

# Lydiard Tregoze

**Parish Housing Needs Survey**

**Survey Report**

**February 2015**

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## 1. Parish Summary

The parish of Lydiard Tregoze is in Royal Wootton Bassett & Cricklade Community Area within the local authority area of Wiltshire.

- There is a population of 495 according to the 2011 Census, comprised of 203 households.<sup>1</sup>
- The parish includes the villages of Lydiard Tregoze and Hook, as well as the smaller settlement of Hook Street.
- 'The north-eastern corner of the parish of Lydiard Tregoze adjoins the western boundary of the borough of Swindon, but it is some 3 miles from the outskirts of Swindon to the centre of the parish. The parish may be described very roughly as T-shaped, the top of the T, the northern part of the parish, stretching about 5½ miles from east to west, and the trunk of the T extending about 4 miles from north to south.'<sup>2</sup>
- 'A section of the Wilts and Berks canal crossed the parish from west to east opening in 1804, when there was a small wharf at Hay Lane. In 1964 it was overgrown, and an area between Lydiard Tregoze and Swindon had been filled in.'<sup>3</sup>
- The London to Bristol railway runs north of this canal route across the parish; however, the nearest rail station is Swindon.
- The M4 motorway also crosses the parish, with Junction 16 providing road access to the rest of the country.

## 2. Introduction

In late 2014, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Lydiard Tregoze 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).<sup>4</sup>

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

<sup>2</sup> <http://www.british-history.ac.uk/vch/wilts/vol9/pp75-90>

<sup>3</sup> <http://history.wiltshire.gov.uk/community/getcom.php?id=147>

<sup>4</sup> 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.

- ‘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.’<sup>5</sup>

### 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) of Lydiard Tregoze.

- ‘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 January 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 13<sup>th</sup> February 2015. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 223 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 27.8% with 62 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 Lydiard Tregoze.
- Two responses were made online.

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<sup>5</sup> Para 1.1, ‘Purpose’, *Terms of Reference for the Wiltshire Rural Investment Partnership*. Full WRIP membership: Wiltshire Council, Aster, Wiltshire Rural Housing Association, Stonewater, GreenSquare, Guinness, Selwood Housing, the Homes and Communities Agency, and the Wiltshire Community Land Trust.

## 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 Lydiard Tregoze. This section also describes the levels of new housing that would be supported by respondents to the survey.

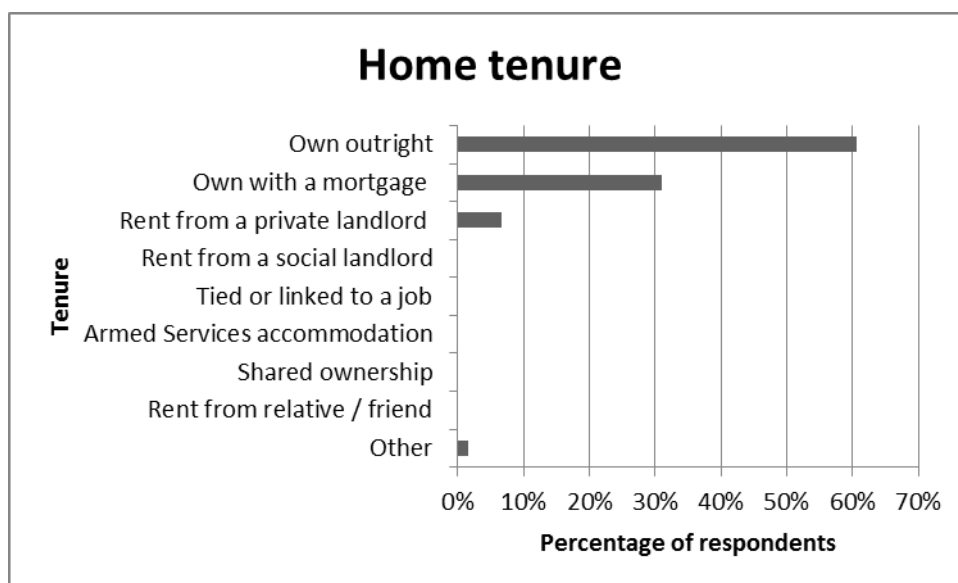
The second section examines the households who have declared a need for new housing in Lydiard Tregoze. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have 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 Lydiard Tregoze was their main home. 98.2% of those who replied said that it was.

