

Wilton

Parish Housing Needs Survey

Survey Report

January 2014

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1. Town/Parish Summary

Wilton is a town and civil parish in the south of the local authority area of Wiltshire.

- There is a population of 3,579 according to the 2011 Census, comprised of 1,687 households.¹
- Wilton straddles the A36 approximately five miles west of Salisbury, with the main settlement and facilities lying to the south of the A36.
- There is one primary school within the parish – Wilton & Barford Primary School.
- There are two private nursery schools – South Hills and the Montessori Kingfisher Nursery School.
- There are no secondary schools in the parish, but Sarum St Pauls lies within 2.5 miles of the parish, and there is a range of secondary schools both state and private within the Salisbury City area.
- There is a range of shops in the town centre including a Co-Op, One Stop Shop and chemist, plus an independent baker, greengrocer, deli, florist, three cafes, antique shops, an interior design shop, hairdressers and beauty salons, printing shop, charity shops, funeral directors and a hardware store plus a weekly market together with free parking.
- The shopping village contains a number of outlet clothes and shoe shops, plus a branch of the Fisherton Mill (art gallery and café), a children's gym and provision for small start up businesses.
- There are two health centres, two dentists, a bank and a post office.
- Community activities are located in the Community Centre in West Street and the Michael Herbert Hall in South Street.
- There is a thriving annual carnival, annual Christmas Tree Lighting ceremony, and concerts and recitals are often given in the main church.
- There are three churches, the main C of E church being St Mary & Nicholas on West Street ("The Italianate Church") and a second, smaller church at Fugglestone. There is a Baptist church located in the old Town Hall in the Market Square.
- There are two pubs in the town, The Bear on West Street and the Greyhound Inn on the Market Square, which is shortly to offer B&B facilities.
- Other B&B facilities are offered by The Wheatsheaf Inn on the A36/King Street and The Pembroke Arms Hotel on Minster Street
- Recreational facilities are offered by the Town Council at the Bulbridge Play area, Minster Street Recreation Ground (including tennis courts and an independent bowls club), Old Wishford Road play area and a football pitch, cricket wicket and sports pavilion located at the Castle Meadow recreation ground.
- The Town Council is also responsible for the cemetery on Shaftesbury Road.
- There is a regular bus service from Salisbury to Wilton, and a Park & Ride facility just off The Avenue.
- The town is part of the early rollout of the joint BT/Wiltshire Council project to install fibre optic broadband cabling to the exchange and cabinets within the town.

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

2. Introduction

In the late 2013, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Wilton Town Council, to establish if there was a proven need for affordable housing in the parish for local people, 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 need for affordable housing among local people (or those who have a need to live in the parish or the locality) of Wilton.

- '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.

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 Wilton Town Council for packing and delivery in November 2013.

To encourage a good response, households were given a pre-paid envelope in which to return the completed survey.

Residents were asked to return the completed surveys in the pre-paid envelopes by 20th December 2013. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council. The council applies the data protection policy to responses, ensuring that all survey responses remain anonymous.

- A total of 1,842 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 29.5% with 544 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 Wilton parish.
- Eleven 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 Wilton. This section also describes the levels of new affordable housing, if any, which would be supported by residents of the parish.

