

Barford St Martin

Parish Housing Needs Survey

Survey Report

May 2019

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1. Parish Summary

The parish of Barford St Martin is in Wilton Community Area within the local authority area of Wiltshire.

There is a population of 548 according to the 2011 Census, comprised of 255 households.

The parish is located roughly 2.8 miles from Wilton and 6 miles west of Salisbury on the Northern bank of the River Nadder.

The village is located on a bend of the A30 road from Salisbury to Shaftesbury where the road turns sharply across the river, the B3089 is the east west road from Barford St Martin and on through Dinton.

Facilities, organisations and events include:

- Businesses - one public house, petrol station and shop, Nadder Valley Equine Supplies, three farms and one B&B
- Churches - one C of E Church
- Nursery school
- There are 20+ listed buildings in the parish, including the Grovely Lodge, Barford Lodge and The Old Post Office
- A large playing field without apparatus
- Fetes, coffee mornings, social events and lunches
- Bus service links Barford St Martin with Salisbury, Wilton, Hindon and other local villages
- A mobile home site on the A30 Shaftesbury side of the village provides permanent accommodation for approximately 71 residents

2. Introduction

In winter 2019, Wiltshire Council's Commissioning Officers discussed carrying out a rural housing needs survey with Barford St Martin 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 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 Commissioning Officers are employed by Wiltshire Council's Strategic Assets Team to deliver new affordable housing.
- The Commissioning 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 Barford St Martin 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 9th April 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 14th May 2019. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 295 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 30.5% with 90 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 Barford St Martin.
- 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 Barford St Martin. 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 Barford St Martin. 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).

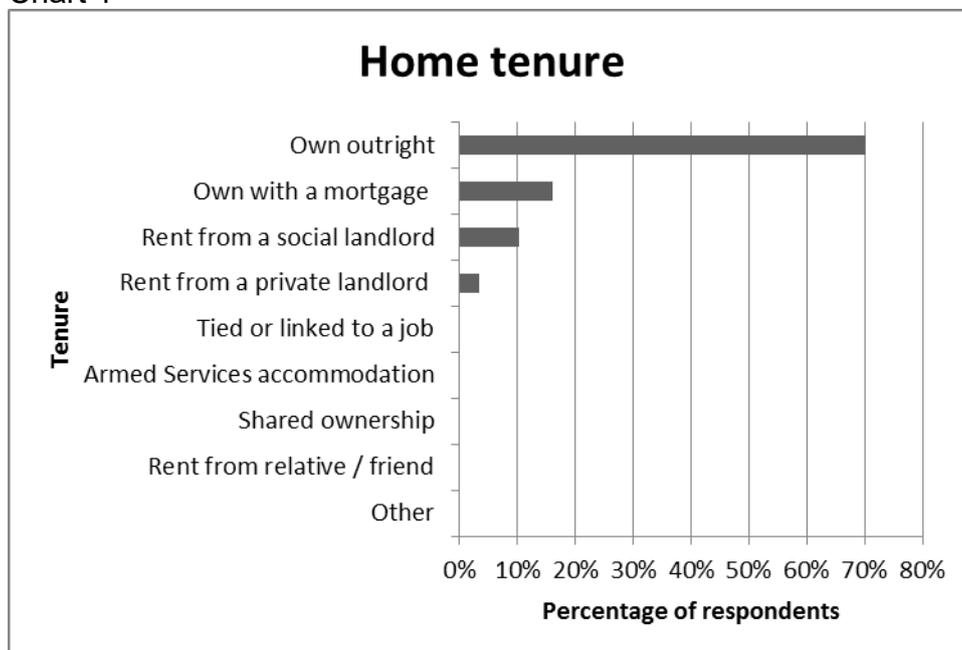
Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Barford St Martin was their main home. 97.7% of those who replied said that it was.

The 2011 Census data for Barford St Martin indicates that 72.2% of households in the parish were owner-occupying, 13.3% were renting from social landlords, 11.8% were privately renting and 2.7% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (86.2%) of respondents were owner-occupiers, while 10.3% of respondents were living in socially rented properties, 3.4% were renting from a private landlord or letting agency, none were living in accommodation tied to their employment, and none were living in a tenure described 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.

