

Corsley

Parish Housing Needs Survey

Survey Report

October 2014

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1. Parish Summary

The parish of Corsley is in Warminster Community Area within the local authority area of Wiltshire.

- There is a population of 681 according to the 2011 Census, comprised of 304 households.¹
- The parish is located roughly equidistant from Warminster and Frome, spread over a number of small hamlets either side of the A362. It is adjacent to the Longleat Estate and the northern boundary of the Cranborne Chase Area of Outstanding Natural Beauty bisects the village.
- Facilities, organisations and events include:
 - Businesses – Three pubs, a garden centre, two garage businesses, an IT communications company, three farms, one equestrian centre, small business office units and Longleat estate offices
 - Churches – Two C of E and one Baptist Church
 - Reading Rooms – effectively the Village Hall, and used for a wide range of social and other village events
 - Pre School and associated playing field
 - Several listed buildings, including one grade II* listed Tudor Manor House
 - Playing Field – Children’s play apparatus, cricket pitch, pavilion and tennis courts
 - Village Clubs & Societies- WI, Tennis, Cricket, Choir, Bridge
 - Events – numerous fetes/coffee mornings/socials/lunches/concerts, plus annual Corsley Show (2000+ visitors) and outdoor “Elizabethan” dramatic performance at Manor House

2. Introduction

In summer 2014, Wiltshire Council’s Development Officers discussed carrying out a rural housing needs survey with Corsley 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.

¹ 2011 Census. <http://www.nomisweb.co.uk/>

- 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

This document reports the findings of the housing needs survey conducted in Corsley parish.

This report describes the views only of the residents who returned the questionnaires and these views may not be representative of the wider population of Corsley.

4. Survey Distribution and Methodology

In order to carry out the housing needs survey, questionnaires were delivered to the Parish Council for distribution in August 2014.

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 September 2014. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 354 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 42.7% with 151 replies received.
- One response was made online.

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.

The aim of carrying out the survey is to investigate the affordable housing needs of local people (or those who need to live in the parish or the locality) of Corsley parish.

- 'Housing need' can be defined as the need for an individual or household to obtain housing that 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.

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 Corsley. This section also describes the levels of new housing, if any, which would be supported by respondents to the survey.

The second section examines the households who have declared a need for new housing in Corsley. 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 assessment are summarised in the recommendations of the report (Section 8).

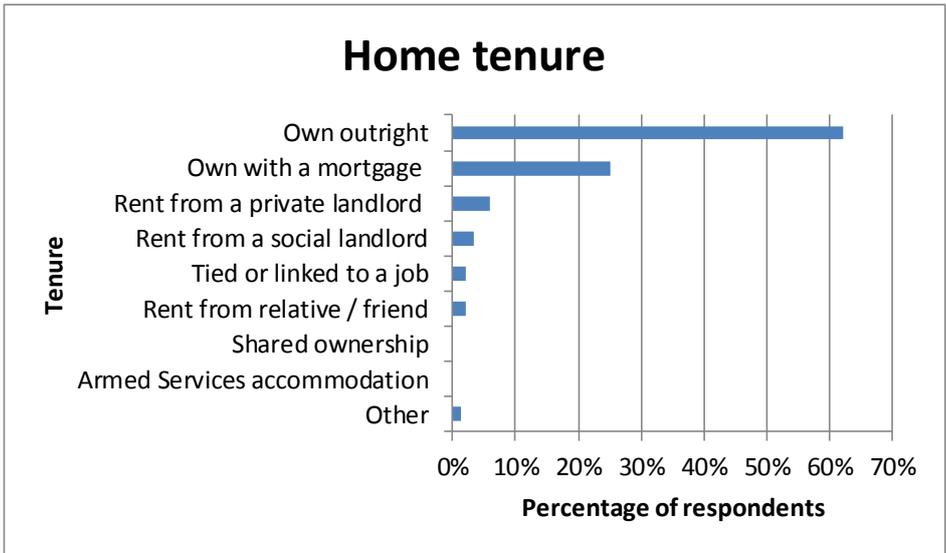
Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Corsley was their main home. 99.3% of those who replied said that it was.

