

Berwick Bassett and Winterbourne Monkton

Housing Needs Survey

Survey Report

April 2013

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1. Summary of the Parishes

The parishes of Berwick Bassett and Winterbourne Monkton are in the Marlborough Community Area within the local authority area of Wiltshire.

- The two parishes have a combined population of approximately 250 people, living in 100 households.¹
- Although separate civil parishes, Berwick Bassett and Winterbourne Monkton form a unified administrative area with a single parish council.
 - The parish of Berwick Bassett comprises 1,391 acres and lies in Calne Hundred some nine miles north west of Marlborough. Long in width and short in length, it has an east-west configuration which is crossed from north to south by a stream of the River Kennet.
 - The village of Berwick Bassett itself developed to the west of the stream and main road. A small green lies close to the bridge and stream, opposite the Manor, Home Farm and Berwick House Farm. The other main farmstead in the parish's history, formerly The Old Farmhouse and now Manor Farm, is a short distance away from this village nucleus.²
- The civil parish of Winterbourne Monkton is situated in the Upper Kennet valley, north of Avebury. The eastern boundary is marked by the prehistoric ridgeway on Hackpen Hill, which crosses the parish from north to east. The parish spreads for 5km from east to west and only measures 2km from north to south at its widest point. Hackpen Hill or Monkton Down rises to 254m in the south east and the land is flatter in the west but reaches 183m at Windmill Hill in the south west.
- The Kennet flows through the parish, from north to south and most settlement is concentrated around the river. The land is made up of chalk outcrops and there are gravel deposits and alluvium near the stream. The area is dominated by the sheep and corn economy typical of this type of downland.³

¹ Berwick Bassett, 2011 projected population of 50 in 20 households; projections based on 2001 Census, <http://www.intelligenetwork.org.uk/population-and-census/>. Population and household numbers for Berwick Bassett have not been released for the 2011 Census.

Winterbourne Monkton, 2011 population of 203 in 84 households; Table QS405EW, 2011 Census: Tenure – Households, parishes in England and Wales; Table KS101EW, 2011 Census: Usual resident population, parishes in England and Wales.

² <http://history.wiltshire.gov.uk/community/getcom2.php?id=15>

³ <http://history.wiltshire.gov.uk/community/getcom.php?id=251>

2. Introduction

In late 2012, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Berwick Bassett and Winterbourne Monkton 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.

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 parishes or the locality) of Berwick Bassett and Winterbourne Monkton.

- '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 March 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 26th April 2013. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of one hundred questionnaires were distributed to the parishes.
- 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 32% with thirty-two replies received (twenty-six from Winterbourne Monkton and six from Berwick Bassett).
- The received data refer only to themselves (i.e. to the survey respondents) and should not be taken as indicative of the populations of Berwick Bassett and Winterbourne Monkton.
- No responses were made online.

5. Key Findings

This report is divided into two parts. The first section looks at existing households in the parishes in order to provide a description of the current housing in Berwick Bassett and Winterbourne Monkton. This section also describes the levels of new affordable housing that are supported by residents of the parishes.

