

# Codford

**Parish Housing Needs Survey**

**Survey Report**

**December 2018**

<b>Contents</b>	<b>Page</b>
Parish summary	3
Introduction	4
Aim	4
Survey distribution and methodology	5
Key findings	5
Part 1 – Households currently living in the parish	5
Part 2 – Households requiring accommodation in the parish	9
Affordability	13
Summary	14
Recommendations	15

## 1. Parish Summary

The parish of Codford is in Warminster Community Area within the local authority area of Wiltshire.

The Codford of the 21st Century was once three settlements: Codford St Mary, Codford St Peter and Ashton Gifford. The village is 14 miles from Salisbury to the east and 7 miles from Warminster to the west. The A36 was by-passed around the village in 1990 taking the heavy traffic away.

The twin villages were turned into military encampments during two world wars. In WWI Codford had 15 camps while the other villages in the Wylve Valley had 12 between them. At the time, troops mainly from Britain, Australia and New Zealand were stationed here. There is a chalk hill figure of the Australian Army Cap Badge carved on Lamb Down, originally in 1916, covered in WWII, and cut again when hostilities ceased. It is known locally as The Codford Badge or the Rising Sun.

Codford has a Commonwealth War Grave Cemetery, known locally as the ANZAC Cemetery, off Church Lane near St Mary's Church. This is the second largest WWI New Zealand cemetery in the UK and also contains WW1 Australian war graves.

During WWII it was the British, Americans and finally the Poles who were based in the village. In 1941 the 6th Guards Armoured Brigade; comprised of Grenadier, Coldstream, Scots and Welsh Guards battalions arrived in Codford. They were camped in some of the same locations used in WW1 until 1943, when they moved and made way for the training of U.S. Armoured troops in preparation for D-Day.

The modern village has what is believed to be the only village theatre in the country with its own amateur company, located in the old Woolstore. There is a doctors' surgery with a dispensary, a veterinary surgery, a primary school, a preschool and an after-school club. A new shop opened at the beginning of 2012 with the Post Office, an off-license, a bakery, a lottery outlet, a workshop and a garage. There is a road-side café and an Indian restaurant beside the A36 at Hillside. In the middle of the village is a large village hall, (hung with the painted shutters from its predecessor, of cap and regiment badges from WWII), a social club, a large playing field with a children's play area and two tennis courts. In addition, there are facilities for skittles, short mat bowls, football, Lawn tennis and badminton. Codford is a thriving, forward- looking community with a very real sense of its history and its military past.

## 2. Introduction

In Autumn 2018, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Codford 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 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).<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 Codford 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.

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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.

## 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 22<sup>nd</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.

Residents were asked to return the completed surveys in the pre-paid envelopes by 26<sup>th</sup> November 2018. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 378 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 32% with 121 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 Codford.
- 11 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 Codford. 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 Codford. 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 Codford was their main home. 99.2% of those who replied said that it was.

The 2011 Census data for Codford indicates that 63.5% of households in the parish were owner-occupying, 20.1% were renting from social landlords, 12.7% were privately renting and 3.7% of households were living rent free.<sup>3</sup>

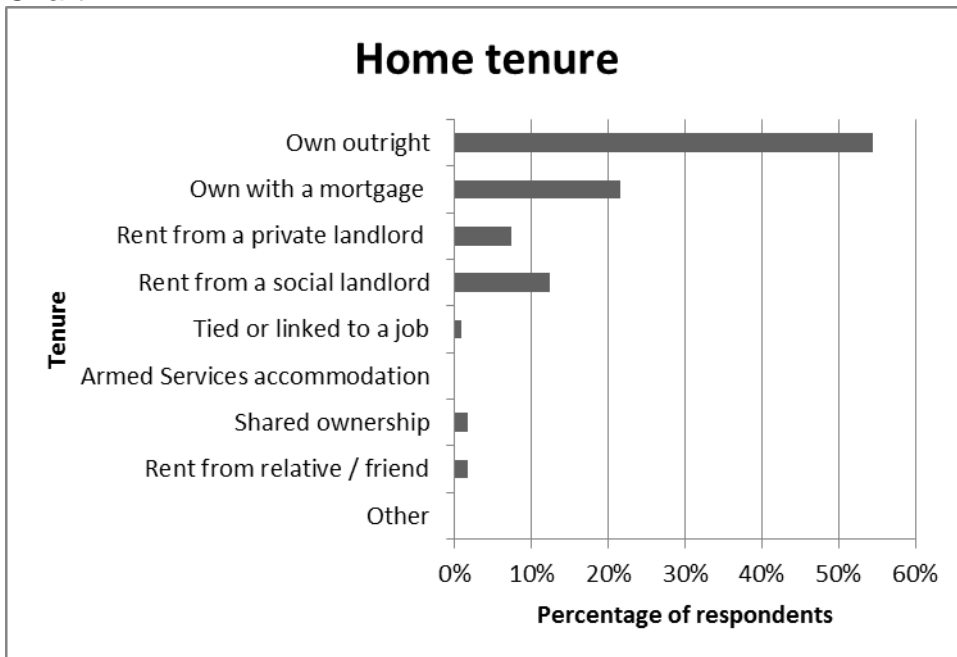
The chart below shows the tenure of respondents to the survey. The majority (76%) of respondents were owner-occupiers, while 12.4% of respondents were living in socially rented properties, 7.4% were renting from a private landlord or letting agency, 0.8% were living in

