

# Mere

## Parish Housing Needs Survey

Survey Report

January 2016

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## 1. Parish Summary

The Parish of Mere is in Mere Community Area within the local authority area of Wiltshire.

- There is a population of 2,961 according to the 2011 Census, comprised of 1,357 households.<sup>1</sup>
- The Parish of Mere is situated in the extreme south-west corner of the County of Wiltshire and the parish boundary also forms the Dorset County boundary. Nestling beneath the South Wiltshire Downs, large parts of the surroundings are designated as Areas of Outstanding Natural Beauty. There are also a number of sites in and around Mere that provide a wealth of historical and archaeological interest.
- Castle Hill, visible from many parts of Mere, is a Scheduled Ancient Monument, with access to the chalk grassland of Long Hill which is an important area for wildlife.
- The parish is situated mostly south of the A303 dual carriageway, with a post code for Warminster but is closest to Gillingham, Dorset and Wincanton, Somerset. Historically Mere and its surrounding district are exceedingly rich with important settlements. In Neolithic times they were to be found on White Sheet Down. In the 18<sup>th</sup> Century the Hoare family made the famous gardens at Stourhead. Today much of the land is still in the province of the Duke of Cornwall.
- The Parish Church of St Michael the Archangel is in Church Street. The Church is mostly 15<sup>th</sup> Century, with a 38m high tower. There are a number of other historic buildings of interest in Mere. Facilities in Mere include the Library and Information Centre, Museum, Doctors' Surgery, Dentist, Post Office, Chemist and a range of small shops. There are public meeting places in the Grove Buildings and Lecture Hall. There is a Primary School, linked to which is a Playgroup/Preschool.
- Employment opportunities within Mere are limited, with some agricultural work on local farms and estates; there are two designated industrial areas, Quarry Industrial Estate and Woodlands Road, currently the site of Hill Brush Company.
- Sports such as football, cricket, tennis, bowls and other leisure activities are well catered for in Mere, with a Recreation Ground and Sports Pavilion, as well as children's play areas within the town.

## 2. Introduction

In mid-2015, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Mere 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.

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

- 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 Mere.

- '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 July 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 28<sup>th</sup> August 2015. The forms were recorded and analysed by the Housing Strategy and Knowledge Management departments at Wiltshire Council.

- A total of 1,382 questionnaires were distributed to the parish.

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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.

- 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 37.7% with 521 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 Mere.
- Three 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 Mere. 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 Mere. This 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 (i.e. non-market) housing. The results of this assessment are summarised in the recommendations of the report (Section 8).

### Part One – Households currently living in the parish

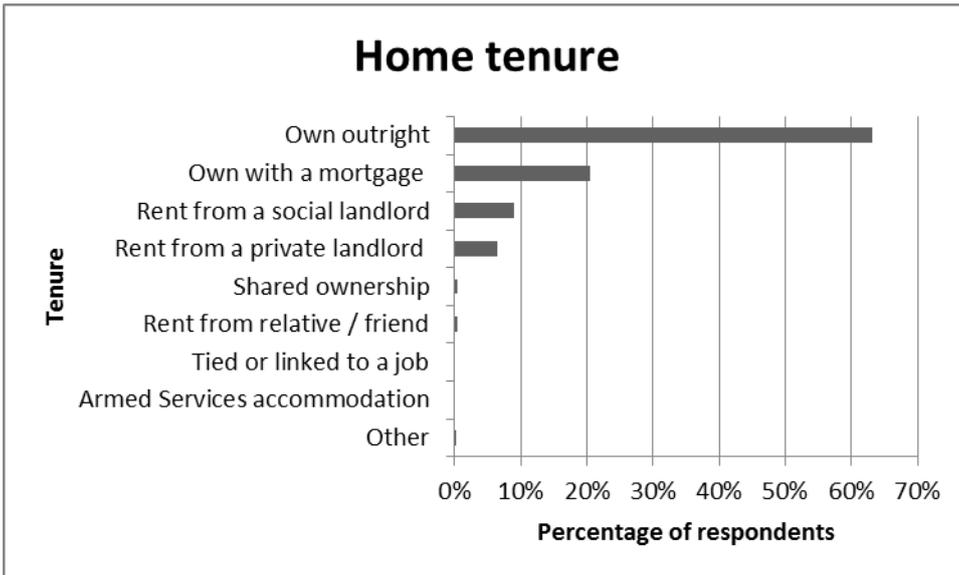
The first question asked on the survey was whether the respondents' home in Mere was their main home. 98.8% of those who replied said that it was.

