

Aldbourne

Parish Housing Needs Survey

Survey Report

December 2018

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1. Parish Summary

The Parish of Aldbourne is located within the Marlborough Community Area in the county of Wiltshire. Aldbourne, defined by Wiltshire Council as a large village, lies in a triangle between Marlborough, Swindon, and Hungerford, and is within the North Wessex Downs Area of Outstanding Natural Beauty. The parish includes the village of Aldbourne, the hamlets of Upper Upham and Woodsend and the deserted hamlet of Snap. The village itself lies in the junction of five dry valleys and the winterbourne flows through the centre of the village and joins the River Kennet near the neighbouring village of Ramsbury.

Aldbourne has long been a flourishing village. Based around a 9th-century Saxon settlement, there is also evidence of Roman occupation locally. The Heritage Centre in the centre of the village holds much information on, and promotes the village's history.

There are currently estimated to be 783 households in the Parish. The proportion of the population over 65 in Wiltshire is larger than in England and is estimated to rise faster over the coming years (<https://www.wiltshireintelligence.org.uk/population/population-overview/>). At the 2011 census, the over 65 population in Aldbourne was 21.7%, greater than the 18.2% for Wiltshire as a whole.

Central to the Aldbourne way of life is the location of its shops, post office, two public houses, library, primary school, young people's centre, churches and halls. These are all situated within the heart of the village, spreading out from The Green and The Square. Within the Parish, there is a strong agricultural tradition but, as well as the shops, there are other small businesses operating in and from the village, including a Nursing Home. There are many clubs and societies offering opportunities for local residents and supported by an active volunteering community.

2. Introduction

In Autumn 2018, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Aldbourne 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/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).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 Homes England 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 Aldbourne 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 1st 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.

Residents were asked to return the completed surveys in the pre-paid envelopes by 7th November 2018. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 783 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 very good response rate of 38.4% with 301 replies received.

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 White Horse Housing Association.

² 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.

- 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 Aldbourne.
- 8 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 Aldbourne. 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 Aldbourne. 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

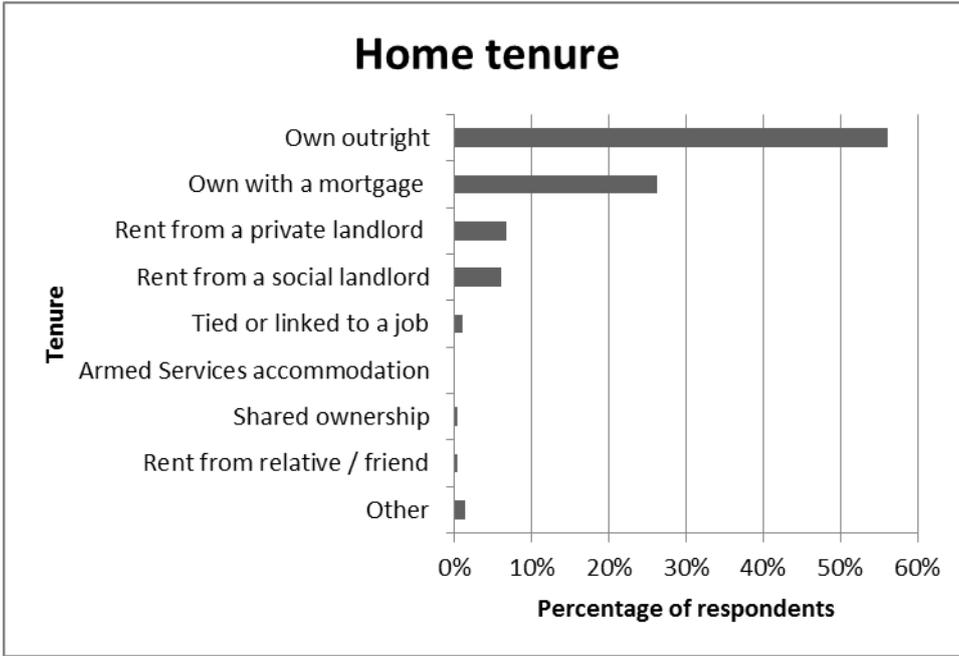
The first question asked on the survey was whether the respondents' home in Aldbourne was their main home. 99.7% of those who replied said that it was.

The 2011 Census data for Aldbourne indicates that 70.2% of households in the parish were owner-occupying, 14% were renting from social landlords, 1% in shared ownership, 11.6% were privately renting and 3.1% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (82.4%) of respondents were owner-occupiers, 8% of respondents were living in socially rented properties, 6.6% were renting from a private landlord or letting agency. Of the remaining respondents 1% lived in accommodation tied to their employment, 1.3% were living in a tenure described as 'other', whilst 0.3% described renting from relative/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.