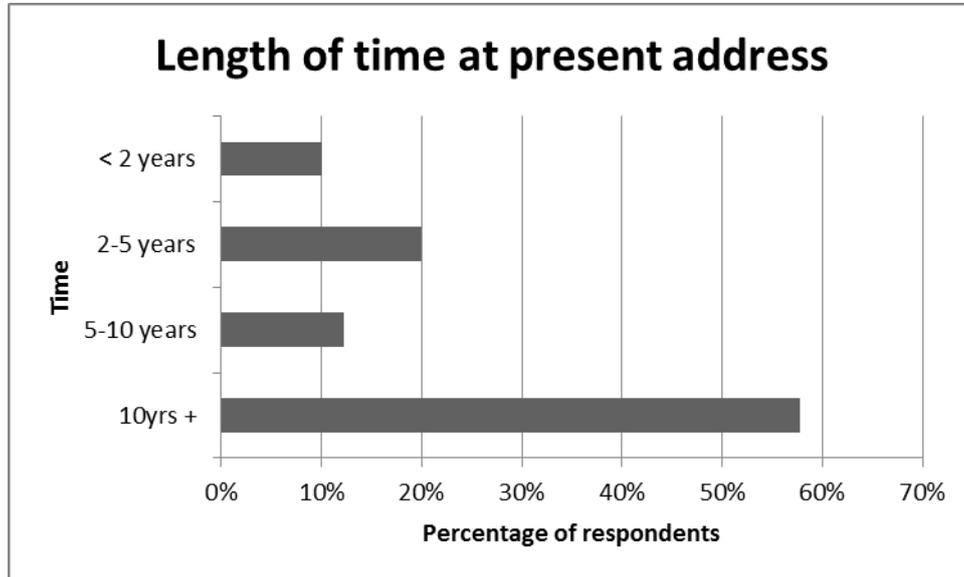
Chart 1



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:

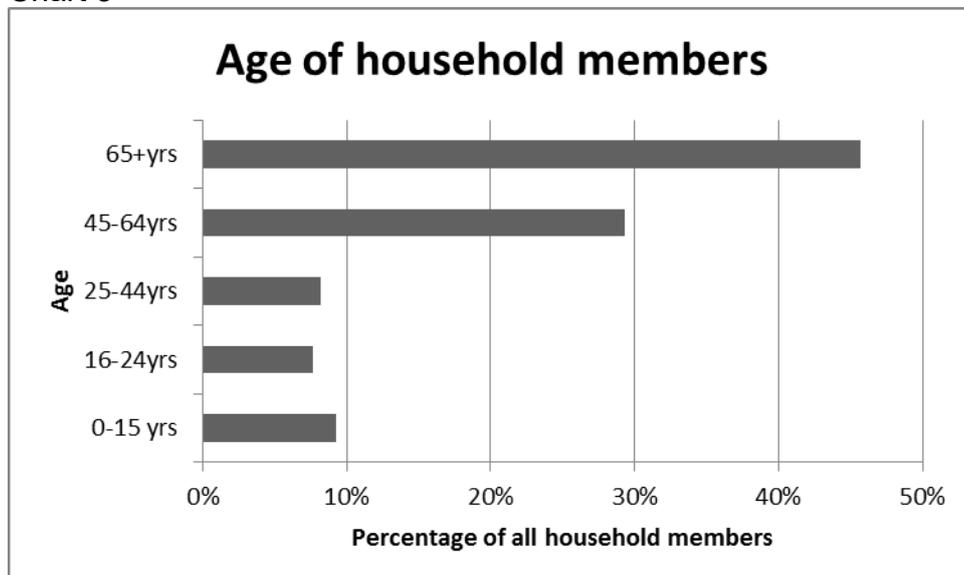
Chart 2



Many respondents to the survey lived in large family homes, with 56.7% of respondents having three or more bedrooms in their property. 37.8% lived in two bedroom homes and 5.6% of respondents lived in homes with one bedroom. The majority of respondents (52.2%) live in detached properties.