The 2011 Census data for Mere indicates that 66.4% of households in the parish were owner-occupying, 16.9% were renting from social landlords, 13.4% were privately renting, 1.5% were living in shared ownership (partly rented, partly owned) homes, and 1.8% of households were living rent free.<sup>4</sup>

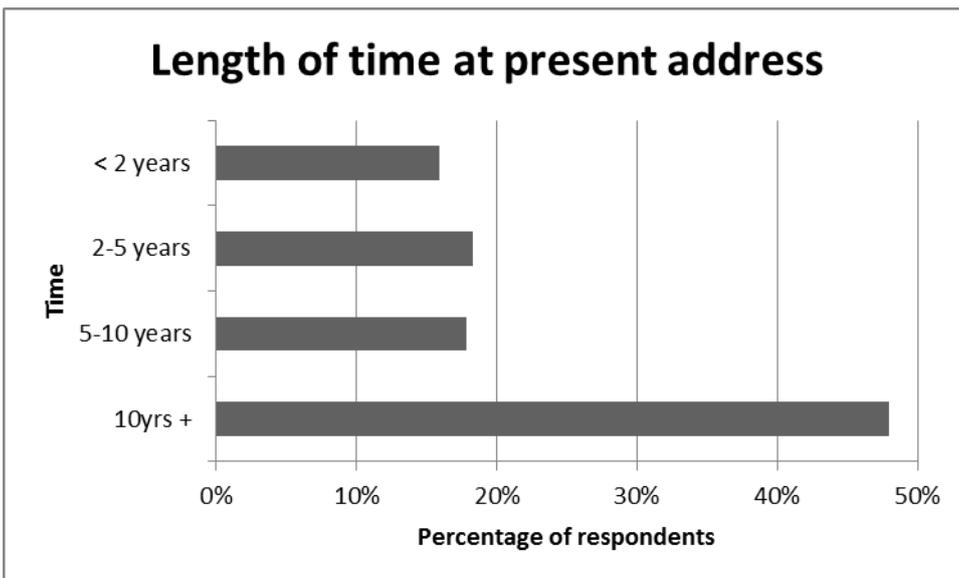
The following chart shows the tenure of respondents to the survey. The majority (83.6%) of respondents were owner-occupiers, while 9% of respondents were living in socially rented properties, 6.4% were renting from a private landlord or letting agency, 0.4% were living in shared ownership homes, 0.4% were renting from a relative or friend, and 0.2% 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>4</sup> Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.  
<http://www.nomisweb.co.uk/>

