

# Bremhill

**Parish Housing Needs Survey**

**Survey Report**

**April 2014**

<b>Contents</b>	<b>Page</b>
Parish summary	3
Introduction	3
Aim	4
Survey distribution and methodology	4
Key findings	5
Part 1 – People living in parish	5
Part 2 – Housing need	9
Affordability	11
Summary	12
Recommendations	13

## 1. Parish Summary

Bremhill is in Calne Community Area in the local authority area of Wiltshire.

- There is a population of 967 according to the 2011 Census, comprised of 378 households.<sup>1</sup>
- The parish is a rural area with good connections to the M4 and Chippenham Railway station.
- The village of Bremhill is two miles north-west of Calne and four miles north-west of Chippenham.
- Agriculture and equestrian businesses are central to the community.
- The parish has a number of important sites of historical interest, such as Maud Heath's Causeway and Monument.
- It is anticipated that a subsequent neighbourhood plan will provide further evidence on the types of housing that will be required in the area.
- The Rivers Avon and Marden pass through the parish, and they provide a sanctuary for wildlife, in addition fishing is a key activity on those rivers.
- The lanes traversing the parish are regularly used for walking, horse riding and cycling.
- The parish provides recreation to those living in Chippenham and the surrounding area.

## 2. Introduction

In the early 2014, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Bremhill 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.
- 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).<sup>2</sup>
- 'The Wiltshire Rural Investment Partnership brings together representatives from the economic development, regeneration, spatial planning, new housing and housing strategy

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

<sup>2</sup> 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.

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.<sup>3</sup>

### **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 Bremhill.

- '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 Bremhill Parish Council distribution on 4<sup>th</sup> 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 7<sup>th</sup> March 2014 and the deadline was subsequently extended by a week to allow for some late deliveries. 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 408 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 29.9% with 122 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 Bremhill parish.
- Nine responses were made online.

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<sup>3</sup> 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 Bremhill. This section also describes the levels of new affordable housing, if any, which would be supported by residents of the parish.

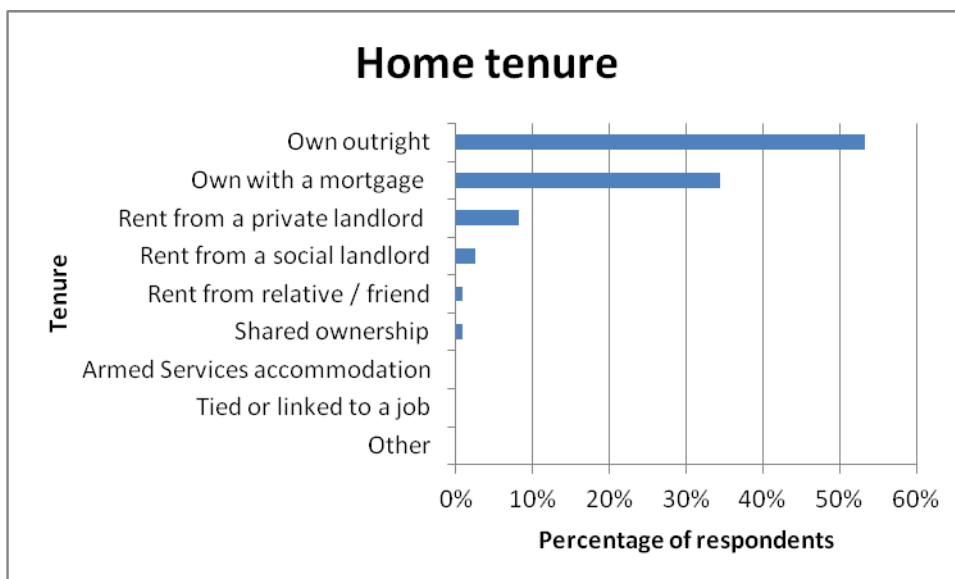
The second section examines the households who have declared a need for new housing in Bremhill. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have a current 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 Bremhill was their main home. 98.3% indicated that it was.

