

Great Bedwyn

Parish Housing Needs Survey

Survey Report

July 2017

Contents	Page
Parish summary	3
Introduction	3
Aim	4
Survey distribution and methodology	5
Key findings	
Part 1 – Households currently living in the parish	6
Part 2 – Households requiring accommodation in the parish	10
Affordability	13
Summary	14
Recommendations	15

1. Parish Summary

The Civil Parish of Great Bedwyn is in the Pewsey Community Area within the local authority area of Wiltshire. The current population is estimated as 1386, in 610 households. The Parish lies at the centre of the North Wessex Downs Area of Outstanding Natural Beauty. About half the land area is agricultural, and a quarter ancient and secondary woodland, with the Tottenham House parkland as much of the remainder. The largest settlement is the village of Great Bedwyn, with hamlets at Crofton and Saint Katherine's. An important wetland contains the River Dun and the Kennet and Avon Canal. The wooded areas are home to many varieties of wildlife, some of them protected.

Archaeological exploration, not yet completed, has revealed evidence of prehistoric, Roman, Saxon, Norman, Tudor and subsequent settlements. There were two Members of Parliament until 1832, and the Great Western Railway opened locally in 1862. The 19th and especially the 20th Centuries brought change from a mainly agricultural community to a mainly residential one, with a decline in the remaining small local industries. Since the late 1940s estates and other developments in the small village of Great Bedwyn have transformed it into a large village. It has nevertheless retained its historic cruciform shape, and a predominant conservation area. There is little scope now within the current settlement boundary for further major development.

Residents are well aware of Governmental pressure to provide more housing, in particular in the South of England. Great Bedwyn Parish is only 8 miles distant from the M4 Motorway, and the village has a railway station providing a direct link to London and other large centres of population and employment. When Crossrail 1 opens in 2019, rail accessibility will increase, making the Parish an even more desirable place of residence. Great Bedwyn is already a popular location because of its facilities (two outstanding primary schools, surgery, gastropub, general store and post office/bakery shop, cricket and tennis clubs, youth club, recreational societies and areas, and touristic and environmental attractions). This popularity has driven local house prices steadily upwards in recent years, to the extent that local families in even median income groups have been compelled by market forces to move elsewhere. Of those in these income groups who do work locally, many travel in to the Parish from homes elsewhere.

2. Introduction

In February 2017, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Great Bedwyn 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).¹
- 'The Wiltshire Rural Investment Partnership brings together representatives from the economic development, regeneration, spatial planning, service development and enabling 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.'²

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 Great Bedwyn 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 on the 25 May 2017.

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 30th June 2017. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 636 questionnaires were distributed to the parish.

¹ 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.

² 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.

- 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 very good response rate of 36.2% with 230 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 Great Bedwyn.
- 5 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 Great Bedwyn. 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 Great Bedwyn. 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).

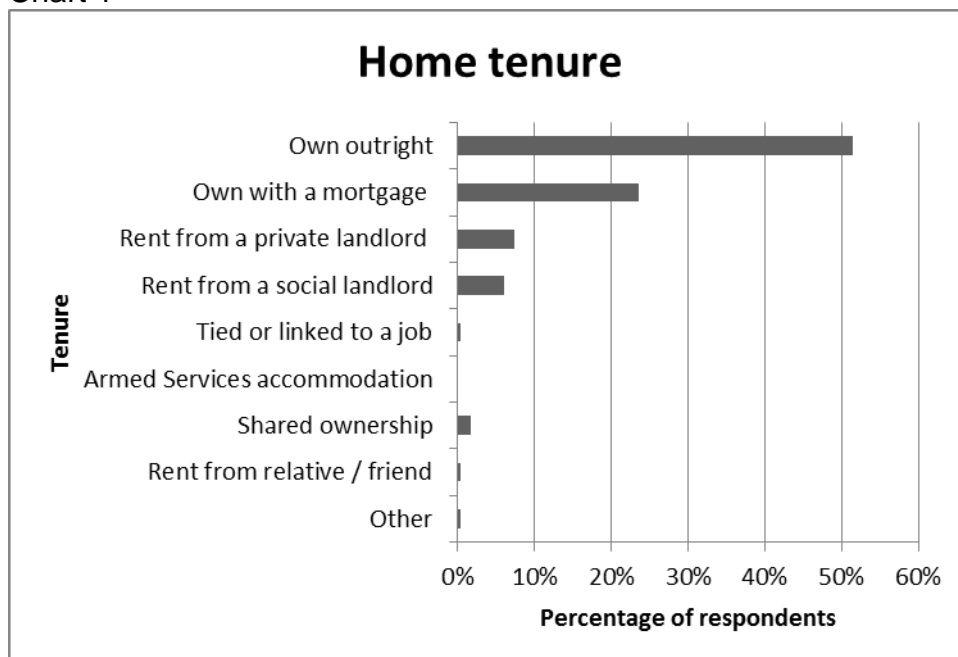
Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Great Bedwyn was their main home. 97.7% of those who replied said that it was.

