

# **Dilton Marsh**

**Parish Housing Needs Survey**

**Survey Report**

**July 2018**

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## 1. Parish Summary

The civil parish of Dilton Marsh was created in 1894 from the western part of the ancient parish of Westbury. It lies in the extreme west of the county, and its western boundary is the county boundary between Wiltshire and Somerset. Until 1934 the parish extended south-westwards to include the houses on the north side of the village street at Chapmanslade, but in that year Chapmanslade became a civil parish and the south-west corner of Dilton Marsh was transferred to it.

Predominately a village which is linear in nature with a High St two kilometres long, Dilton Marsh stretches beyond this in all directions and incorporates a wide range of houses, both old (dating back pre-1860) and new – of differing sizes and designs – with infill houses and small developments in many places.

Dilton Marsh has a population of 1,934 (2011 census). It is a thriving community with good facilities which currently include a public house (The Prince of Wales), Dilton Marsh Pre-school, Little Marshians Parent and Toddler Group, several places of worship, the Memorial Hall, playing field and woods owned by the Parish Council, Fairfield Farm College, farm shop, post office and café, a hairdressing salon, beauty salon, grocery shop, garage, cattery and fish and chip shop. The village school continues as Dilton Marsh Church of England Primary School, in new accommodation built in 1988 behind the former church school. A substantial number of smaller businesses operate from the village.

## 2. Introduction

In February 2018, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Dilton Marsh Parish Council, to establish if there was a proven need for affordable housing in the parish and to use the findings of the survey to inform a future neighbourhood 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, service development and enabling

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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 White Horse Housing Association.

teams of Wiltshire Council together with Registered Provider [housing association] partners and Homes England 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 Dilton Marsh 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 23<sup>rd</sup> April 2018.

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 29<sup>th</sup> May 2018. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 847 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 34.4% with 291 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 Dilton Marsh.
- Six responses were made online.

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<sup>2</sup> Para 1.1, 'Purpose', *Terms of Reference for the Wiltshire Rural Investment Partnership*. Full WRIP membership: Wiltshire Council, Aster, White Horse Housing Association, GreenSquare, Guinness, Stonewater, Selwood Housing, Homes England 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 Dilton Marsh. 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 Dilton Marsh. 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 Dilton Marsh was their main home. 100% of those who replied said that it was.

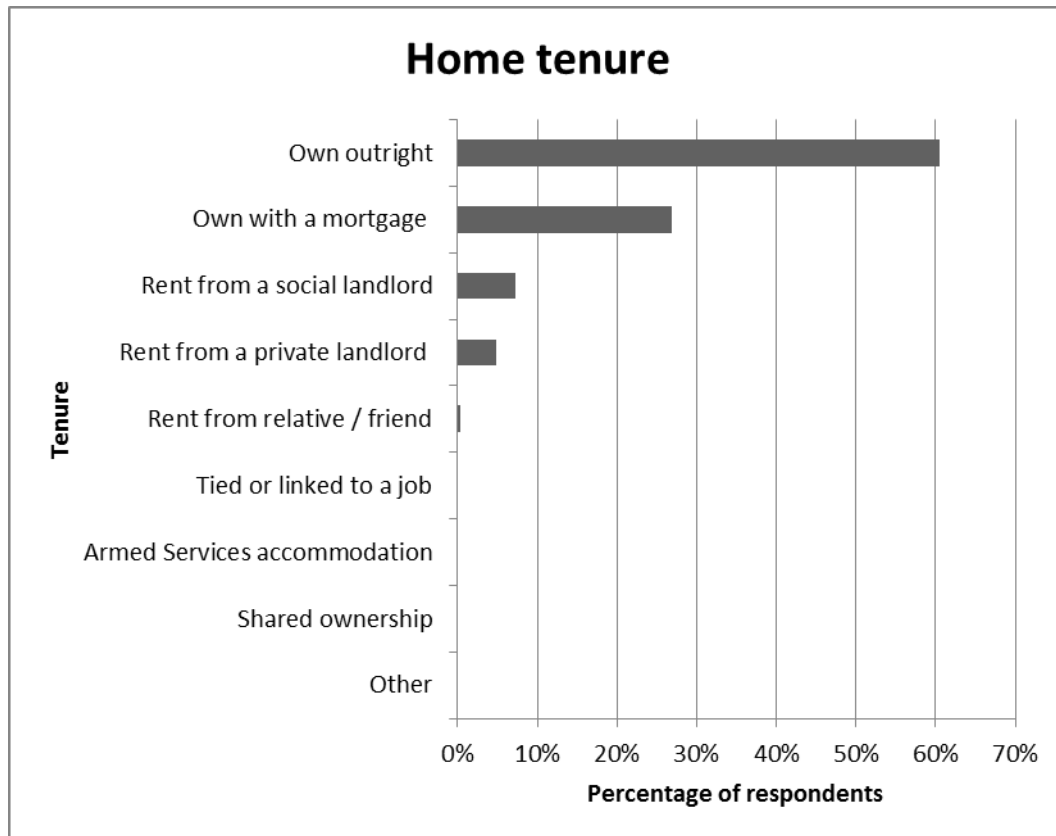
The 2011 Census data for Dilton Marsh indicates that 74.5% of households in the parish were owner-occupying, 13.1% were renting from social landlords, 10.8% were renting privately and 1.2% of households were living rent free. Less than 0.5% of households were living in shared ownership accommodation.<sup>3</sup>

