

Crudwell

Parish Housing Needs Survey

Survey Report

January 2015

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1. Parish Summary

The parish of Crudwell is in Malmesbury Community Area within the local authority area of Wiltshire.

- There is a population of 1,057 according to the 2011 Census, comprised of 415 households.¹

Crudwell is a charming Wiltshire village straddling the A429 with Malmesbury to the south and Cirencester in Gloucestershire to the north. The county border meets at Kemble, whilst the Fosseway, which was the Roman Road from Exeter to Lincoln, lies on the village's western side. The Fosseway is both the parish and county boundary. Hamlets include Chelworth, Cheglow, Murcott, Eastcourt and West Crudwell. Early settlements in the village are recorded as early as AD683.

- Crudwell is near Kemble village (approx 2 miles (3.2 km)) which is the nearest railway station, with mainline services to London Paddington.
- The village is a compact community comprising of a mix of older and modern properties.
- All Saints Church, which dates back to the 14th Century, is located on the edge of the village and is a Grade 1 listed building.
- The Church of England Village School is very popular and has recently had an excellent OFSTED report.
- Crudwell also has a thriving pre-school which has just been given an outstanding rating following its latest Ofsted report.
- Crudwell has two thriving public houses, two hotels, a post office and a community-run Village Hall.
- The village has a playing field and three village community areas which are well used and supported, all of which provide facilities for adults and juniors.
- Crudwell has an outdoor gym which is well used by the community.
- The village also has a stream running through it which is one of the sources of the River Thames.
- Crudwell is an agricultural village and has at least seven working farms.
- There are many active groups and societies within the village.
- A team of local residents is currently consulting with the local community on the preparation of a Parish Plan.

There are a number of annual village events, the two largest being The Crudwell Bike Ride which is held in June, this annual activity is a 24 hour "Le Mans" style event which raises funds for the local Village Hall and other charities. The Crudwell Strawberry Fayre is in its 27th year and is held in early July on the village green and the surrounding area, over 150 local volunteers enjoy serving visitors with strawberry delights and a slice of our village atmosphere. Both events take up a whole weekend and the event welcomes many visitors from outside the village year after year.

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

2. Introduction

In September 2014, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Crudwell 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.
- 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 affordable housing needs of local people (or those who need to live in the parish) in Crudwell 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.

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.

4. Survey Distribution and Methodology

In order to carry out the housing needs survey, questionnaires were delivered to the Parish Council for distribution at the beginning of November 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 19th December 2014. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 455 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 39.3% with 179 replies received.
- 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 Crudwell.
- Six 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 Crudwell. 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 Crudwell. 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 assessment are summarised in the recommendations of the report (Section 8).

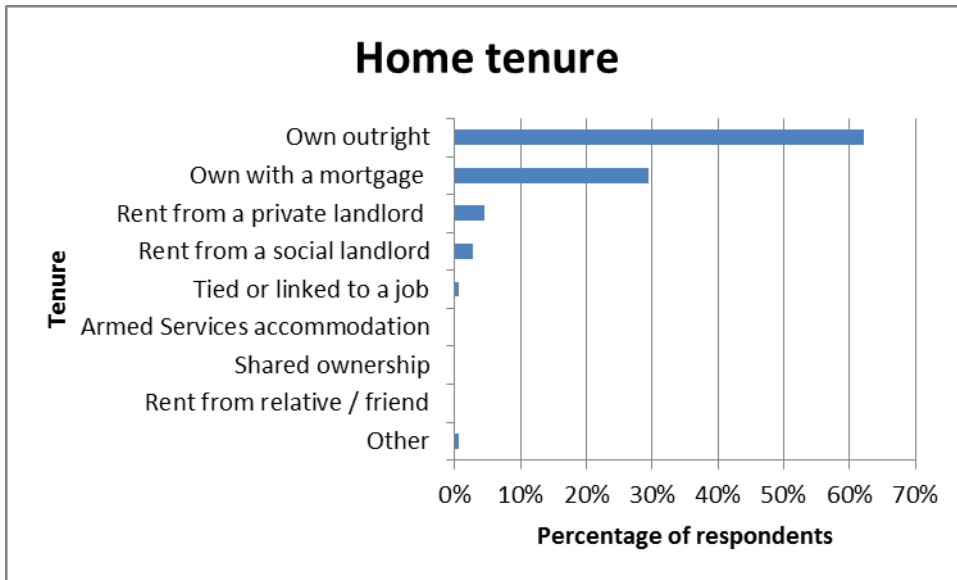
Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Crudwell was their main home. 99.4% of those who replied said that it was.

