

Winterslow

Parish Housing Needs Survey

Survey Report

November 2017

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1. Parish Summary

Winterslow Parish is a rural community on the SE edge of Wiltshire on the border with Hampshire and 7 miles north east of Salisbury. Most of the 2200 population live in Middle Winterslow and The Common with smaller settlements in the East and West Winterslows. The village of “Winterslow” is, therefore, widespread along narrow roads and does not have a typical single village centre. Within the Parish Boundary there is also a small settlement of 48 dwellings at Lopcombe Corner situated at the NE parish boundary on the A30/A343 junction.

There is a very vibrant community spirit with many and varied groups, clubs, activities and voluntary services. Our village facilities include a school, pre-school, shop, village hall, recreation ground, public house, five places of worship, doctors’ surgery and large multi-pitch sports field with a pavilion.

A comprehensive Parish Plan was completed in 2010 covering environment, housing, transport, culture, education, health, crime and economic wellbeing. This was followed by a Village Design Statement in 2011 and a previous Housing Needs Survey in 2013.

The Parish is on a ‘journey’ to a Neighbourhood Plan. Several public exhibitions and community views have been sought at every opportunity including questionnaires for all households. The evidence is clear that the priority for the community relates to the ‘what’, ‘where’ and ‘how’ of future housing provision. This priority brings with it closely linked concerns including flooding, traffic volumes and speed control, protection of green spaces as well as potential benefits including support for the school, provision of homes for local families and increased opportunity for young people and for the elderly to remain in the village.

The Parish Council and our community actively support the provision of Affordable Homes in the Parish.

2. Introduction

In June 2017, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Winterslow 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 Winterslow 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 13th September 2017.

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.

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

- A total of 827 questionnaires were distributed to the parish.
- Everyone was asked to complete the first section of the form.
- If a household considered itself in need of, 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 312 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 Winterslow.
- Six 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 Winterslow. 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 Winterslow. 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

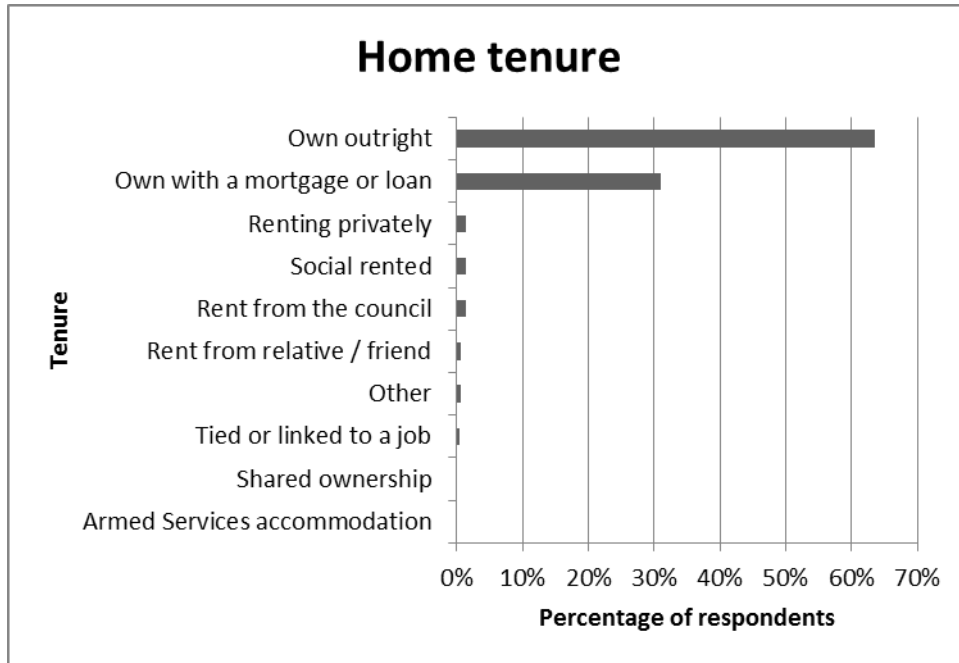
The first question asked on the survey was whether the respondents' home in Winterslow was their main home; 99.4% of those who replied said that it was.