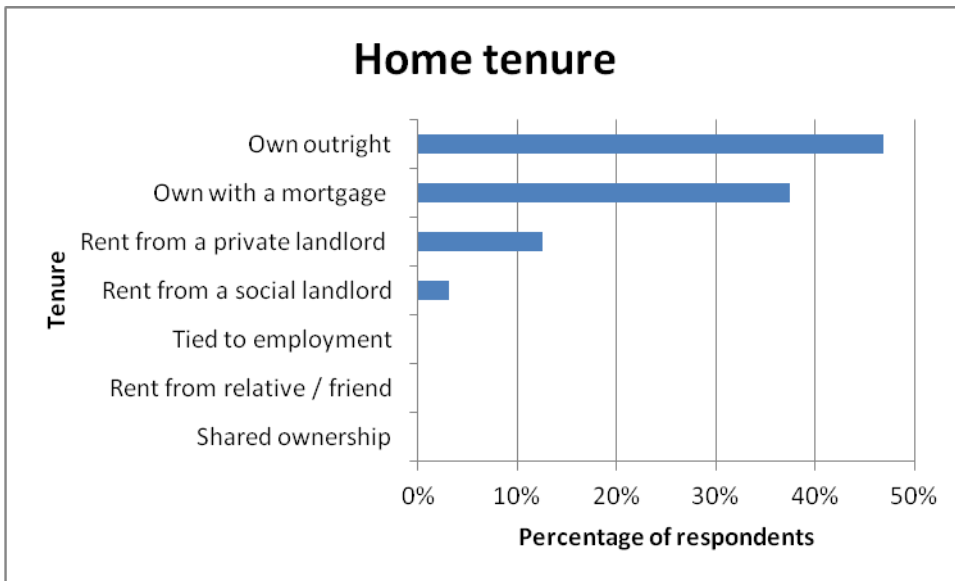
The second section examines the households who have declared a need for new housing in Berwick Bassett and Winterbourne Monkton. The section begins by describing the overall need for both market and affordable housing in the parishes. A financial assessment is then made in order to determine the numbers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

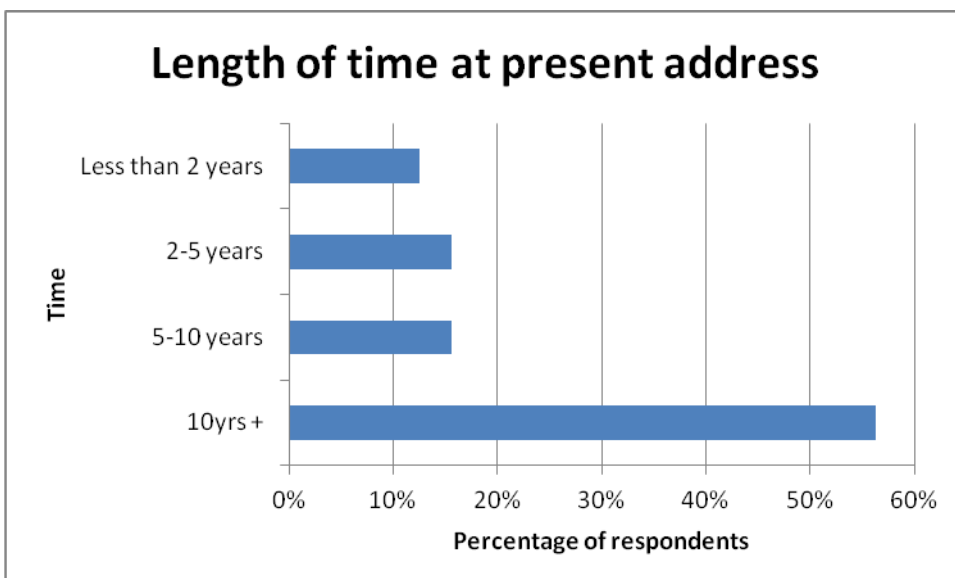
The first question asked on the survey was whether the respondent's home in Winterbourne Monkton or Berwick Bassett was their main home. All of those who replied from Berwick Bassett, and 92.3% of those who replied from Winterbourne Monkton, indicated that their home in the local parish was their main home.

The 2011 Census data for the local output area described 61.9% of households in the area as owner-occupying, 9.5% as renting from social landlords, 26.2% as privately renting, and 2.4% of households as living rent free.

The chart below shows the tenure of respondents to the survey, combined for both parishes. The majority (84.4%) of respondents were owner-occupiers, while 3.1% of respondents were living in socially rented properties and 12.5% were renting from a private landlord or letting agency. These results suggest a bias in the survey responses toward owner-occupiers, and the rest of this section should be read with this in mind.



The chart below indicates the length of time respondents have lived in Berwick Bassett and Winterbourne Monkton. It shows that the majority of people who responded to the survey have lived in the parishes for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents.