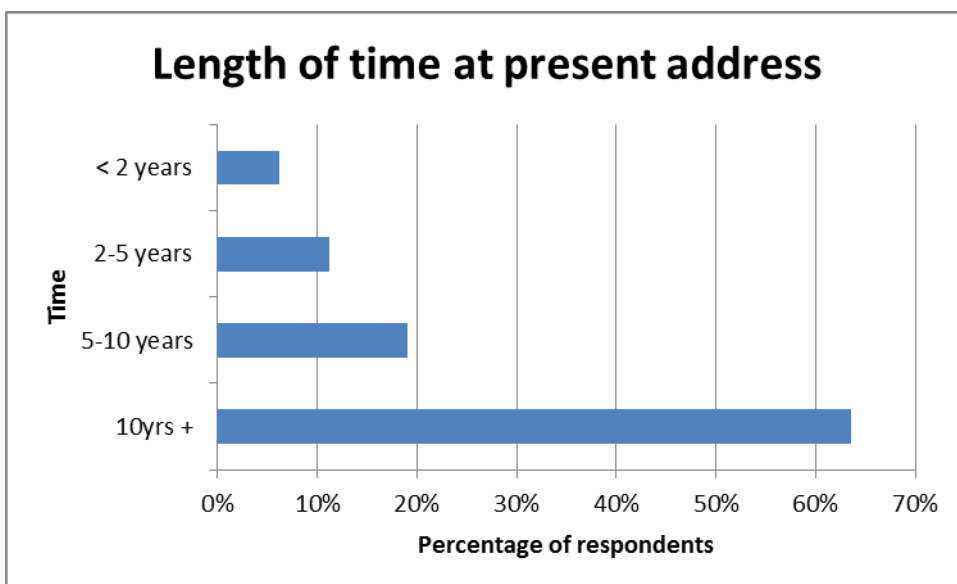
The 2011 Census data for Crudwell indicates that 78.8% of households in the parish were owner-occupying, 5.1% were renting from social landlords, 13.5% were privately renting and 2.7% of households were living rent free.⁴

⁴ <http://www.nomisweb.co.uk/>

The chart below shows the tenure of respondents to the survey. The majority (91.5%) of respondents were owner-occupiers, while 2.8% of respondents were living in socially rented properties, 4.5% were renting from a private landlord or letting agency, 0.6% were living in accommodation tied to their employment, and 0.6% were 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.

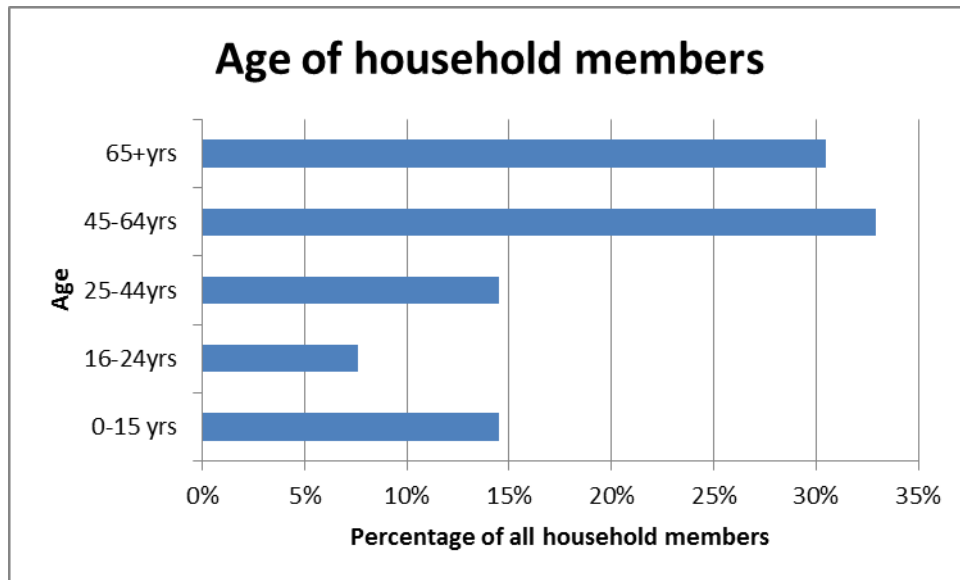


The chart below indicates the length of time that respondents have lived in their current home. It shows that the majority of people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:



Many respondents to the survey lived in large family homes, with 14.6% of respondents having five or more bedrooms in their property. 50% lived in four bedroom homes, 22.5% had three bedrooms, 10.7% two bedrooms and 2.2% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that around a third (30.5%) 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 Crudwell, from older person households with fewer members, to younger households with children.