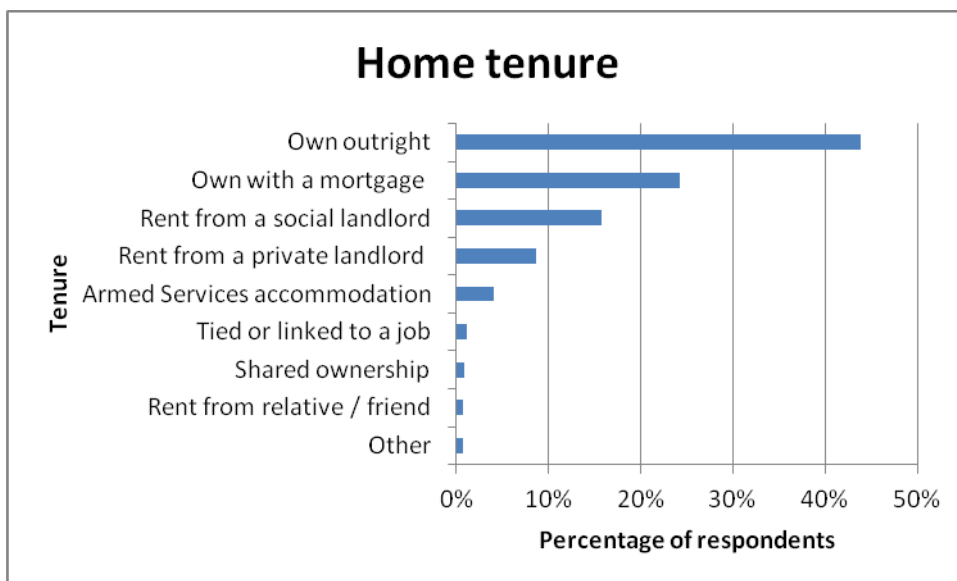
The second section examines the households who have declared a need for new housing in Wilton. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have a current 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 Wilton was their main home. 99.2% of those who replied indicated that their home in this parish is their main home.

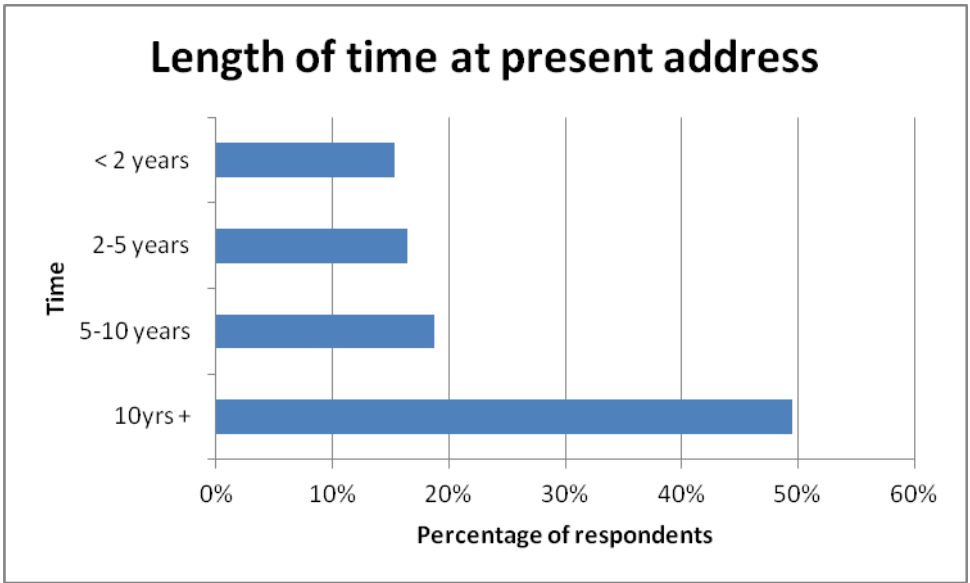
The 2011 Census data for Wilton indicates that 57.4% of households in the parish were owner-occupying, 19.9% were renting from social landlords, 19.6% were privately renting, 1.1% were living in shared ownership (part owned, part rented) homes, and 2% of households were living rent free.⁴

The chart below shows the tenure of respondents to the survey. The majority (68%) of respondents were owner-occupiers, while 15.7% of respondents were living in socially rented properties, 8.7% were renting from a private landlord or letting agency, and 4.1% of respondents were living in Armed Services accommodation. The remainder were either renting from a relative or friend, living in shared ownership homes or in accommodation tied to their employment, or were living in a tenure described as 'other'. 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.



