

# Semington

**Parish Housing Needs Survey**

**Survey Report**

**July 2014**

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## 1. Parish Summary

The parish of Semington is in the Melksham community area in Wiltshire. The village is just over a mile south of Melksham and west of the A350, which, together with the A361 Trowbridge to Devizes road, runs through the parish. According to the 2011 Census, 930 people lived in the parish in 389 households – an increase of 12% and 18% respectively since 2001.<sup>1</sup>

Semington is an old settlement and people have lived here since the 12<sup>th</sup> century. St George's church dates from around 1300, and records of Littleton Mill (which was burnt down in 1802 during a protest against the use of machinery) go back to these times. The village is surrounded by farmland and its farmhouses date from the 1500s. The parish has a number of notable houses built in the 17<sup>th</sup>, 18<sup>th</sup> and 19<sup>th</sup> centuries. A distinctive Wesleyan Chapel was built in 1884 but became a private house a hundred years later. The village school began in 1859. It is still thriving, although in much more modern buildings, and is open from 8am to 6pm with a breakfast club and after-school activities. The village Hall, built in 1933, and recently refurbished, is the heart of the village, both geographically and socially. It has a bar and hosts the WI, a bridge club, bingo, a stompers class, a ladies choir, quizzes, a special needs children's group, a Zumba class, and the parish council.

The Kennet & Avon Canal, and Semington Brook which flows into the River Avon west of Melksham, form the northern boundary of the parish. The Wilts & Berks Canal started at Semington until its closure in 1914, but a new connection with the Kennet & Avon is now planned. Of the many well-used village footpaths, the most popular is the canal towpath.

The parish has the following features;

- Two village greens; one is opposite the village hall where the Christmas tree stands. The other, *The Ragged Smock*, is at the south of the village and is named after an old windmill that resembled an old man in a tattered coat.
- A wood was planted at the Queen's Diamond Jubilee, and over the last three years villagers have planted 9000 daffodil bulbs and scattered 10000 poppy seeds.
- A conservation area in the school for the children to monitor and encourage wildlife. There are wildlife ponds along the A350 with special crossing points underneath the road to protect the great crested newts and other fauna in the wildlife areas nearby.
- A sports field, and a free tennis court. There are two football teams, a cricket club and six skittles teams; a summer fete is held at the school.

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<sup>1</sup> 2001 Census, household and population data (2001C), *Wiltshire Parish Population Estimates and Projections 2001-2011*. 2011 Census, household and population data, *Wiltshire Census 2011 Selected Statistics Profile Tool*. <http://www.intelligenenetwork.org.uk/population-and-census/>

- A Post Office, a monthly parish magazine sponsored by the church, the parish council and villagers, and a website providing information on parish events.
- A Neighbourhood Watch scheme works with the Neighbourhood Police team who drop by the village hall for its Thursday coffee morning.
- A range of businesses including a light industrial estate, a narrow boat hire and repair company, a crematorium, and a charity helping people to live independent lives.
- The Somerset Arms provides a range of activities and festivals, such as Christmas and Easter parties for children, live bands, and quiz nights.
- Regular buses to Chippenham, Devizes, Melksham, Swindon and Trowbridge, and good local rail links.

## 2. Introduction

In early 2014, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Semington 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 who administer the surveys are employed by Wiltshire Council's new housing team to assist in the delivery of new affordable housing. They 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 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>

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<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.

<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.

### **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 Semington.

- '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 Semington Parish Council for distribution on 14<sup>th</sup> May 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 20<sup>th</sup> June 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 406 questionnaires were distributed in 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 172 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 Semington parish.
- Ten 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 Semington. This section also describes the levels and types of potential new housing that were supported and opposed by the survey's respondents.

