

# **Ramsbury & Axford**

**Parish Housing Needs Survey**

**Survey Report**

**July 2015**

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## 1. Parish Summary

The parish of Ramsbury and Axford is in Marlborough Community Area within the local authority area of Wiltshire.

- There is a population of 1,989 according to the 2011 Census, comprised of 814 households.<sup>1</sup>
- Both villages are set in the Kennet Valley in the North Wessex Downs Area of Outstanding Natural Beauty. Much of the river corridor is a Site of Special Scientific Interest. Ramsbury is approximately 7 miles east of Marlborough, and Axford 4 miles east. Both villages have the C6 road running through them.

### Ramsbury

Ramsbury is the larger village with a history going back to Saxon Times. The land around the village is now mainly arable or grazing land. At the west end of the village is Ramsbury Manor, a fine 17<sup>th</sup> century private residence. The village centre is a Conservation Area and boasts many listed buildings including Grade II\* Parliament Piece and Ramsbury Hill, both on Back Lane.

There are two places of worship: a Grade I listed church, Holy Cross, built in the 13<sup>th</sup> and 14<sup>th</sup> centuries and restored in the 19<sup>th</sup> century, and the Methodist Chapel built in 1876. There were other non-conformist chapels that have now been converted into private houses.

The village has a thriving seven class primary school built in 1987 to replace the smaller 1875 school, and a pre-school situated in the Methodist Hall.

There are two public houses: The Bell in the Square and The Crown and Anchor, Crowood Lane.

Other village facilities include a Post Office, a general store, a modern doctor's surgery, library, two hairdressers, a beautician, a charity shop, the British Legion club, a goldsmith and two estate agents, plus a small industrial site at the western end of the village and one at Whittonditch. It also has its own Community Bus.

As with many villages with an infrastructure fixed by old and attractive buildings with no off street parking, traffic and parking are a seemingly insurmountable problem.

Ramsbury is a lively and vibrant community, with some 30 clubs and societies, including Scouts, Horticultural Society, W.I, the Ravensbury Players, an adult choir Bella Voce, a Link group, a Luncheon Club and Silver Band.

There are four halls in the village available for lettings. The Memorial Hall, the Church Room, the Methodist Hall and the Scout Hall.

There is a large Recreation Centre with flood-lit tennis courts, cricket and football pitches and a bowling green, and two children's play areas, one at each end of the village.

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

## Axford

Axford is the western part of Ramsbury and Axford Parish and was first mentioned in 1163. In the later Middle Ages and the 16th century it was a village of medium sized farmsteads.

It is now encompassed by Ramsbury Farm Estates with arable fields, downland, the River Kennet and the edge of Savernake forest on its southern limits.

Riverside House, the south range of the Red Lion Inn, and a pair of possibly timber-framed cottages, all apparently date from 17th-century. The Red Lion, extended northwards in the 19th century, was an inn in 1867.

The Church, dedicated to St. Michael and served from Ramsbury, was built in 1856, although there was no right of marriage there until 1940. A Methodist chapel west of the church was opened in 1888. By 1972 it had been closed and is now a private house.

Children living in Axford presumably attended Ramsbury or Mildenhall schools until 1874 when the Ramsbury School Board built a school and schoolhouse in the east part of the village. The school closed in 1932 and was given to the community as a Village Hall in the 1960s. There is a small industrial site just off the main road towards the westerly end.

Buses run through the village connecting with Swindon, Ramsbury, Marlborough and Hungerford.

24 council houses were built in stages in the earlier 20th century, and a few individual houses and bungalows since then. Five housing association houses have been built in the last 5 years for local people.

The village has a public house, village hall, church and Jubilee Field - where village events take place. A small village shop and Post Office operated until the 1980s.

Axford has a biennial Fete alternating with an Open Gardens event.

## **2. Introduction**

In late 2014, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Ramsbury and Axford 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>2</sup>
- ‘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>3</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) in Ramsbury and Axford 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 April 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> May 2015. The forms were recorded and analysed by the Housing Strategy and Knowledge Management departments at Wiltshire Council.

- A total of 854 questionnaires were distributed to the parish.
- Everyone was asked to complete the first section of the form.

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<sup>2</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.

<sup>3</sup> 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.

