

Stourton with Gasper

Parish Housing Needs Survey

Survey Report

December 2018

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1. Parish Summary

The parish of Stourton with Gasper is in Mere Community Area within the local authority area of Wiltshire. It is represented by the Mere Councillor for Wiltshire Council and sits within the former area of Salisbury District Council.

At the time of the last census, taken in March 2011, there was a population of 192 persons comprising of 82 households. The current 2019 electoral register lists 78 households.

Stourton is 28 miles from Salisbury and three miles from Mere and nine miles from Wincanton.

The parish sits within the catchment for Whitesheet Primary School

The community services include a mobile library, a village hall, a church and a cricket pitch. The cricket club runs several youth and adult cricket teams

There are various buses: Frome 2 x week; Warminster 1 x week; Trowbridge 1 x week; Bath 1 x week; Salisbury 1 x week and Mere 2 x week

Stourton contains Stourhead, a world-famous 18th-century landscape garden and Palladian mansion owned by the National Trust, with 390,000 visitors annually.

There is also Stourhead Farm Shop, the Spread Eagle pub, First View gallery, the Ice Cream Parlour, a Bed & Breakfast and holiday let.

A small number of existing affordable rented homes are provided by Wiltshire Council (or registered provider of housing) and Stourhead (Western) Estate.

2. Introduction

In autumn 2018, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Stourton with Gasper Parish Council, to establish if there was a proven need for affordable housing in the parish.

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 Stourton with Gasper 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 19th November 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 21st December 2018. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 82 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 40.2% with 33 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 Stourton with Gasper.
- 2 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 Stourton with Gasper. 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 Stourton with Gasper. 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

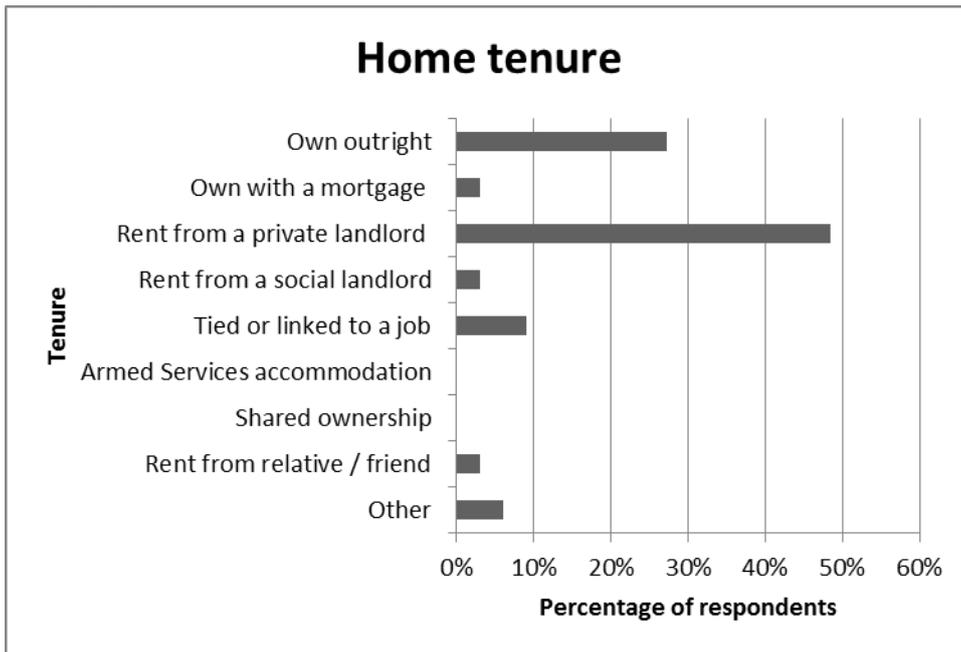
The first question asked on the survey was whether the respondents' home in Stourton with Gasper was their main home. 90.9% of those who replied said that it was.

The 2011 Census data for Stourton with Gasper indicates that 25.6% of households in the parish were owner-occupying, 19.5% were renting from social landlords, 39% were privately renting and 14.6% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (48.5%) of respondents were renting from a private landlord or letting agency. 30.3% of respondents were owner occupiers and 9.1% were living in accommodation tied to their employment. In addition 6.1% were living in a tenure described as 'other', 3% renting from a social landlord and a further 3% were renting from a relative/friend.