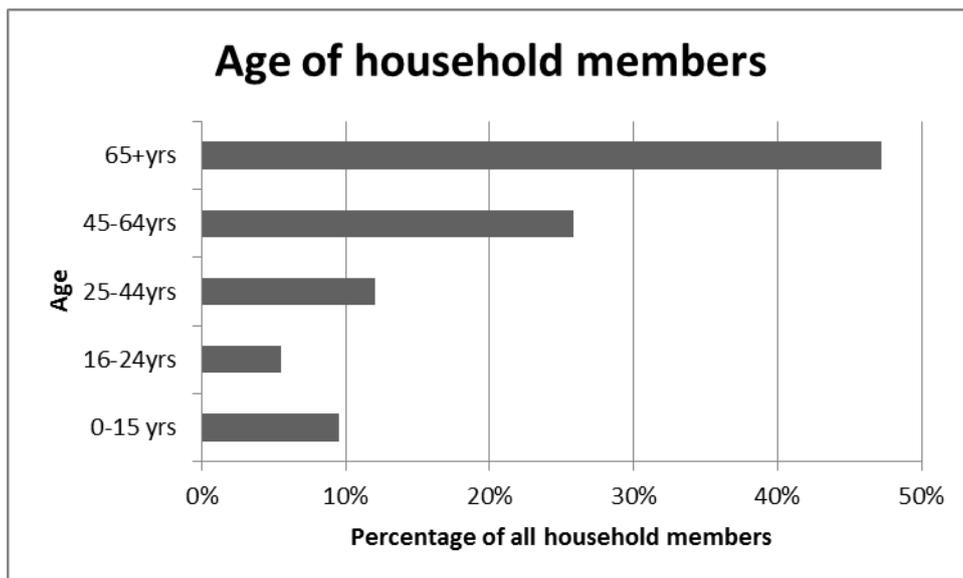


The chart below indicates the length of time that respondents have lived in their current home. Nearly half (48%) of the people that responded to the survey have lived in the parish for more than ten years:



Many respondents to the survey lived in large family homes, with 24% of respondents having four or more bedrooms in their property. 42.8% lived in three bedroom homes, 26.9% had two bedrooms and 6.3% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey shows that nearly half (47.2%) of respondents' household members were aged 65+. This indicates a higher proportion of older people responding to the survey than live in the parish, as recorded by the 2011 Census, which indicated that 30.4% of Mere's population was aged 65+. The chart below shows the age brackets of those who responded to the survey:



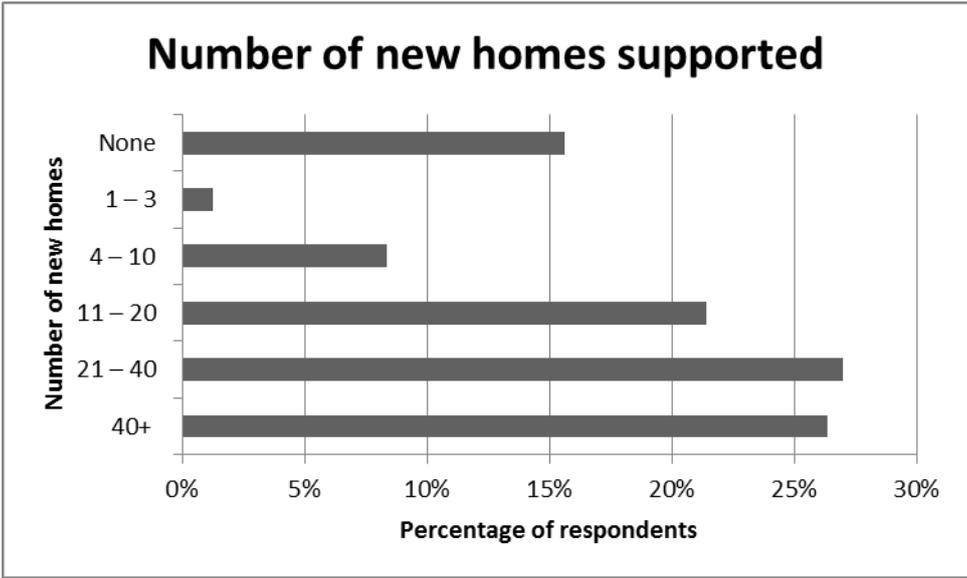
The distance travelled to work can be a good measure of the sustainability of local housing development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	44	36	57	19	156
Person 2	24	28	29	7	88
Person 3	4	7	1	0	12
Person 4	2	0	0	0	2
Person 5	0	0	0	0	0
<b>Total</b>	<b>74</b>	<b>71</b>	<b>87</b>	<b>26</b>	<b>258</b>