- 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 32.9% with 281 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 Ramsbury and Axford.
- 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 Ramsbury and Axford. 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 Ramsbury and Axford. 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

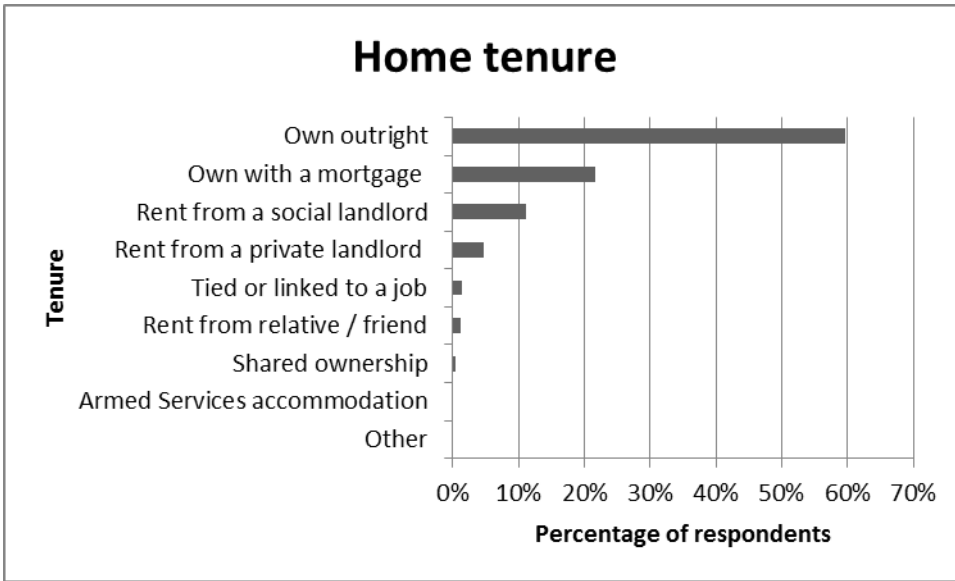
The first question asked on the survey was whether the respondents' home in Ramsbury or Axford was their main home. 99.3% of those who replied said that it was.

The 2011 Census data for Ramsbury and Axford indicates that 67.6% of households in the parish were owner-occupying, 16% were renting from social landlords, 11.7% were privately renting, 0.1% were living in shared ownership (part rented, part owned) homes, and 4.7% of households were living rent free.<sup>4</sup>

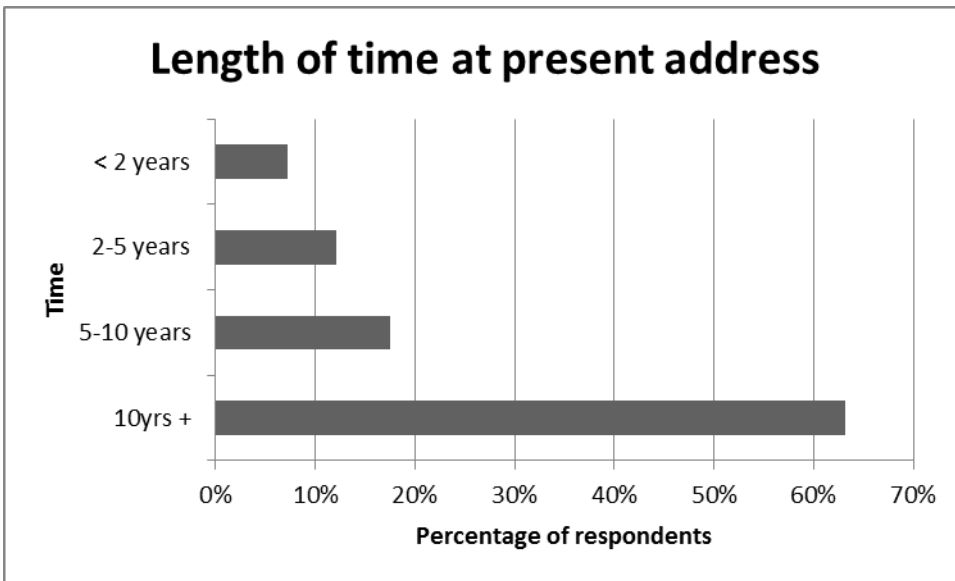
The chart below shows the tenure of respondents to the survey. The majority (81.3%) of respondents were owner-occupiers, while 11.2% of respondents were living in socially rented properties, 4.7% were renting from a private landlord or letting agency, 1.4% were living in accommodation tied to their employment, 1.1% were renting from a relative or friend, and 0.4% were living in shared ownership homes. 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.