The 2011 Census data for Great Bedwyn indicates that 63.1% of households in the parish were owner-occupying, 21.3% were renting from social landlords, 12.6% were privately renting, 2.2% of households were living rent free and 0.8% were living in Shared Ownership housing.³

The chart below shows the tenure of respondents to the survey. The majority (75.1%) of respondents were owner-occupiers, while 14.4% of respondents were living in socially rented properties, 7.4% were renting from a private landlord or letting agency, 1.7% were living in Shared Ownership properties, 0.4% were living in accommodation tied to their employment, 0.4% were living in accommodation rented from a relative or friend and 0.4% 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.

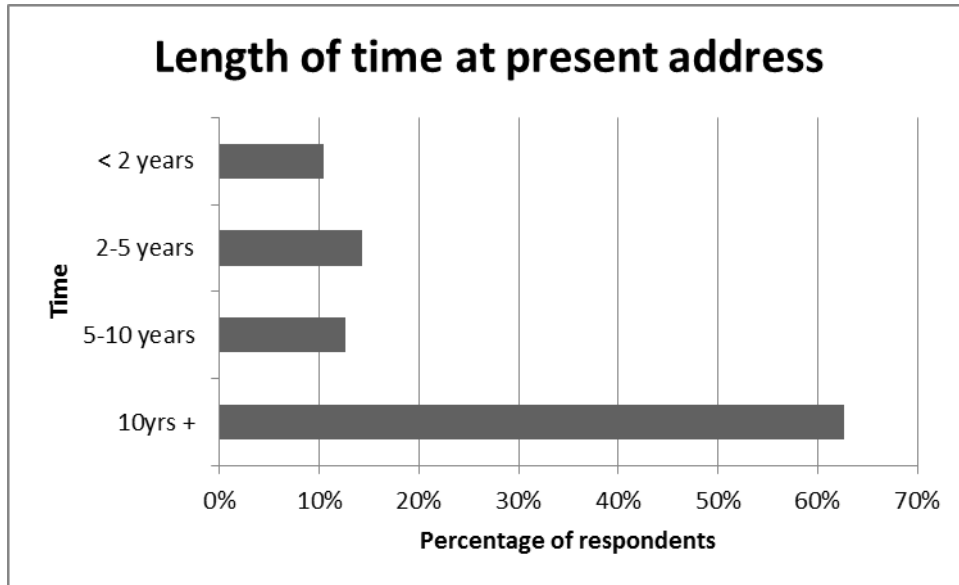
Chart 1



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:

³ <http://www.nomisweb.co.uk/>

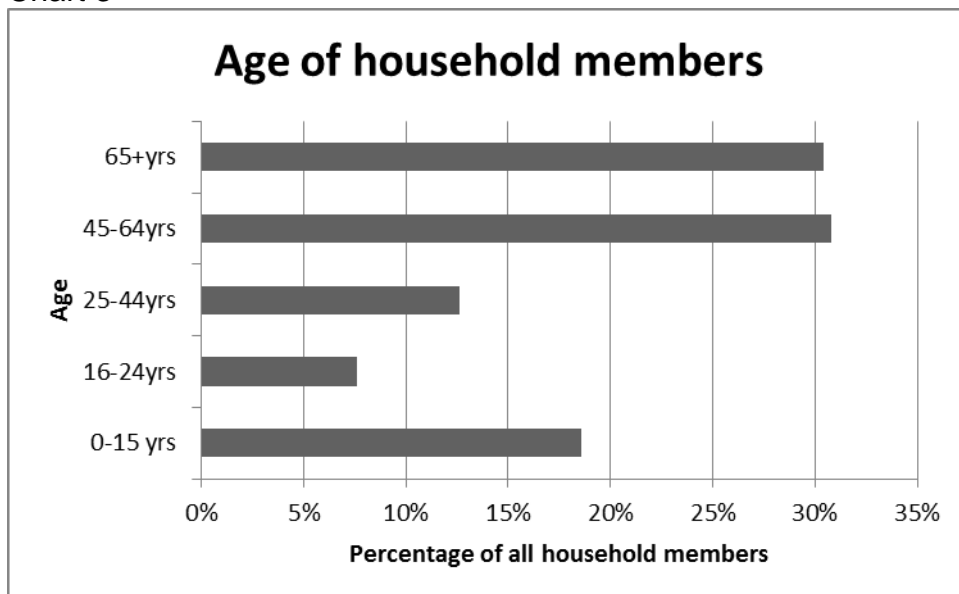
Chart 2



Respondents to the survey lived in homes of a variety of sizes, with 9.1% of respondents having five or more bedrooms in their property. 22.2% lived in four bedroom homes, 32.6% had three bedrooms, 33.0% two bedrooms and 3% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that around a third (30.4%) of respondents' household members were aged 65+:

Chart 3



As shown in the chart above, there were significant numbers of households responding to the survey with members aged 45 and above and with children aged under 16. This indicates a spread of different household types in Great Bedwyn, 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:

Table 1

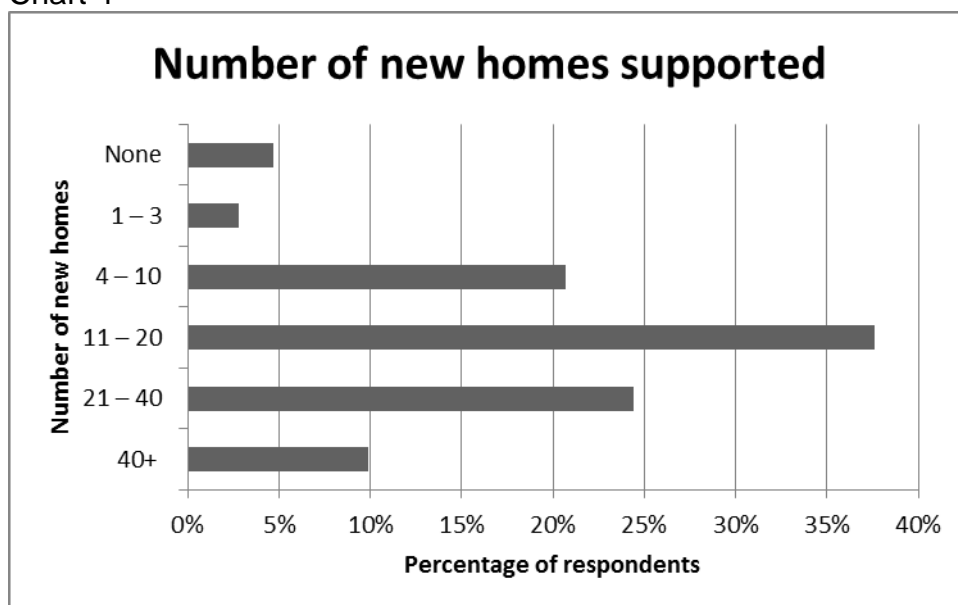
Q9	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	22	40	49	22	133
Person 2	21	17	34	5	77
Person 3	1	5	10	3	19
Person 4	1	1	1	1	4
Person 5	0	0	0	0	0
Total	45	63	94	31	233

These results suggest a mixed level of sustainability for new housing development in Great Bedwyn, indicated by the survey respondents' access to local sources of employment. While 46% of the households' working members usually travel less than ten miles to their place of work, 54% 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 10.8% of respondents (nine households) answered 'yes', indicating a low level of sustained need for housing in the parish.