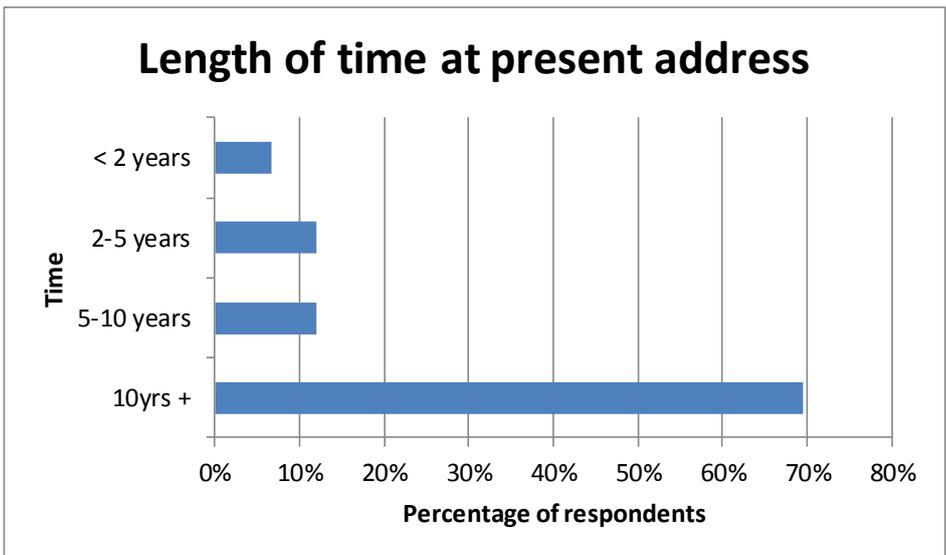
The 2011 Census data for Corsley indicates that 75.7% of households in the parish were owner-occupying, 6.3% were renting from social landlords, 12.8% were privately renting and 5.3% of households were living rent free.⁴

The chart below shows the tenure of respondents to the survey. The majority (87.4%) of respondents were owner-occupiers, while 3.3% of respondents were living in socially rented properties, 6% were renting from a private landlord or letting agency, 2% living in accommodation tied to their employment, and 1.3% living in a tenure described as 'other'. These results indicate a bias in the survey responses toward those living in owner-occupied homes and the rest of this section should be read with this in mind.

⁴ <http://www.nomisweb.co.uk/>

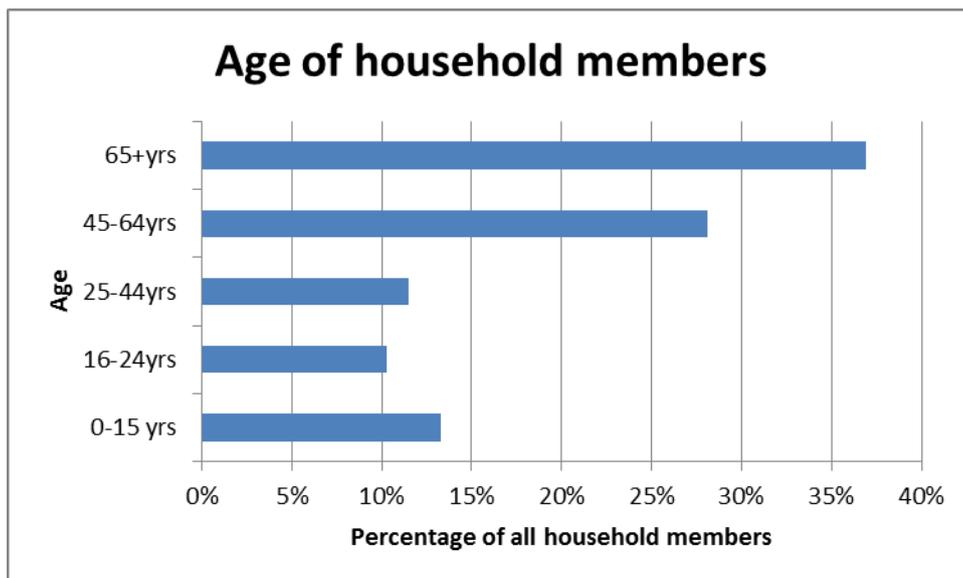


The chart below indicates the length of time that respondents have lived in their current home. It shows that the majority of people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:



Many respondents to the survey lived in large family homes, with 13.9% of respondents having five or more bedrooms in their property. 35.1% lived in four bedroom homes, 39.7% had three bedrooms, 9.9% two bedrooms and 1.3% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that over a third (36.9%) of respondents' household members were aged 65+:



As shown in the chart above, there were 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 in Corsley, from older person households with fewer members, to younger households with children.

