

Kington St. Michael

Parish Housing Needs Survey

Survey Report

February 2019

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1. Parish Summary

Kington St. Michael is in Chippenham Community Area within the local authority area of Wiltshire.

The Parish lies to the north-west of Chippenham, between the town itself and the M4 motorway. Junction 17 of M4 is situated on the north-east boundary of the parish. The parish boundary runs down the centre of the M4 and includes the southern half of Leigh Delamere motorway services.

The parish comprises the village itself and outlying small hamlets and farms with a total population of some 700-plus persons and 330 dwellings.

Kington St. Michael is a single-street village running north-west to south-east. Properties are built on the Street frontage itself and in small groups off the street in small yards or off trackways. Recent developments since the 1970's have continued the pattern by new development in a series of cul-de-sacs and the formation of groups of dwellings converted from former farm buildings.

The linear form of the village has become consolidated making for a densely packed, clearly defined village in the landscape. This density of development is emphasised by the local geography. The lane on the southern approach to the village rises over Tor Hill before dipping down into the village from which the street then gently rises for about half a mile to Honey Knob Hill at the northern limit of the village where the land falls away to the north.

The village has an active social life with a large primary school taking children from a wide area, a church, a well-used village hall, and a shop with a post-collection point. In addition there is a busy pub, The Jolly Huntsman with accommodation and restaurant, an active village club and a cafe used by both village people and visitors. Its proximity to Chippenham and its accessibility to the M4 makes it an attractive and convenient place to live or to visit.

2. Introduction

In autumn 2018, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Kington St. Michael 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 needs 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 Kington St. Michael 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.

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.

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 7th January 2019.

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 11th February 2019. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 292 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 an excellent response rate of 51.0% with 149 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 Kington St. Michael.
- 6 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 Kington St. Michael. 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 Kington St. Michael. 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).

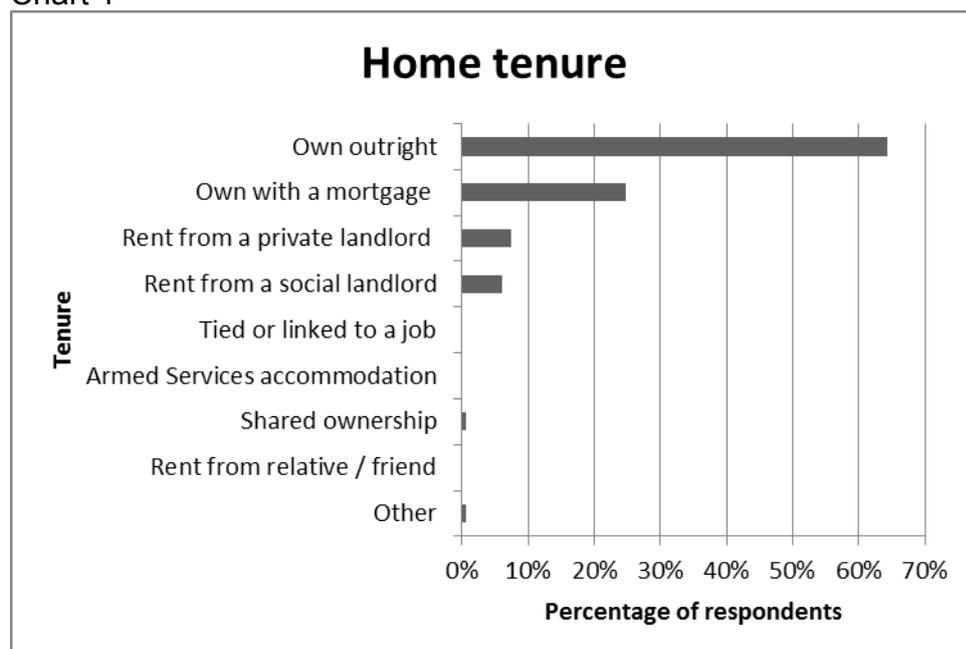
Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Kington St. Michael was their main home. 99.3% of those who replied said that it was.

The 2011 Census data for Kington St. Michael indicates that 77.1% of households in the parish were owner-occupying, 8.6% were renting from social landlords, 12% were privately renting and 2.4% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (89.3%) of respondents were owner-occupiers, while 7.4% of respondents were renting from a private landlord or letting agency and 2% were living in socially rented properties. 0.7% were living in a tenure described as 'other' and shared ownership accommodation. None were living in accommodation tied to their employment, armed services or 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.