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<sup>4</sup> <http://www.nomisweb.co.uk/>

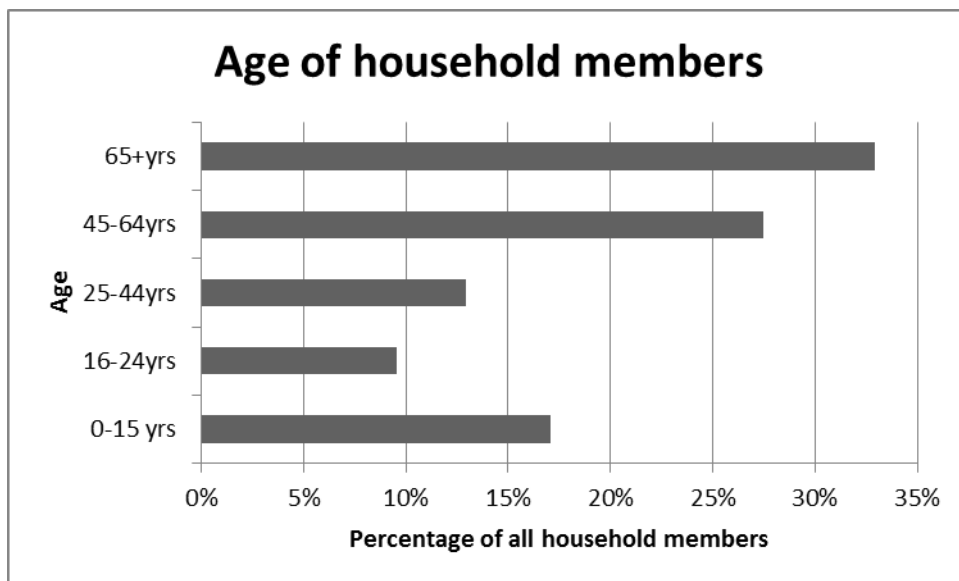


The chart below indicates the length of time that respondents have lived in their current home. It shows that the majority of people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:



Many respondents to the survey lived in large family homes, with 15% of respondents having five or more bedrooms in their property. 31.1% lived in four bedroom homes, 34.3% had three bedrooms, 16.8% two bedrooms and 2.9% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that around a third (32.9%) 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 Ramsbury and Axford parish, 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:

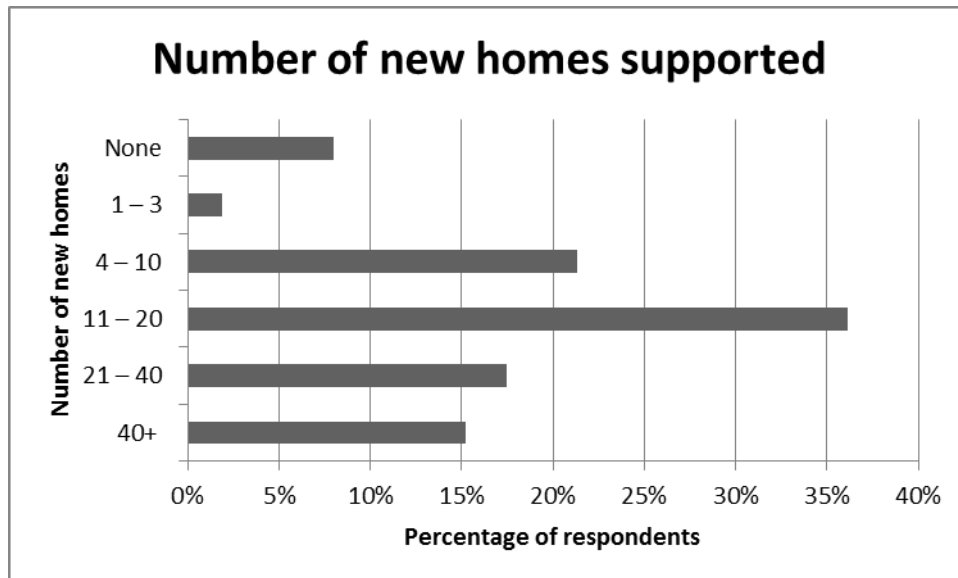
Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	36	24	62	31	153
Person 2	17	35	34	11	97
Person 3	2	1	4	1	8
Person 4	0	0	0	1	1
Person 5	0	0	0	1	1
<b>Total</b>	<b>55</b>	<b>60</b>	<b>100</b>	<b>45</b>	<b>260</b>

