

Great Somerford

Parish Housing Needs Survey

Survey Report

May 2014

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1. Parish Summary

The Parish of Great Somerford is in Malmesbury Community Area in the north of the local authority area of Wiltshire.

- There is a population of 737 according to the 2011 Census, comprised of 304 households.¹
- The Parish of Great Somerford includes the villages of Great Somerford and Startley.
- The two villages are approximately one mile apart, separated, in the main, by open farm land and are of a similar nature with open spaces being a prominent feature.
- Great Somerford has a primary and pre-school which are used by both villages as are the Great Somerford general store/post office and public house.
- Great Somerford, which is the larger of the two villages, is bordered on the northern side by the River Avon and enjoys a number of pleasant walking areas and pathways.
- The church in Great Somerford dates back to mediaeval times and the allotments are possibly the oldest in the country at two hundred years old.
- The majority of Great Somerford is in a designated Conservation Area.
- Dwellings range in size and age with a relatively large number of listed buildings.
- There are a range of activities and clubs in the villages which share both the primary school facilities and the adjoining Parish Council owned community room. There is not a village hall in the Parish but both villages have access to the Community Hall in the neighbouring village of Seagry.
- There is a limited bus service to the neighbouring towns of Malmesbury and Chippenham. The Parish Council is working with the community in an attempt to improve transport to and from both villages and surrounding towns.
- Members of the Parish Council are working with the community in the production of a Neighbourhood Plan following the introduction of the Localism Act.

2. Introduction

In early 2014, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Great Somerford 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 Neighbourhood 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.

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

- 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 Great Somerford.

- '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 Great Somerford Parish Council for distribution to the parishioners at the beginning of February 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 2nd May 2014 and the deadline was subsequently extended to 15th May to allow for some late deliveries in the Startley area of the parish. The forms were recorded and analysed by the Housing

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.

Strategy department at Wiltshire Council. The council applies the data protection policy to responses, ensuring that all survey responses remain anonymous.

- A total of 344 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 44.8% with 154 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 Great Somerford parish.
- One response was 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 Great Somerford. 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 Great Somerford. 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).

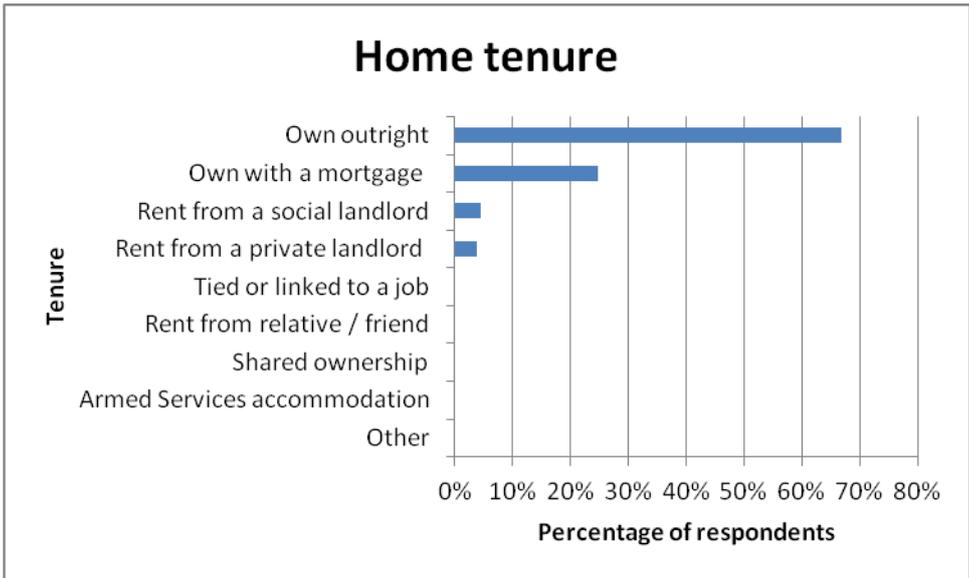
Part One – Households currently living in the parish

The first question asked on the survey was whether the respondent's home in Great Somerford was their main home. All those who replied declared that it was.