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

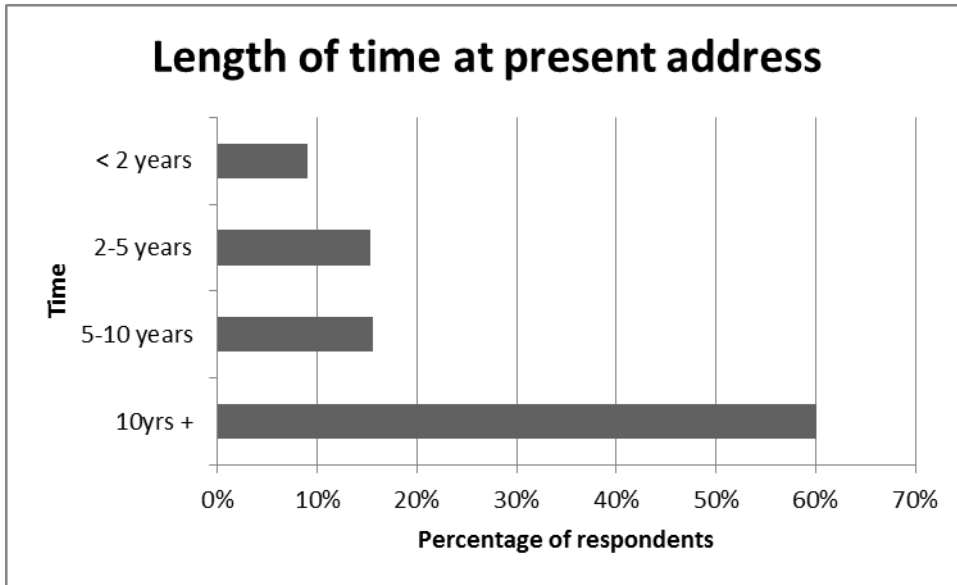
The chart below shows the tenure of respondents to the survey. The overwhelming majority (87.4%) of respondents were owner-occupiers, while 7.3% of respondents were living in socially rented properties, 4.9% were renting from a private landlord or letting agency, none were living in accommodation tied to their employment, shared ownership housing or armed services accommodation. Only one household reported renting from a relative or friend. 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 commensurate to the high levels of owner occupation among survey respondents:

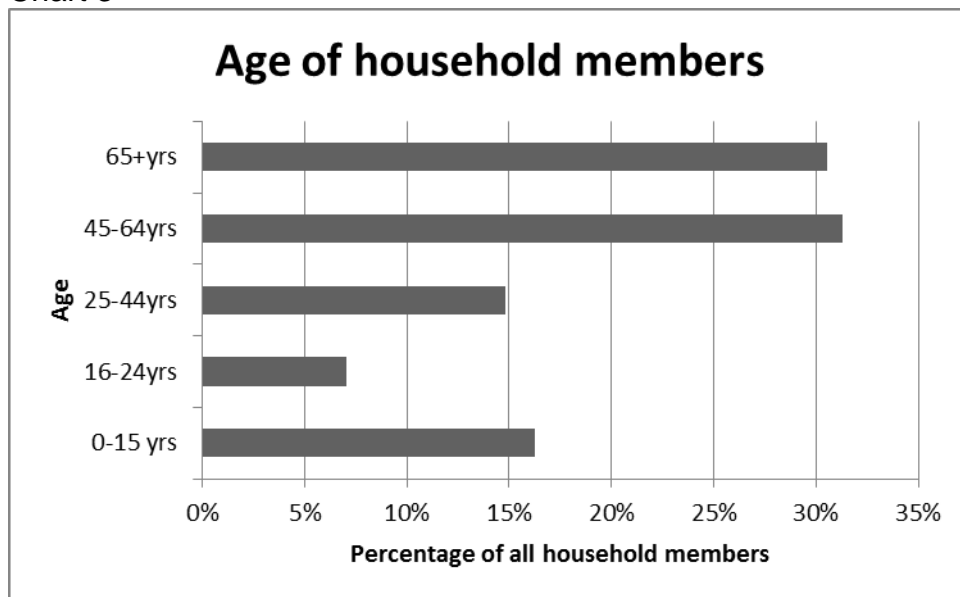
Chart 2



Many respondents to the survey lived in large family homes. 7% of respondents reported having five or more bedrooms in their property and 35.2% lived in four bedroom homes. 35.2% had three bedrooms, 17.4% two bedrooms and 5.2% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey reveals that around a third (31.3%) of respondents' household members were aged 45-64 years and a further third (30.5%) were aged 65+ years.

Chart 3



As shown in the chart above, there was few survey respondents with household members aged 25-44 years. This indicates a response bias towards households with older members. For example, although the 2011 Census recorded an older parish population (65+ years) of 19.6% almost a third of survey responses were from households containing members in this age group.

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

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	30	66	57	12	165
Person 2	20	47	30	7	104
Person 3	4	11	4	0	19
Person 4	1	4	2	0	7
Person 5	1	2	0	0	3
<b>Total</b>	<b>56</b>	<b>130</b>	<b>93</b>	<b>19</b>	<b>298</b>

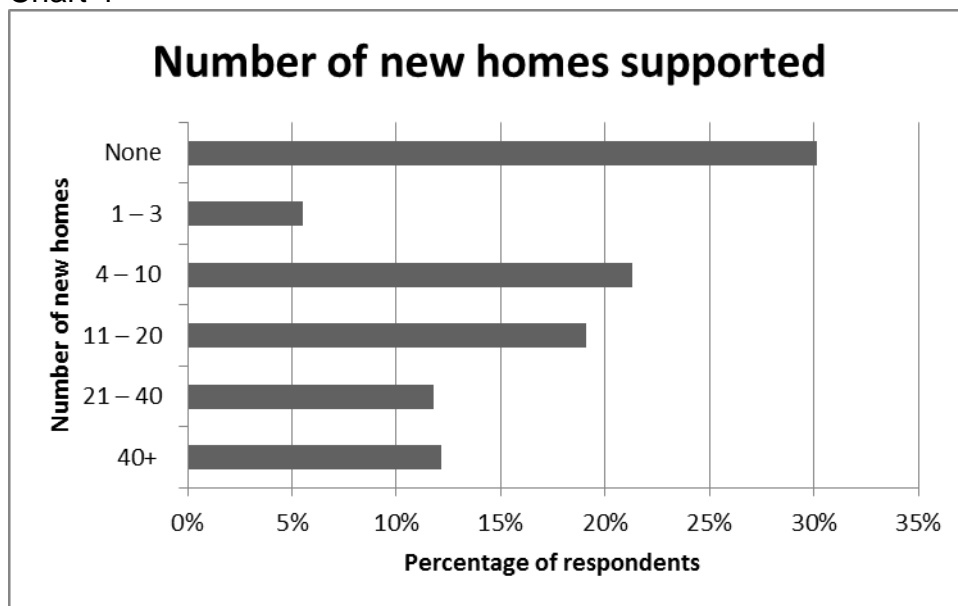
These results suggest a generally good level of sustainability for new housing development in Dilton Marsh, indicated by the survey respondents' access to local sources of employment. A majority (62%) of the households' working members usually travel less than ten miles to their place of work with the remainder (38%) travelling further afield, indicating a reasonably healthy level of local employment sources.