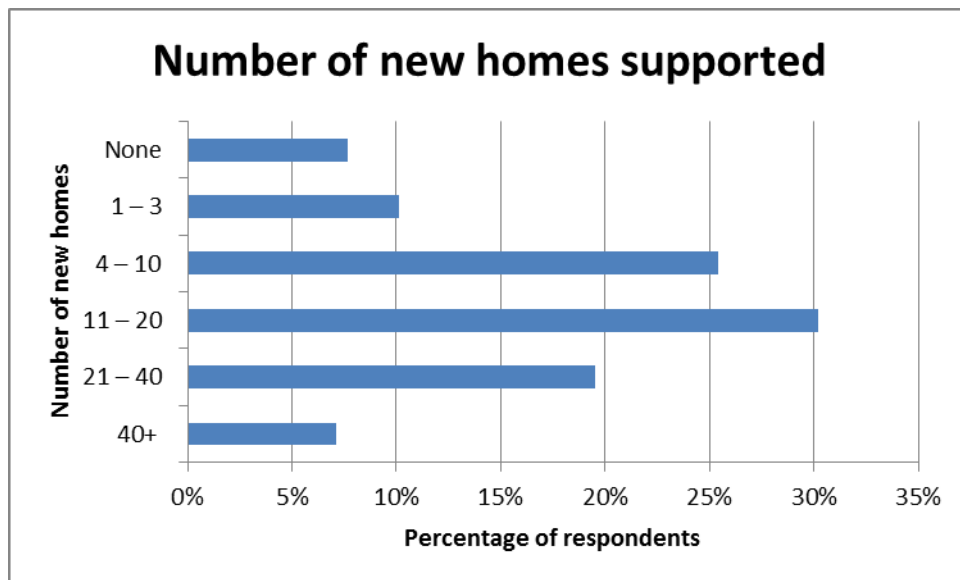
The distance travelled to work can also be a good measure of the sustainability of local housing development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	14	31	49	15	109
Person 2	10	0	25	3	38
Person 3	1	2	1	1	5
Person 4	1	0	0	0	1
Person 5	1	0	0	0	1
Total	27	33	75	19	154

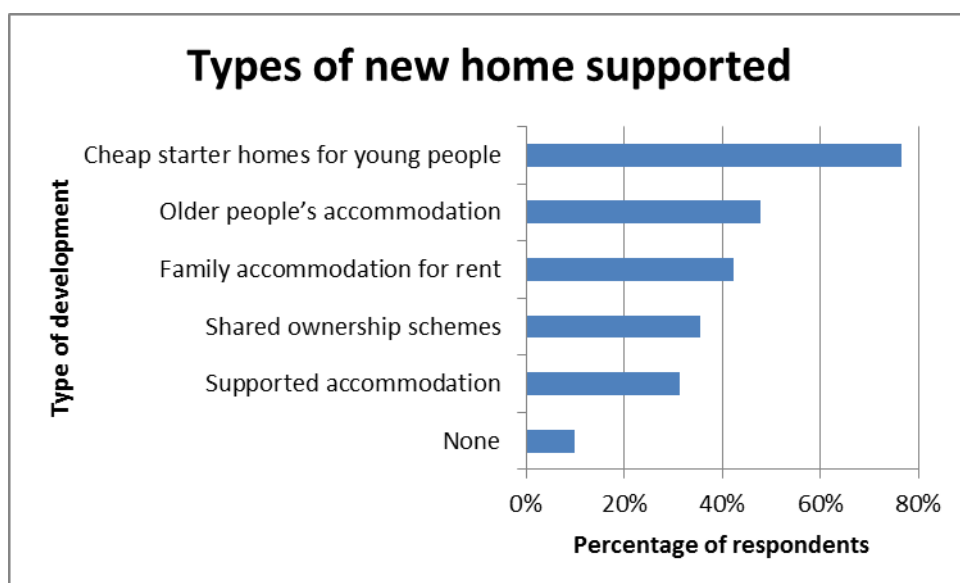
These results suggest a mixed level of sustainability for new housing development in Crudwell, indicated by the survey respondents' access to local sources of employment. While 39% of the households' working members usually travel less than ten miles to their place of work, 61% travel more than that, 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 5.3% of respondents (nine households) answered 'yes', indicating a low level of sustained need for housing in the parish.

Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (92.3%) were in support of some new housing in Crudwell, with the most popular option (30.2% of respondents) being for between eleven and twenty new homes. 7.7% of respondents were opposed to any new housing in Crudwell 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 Crudwell by the survey respondents were affordable starter homes for young people (76.6%) and older persons' accommodation (47.7%). Full results are given in the chart below (more than one answer could be given):

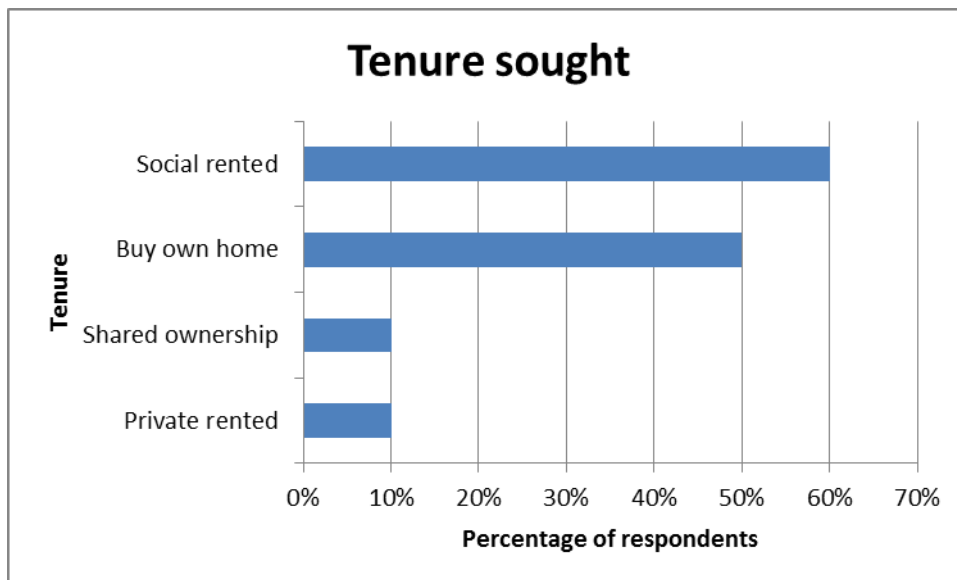


Part two – Households requiring accommodation in the parish

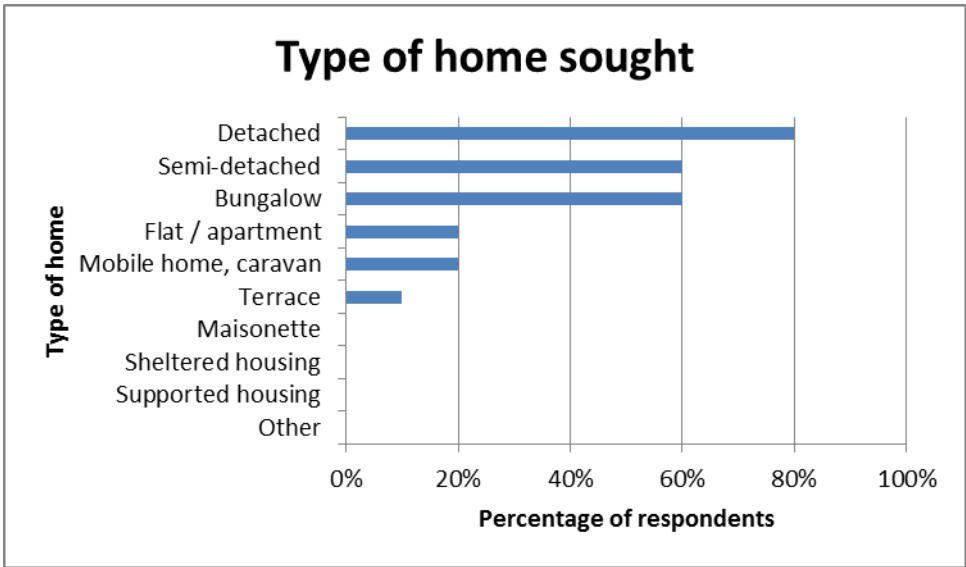
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Crudwell are then made in order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

Ten respondents replied to this section of the survey, indicating their need for housing in Crudwell. The most frequent reasons given for needing to move were to provide support to family members (four households), and that respondents were currently living with their families but wanted to live independently in the parish (four households).