The 2011 Census data for Winterslow indicates that 86.1% of households in the parish were owner-occupying, 4.3% were renting from social landlords, 7.2% were privately renting and 1.7% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (94.6%) of respondents were owner-occupiers, while 2.6% of respondents were living in socially rented properties, 1.3% were renting from a private landlord or letting agency, 0.3% were living in accommodation tied to their employment, none were living in shared ownership properties, Armed Services accommodation or 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.

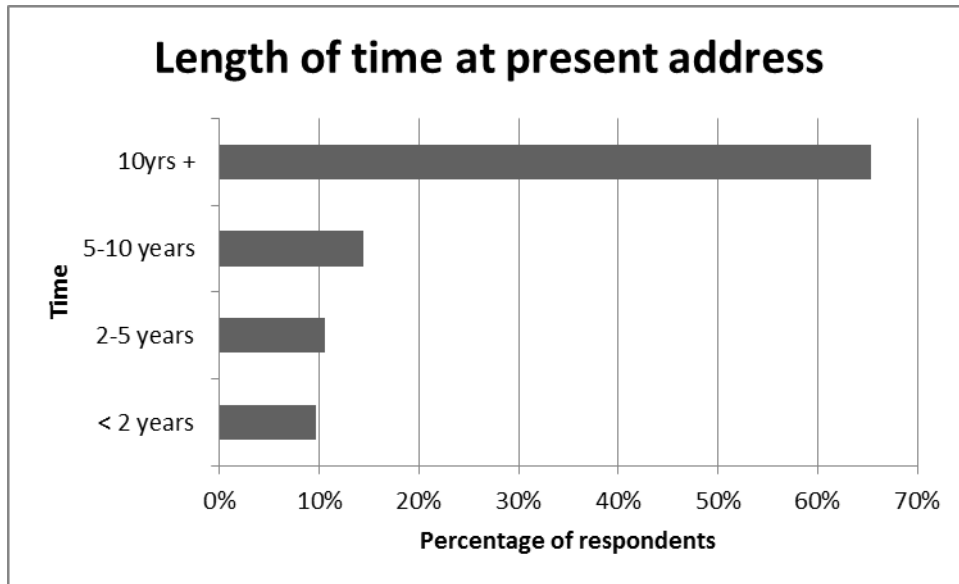
³ <http://www.nomisweb.co.uk/>

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:

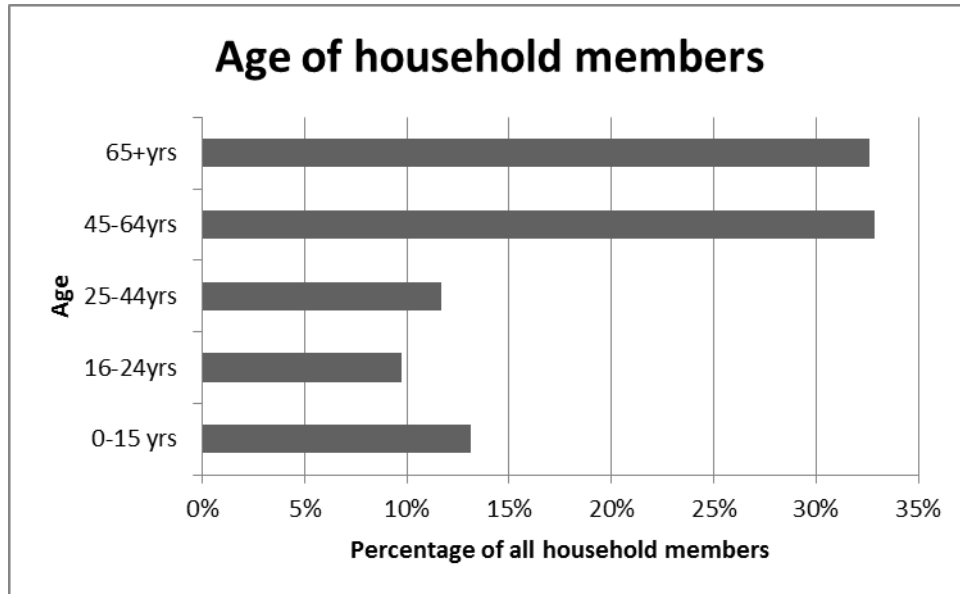
Chart 2



The largest proportion of respondents to the survey lived in three bedroom homes (42.8%), with a lower proportion of respondents having four bedrooms (37.3%) or five or more bedrooms (11.9%) in their property. Those living in homes with two bedrooms made up 7.1% of respondents and 1.0% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that almost a third (32.6%) 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 45-64 (32.9%). This indicates a spread of different household types in Winterslow, 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

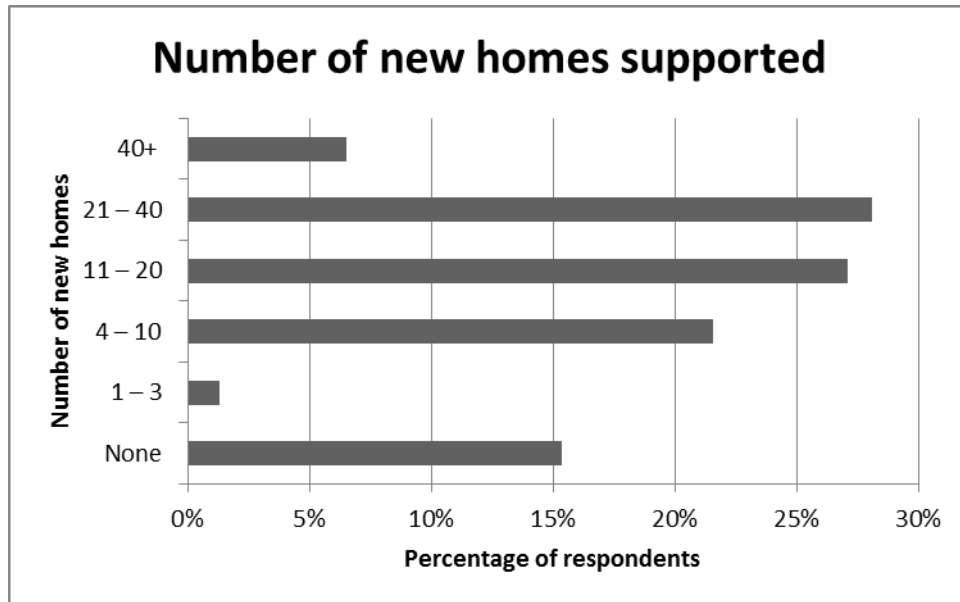
Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	28	57	63	27	175
Person 2	15	58	41	5	119
Person 3	0	9	6	0	15
Person 4	1	2	3	0	6
Person 5	0	1	1	0	2
Total	44	127	114	32	317

These results suggest a mixed level of sustainability for new housing development in Winterslow, indicated by the survey respondents' access to local sources of employment. While 53.9% of the households' working members usually travel less than ten miles to their place of work, 46.1% 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 7.4% of respondents (twelve households) answered 'yes', indicating a low level of sustained need for housing in the parish.