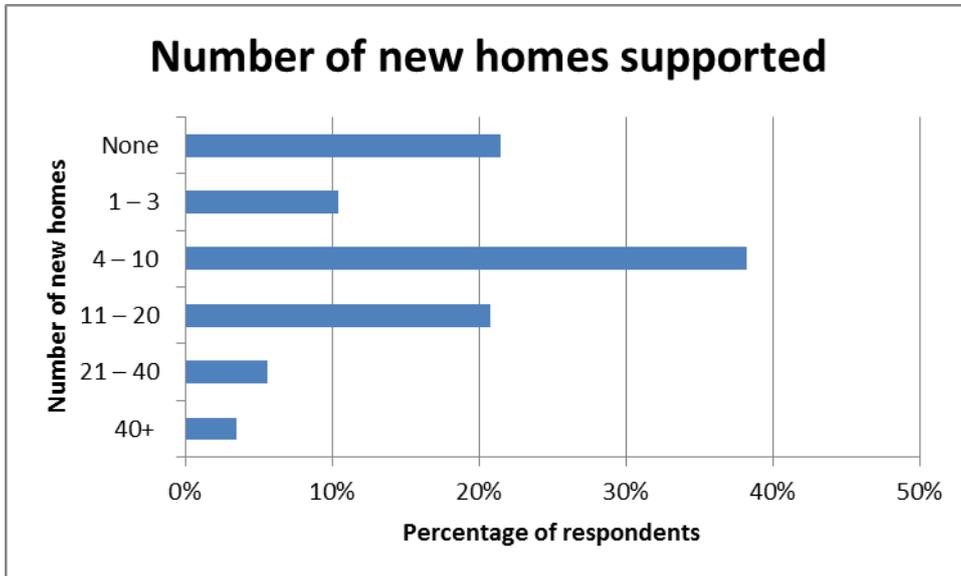
The distance travelled to work can also be a good measure of the sustainability of local housing development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	24	25	23	9	81
Person 2	11	23	8	3	45
Person 3	2	2	1	0	5
Person 4	0	1	1	0	2
Person 5	0	0	0	0	0
Total	37	51	33	12	133

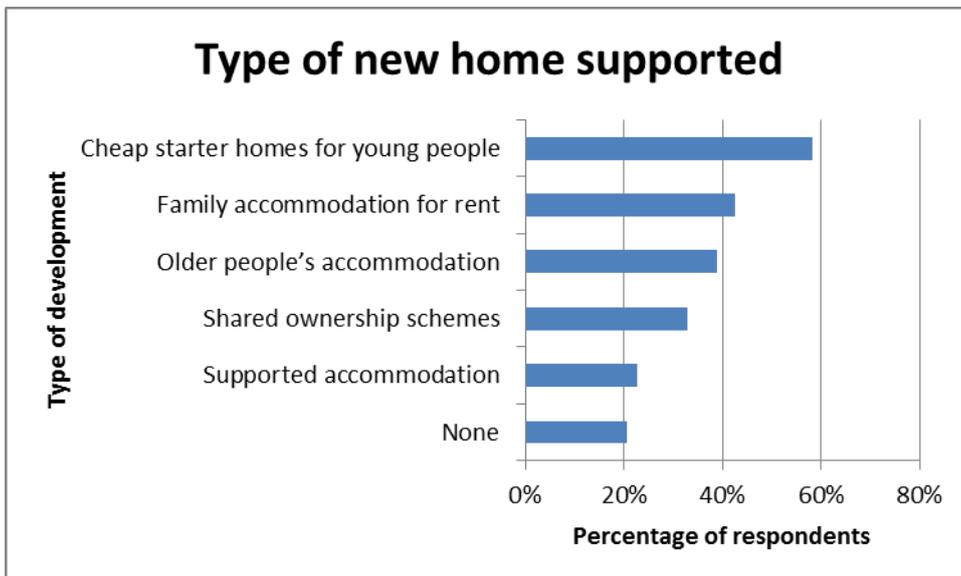
These results suggest a good level of sustainability for new housing development in Corsley, indicated by the survey respondents. While 33.8% of households' working members usually travel more than ten miles to their place of work, 66.2% travel less than that, indicating the availability of local sources 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 9.6% of respondents answered 'yes', indicating a sustained need for housing in the parish.