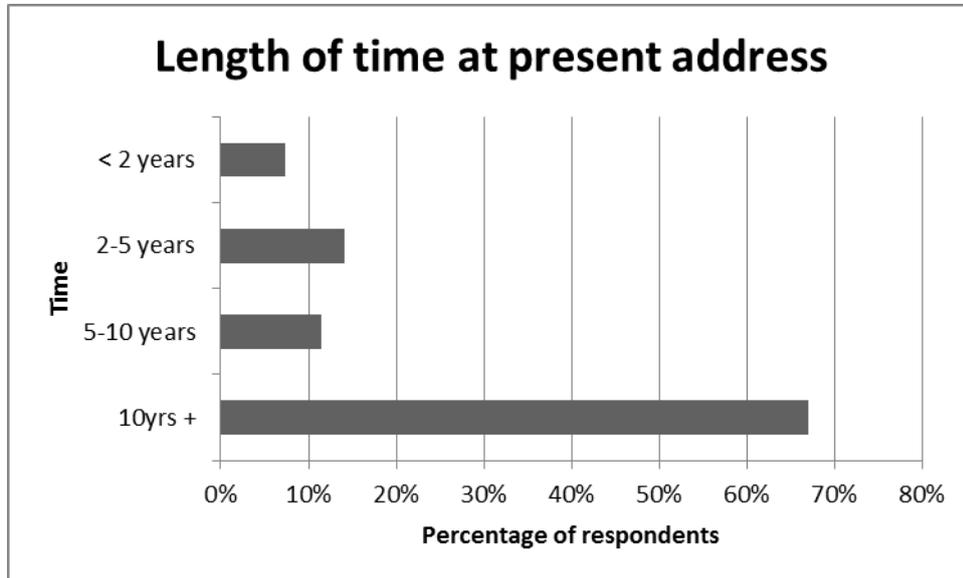
Chart 1



³ <http://www.nomisweb.co.uk/>

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:

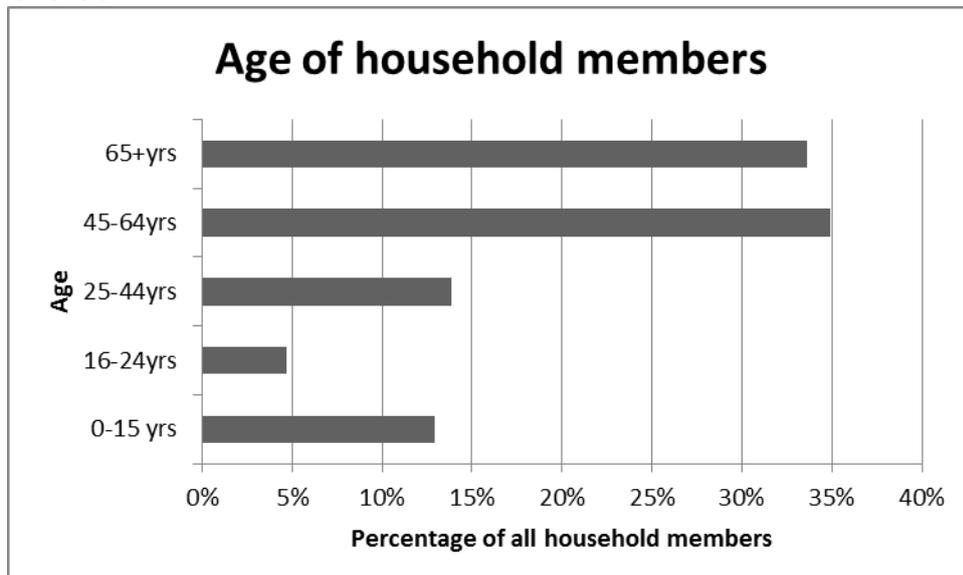
Chart 2



Many respondents to the survey lived in large family homes, with 11.4% of respondents having five or more bedrooms in their property. 27.5% lived in four bedroom homes, 46.3% had three bedrooms, 10.1% two bedrooms and 4.7% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that around a third (34.9%) of respondents' household members were aged 45-64:

Chart 3



As shown in the chart above however, there were also significant numbers of households responding to the survey across all age brackets. This indicates a spread of different household types in Kington St. Michael Parish from older person households with slightly 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