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 7.6% of respondents (21 households) answered 'yes', indicating a reasonable level of sustained need for housing in the parish.

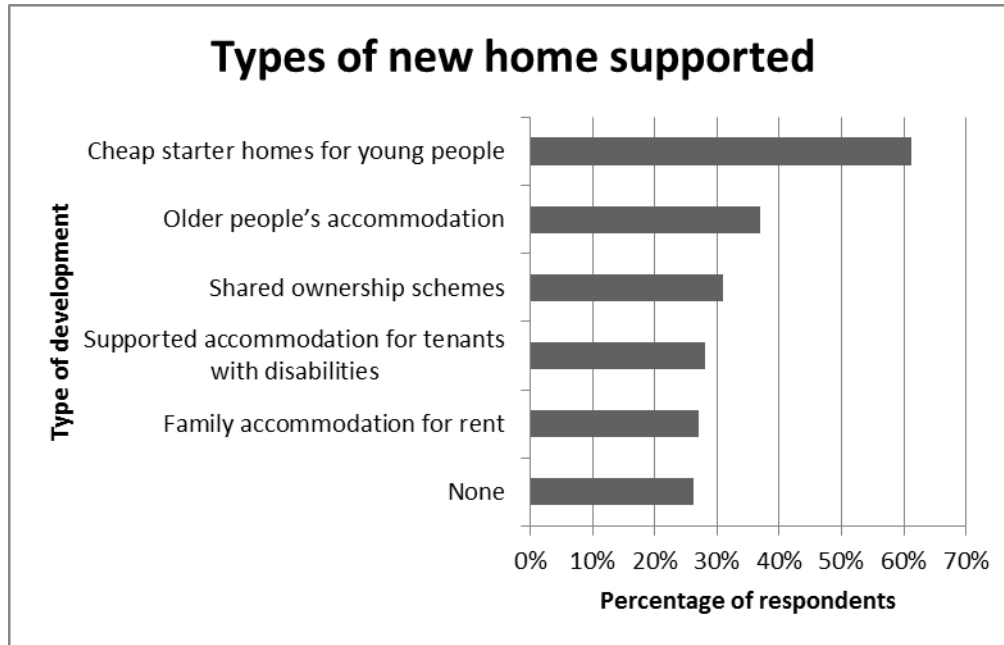
Respondents were then asked how many new homes they would support being built in the parish. A significant minority of respondents (30.1%) were opposed to any new housing in the parish. However, the second and third most popular responses were in support of between four and ten (21.3% of respondents) and eleven and twenty (19.1%) new homes. It is worth noting that almost a quarter of respondents were in support of more than 20 new homes being built in the 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 Dilton Marsh by the survey respondents were affordable starter homes for young people (61.2%) and older persons' accommodation (37%). Full results are given in the chart below (more than one answer could be given).

Chart 5



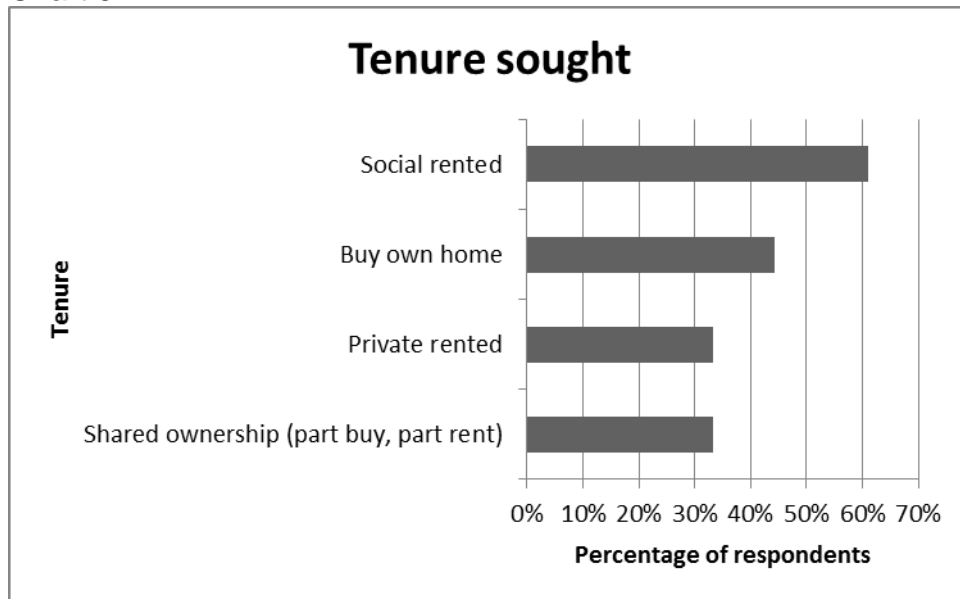
## Part two – Households requiring accommodation in the parish