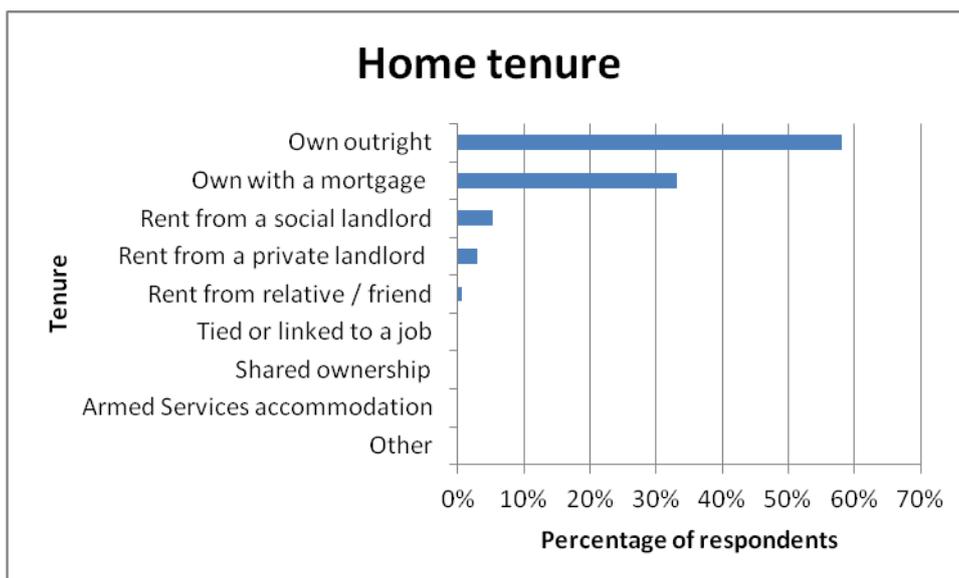
The second section examines the households who have declared a need for new housing in Semington. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have a current need for new *affordable* housing (as defined in Section 3). 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 Semington was their main home. 98.8% declared that it was.

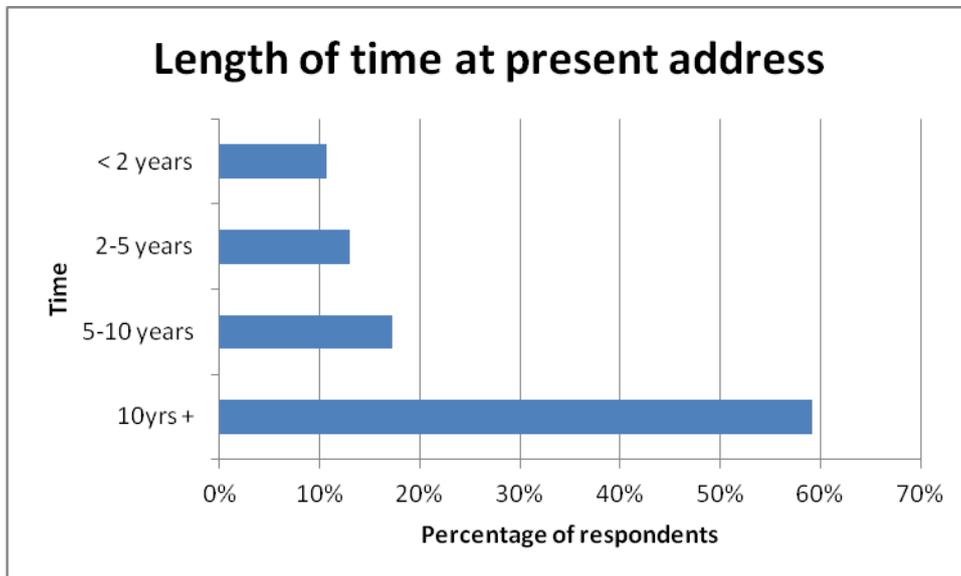
The 2011 Census data for Semington indicates that 80.7% of households in the parish were owner-occupying, 6.9% were renting from social landlords, 11.1% were privately renting, 0.3% were living in shared ownership (part owned, part rented) homes, and 1% of households were living rent free.<sup>4</sup>

The chart below shows the tenure of respondents to the survey. The majority (91.1%) of respondents were owner-occupiers, while 5.3% of respondents were living in socially rented properties, 4.7% were renting from a private landlord or letting agency and 0.6% were renting from a relative or friend. 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.



