

# Seagry

**Parish Housing Needs Survey**

**Survey Report**

**December 2018**

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## **1. Parish Summary**

The Parish of Seagry is in the Chippenham Community area within the local authority area of Wiltshire.

The 2011 census shows a population of 285 in 140 households. The population is split 137 in Upper Seagry and 71 in Lower Seagry respectively, with the balance being in the farms and smaller housing groups.

Seagry Parish is approximately 4 miles from Malmesbury, 5 from Chippenham, 13 from Swindon and 16 from Bath. Junction 17 of the M4 approximately 2 ½ miles away. Swindon, Bath and Chippenham are the nearest major towns and are the major economic centres in the area.

The Parish is approximately 593 hectares (1465 acres, 5.9 km<sup>2</sup>). The River Avon forms the eastern boundary and the M4 marks the southern boundary of Seagry Parish.

Within the Parish there is the New Inn, which is listed as an Asset of Community Value, Seagry CofE Primary School and the Goss Croft Community Hall, which is shared with the adjacent parish of Great Somerford with Startley. There is also a recreation ground with play area and pavilion, allotments, and a privately owned cricket ground.

Adjacent to Lower Seagry is the church of St Mary the Virgin which is part of the Draycott Cerne Benefice of the Church of England Bristol Diocese. Services, including Seagry Primary School services, are held there regularly.

Seagry CofE Primary School with Somerford's Walter Powell and Christian Malford CofE Primary Schools is a Diocese of Bristol Academies Trust Academy. The school is well attended (2018 – 46 pupils) and draws pupils from a wide area. There is a pre-school unit feeding into the primary school. Pre and after school care are provided within the school to facilitate working parents.

Dwellings in the Parish vary widely from older farm worker cottages to modern 4 and 5 bedroom properties, from listed buildings to architect-designed self-build, bungalows, semi-detached, detached and, now mainly privately owned, council-built homes. There are a number of larger properties within the Parish such as Seagry House and Hardings Farm.

Recent development (2010) comprises 4 detached houses and conversion of several redundant farm buildings. Planning permission has been granted for a number of further conversions.

A Community Design Statement has been produced (2018) and a Neighbourhood Plan is in draft form.

## **2. Introduction**

In Autumn 2018, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Seagry 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 neighbourhood plan.

Such surveys assist officers in identifying those areas with the greatest housing need 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 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 Seagry 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 9<sup>th</sup> October 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.

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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.

<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.

Residents were asked to return the completed surveys in the pre-paid envelopes by 12<sup>th</sup> November 2018. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 129 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 34.1% with 44 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 Seagry.
- 4 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 Seagry. 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 Seagry. 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 Seagry was their main home. 100% of those who replied said that it was.

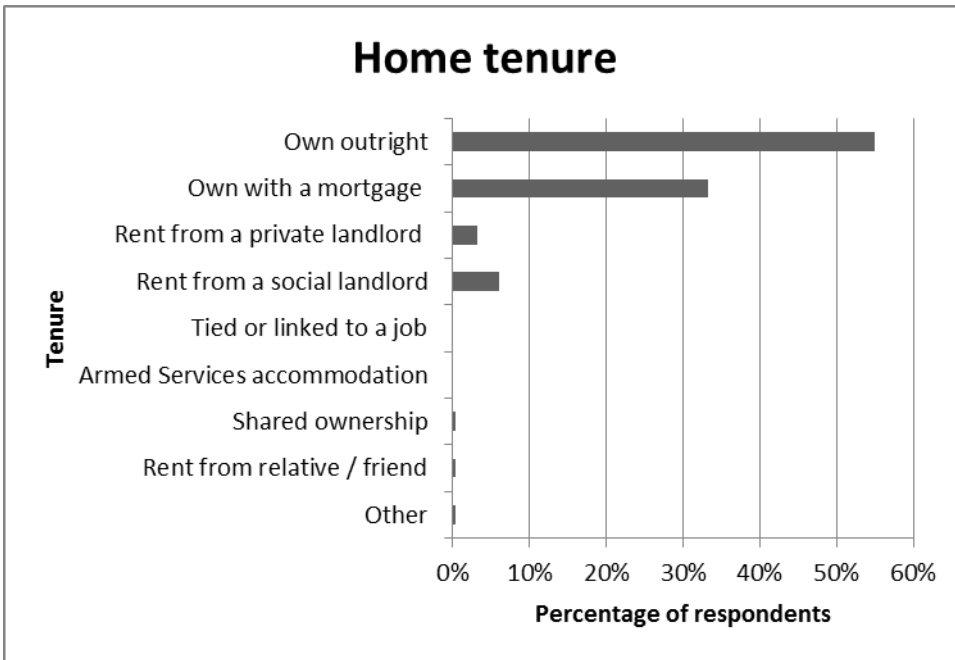
The 2011 Census data for Seagry indicates that 85.3% of households in the parish were owner-occupying, 4.7% were renting from social landlords, 8.5% were privately renting and 1.6% of households were living rent free.<sup>3</sup>

