

Bulkington

Parish Housing Needs Survey

Survey Report

May 2015

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1. Parish Summary

The parish of Bulkington is in Melksham Community Area within the local authority area of Wiltshire.

- There is a population of 285 according to the 2011 Census, comprised of 105 households.¹
- The parish of Bulkington lies six miles east of Trowbridge, four miles south east of Melksham and five miles west of Devizes.
- The parish of Bulkington and its surrounding land was part of the manorial estate of the Gaisford family from Keevil whose family name is recorded on the War Memorial erected by them after the Great War.
- The Gaisford Estate was sold in 1919 and bought by a consortium from the village. There were seven farms in the village at the time together with a bake-house and a shop, which closed circa 1993.
- Wiltshire Council still owns a small amount of land in the village through its County Farms.
- Most of the local children go to primary school in Keevil and to secondary school in Trowbridge, Melksham or Lavington.
- Bulkington is a working village and the current housing stock reflects the development of the village over time, with a combination of old and new family homes of mixture of sizes.
- Amenities in Bulkington today include:
 - Church - Christ Church Bulkington,
 - Public House – The Well
 - Village Hall used by many local groups including the Parish Council as well as being available for private hire
 - Five working farms
 - Playing Field - donated to the Parish by William Breach on 10 February 2006 for the enjoyment of the whole village. It is administered by a small team of volunteers reporting to the Parish Council.
 - Mobile Library - Operated by Wiltshire Council. Calls at The Well forecourt on alternate Mondays from 10.55 to 11.25.
 - The Great Bulkington Railway - The railway offers sit on train rides and can be hired (subject to weather conditions) together with the Village Hall for birthday parties. All monies raised go towards Village Hall funds and other charitable causes.

2. Introduction

In early 2015, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Bulkington 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.

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

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 Bulkington 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.

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 March 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.

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.

Residents were asked to return the completed surveys in the pre-paid envelopes by 10th April 2015. The forms were recorded and analysed by the Housing Strategy and Knowledge Management departments at Wiltshire Council.

- A total of 125 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 an excellent response rate of 43.2% with 54 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 Bulkington.
- 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 Bulkington. 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 Bulkington. 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).

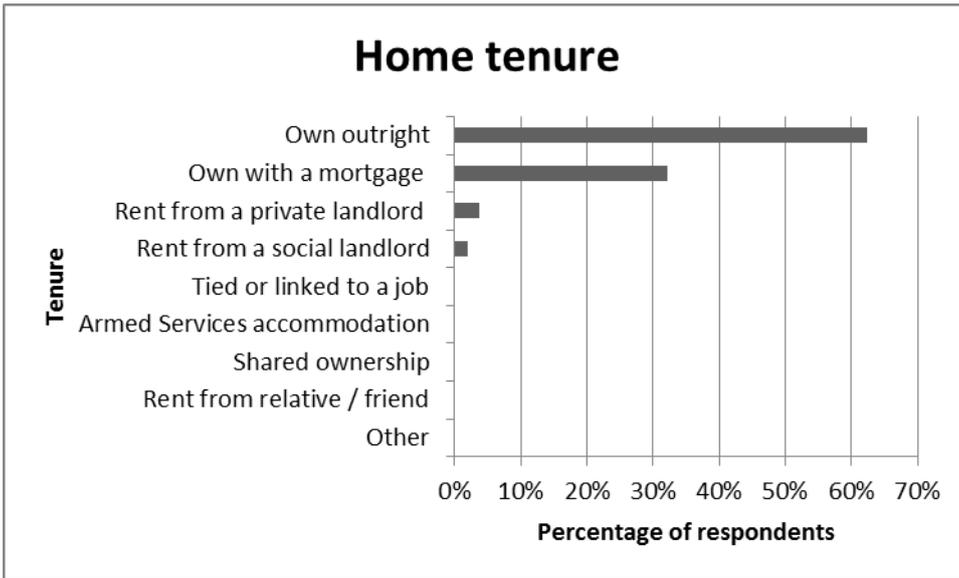
Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Bulkington was their main home. All respondents said that it was.