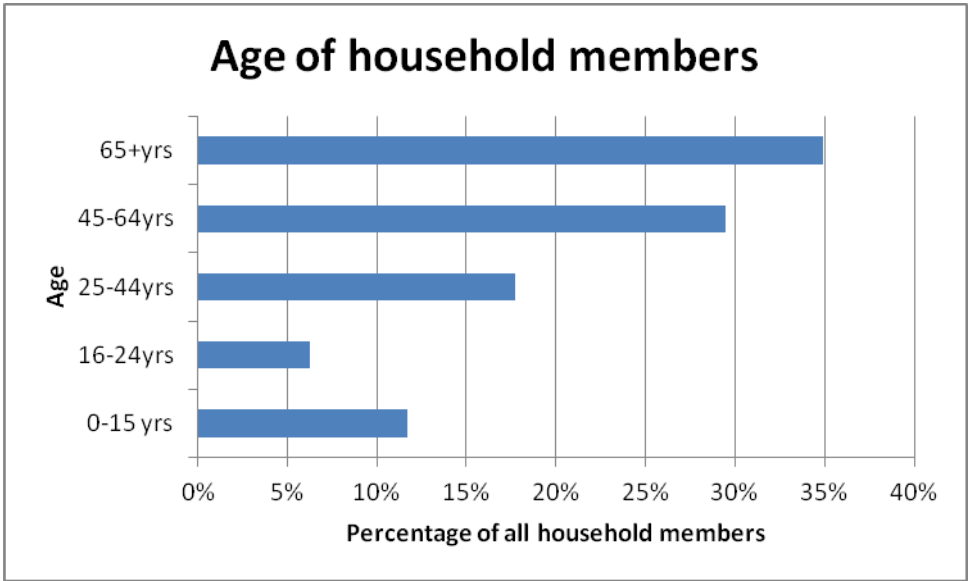
The chart below indicates the length of time that respondents have lived in Wilton parish. Nearly half the people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the levels of owner occupation among survey respondents.

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



Wilton parish has a lower proportion of large homes with four or more bedrooms than is average for Wiltshire. The 2011 Census recorded 16.8% of homes in Wilton with four or more bedrooms, compared to 26.4% across Wiltshire as a whole.⁵ Similarly, among the survey respondents, 17.3% lived in homes with four or more bedrooms, while larger proportions lived in three bedroom (40.6%) and two bedroom (32%) homes. 10.1% of the survey respondents lived in homes with one bedroom.

The 2011 Census describes 24.2% of the population of Wilton parish as aged 65+ (18.2% in Wiltshire). The spread of ages recorded in the survey, however, indicates that 34.9% of respondents' household members were aged 65+, suggesting an over-representation of older people among the survey's respondents:



⁵ <http://www.nomisweb.co.uk/> 2011 census, table QS411EW - Number of bedrooms.

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 among the survey respondents, from older person households with fewer members, to many younger households with children.

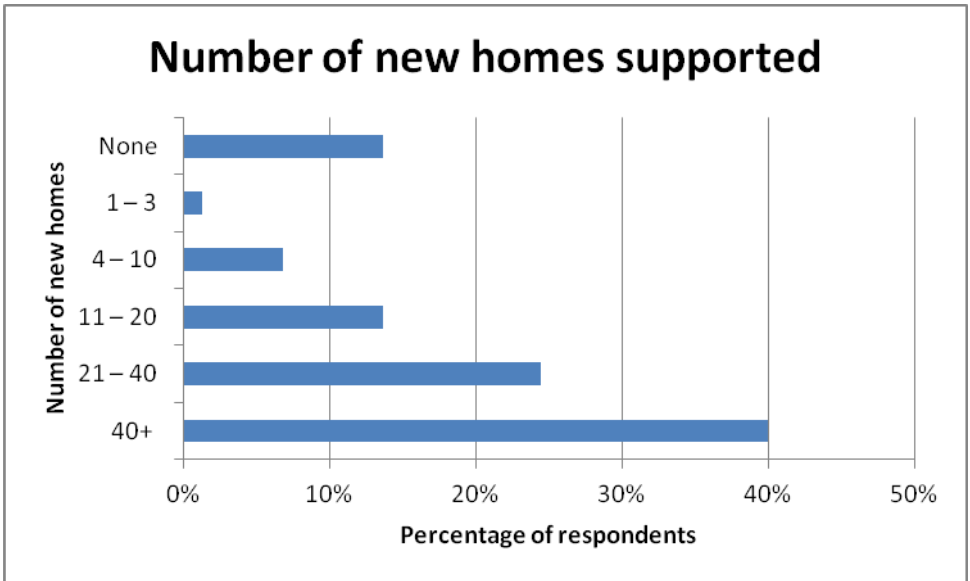
The distance travelled to work can be a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	60	123	79	21	283
Person 2	22	84	35	5	146
Person 3	1	18	2	1	22
Person 4	1	6	0	0	7
Person 5	1	0	0	0	1
Total	85	231	116	27	459

