

Zeals

Parish Housing Needs Survey

Survey Report

March 2015

Contents	Page
Parish summary	3
Introduction	4
Aim	4
Survey distribution and methodology	5
Key findings	5
Part 1 – People living in parish	5
Part 2 – Housing need	9
Affordability	12
Summary	13
Recommendations	14

1. Parish Summary

The parish of Zeals is in Mere 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
- The parish of Zeals is in the south-west corner of Wiltshire, bordering Somerset and Dorset. The parish comprises the villages of Zeals, Longcross, Whitecross, Lower Zeals and Wolverton. It is in the ecclesiastical parish of Upper Stour with the neighbouring villages of Bourton, Stourton and Kilmington.
- The parish is astride the A303 dual carriageway bypass with a post code for Warminster but is closest to Mere, Gillingham, Dorset, and Wincanton, Somerset.
- There has been a recorded settlement here since before the Domesday Book.
- There is a wide range of housing from 82 estate houses to a 1972 build of 72 bungalows and a number of 1960s Woolard Houses. Properties, originally belonging to the Zeals House estate, owned by the Chafyn-Grove dynasty, sold in 1962, are now all in private hands.
- St Martins Church sits in the middle of the village conservation area and Whitesheet Church of England Primary Academy is sited beside the old school building, alongside the church, in a purpose built building. A privately run nursery school operates in what was a parking site on the old A303 running through the village. There is a garage, post office and bare necessities shop, and the bus service between Wincanton, Gillingham, Mere, Frome, Warminster and Salisbury are at best hourly during the working day. There is the well-respected Harrington's Bell and Crown pub.
- Employment is limited to agricultural work on the local farms and estates, and there are light industrial units and offices at Manor Farm in former farm buildings. There is an undeveloped business park across the A303 bypass, within the parish of Zeals bordering with Mere, where plans to re-site the Mere Brush Factory are well advanced.
- The village lies within the boundary of the Cranborne Chase Area of Outstanding Natural Beauty and the centre of the parish has been designated as a conservation area. A stretch of the, 165 mile long, The Monarch's Way route passes from east to west through the parish. There is a control tower building, which is all that remains of the wartime Zeals Airfield. The airfield served several different roles, with British, American and Canadian aircrew from 1942 to 1946. Stourhead House and Gardens and Alfreds Tower border the parish and see many hundreds of thousand visitors every year. These historic sites were all part of the Hoare, banking family, Estate since the late 1600s but, since 1952, have been run by the National Trust.
- The recreation ground, Zeals Green Pastures, provides a full soccer pitch, with changing and other facilities for village events, Scout group camps and other family events. The Village Hall hosts a full range of activities, several with a regular weekly booking, including a full range from dog training to a bridge club, table tennis evenings and village lunches.

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

2. Introduction

In December 2014, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Zeals 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 locally) in Zeals 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 six Registered Providers of social housing (housing associations) - Aster, GreenSquare, Guinness, Stonewater, 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, GreenSquare, Guinness, Stonewater, 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 on the 17th February 2015.

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 23rd March 2015. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 342 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 34.2% with 117 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 Zeals.
- Two 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 Zeals. This section also describes the levels of new housing which were supported by respondents to the survey.

The second section examines the households who have declared a need for new housing in Zeals. 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).

