

Winterslow

Parish Housing Needs Survey

Survey Report

November 2013

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1. Parish Summary

The parish of Winterslow is in the Southern (Downton) Community Area within the local authority area of Wiltshire.

- There is a population of 2,064 according to the 2011 Census, comprised of 787 households.¹
- The parish is located about six miles north east of Salisbury, just off the A30.
- Facilities include:
 - The local school, Winterslow C of E Primary School, for children up to the age of 11.
 - A range of clubs and societies that meet in the village, including assorted sports, art, drama and music clubs, etc.
 - A number of big events each year - summer fetes, a bonfire night, music and drama shows, art exhibitions and craft fairs.
 - Roche Court, East Winterslow, which houses a major sculpture gallery.
 - Five churches, a village shop and post office, a doctor's surgery, two pubs and a large, modern village hall and two large recreation grounds.

2. Introduction

Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Winterslow 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

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.

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 Winterslow 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.

4. Survey Distribution and Methodology

In order to carry out the housing needs survey, questionnaires were delivered to the Parish Council for distribution in September 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 21st October 2013. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 827 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 38.1% with 315 replies received.
- This report describes the views only of the residents who returned the questionnaires and these views may not be representative of the wider population of Winterslow.
- Thirteen responses were made online.

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.

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 Winterslow. This section also describes the levels of new affordable housing, if any, which would be supported by respondents to the survey.

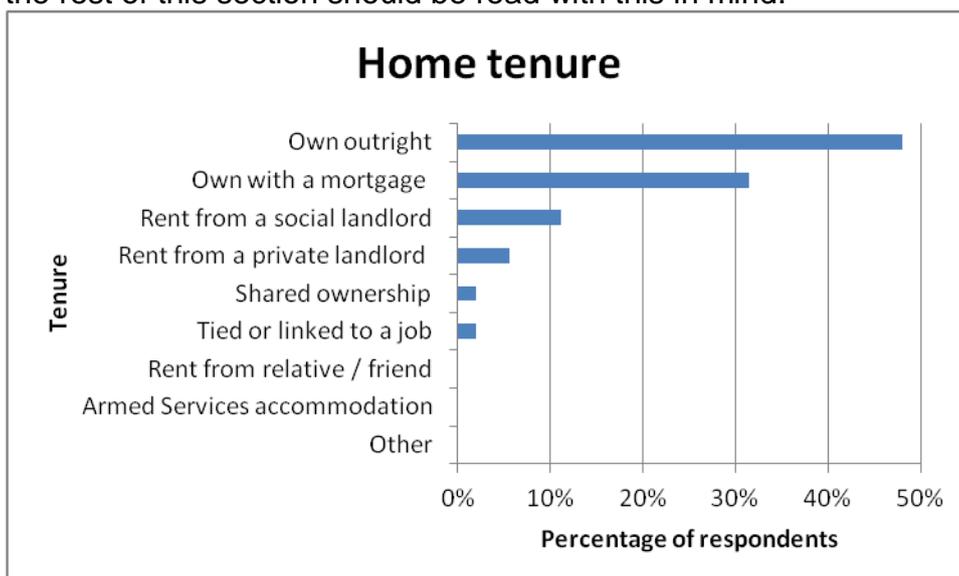
The second section examines the households who have declared a need for new housing in Winterslow. The section begins by describing the overall housing needs expressed by the survey respondents. A financial housing assessment is then made in order to determine the numbers of households who have a current 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 Winterslow was their main home. 99.7% of those who replied indicated that it was.