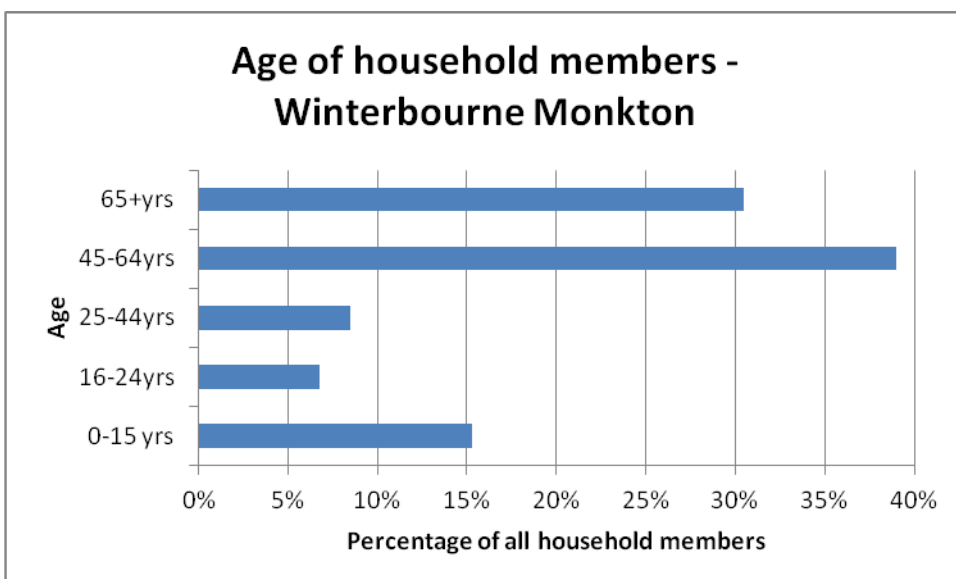
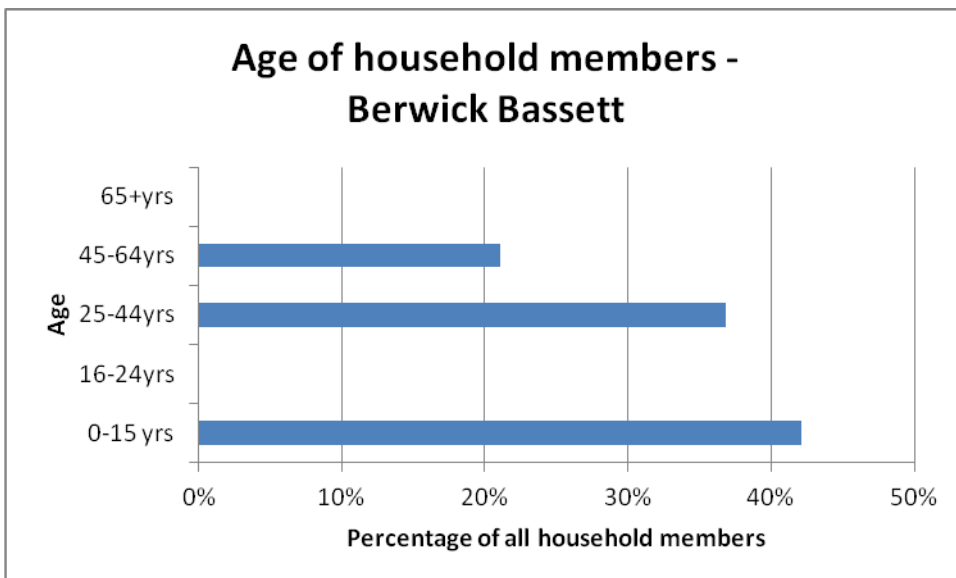


The survey also shows that the majority of respondents live in larger family homes, with 84.4% of respondents having 3 or more bedrooms in their property, 15.6% having two bedrooms and

no respondents living in a home with one bedroom. The majority of respondents from both parishes (61.5% in Winterbourne Monkton; 66.7% in Berwick Bassett) live in detached properties.

These responses indicate relatively high levels of under-occupation in Winterbourne Monkton. While the majority of respondents from this parish live in larger homes, a majority (76.9%) also have households composed of two or fewer persons. The majority of respondents from Berwick Bassett, by contrast, lived in households composed of more than three people.