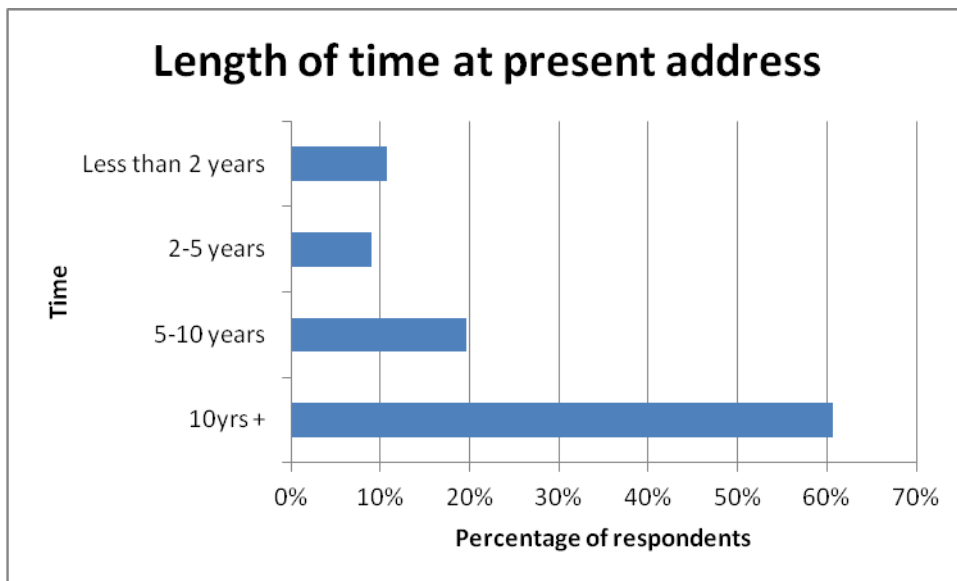
The 2011 Census data for Bremhill indicates that 79.1% of households in the parish were owner-occupying, 11.1% were privately renting, 7.9% were renting from social landlords and 1.9% of households were living rent free.<sup>4</sup>

The chart below shows the tenure of respondents to the survey. The majority (87.7%) of respondents were owner-occupiers, while 8.2% were renting from a private landlord or letting agency and 2.5% of respondents were living in socially rented properties. The remainder were renting from a relative or friend (0.8%) or living in a shared ownership (part owned, part rented) home. 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.



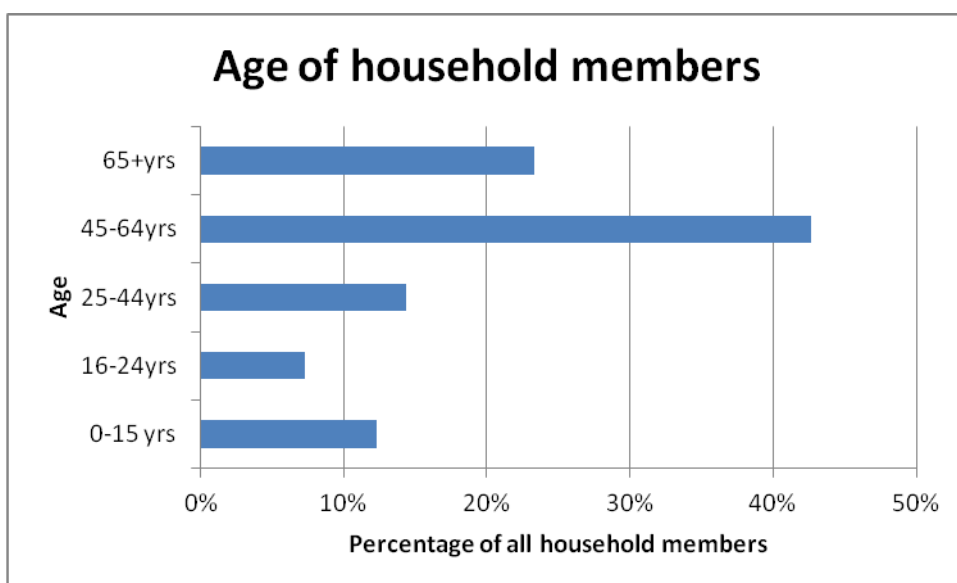
<sup>4</sup> <http://www.nomisweb.co.uk/> 2011 Census, Table qs405ew (tenure – households).

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



Bremhill parish has a significantly higher proportion of homes with four or more bedrooms than is average for Wiltshire. The 2011 Census recorded 53.4% of homes in Bremhill with four or more bedrooms, compared to 26.4% across Wiltshire as a whole.<sup>5</sup> Similarly, among the survey respondents, 54.9% lived in homes with four or more bedrooms, while smaller proportions lived in three bedroom (29.5%) and two bedroom (13.9%) homes. 1.6% of the survey respondents lived in homes with one bedroom.