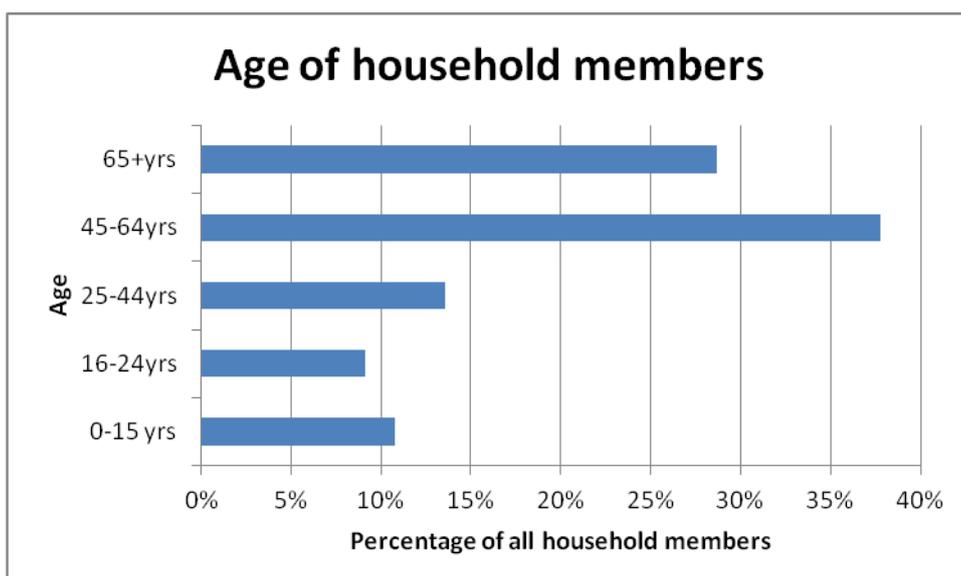
<sup>4</sup> 2011 Census, Table QS405ew (tenure – households), <http://www.nomisweb.co.uk/>

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



Semington parish has a higher proportion of homes with four or more bedrooms than is average in Wiltshire. The 2011 Census recorded 42.7% of homes in Semington as having four or more bedrooms, compared to 26.4% across Wiltshire as a whole.<sup>5</sup> Among the survey respondents, 44.4% lived in homes with four or more bedrooms, while 39.6% lived in three bedroom homes, 14.8% in two bedroom homes and 1.2% of respondents lived in homes with one bedroom.

The 2011 Census describes 19.4% of the population of Semington parish as aged 65+ (18.2% in Wiltshire), while 28.7% of the survey respondents' household members were aged 65+:



<sup>5</sup> 2011 Census, Table QS411ew (number of bedrooms), <http://www.nomisweb.co.uk/>

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:

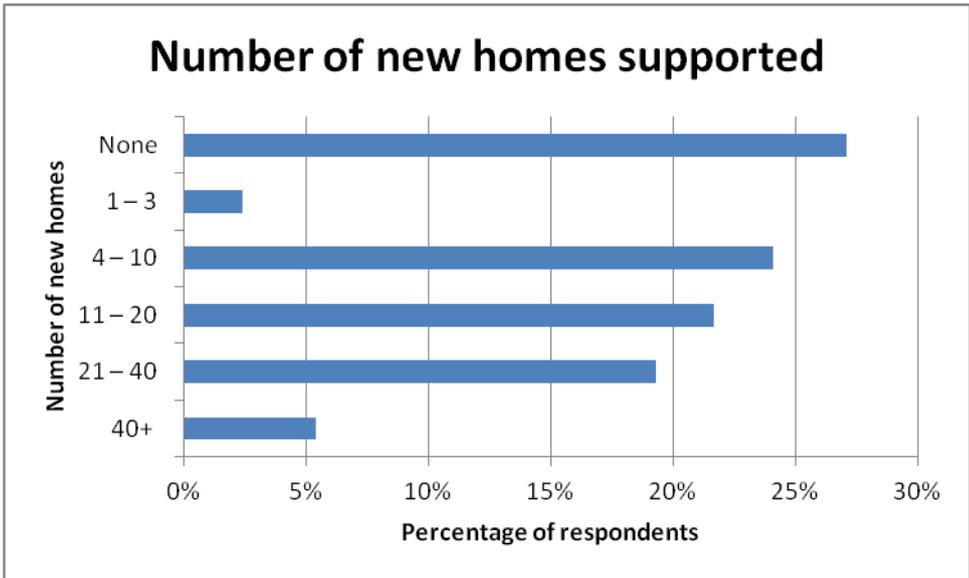
Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	24	49	22	12	107
Person 2	13	39	11	4	67
Person 3	0	3	4	0	7
Person 4	0	0	1	0	1
Person 5	0	0	0	0	0
<b>Total</b>	<b>37</b>	<b>91</b>	<b>38</b>	<b>16</b>	<b>182</b>

These results describe a good level of sustainability for new housing development in Semington parish, as measured by the survey respondents' access to employment. 70.3% of the respondents' working household members usually travel less than ten miles to their place of work, while 29.7% travel more, suggesting the parish benefits from good access to local sources of employment.

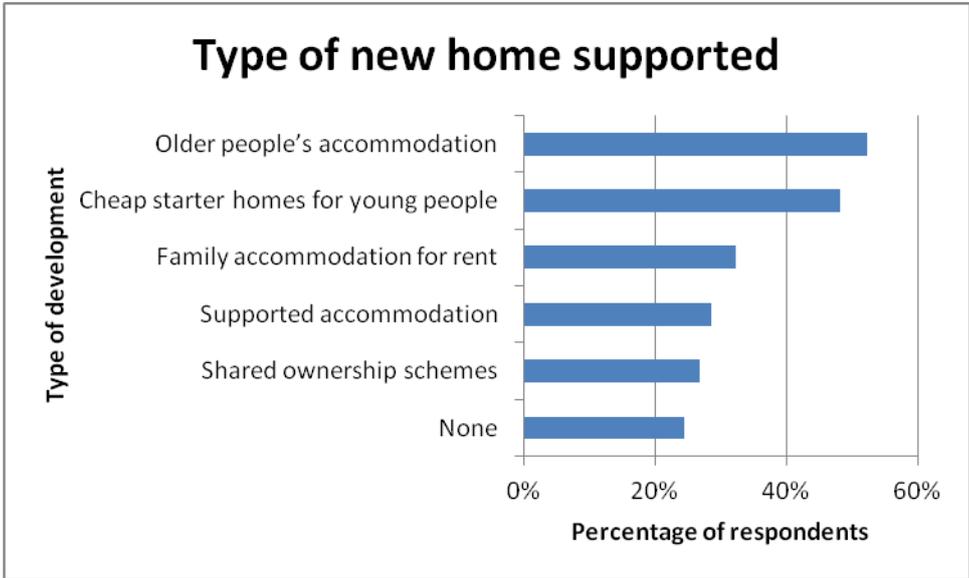
Respondents were also asked whether anyone currently living in their household would need separate accommodation in the parish now or in the near future, to which 6.7% of respondents (eleven households) answered 'yes'. This indicates a moderate ongoing need for housing in the parish.

Semington Parish Council also provided a supplementary questionnaire to the main survey. In it, households who answered 'yes' to the above question were asked in detail about the type of housing they would require. Ten of the eleven households above replied to this, with six households indicating that one person would need accommodation, and four that two to three people would. In terms of tenure and size, one household indicated that a three bedroom rented property would be appropriate, six indicated two bedroom purchased homes, and three households indicated a need for three bedroom purchased homes.