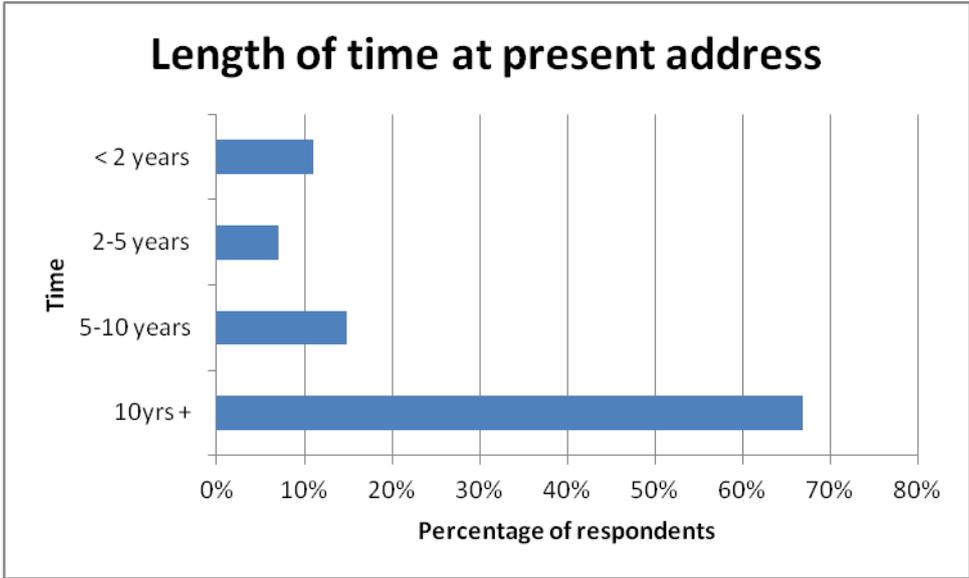
The 2011 Census data for Great Somerford indicates that 85.5% of households in the parish were owner-occupying, 8.2% were renting from social landlords, 5.6% were privately renting, 0.3% were living in shared ownership (part owned, part rented) homes, and 0.3% of households were living rent free.⁴

The chart below shows the tenure of respondents to the survey. The majority (91.6%) of respondents were owner-occupiers, while 4.5% of respondents were living in socially rented properties and 3.9% were renting from a private landlord or letting agency. These results indicate a bias in the survey responses 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).



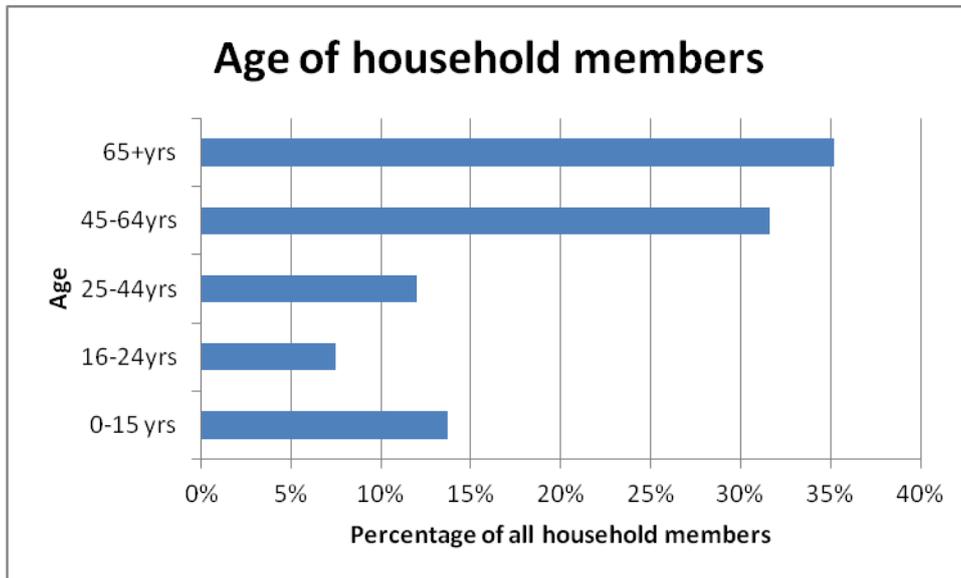
The chart below indicates the length of time that respondents have lived in Great Somerford parish. Most of the people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents.



Great Somerford parish has a much higher proportion of homes with four or more bedrooms than is average in Wiltshire. The 2011 Census recorded 53.6% of homes in Great Somerford as having four or more bedrooms, compared to 26.4% across Wiltshire as a whole.⁵ Among the survey respondents, 55.6% lived in homes with four or more bedrooms, while 37.9% lived in three bedroom homes, 6.5% in two bedroom homes and no respondents lived in homes with one bedroom.

