

# Woodborough

**Parish Housing Needs Survey**

**Survey Report**

**June 2016**

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## **1. Parish Summary**

- The parish of Woodborough is in the Pewsey Vale Community Area in the local authority area of Wiltshire, and lies within the North Wessex Downs Area of Outstanding Natural Beauty.
- There is a population of 291 according to the 2011 Census, and comprises of 123 households.
- Woodborough is an attractive rural parish with a real sense of community
- It contains several listed buildings of great character and has a unique charm that needs to be nurtured. It is a living community with two working farms within the parish, and several more close by.
- There is a C of E (VA) Primary School that is rated as Good by Ofsted, with some 160 pupils.
- There is a Social Club in Smithy Lane.
- The principle commercial enterprise is the Woodborough Garden Centre (formerly the WT Ware Nursery); on the same site there are about 20 commercial units that cover a diverse range of activities.
- The church of St Mary Magdalene, and the small Parish Room, is situated in the centre of the village.

## **2. Introduction**

In January 2016, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Woodborough 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 Service Development and Enabling 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>1</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>2</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 Woodborough 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 in April 2016..

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 16<sup>th</sup> May 2016. The forms were recorded and analysed by the Service Development and Enabling Team at Wiltshire Council.

- A total of 133 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.

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<sup>1</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>2</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.

- There was an excellent response rate of 47.4% with 63 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 Woodborough.
- Four 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 Woodborough. 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 Woodborough. 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

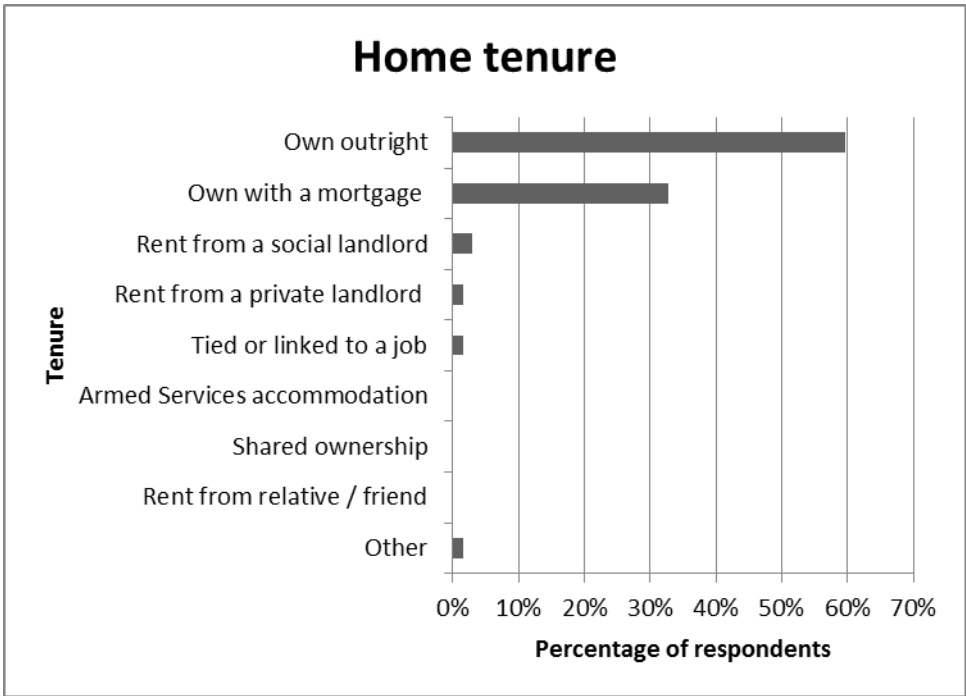
The first question asked on the survey was whether the respondents' home in Woodborough was their main home. 100% of those who replied said that it was.

The 2011 Census data for Woodborough indicates that 84.7% of households in the parish were owner-occupying, 4.8% were renting from social landlords, and 5.6% were privately renting. 4.0% of households were living rent free.<sup>3</sup>