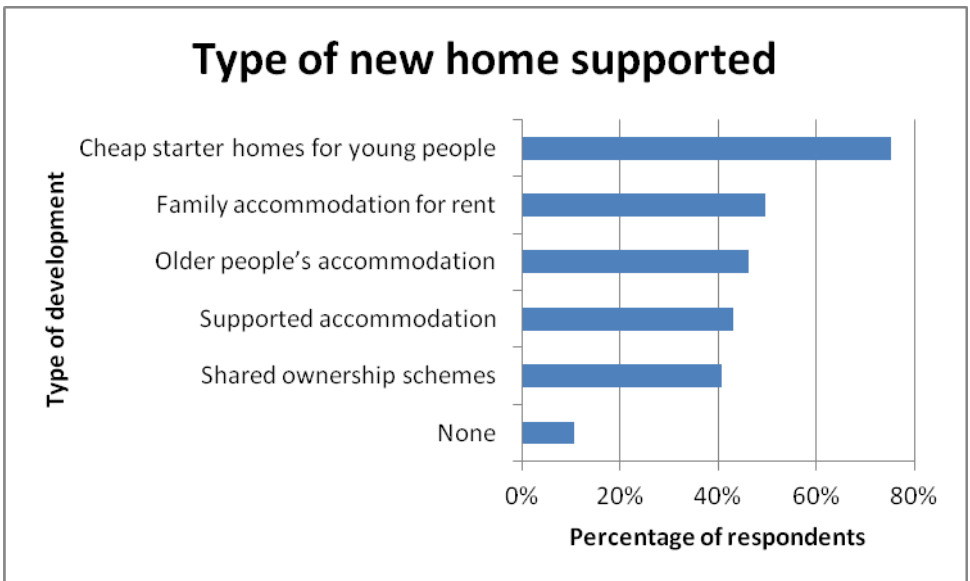
These results endorse the sustainability of new housing development in Wilton parish, as measured by the survey respondents' access to employment. Just over two thirds (68.8%) of the respondents' working household members usually travel less than ten miles to their place of work, which indicates good sources of local employment in the area. Commuter links through Salisbury also suggest that access to employment over a wider area is viable for many parish 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 5.4% of respondents (27 households) answered 'yes'. This indicates a sustained, ongoing need for housing in the parish.

Respondents were then asked whether they were in support of new homes being built in the parish and, if so, how many new homes they would support. The majority of respondents (86.3%) were in support of some new housing in Wilton parish, with 40% of respondents supporting the development of more than forty new homes and 24.5% supporting between twenty-one and forty new homes. 13.7% of respondents were opposed to any new housing in Wilton parish:



Respondents were asked what types of housing development, if any, they would support. Just over three quarters of the survey's respondents (75.4%) supported the development of affordable starter homes for young people, with 49.7% of respondents also supporting the development of family accommodation for rent and 46.3% the development of older persons' accommodation. 43% endorsed the development of new accommodation for residents with disabilities, and 40.8% supported new shared ownership homes. 10.7% of respondents reiterated their opposition to any new housing in the parish:

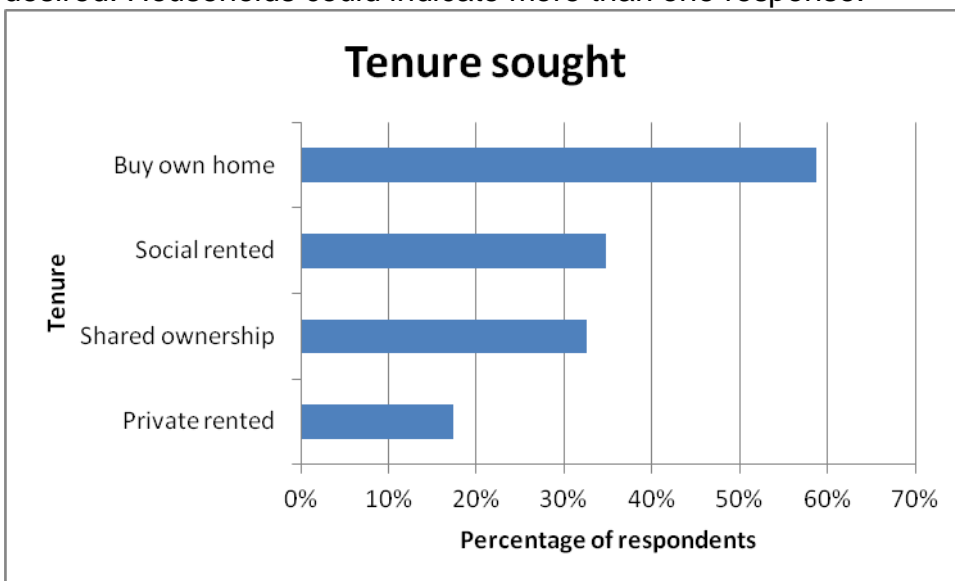


Part two – Households requiring accommodation in the parish

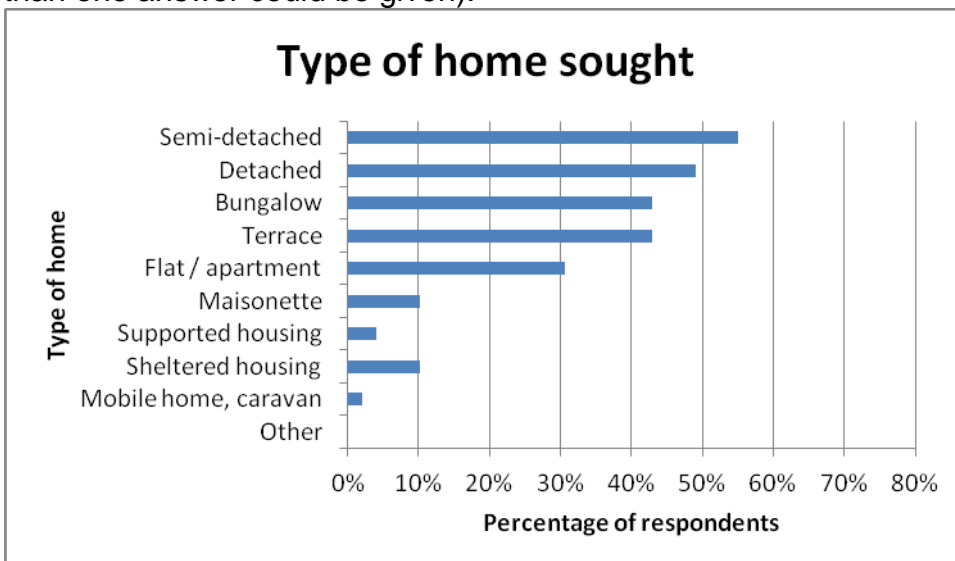
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment is then made in order to describe in more detail the need for specifically affordable housing.

Fifty three respondents replied to this section of the survey, indicating their need for housing in Wilton. 94.3% of these households declared a local connection to Wilton, either living or working in the parish, having family members there, or having previously lived there themselves.