Respondents were then asked how many new homes they would support being built in the parish. A majority of respondents (78.5%) were in support of some new housing in Corsley, with the most popular option (38.2% of respondents) being for between four and ten new homes. 21.5% of respondents were opposed to any new housing in Corsley parish:



Respondents to this section were finally asked what types of housing development, if any, they would support. The types of housing considered most needed in Corsley by the survey respondents were affordable starter homes for young people (58.2%) and family accommodation for rent (42.5%). Full results are given in the chart below (more than one answer could be given):

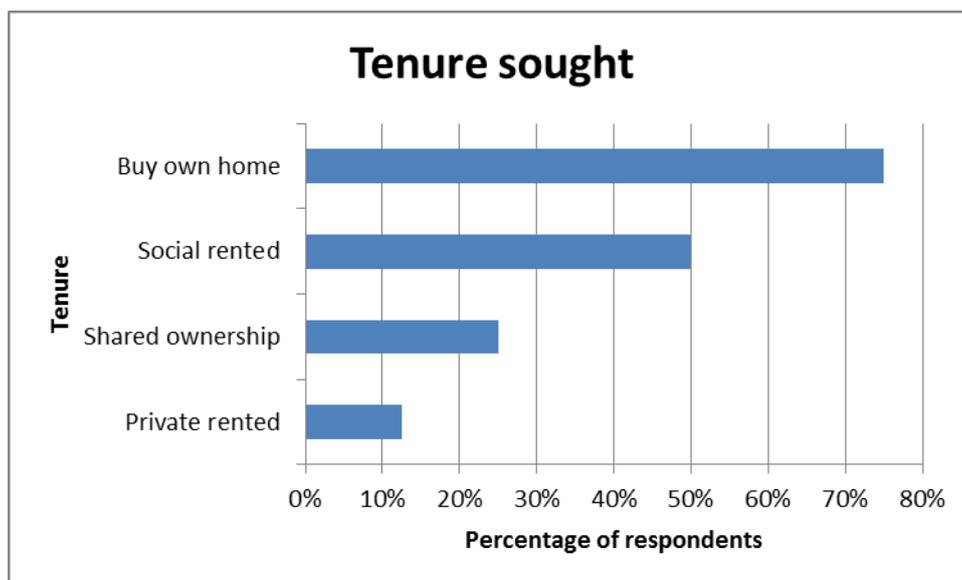


Part two – Households requiring accommodation in the parish

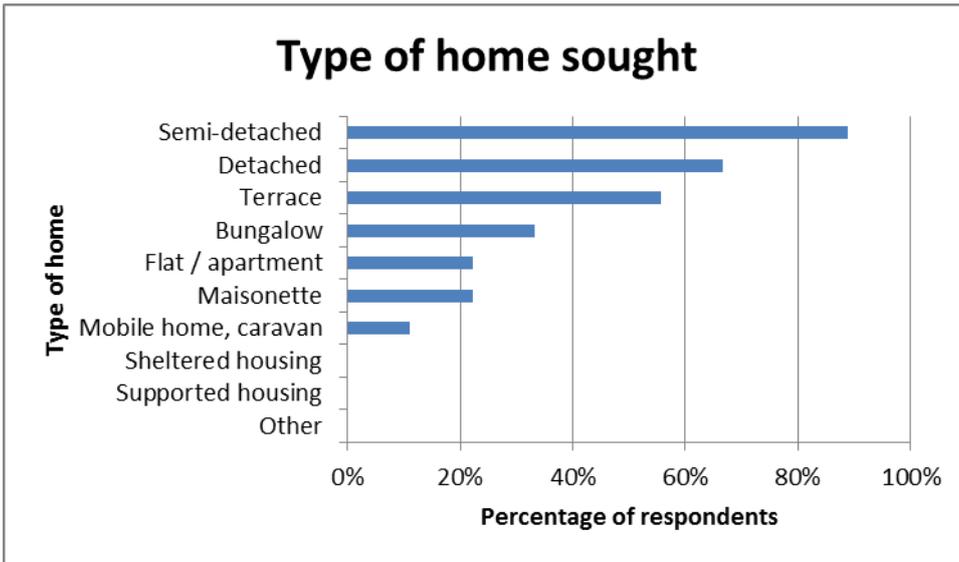
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Corsley are then made in order to describe in more detail the need for specifically affordable (i.e. non-market) housing.

Nine respondents replied to this section of the survey, indicating their need for housing in Corsley. All of these households currently live in the parish. The most popular reasons for needing to move were that the respondents were currently renting and wanted to purchase accommodation, were living with their families and wanted to live independently, and/or were in need of cheaper accommodation.