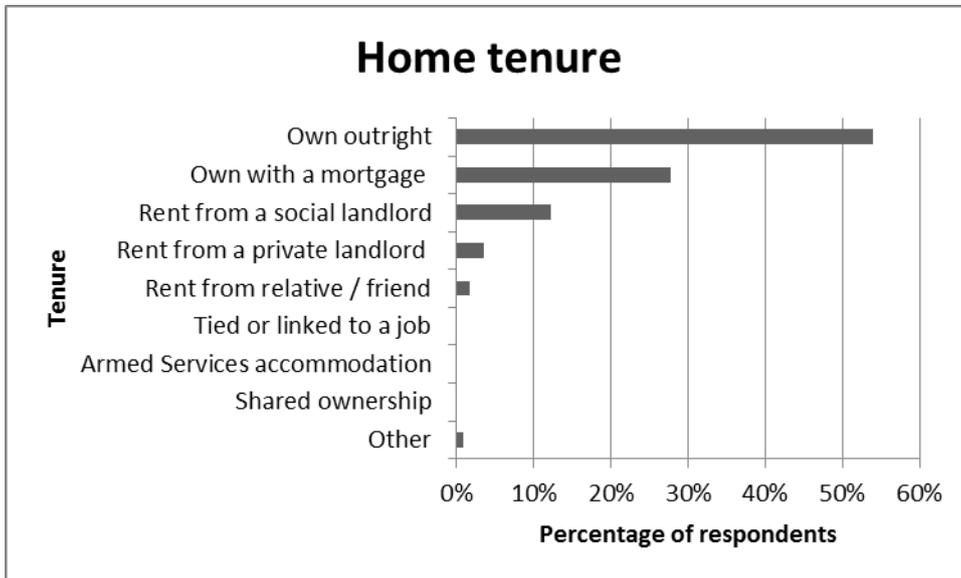
Part One – Households currently living in the parish

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

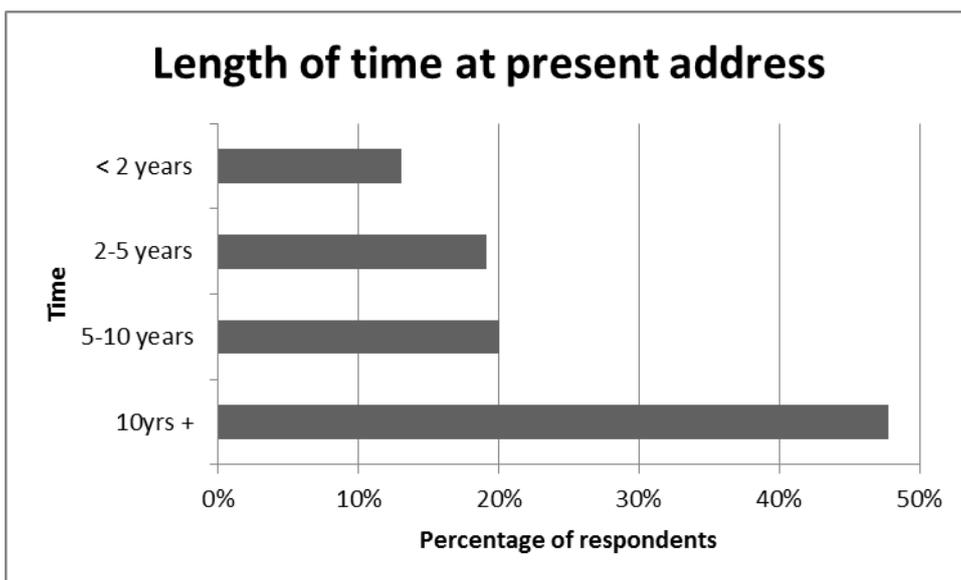
The 2011 Census data for Zeals indicates that 67.5% of households in the parish were owner-occupying, 21.2% were renting from social landlords, 7.9% were privately renting and 3.3% of households were living rent free.⁴