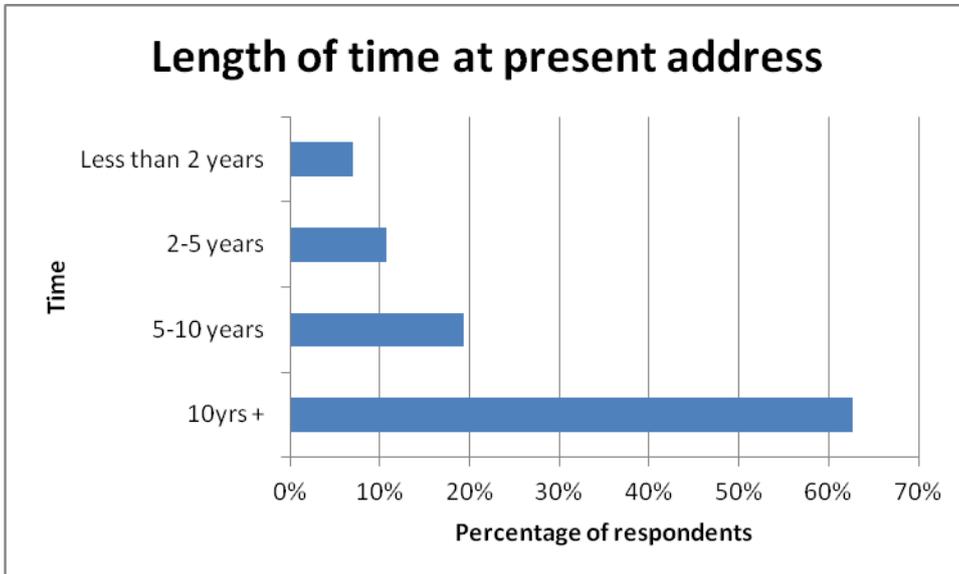
The 2011 Census data for Winterslow describes 86.1% of households in the parish as owner-occupying, 4.3% renting from social landlords, 7.2% privately renting, 0.6% living in shared ownership (part owned, part rented) homes, and 1.7% of households living rent free.⁴

The chart below shows the tenure of respondents to the survey. The majority (90.1%) of respondents were owner-occupiers, while 4.1% of respondents were living in socially rented properties, 4.5% were renting from a private landlord or letting agency, 0.6% living in shared ownership homes, 0.3% living in accommodation tied to their employment, and 0.3% in a tenure described as 'other'. These results indicate a slight bias in the survey responses, towards owner-occupiers and away from those living in privately rented accommodation, and the rest of this section should be read with this in mind.



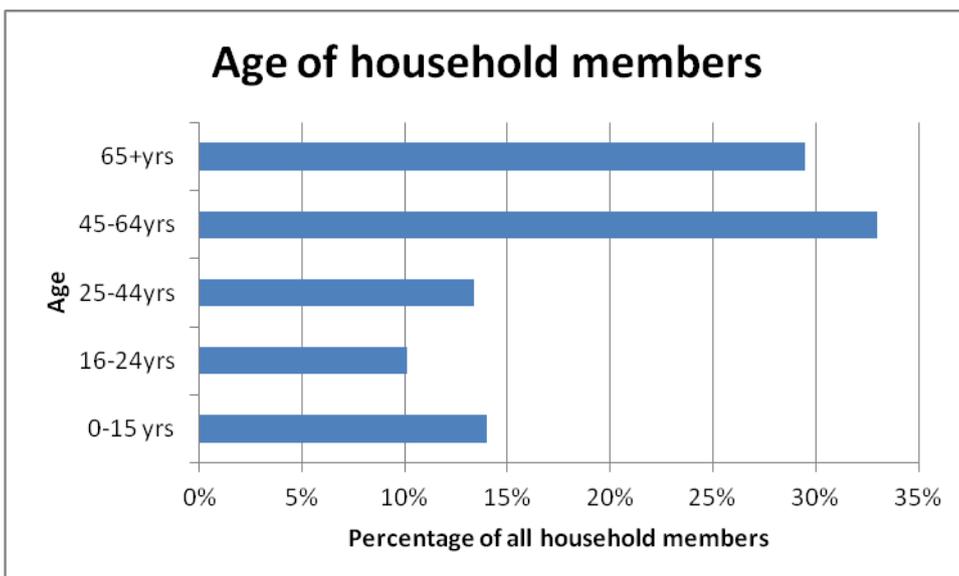
⁴ <http://www.nomisweb.co.uk/>

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



Many respondents to the survey lived in large family homes, with 47% of respondents having four or more bedrooms in their property. 41.5% lived in three bedroom homes, 10.9% had two bedrooms and only 0.6% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that nearly a third (29.5%) of respondents' household members were aged 65+:



As shown in the chart above, there were significant proportions of households responding to the survey with members aged 25-64 and with children aged under 16. This indicates a variety of different household types in Winterslow, from older person households with fewer members, to younger households with children.