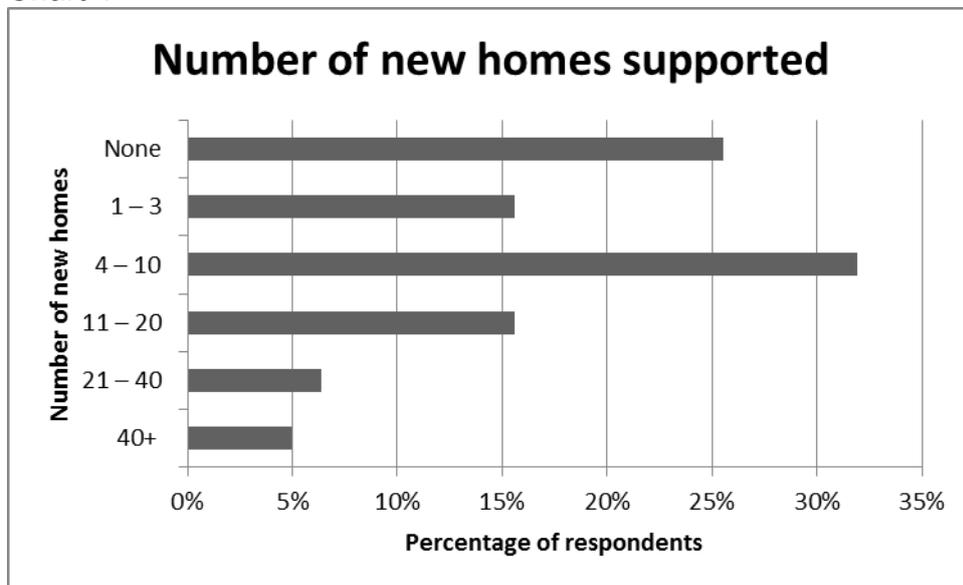
Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	18	21	36	8	83
Person 2	12	12	26	2	52
Person 3	1	3	0	0	4
Person 4	0	0	1	0	1
Person 5	0	0	0	0	0
Total	31	36	63	10	140

These results suggest a mixed level of sustainability for new housing development in Kington St. Michael, indicated by the survey respondents' access to local sources of employment. While 48% of the households' working members usually travel less than ten miles to their place of work, 52% 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 (seven households) answered 'yes', indicating a low level of sustained need for housing in the parish.

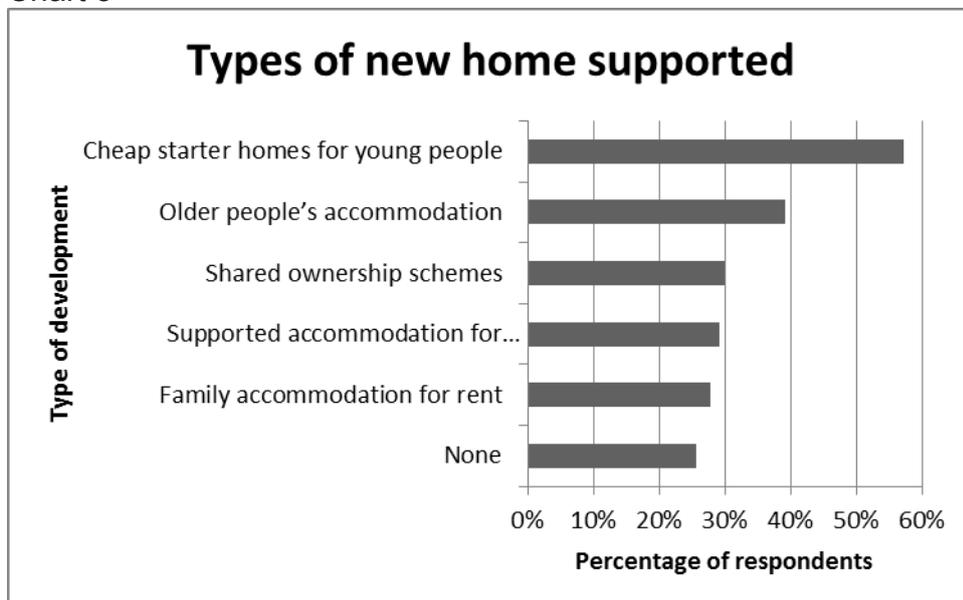
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (74.5%) were in support of some new housing in Kington St. Michael, with the most popular option (31.9% of respondents) being for between four and ten new homes. 25.5% of respondents were opposed to any new housing in Kington St. Michael 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 Kington St. Michael by the survey respondents were affordable starter homes for young people (57.1%) and older persons' accommodation (39.3%). Full results are given in the chart below (more than one answer could be given):