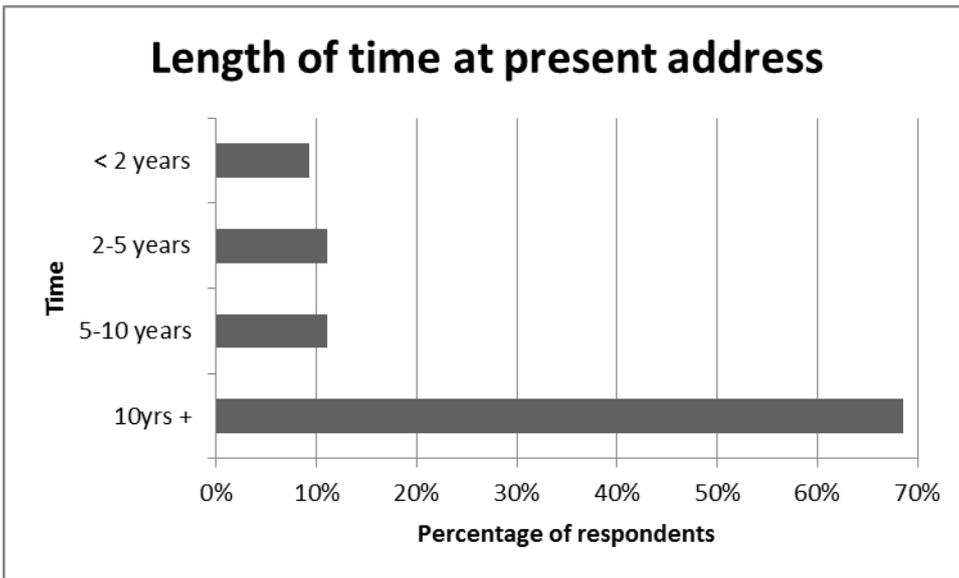
The 2011 Census data for Bulkington indicates that 91.4% of households in the parish were owner-occupying, 1.9% renting from social landlords, 5.7% privately renting and 1% of households were living rent free.⁴

The chart below shows the tenure of respondents to the survey. The majority (94.3%) of respondents were owner-occupiers, while 1.9% of respondents were living in socially rented properties, 3.8% were renting from a private landlord or letting agency. These results suggest a generally good match between the tenures of the survey respondents and those in the parish as a whole, with a small bias in the survey responses toward owner-occupiers and away from those living in privately rented homes.

⁴ <http://www.nomisweb.co.uk/>

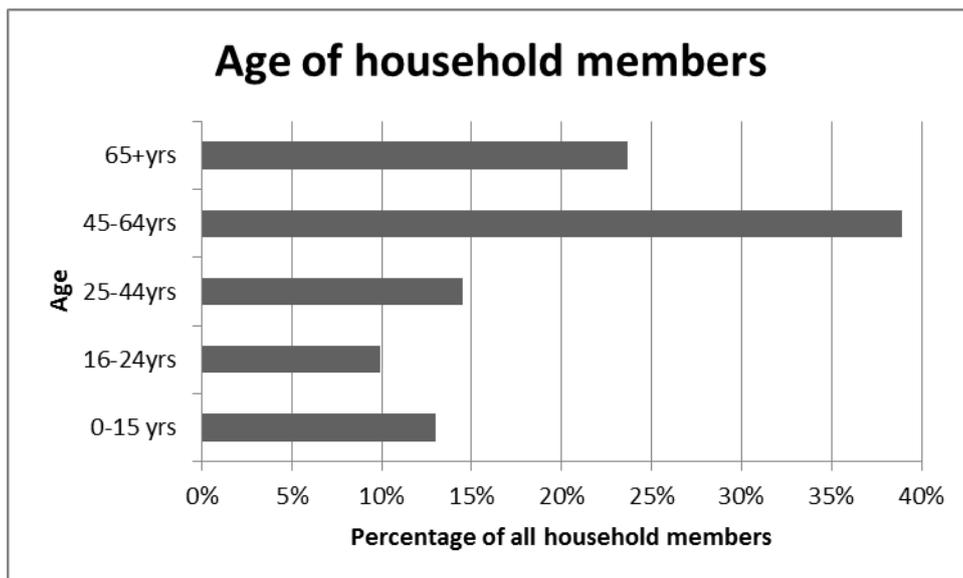


The chart below indicates the length of time that respondents have lived in their current home. It shows that the majority of people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:



Many respondents to the survey lived in large family homes, with 14.8% of respondents having five or more bedrooms in their property. 50% lived in four bedroom homes, 25.9% had three bedrooms, 9.3% two bedrooms and no respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that just under a quarter (23.7%) 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 Bulkington, 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:

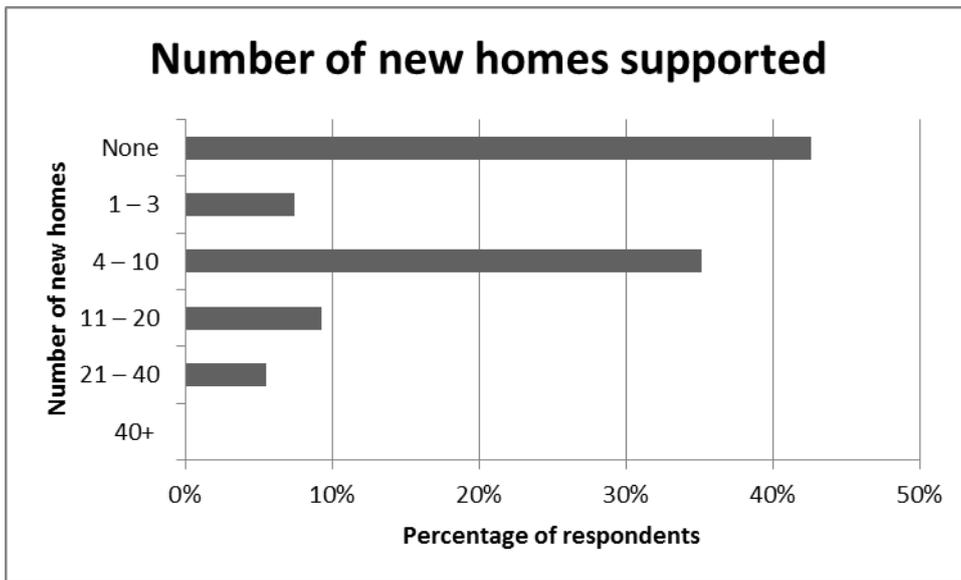
Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	2	22	4	6	34
Person 2	2	10	9	1	22
Person 3	1	1	1	0	3
Person 4	1	0	0	0	1
Person 5	0	1	0	0	1
Total	6	34	14	7	61

These results suggest a generally good level of sustainability for new housing development in Bulkington, indicated by the survey respondents' access to local sources of employment. While 34.4% of the households' working members usually travel more than ten miles to their place of work, 65.6% of the households' working members travel less than that, suggesting that Bulkington benefits from good access to local sources of employment.

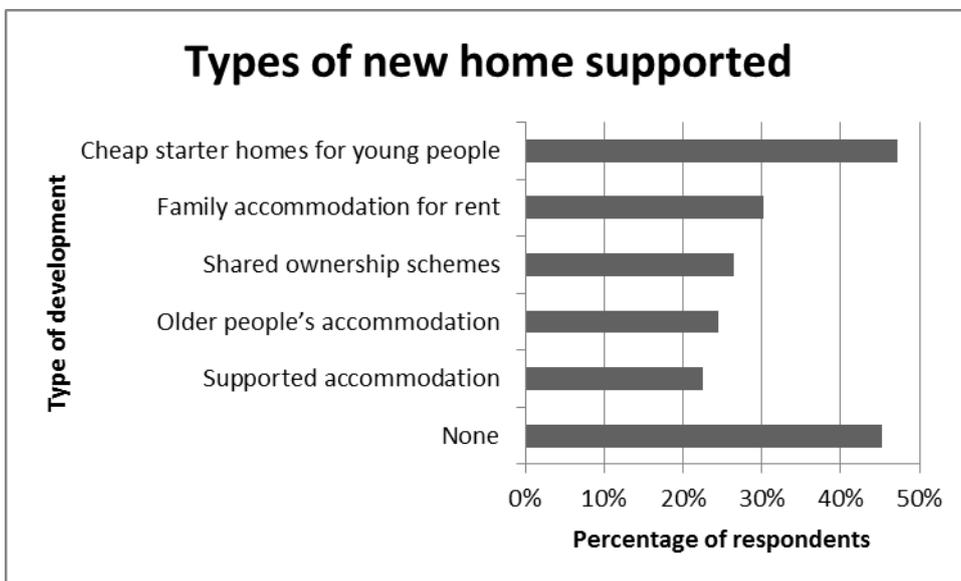
Respondents were also asked whether anyone currently living in their household would need separate accommodation in the parish now or in the near future, to which 9.3% of respondents (five households) answered 'yes', indicating a low level of sustained need for housing in the parish.