Respondents to the main survey were then asked whether they were in support of new homes being built in the parish and, if so, how many new homes they considered appropriate. The majority of respondents (72.9%) were in support of some new housing in Semington parish, with 24.1% of respondents supporting the development of between four and ten new homes. 27.1% of respondents were opposed to any new housing in Semington parish:



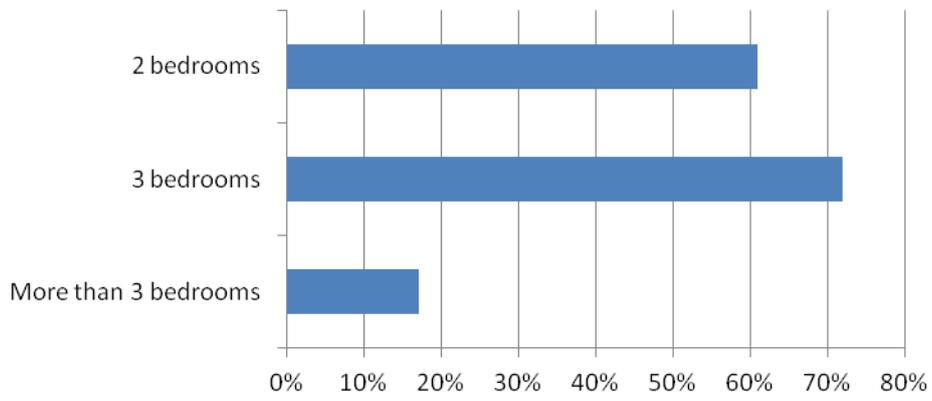
Respondents were asked what types of housing development they would support. 52.4% of the survey's respondents supported the development of older persons' accommodation, with 48.2% of respondents also supporting the development of affordable starter homes for young people and 32.3% new family accommodation for rent. 28.7% endorsed the development of new accommodation for residents with disabilities and 26.8% new shared ownership homes. 24.4% of respondents reiterated their opposition to any new homes being built in Semington:



Semington Parish Council's questionnaire asked about support for additional types of housing development. 83 households responded to this question and, of these, 78.3% supported the development of family accommodation to purchase, and 80.7% the development of retirement accommodation to purchase, e.g. bungalows.

Semington Parish Council's questionnaire also provided information on the sizes of potential new homes supported by respondents. 82 households responded to this question. Answers are shown in the chart below (more than one answer could be provided):

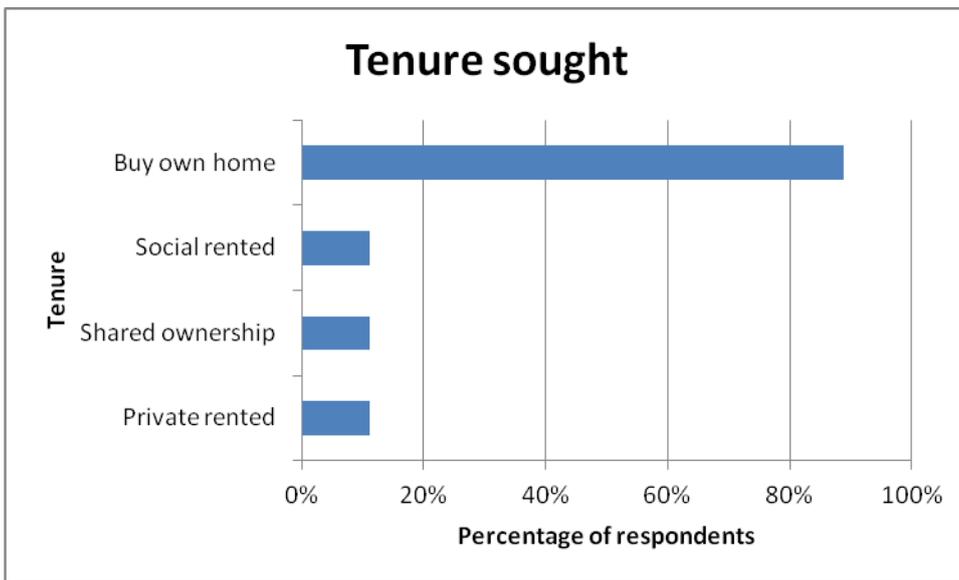
## How many bedrooms should new homes have?



