

Box

Parish Housing Needs Survey

Survey Report

April 2019

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1. Parish Summary

The parish of Box is in the Corsham Community Area within the local authority area of Wiltshire.

Box is classified as a large village and is part of the Corsham Community Area. It has borders with Corsham, Colerne, Biddestone, Atworth and Monkton Farleigh. It is situated on the main A4, three miles from Corsham and seven miles from Chippenham and has a boundary on the west side with Bath & North East Somerset.

Box comprises Box village and 10 surrounding hamlets – Rudloe being the largest of these. There are currently approximately 1800 houses in the parish with a population of 3202

Box is unique being totally in the Green Belt and Area of Outstanding Natural Beauty with considerable historic sites, listed buildings and scheduled monuments.

There are two local primary schools, one in the centre of the village and the other at Rudloe.

There is a strong sense of community and the community services include a village hall which houses a public library, a Youth & Community pavilion and two churches. There is also a Post Office with a shop, one supermarket, a garage with a small supermarket, a butcher shop, a café, four public houses and several B&Bs. There are a number of defibrillators positioned around the Parish and a volunteer link service to help with transport to hospitals etc.

The large Recreation Ground in the centre of the village has a cricket pitch, bowling green, basketball court, two tennis courts and a children's play area.

There are a large number of local groups including two WIs, an Art Group, Archaeology and Natural History Society, Bridge Club, Gardening Club and a Twinning Group, together with all the usual youth groups ie Scouts, Beavers, Cubs, Brownies and Guides as well as a Youth Club for older children. There is even a local community-run cinema.

There are several active sports clubs including football, cricket, bowls, short mat bowls and a Boules club.

A regular bus service runs between Bath and Chippenham

2. Introduction

In winter 2018, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Box 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 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 Box 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 25th February 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 12th April 2019. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

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.

- A total of 1762 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 29.7% with 524 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 Box.
- 3 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 Box. 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 Box. 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

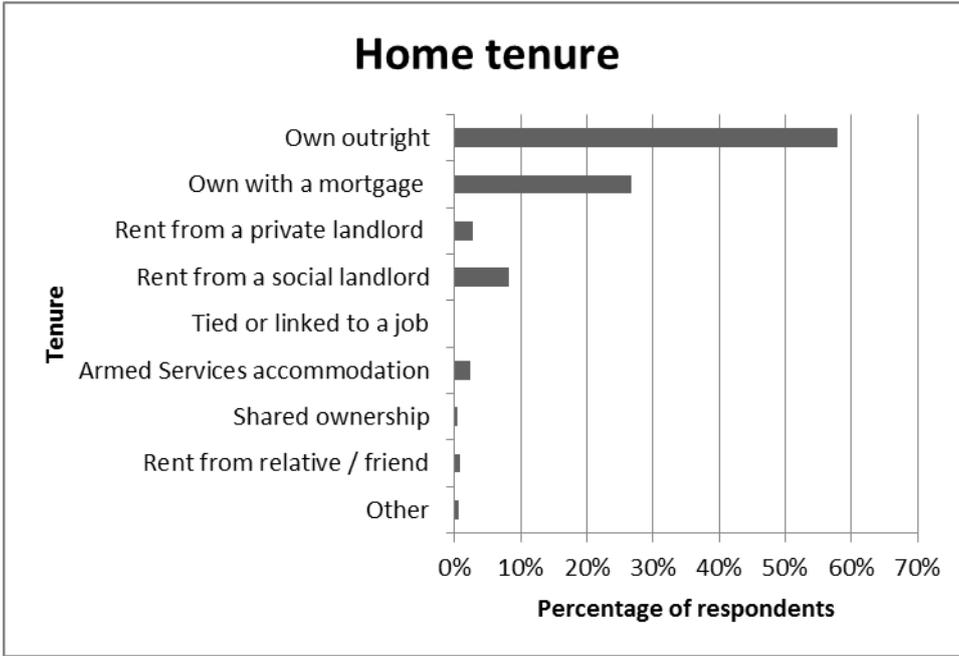
The first question asked on the survey was whether the respondents' home in Box was their main home. 98.6% of those who replied said that it was.

The 2011 Census data for Box indicates that 76.5% of households in the parish were owner-occupying, 6.7% were renting from social landlords, 15.3% were privately renting and 1.1% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (84.7%) of respondents were owner-occupiers, while 8.2% of respondents were living in socially rented properties, 2.8% were renting from a private landlord or letting agency, 2.4% were living in armed services accommodation while a further 0.6% and 0.4% described their tenure as renting from a relative/friend and living in shared ownership respectively. 0.6% of respondents described their tenure 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.

