which 85% answered 'yes.'

In order to assess the need for **affordable** housing in Minety, it is necessary to consider the equity, income and savings levels of respondents. 5% of respondents did not complete the financial declaration section of the survey, and as such cannot be assessed in the following analysis.

78.9% of those who responded to these questions either did not own property or declared zero or negative equity in their homes. 47.4% possessed no savings and 21% estimated their savings at over £10,000. Income levels were varied: 31.6% of respondents estimated a combined gross household income of below £20,000pa, 36.8% of between £20,000 and £30,499 pa, 10.5% of between £30,500 and £40,000pa, and 21% of more than £40,000pa.

Comparing income, savings and equity levels with affordability in Minety suggests that **31.6% of those who answered the financial questions would not require public support in order to achieve their required housing**. The remainder, due to low levels of savings and equity and to the cost of open market housing in Minety, 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 Minety, presented in section 8.

Of the households meeting the criteria for affordable housing, the majority (30.8%) were households headed either by people aged 25-44 or (also 30.8%) 45-64. 7.7% had children aged under 16. Three households headed by people aged 65+ were found to be in need of affordable housing: all expressed a need for general needs housing, rather than for specialist, sheltered older persons' accommodation.

## 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 Minety area:<sup>2</sup>

Bedrooms	Sept - Nov 2011
1	£162,200
2	£203,900
3	£251,100
4	£379,600
5+	£596,300

### 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 Minety cost £203,900 then a household may require £30,585 as a deposit. Annual household income would have to be at least £58,257 for a single applicant or £67,967 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in the North Wiltshire area in 2010 was only £19,252:<sup>3</sup>

- Considering the average prices of homes in Minety it would be unlikely that a household would be able to purchase a property without a large deposit, some equity in an existing property or a substantial income.
- First time buyers would generally struggle to meet any of 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>2</sup> House price estimates from the Mouseprice local area guide to the SN16 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the SN16 postcode covers a wider area than the Minety parish and that there may be significant internal variation in house prices.

<sup>3</sup> Annual Survey of Hours and Earnings, 2010, 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 figures refer 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.

This is just a quarter of the research needed for this assessment: the housing register of Wiltshire Council, the local Strategic Housing Market Assessment and the advice from allocation staff who manage the register must also be taken into account.

- It is generally difficult to get accurate data on the housing needs of single people, especially the under 25s, and surveys of this type tend to underestimate the figures.
- Housing development in Minety should take account of anticipated future housing need (as described in the Wiltshire Strategic Housing Market Assessment) as well as the number of households in immediate need of more suitable accommodation.
- The need for three-bedroom properties expressed in this survey contrasts with the need expressed by households on Wiltshire Council's Housing Register, which is predominantly for smaller properties. At quarter 2 2011/12, there were five households on the Register seeking affordable accommodation in Minety, two needing a minimum one-bedroom property, two requiring homes with a minimum of two bedrooms, and the remaining household requiring a property with 4 bedrooms.
- The total social housing stock in the parish is 18 homes.<sup>4</sup> These properties represent just over 3% of the total housing stock in the parish, which is extremely low: the average proportion of social housing in Wiltshire is 19.2%.
- Social housing in Minety had a zero re-let rate in 2010/11: from quarter 2 2010/11 to quarter 2 2011/12, no social homes were re-let in the parish.<sup>5</sup>
- The low levels and turnover of social housing in Minety indicate that none of the respondents to section two of the survey who are in need of affordable housing could meet their needs through access to the existing social housing of the parish.

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<sup>4</sup> Housing Strategy team, live tables.

<sup>5</sup> *Ibid.*

## **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 affordable housing development in the parish, based on the responses to the survey.

### **Subsidised rented housing**

- 2 x one bed home for singles / couples (1 x single level accommodation)
- 8 x two bed home for couples / families
- 1 x three bed home for a family
- 1 x four bed home for a family

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

- 1 x two bed home for a couple / family

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

- None

### **Supported housing**

- None