⁴ <http://www.nomisweb.co.uk/>

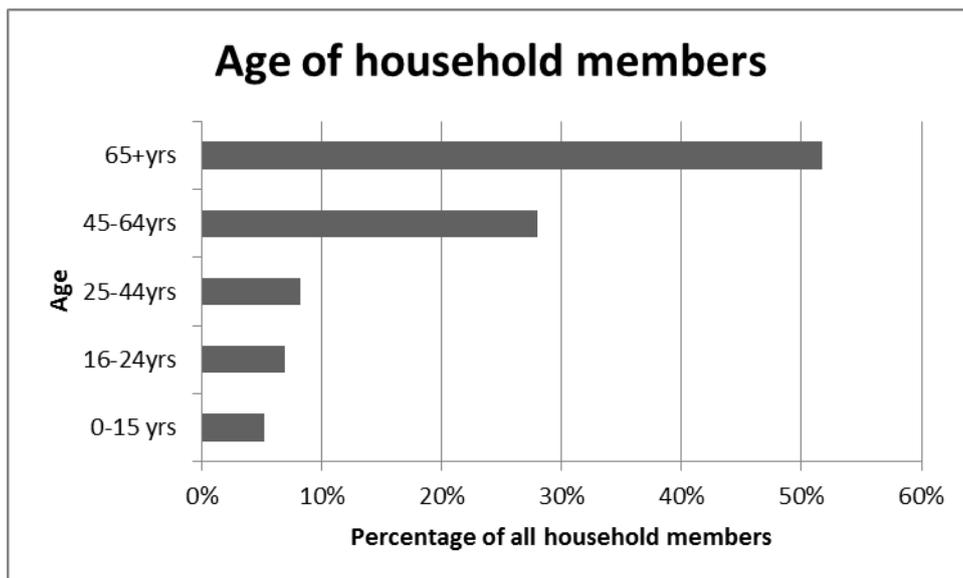
The chart below shows the tenure of respondents to the survey. The majority (81.7%) of respondents were owner-occupiers, while 12.2% of respondents were living in socially rented properties, 3.5% were renting from a private landlord or letting agency, 1.7% were renting from a relative or friend, and 0.9% 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 five years, which is appropriate for the high levels of owner occupation among survey respondents:



The spread of ages recorded in the survey indicates that just over half (51.7%) of respondents' household members were aged 65+:



While surveys of this type often have an above average proportion of responses from households that include older people, this high proportion of 65+ year olds responding to the survey also reflects the fact that Zeals does have an above average population of older people. Whereas the average proportion of 65+ year olds in Wiltshire as a whole is 18.2%, in Zeals parish this proportion rises to 32.8%, as recorded in the 2011 Census. Parishes with such significant populations of older people can encounter difficulties in terms of ensuring the sustainability of different types of housing development.

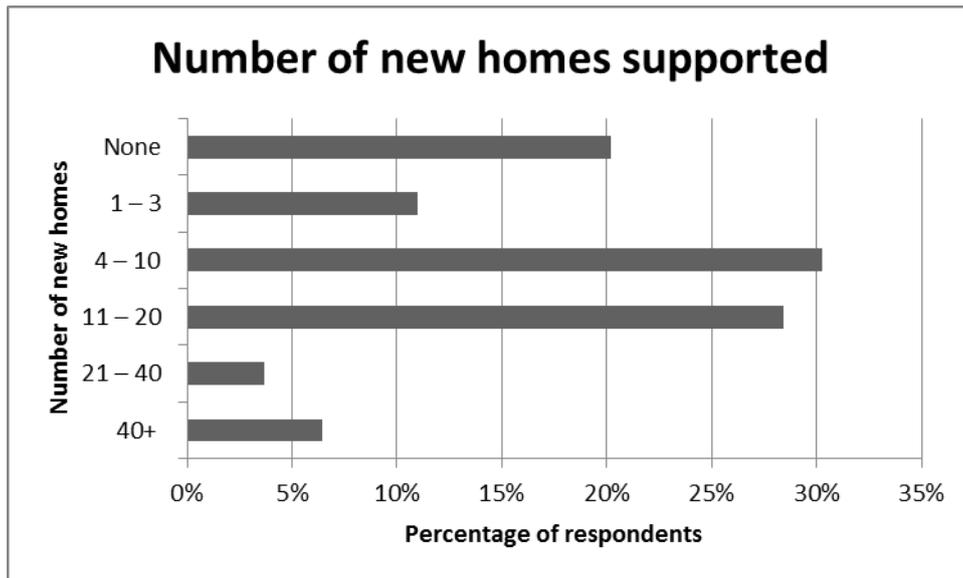
The distance travelled to work can also be a good measure of the sustainability of local housing development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	8	18	17	6	49
Person 2	6	12	9	2	29
Person 3	0	4	1	0	5
Person 4	0	1	0	0	1
Person 5	0	0	0	0	0
Total	14	35	27	8	84