High levels of under-occupation are often a corollary of higher numbers of older person households, among which under-occupation is more common, and indeed the spread of ages recorded in the survey indicates an older profile to the households responding to the survey from Winterbourne Monkton than from Berwick Bassett. The charts below show the ages of all members of respondents' households for each respective parish:



As shown in the charts above, the spread of ages indicates a predominantly older population responding to the survey in Winterbourne Monkton, with 30.5% of respondents' household members aged 65+ in this parish.

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 travel to work, combined for both parishes:

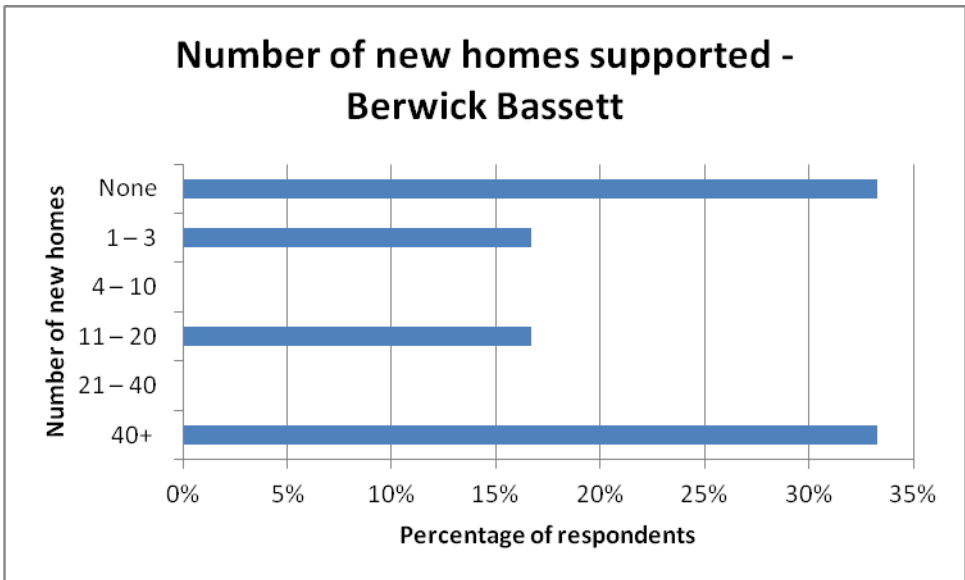
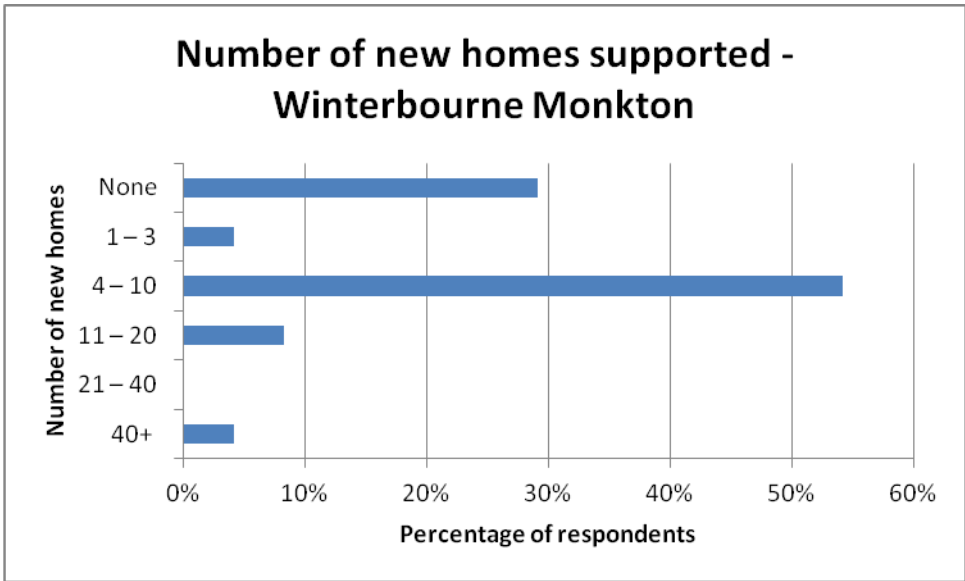
Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	5	5	4	4	18
Person 2	3	6	1	2	12
Person 3	0	0	1	0	1
Person 4	0	0	0	0	0
Person 5	0	0	0	0	0
Total	8	11	6	6	31