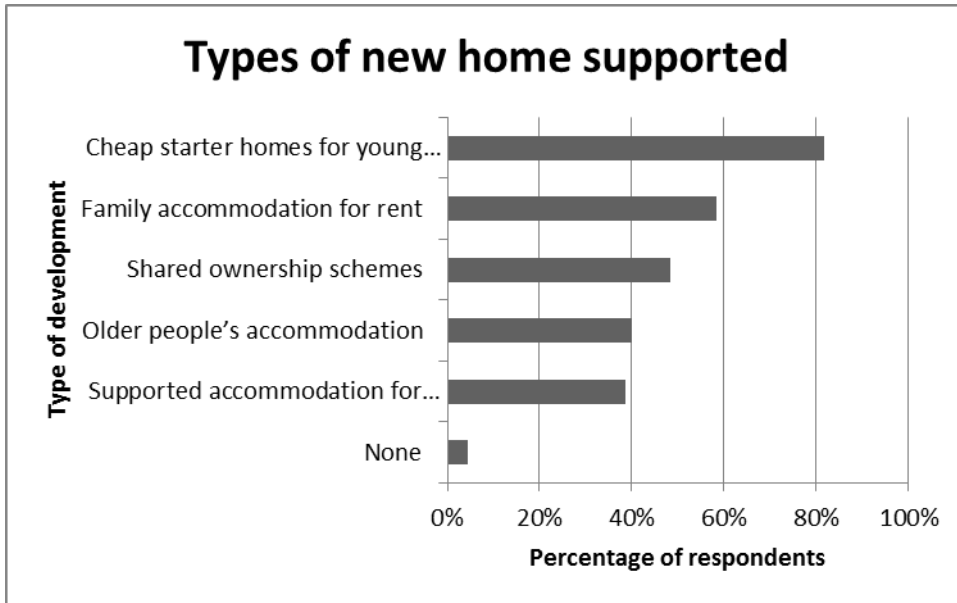
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (94.5%) were in support of some new housing in Great Bedwyn, with the most popular option (37.6% of respondents) being for between eleven and twenty new homes. 4.7% of respondents were opposed to any new housing in Great Bedwyn parish:

Chart 4



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 Great Bedwyn by the survey respondents were affordable starter homes for young people (81.6%) and family accommodation to rent (58.3%). Full results are given in the chart below (more than one answer could be given):

Chart 5



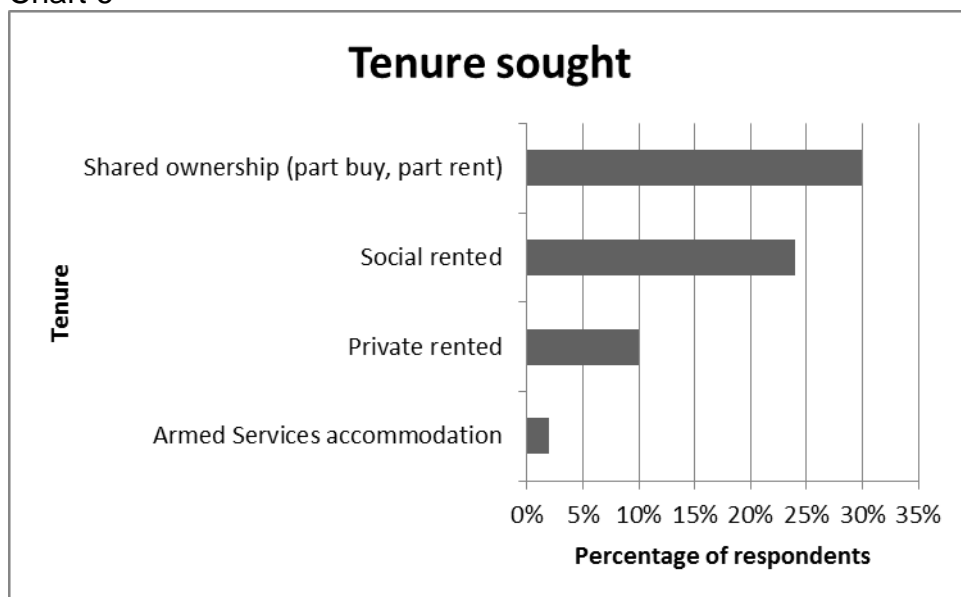
Part two – Households requiring accommodation in the parish

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 Great Bedwyn are then made in order to describe in more detail the need for specifically affordable (i.e. non-market) housing.