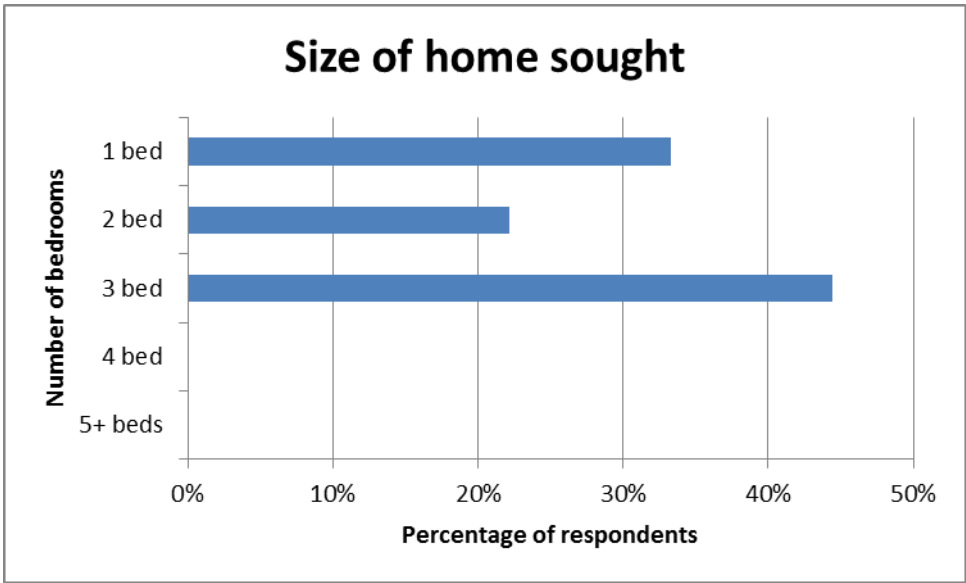
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with socially rented homes the most desired. Households could indicate more than one response:



Respondents to this section were also asked what type of housing they required. The most sought-after type was 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 three bedroom homes and respondents also expressed a need for properties with one and two 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 Crudwell to meet their needs, to which all ten households answered ‘yes’.

In order to assess the need for **affordable** housing in Crudwell, 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 very low, with no households declaring more than £2,499 in savings. Income levels were also

notably low. Six of the ten households reported gross incomes of less than £16,999, while only one reported a gross household income of over £40,000pa. The median gross income bracket reported by the ten respondents was £14,000-£15,499pa.

Comparing income, savings and equity levels with affordability in Crudwell suggests that nine of the ten households would require public assistance in order to achieve their required housing and so 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 Crudwell, presented in Section 8.

The remaining household specified that they would like to purchase, rather than rent, a new home. However, as this household declared no savings or equity, and a low income, it did not meet the financial criteria for low cost home ownership and as such is excluded from the recommendations of this report. The household, which used to reside in Crudwell but does not at the moment, stated a need to move both in order to downsize from their current home and to move closer to their employment, and it is possible that changing financial circumstances may mean that in the future this household would be suitable for low cost home purchase in Crudwell. Their requirement was for a three bedroomed detached home.

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 Crudwell area:⁵

Bedrooms	Aug 2014 – Oct 2014
1	£205,000
2	£224,100
3	£274,900
4	£424,000
5+	£611,800

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 Crudwell cost £224,100 then a household may require £33,615 as a deposit. Annual household income would have to be at least £54,424 for a single applicant or £63,495 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 £20,149:⁶

- 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 SN16 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN16 postcode covers a wider area than Crudwell 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 ten households on the Wiltshire Council Housing Register seeking affordable accommodation in Crudwell parish: two of these households are 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 between one and four bedrooms, and any full assessment of housing need in the parish must take account of the Register.⁷
- The 2011 Census recorded twenty one social homes in the parish.⁸ These properties represent 5.1% of the total housing in Crudwell, which is lower than the Wiltshire affordable housing average of 14.7%.⁹
- The social housing in Crudwell had a 4.8% 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.
- However, one of the nine households deemed financially eligible for affordable housing specified in their survey response that they were seeking privately, rather than socially, rented accommodation. This household is in receipt of Housing Benefit and so should, in principle, be able to use their Local Housing Allowance (LHA) to rent privately in Crudwell. However, the household described a lack of suitable accommodation for their needs in the parish, and it is notable that while Crudwell has a sizeable proportion of privately rented homes (13.5% of the total parish stock), the turnover of these is low and rents are generally higher than the LHA. Given this household's preference for renting privately, it is **not** included in the recommendations of this report for new subsidised rented homes, but the lack of availability of low cost privately rented homes in Crudwell does indicate a need for an open-market or mixed tenure development in the area. The household is seeking a three bedroomed detached home.

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 the parish. As described in Section 7, the 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 properly determining local housing need.

Subsidised rented housing ¹¹

- 4x one bedroom homes (1x bungalow/ground floor accommodation; 1x bungalow/ground floor accommodation providing assistance with personal care)
- 2x two bedroom homes

Shared / Low cost home ownership

- 2x three bedroom homes

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.