These results suggest a mixed level of sustainability for new housing development in Berwick Bassett and Winterbourne Monkton, indicated by the survey respondents. While 61.2% of households' working members usually travel less than ten miles to their place of work, 38.7% travel more than that, which suggests 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 all from Berwick Bassett answered in the negative. 8.7% of respondents from Winterbourne Monkton, however, expressed a future need for housing in their parish.

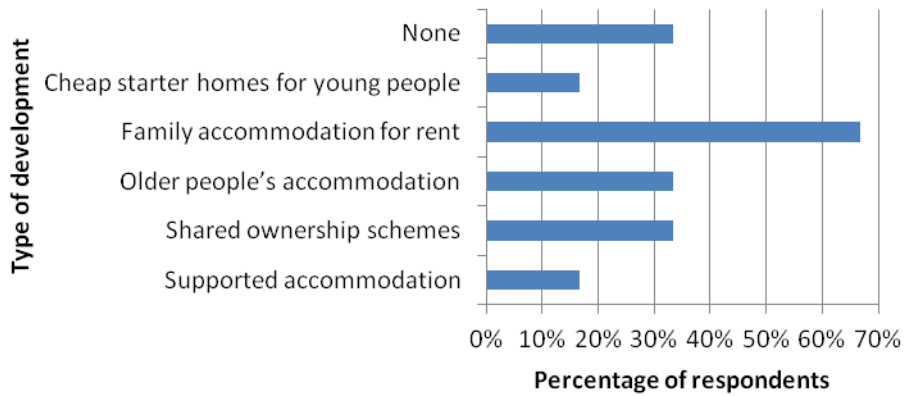
Respondents were then asked how many new homes they would support being built in their parish. These results showed both variation and similarity between the two parishes. Around two thirds of respondents from both parishes expressed their support for new housing; but while the majority (54.2%) of respondents from Winterbourne Bassett were in support of between four and ten new homes being built in their parish, the dominant positive response from Berwick Bassett (33.3%) supported larger housing developments delivering more than forty new homes.

Full results for each parish are given in the two charts below:

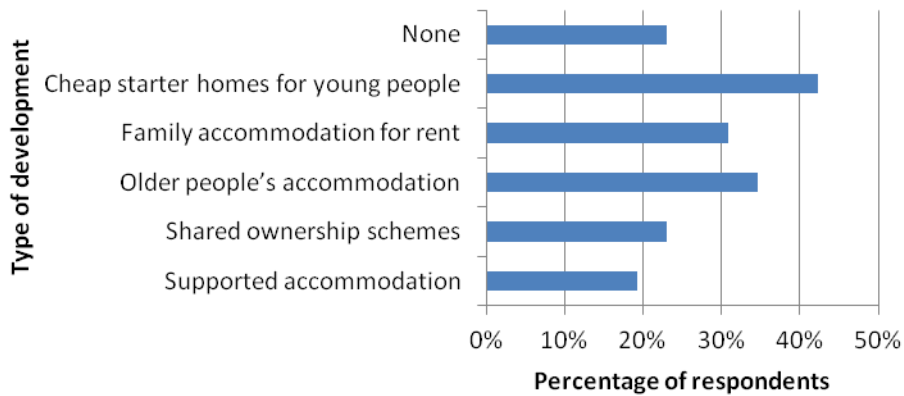


Respondents were asked what types of development, if any, they would support. The most prevalent support in Berwick Bassett was for family accommodation for rent (66.7% of respondents) and in Winterbourne Monkton was for affordable starter homes for young people (42.3% of respondents). 33.3% of respondents from Berwick Bassett, and 23.1% from Winterbourne Monkton, reiterated their opposition to any new housing. Full responses for each parish are given in the charts below:

Type of new home supported - Berwick Bassett



Type of new home supported - Winterbourne Monkton

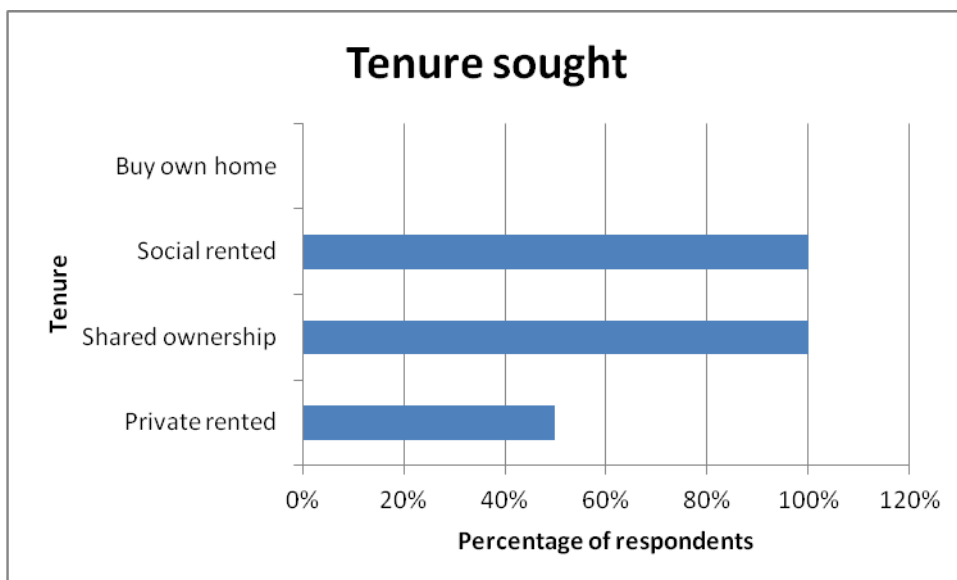


Part two – Households requiring accommodation in the parishes

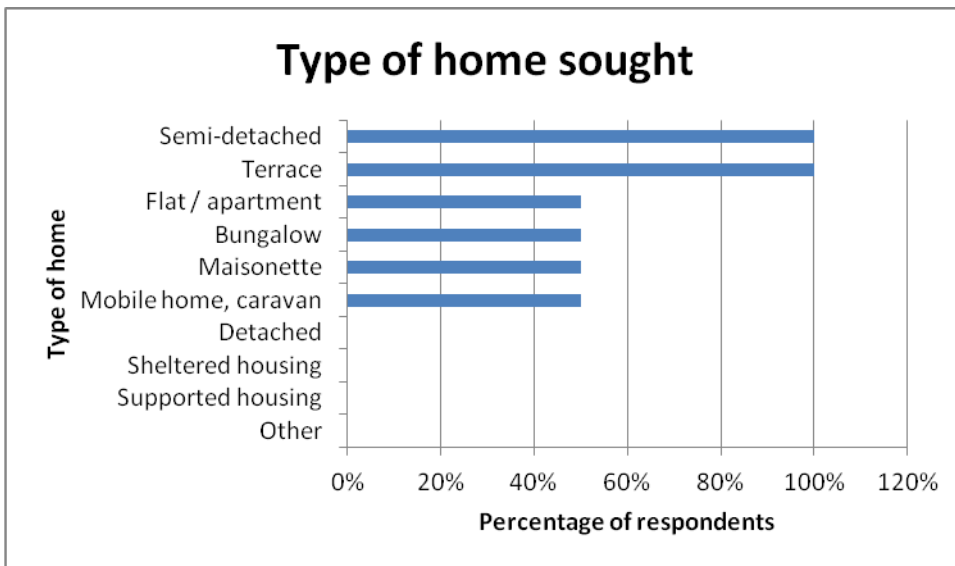
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parishes. A financial assessment is then made in order to describe in more detail the need for specifically affordable housing.