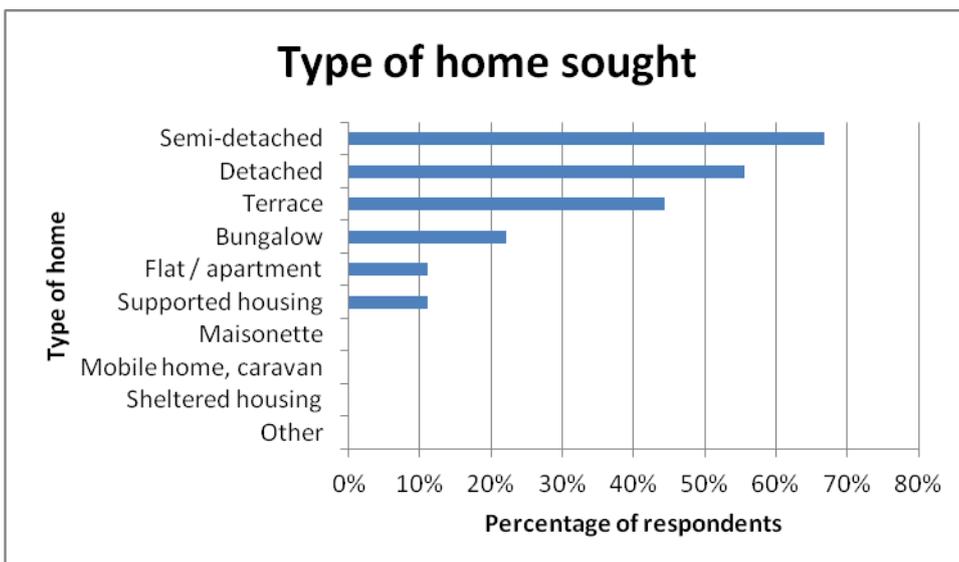
## Part two – Households requiring accommodation in the parish

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.

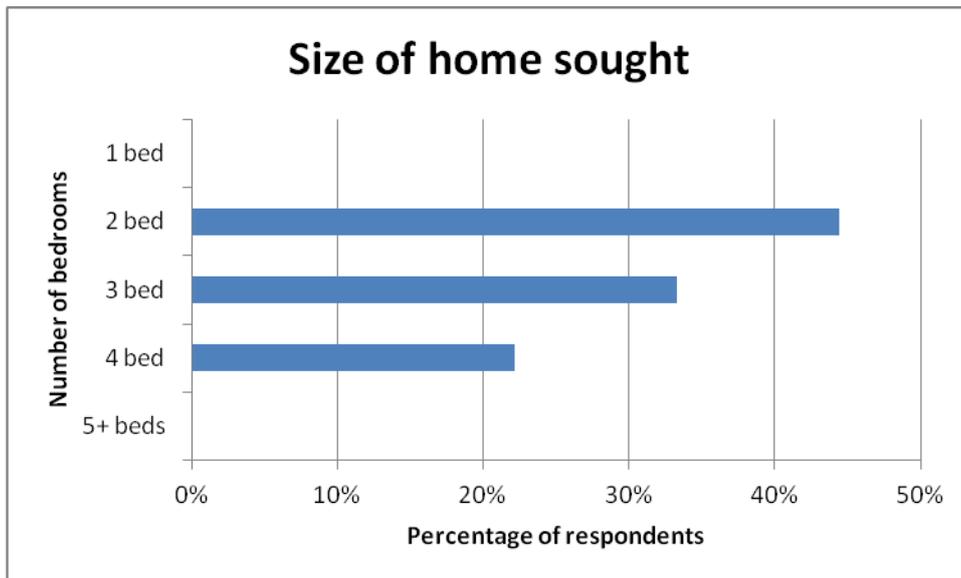
Nine respondents replied to this section of the survey, indicating their need for housing in Semington. All declared a local connection to Semington, either currently living in the parish or having previously lived there. The respondents requiring accommodation in the parish were asked what tenure they sought. The expressed need was predominantly for open-market ownership, as shown in the chart below. 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 between two and four bedrooms. No need was declared for properties with one, or more than four, bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Semington parish to meet their needs, to which eight of the nine respondents answered 'yes.'

