

Winsley

Parish Housing Needs Survey

Survey Report

March 2014

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1. Parish Summary

Winsley is in Bradford on Avon Community Area on the western border of the local authority area of Wiltshire.

There is a population of 1,920 according to the 2011 Census, comprised of 845 households.¹



The parish of Winsley is bordered on its southern and western sides by the River Avon, and to the east by the town of Bradford on Avon. The parish is on a limestone plateau, with Forest Marble in the north and east, and a broad sweep of Great Oolite limestone in the west and south. The land rises from about 110 metres in the east to over 150 metres in the west, before dropping steeply into the Avon valley.

The principal settlement in the parish is the village of Winsley, which comprises the majority of the residential accommodation. Much of the land in the parish is farmed and much lies within the Green Belt and AONB. Other settlements within the parish include Turleigh, which is a conservation area, Conkwell, Great Ashley, Little Ashley, Avoncliff and Murhill. While the River Avon provides the parish boundary, within the parish is a 4 km stretch of the Kennet and Avon canal between the Dundas and Avoncliff aqueducts.

Avoncliff station is on the Bath Spa to Weymouth branch line. Regular bus services connect to Bath, the county town of Trowbridge and Salisbury. Route 4 of the National Cycle Network shares the canal towpath. Visitors to the parish are well served by holiday accommodation, rental cottages, a campsite and a number of B&B's.

Facilities and services within the parish include:

- The current Church of England parish church of Saint Nicholas, built in 1841. The 16th century tower is retained, as is the clock which dates from the late 18th century.
- Winsley Methodist Church, on Bradford Road in the heart of the old village, built in 1903.
- Seven Stars public house
- Bradford on Avon Rugby Club
- Winsley Cricket Club
- Winsley Bowls Club and pavilion
- Post Office and stores
- Farm shop, cafe, florists and small business units at Hartley Farm

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

- Social Club
- Village Hall and garden
- Winsley Health Centre, general practice surgery and pharmacy
- Pre-school and Primary School
- Avonpark retirement village
- Dorothy House hospice care
- Winsley Weaver – monthly magazine
- winsley.org.uk web site
- Murhill Bank nature reserve

2. Introduction

In the late 2013, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Winsley Parish 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

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.

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 Winsley.

- '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 Winsley Parish Council for distribution to the parishioners in January 2014.

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 21st February 2014. 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 885 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 42.4% with 375 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 Winsley parish.
- Twenty seven 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 Winsley. This section also describes the levels of new affordable housing, if any, which would be supported by residents of the parish.

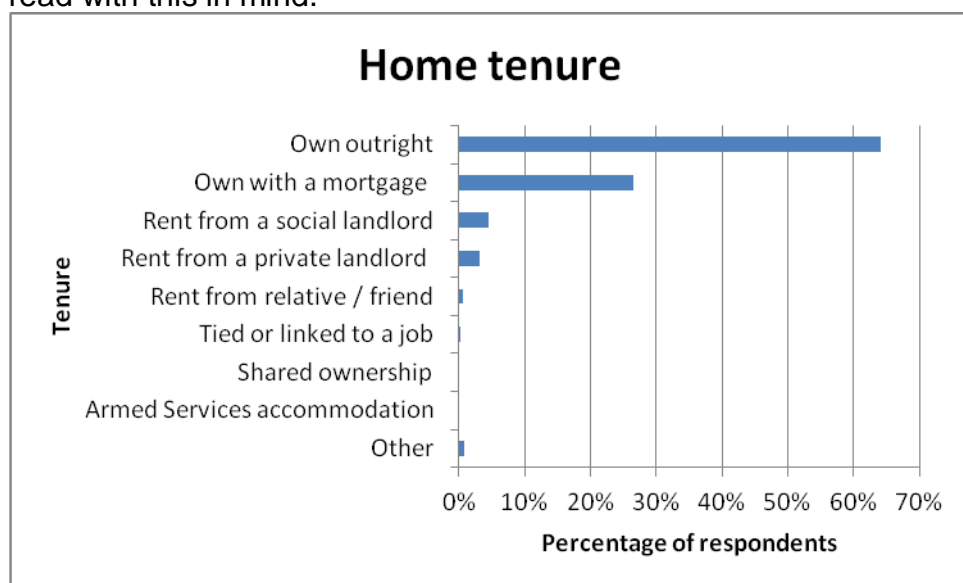
The second section examines the households who have declared a need for new housing in Winsley. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have a current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