One household from Berwick Bassett and one from Winterbourne Monkton returned their section two questionnaires, indicating their need for housing in these parishes. One of these households currently lives in the parish and requires alternative accommodation, and the other household, while currently living elsewhere, has family who live in the parish.

The respondents were asked what type of tenure they sought. Socially rented and shared ownership (part rent / part buy) homes were primarily sought, with privately rented also desired. No need was expressed by either respondent for open-market purchased properties. Responses are described in the chart below (more than one answer could be provided):



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



In terms of sizes, one respondent was seeking a one bedroom home and the other a three bedroom property. No need was expressed for adapted or specialist homes.

The respondents were then asked if there was a lack of suitable existing housing in the parish to meet their needs, to which both answered ‘yes.’

In order to assess the need for **affordable** housing in these parishes, it is necessary to consider the equity, income and savings levels of respondents. Please note that due to the low number of responses and the need to preserve the confidentiality of respondents, only the results of the financial assessment are presented here.

Comparing income, savings and equity levels with affordability in Berwick Bassett and Winterbourne Monkton parishes suggests that both of these households would require public support in order to achieve their required housing.

These two households would therefore 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 Berwick Bassett and Winterbourne Monkton, presented in section 8.

6. Affordability

In order to investigate affordability, further research has been carried out on house prices in the area.

Land Registry records indicate low levels of market sales in Winterbourne Monkton and Berwick Bassett parishes, with only fourteen property sales in Winterbourne Monkton and three in Berwick Bassett in the past seven years, with a mean average sale price of £364,012. Only one property in this period sold for less than £200,000. Average sale prices by the numbers of bedrooms are given in the table below:⁴

Number of bedrooms	Number of verified sales, 2006-2013	Average sale price (mean)
1 bedroom	0	n/a
2 bedroom	5	£219,800
3 bedroom	5	£300,750
4 bedroom	2	£609,975
5+ bedroom	2	£590,000
n/k	3	£395,167
Total	17	£364,012

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.

With the average property sold in the Berwick Bassett and Winterbourne Monkton area costing £364,012, a household may require approximately £54,602 as a deposit. Annual household income would need to be in the region of £88,409 for a single applicant or £103,137 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 £21,712.⁵

- It would therefore be unlikely that a household would be able to purchase a property in Berwick Bassett and Winterbourne Monkton without a large deposit, some equity in an existing property or a very 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.

⁴ <http://www.zoopla.co.uk/house-prices/> Data on sold house prices compiled by Zoopla via monthly updates from the Land Registry for England and Wales. There may be a delay of up to three months from when a property is actually sold to when it becomes officially recorded with Land Registry. Zoopla provides data on house prices for information only, on an 'as is' basis as supplied and accepts no liability for any errors or omissions.

⁵ 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.

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 need of single people, especially the under 25s, and surveys of this type tend to underestimate the figures.
- Housing development in Berwick Bassett and Winterbourne Monkton 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.
- In the third quarter of 2012/13, there were two households on the Wiltshire Council Housing Register seeking affordable accommodation in Winterbourne Monkton parish and one household seeking a home in Berwick Bassett parish.⁶ The latter is included in the recommendations of this report; the former two households are not. Any full assessment of housing need in the parishes should also take account of the Register.
- The 2011 Census indicates that 9.5% of the housing in the area is socially rented; this is lower than the current proportion of socially rented housing in Wiltshire as a whole (14.7%).⁷
- The socially rented housing in the area has had a zero re-let rate over the past year.⁸
- The low levels and turnover of social housing in the area indicate that none of the households responding to section two of the survey and in need of affordable housing could meet those needs through access to the existing social housing of the area.

⁶ Wiltshire Council, Housing Strategy, live tables.

⁷ Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

⁸ Wiltshire Council, Housing Strategy parish lettings records, Berwick Bassett and Winterbourne Monkton parishes.

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, based on the responses to the survey.

Subsidised rented housing

- 1x one bedroom home for a single person / couple

Shared / Low cost home ownership

- 1x three bedroom home for a family

Sheltered housing for older people

- None