The spread of ages recorded in the survey indicates that over a third (45.7%) of respondents' household members were aged 65+:

Chart 3



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

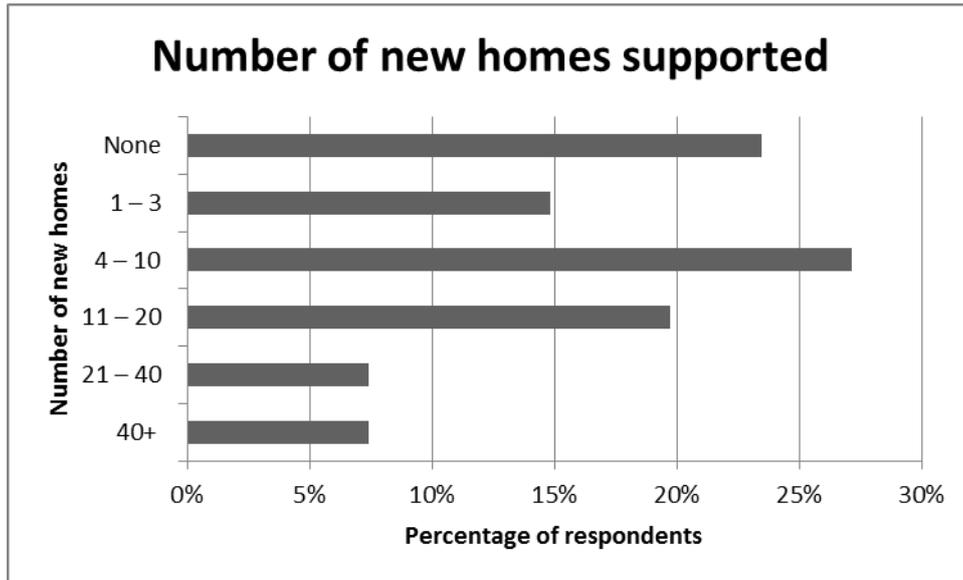
Persons in household	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	6	17	14	5	42
Person 2	5	11	4	1	21
Person 3	0	1	0	1	2
Person 4	0	0	0	0	0
Person 5	0	0	0	0	0
Total	11	29	18	7	65

These results suggest there is a level of sustainability for new housing development in Barford St Martin, indicated by the survey respondents' access to local sources of employment. While 38% of the households' working members usually travel more than ten miles to their place of work, 62% 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 5.8% of respondents (five households) answered 'yes', indicating a low level of sustained need for housing in the parish.

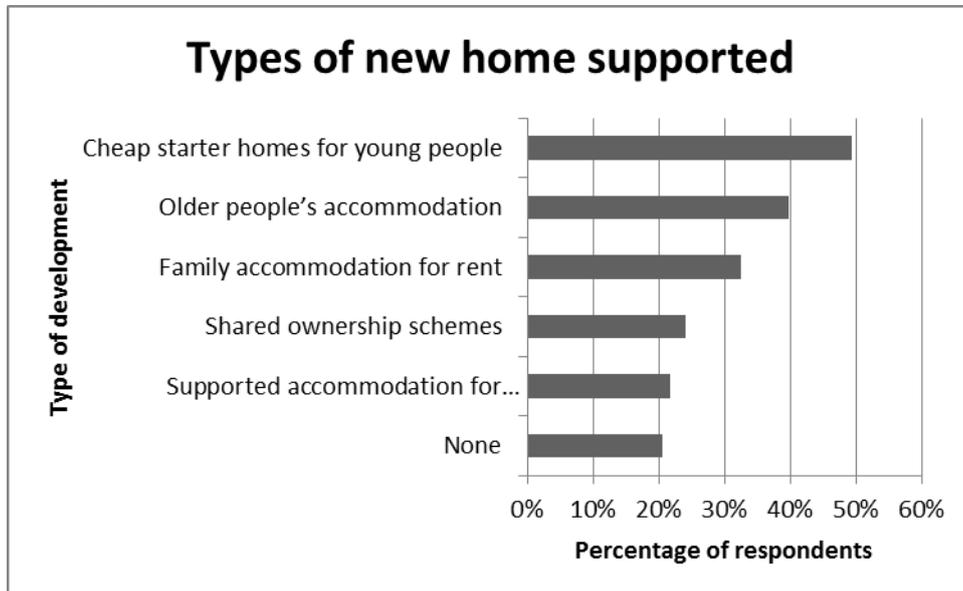
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (76.5%) were in support of some new housing in Barford St Martin, with the most popular option (27.2% of respondents) being for between four and ten new homes. 23.5% of respondents were opposed to any new housing in Barford St Martin 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 Barford St Martin by the survey respondents were affordable starter homes for young people (49.4%) and older persons' accommodation (39.8%). Full results are given in the chart below (more than one answer could be given):