The chart below shows the tenure of respondents to the survey. The majority (88.6%) of respondents were owner-occupiers, while 6.1% of respondents were living in socially rented accommodation, 4.5% were renting from a private landlord or through a letting agency, 2.3% were living with a relative/friend and 2.3% 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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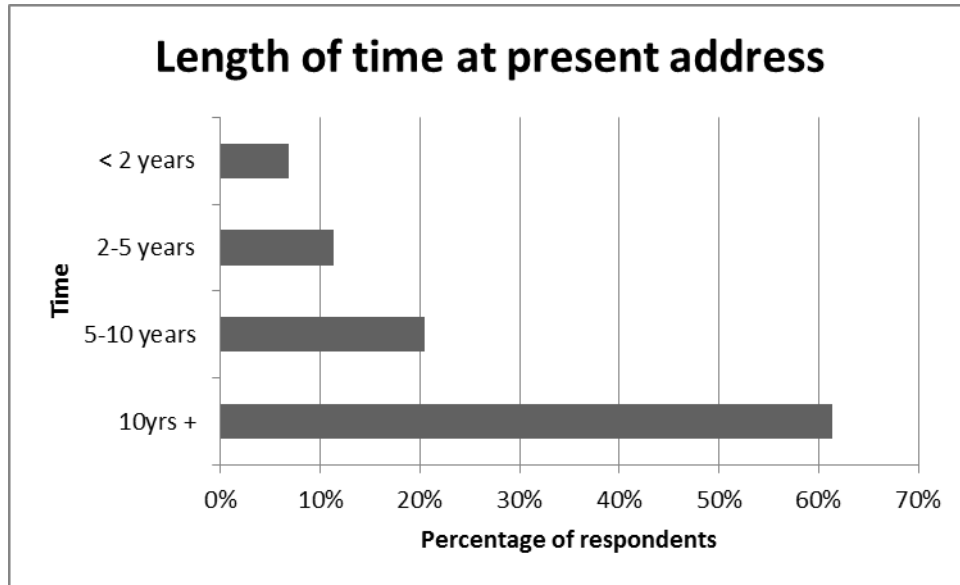
<sup>3</sup> <http://www.nomisweb.co.uk/>

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:

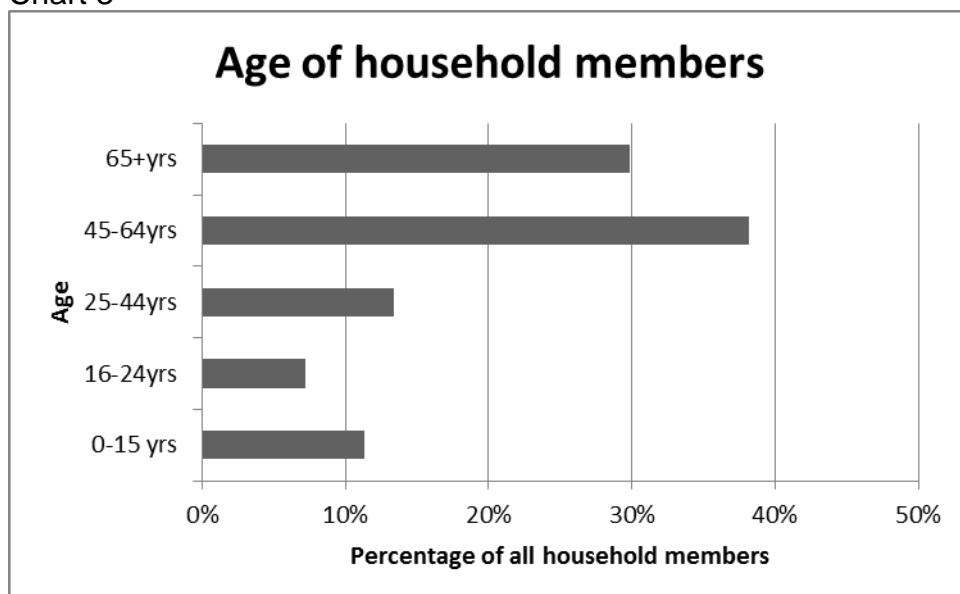
Chart 2



Many respondents to the survey lived in large family homes, with 20.5% of respondents having five or more bedrooms in their property, 34.1% lived in four bedroom homes, 36.4% had three bedrooms, 6.8% two bedrooms and 2.3% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that 29.9% of respondents' household members were aged 65+ with 38.1% of respondents being aged between 45-64 years.