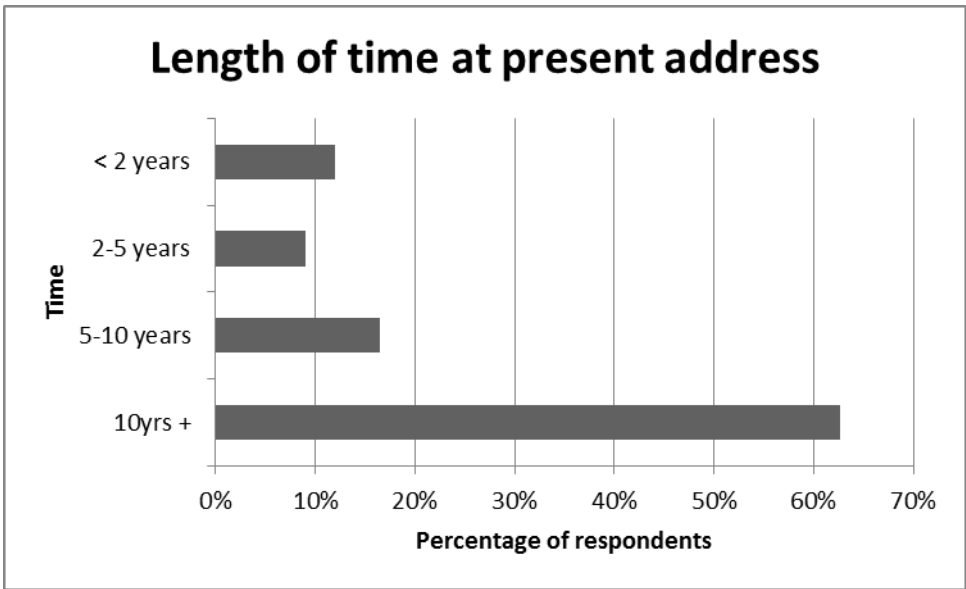
The chart below shows the tenure of respondents to the survey. The majority (92.5%) of respondents were owner-occupiers, while 3.0% of respondents were living in socially rented properties, 1.5% were renting from a private landlord or letting agency, 1.5% were living in accommodation tied to their employment, and 1.5% 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.

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<sup>3</sup> <http://www.nomisweb.co.uk/>

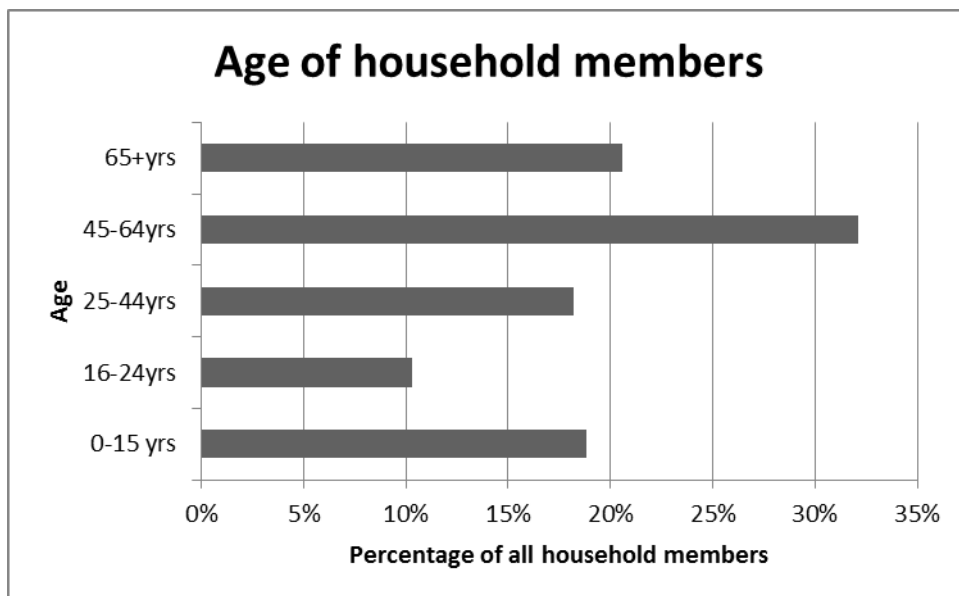


The chart below indicates the length of time that respondents have lived in their current home. It shows that the majority of people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:



Many respondents to the survey lived in large family homes, with 13.4% of respondents having five or more bedrooms in their property. 28.4% lived in four bedroom homes, 41.8% had three bedrooms, 13.4% two bedrooms and 3% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that around a fifth (20.6%) of respondents' household members were aged 65+:



As shown in the chart above, there were significant numbers of households with members aged over 45, approximately one third (32.1%) survey with members aged 25-64. This indicates a spread of different household types in Woodborough, 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:

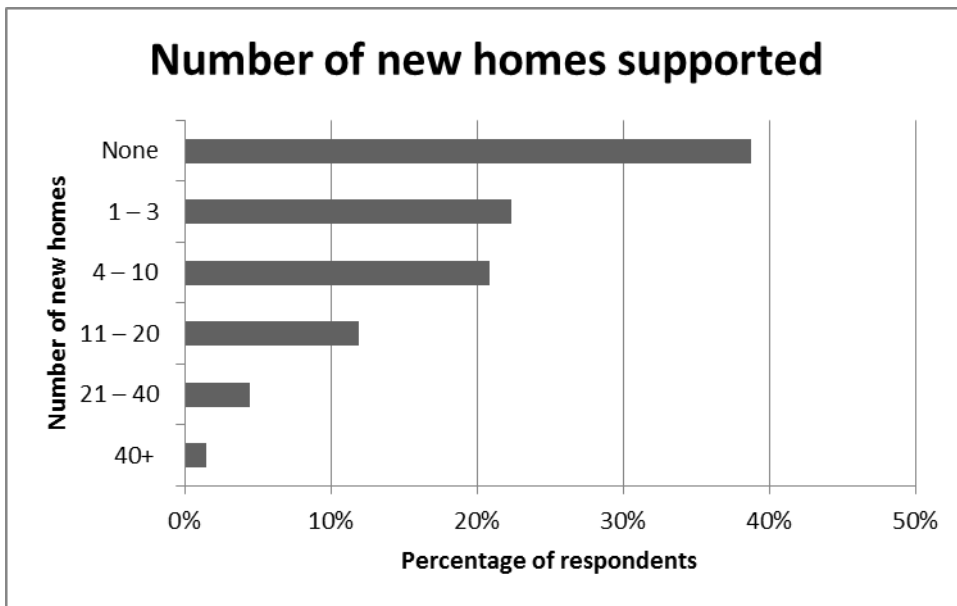
Q9	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	10	5	19	8	42
Person 2	4	7	14	3	28
Person 3	2	0	1	0	3
Person 4	0	0	1	0	1
Person 5	0	0	0	0	0
<b>Total</b>	<b>16</b>	<b>12</b>	<b>35</b>	<b>11</b>	<b>74</b>

These results suggest a mixed level of sustainability for new housing development in Woodborough, indicated by the survey respondents' access to local sources of employment. While 37% of the households' working members usually travel less than ten miles to their place of work, 62% travel more than that, suggesting a potential lack of more local sources of employment.

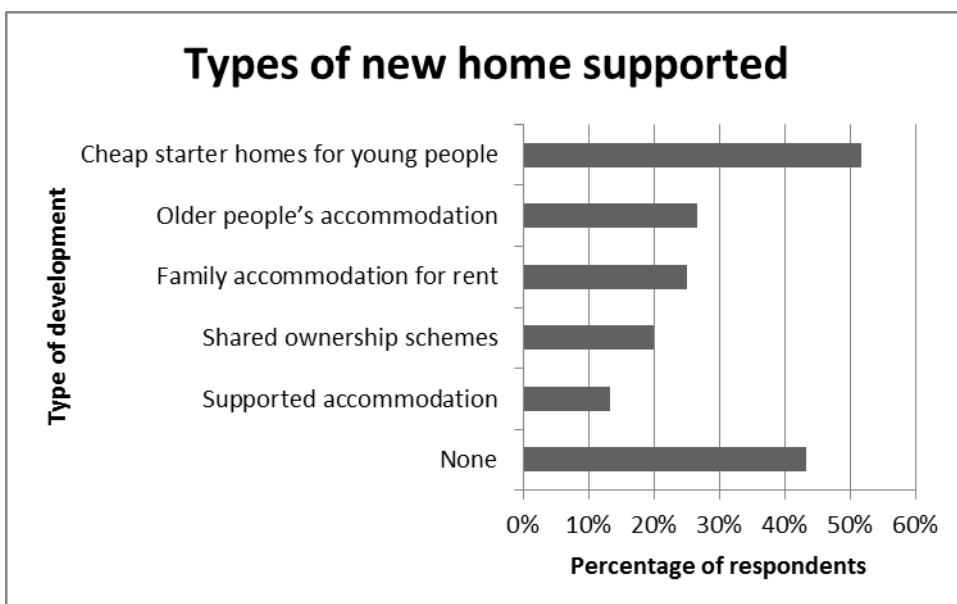
Respondents were also asked whether anyone currently living in their household would need separate accommodation in the parish now or in the near future, to which no respondents answered 'yes'.