Chart 5



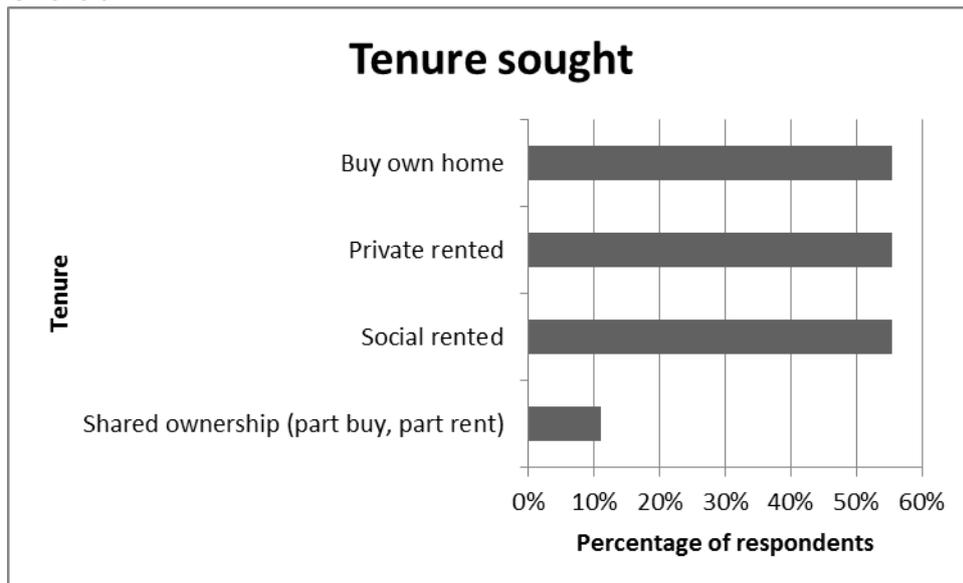
Part two – Households requiring accommodation in the parish

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

Ten respondents replied to this section of the survey, indicating their need for housing in Kington St. Michael. The most frequent reasons given for needing to move were wishing to live in cheaper housing (six households), and that respondents were currently living with their families but wanted to live independently in the parish (five households). More than one answer could be given.

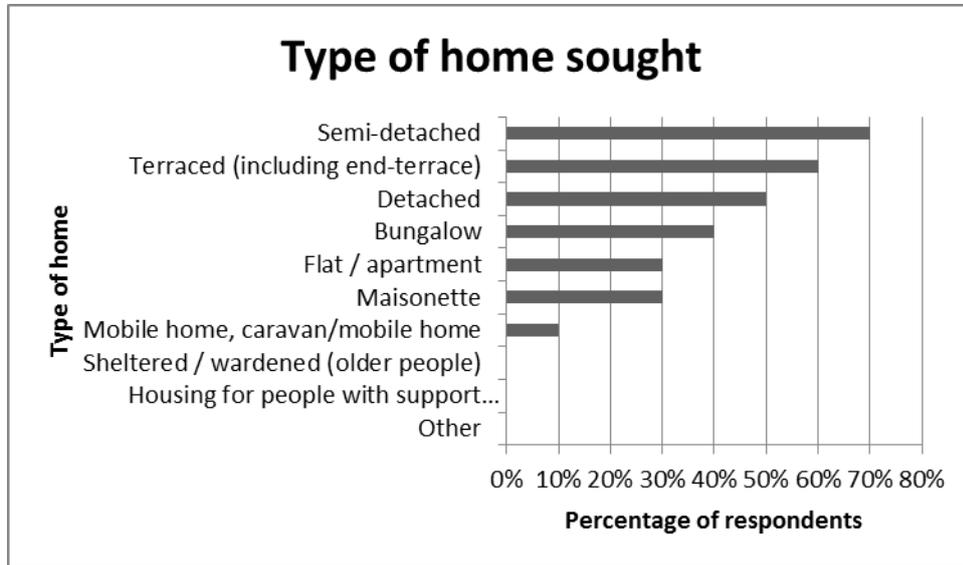
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with socially rented, private rented and buy own home the most desired. Households could indicate more than one response:

Chart 6



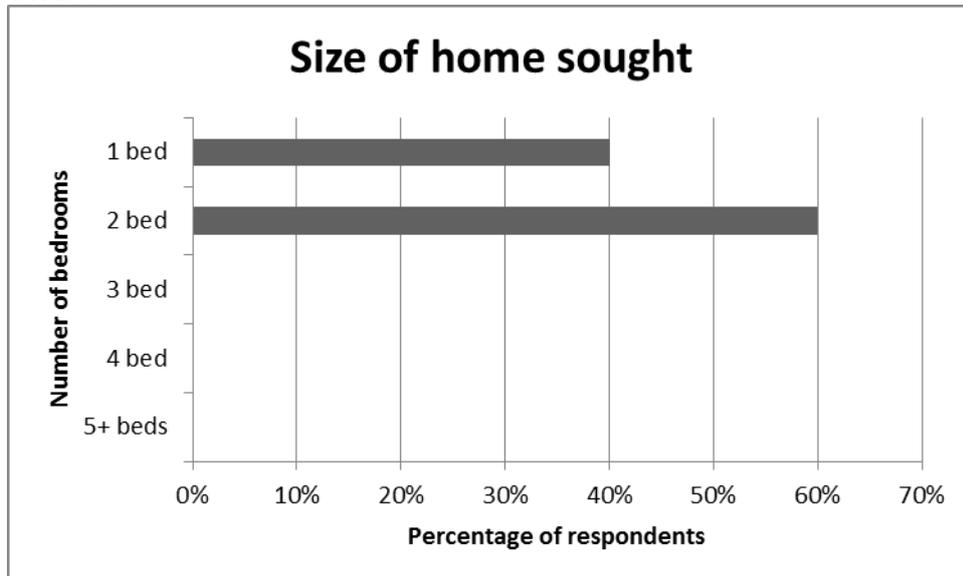
Respondents to this section were also asked what type of housing they required. The most sought-after type being semi-detached properties. Full responses are given in the chart below (more than one answer could be given):

Chart 7



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

Chart 8



The respondents were then asked if there was a lack of suitable existing housing in Kington St. Michael to meet their needs, to which nine households answered 'yes'. One household did not answer the question.

In order to assess the need for **affordable** housing in Kington St. Michael, 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.

None of the households responding to this section of the survey reported having equity in an existing property, estimated levels of savings among the respondents was mixed with savings declared of more than £50,000 and under £24,999. One household declared no savings. In comparison income levels were low, three of the nine households reported gross incomes of less £10,999pa, while one reported a gross household income of over £37,500pa. The median gross income bracket reported by the nine respondents was £14,000-£15,499pa.

Comparing income, savings and equity levels with affordability in Kington St. Michael suggests that six of the ten 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 Kington St. Michael, presented in Section 8.

Of the remaining households three households did not declare sufficient financial information and the information that was provided was inconsistent, therefore we have been unable to determine the housing need for these households. Lastly one household expressed a desire to purchase their own home only and based on the declared savings and income the household aspiration was unachievable.

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 Kington St. Michael area:⁴

Bedrooms	January 2019
1	£199,600
2	£248,800
3	£301,100
4	£472,100
5+	£733,000

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 Kington St. Michael cost £248,800 then a household may require £37,320 as a deposit. Annual household income would have to be at least £70,493 for a single applicant or £60,423 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 SN14 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN14 postcode covers a wider area than Kington St. Michael 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 February 2019, there were no households on the Wiltshire Council Housing Register seeking affordable accommodation in Kington St. Michael parish. It should be noted however that the housing register is not static and any full assessment of housing need in the parish must take account of the Register as it changes.⁶
- The 2011 Census recorded twenty five social homes in the parish.⁷ These properties represent 8.6% of the total housing in Kington St. Michael, which is lower than the Wiltshire affordable housing average of 14.7%.⁸
- The social housing in Kington St. Michael had a **Zero** re-let rate in the past year: from the first to the fourth quarter of 2018/19, no social properties were re-let in the parish.⁹
- 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.

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. 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

- 3 x one bedroom homes (1x bungalow/ground floor accommodation)
- 1 x two bedroom home

Shared ownership / discount market homes ¹¹

- 2 x 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.