Twenty nine respondents replied to this section of the survey, indicating their need for housing in Great Bedwyn. The most frequent reasons given for needing to move were current home too small (15 households), currently renting and wanting to buy (nine households) and that respondents were currently living with their families but wanting to live independently in the parish (nine households).

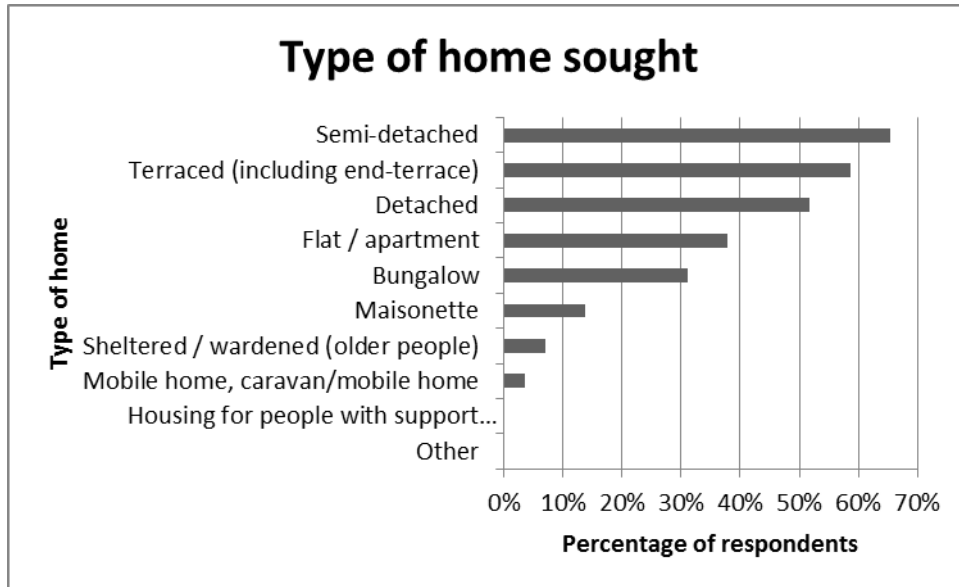
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with shared ownership homes the most desired. Households could indicate more than one response:

Chart 6



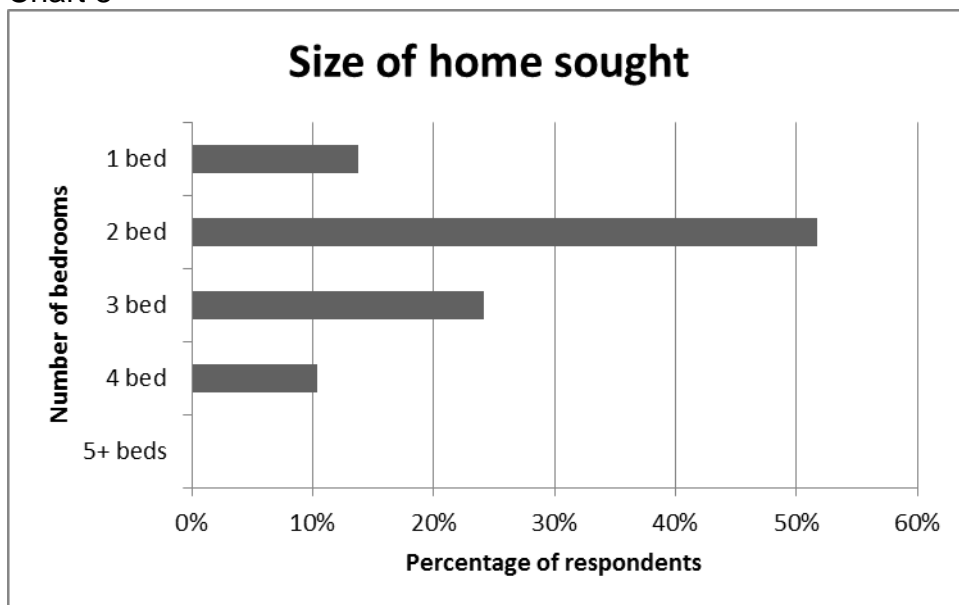
Respondents to this section were also asked what type of housing they required. The most sought-after type was semi-detached properties. Full responses are given in the chart below (more than one answer could be given):

Chart 7



In terms of size, the most popular option was for two bedroom homes and respondents also expressed a need for properties with one, three and four bedrooms. No need was declared for homes with more than four bedrooms.

