

Atworth

Parish Housing Needs Survey

Survey Report

November 2014

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1. Parish Summary

The parish of Atworth is in Melksham Community Area in the west of the local authority area of Wiltshire.

There is a population of 1,321 according to the 2011 Census, comprised of 513 households.¹

The parish lies west of Melksham and north-east of Bradford-on-Avon and is about four square miles in area. It comprises the main village, the spine of which is Bath Road, the main A365, and the village is about one mile long running from Pye Corner to the east along to Neston Lane to the west.

The village grew around several farmsteads along the main road with more recent additions of small housing developments and one small business park. Towards the west of the village between the Jubilee Clock Tower and the Turnpike Cottage a road branches south in the direction of Bradford-on-Avon and is designated as a Conservation Area, much of which is 18th Century. This is the original 'Middle Atworth' and where the village school, church and village green can be found along with several original farms around which the village developed in medieval times. Beyond the village of Atworth there are the hamlets of Purpitt, Great Chalfield and Little Chalfield, and several remote smaller clusters of houses and farms.

The parish amenities include Churchfields, The Village School, Atworth, two Parish Churches (All Saints, Great Chalfield and St Michael and All Angels, Atworth) and an Independent Church, the Village Hall and Recreation Ground, a Youth Club, a garage which includes a shop and Post Office and The White Hart public house. At Great Chalfield there is a magnificent Manor House owned by the National Trust and an adjoining Parish Church.

¹ <http://www.nomisweb.co.uk/> 2011 Census, Table KS101EW and Table QS405EW.



2. Introduction

In summer 2014, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Atworth 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 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).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

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.

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 Atworth.

- '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 Atworth Parish Council for distribution to the parishioners in the middle of September 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 31st October 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 553 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 very good response rate of 36.7% with 203 replies received.
- The received data refer only to themselves (i.e. to the survey respondents) and should not be taken as indicative of the wider population of Atworth parish.
- Seven 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 Atworth. This section also describes the levels and types of new affordable housing that were supported by the survey respondents.

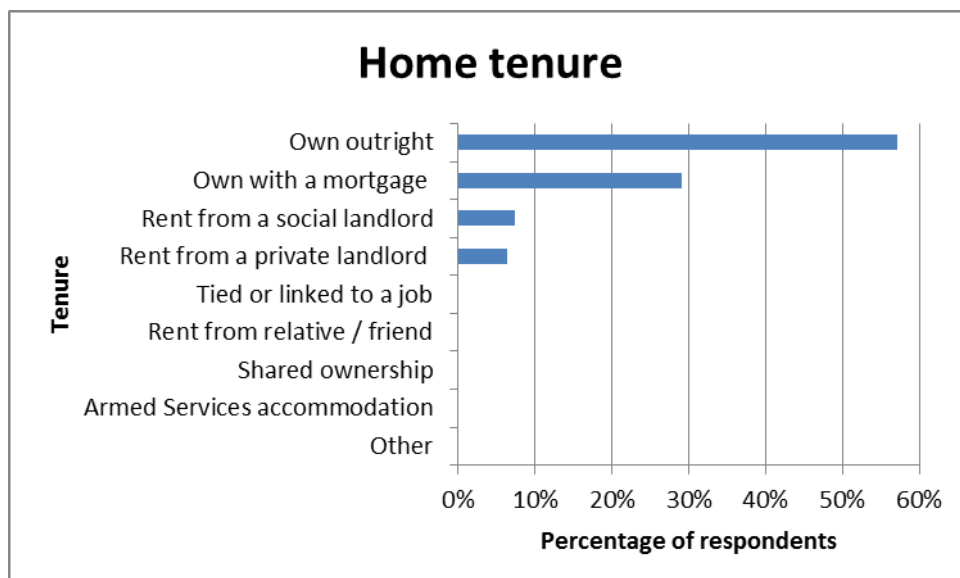
The second section examines the households who have declared a need for new housing in Atworth. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have a current 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 Atworth was their main home. 99% of the respondents declared that it was.