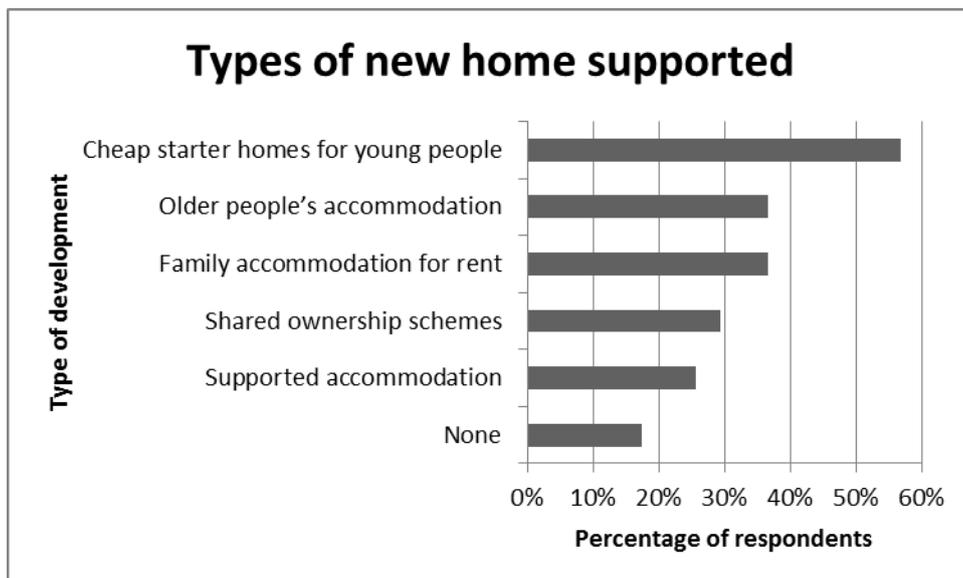
These results also suggest a mixed level of sustainability for new housing development in Zeals, indicated by the survey respondents' access to local sources of employment. While 58.3% of the households' working members usually travel less than ten miles to their place of work, 41.7% travel more than that, suggesting a potential lack of more local sources of suitable 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 5.6% of respondents (six 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 majority of respondents (79.8%) were in support of some new housing in Zeals, with the most popular option (30.3% of respondents) being for between four and ten new homes. 20.2% of respondents were opposed to any new housing in Zeals 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 Zeals by the survey respondents were affordable starter homes for young people (56.9%), followed by family homes for rent and older persons' accommodation (both 36.7%). Full results are given in the chart below (more than one answer could be given):