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

The 2011 Census describes 25.2% of the population of Great Somerford parish as aged 65+ (18.2% in Wiltshire), while 35.2% 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 indicates a spread of different household types among the survey respondents, from older person households with fewer members, to many younger households with children.

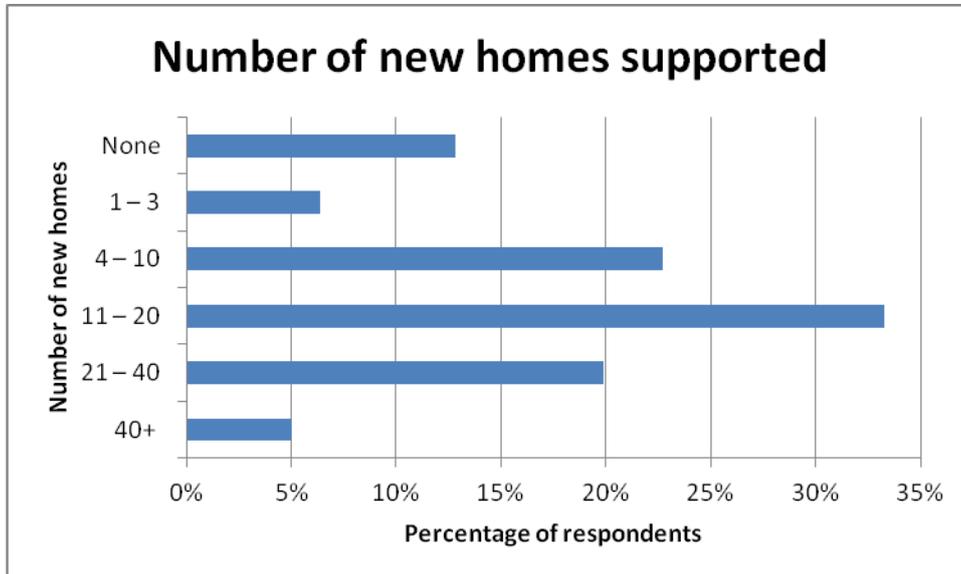
The distance travelled to work is often a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	14	27	29	14	84
Person 2	14	17	16	4	51
Person 3	0	4	3	0	7
Person 4	0	1	0	0	1
Person 5	0	0	0	0	0
Total	28	49	48	18	143

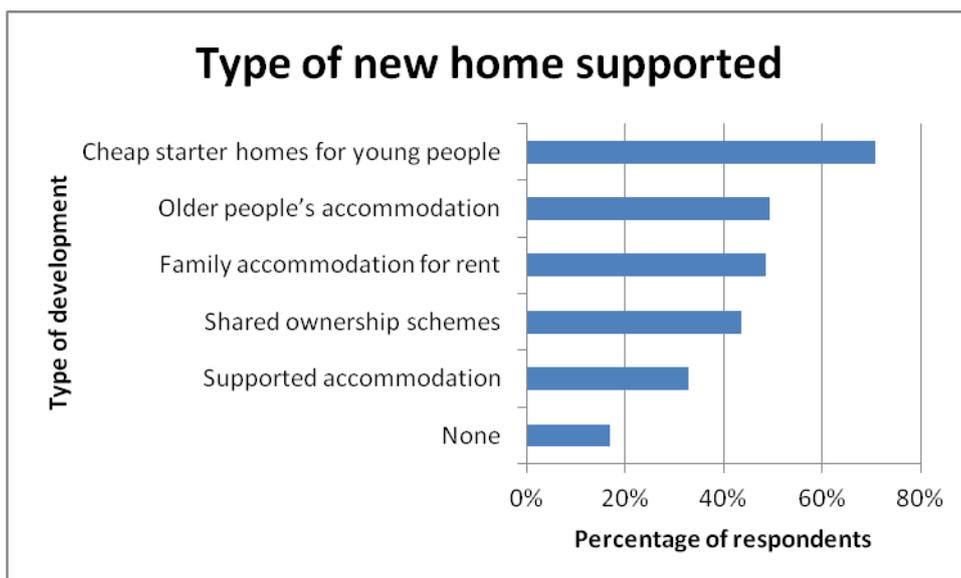
These results describe a mixed level of sustainability for new housing development in Great Somerford parish, as measured by the survey respondents' access to employment. 53.8% of the respondents' working household members usually travel less than ten miles to their place of work, while 46.2% travel more, 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 4.8% of respondents (seven households) answered 'yes'. This indicates a low sustained 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 (87.2%) were in support of some new housing in Great Somerford parish, with 33.3% of respondents supporting the development of between eleven and twenty new homes. 12.8% of respondents were opposed to any new housing in Great Somerford parish:



Respondents were asked what types of housing development, if any, they would support. 70.7% of the survey's respondents supported the development of affordable starter homes for young people, with 49.3% of respondents also supporting the development of older persons' accommodation and 48.6% new family accommodation for rent. 43.6% endorsed the development of new shared ownership homes and 32.9% new accommodation for residents with disabilities. 17% of respondents were opposed to the development of any of these types of home:

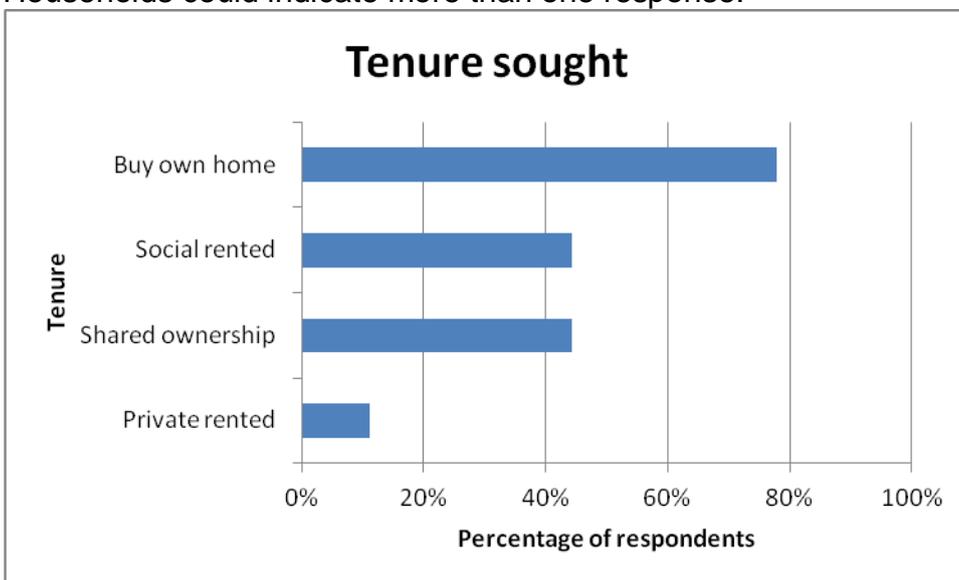


Part two – Households requiring accommodation in the parish

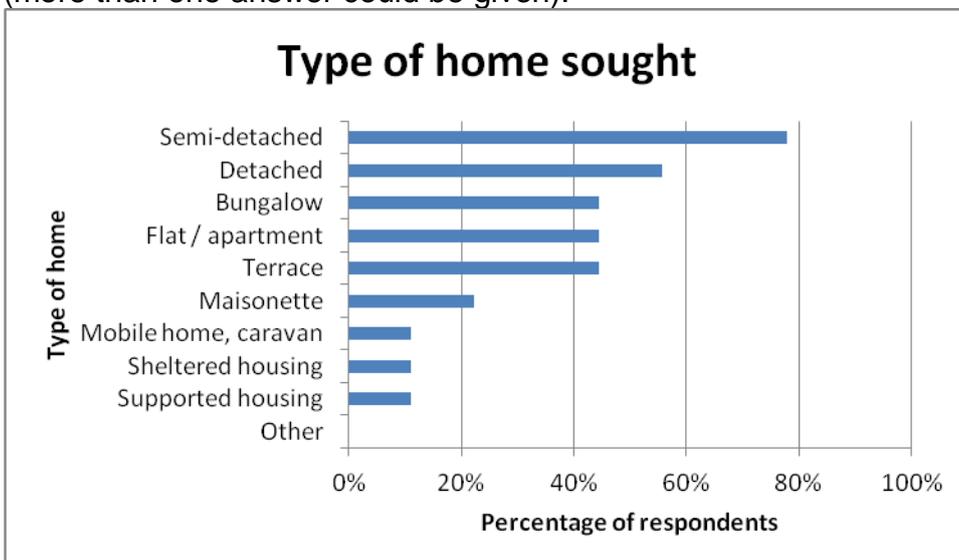
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment is then made in order to describe in more detail the need for specifically affordable housing.