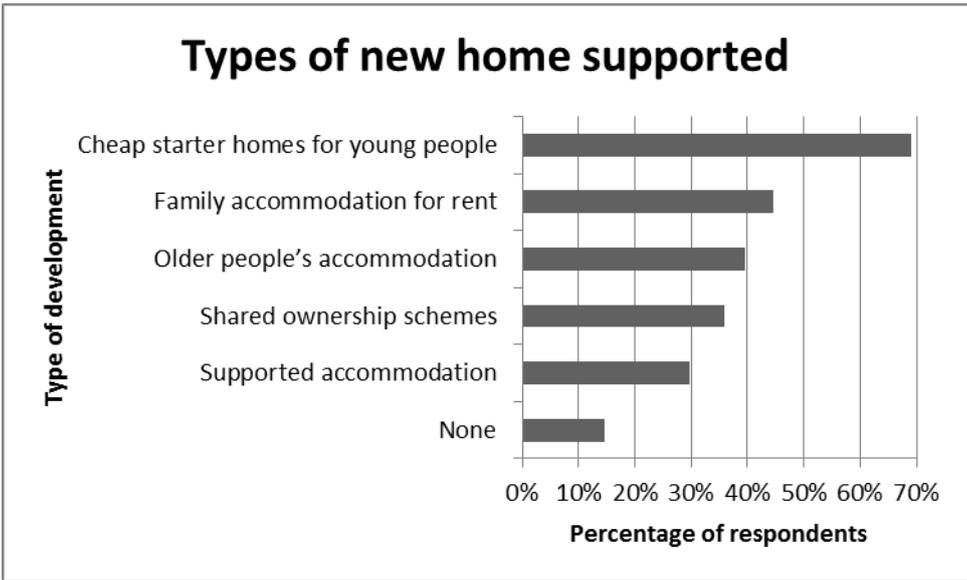
These results suggest a mixed level of sustainability for new housing development in Mere, indicated by the survey respondents' access to local sources of employment. While 56.2% of the households' working members usually travel less than ten miles to their place of work, 43.8% travel more than that, suggesting a potential lack of more local sources of suitable 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 4.8% of respondents (twenty-two 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 majority of respondents (84.4%) were in support of some new housing in Mere, with the most popular option (27% of respondents) being for between twenty-one and forty new homes. 15.6% of respondents were opposed to any new housing in Mere 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 Mere by the survey respondents were affordable starter homes for young people (69%) and family homes for rent (44.5%). Full results are given in the chart below (more than one answer could be given):