Chart 3



As shown in the chart above, there were also households responding to the survey with members aged 25-44 and with children aged under 16. This indicates a spread of different household types in Seagry, 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	6	7	11	5	29
Person 2	4	3	5	1	13
Person 3	1	0	2	0	3
Person 4	0	0	1	0	1
Person 5	0	0	0	0	0
<b>Total</b>	<b>11</b>	<b>10</b>	<b>19</b>	<b>6</b>	<b>46</b>

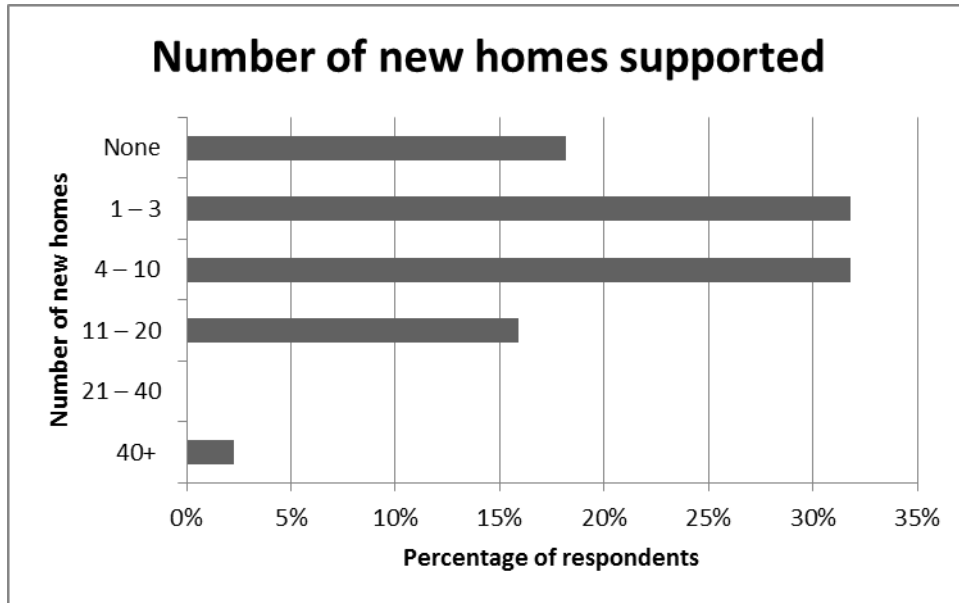
These results suggest a mixed level of sustainability for new housing development in Seagry, indicated by the survey respondents' access to local sources of employment. While 46% of the households' working members usually travel less than ten miles to their place of work, 54% travel more than that, suggesting 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 4.8% of respondents (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 large majority of respondents (81.8%) were in support of some new housing in Seagry, with the most popular options (31.8% of respondents) being for between one and three new homes and a further 31.8% for four to ten homes. 18.2% of respondents were opposed to any new housing in Seagry parish:

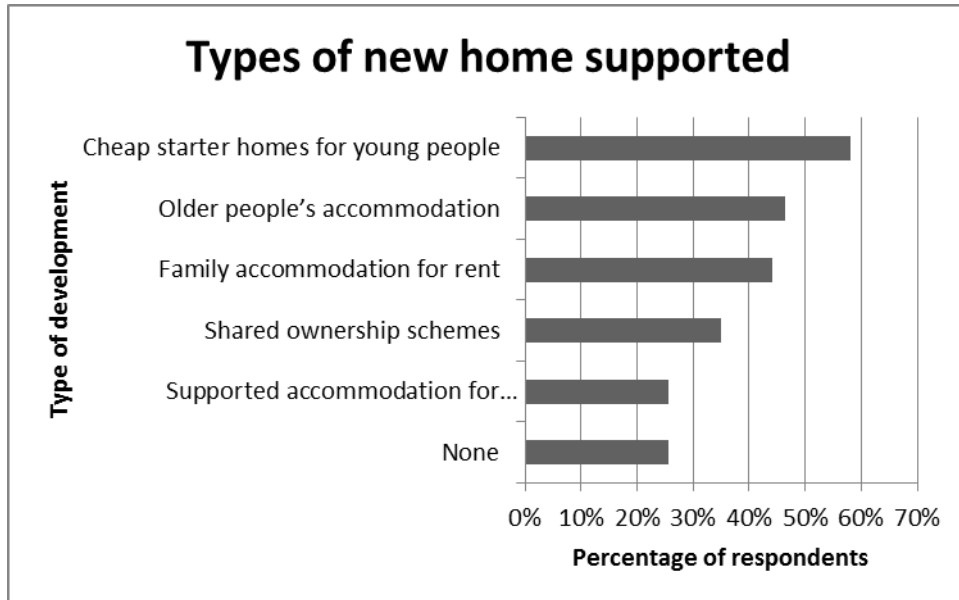


Chart 4



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 Seagry by the survey respondents were affordable starter homes for young people (58.1%) and older persons' accommodation (46.5%). 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

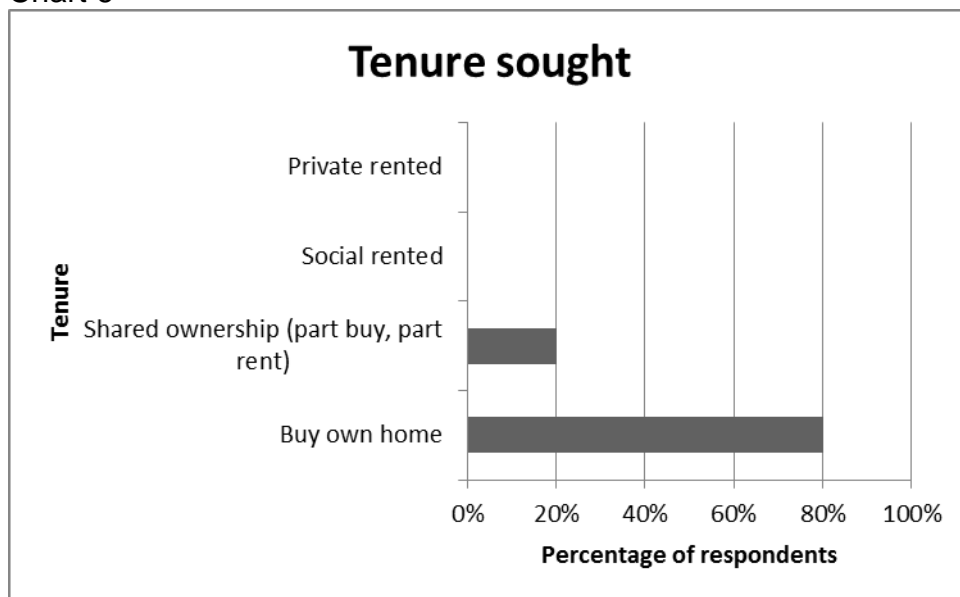
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Seagry are then

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

Four respondents replied to this section of the survey, indicating their need for housing in Seagry. The most frequent reasons given for needing to move were currently renting and would like to buy (three households), and that respondents were currently living with their families but wanted to live independently in the parish (two households). More than one answer could be given.

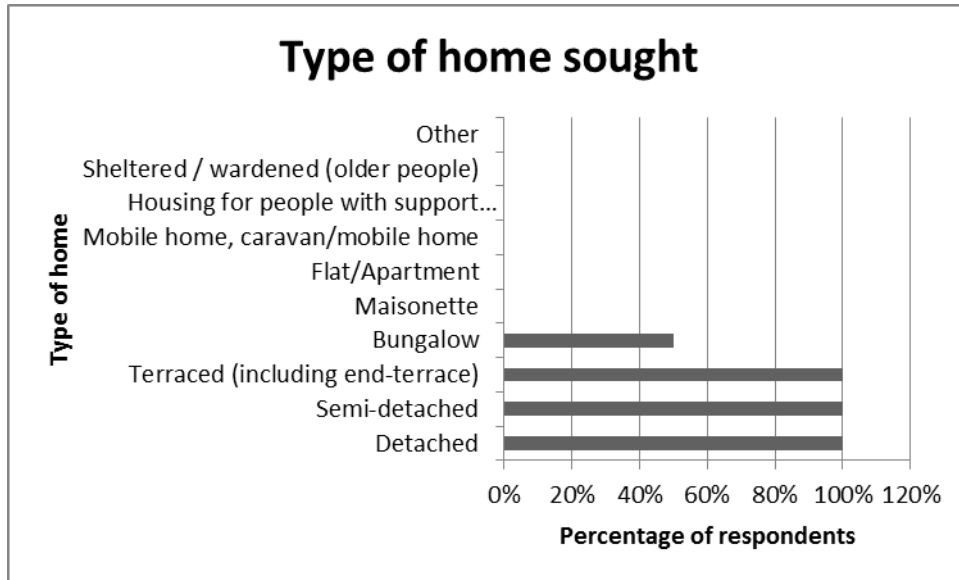
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was to both buy own home or have shared ownership, with buy own home the most desired. Households could indicate more than one response:

Chart 6



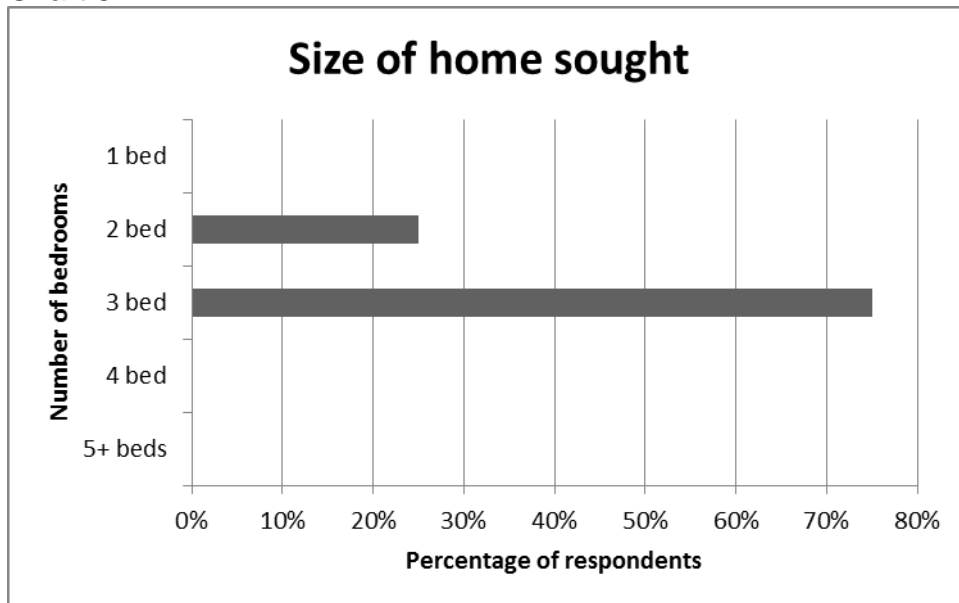
Respondents to this section were also asked what type of housing they required. The most sought-after type was detached, semi-detached and terraced properties. Full responses are given in the chart below (more than one answer could be given):

Chart 7



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

Chart 8



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

In order to assess the need for **affordable** housing in Seagry, 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 one of the households responding to this section of the survey reported having equity in an existing property. Estimated levels of savings among the respondents were mixed with two households declaring no savings and two households declaring savings of over ten thousand and over fifty thousand. Income levels were also varied with one household declaring income of less than £15,000pa and three households declaring income of between £20,000 and £35,000pa. No household reported gross income of over £40,000pa. The median gross income bracket reported by the four respondents was £26,000 - £27,499pa.

Comparing income, savings and equity levels with affordability in Seagry suggests that two of the four 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 Seagry, presented in Section 8.

Of the remaining households two households expressed a desire to purchase or have shared ownership of a home. However based on the income, savings and declared equity by the household the aspirations were unachievable and did not meet the financial criteria for low cost home ownership. It should be noted that these households would be considered to be adequately housed and are therefore excluded from the recommendations of the report.

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

<b>Bedrooms</b>	<b>November 2018</b>
1	£177,000
2	£233,100
3	£304,500
4	£452,300
5+	£649,200

### 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 Seagry cost £233,100 then a household may require £34,965 as a deposit. Annual household income would have to be at least £56,610 for a single applicant or £66,045 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.<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.
- 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>4</sup> House price estimates from the Mouseprice local area guide to the SN15 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the SN15 postcode covers a wider area than Seagry parish and that there may be significant internal variation in house prices.

<sup>5</sup> Annual Survey of Hours and Earnings, 2016, 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 November 2018, there were no households on the Wiltshire Council Housing Register seeking affordable accommodation in Seagry parish. It should be noted that the housing register is not static and therefore any full assessment of housing need in the parish must take account the Register as it changes.<sup>6</sup>
- The 2011 Census recorded six social homes in the parish.<sup>7</sup> These properties represent 4.7% of the total housing in Seagry, which is lower than the Wiltshire affordable housing average of 14.7%.<sup>8</sup>
- The social housing in Seagry had a Zero re-let rate in the past year: From the third quarter 2017 to the third quarter of 2018, no properties were 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

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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 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. 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>**

- None

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

- 2x two bedroom 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.

<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.