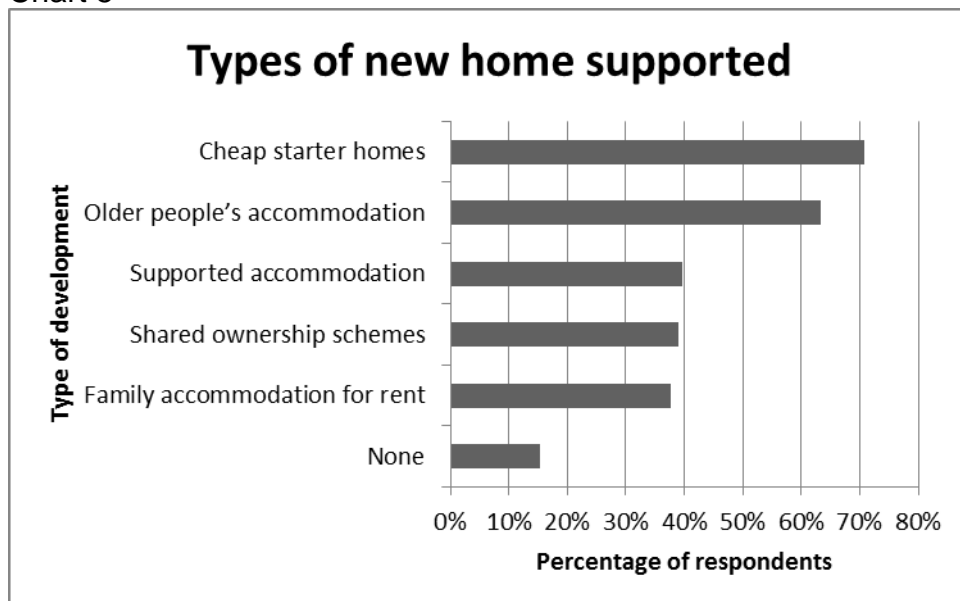
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (84.6%) were in support of some new housing in Winterslow, with the most popular options being for between twenty one and forty new homes (28.1% of respondents) or between eleven and twenty new homes (27.1% of respondents). The proportion of respondents opposed to any new housing in Winterslow parish was 15.4%:

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 Winterslow by the survey respondents were affordable starter homes for young people (70.8%) and older people's accommodation (63.4%). Full results are given in the chart below (more than one answer could be given):

Chart 5



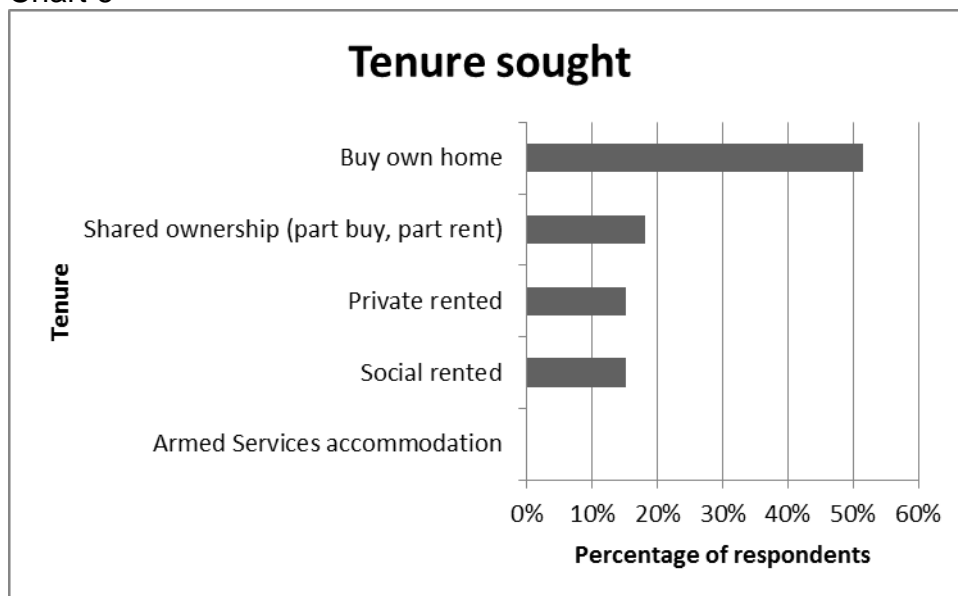
Part two – Households requiring accommodation in the parish

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

Nineteen respondents replied to this section of the survey, indicating their need for housing in Winterslow. The most frequent reasons given for needing to move were that respondents were currently living with their families but wanted to live independently in the parish (seven households), currently renting and would like to buy (five households) and current home is too small (five households). More than one reason could be given.