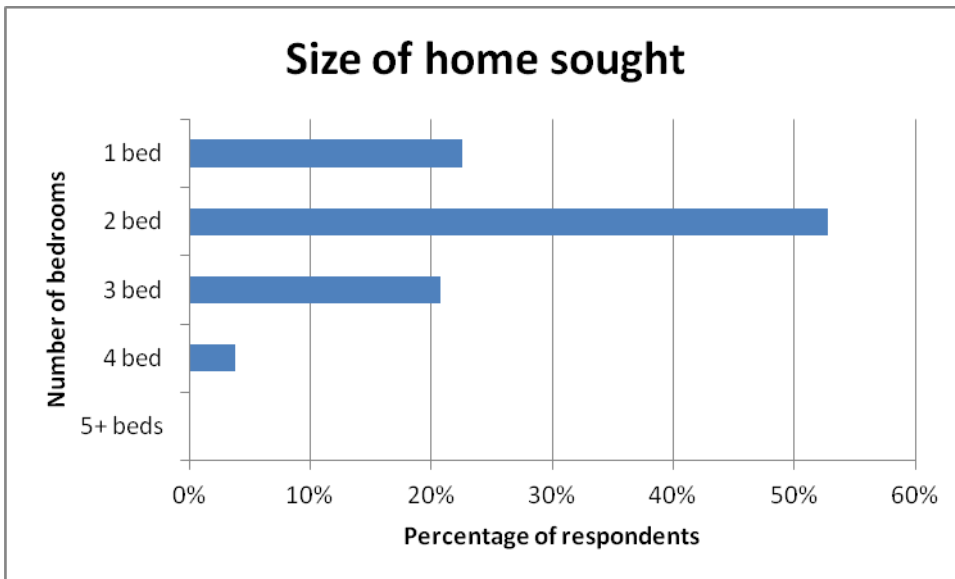
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with open-market ownership the most desired. Households could indicate more than one response:



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



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



The respondents were then asked if there was a lack of suitable existing housing in Wilton parish to meet their needs, to which 87.5% answered 'yes.'

In order to assess the need for affordable housing in Wilton parish, it is necessary to consider the equity, income and savings levels of respondents:

Gross household income, monthly / annual	No. of house holds	Remaining equity	No. of house holds	Savings	No. of house holds
No data	8	No data	3	No data	14
Under £208 / Under £2,500	1	Nil	36	No savings / debt	18
£208 - £416 / £2,500 - £4,999	1	£25,000 +	1	£1 - £2,499 in savings	6
£417 - £541 / £5,000 - £6,499	0	£80,000 +	4	£2,500 - £4,999 in savings	3
£542 - £666 / £6,500 - £7,999	4	£120,000 +	1	£5,000 - £9,999 in savings	3
£667 - £791 / £8,000 - £9,499	2	£140,000 +	8	£10,000 - £14,999 in savings	2
£792 - £916 / £9,500 - £10,999	3			£15,000 - £19,999 in savings	0
£917 - £1,041 / £11,000 - £12,499	2			£20,000 - £24,999 in savings	0
£1,042 - £1,166 / £12,500 - £13,999	2			£25,000 - £29,999 in savings	2
£1,167 - £1,291 / £14,000 - £15,499	0			£30,000 - £39,999 in savings	0
£1,292 - £1,416 / £15,500 - £16,999	5			£40,000 - £49,999 in savings	2
£1,417 - £1,541 / £17,000 - £18,499	4			£50,000 - £99,999 in savings	2
£1,542 - £1,666 / £18,500 - £19,999	1			£100,000 - £149,999 in savings	1
£1,667 - £1,791 / £20,000 - £21,499	2			£150,000 or more in savings	0
£1,792 - £1,916 / £21,500 - £22,999	0				
£1,917 - £2,041 / £23,000 - £24,499	0				
£2,042 - £2,166 / £24,500 - £25,999	1				
£2,167 - £2,291 / £26,000 - £27,499	0				
£2,292 - £2,416 / £27,500 - £28,999	3				
£2,417 - £2,541 / £29,000 - £30,499	1				
£2,542 - £2,666 / £30,500 - £31,999	2				
£2,667 - £2,791 / £32,000 - £33,499	1				
£2,792 - £2,916 / £33,500 - £34,999	1				
£2,917 - £3,124 / £35,000 - £37,499	0				
£3,125 - £3,332 / £37,500 - £39,999	1				
£3,333 - £3,541 / £40,000 - £42,499	2				
£3,542 - £3,749 / £42,500 - £44,999	1				
£3,750 - £3,957 / £45,000 - £47,499	0				
£3,958 - £4,166 / £47,500 - £49,999	0				
£4,167 - £6,249 / £50,000 - £74,999	5				
£6,250 - £8,332 / £75,000 - £99,999	0				
£8,333 - £12,499 / £100,000-£149,999	0				