In order to assess the need for affordable housing in Semington 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 considerable variety with two households declaring low incomes of less than £15,000pa and two describing higher gross household incomes of £50,000+pa. The median gross household income bracket of the respondents was between £33,500pa and £37,499pa. Five of the nine households declared that they had savings, of amounts varying from less than £2,500 to over £200,000. Three households also reported having positive equity in existing properties, of amounts that ranged between £20,000 and £500,000.

Comparing income, savings and equity levels with affordability in Semington suggests that five of the nine households would **not** require public assistance in order to achieve their required housing. Another household, while expressly interested in purchasing (rather than renting) a home, lacked the financial resources to afford even low-cost home ownership schemes. The remaining **three** 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 Semington, 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 BA14 postcode area:<sup>6</sup>

<b>Bedrooms</b>	<b>March 2014 – May 2014</b>
1	£110,600
2	£145,900
3	£188,700
4	£280,800
5+	£382,000

### 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 Semington costs £145,900 then a household may require £21,885 as a deposit. Annual household income would have to be at least £35,433 for a single applicant or £41,338 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:<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 BA14 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/).

<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.

They indicate 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 April 2014, there were ten households on the Wiltshire Council Housing Register seeking affordable accommodation in Semington parish, eight of whom have declared a local connection to Semington. These households 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 27 social homes in the parish. These properties represent 6.9% of the total housing in Semington, which is lower than the Wiltshire affordable housing average of 14.7%.<sup>9</sup>
- Social housing in Semington had an 11.1% re-let rate in 2013/14: during the financial year, three social homes were let in the parish.<sup>10</sup> All three were general needs, socially rented homes.
- The levels and type of turnover of social stock in Semington 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 (see Section 8 below), it should be noted that of the six households assessed in the financial section as ineligible for affordable housing, five described a lack of suitable accommodation in Semington. Four of these households possess the financial capacity to purchase open-market accommodation and their description of a lack of suitable accommodation in Semington suggests a potential need for an open-market or mixed tenure development in the area.
- Of the four households able to afford open-market purchased homes but describing a lack of the same in Semington, two required two bedroom homes, one required a three bedroom home and one household required a four bedroom home. None of the four described any specialist housing needs.

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

<sup>9</sup> 2011 Census, *Table QS405ew (tenure – households)*, <http://www.nomisweb.co.uk/>

<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>**

- 1x three bedroom supported home (wheelchair accessible, providing support with personal care and access to an emergency system such as Lifeline)

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

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

### **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.

## **9. Comments from Semington Parish Council**

Semington Parish Council welcomes this report which will be helpful to the council as it works with villagers to think about, and plan for, any future housing development. We are grateful to everyone who took the trouble to respond.

The survey shows that there's a moderate ongoing need for housing in Semington. It also shows that, if there is to be new housing, villagers want this to be small scale development of 2 and 3 bedroom family and retirement accommodation. Most of this should be available to purchase, with some of this available for shared or low-cost ownership. This accords with the Parish Council's own wishes for Semington to retain the character of a small village community and remain the sort of place where people like to live.

**Robert Oglesby**

Chairman: Semington Parish Council