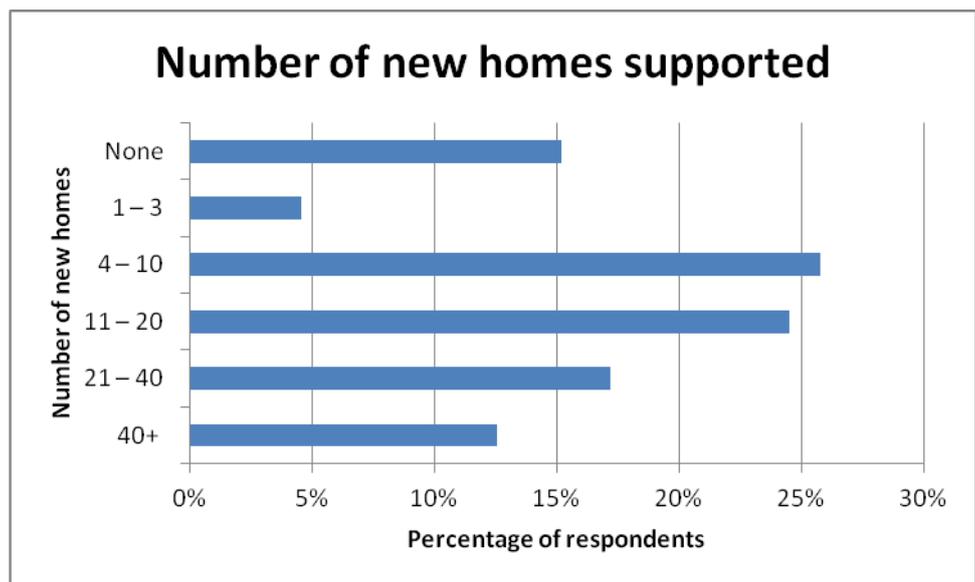
The distance travelled to work can also be a good measure of the sustainability of local housing development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	26	71	62	26	185
Person 2	19	51	47	4	121
Person 3	3	10	7	2	22
Person 4	0	2	2	0	4
Person 5	0	0	0	0	0
Total	48	134	118	32	332

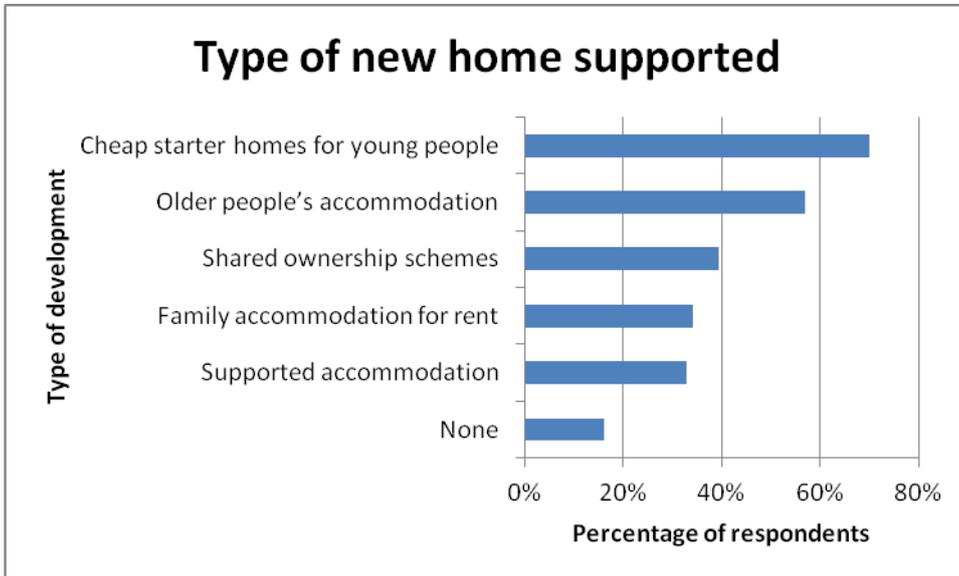
These results suggest a mixed level of sustainability for new housing development in Winterslow, indicated by the survey respondents. While 54.8% of households' working members usually travel less than ten miles to their place of work, 45.2% travel more than that, suggesting a potential lack of more 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% 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 (84.8%) were in support of some new housing in Winterslow, with the most popular option (25.8% of respondents) being for between four and ten new homes. 15.2% of respondents were opposed to any new housing in Winterslow parish:



Respondents to this section were finally asked what types of housing development, if any, they would support. The types of housing considered most needed in Winterslow by the survey respondents were affordable starter homes for young people (70.1%) and older people's accommodation (56.9%). Full results are given in the chart below:

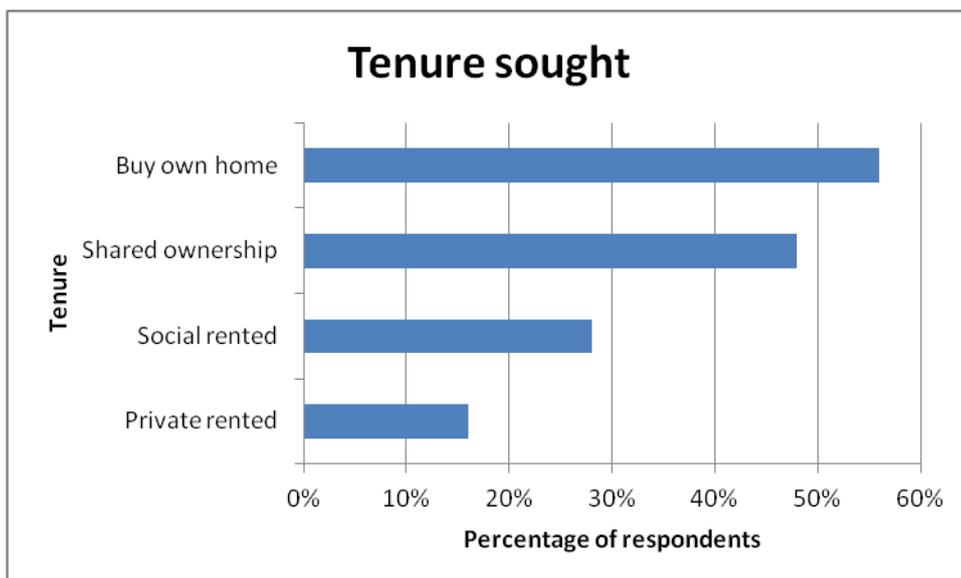


Part two – Households requiring accommodation in the parish

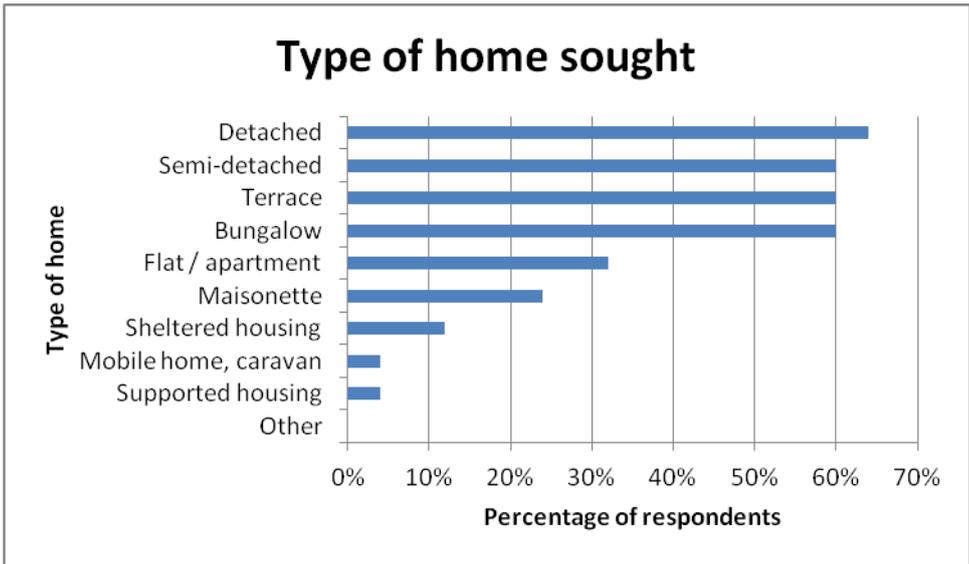
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the housing needs expressed by the survey respondents. A financial assessment and an evaluation of the current affordable housing in Winterslow are then described in order to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

Twenty five respondents replied to this section of the survey, indicating their need for housing in Winterslow. Twenty three of these households declared a local connection to the parish, either living currently there, having lived there in the past, or having family members living in the parish.