Fourteen of the fifty three households responding to this section of the survey reported having equity in an existing property. The estimated levels of this were varied, with one household describing the value remaining in their property after mortgage and debts were paid off as less than £25,000, and eight as over £140,000. Eighteen of the fifty three households possessed no savings, and a further nine estimated their savings at under £5,000. Gross household incomes were varied. Eight households declared very low incomes of less than £9,499pa,

while five households described higher incomes of £50,000+pa. The median income bracket of the respondents to the survey was £24,500-£25,999pa.

Comparing income, savings and equity levels with affordability in Wilton suggests that seventeen of the fifty three households would not require public assistance in order to achieve their required housing. An additional household, while expressly seeking to purchase accommodation, rather than rent, lacked the financial resources to afford low-cost home ownership. Finally, three households provided insufficient data on their questionnaires to properly assess their eligibility for affordable housing, and as such are precluded from the analysis.

The remaining thirty 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 Wilton, presented in Section 8.

Of the households meeting the criteria for affordable housing, 9.4% were headed by people aged 16-24, 34.4% by people aged 25-44, 34.4% by people aged 45-64 and 21.9% were headed by people aged 65+. Seven 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 Wilton area:⁶

Bedrooms	Aug 2013 – Oct 2013
1	£173,500
2	£238,700
3	£292,500
4	£437,700
5+	£590,200

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 Wilton cost £169,700 then a household may require £25,455 as a deposit. Annual household income would have to be at least £41,213 for a single applicant or £48,082 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in the Salisbury area in 2011 was only £20,226:⁷

- 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.

⁶ House price estimates from the Mouseprice local area guide to the SP2 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SP2 postcode covers a wider area than Wilton parish and that there may be significant internal variation in house prices.

⁷ 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 the parish.

- In October 2013, there were 259 households on the Wiltshire Council Housing Register seeking affordable accommodation in Wilton parish: three 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.⁸
- Wiltshire Council and local providers of social housing (housing associations) have 335 social homes in the parish. These properties represent 19.9% of the total housing in Wilton, which is higher than the Wiltshire affordable housing average of 14.7%.⁹
- Social housing in Wilton had a low re-let rate of 2.4% in 2012/13; over this period, only eight social homes were re-let in the parish.¹⁰
- 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 parish.
- While this survey's recommendations describe the need for affordable housing (see Section 8 below), it should be noted that of the seventeen households responding to the financial questions and deemed *not* to be eligible for affordable housing, all but three described a lack of suitable accommodation in Wilton. 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.

⁸ Wiltshire Council, Housing Strategy, live tables.

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

¹⁰ 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 parish, based on the responses to the survey.

This 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

- 9x one bedroom homes (1x providing support with personal care)
- 9x two bedroom homes (1x supported accommodation; 2x single level; 2x single level providing support with personal care; 1x providing support with personal care)
- 3x three bedroom homes (1x wheelchair accessible, providing support with personal care)

Shared / Low cost home ownership

- 2x one bedroom homes
- 3x two bedroom homes
- 4x three bedroom homes

Sheltered housing for older people

- 2x one bedroom subsidised rented homes

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.