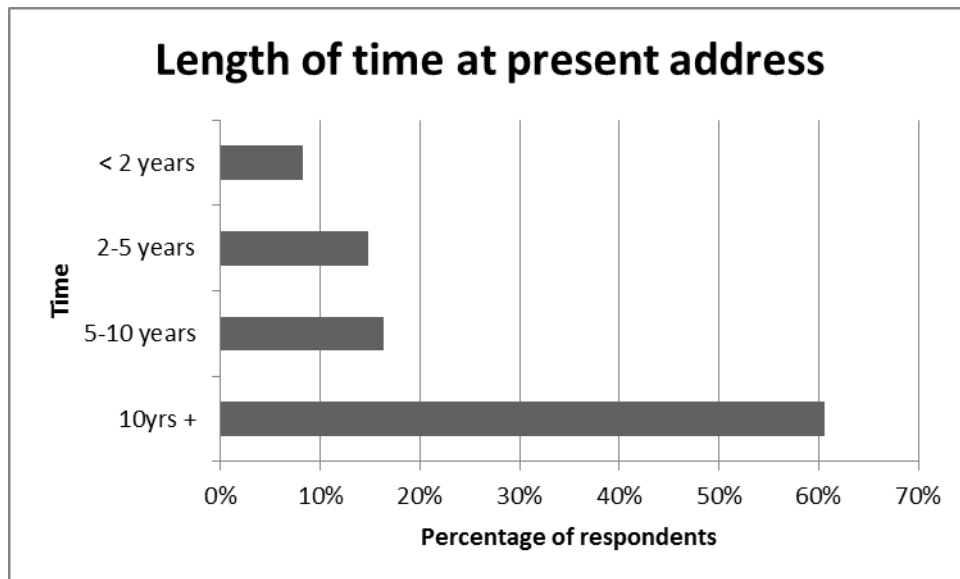
The 2011 Census data for Lydiard Tregoze indicates that 81.3% of households in the parish were owner-occupying, 3% were renting from social landlords, 13.3% were privately renting, 0.5% living in shared ownership (part rented, part purchased) homes and 2% of households were living rent free.<sup>6</sup>

The chart below shows the tenure of respondents to the survey. The majority (91.8%) of respondents were owner-occupiers, while 6.6% of respondents were living in privately rented homes and 1.6% lived in homes with a tenure described as 'other'. No responses were received from those living in socially rented homes in the parish. 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.



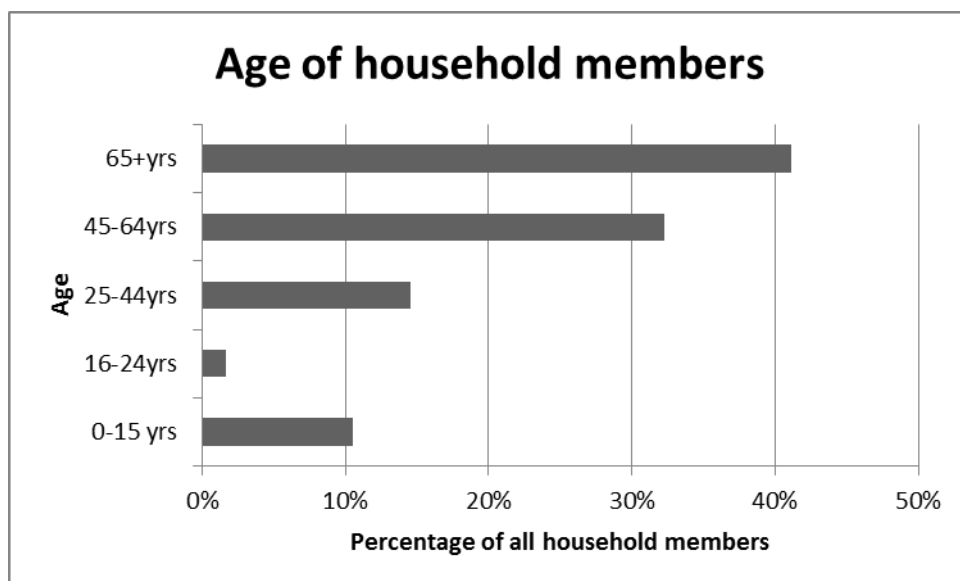
<sup>6</sup> <http://www.nomisweb.co.uk/>