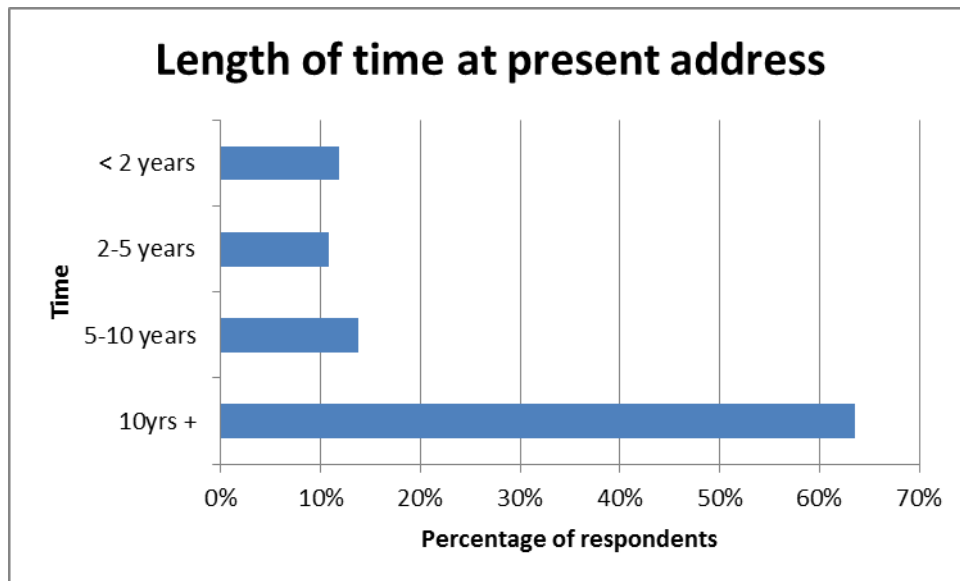
The 2011 Census data for Atworth indicates that 73.3% of households in the parish were owner-occupying, 11.3% were renting from social landlords, 12.7% were privately renting, and 2.7% of households were living rent free.⁴

The following chart shows the tenure of respondents to the survey. The majority (86.2%) of respondents were owner-occupiers, while 7.4% of respondents were living in socially rented properties and 6.4% 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.



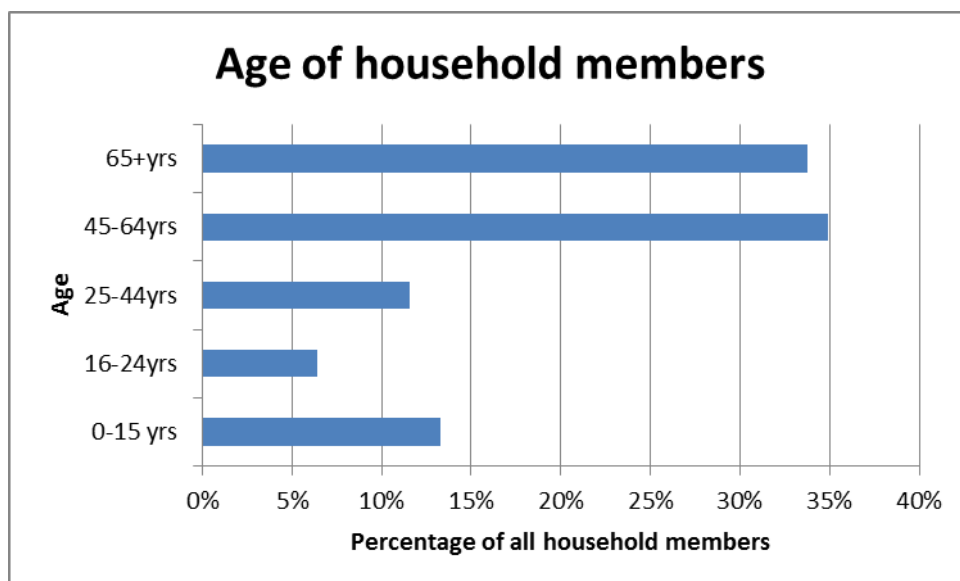
⁴ <http://www.nomisweb.co.uk/> 2011 Census, Table QS405EW.

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



Atworth parish has a larger proportion of homes with four or more bedrooms than average in Wiltshire. The 2011 Census recorded 34.3% of homes in Atworth as having four or more bedrooms, compared to 26.4% across Wiltshire as a whole.⁵ Among the survey respondents, 36.4% lived in homes with four or more bedrooms, while 36% lived in three bedroom homes, 24.6% in two bedroom homes and 3% of respondents lived in homes with one bedroom.

The 2011 Census describes 21.3% of the population of Atworth parish as aged 65+ (18.2% in Wiltshire), while 33.8% of the survey respondents' household members were aged 65+:



⁵ <http://www.nomisweb.co.uk/> 2011 Census, Table QS411EW.

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 younger households with children.