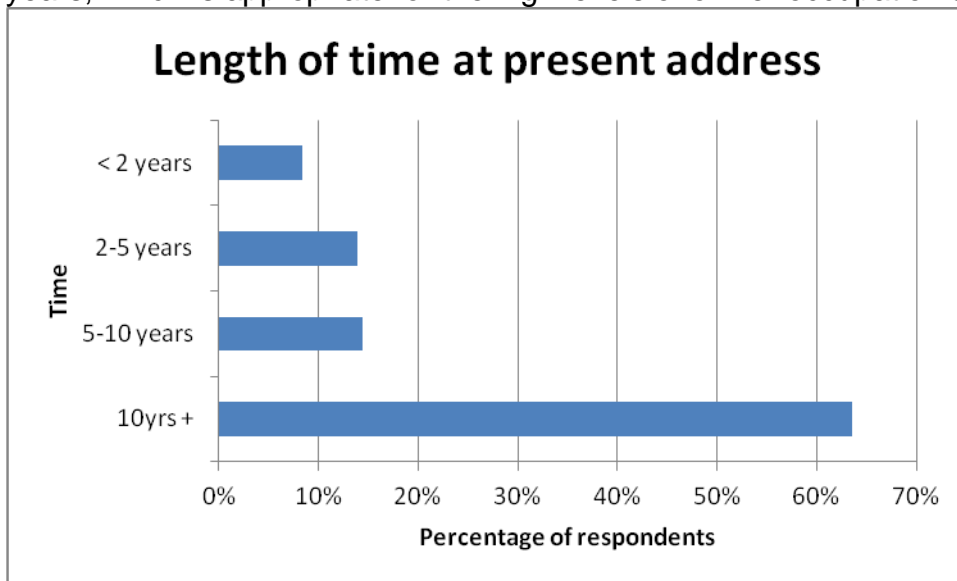
The 2011 Census data for Winsley indicates that 84.5% of households in the parish were owner-occupying, 6.6% were renting from social landlords, 7.2% were privately renting, 0.2% were living in shared ownership (part owned, part rented) homes, and 1.4% of households were living rent free.⁴

The chart below shows the tenure of respondents to the survey. The majority (90.6%) of respondents were owner-occupiers, while 4.5% of respondents were living in socially rented properties, 3.2% were renting from a private landlord or letting agency, 0.5% were renting from a relative or friend, 0.3% of respondents were living in accommodation tied to their employment, and 0.8% 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.



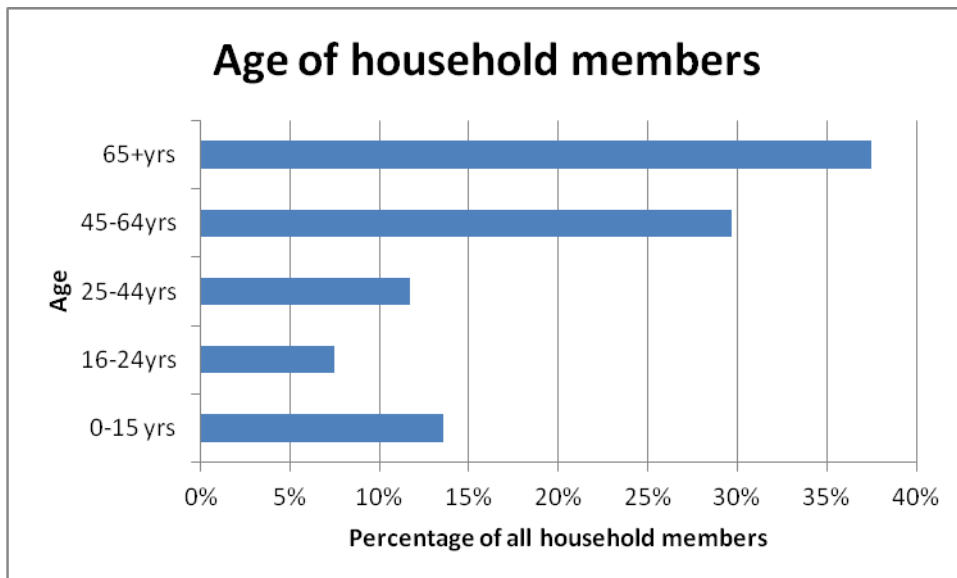
⁴ <http://www.nomisweb.co.uk/> 2011 census, table qs405ew (tenure – households).

The chart below indicates the length of time that respondents have lived in Winsley parish. Most of the 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.