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

Twenty respondents replied to this section of the survey, indicating their need for housing in Dilton Marsh. The most frequent reasons respondents gave for needing to move were because their current accommodation was too small (eight households), and because they were currently living with their families but wanted to live independently in the parish (seven households). Five households apiece stated that they wished to move to cheaper accommodation and because they were currently renting but wished to buy a home instead.

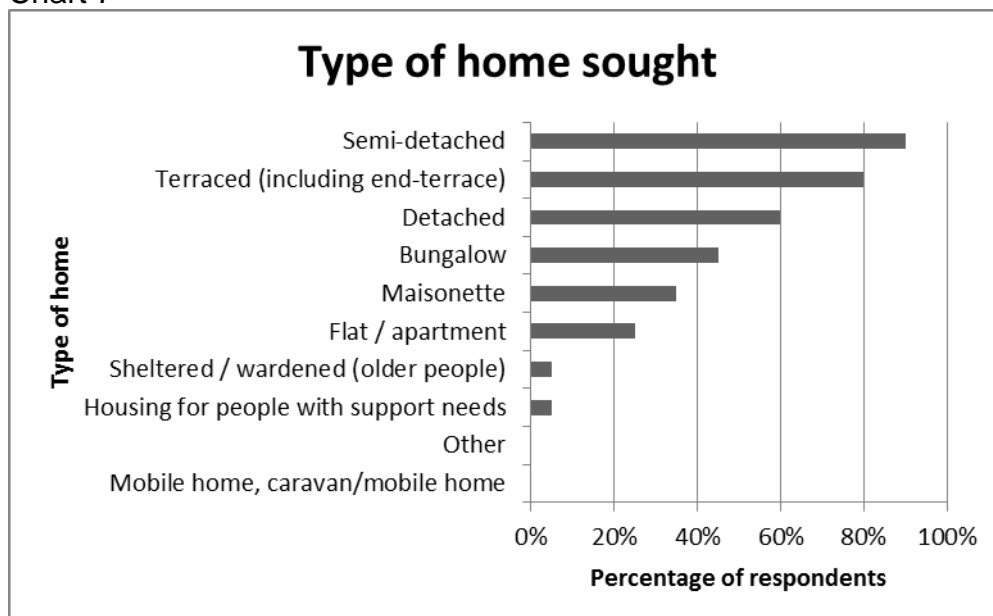
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with socially rented homes the most desired. Households could indicate more than one response:

Chart 6



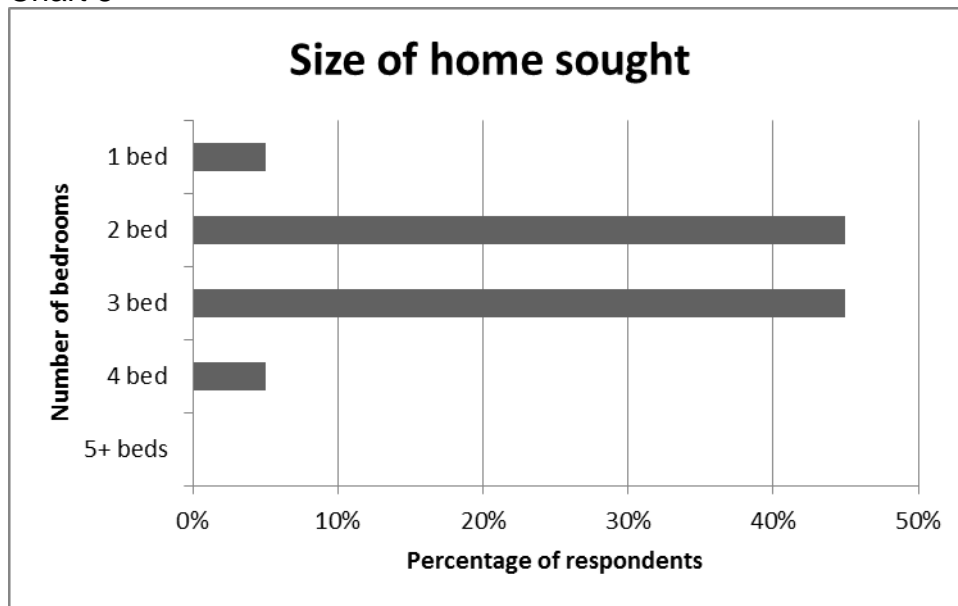
Respondents to this section were also asked what type of housing they required. The most sought-after types were semi-detached and terraced properties. Full responses are given in the chart below (more than one answer could be given):