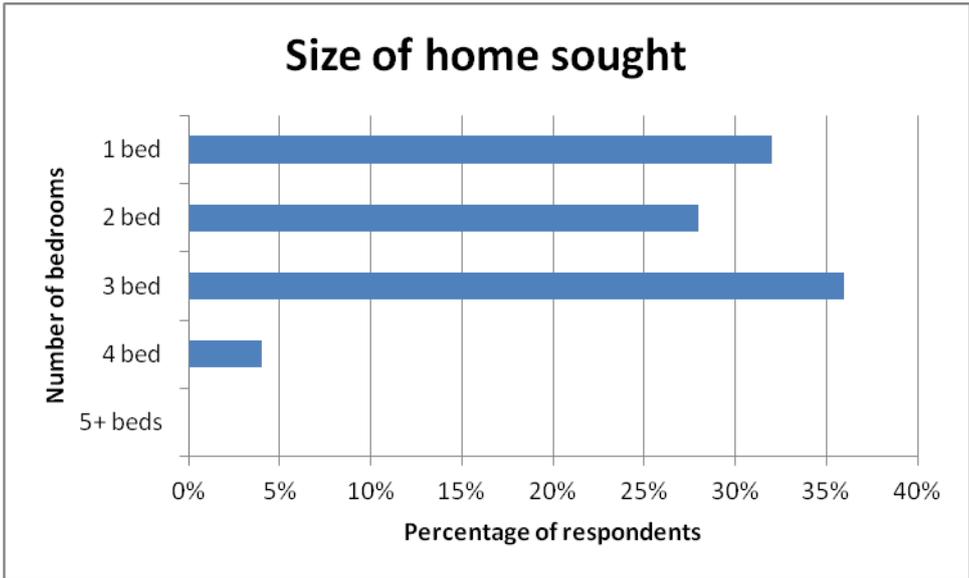
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with open market purchased homes the most desired. Households could indicate more than one response:



Respondents to this section were also asked what type of housing they required. The most sought-after type was detached. 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 three bedroom homes, but respondents also expressed a need for properties with one and two bedrooms. Limited need was declared for homes with four bedrooms, and none for homes with five or more bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Winterslow to meet their needs, to which 92% answered 'yes.'

In order to assess the need for **affordable** housing in Winterslow, it is necessary to consider the equity, income and savings levels of respondents. Please note that four 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.

Three of the households responding to this section of the survey reported having equity in an existing property. All estimated the value remaining in their properties after loans and mortgages were cleared as over £250,000.

Twelve of the twenty one households declared savings, with five estimating theirs as under £9,999; two as between £10,000 and £19,999; three as between £40,000 and £99,999; and two as more than £100,000.

Incomes were similarly varied. Two households reported very low gross incomes of less than £4,999pa and a further eight of between £10,000 and £19,999pa. Four households had gross incomes of between £20,000 and £27,500pa, and three of between £30,000 and £37,500pa. One household estimated its gross income in the £45,000 to £49,999pa range and the remaining three households reported higher gross incomes of £50,000 to £74,999pa. The median gross household income of those who responded to the financial questions was in the £21,500 to £22,999pa range.

Comparing income, savings and equity levels with affordability in Winterslow suggests that five households would not require public support in order to achieve their required housing.

The remaining sixteen 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 Winterslow, presented in Section 8.

Of the sixteen households meeting the criteria for affordable housing, half (eight households) were headed by people aged 45-64, two by people aged 16-24, four by people aged 25-44, and two were aged 65+. Five 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 Winterslow area:⁵

Bedrooms	Apr 2013 – June 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 Winterslow cost £238,700 then a household may require £35,805 as a deposit. Annual household income would have to be at least £57,970 for a single applicant or £67,632 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 £20,226:⁶

- 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 SP5 postcode area, www.mouseprice.com/area-guide/average-house-price/. Please note that the SP5 postcode covers a wider area than Winterslow 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 first quarter of 2013/14, there were twenty two households on the Wiltshire Council Housing Register seeking affordable accommodation in Winterslow parish: four 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 34 social homes in the parish.⁸ These properties represent 4.3% of the total housing in Winterslow, which is considerably lower than the Wiltshire affordable housing average of 14.7%.⁹
- Social housing in Winterslow had a zero re-let rate in the past year: from the first to the fourth quarter of 2012/13, no social homes were re-let in the parish.¹⁰
- The low levels and turnover of social housing in the parish suggest 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, it should be noted that of the five households responding to section two of the survey and deemed *not* to be in need of affordable housing (and the four who did not complete the financial section), all but one described a lack of suitable accommodation in Winterslow. These eight 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.
 - A need in particular was expressed among these respondents for sheltered bungalows (two households).

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

- 4x one bedroom homes (1x bungalow; 1x supported housing)
- 1x two bedroom home

Shared / Low cost home ownership

- 2x one bedroom homes
- 4x two bedroom homes
- 5x three bedroom homes (1x wheelchair accessible)

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.