Winsley parish has a higher proportion of homes with four or more bedrooms than is average for Wiltshire. The 2011 Census recorded 40.5% of homes in Winsley as having four or more bedrooms, compared to 26.4% across Wiltshire as a whole.⁵ Among the survey respondents, 49.1% lived in homes with four or more bedrooms, while smaller proportions lived in three bedroom (35.1%) and two bedroom (13.1%) homes. 2.7% of the survey respondents lived in homes with one bedroom.

The 2011 Census describes 32.3% of the population of Winsley parish as aged 65+ (18.2% in Wiltshire), while 37.5% of the survey 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

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

indicates a spread of different household types among the survey respondents, from older person households with fewer members, to many younger households with children.

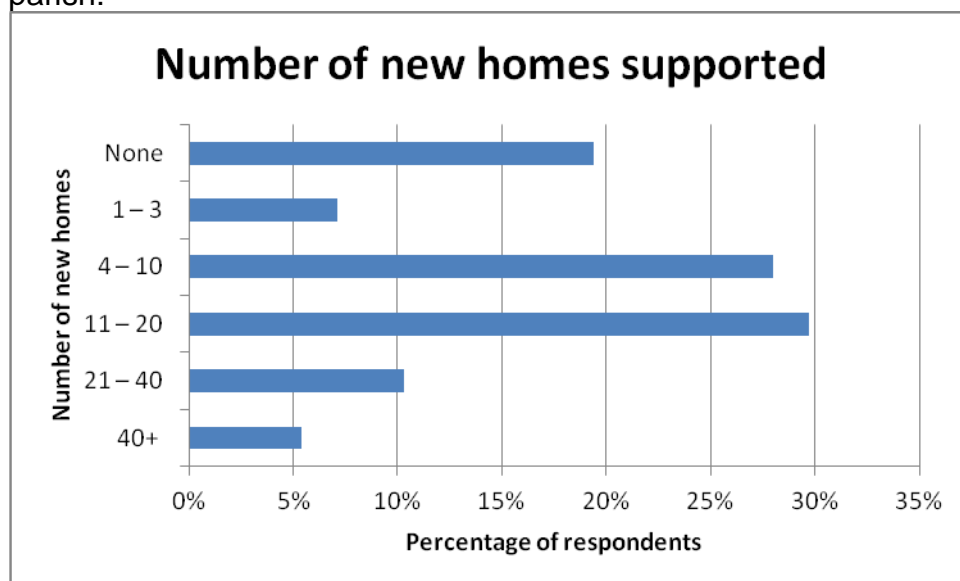
The distance travelled to work is often a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	45	77	40	22	184
Person 2	28	54	18	8	108
Person 3	1	6	8	2	17
Person 4	0	2	2	0	4
Person 5	0	1	0	0	1
Total	74	140	68	32	314

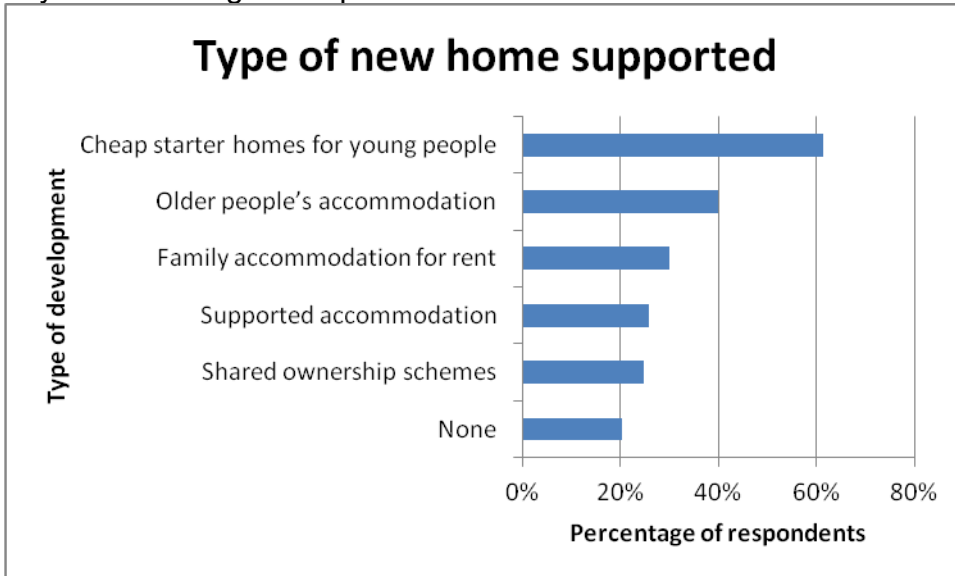
These results describe a good level of sustainability for new housing development in Winsley parish, as measured by the survey respondents' access to employment. 68.2% of the respondents' working household members usually travel less than ten miles to their place of work, while 31.8% travel more, suggesting that Winsley benefits from good access to local employment sources through its proximity to Trowbridge, Bradford on Avon and Bath.