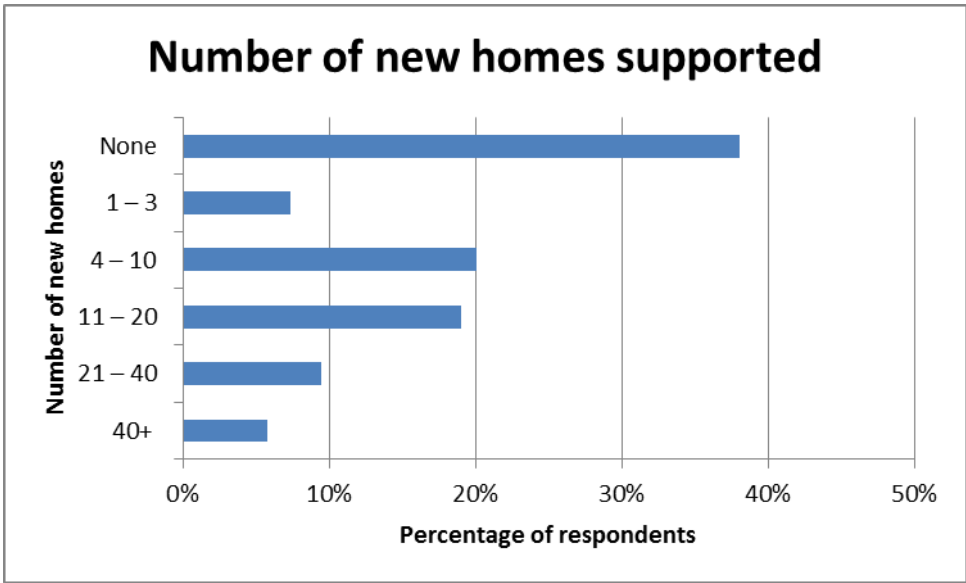
The distance travelled to work is often a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	17	55	21	11	104
Person 2	10	28	18	4	60
Person 3	0	2	4	1	7
Person 4	0	0	1	0	1
Person 5	0	0	0	0	0
Total	27	85	44	16	172

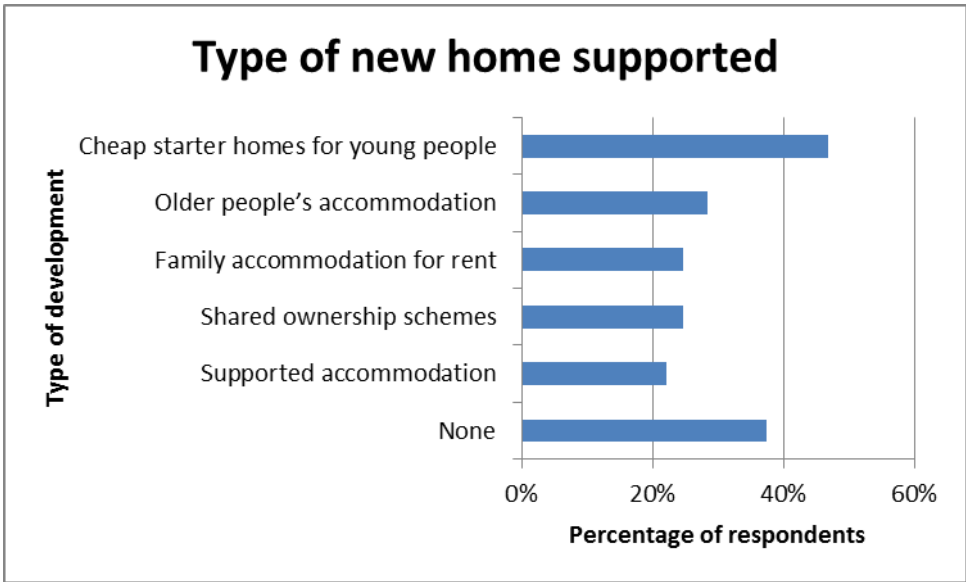
These results describe a good level of sustainability for new housing development in Atworth parish, as measured by the survey respondents' access to employment. Nearly two thirds (65.1%) of the respondents' working household members usually travel less than ten miles to their place of work, while 34.9% travel more, suggesting Atworth generally 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 3.1% of respondents (six 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 (61.9%) were in support of some new housing in Atworth parish, with 20.1% of respondents supporting the development of between four and ten new homes and 19% supporting the development of between eleven and twenty new homes. 38.1% of respondents were opposed to any new housing in Atworth parish:



Respondents were asked what types of housing development, if any, they would support. 46.8% of the survey's respondents supported the development of affordable starter homes for young people, with 28.4% of respondents supporting the development of older persons' accommodation and 24.7% new family accommodation for rent. 24.7% also endorsed the development of new shared ownership homes and 22.1% supported new accommodation for residents with disabilities. 37.4% of respondents reiterated their opposition to new housing in the parish:

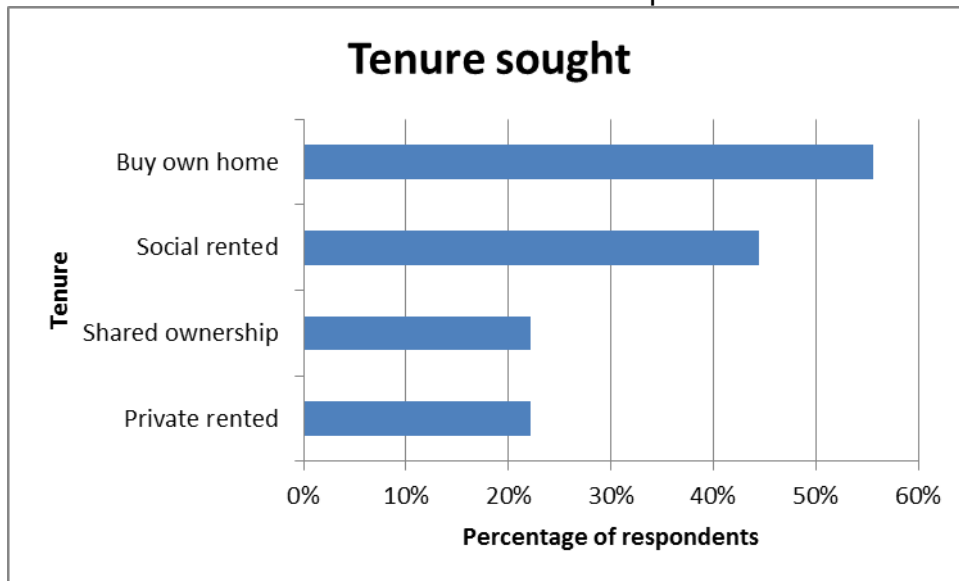


Part two – Households requiring accommodation in the parish

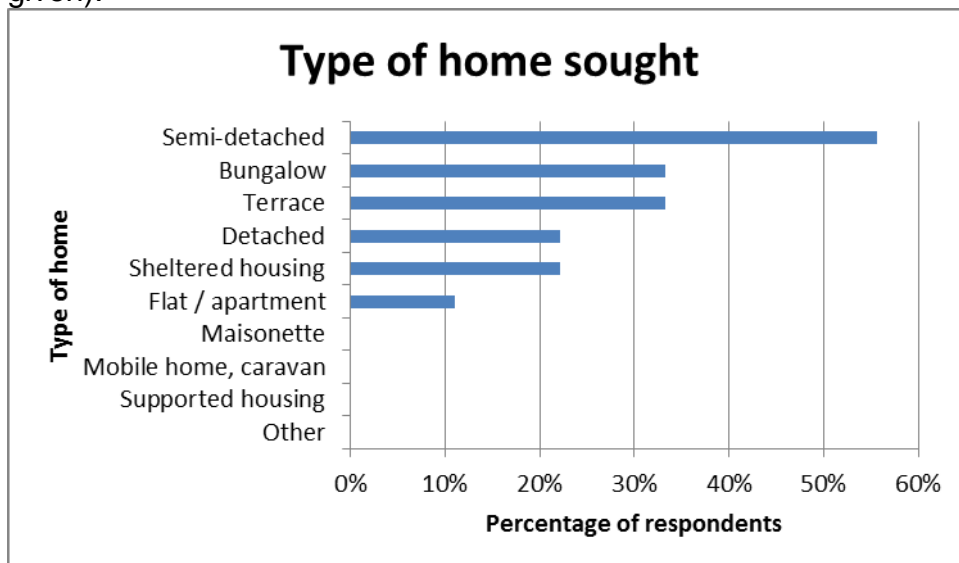
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment is then made in order to describe in more detail the need for specifically affordable housing.

Ten respondents replied to this section of the survey, indicating their need for housing in Atworth.