Respondents were then asked how many new homes they would support being built in the parish. A significant number of respondents (61.2%) were in support of some new housing in

Woodborough, with the most popular option (22.4% of respondents) being for between one and three new homes. 38.8% of respondents were opposed to any new housing in Woodborough 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 Woodborough by the survey respondents were affordable starter homes for young people (51.7%) and older persons' accommodation (26.7%). Full results are given in the chart below (more than one answer could be given):



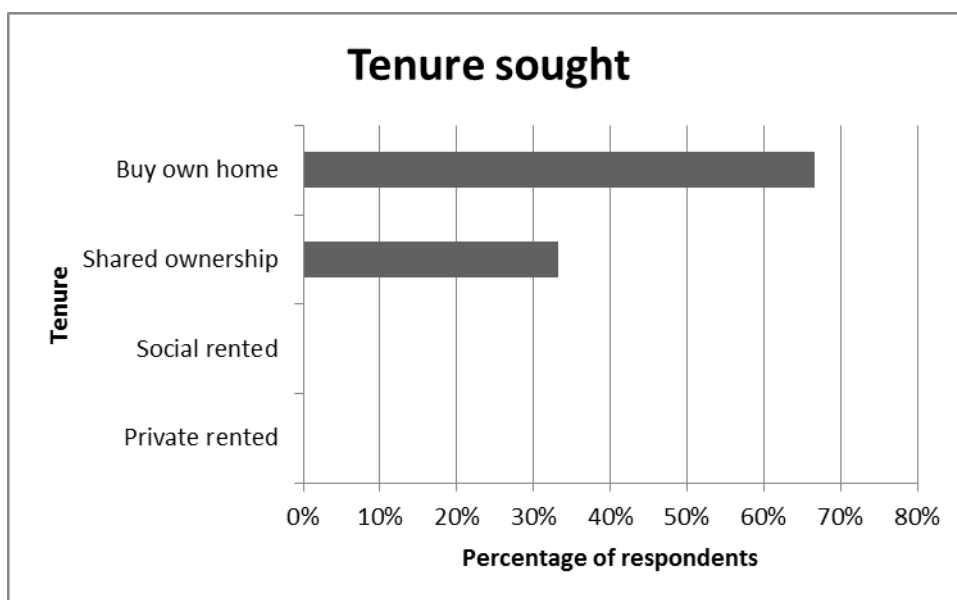


## Part two – Households requiring accommodation in the parish

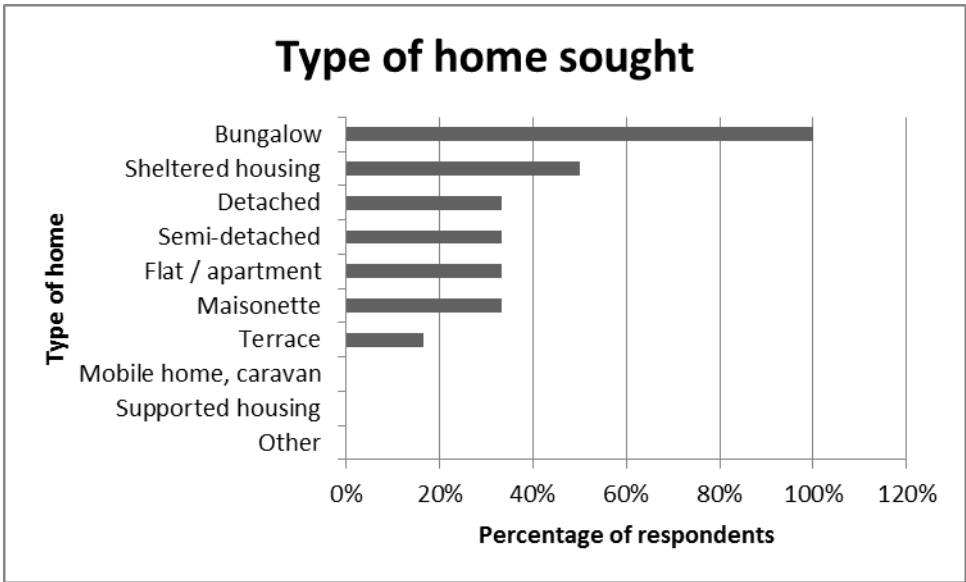
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Woodborough are then made in order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

Two respondents replied to this section of the survey, indicating their need for housing in Woodborough.