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 4% of respondents (14 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 (80.6%) were in support of some new housing in Winsley parish, with 29.7% of respondents supporting the development of between eleven and twenty new homes and 28% supporting between four and ten. 19.4% of respondents were opposed to any new housing in Winsley parish:



Respondents were asked what types of housing development, if any, they would support. 61.4% of the survey's respondents supported the development of affordable starter homes for young people, with 40% of respondents also supporting the development of older persons' accommodation and 30.1% the development of family accommodation for rent. 25.9% endorsed the development of new accommodation for residents with disabilities, and 24.8% supported new shared ownership homes. 20.3% of respondents reiterated their opposition to any new housing in the parish:

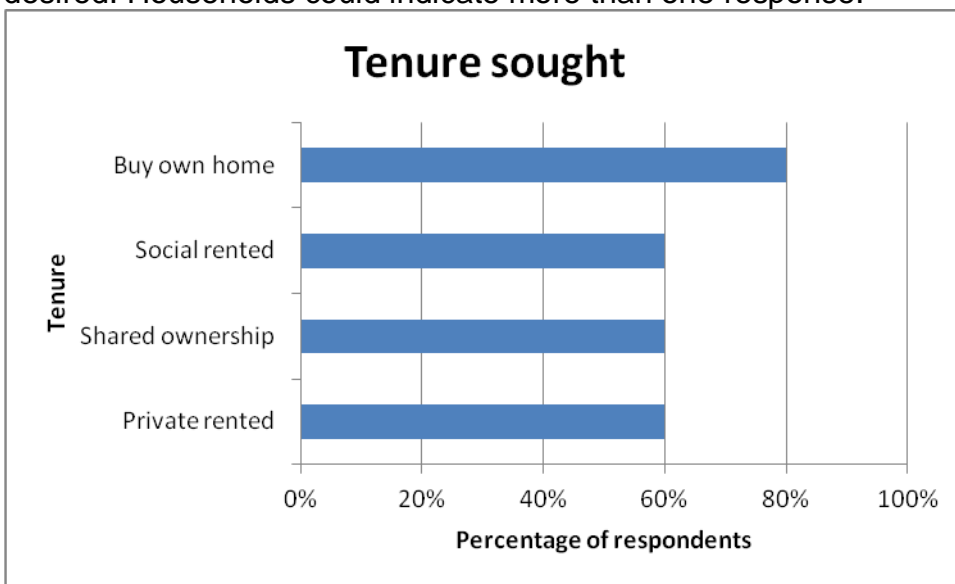


Part two – Households requiring accommodation in the parish

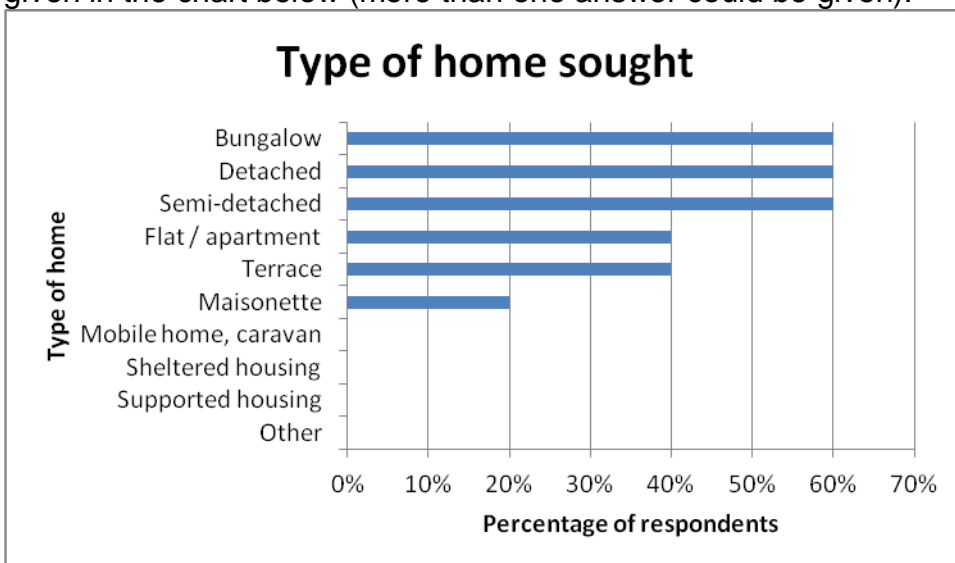
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment is then made in order to describe in more detail the need for specifically affordable housing.