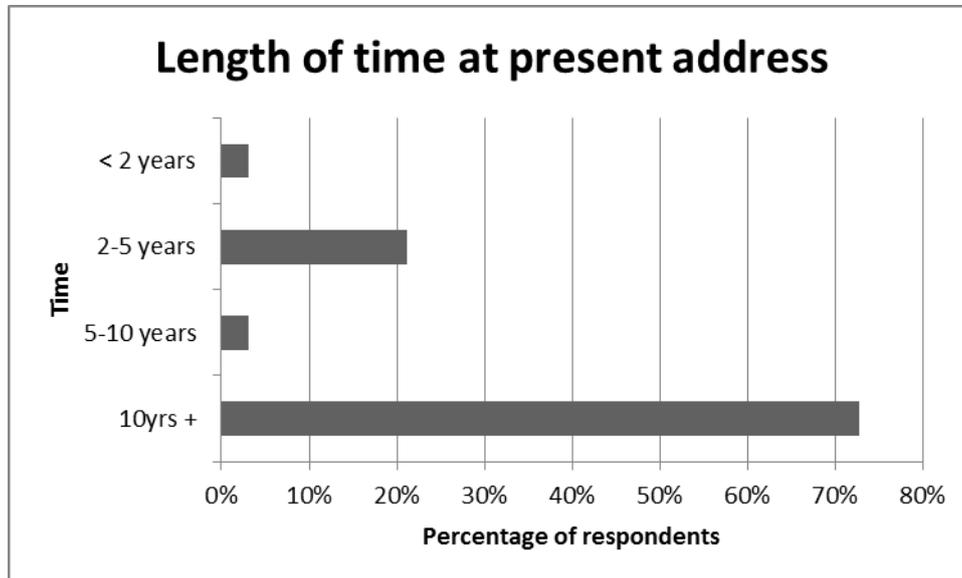
³ <http://www.nomisweb.co.uk/>

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.

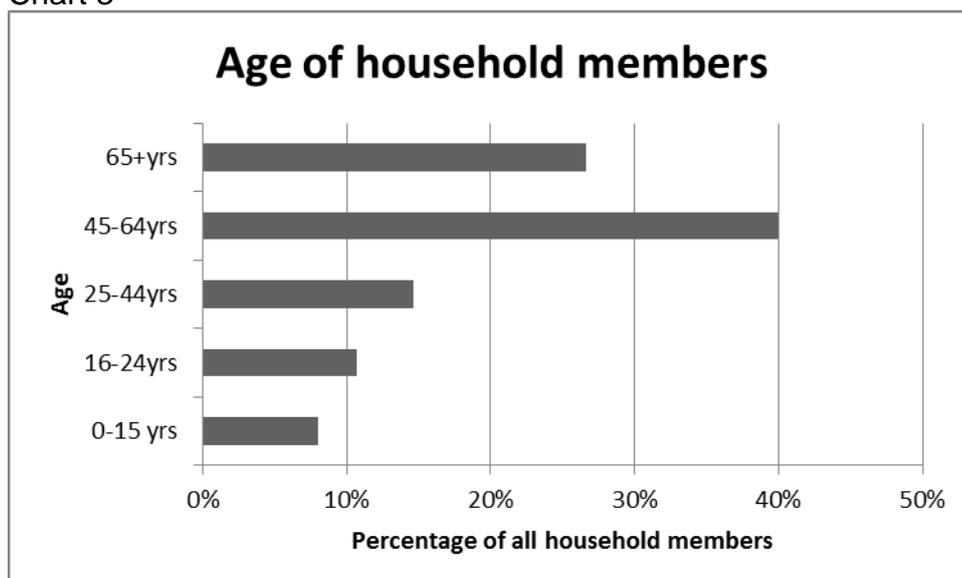
Chart 2



Many respondents to the survey lived in larger family homes, with 12.1% of respondents having five or more bedrooms in their property. 18.2% lived in four bedroom homes, 42.4% had three bedrooms, 15.2% two bedrooms and 12.1% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that over a third (40%) of respondents' household members were aged 45-64:

Chart 3



As shown in the chart above, there were also significant numbers of households responding to the survey with members aged over 65 and those under the age of 44. This indicates a spread of different household types in Stourton with Gasper, 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