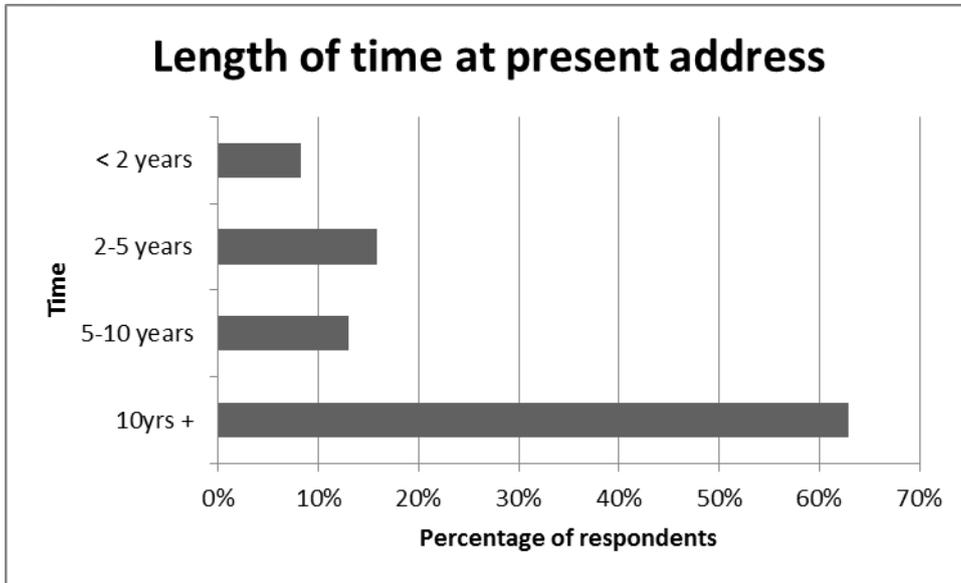
³ <http://www.nomisweb.co.uk/>

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:

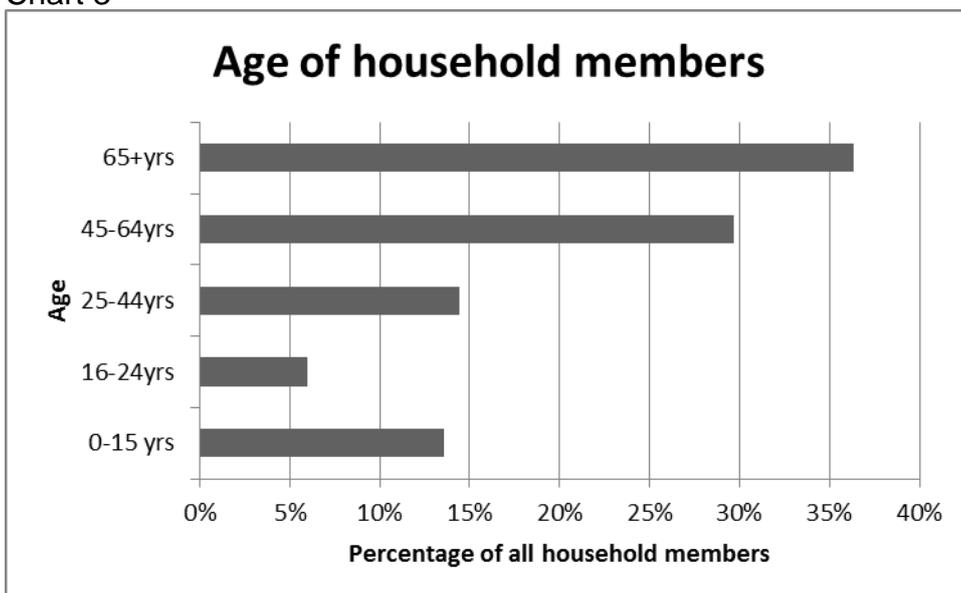
Chart 2



Many respondents to the survey lived in larger family homes, with 6.6% of respondents having five or more bedrooms in their property. 20.1% lived in four bedroom homes, 36.5% had three bedrooms, 27.1% two bedrooms. Only 9.6% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that over a third (36.3%) of respondents' household members were aged 65+:

Chart 3



As shown in the chart above however there were 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 Box, from older person households with fewer members, to younger households with children.