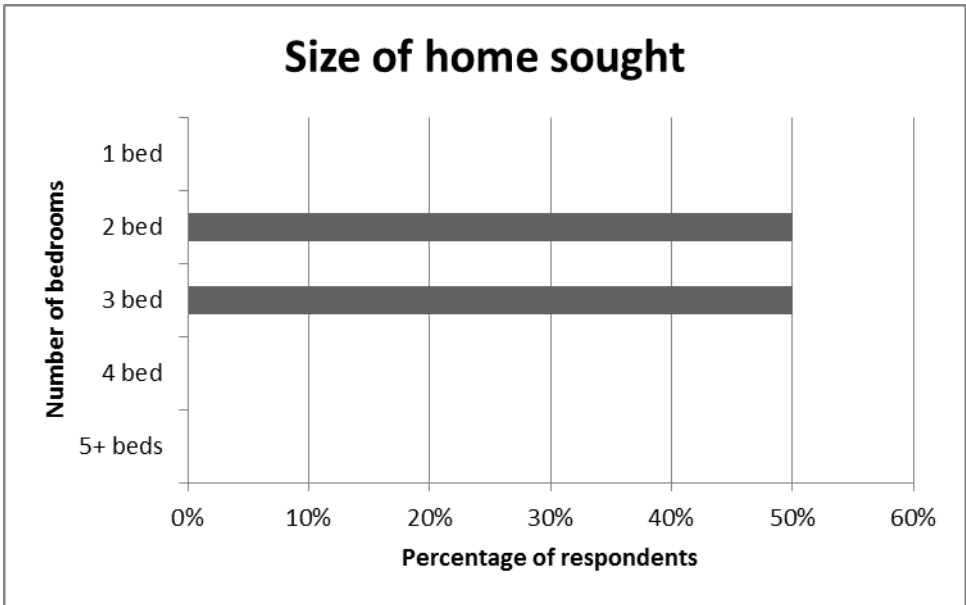
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for buying a home or shared ownership. Households could indicate more than one response:



Respondents to this section were also asked what type of housing they required. The most sought-after type was bungalow. Full responses are given in the chart below (more than one answer could be given):



In terms of size, two and three bedroom homes are sought.



The respondents were then asked if there was a lack of suitable existing housing in Woodborough to meet their needs, to which both households answered 'yes'.

In order to assess the need for **affordable** housing in Woodborough, 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.

Both households responding to this section of the survey reported having equity in an existing property, although the amount of equity varied considerably. The estimated level of savings among the respondents was mixed. Income levels were also mixed.

Comparing income, savings and equity levels with affordability in Woodborough suggests that one of the 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. This informed the recommendations of this survey for new affordable housing in Woodborough, presented in Section 8.

The remaining household specified that they would like to buy accommodation and possesses the financial capacity to purchase open-market accommodation, but indicated the lack of availability of such.

## 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 Woodborough area:<sup>4</sup>

Bedrooms	Mar 2016 - May 2016
1	£196,200
2	£255,400
3	£325,400
4	£468,100
5+	£760,400

### Example calculation for a mortgage

Typically, a household making a single application can obtain a mortgage of 3.5 times their annual income, or 3 x 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 Woodborough cost £255,400 then a household may require £38,310 as a deposit. Annual household income would have to be at least £62,026 for a single applicant or £72,363 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in Wiltshire in 2014 was £21,467.<sup>5</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.

<sup>4</sup> House price estimates from the Mouseprice local area guide to the SN9 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the SN9 postcode covers a wider area than Woodborough parish and that there may be significant internal variation in house prices.

<sup>5</sup> Annual Survey of Hours and Earnings, 2015, resident analysis. Gross annual pay of employed persons resident in Wiltshire, [www.nomisweb.co.uk](http://www.nomisweb.co.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.

- 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.

## 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 June 2016, there was one household on the Wiltshire Council Housing Register seeking affordable accommodation in Woodborough parish: this household is not included in Section 8 of this report as in need of affordable housing. The household is seeking a one bedroom property, and any full assessment of housing need in the parish must take account of the Register.<sup>6</sup>
- The 2011 Census recorded six social homes in the parish.<sup>7</sup> These properties represent 4.8% of the total housing in Woodborough, which is significantly lower than the Wiltshire affordable housing average of 14.7%.<sup>8</sup>
- The social housing in Woodborough had a 0% re-let rate in the past year: from the fourth quarter of 2014/15 to the third quarter of 2015/2016, with no social homes re-let in the parish.<sup>9</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.
- While this survey's recommendations describe the need for affordable housing (see section 8 below), it should be noted that of the one of the households responding to section two and deemed not to be in need of affordable housing described a lack of suitable accommodation in Woodborough. This household possesses the financial capacity to purchase open market accommodation but described a lack of suitable accommodation in the parish. This suggests a potential need for an open-market or mixed tenure development in the area. This household expressed a need for:

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<sup>6</sup> Wiltshire Council, Housing Strategy, live tables.

<sup>7</sup> Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

<sup>8</sup> Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

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

- 1x two bedroom single-level privately rented home.

## **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>10</sup>**

- None

### **Shared ownership / discount market homes**

- 1 x three bedroom/six person home.

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

- None

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<sup>10</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.