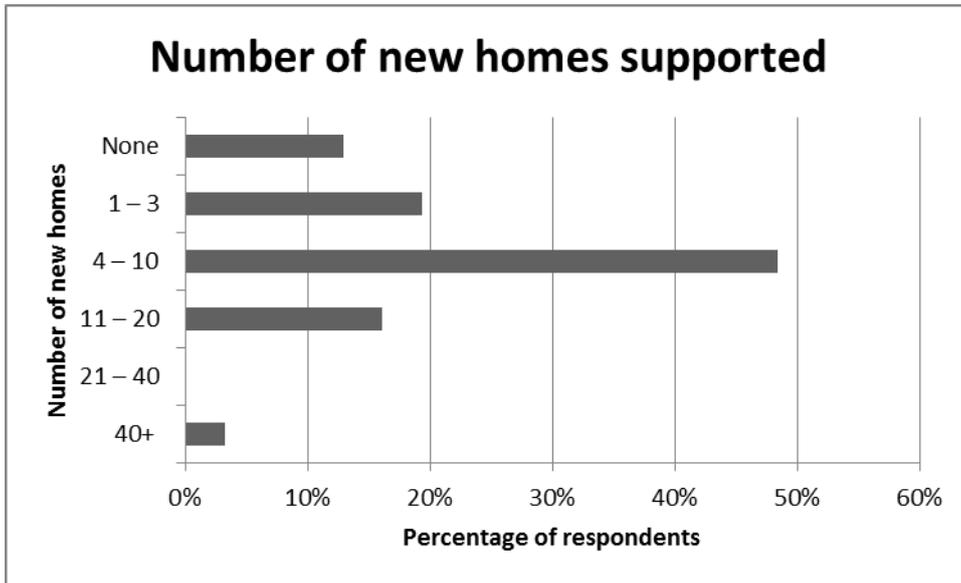
Persons in household	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	9	4	8	1	22
Person 2	4	8	3	0	15
Person 3	0	4	0	0	4
Person 4	0	1	0	0	1
Person 5	0	0	0	0	0
Total	13	17	11	1	42

These results suggest there is a level of sustainability for new housing development in Stourton with Gasper, indicated by the survey respondents' access to local sources of employment. Although 29% of the households' working members usually travel **more** than ten miles to their place of work, 71% travel **less** than ten miles, suggesting that there are 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 20% of respondents (six households) answered 'yes', this indicates a lower level of sustained need for housing in the parish.

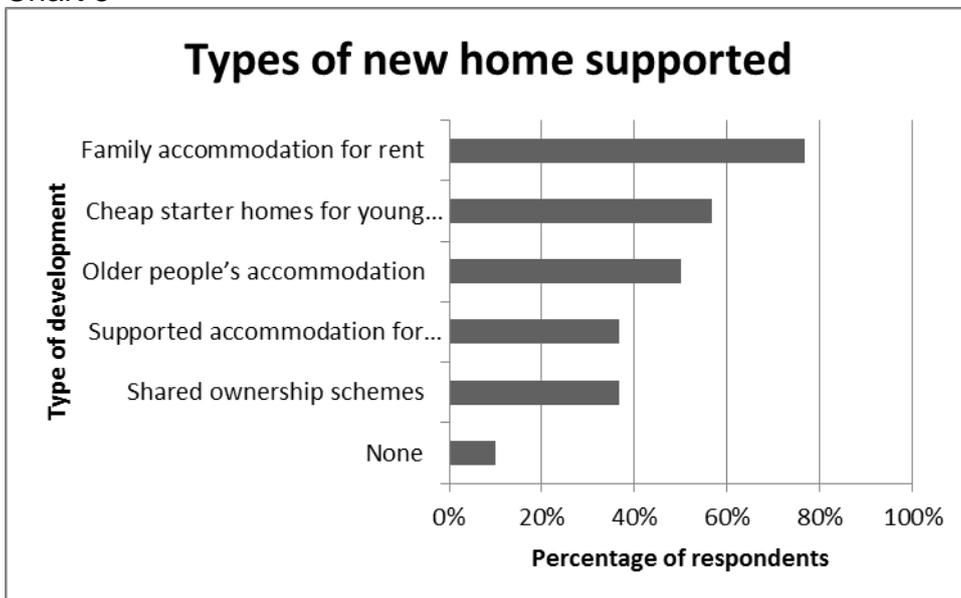
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (87.1%) were in support of some new housing in Stourton with Gasper, with the most popular option (48.4% of respondents) being for between four and ten new homes. 12.9% of respondents were opposed to any new housing in Stourton with Gasper 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 Stourton with Gasper by the survey respondents were family accommodation for rent (76.7%) and cheap starter homes for young people (56.7%). 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