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 14.5% of respondents having five or more bedrooms in their property. 24.2% lived in four bedroom homes, 27.4% had three bedrooms, 29% two bedrooms and 4.8% of respondents lived in homes with one bedroom.

The 2011 Census describes 22.2% of the parish’s population as aged 65+, while the spread of ages recorded in the survey indicates that 41.1% of respondents’ household members were aged 65+:



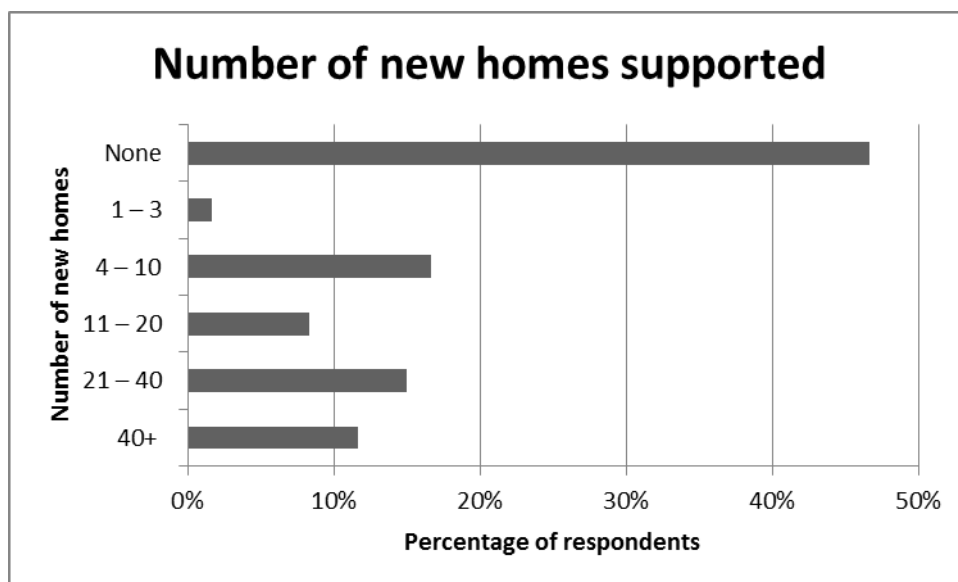
As shown in the chart above, there were also significant numbers of households responding to the survey with members aged 25-64 and with children aged under 16, while responses from households including persons aged 16-24 were low.