These results suggest a mixed level of sustainability for new housing development in Ramsbury and Axford, indicated by the survey respondents' access to local sources of employment. While 44.2% of the households' working members usually travel less than ten miles to their place of work, 55.8% travel more than that, suggesting a potential lack of more local sources of employment.

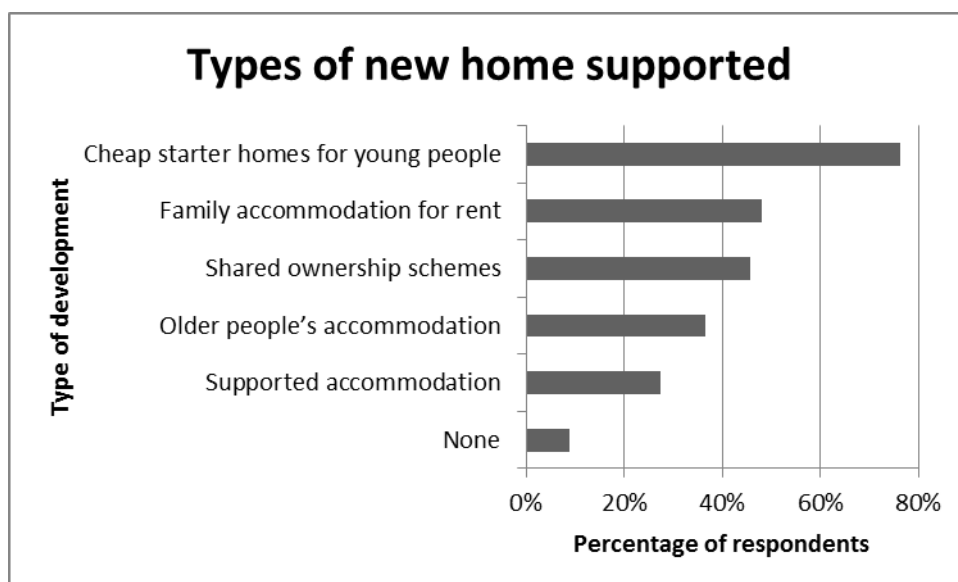
Respondents were also asked whether anyone currently living in their household would need separate accommodation in the parish now or in the near future, to which 9% of respondents (twenty four households) answered 'yes', indicating a moderate level of sustained need for housing in the parish.



Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (92%) were in support of some new housing in Ramsbury and Axford, with the most popular option (36.1% of respondents) being for between eleven and twenty new homes. 8% of respondents were opposed to any new housing in Ramsbury parish:



Respondents to this section were finally asked what types of housing development, if any, they supported. The types of housing considered most needed in Ramsbury and Axford by the survey respondents were affordable starter homes for young people (76.3%) and family homes for rent (48.1%). Full results are given in the chart below (more than one answer could be given):