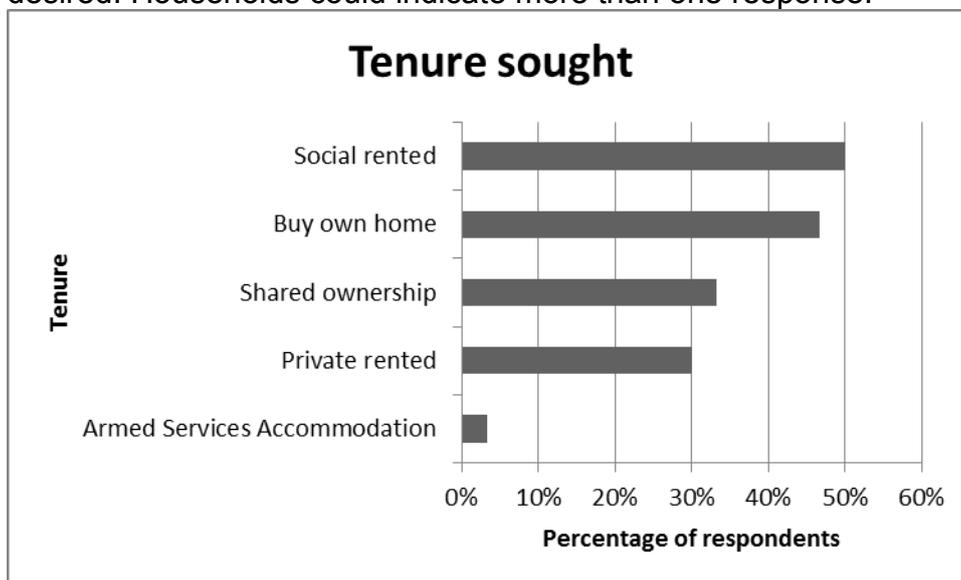


## Part two – Households requiring accommodation in the parish

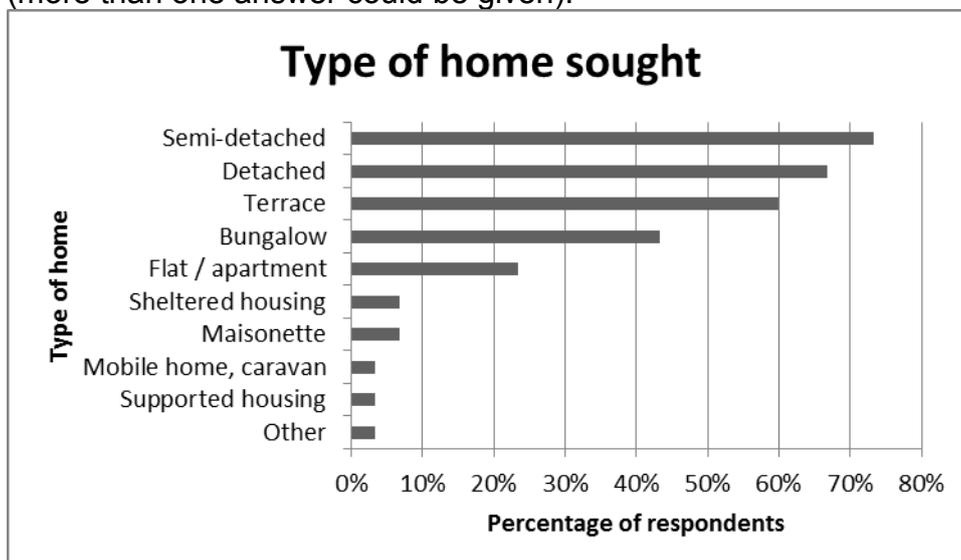
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Mere are then made in order to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

Thirty respondents replied to this section of the survey, indicating their need for housing in Mere. The most frequent reason given for needing to move was because the current home was too small for the householders' needs (ten households).

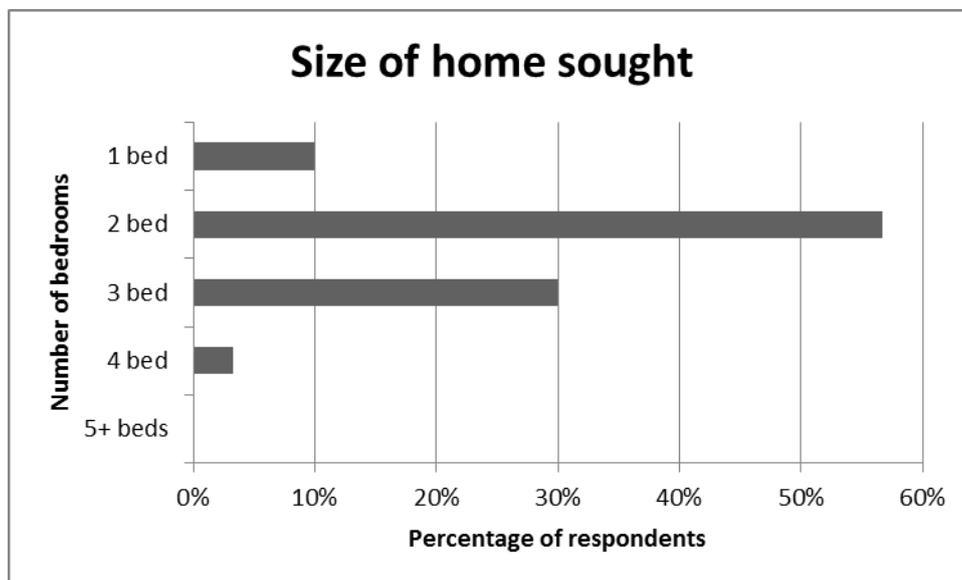
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with socially rented homes the most desired. Households could indicate more than one response:



Respondents to this section were also asked what type of housing they required. The most sought-after type was 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 and four bedrooms. No need was declared for homes with five or more bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Mere to meet their needs, to which twenty-four households answered 'yes', two answered 'no', and four did not complete the question.