Respondents were then asked how many new homes they would support being built in the parish. A majority of respondents (57.4%) were in support of some new housing in Bulkington,

with the most popular option (35.2% of respondents) being for between four and ten new homes. 42.6% of respondents were opposed to any new housing in Bulkington 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 Bulkington by the survey respondents were affordable starter homes for young people (47.2%) and family homes for rent (30.2%). Full results are given in the chart below (more than one answer could be given):

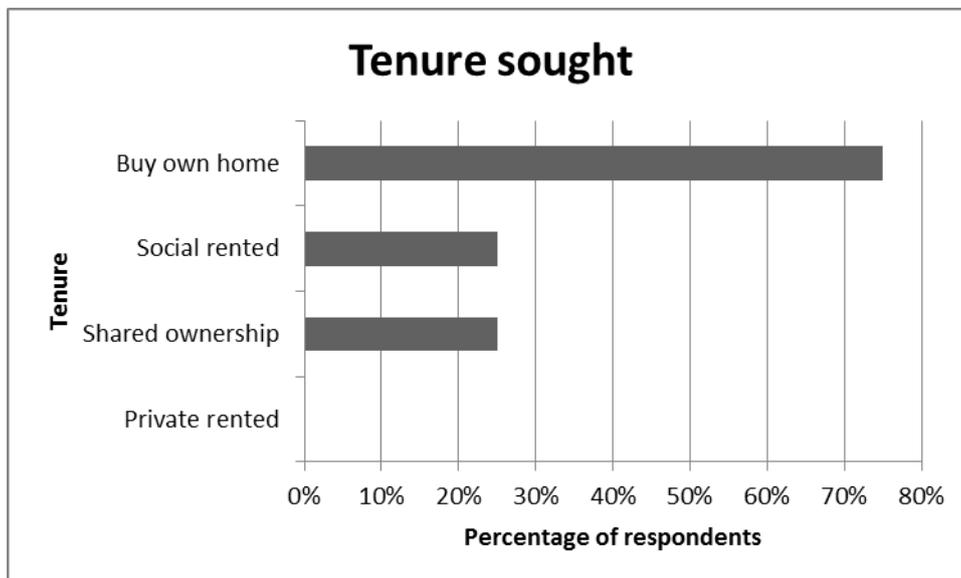


Part two – Households requiring accommodation in the parish

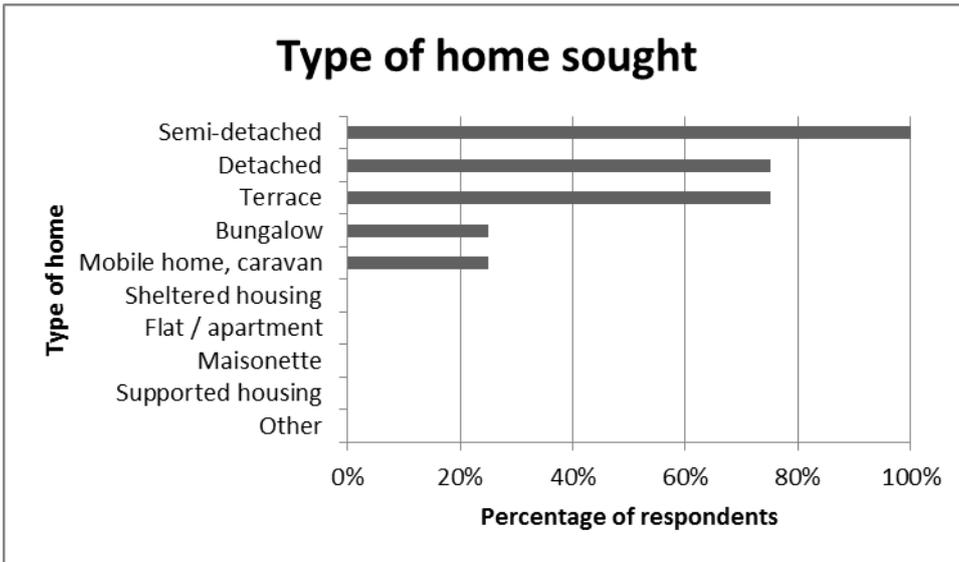
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Bulkington are then made in order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

Five respondents replied to this section of the survey, indicating their need for housing in Bulkington. The most frequent reason given for needing to move was that respondents were currently living with their families but wanted to live independently in the parish (three households).