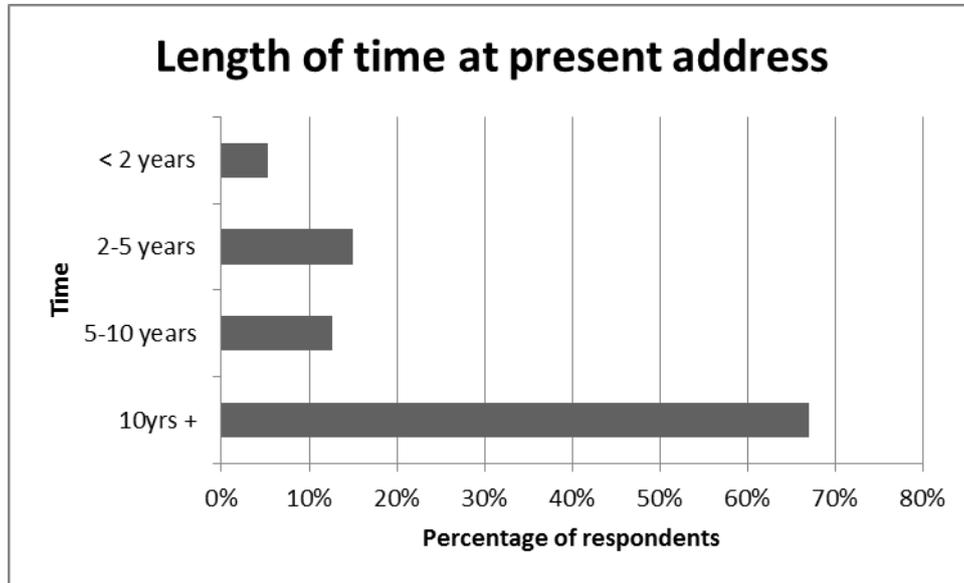
³ <http://www.nomisweb.co.uk/>

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:

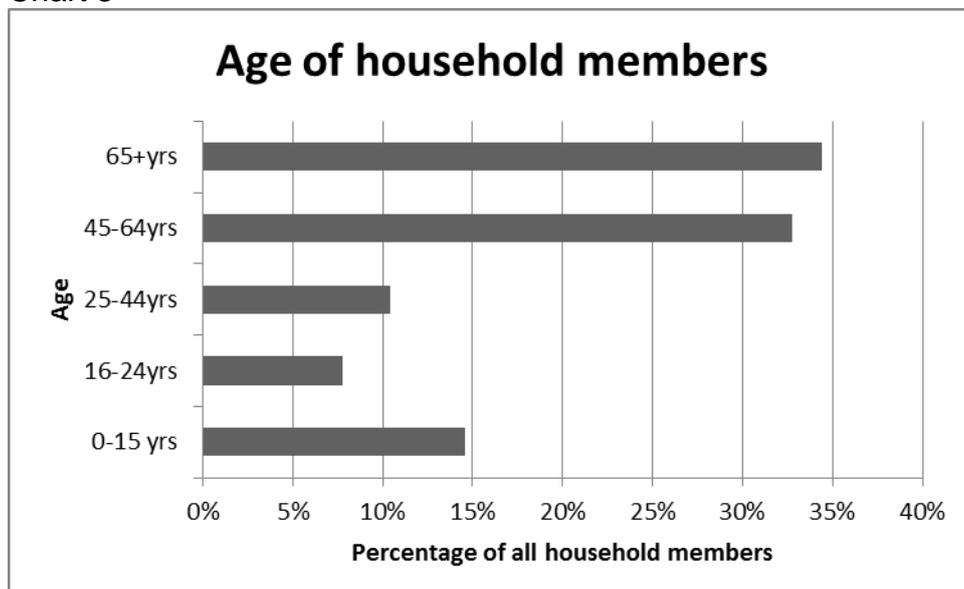
Chart 2



Many respondents to the survey lived in large family homes, with 8.3% of respondents having five or more bedrooms in their property. 35.9% lived in four bedroom homes, 38.2% had three bedrooms, 14% two bedrooms and 3.7% of respondents lived in homes with one bedroom.

The 2011 Census describes 21.7% of the population of Aldbourne parish as aged 65+ (18.2% in Wiltshire). The spread of ages recorded in the survey, however, indicates that around a third (34.4%) of respondents' household members were aged 65+.