Chart 7



In terms of size, the most popular options were two and three bedroom homes (both 45%). Only one household apiece stated that they were seeking a one or four bedroom home. No need was declared for homes with five or more bedrooms:

Chart 8



The respondents were then asked if there was a lack of suitable existing housing in Dilton Marsh to meet their needs, to which all but two households answered 'yes'.

In order to assess the need for **affordable** housing in Dilton Marsh, 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. The estimated level of savings among the respondents was low, with only three households declaring more than £10,000. Six households reported having no savings at all. Household income levels were spread over a broad range from £9,500-£10,000 at the bottom end to £40,000-£42,499 at the top end. The median annual gross income reported was £20,000. Four households did not provide income details.

Comparing income, savings and equity levels with affordability in Dilton Marsh suggests that sixteen of the twenty 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 Dilton Marsh, presented in Section 8.

The remaining four households have not been included in the recommendations of this report for a variety of reasons. One of these households stated a clear aspiration to buy but lacked the necessary income required. Two households appeared to be already adequately housed. The remaining household provided insufficient information for their housing need to be assessed.

## 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 Dilton Marsh area:<sup>4</sup>

<b>Bedrooms</b>	<b>July 2018</b>
1	£129,900
2	£191,100
3	£240,500
4	£358,100
5+	£522,500

### 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 Dilton Marsh cost £191,100 then a household may require £28,665 as a deposit. Annual household income would have to be at least £46,410 for a single applicant or £54,145 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in Wiltshire in 2017 was £23,121.<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.
- First time buyers would generally struggle to meet the criteria necessary for obtaining their own home.

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<sup>4</sup> House price estimates from the Mouseprice local area guide to the BA13 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the BA13 postcode covers a wider area than Dilton Marsh parish and that there may be significant internal variation in house prices.

<sup>5</sup> Annual Survey of Hours and Earnings, 2017, 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.

## 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 2018, there were three households on the Wiltshire Council Housing Register seeking affordable accommodation in Dilton Marsh parish: one of these households is also described in Section 8 of this report as in need of affordable housing. The remaining two households on the Register are seeking properties with a minimum of one and three bedrooms respectively, and any full assessment of housing need in the parish must take account of the Register.<sup>6</sup>
- The 2011 Census recorded 106 social homes in the parish.<sup>7</sup> These properties represent 13.1% of the total housing in Dilton Marsh, which is slightly lower than the Wiltshire affordable housing average of 14.7%.<sup>8</sup>
- The social housing in Dilton Marsh had a 1.9% re-let rate in the past year: between 01 July 2017 and 30 June 2018 only two social homes were re-let in the parish.<sup>9</sup>
- The low levels and turnover of social housing in the parish suggest that very few if any 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.
- It is striking that only two of the sixteen households assessed as in being in housing need and requiring public assistance for their required accommodation were deemed eligible for shared ownership or discount market homes.
- Instead there appears to be a clear identified need in the parish for social housing to rent. This indicates that there is unmet housing need amongst households without the required income, savings or equity to access home ownership. The need appears to be for homes of a variety of sizes (see recommendations below).
- One household stated a need for a bungalow or sheltered accommodation for older people.

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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.

## **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 does 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 housing <sup>10</sup>**

- 5 x one bedroom homes
- 2 x two bedroom homes
- 4 x three bed homes
- 2 x four bed homes (including one with wheelchair access)

### **Shared ownership / discount market homes<sup>11</sup>**

- 2 x three bed homes

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

- 1 x one bed home

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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.

<sup>11</sup> 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.