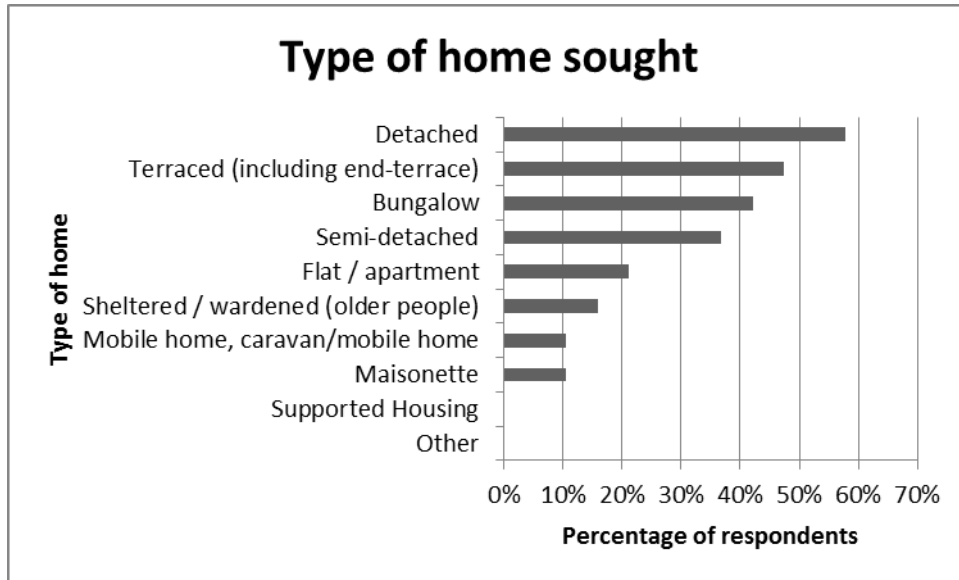
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with sole ownership homes the most desired. Households could indicate more than one response:

Chart 6



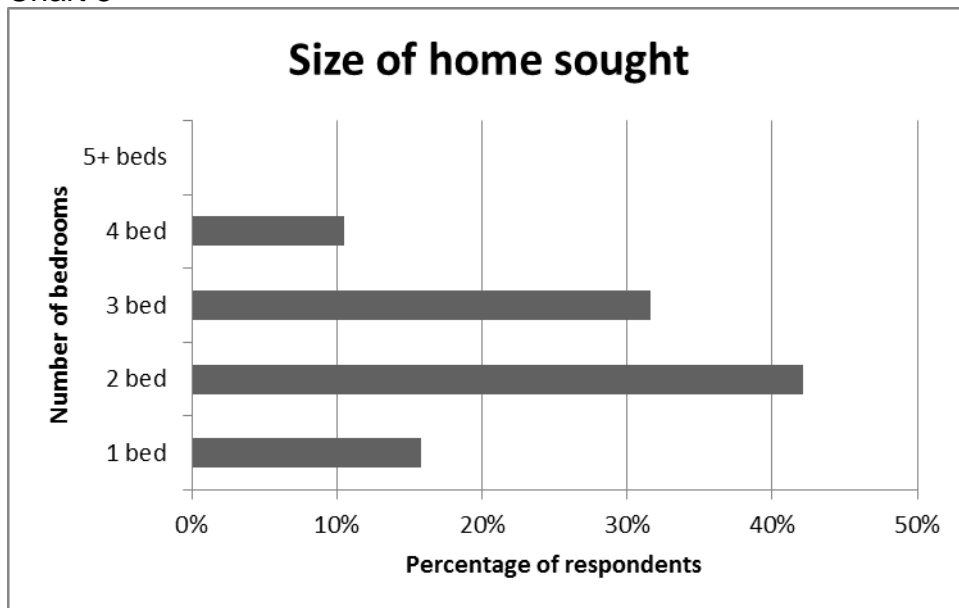
Respondents to this section were also asked what type of housing they required. The most sought-after types were detached and terraced properties. Full responses are given in the chart below (more than one answer could be given):

Chart 7



In terms of size, the most popular option was for two bedroom homes and respondents also expressed a need for properties with one or three bedrooms. 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 Winterslow to meet their needs, to which 17 households answered 'yes'.