The 2011 Census describes 18.8% of the population of Bremhill parish as aged 65+ (18.2% in Wiltshire). The spread of ages recorded in the survey, however, indicates that 23.3% of respondents' household members were aged 65+, suggesting an over-representation of older people among the survey's respondents:



<sup>5</sup> <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.

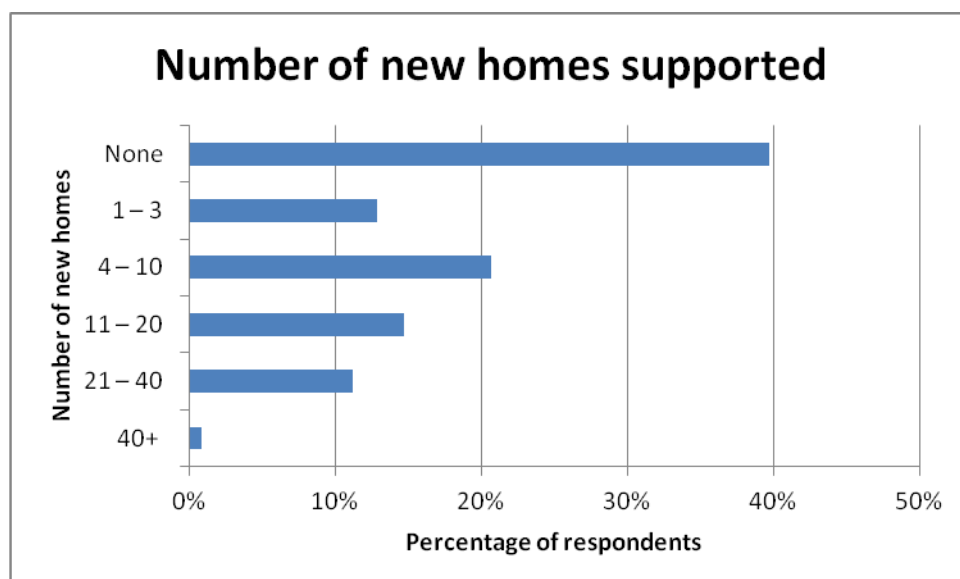
The distance travelled to work is often a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	26	17	28	11	82
Person 2	19	13	16	4	52
Person 3	4	0	0	0	4
Person 4	2	1	0	0	3
Person 5	0	0	1	0	1
<b>Total</b>	<b>51</b>	<b>31</b>	<b>45</b>	<b>15</b>	<b>142</b>

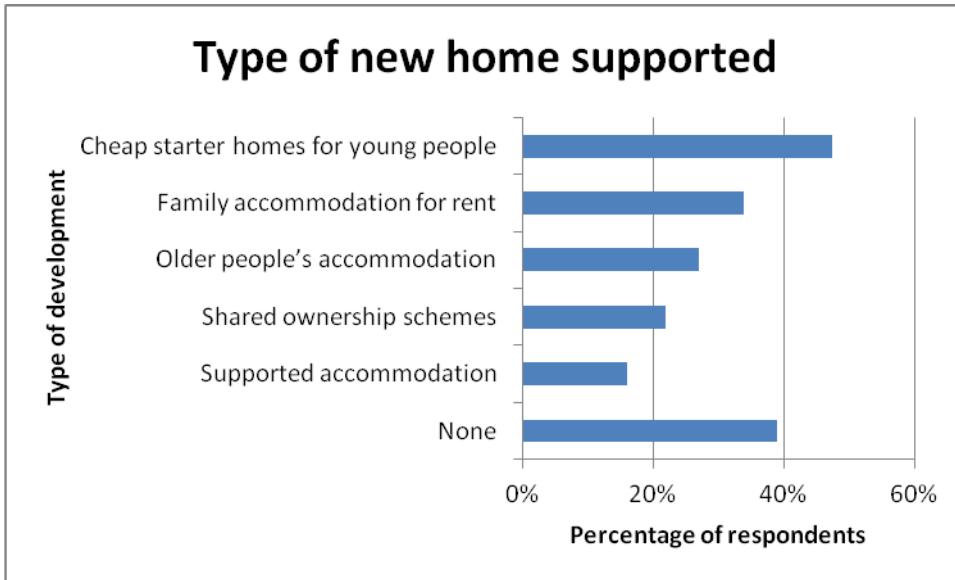
These results describe a mixed level of sustainability for new housing development in Bremhill parish, as measured by the survey respondents' access to employment. Just over half (57.7%) of the respondents' working household members usually travel less than ten miles to their place of work, while 42.2% 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 5% of respondents (six households) answered 'yes'. This indicates a 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 (60.3%) were in support of some new housing in Bremhill parish, with 20.7% of respondents supporting the development of between four and ten new homes. 39.7% of respondents were opposed to any new housing in Bremhill parish:



Respondents were asked what types of housing development, if any, they would support. 47.5% of the survey's respondents supported the development of affordable starter homes for young people, with 33.9% of respondents also supporting the development of family accommodation for rent and 27.1% the development of older persons' accommodation. 22% endorsed the development of new shared ownership homes, and 16.1% supported new accommodation for residents with disabilities. 39% of respondents reiterated their opposition to any new housing in the parish:



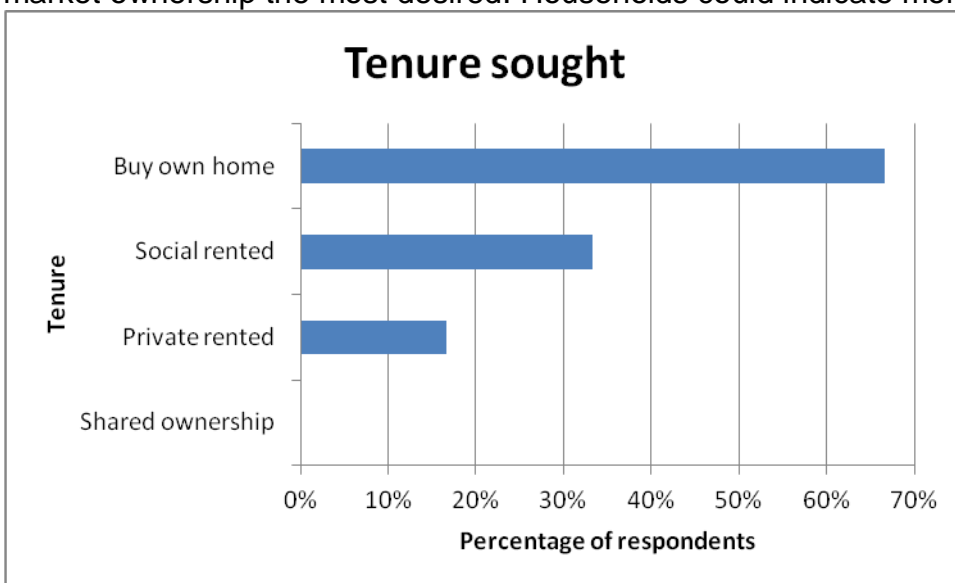


## Part two – Households requiring accommodation in the parish

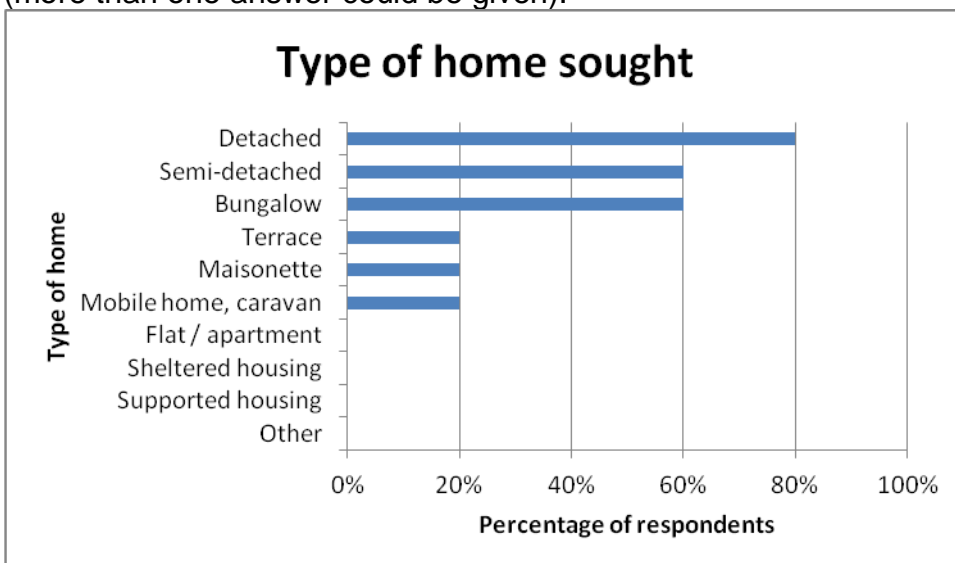
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment is then made in order to describe in more detail the need for specifically affordable housing.