Chart 3



As shown in the chart above however there were also significant numbers of households responding to the survey with members aged 25-64 and with children aged under 16. This indicates a spread of different household types in Aldbourne, 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

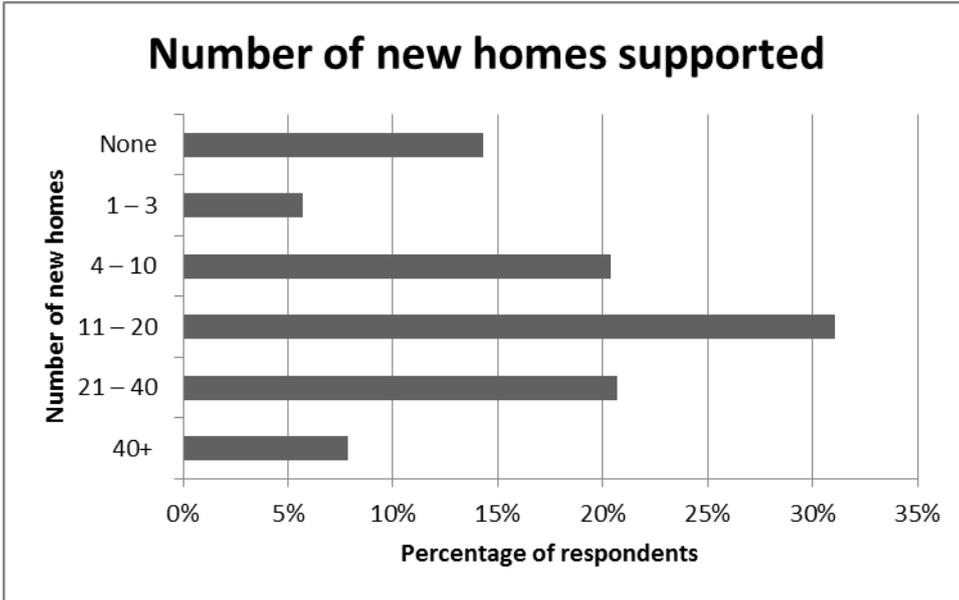
Persons in household	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	33	46	52	28	159
Person 2	25	29	30	11	95
Person 3	2	6	5	1	14
Person 4	2	1	0	0	3
Person 5	0	0	0	0	0
Total	62	82	87	40	271

These results suggest a mixed level of sustainability for new housing development in Aldbourne, indicated by the survey respondents' access to local sources of employment. While 53.1% of the households' working members usually travel less than ten miles to their place of work, 46.9% do 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 9.8% of respondents (twenty nine households) answered 'yes', indicating a lower level of sustained need for housing in the parish.

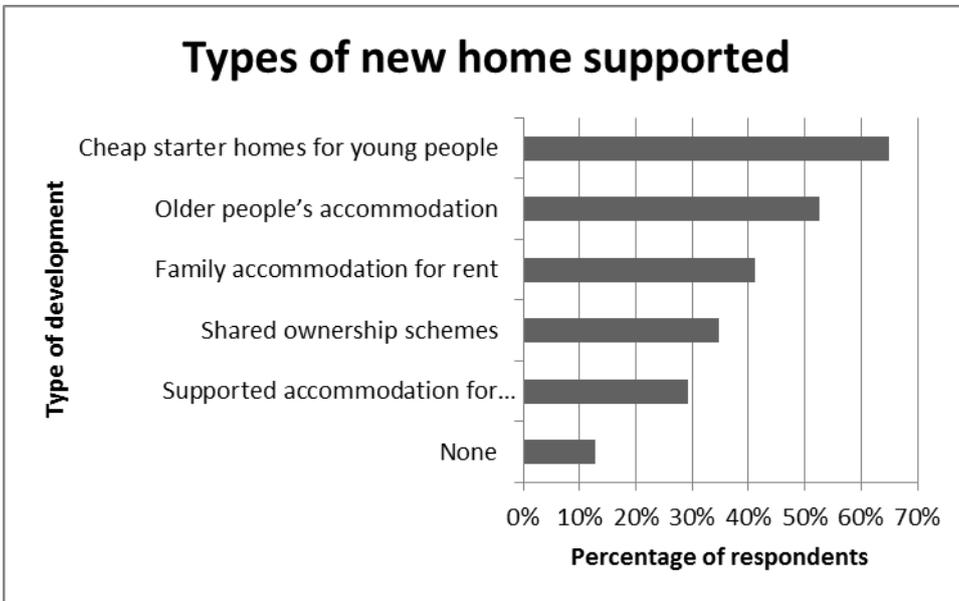
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (85.7%) were in support of some new housing in Aldbourne, with the most popular option (31.1% of respondents) being for between eleven and twenty new homes. 14.3% of respondents were opposed to any new housing in Aldbourne 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 Aldbourn by the survey respondents were affordable starter homes for young people (64.9%) and older persons' accommodation (52.6%). Full results are given in the chart below (more than one answer could be given):