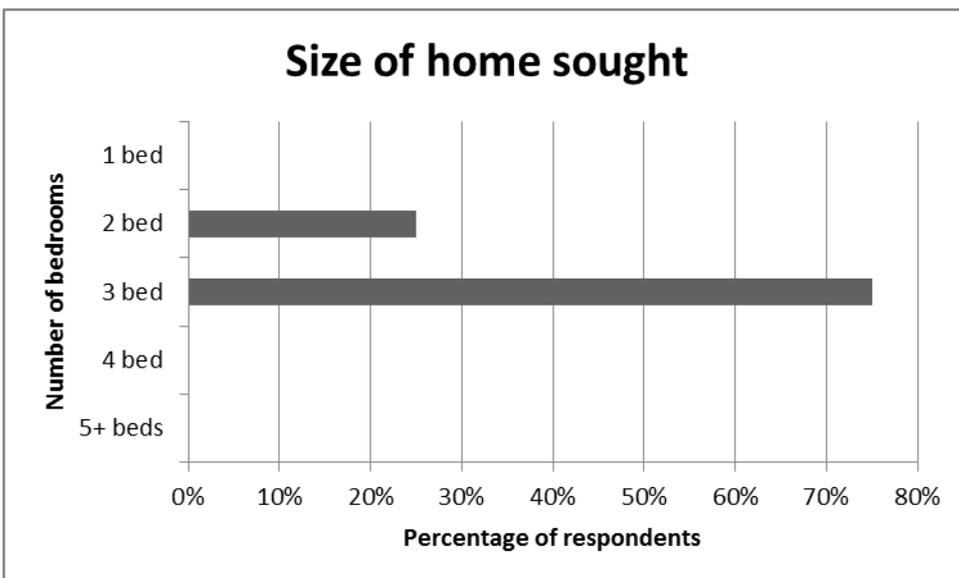
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure except privately rented homes, with purchased homes the most desired. Households could indicate more than one response:



Respondents to this section were also asked what type of housing they required. The most sought-after type was semi-detached. 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 two bedrooms. No need was declared for homes with one, or with four or more, bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Bulkington to meet their needs, to which four households answered 'yes', while the remaining household did not complete this question.

In order to assess the need for **affordable** housing in Bulkington, it is necessary to consider the equity, income and savings levels of respondents. Please note that due to the small number of responses to this section of the survey and the need to preserve the confidentiality of respondents, only a short summary of the financial assessment is presented below. Please note as well that one of the five households did not complete the financial section in sufficient detail to be included in the assessment, and as such is not included in the summary below.

Only one of the four households responding to this section of the survey reported having equity in an existing property and, while two of the four households reported savings, one of these described low (less than £5,000) savings. Income levels were also generally low, with three of the four households describing gross household incomes of less than £23,000pa.

Comparing income, savings and equity levels with affordability in Bulkington suggests that one of the four households would **not** require public assistance in order to achieve their required housing. This household is seeking to purchase a three bedroomed detached, semi-detached or bungalow property and it is worth noting that this household also described a lack of suitable existing accommodation in the parish, which suggests there is a potential need for a very small open-market or mixed tenure development in the parish.

All three of the remaining households submitted financial information that indicated they could not afford private sector housing in Bulkington. However, one of these three households did not complete the earlier questions in the survey about required tenure, size of required property and reasons for needing to move and, as such, their eligibility for public assistance cannot be assessed from this survey. This household is therefore **not** included in the recommendations for new affordable housing in Bulkington (Section 8).

The remaining two households are considered to be in 'housing need' as defined in Section 3 of this report and they inform the recommendations for new affordable housing in Bulkington made 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 Bulkington area:⁵

Bedrooms	Jan 2015 – Mar 2015
1	£129,400
2	£169,000
3	£230,900
4	£360,000
5+	£541,100

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 Bulkington costs £169,000 then a household may require £25,350 as a deposit. Annual household income would have to be at least £41,043 for a single applicant or £47,883 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in Wiltshire in 2013 was £19,524.⁶

- 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 SN10 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN10 postcode covers a wider area than Bulkington parish and that there may be significant internal variation in house prices.

⁶ Annual Survey of Hours and Earnings, 2013, Table 7.7a, Gross annual pay of employed persons, 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.

- On 31st December 2014, there were no households seeking affordable accommodation through the Wiltshire Council Housing Register with a 'first preference' for Bulkington parish.⁷
- The 2011 Census recorded two social homes in the parish.⁸ These properties represent 1.9% of the total housing in Bulkington, which is lower than the Wiltshire affordable housing average of 14.7%.⁹
- The social housing in Bulkington had a zero re-let rate in the past year: from the fourth quarter of 2013/14 to the third quarter of 2014/15 inclusive, no social homes were 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.

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

- 1x three bedroom home

Shared / Low cost home ownership

- 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.