Nine respondents replied to this section of the survey, indicating their need for housing in Great Somerford. All declared a local connection to Great Somerford, either currently living in the parish or having family members currently living there.

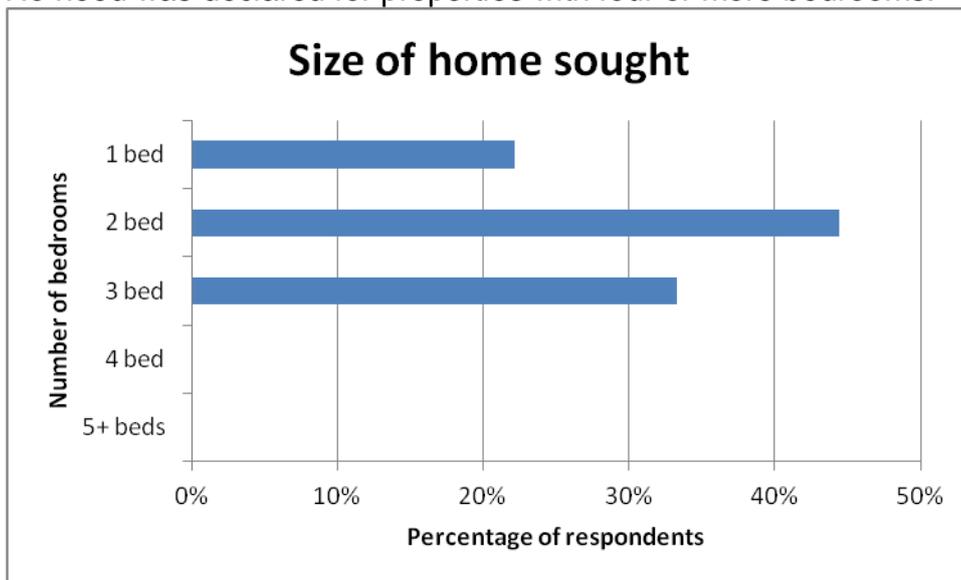
The respondents requiring accommodation in the parish were asked what tenure they sought. The expressed need was for all types of tenure, with open-market ownership the most desired. Households could indicate more than one response:



Respondents to this section were also asked what type of housing they required, with the largest majority seeking semi-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 Great Somerford parish to meet their needs, to which all answered ‘yes.’

In order to assess the need for affordable housing in Great Somerford 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.

Gross household income levels showed some variety with two households declaring more than £40,000pa and one household declaring a very low gross income of less than £6,500pa. Five of the eight households that completed the financial questions declared that they had savings, of amounts varying from less than £2,500 to over £100,000. Only one household reported having positive equity in an existing property.

Comparing income, savings and equity levels with affordability in Great Somerford suggests that two of the nine households would not require public assistance in order to achieve their required housing. An additional household provided insufficient data on their questionnaire to properly assess their eligibility for affordable housing, and as such is precluded from the analysis. The remaining **six** 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 Great Somerford, presented in Section 8.

Of the six households meeting the criteria for affordable housing, three were headed by people aged 65+ and three by people aged 25-44. 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 Great Somerford area:⁶

Bedrooms	Dec 2013 – Feb 2014
1	£122,200
2	£161,900
3	£219,100
4	£333,000
5+	£487,800

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 Great Somerford costs £161,900 then a household may require £24,285 as a deposit. Annual household income would have to be at least £39,319 for a single applicant or £45,872 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 2011 was only £20,149:⁷

- 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 SN15 postcode area, <http://www.mouseprice.com/area-guide/average-values/SN15>. Please note that the SN15 postcode covers a wider area than Great Somerford 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 December 2013, there were eleven households on the Wiltshire Council Housing Register seeking affordable accommodation in Great Somerford parish: one of these households is 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
- The 2011 Census describes 25 social homes in the parish. These properties represent 8.2% of the total housing in Great Somerford, which is lower than the Wiltshire affordable housing average of 14.7%.⁹
- Social housing in Great Somerford had a zero re-let rate in 2013; during the year, no social homes were let in the parish.¹⁰
- The low levels and turnover of the social stock in Great Somerford 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 two households assessed in the financial section as ineligible for affordable housing also described a lack of suitable accommodation in Great Somerford. These households possess the financial capacity to purchase open-market accommodation and their description of a lack of suitable accommodation in Great Somerford 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 two bedroom homes

Shared / Low cost home ownership

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

Sheltered housing for older people

- 1x two bedroom subsidised rented home (providing help with personal care, warden)

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.