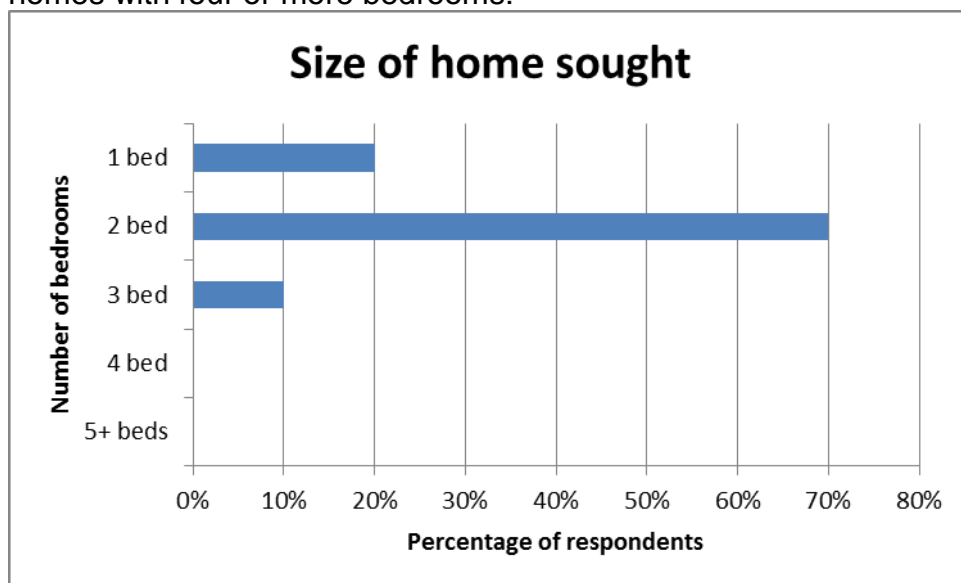
The respondents requiring accommodation in the parish were asked what tenure they sought. The expressed need was for all types of tenure, with open-market ownership the most desired. Households could indicate more than one response:



Respondents to this section were also asked what type of housing they required. Semi-detached homes were the most popular of the types sought, followed by bungalows and terraced homes. Full responses are given in the chart below (more than one answer could be given):



In terms of size, two bedroom homes were most sought, while 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 Atworth parish to meet their needs, to which 90% (9 respondents) answered 'yes.'

In order to assess the need for affordable housing in Atworth 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 ten households described having equity in an existing property, although the estimated amounts remaining (after loans, mortgages etc. paid off) were in both cases less than £50,000. Gross household income levels declared by the respondents were generally low, showing a median bracket of £17,000pa - £18,499pa. Two of the ten households declared higher gross incomes of more than £40,000pa, and three households declared very low gross incomes of less than £13,999pa. Four of the ten households had no savings, and a further three had savings of less than £10,000.

Comparing income, savings and equity levels with affordability in Atworth suggests that two of the ten households would not require public assistance 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 Atworth, presented in Section 8.

Of the eight households meeting the criteria for affordable housing, two were headed by people aged 25-44, three by people aged 45-64 and three by people aged 65+.

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 Atworth area:⁶

Bedrooms	May 2014 – July 2014
1	£115,100
2	£148,600
3	£183,300
4	£271,600
5+	£383,900

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 Atworth costs £148,600 then a household may require £22,290 as a deposit. Annual household income would have to be at least £36,089 for a single applicant or £42,103 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 £21,593:⁷

- 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 SN12 postcode area, <http://www.mouseprice.com/area-guide/average-values/SN12> . Please note that the SN12 postcode covers a wider area than Atworth 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.

- In July 2014, there were twenty households on the Wiltshire Council Housing Register seeking affordable accommodation in Atworth 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.⁸
- The 2011 Census described 58 social homes in the parish. These properties represent 11.3% of the total housing in Atworth, which is slightly lower than the Wiltshire affordable housing average of 14.7%.⁹ Of these, 21 are specialist homes for older people.¹⁰
- Social housing in Atworth had a 12.1% re-let rate in 2013; during the year, seven social homes were let in the parish. Of these, four were one bedroomed homes for older people and three were three bedroomed general needs homes.¹¹
- The levels, types and turnover of the social stock in Atworth, relative to levels and types of need, suggest that **one** 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, specifically the one bedroomed rented homes for older people.
- While this survey's recommendations describe the need for new 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 Atworth. These households appear to possess the financial capacities to purchase open-market accommodation and their description of a lack of suitable accommodation in Atworth suggests a potential need for an open-market or mixed tenure development in the area.

⁸ Wiltshire Council, Housing Strategy, live tables.

⁹ <http://www.nomisweb.co.uk/> Census 2011, Table QS405EW.

¹⁰ Selwood Housing stock records, 2012.

¹¹ Homes4Wiltshire choice-based lettings records. These figures exclude 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 needs 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 housing¹²

- 2x one bedroom homes (1x single level; 1x single level with e.g. Lifeline)
- 1x two bedroom home

Shared / Low cost home ownership

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

Sheltered housing for older people

- 1x two bedroom subsidised rented, single level home
- 1x two bedroom low cost purchased, single level home

¹² 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.