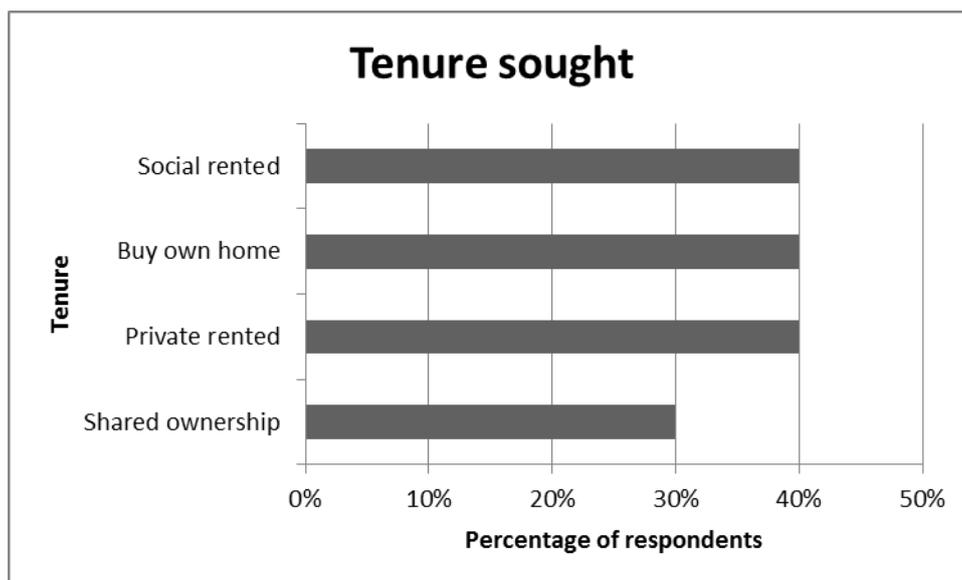


Part two – Households requiring accommodation in the parish

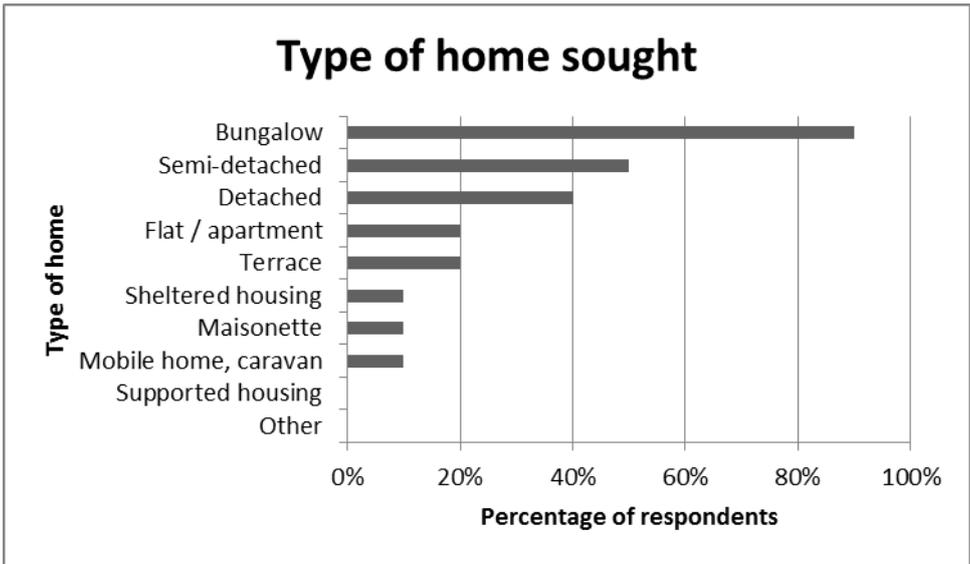
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Zeals are then made in order to 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 Zeals. All ten households declared a local connection to the parish, either currently living there, having previously lived there, or having family members living there. The most frequent reasons given for needing to move were to be closer to friends and family (three households), and that respondents were currently living with their families but wanted to live independently in the parish (three households).