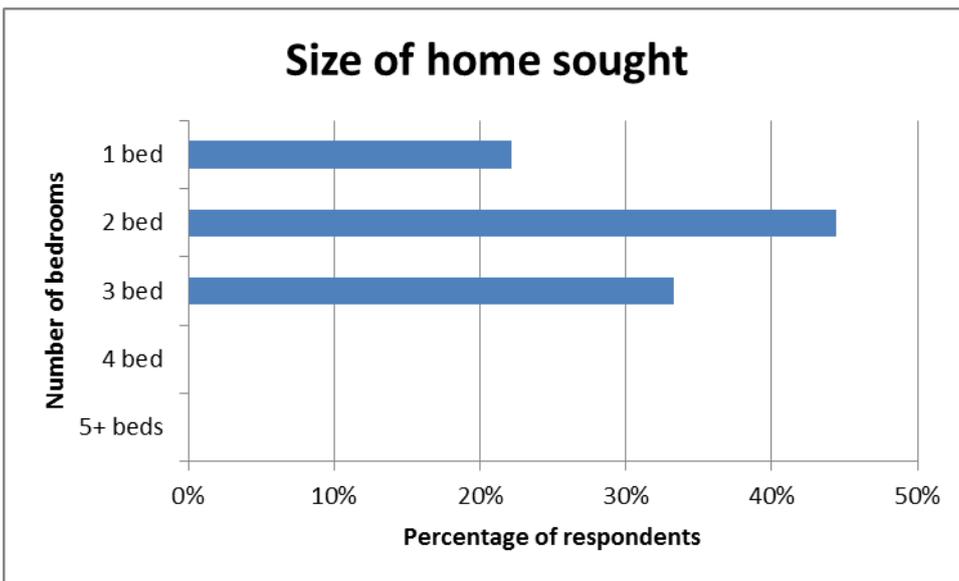
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with open market purchased homes and socially rented properties the most desired. Households could indicate more than one response:



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



In terms of size, the most popular option was for two bedroom homes and respondents also expressed a need for properties with one and three bedrooms. No need was declared for homes with four or more bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Corsley to meet their needs, to which eight households answered 'yes,' and the ninth did not complete the question.

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

Only one of the households responding to this section of the survey reported having equity in an existing property, and the estimated levels of savings among the respondents were predominantly low, with only one household declaring more than £5,000 in savings. Income levels were also notably low. The highest gross income bracket reported was £24,500-

£25,999pa, and four of the nine households declared very low household incomes of below £10,000pa.

Comparing income, savings and equity levels with affordability in Corsley suggests that one household would not require public support in order to achieve their required housing. The remaining eight 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 Corsley, 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 Corsley area:⁵

Bedrooms	May 2014 – July 2014
1	£119,300
2	£161,500
3	£212,500
4	£338,900
5+	£519,800

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 Corsley costs £161,500 then a household may require £24,225 as a deposit. Annual household income would have to be at least £39,221 for a single applicant or £45,758 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 £21,593:⁶

- 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.

⁵ House price estimates from the Mouseprice local area guide to the BA12 postcode area, <http://www.mouseprice.com/area-guide/average-values/SN11> . Please note that the BA12 postcode covers a wider area than Corsley parish and that there may be significant internal variation in house prices.

⁶ 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.

- In July 2014, there were nine households on the Wiltshire Council Housing Register seeking affordable accommodation in Corsley parish: one of these households is also described in Section 8 of this report as in need of affordable housing. The remaining eight households on the Register are seeking properties with either one or two bedrooms, and any full assessment of housing need in the parish must take account of the Register.⁷
- The 2011 Census recorded nineteen social homes in the parish.⁸ These properties represent 6.3% of the total housing in Corsley, which is lower than the Wiltshire affordable housing average of 14.7%.⁹
- The social housing in Corsley had a 5.3% re-let rate in the past year: from the first to the fourth quarter of 2013/14, only one social home was re-let in the parish.¹⁰
- The low levels and turnover of social housing in the parish 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 the household specifying an interest in market purchase, and able to afford this, also described a lack of suitable accommodation in Corsley. This household requires a 3 bedroomed detached home or bungalow, and their description of the lack of such suggests a potential need for an open-market or mixed tenure development in the area.

⁷ Wiltshire Council, Housing Strategy, live tables.

⁸ Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

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

¹⁰ Wiltshire Council, Housing Strategy, live tables.

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. 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 these parishes. As described in Section 7, the survey is only a quarter of the evidence required to fully assess housing need in the parishes. 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 properly determining local housing need.

Subsidised rented housing¹¹

- 4x two bedroom homes (1x bungalow)
- 1x three bedroom home

Shared / Low cost home ownership

- 1x one bedroom home
- 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.