Chart 8



The respondents were then asked if there was a lack of suitable existing housing in Great Bedwyn to meet their needs, to which 92.6% of households answered 'yes'.

In order to assess the need for **affordable** housing in Great Bedwyn, 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 two 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 mixed, with eight households declaring debts, four households declaring savings of up to £2,499, and four households declared savings above £30,000. Income levels were also mixed. Seven of the households reported gross incomes of less than £15,499, while four reported a gross household income of over £75,000pa. The median gross income bracket reported by the ten respondents was £29,000-£30,499.

Comparing income, savings and equity levels with affordability in Great Bedwyn suggests that 14 of the 29 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 Great Bedwyn, presented in Section 8.

Of the remaining 15 households, six households were deemed to have sufficient resources to purchase or rent their required housing on the open market, although one of these households stated they were seeking to rent ground floor rented accommodation which due to the low level of private rented accommodation in the parish may not be available and therefore indicate a need for an open market or mixed development.

Unfortunately the responses from seven households did not provide sufficient information for analysis of their housing needs so these households are excluded from the recommendations of this report.

One household specified that they would like to purchase, rather than rent, a new home. However, as this household declared no savings or equity, and a low income, it did not meet the financial criteria for low cost home ownership and as such is excluded from the recommendations of this report. It is possible that changing financial circumstances may mean that in the future this household would be suitable for low cost home purchase in Great Bedwyn. Their requirement was for a two bedroomed home.

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 Great Bedwyn area:⁴

Bedrooms	July 2017
1	£231,000
2	£316,000
3	£388,800
4	£578,100
5+	£688,900

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 Great Bedwyn cost £316,000 then a household may require £47,400 as a deposit. Annual household income would have to be at least £76,743 for a single applicant or £89,533 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in Wiltshire in 2015 was £21,467.⁵

- 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.

⁴ House price estimates from the Mouseprice local area guide to the SN8 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN8 postcode covers a wider area than Great Bedwyn parish and that there may be significant internal variation in house prices.

⁵ Annual Survey of Hours and Earnings, 2015, resident analysis. Gross annual pay of employed persons resident in Wiltshire, 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.

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 July 2017, there were eight households on the Wiltshire Council Housing Register seeking affordable accommodation in Great Bedwyn parish: two of these households are also described in Section 8 of this report as in need of affordable housing. The remaining five households on the Register are seeking properties with between one and six bedrooms, and any full assessment of housing need in the parish must take account of the Register.⁶
- The 2011 Census recorded 127 social homes in the parish.⁷ These properties represent 21.3% of the total housing in Great Bedwyn, which is higher than the Wiltshire affordable housing average of 14.7%.⁸
- The social housing in Great Bedwyn had a 3.9% re-let rate in the past year: from the first to the fourth quarter of 2016/17, five social homes were re-let in the parish.⁹
- The low 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.

⁶ Wiltshire Council, Housing Strategy, live tables.

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

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

⁹ 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. The recommendations describe a snapshot of the need for affordable housing at the time the survey was conducted and do not take account of future changes in need, for example arising from the changing housing needs of employees of local businesses. The recommendations may not represent the parish's full housing need as responses were not received from every household, for example households which are on the Housing Register but have not completed a questionnaire are not included in these recommendations (see Section 7). In order to fully assess the housing need in the parish, the recommendations need to be considered alongside evidence provided by Wiltshire Council's Housing Register, the Strategic Housing Market Assessment, and the advice of allocation staff who manage the Register.

Subsidised rented housing¹⁰

- 2 x one bedroom homes (1x bungalow/ground floor accommodation providing assistance with personal care)
- 2 x two bedroom homes (1x bungalow/ground floor sheltered accommodation)
- 1 x four bedroom home

Shared ownership / discount market homes¹¹

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

Sheltered housing for older people

- None

¹⁰ 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.

¹¹ Please note that recommendations for numbers of bedrooms in shared ownership/discounted market properties are based on the number of bedrooms wanted by respondents, applicants can purchase the size of home they are able to afford.