Six respondents replied to this section of the survey, indicating their need for housing in Bremhill. Five declared a local connection to Bremhill, and the most popular reasons given for needing to move were to live in a safer area with a better environment, and to be closer to friends and family.

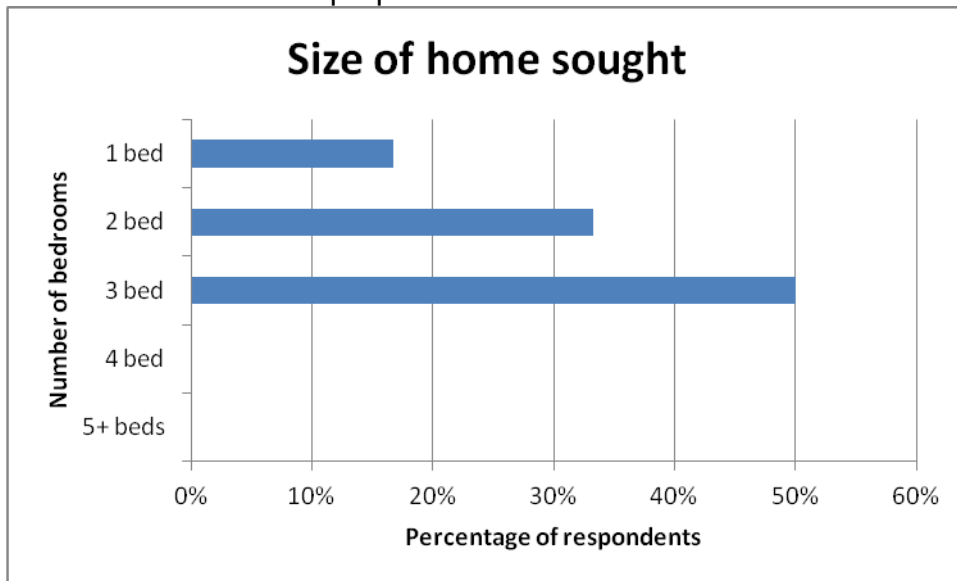
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure except shared ownership, with open-market ownership the most desired. Households could indicate more than one response:



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



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

In order to assess the need for affordable housing in Bremhill 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.

Two of the six households responding to this section of the survey reported having savings, the levels of which varied from under £15,000 to over £100,000, and only one household reported equity in an existing property. Income levels were generally low, with two households on gross incomes of less than £10,000pa and only one household declaring a gross income of more than £30,000pa. The median gross household income bracket of the respondents to the survey was £12,500 - £13,999pa.

Comparing income, savings and equity levels with affordability in Bremhill suggests that two of the six households would not require public assistance in order to achieve their required housing. A further two households, while expressly seeking to buy rather than rent, lacked the financial resources to afford low-cost home ownership. The remaining **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 Bremhill, presented in Section 8.

## 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 Bremhill area:<sup>6</sup>

Bedrooms	Dec 2013 –Feb 2014
1	£121,500
2	£140,100
3	£180,900
4	£280,600
5+	£381,900

### 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 Bremhill costs £140,100 then a household may require £21,015 as a deposit. Annual household income would have to be at least £34,024 for a single applicant or £39,695 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:<sup>7</sup>

- 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.

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<sup>6</sup> House price estimates from the Mouseprice local area guide to the SN11 postcode area, <http://www.mouseprice.com/area-guide/average-values/SN11> . Please note that the SN11 postcode covers a wider area than Bremhill parish and that there may be significant internal variation in house prices.

<sup>7</sup> 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 seven households on the Wiltshire Council Housing Register seeking affordable accommodation in Bremhill parish: two 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.<sup>8</sup>
- The 2011 Census describes 30 social homes in the parish. These properties represent 7.9% of the total housing in Bremhill, which is considerably lower than the Wiltshire affordable housing average of 14.7%.<sup>9</sup>
- Social housing in Bremhill had a zero re-let rate in 2012/13; over this period, no social homes were re-let in the parish.<sup>10</sup>
- The low levels and turnover of the social stock in Bremhill 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 four households deemed ineligible for affordable housing, three described a lack of suitable accommodation in Bremhill. These households possess the financial capacity to either purchase or rent 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.

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<sup>8</sup> Wiltshire Council, Housing Strategy, live tables.

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

<sup>10</sup> 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 <sup>11</sup>**

- 2x three bedroom homes

### **Shared / Low cost home ownership**

- None

### **Sheltered housing for older people**

- None

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<sup>11</sup> 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.