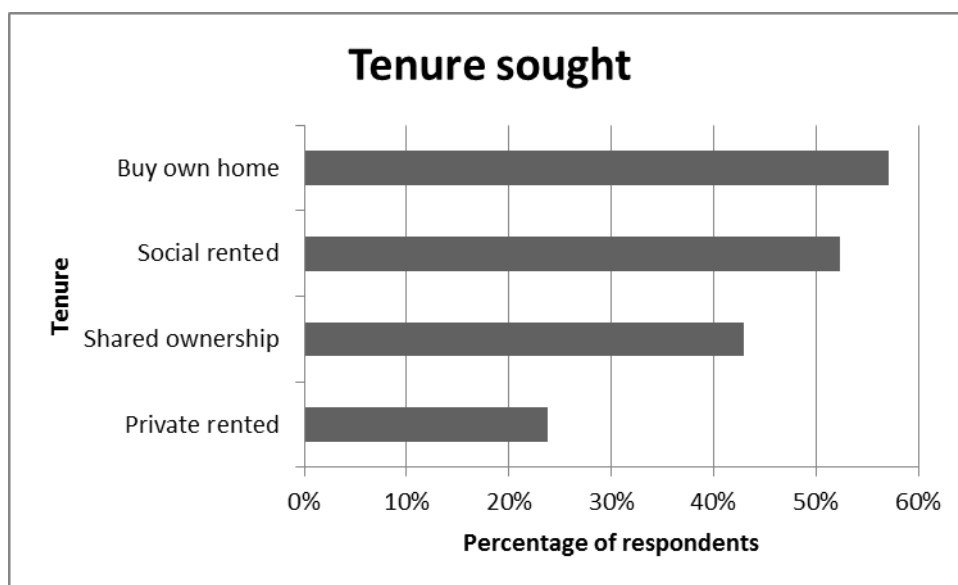


## Part two – Households requiring accommodation in the parish

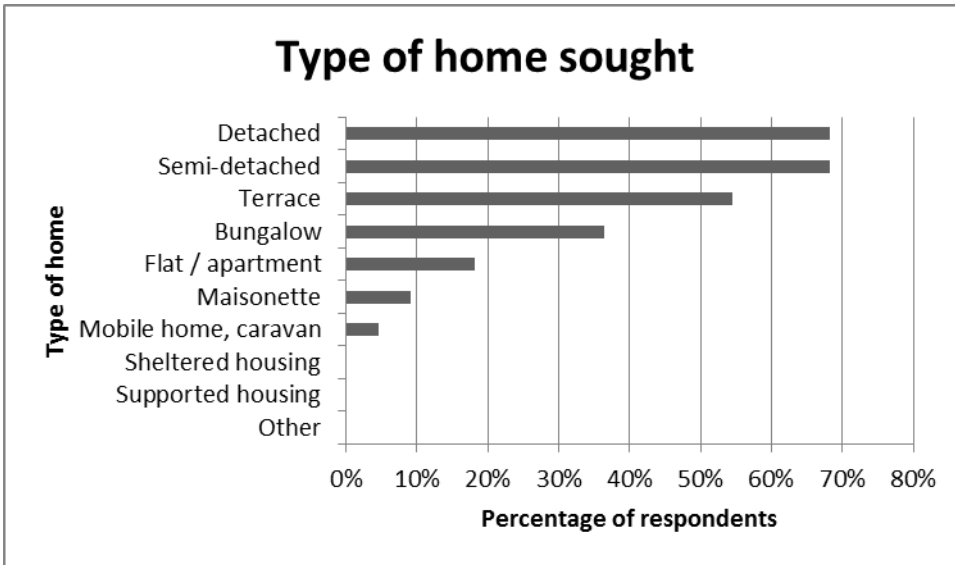
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Ramsbury and Axford parish are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

Twenty two respondents replied to this section of the survey, indicating their need for housing in Ramsbury and Axford parish.

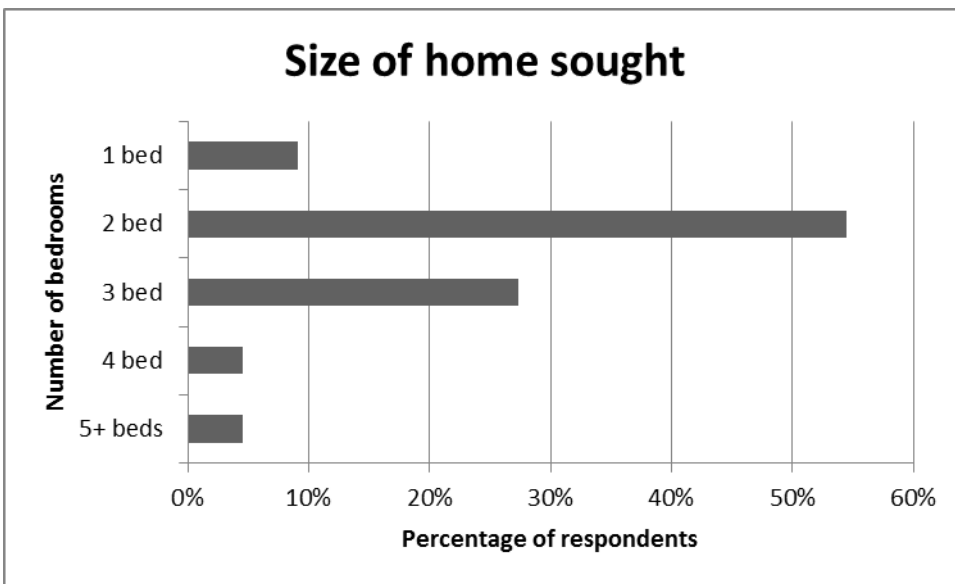
The respondents were asked what tenures they sought. The expressed need was for all types of tenure, with purchased homes the most desired. Households could indicate more than one response:



Respondents to this section were also asked what type of housing they required. The most sought-after types were detached and semi-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 two bedroom homes and respondents also expressed a need for properties with one, three, four and five-plus bedrooms:



The respondents were then asked if there was a lack of existing housing in Ramsbury parish to meet their needs, to which nineteen of the twenty-two households answered 'yes'.

In order to assess the need for **affordable** housing in Ramsbury and Axford, 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.

Four of the households responding to this section of the survey reported having equity in an existing property. However, for three of these four households, the value remaining in the property after mortgages and loans were repaid was estimated to be less than £30,499. Similarly, while ten of the twenty two households reported having savings, the values of these

savings were, for the most part, quite low, with only two households reporting higher savings in excess of £30,000, and no households reporting savings of more than £40,000. Income levels were more varied. Five households reported low gross incomes of less than £15,499pa, while seven households described higher gross incomes of more than £40,000pa. The median gross income bracket reported by the twenty two respondents was £30,500-£37,499pa.

Comparing income, savings and equity levels with affordability in Ramsbury and Axford suggests that **eighteen** of the twenty two 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 Ramsbury parish, presented in Section 8.

Of the remaining four households, two described a lack of existing accommodation suitable for their needs in Ramsbury and Axford parish. Both of these households were seeking three bedroomed homes for market purchase, and their description of the lack of such homes suggests the potential need for an open-market or mixed-tenure development in the parish.

## 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 Ramsbury area:<sup>5</sup>

<b>Bedrooms</b>	<b>Jan 2015 – Mar 2015</b>
1	£199,100
2	£268,500
3	£328,800
4	£498,400
5+	£764,300

### 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 Ramsbury costs £268,500 then a household may require £40,275 as a deposit. Annual household income would have to be at least £65,207 for a single applicant or £76,075 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>6</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>5</sup> House price estimates from the Mouseprice local area guide to the SN8 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/). Please note that the SN8 postcode covers a wider area than Ramsbury parish and that there may be significant internal variation in house prices.

<sup>6</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.

- Wiltshire Council's Housing Register records active applications for social housing. It is currently under review, and subject to change. Any full assessment of housing need in the parish must take account of the **most recent data** available from the Register.
  - On 22<sup>nd</sup> June 2015, there was one household on the Housing Register seeking affordable accommodation with Ramsbury as its 'first preference parish': this household is in need of a one bedroomed home.<sup>7</sup>
- The 2011 Census recorded one hundred and thirty social homes in the parish.<sup>8</sup> These properties represent 16% of the total housing in Ramsbury, which is higher than the Wiltshire affordable housing average of 14.7%.<sup>9</sup>
- The social housing in Ramsbury and Axford had a 3.1% re-let rate in the past year: from the fourth quarter of 2013/14 to the third quarter of 2014/15 inclusive, four social homes were re-let in the parish.<sup>10</sup>
- The levels and turnover of social housing in the parish suggests that **three** 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>7</sup> Wiltshire Council, Housing Strategy, live tables.

<sup>8</sup> Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

<sup>9</sup> Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

<sup>10</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>11</sup>

- 2x one bedroom homes
- 4x two bedroom homes (1x single level, wheelchair accessible home with access to e.g. Lifeline)
- 1x four bedroom home

### Shared / Low cost home ownership

- 4x two bedroom homes
- 4x three bedroom homes

### Sheltered housing for older people

- None

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<sup>11</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.