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

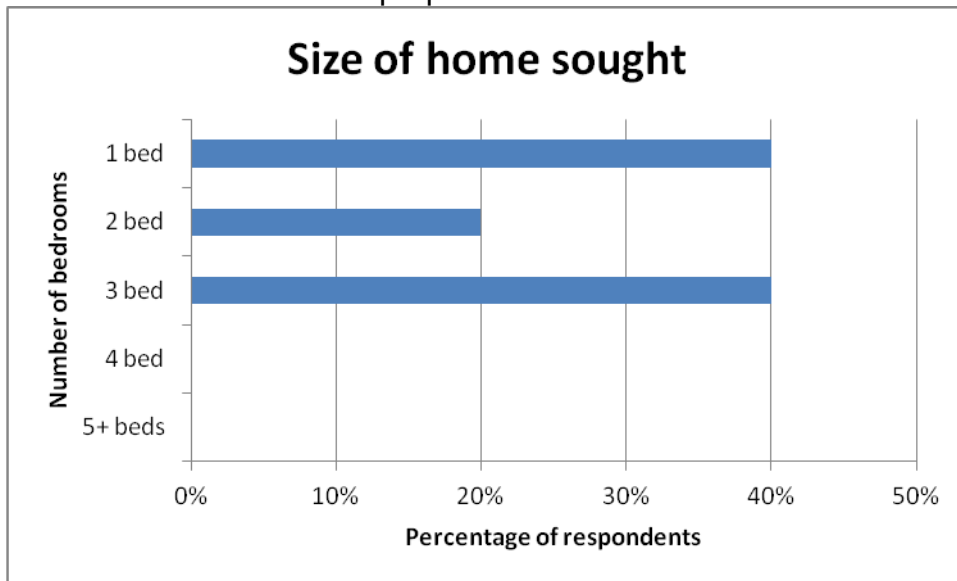
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with open-market ownership the most desired. Households could indicate more than one response:



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



In terms of size, the respondents expressed a need for properties with one to three 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 Winsley parish to meet their needs, to which all answered ‘yes.’

In order to assess the need for affordable housing in Winsley parish, it is necessary to consider the equity, income and savings levels of respondents. Please note that in order to preserve the confidentiality of respondents, only a short summary of the financial assessment is presented below.

The median gross household income bracket of the five respondents was £24,500-£25,999pa, with one household declaring a very low gross income of less than £2,500pa and one a high gross income of more than £75,000pa. Three households declared savings, of varying levels, and none of the five reported having positive equity in an existing property.

Comparing income, savings and equity levels with affordability in Winsley suggests that one of the five households would not require public assistance in order to achieve their required housing. The remaining **four** 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 Winsley, presented in Section 8.

Of the four households meeting the criteria for affordable housing, three were headed by people aged 25-44, and one household 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 Winsley area:⁶

Bedrooms	Aug 2013 – Nov 2013
1	£177,700
2	£227,200
3	£267,000
4	£417,500
5+	£588,500

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 Winsley cost £227,200 then a household may require £34,080 as a deposit. Annual household income would have to be at least £55,177 for a single applicant or £64,373 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in the West Wiltshire area in 2011 was only £21,593:⁷

- 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 BA15 postcode area, <http://www.mouseprice.com/area-guide/average-values/ba15>. Please note that the BA15 postcode covers a wider area than Winsley 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 twelve households on the Wiltshire Council Housing Register seeking affordable accommodation in Winsley parish: none of these households are described in Section 8 of this report as in need of affordable housing. The 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.⁸
- The 2011 Census describes 56 social homes in the parish. These properties represent 6.6% of the total housing in Winsley, which is considerably lower than the Wiltshire affordable housing average of 14.7%.⁹ Around a third of these are sheltered homes, for which preference in the bidding process is given to applicants aged 55+.
- Social housing in Winsley had a re-let rate of 10.7% in 2013; during the year, six social homes were re-let in the parish.¹⁰ Two of these properties were sheltered homes for older people and four were general needs social homes.
- The low levels and turnover of the general needs social stock in Winsley suggest that **none** of the households responding to section two of this survey and in need of affordable accommodation could meet its 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 the household deemed ineligible for affordable housing also described a lack of suitable accommodation in Winsley. This household possesses the financial capacity to purchase open-market accommodation and the 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 parish. 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

- 2x one bedroom homes (1x providing support with personal care)

Shared / Low cost home ownership

- 1x two bedroom home
- 1x three bedroom home

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.