The distance travelled to work can 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

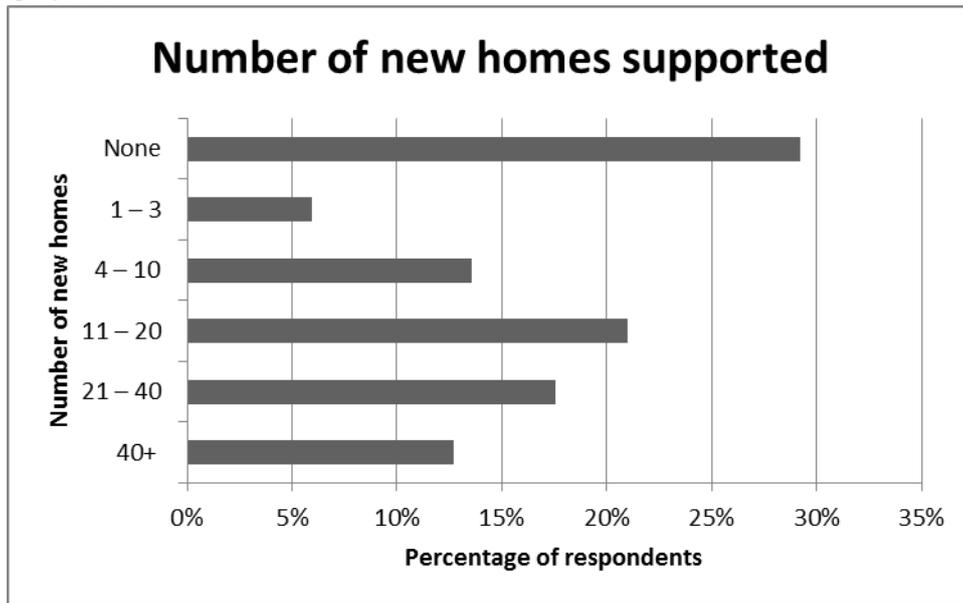
Persons in household	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	55	86	37	22	200
Person 2	28	62	29	5	124
Person 3	2	6	3	1	12
Person 4	2	1	0	0	3
Person 5	1	0	0	0	1
Total	88	155	69	28	340

These results suggest there is a level of sustainability for new housing development in Box, indicated by the survey respondents' access to local sources of employment. While 29% of the households' working members usually travel more than ten miles to their place of work, 71% travel less than that, suggesting 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 3.3% of respondents (sixteen households) answered 'yes', this indicates a lower level of sustained need for housing in the parish.

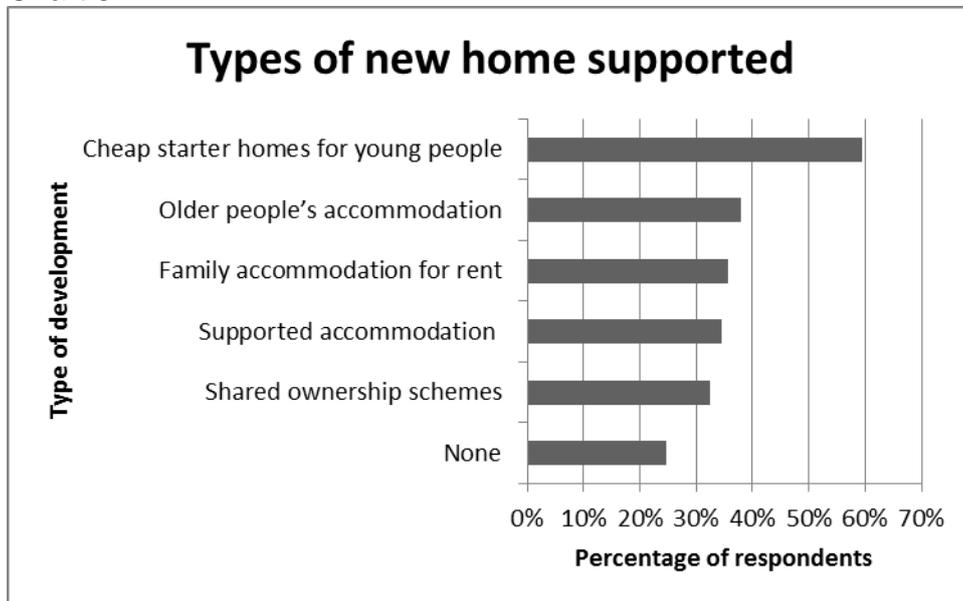
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (70.8%) were in support of some new housing in Box, with the most popular option (21% of respondents) being for between eleven and twenty new homes. 29.2% of respondents were opposed to any new housing in Box 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 Box by the survey respondents were affordable starter homes for young people (59.9%) and older persons' accommodation (37.9%). 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