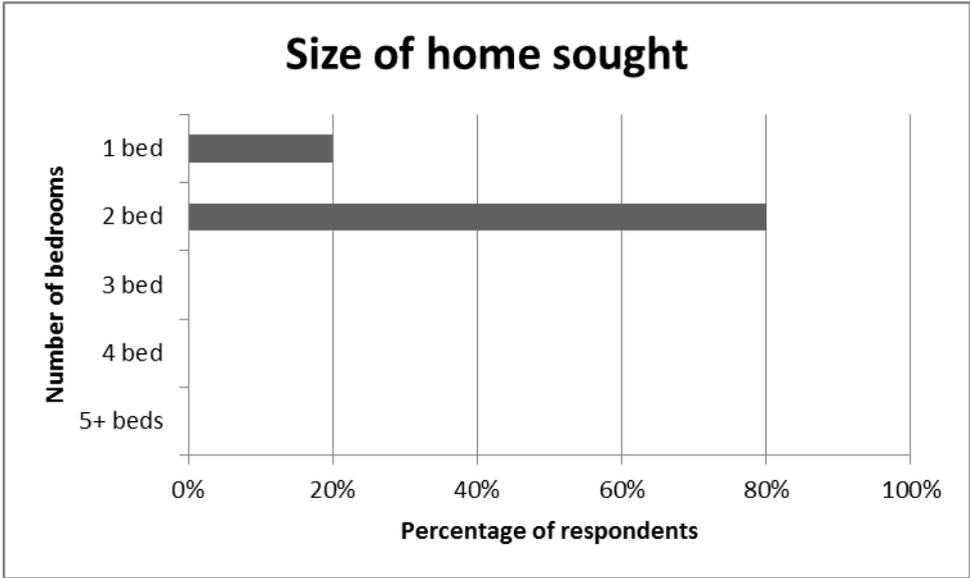
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with shared ownership (part rented, part owned) homes the least desired. Households could indicate more than one response:



Respondents to this section were also asked what type of housing they required. The most sought-after type was bungalows. 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 bedroom. No need was declared for homes with three or more bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Zeals to meet their needs, to which eight of the ten households answered 'yes', one answered 'no', and one did not complete the question.

In order to assess the need for **affordable** housing in Zeals, 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 low,

with only one household declaring more than £20,000 in savings. Income levels were also generally quite low. Four of the ten households reported gross incomes of less than £20,000pa, while only one reported a gross household income of over £30,000pa. The median gross income bracket reported by the ten respondents was £23,000-£24,499pa.

Comparing income, savings and equity levels with affordability in Zeals suggests that five 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 Zeals, presented in Section 8.

Of the five households excluded from the recommendations of this report, three were seeking, and could afford, privately rented homes, and one was interested in, and likewise could afford, a purchased home on the open market. It is notable, however, that all four households described a lack of accommodation suitable for their needs in Zeals. This description suggests a potential need for an open-market or mixed tenure development in the parish, particularly providing homes available for private rent. The three households interested in privately renting were all seeking two bedroom homes, with one declaring a particular need as well for sheltered older persons' or bungalow accommodation. The household seeking to purchase a home was interested in a two bedroom detached, semi-detached or bungalow property.

One final household was also excluded from the recommendations of the report. This household described an interest in purchasing a low cost ownership home: however, their declared income and savings were insufficient to meet the affordability criteria for this tenure. This household has a high level of housing need due to access and affordability problems with their existing accommodation and, having submitted their contact details on the survey questionnaire, they have been put in touch with the council's Housing Options team in order to receive immediate advice and support regarding their housing situation.

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 Zeals area:⁵

Bedrooms	Oct 2014 – Dec 2014
1	£127,000
2	£172,500
3	£228,800
4	£363,000
5+	£553,100

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 Zeals cost £172,500 then a household may require £25,875 as a deposit. Annual household income would have to be at least £41,893 for a single applicant or £48,875 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in the South Wiltshire area in 2011 was only £20,226:⁶

- 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, www.mouseprice.com/area-guide/average-house-price/ . Please note that the BA12 postcode covers a wider area than Zeals 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 October 2014, there were sixteen households on the Wiltshire Council Housing Register seeking affordable accommodation in Zeals parish: none of these households are described in Section 8 of this report as in need of affordable housing. The 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.⁷
- The 2011 Census recorded sixty four social homes in the parish.⁸ These properties represent 21.2% of the total housing in Zeals, which is higher than the Wiltshire affordable housing average of 14.7%.⁹
- The social housing in Zeals had a 6.3% re-let rate in the past year: from the third quarter of 2013/14 to the second quarter of 2014/15 inclusive, four social homes were re-let in the parish.¹⁰
- The levels, types and turnover of social housing in the parish suggest that **one** 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.

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

- 2x two bedroom homes (1x single level)

Shared / Low cost home ownership

- 1x one bedroom home
- 1x two 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.