In order to assess the need for **affordable** housing in Mere, 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. Please note as well that two of the thirty households did not complete the financial section of the questionnaire in sufficient detail to be assessed, and as such are excluded from the recommendations of this report (Section 8).

Only four of the twenty-eight households responding to the financial section of the survey reported having equity in an existing property and, for two of these, the estimated values remaining in their homes after mortgages and loans were repaid were low (<£40,000).

Twelve of the twenty-eight households reported savings. The levels of these savings were mainly low, with six of the twelve households describing less than £10,000 in savings and only two households declaring savings of more than £50,000. Income levels were also mainly low. Fourteen of the twenty-eight households reported gross incomes of less than £16,999, while only two reported gross household incomes of more than £40,000pa. The median gross household income bracket reported by the twenty-eight respondents was £15,500-£18,499pa.

Comparing income, savings and equity levels with affordability in Mere suggests that seventeen of the twenty-eight 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 Mere, presented in Section 8.

Of the remaining eleven households, one was expressly interested in a shared ownership home, but declared insufficient financial resources to afford this tenure. One household was interested in acquiring a socially rented home, but declared high household savings that suggested they could afford to rent privately and as such were ineligible for a subsidised rented home. Five households wanted, and could afford, to purchase accommodation on the open market, and four wanted, and could afford, to rent privately. All of these households were seeking two bedroomed homes, and five of them (three to rent, two to purchase) specifically reported a lack of suitable homes for their needs in the parish. This suggests a potential need for a small open market or mixed tenure development in Mere parish:

<b>Mere – market needs summary</b>			
<b>Tenure sought</b>	<b>Size</b>	<b>Requirements for support needs</b>	<b>Lack of suitable accommodation in Mere?</b>
Market purchase	2 bed	Single level, wheelchair accessible bungalow or sheltered home with access to emergency call service such as Lifeline	n/k (question not completed)
Market purchase	2 bed	Single level, wheelchair accessible bungalow	n/k (question not completed)
Market purchase	2 bed	None	Yes
Market purchase	2 bed	None	n/k (question not completed)
Market purchase	2 bed	Sheltered home or bungalow	Yes
Private rent	2 bed	Bungalow	Yes
Private rent	2 bed	Bungalow	No
Private rent	2 bed	None	Yes
Private rent	2 bed	None	Yes

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

<b>Bedrooms</b>	<b>July 2015 – Sept 2015</b>
1	£129,400
2	£174,100
3	£227,700
4	£364,200
5+	£567,500

### 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 Mere costs £174,100 then a household may require £26,115 as a deposit. Annual household income would have to be at least £42,281 for a single applicant or £49,328 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median 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 BA12 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the BA12 postcode covers a wider area than Mere 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.

- In October 2015, there were nine households on the Wiltshire Council Housing Register seeking affordable accommodation in Mere parish: one of these households is also captured by this report as in need of affordable housing. The remaining eight households on the Register are seeking properties with one, two and four bedrooms, and any full assessment of housing need in the parish must take account of the Register.<sup>7</sup>
- The 2011 Census recorded 229 social homes in the parish.<sup>8</sup> These properties represent 16.9% of the total housing in Mere, which is higher than the Wiltshire affordable housing average of 14.7%.<sup>9</sup>
- The social housing in Mere had a 5.7% re-let rate in the past year: from the third quarter of 2014/15 to the second quarter of 2015/16 inclusive, thirteen social homes were re-let in the parish. Five of these were bungalows or supported accommodation, which are preferentially let to older person households or to households with medical or support needs.<sup>10</sup>
- The levels and turnover of social housing in the parish, relative to the types of need, suggest 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>

- 1x one bedroom home
- 2x two bedroom homes (1x bungalow)
- 4x three bedroom homes (1x providing support with personal care)
- 1x four bedroom home

### Shared ownership / Discount market homes

- 1x one bedroom home
- 3x two bedroom homes
- 2x 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.