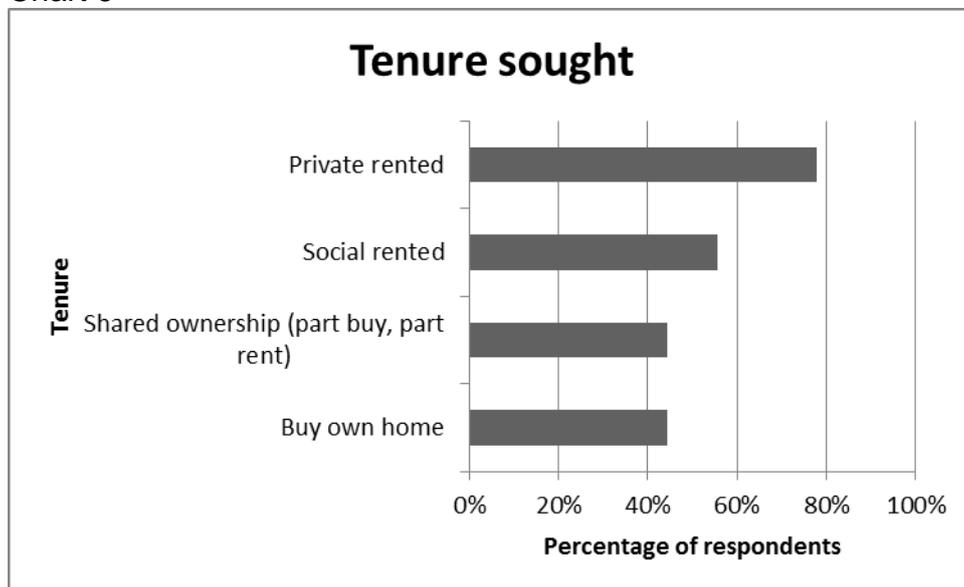
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A

financial assessment and an evaluation of the current affordable housing in Stourton with Gasper are then made in order to describe in more detail the need for specifically affordable (i.e. non-market) housing.

Nine respondents replied to this section of the survey, indicating their need for housing in Stourton with Gasper. The most frequent reasons given for needing to move were to move to cheaper accommodation (five households), and currently renting and would like to buy (four households) other reasons included to live closer to employment (four households) move to a better environment (four households) and to live with partner (three households). More than one reason could be given.

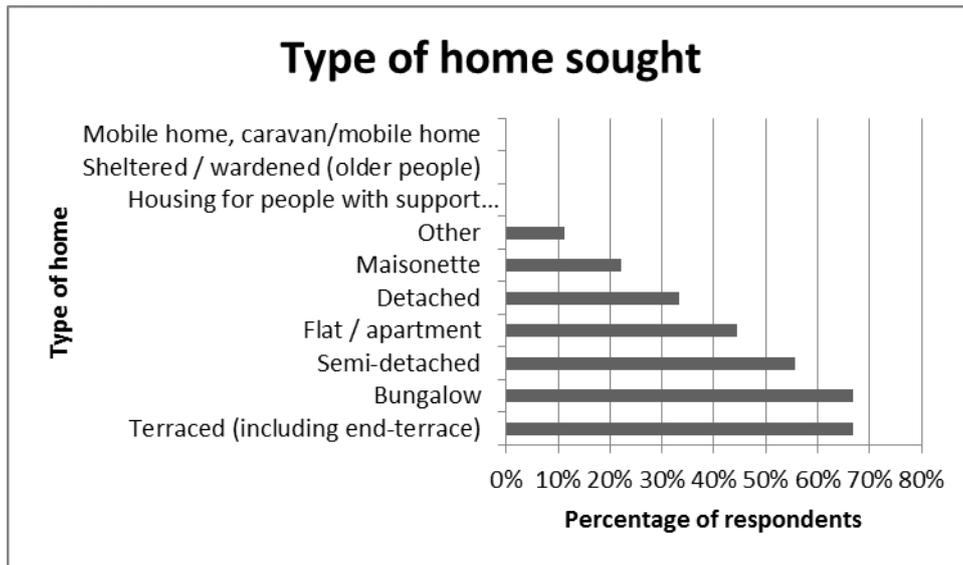
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with privately rented homes the most desired. Households could indicate more than one response:

Chart 6



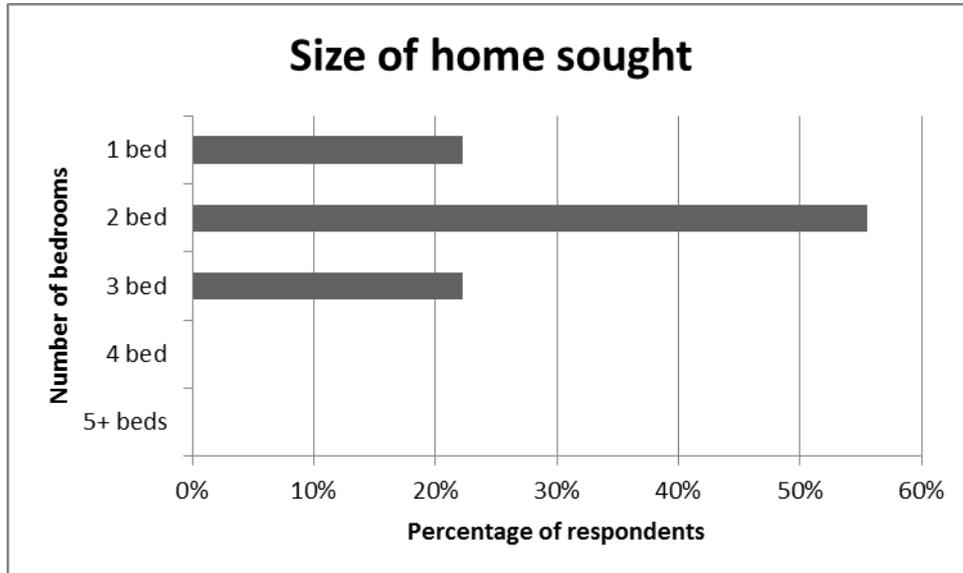
Respondents to this section were also asked what type of housing they required. The most sought-after type was terraced houses and bungalows. Full responses are given in the chart below (more than one answer could be given):

Chart 7



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

Chart 8



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

In order to assess the need for **affordable** housing in Stourton with Gasper, 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.

No households responding to this section of the survey reported having equity in an existing property. Estimated levels of savings among the respondents were very low, with three households reporting no savings. Although six households did declare some savings no savings were declared of more than £14,999.

In contrast income levels were relatively healthy with two households declaring income of over £40,000pa while only one household reported income of less than £19,999pa. The median gross annual income reported by the nine households responding to this section was £30,500pa to £31,999.

Comparing income, savings and equity levels with affordability in Stourton with Gasper suggests that six of the nine households responding to the survey 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 Stourton with Gasper, presented in Section 8.

Of the remaining households one household expressed a desire to purchase accommodation. On assessing levels of savings and income an open market purchase was achievable to this household and as such is excluded from the recommendations of this report. This household expressed a desire for three bedroom accommodation.

One household expressed a desire to continue to rent in the private sector only and they are therefore excluded from the recommendations of this report. This household expressed a desire for two bedroom accommodation.

One household living in tied accommodation expressed a desire to purchase or take shared ownership of alternative accommodation, however based on the income and savings declared the household aspirations were unachievable and did not meet the financial criteria for low cost home ownership. It should be noted that this household would be considered to be adequately housed.

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 Stourton with Gasper area:⁴

Bedrooms	December 2018
1	£147,900
2	£213,100
3	£275,500
4	£424,000
5+	£643,300

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 Stourton with Gasper cost £213,100 then a household may require £31,965 as a deposit. Annual household income would have to be at least £51,753 for a single applicant or £60,378 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in Wiltshire in 2018 was £28,329⁵

- 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 BA12 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the BA12 postcode covers a wider area than Stourton with Gasper parish and that there may be significant internal variation in house prices.

⁵ Annual Survey of Hours and Earnings, 2018, resident analysis. Gross annual pay of full time 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 was one household on the Wiltshire Council Housing Register seeking affordable accommodation in Stourton with Gasper parish. The household need is for three bedroom accommodation. It should be noted however 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 sixteen social homes in the parish.⁷ These properties represent 19.5% of the total housing in Stourton with Gasper, which is above the Wiltshire affordable housing average of 14.7%.⁸
- The social housing in Stourton with Gasper had a **zero** re-let rate in the past year. From the fourth quarter of 2017/18 to the fourth quarter 2018/19 **no** social homes were re-let in the parish.⁹
- The low level of 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, for example households which are on the Housing Register may have not completed a questionnaire. 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

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

Shared ownership / discount market homes¹¹

- 1 x two bedroom home

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.