Chart 5



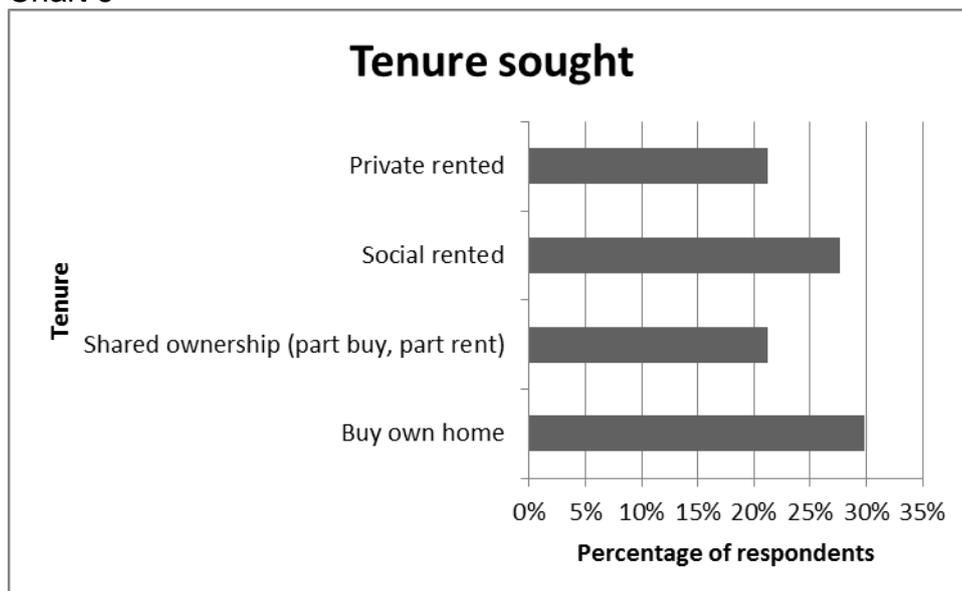
Part two – Households requiring accommodation in the parish

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

Twenty four respondents replied to this section of the survey, indicating their need for housing in Aldbourne. The most frequent reasons given for needing to move were currently renting and want to buy (nine households) and current home is too small (eight households) and living with family but want to live independently in the parish (eight households) more than one answer could be given.

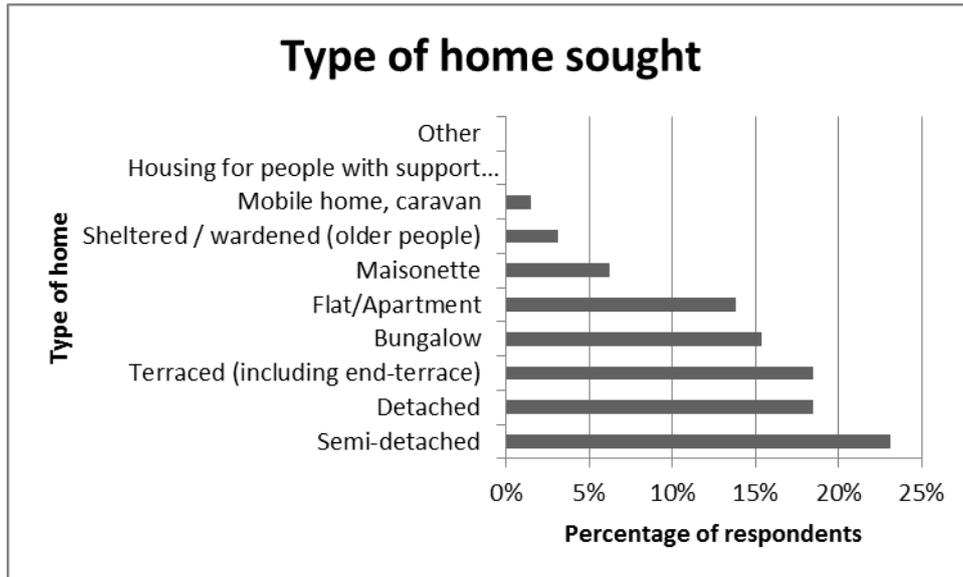
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with buying own home the most desired. Households could indicate more than one response:

Chart 6



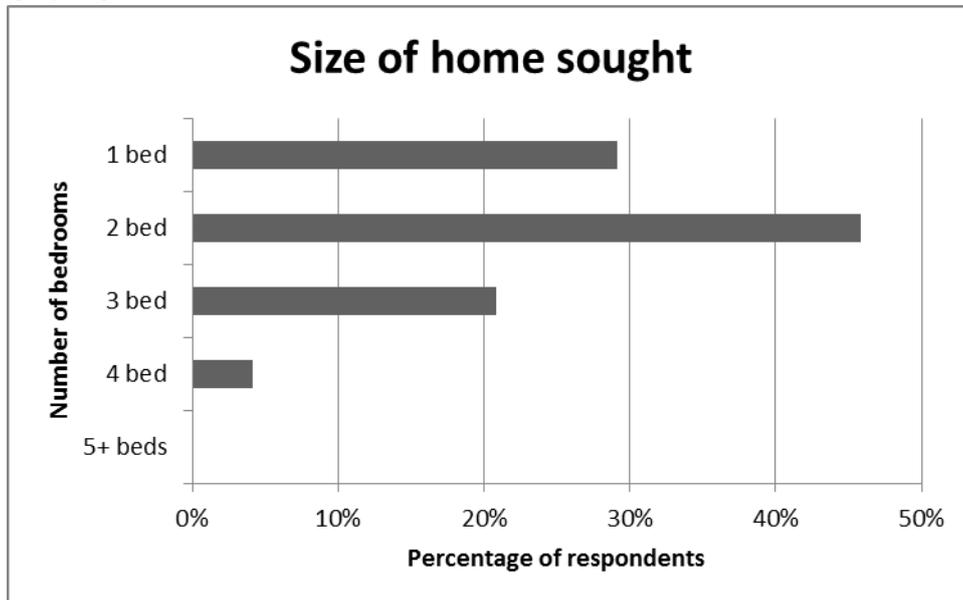
Respondents to this section were also asked what type of housing they required. The most sought-after type were semi-detached properties. Full responses are given in the chart below (more than one answer could be given):

Chart 7



In terms of size, the most popular option was for two bedroom homes (45.8%). Respondents also expressed a need for properties with one, three and four bedroom homes. 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 Aldbourne to meet their needs, to which all households answered 'yes'.

In order to assess the need for **affordable** housing in Aldbourne, 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 notably low, with no households declaring more than £4,999 in savings. Income levels were varied. Nine of the twenty four households reported gross household incomes of less than £19,999, while ten households reported a gross household income of more than £40,000pa. The median gross income bracket reported by the twenty four respondents was £37,500 - £39,999pa.

Comparing income, savings and equity levels with affordability in Aldbourne suggests that seventeen 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 Aldbourne, presented in Section 8.

Two households expressed a desire to purchase alternative accommodation. However assessing levels of equity, savings and income an open market purchase was achievable to these households. It should be noted that these households were homeowners.

Two households did not declare any financial information and the data provided was inconsistent therefore we have been unable to determine the housing need for these households.

Of the remaining households, two households expressed a desire to purchase a home. However based on the income, savings and declared equity these households' aspirations were unachievable and did not meet the financial criteria for low cost home ownership. These households expressed a desire to buy or privately rent only and are therefore excluded from the recommendations of this report. The remaining household wished to continue renting in the private sector only, the household expressed a need for two bedroom private rented accommodation.

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 Aldbourne area:⁴

Bedrooms	Sept 2018- Nov 2018
1	£273,100
2	£344,100
3	£419,500
4	£626,800
5+	£924,200

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 Aldbourne cost £344,100 then a household may require £51,660 as a deposit. Annual household income would have to be at least £83,640 for a single applicant or £97,580 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 SN8 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN8 postcode covers a wider area than Aldbourne 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 December 2018, there were twelve households on the Wiltshire Council Housing Register seeking affordable accommodation in Aldbourne parish. Seven households seeking one bedroom accommodation, two households seeking two bedroom accommodation and three households seeking three bedroom accommodation. 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.⁶
- The 2011 Census recorded one hundred and ten social homes in the parish.⁷ These properties represent 14% of the total housing in Aldbourne, which is slightly lower than the Wiltshire affordable housing average of 14.7%.⁸
- The social housing in Aldbourne had a 1.8% re-let rate in the past year: from the third quarter 2017 to the third quarter of 2018, only two social home was re-let in the parish.⁹
- The low levels and turnover of social housing in the parish suggest that **very few** 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 housing ¹⁰

- 9x one bedroom homes (2x bungalow/ground floor accommodation)
- 2x two bedroom homes
- 2x three bedroom homes

Shared ownership / discount market homes¹¹

- 1x one bedroom home
- 3x two 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.