The distance travelled to work can 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:

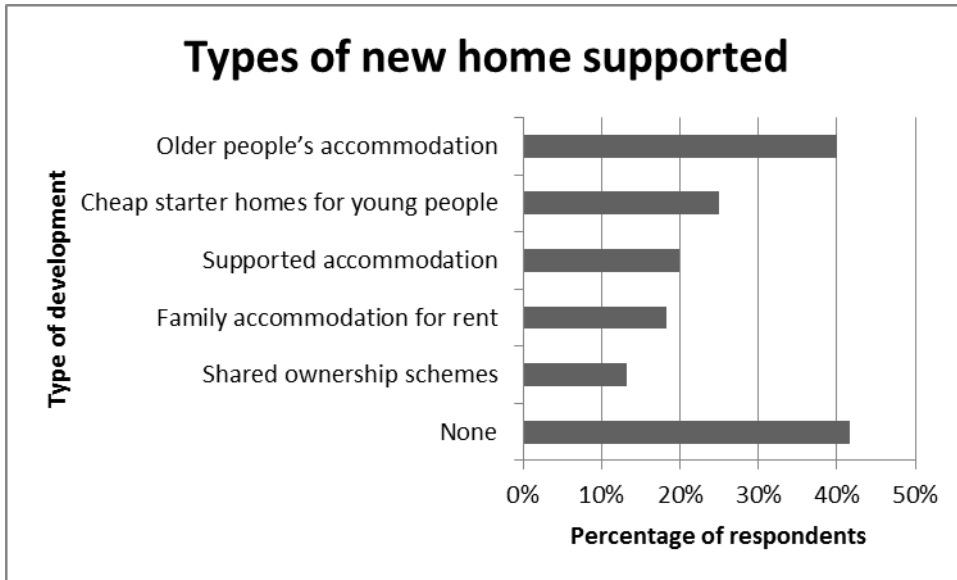
Persons in household	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	12	14	8	6	40
Person 2	9	4	3	1	17
Person 3	0	1	0	0	1
Person 4	0	0	0	0	0
Person 5	0	0	0	0	0
<b>Total</b>	<b>21</b>	<b>19</b>	<b>11</b>	<b>7</b>	<b>58</b>

These results suggest a good level of sustainability for new housing development in Lydiard Tregoze, indicated by the survey respondents' access to local sources of employment. 69% of the respondent households' working members usually travel less than ten miles to their place of work, while 31% travel more than that, suggesting that Lydiard Tregoze benefits from good sources of local employment.

Respondents were then asked how many new homes they would support being built in the parish. A small majority of respondents (53.3%) were in support of some new housing in Lydiard Tregoze, with the most popular option (16.7% of respondents) being for between eleven and twenty new homes. 46.7% of respondents were opposed to any new housing in Lydiard Tregoze 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 Lydiard Tregoze by the survey respondents were older persons' accommodation (40%) and affordable starter homes for young people (25%). 41.7% of respondents reiterated their opposition to new housing. Full results are given in the chart below (more than one answer could be given):