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<sup>3</sup> <http://www.nomisweb.co.uk/>

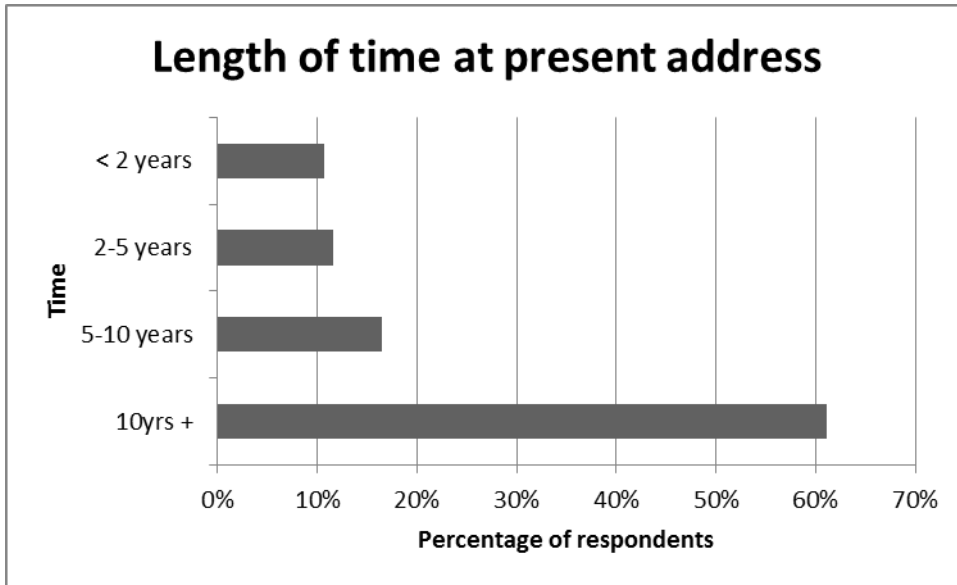
accommodation tied to their employment, and 1.7% were living with a relative/friend. These results indicate a bias in the survey responses toward those living in owner-occupied homes and the rest of this section should be read with this in mind.

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:

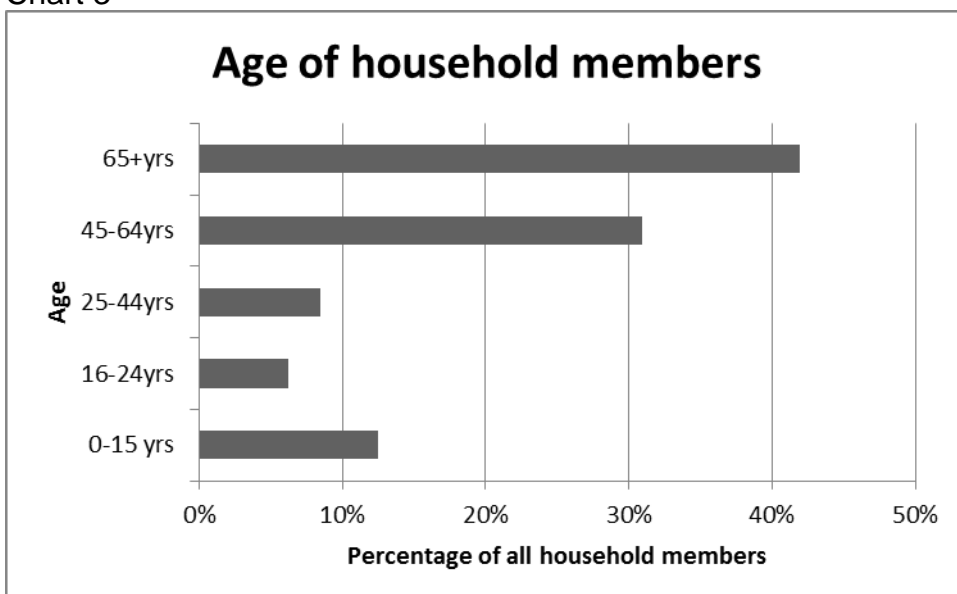
Chart 2



Many respondents to the survey lived in large family homes, with 11.6% of respondents having five or more bedrooms in their property. 28.1% lived in four bedroom homes, 41.3% had three bedrooms and 19% had two bedrooms. No respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that over a third (41.9%) 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 45-64 (30.9%) and with children aged under 16. This indicates a spread of different household types in Codford, 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	14	15	26	8	63
Person 2	5	11	16	3	35
Person 3	0	6	1	0	7
Person 4	0	0	0	0	0
Person 5	0	0	0	0	0
<b>Total</b>	<b>19</b>	<b>32</b>	<b>43</b>	<b>11</b>	<b>105</b>

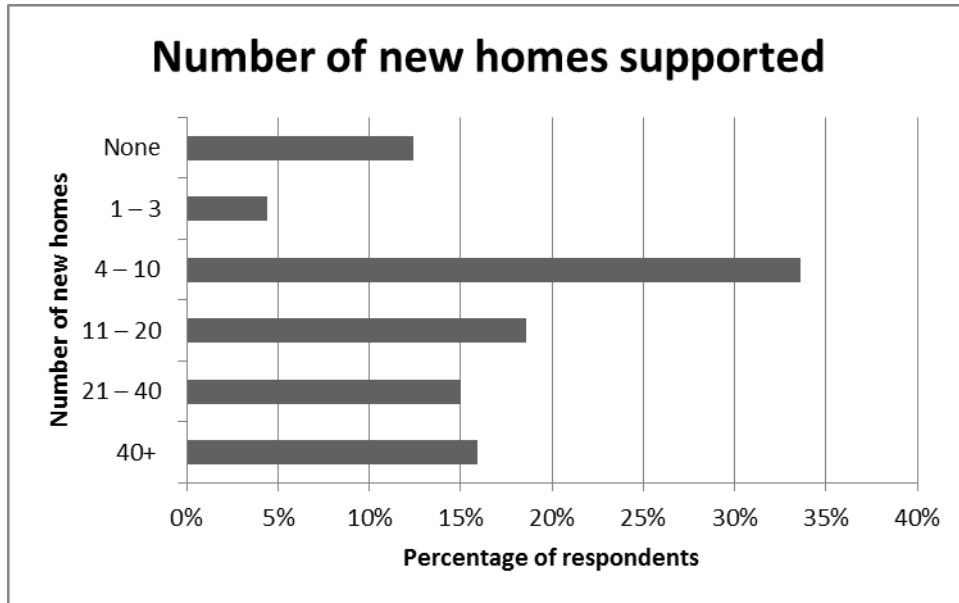
These results suggest a mixed level of sustainability for new housing development in Codford, indicated by the survey respondents' access to local sources of employment. While 48.5% of the households' working members usually travel less than ten miles to their place of work, 51.5% travel more than that, 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 7.6% of respondents (nine 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 (87.6%) were in support of some new housing in Codford, with the most popular option (33.6% of respondents) being for between four and ten new homes. 12.4% of respondents were opposed to any new housing in Codford parish:

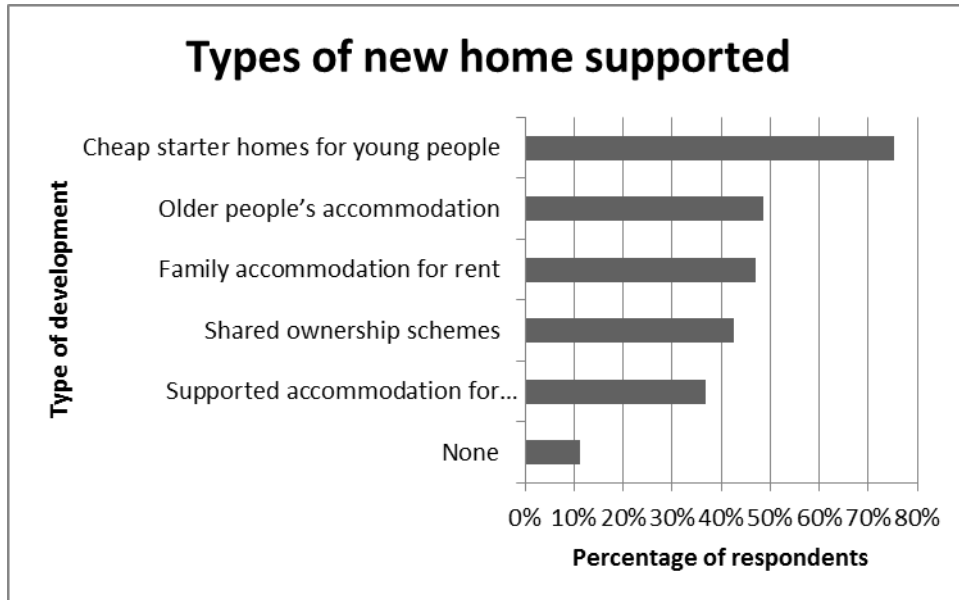


Chart 4



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 Codford by the survey respondents were affordable starter homes for young people (75.2%) and older persons' accommodation (48.7%). 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

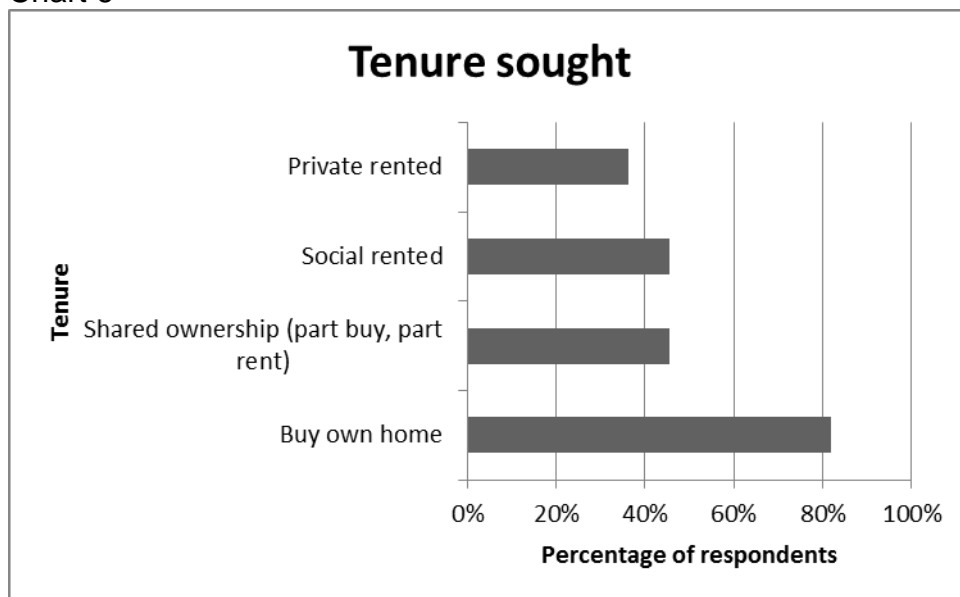
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Codford are then

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

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

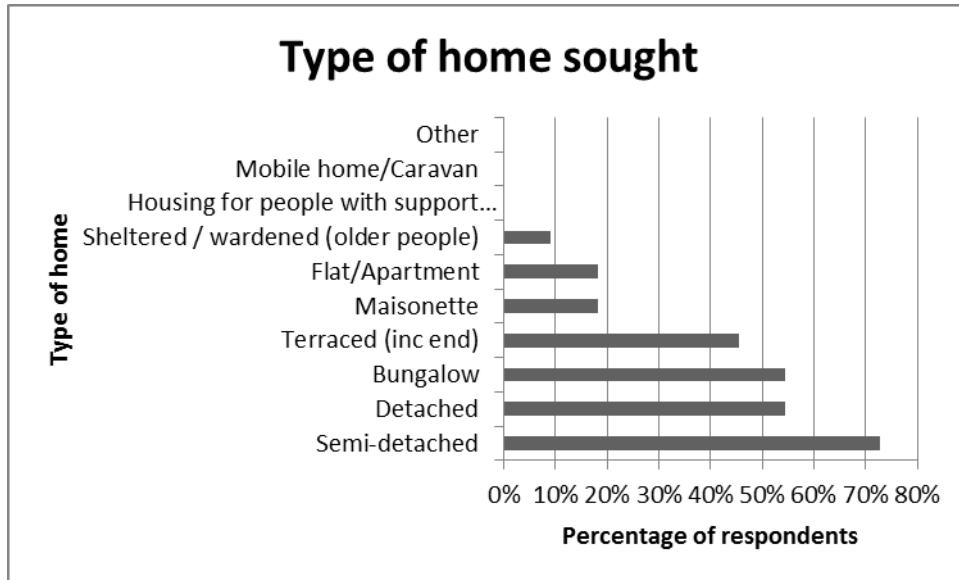
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with buy own home the most desired. Households could indicate more than one response:

Chart 6



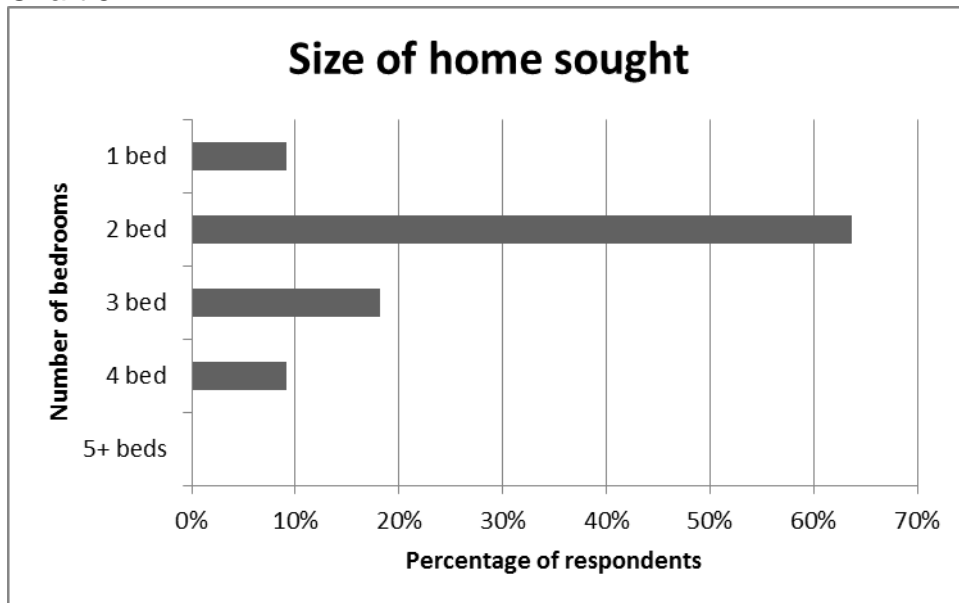
Respondents to this section were also asked what type of housing they required. The most sought-after type was semi-detached properties. Full responses are given in the chart below (more than one answer could be given):

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, three and four bedrooms. 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 Codford to meet their needs, to which ten of the eleven households answered 'yes'.

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

Two 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 £200,000 to under £2499. Two households declared no savings. Income levels were again mixed, two of the eleven households reported gross incomes of less £6,499pa, while two reported a gross household income of over £40,000pa. The median gross income bracket reported by the eleven respondents was £18,500-£19,999pa.

Comparing income, savings and equity levels with affordability in Codford suggests that five of the eleven 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 Codford, presented in Section 8.

Of the remaining households, one did not declare any financial information and the data provided was inconsistent therefore we have been unable to determine the housing need for this household.

Three households expressed a desire to purchase alternative accommodation. On assessing levels of equity, savings and income an open market purchase was achievable to these households. Two of the three households requested two bedroom accommodation and one household expressed a need for three bedrooms. One of the three households expressed that there was not a shortage of suitable accommodation in the parish to meet its needs.

Two households expressed a desire to purchase a home only. 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 all of these households were considered to be adequately housed and so would not qualify for social rented housing. Therefore they are excluded from the recommendations of this 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 Codford area:<sup>4</sup>

<b>Bedrooms</b>	<b>Dec 2018</b>
1	£151,000
2	£216,400
3	£277,900
4	£428,400
5+	£652,900

### 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 Codford cost £216,400 then a household may require £32,460 as a deposit. Annual household income would have to be at least £52,554 for a single applicant or £61,313 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 £28,329<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 BN12 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the BN12 postcode covers a wider area than Codford parish and that there may be significant internal variation in house prices.

<sup>5</sup> Annual Survey of Hours and Earnings, 2018, resident analysis. Gross annual pay of full time 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 December 2018, there were four households on the Wiltshire Council Housing Register seeking affordable accommodation in Codford parish. Three households seeking one bedroom accommodation and one household 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.<sup>6</sup>
- The 2011 Census recorded seventy six social homes in the parish.<sup>7</sup> These properties represent 20.1% of the total housing in Codford, which is higher than the Wiltshire affordable housing average of 14.7%.<sup>8</sup>
- The social housing in Codford had a 7.9% re-let rate in the past year. From the third quarter 2017 to the third quarter 2018 four social homes were re-let in the parish.<sup>9</sup>
- 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.

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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, 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 <sup>10</sup>**

- 2x one bedroom homes
- 1x three bedroom home

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

- 1x one bedroom home
- 1x 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.