In order to assess the need for **affordable** housing in Winterslow, 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 three of the households responding to this section of the survey reported having equity in an existing property. Just over half of the respondents (ten) declared savings; the estimated

levels of savings among the respondents varied from £1 up to £200,000+. Income levels were also varied. Ten of the nineteen respondents that reported their household had gross incomes of between £20,000 and £40,000, two households had gross incomes of over £50,000, while the remaining five that provided this information reported a gross household income of less than £20,000. Two households did not report an income. The median gross income bracket reported by the seventeen respondents that declared an income was £24,500 - £25,999pa.

Comparing income, savings and equity levels with affordability in Winterslow suggests that nine of the nineteen 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 Winterslow, presented in Section 8.

Of the ten households not considered 'in housing need', five households provided conflicting information or did not provide sufficient detail or to enable their need to be assessed. Three households stated they wish to downsize and have adequate funds available to do so; two of these three households stated there was a lack of suitable housing available in the parish to meet their needs. One household stated they do not wish to rent, however they did not have sufficient finance to purchase a property, with or without public assistance. One household stated they wished to rent, but due to equity in their current home they would not qualify for public assistance; they are on the Open Market Register.

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 Winterslow area:⁴

Bedrooms	Oct 2017
1	£223,700
2	£298,300
3	£373,000
4	£555,800
5+	£755,800

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 Winterslow cost £298,300 then a household may require £44,745 as a deposit. Annual household income would have to be at least £72,444 for a single applicant or £84,518 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in Wiltshire in 2016 was £21,817.⁵

- 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 SP5 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SP5 postcode covers a wider area than Winterslow parish and that there may be significant internal variation in house prices.

⁵ Annual Survey of Hours and Earnings, 2016, 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 November 2017, there was one household on the Wiltshire Council Housing Register seeking affordable accommodation in Winterslow parish: this household is also described in Section 8 of this report as in need of affordable housing. Any full assessment of housing need in the parish must take account of the Register.⁶
- There was also one household in Winterslow which had applied to be on the Wiltshire Council Housing Register but did not meet the eligibility criteria, due to equity held in existing property: this household is currently on the Open Market Register and so is **not** included in Section 8 of this report as in need of affordable housing.
- The 2011 Census recorded thirty four social homes in the parish.⁷ These properties represent 4.3% of the total housing in Winterslow, which is significantly lower than the Wiltshire affordable housing average of 14.7%.⁸
- The social housing in Winterslow had a re-let rate of 11.8% in the past year: from the third quarter 2016/17 to the end of the second quarter 2017/18, four social homes were re-let in the parish, two being to Open Market Register applicants.⁹
- The type of tenure sought together with 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.
- Three of the households responding to Section 2 of this survey stated that buying their own home would meet their housing needs. All of these households stated they own their homes outright and that they would like to downsize. All three households have sufficient funds to meet their needs, however two of them described a lack of suitable accommodation for their needs in the parish and one requires accommodation at one level. It is notable that, while Winterslow has a very large proportion of privately owned homes (86.1% of the total parish stock), the turnover of these is low. These households are not included in the recommendations of this report for new subsidised rented homes, but the lack of availability of low cost privately owned homes in Winterslow does indicate a need for an open-market or mixed tenure development in the area.

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 housing ¹⁰

- 1 x one bedroom home
- 1 x two bedroom home
- 1 x four bedroom home

Shared ownership / discount market homes¹¹

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