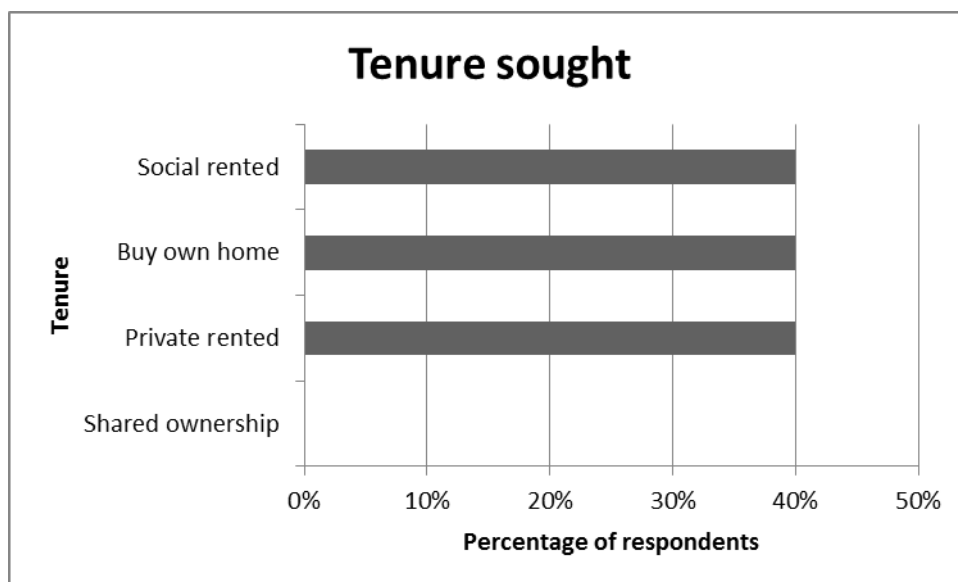


## Part two – Households requiring accommodation in the parish

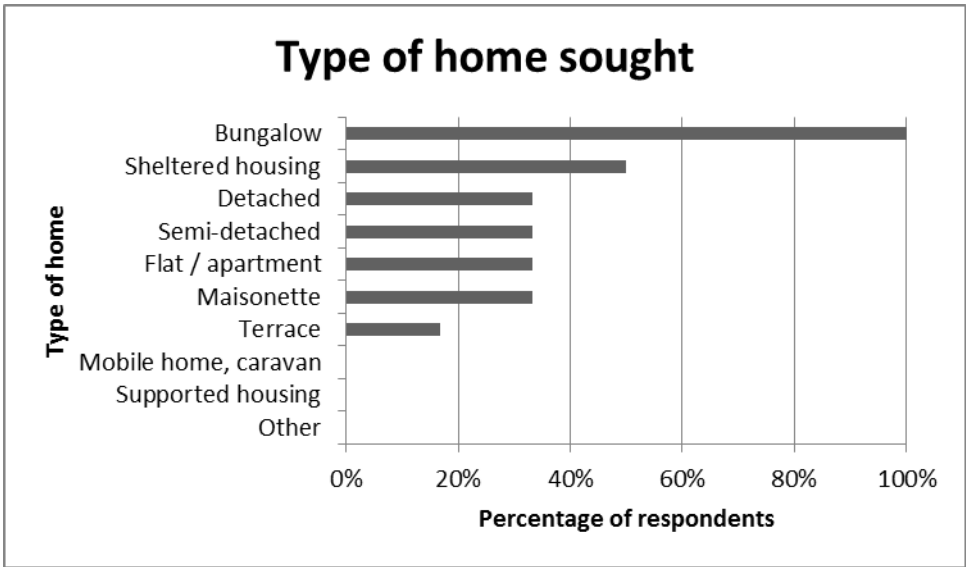
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Lydiard Tregoze are then made in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

Six respondents replied to this section of the survey, indicating their need for housing in Lydiard Tregoze. All six households declared a local connection to the parish.

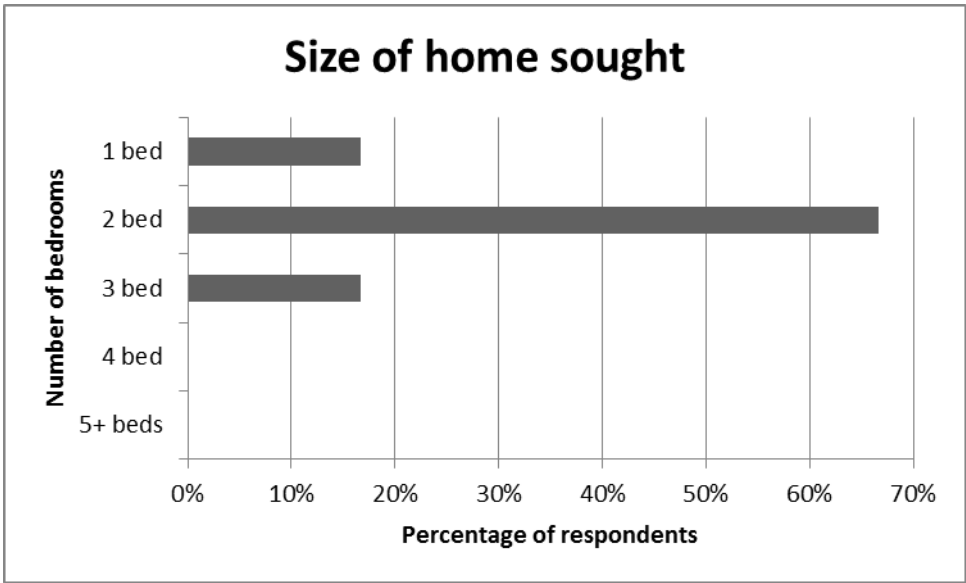
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure equally, with the exception of shared ownership (part rented, part purchased) homes. Households could indicate more than one response:



Respondents to this section were also asked what type of housing they required. The most sought-after types of homes were bungalows, which were selected by all six respondents, and sheltered homes for older people, selected by three households. 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 Lydiard Tregoze to meet their needs, to which five households answered 'yes' (the remaining household did not answer the question).

In order to assess the need for **affordable** housing in Lydiard Tregoze, it is necessary to consider the equity, income and savings levels of respondents. Please note that due to the low 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.

Three of the six households responding to this section of the survey reported having equity in an existing property, with property values after costs estimated as between £50,000 and

£90,000. Four households reported having no savings, and income levels were generally low with only one household reporting a gross income of more than £30,000pa. The median gross household income bracket of the respondents was £14,000-£15,499pa.

Comparing income, savings and equity levels with affordability in Lydiard Tregoze suggests that two of the six households would **not** require public assistance in order to achieve their required housing. The remaining four households are 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 Lydiard Tregoze, presented in Section 8.

The two households excluded from the recommendations are seeking, respectively, a two bedroomed privately rented home (bungalow, detached or semi-detached) and a purchased, three bedroomed bungalow or sheltered home. The household seeking the privately rented home specifically described a lack of existing suitable accommodation in the parish, and this suggests the potential need for an open-market or mixed tenure development in Lydiard Tregoze.

## 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 Lydiard Tregoze area:<sup>7</sup>

<b>Bedrooms</b>	<b>Oct 2014 – Dec 2014</b>
1	£96,400
2	£146,000
3	£193,900
4	£290,700
5+	£390,800

### 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 Lydiard Tregoze cost £146,000 then a household may require £21,900 as a deposit. Annual household income would have to be at least £35,457 for a single applicant or £41,367 for joint applicants. The Annual Survey of Hours and Earnings indicates that the median gross annual income of employed persons in Wiltshire in 2013 was £19,524:<sup>8</sup>

- 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.

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<sup>7</sup> House price estimates from the Mouseprice local area guide to the SN5 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the SN5 postcode covers a wider area than Lydiard Tregoze parish and that there may be significant internal variation in house prices.

<sup>8</sup> 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.

- In October 2014, there were fourteen households on the Wiltshire Council Housing Register seeking affordable accommodation in Lydiard Tregoze parish: one of these households is also described in Section 8 of this report as in need of affordable housing.<sup>9</sup>
- The 2011 Census recorded six social homes in the parish.<sup>10</sup> These properties represent 3% of the total housing in Lydiard Tregoze, which is lower than the Wiltshire affordable housing average of 14.7%.<sup>11</sup>
- The social housing in Lydiard Tregoze had a zero letting rate in the past year: from the third quarter of 2013/14 through the second quarter of 2014/15, no social homes were let in the parish.<sup>12</sup>
- 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.

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<sup>9</sup> Wiltshire Council, Housing Strategy, live tables.

<sup>10</sup> Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

<sup>11</sup> Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

<sup>12</sup> 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** <sup>13</sup>

- 1x two bedroom home (bungalow, with access to e.g. Lifeline system)

### **Shared / Low cost home ownership**

- 1x two bedroom home

### **Sheltered housing for older people**

- 1x one bedroom single level subsidised rented home
- 1x two bedroom subsidised rented home

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<sup>13</sup> 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.