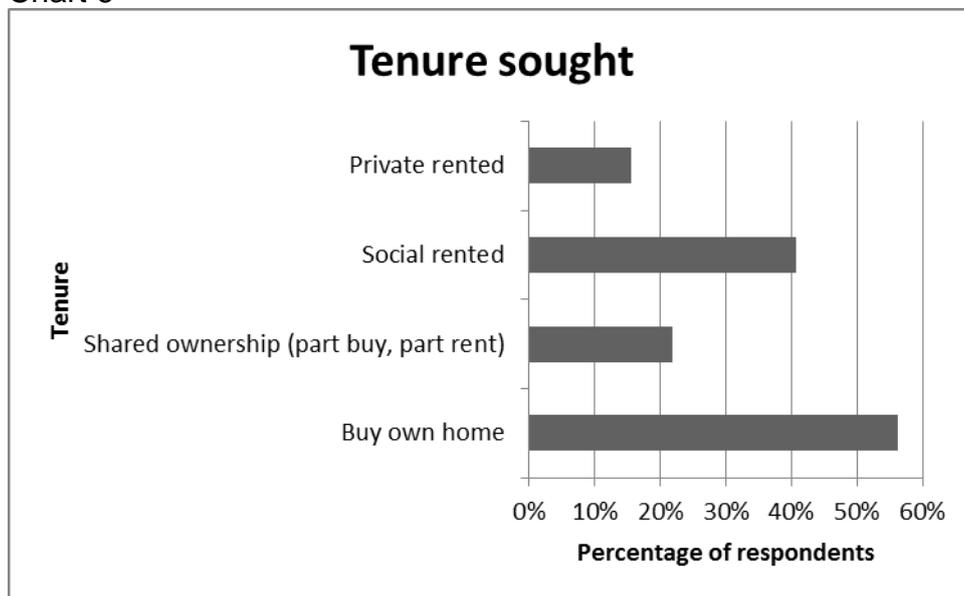
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A

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

Thirty two respondents replied to this section of the survey, indicating their need for housing in Box. The most frequent reasons given for needing to move were current home too small (eleven households) to move to cheaper accommodation (nine households) currently renting and wish to buy (eight households) and living with their families but want to live independently in the parish (six households). Please note more than one answer could be given.

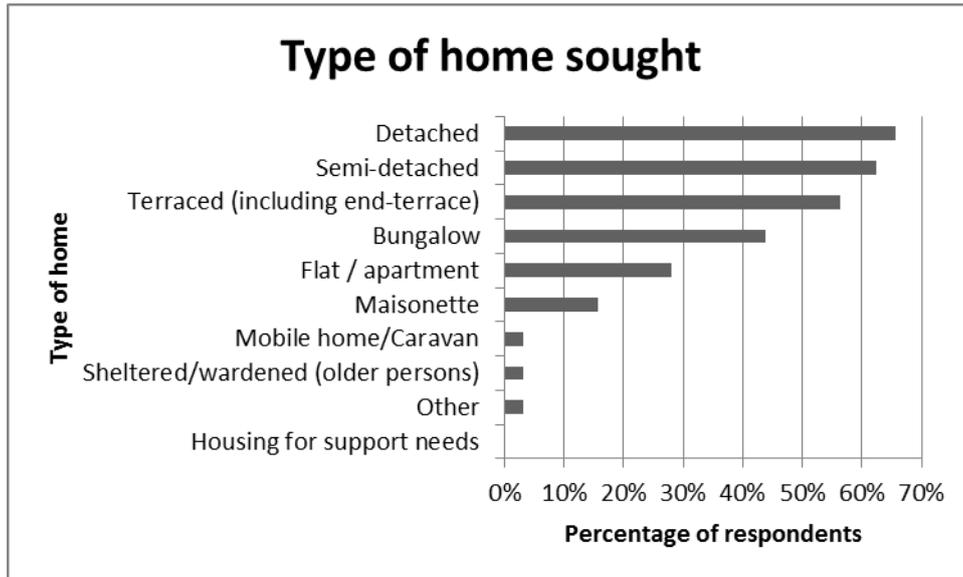
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with 'Buy own home' the most desired. Households could indicate more than one response:

Chart 6



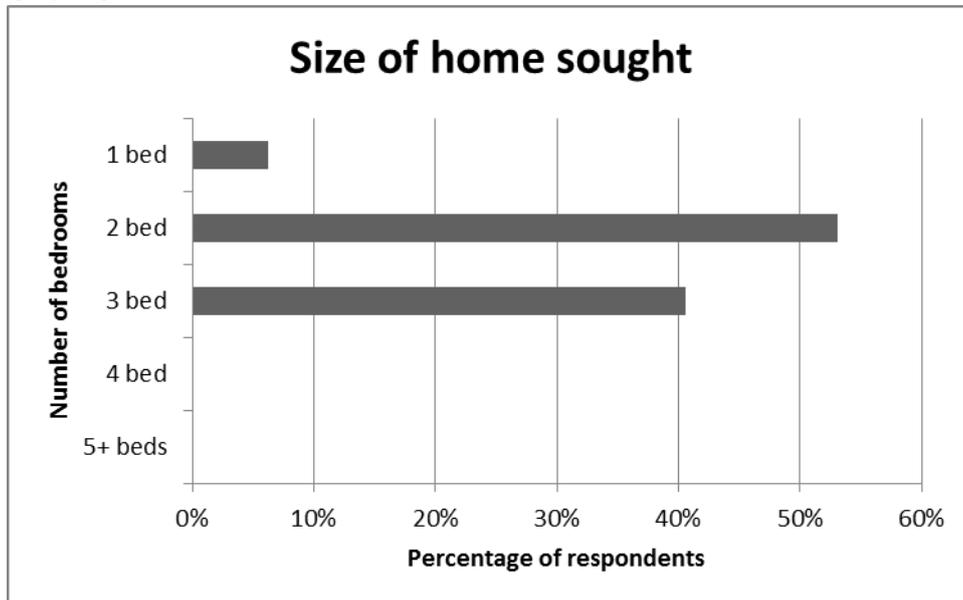
Respondents to this section were also asked what type of housing they required. The most sought-after type was detached properties. Full responses are given in the chart below (more than one answer could be given):

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 and 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 Box to meet their needs, to which twenty six of the households (86.7%) answered 'yes'.

In order to assess the need for **affordable** housing in Box, 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.

Five of the households responding to this section of the survey reported having equity in an existing property. The reported levels of savings among the respondents varied from zero/none declared (seventeen households) to between £2499 and £19,999 (twelve households) and between £20,000 and £50,000 (two households). Two households declared saving of more than £50,000. Income levels were spread across a broad range with twenty eight households reporting an income. Some were relatively healthy with nine respondents reporting household incomes in excess of £40,000pa. Conversely, two households reported an annual household income of less than £10,000pa. The median gross annual income reported by the thirty two households responding to this section of the survey was £26,000 - £27,499pa.

Comparing income, savings and equity levels with affordability in Box suggests that ten of the thirty two 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 Box, presented in Section 8.

Of the remaining twenty two respondents, five households expressed a desire to purchase accommodation only. On assessing their levels of equity, savings and income an open market purchase was achievable to these households. These households expressed a desire for homes with two and three bedrooms.

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

Three households responding to section two of the survey stated they did not support any new building in Box parish and felt there was already suitable accommodation to meet their needs.

Two households expressed their desire for alternative armed service accommodation but wished to remain in armed service accommodation only.

Four households expressed a desire to purchase a home or have shared ownership of 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. It should also be noted these households were considered to be adequately housed and so would not qualify to join the social housing register in Wiltshire although it is possible they may qualify for the open market register.

The remaining four households were already living in socially rented accommodation although they have expressed desire for alternative socially rented accommodation. On assessing the needs of each of the four they would be considered adequately housed and would not qualify to join the social housing register in Wiltshire. However it would be recommended that each of these households discuss their circumstances with either Homes4Wiltshire staff or their housing provider to ascertain if there are alternative options open to them.

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 Box area:⁴

Bedrooms	April 2019
1	£168,600
2	£236,200
3	£300,500
4	£431,800
5+	£624,000

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 Box cost £236,200 then a household may require £35,430 as a deposit. Annual household income would have to be at least £57,363 for a single applicant or £66,923 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 £28,329.⁵

- 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 SN13 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN13 postcode covers a wider area than Box 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 April 2019, there were three households on the Wiltshire Council Housing Register seeking affordable accommodation in Box parish; all three households require one bedroom accommodation. It should be noted that the housing register is not static and any full assessment of housing need in the parish must take account of the Register.⁶
- The 2011 Census recorded one hundred and one social homes in the parish.⁷ These properties represent 6.7% of the total housing in Box, which is lower than the Wiltshire affordable housing average of 14.7%.⁸
- The social housing in Box had a 10.9% re-let rate in the past year: from the first to the fourth quarter of 2018/19, eleven social homes were 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

- 2x one bedroom homes (1x bungalow/ground floor accommodation/level access)
- 3x two bedroom homes (1x bungalow/ground floor accommodation/level access)

Shared ownership / discount market homes¹¹

- 1x one bedroom home
- 4x 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.