Chart 5



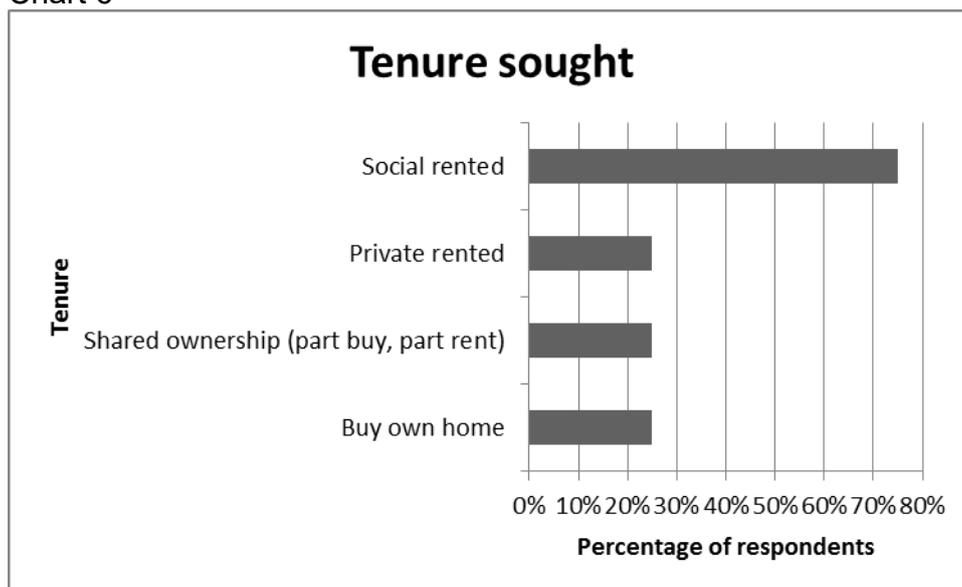
Part two – Households requiring accommodation in the parish

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

Four respondents replied to this section of the survey, indicating their need for housing in Barford St Martin. There were very mixed reasons given for needing to move such as the following: Cheaper accommodation, Currently renting, wants to buy, Current home too small, Access problems (e.g. steps, stairs), To live with partner, Be closer to friends/other family, To move to a better environment, To provide support to family member(s), With family wants independence and other.

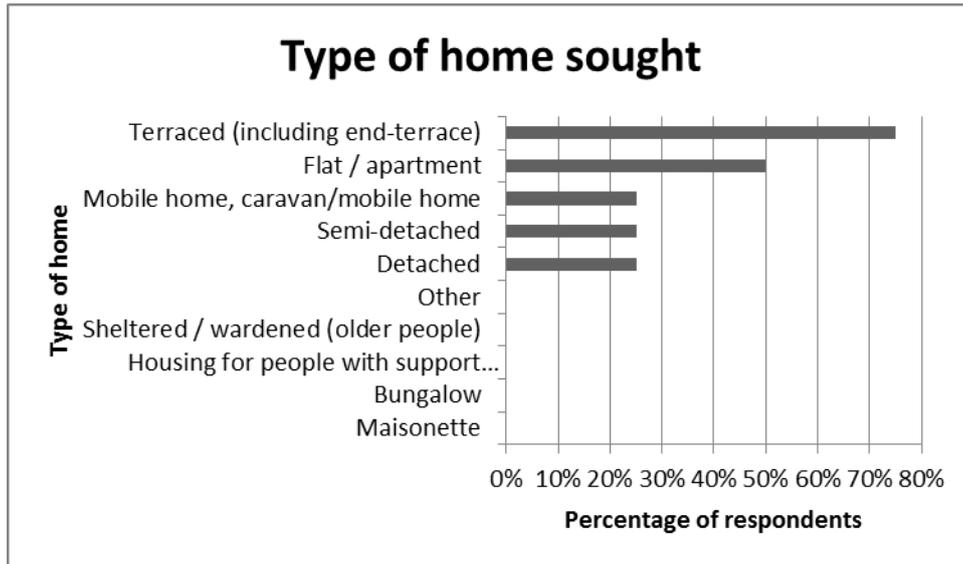
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with socially rented homes the most desired. Households could indicate more than one response:

Chart 6



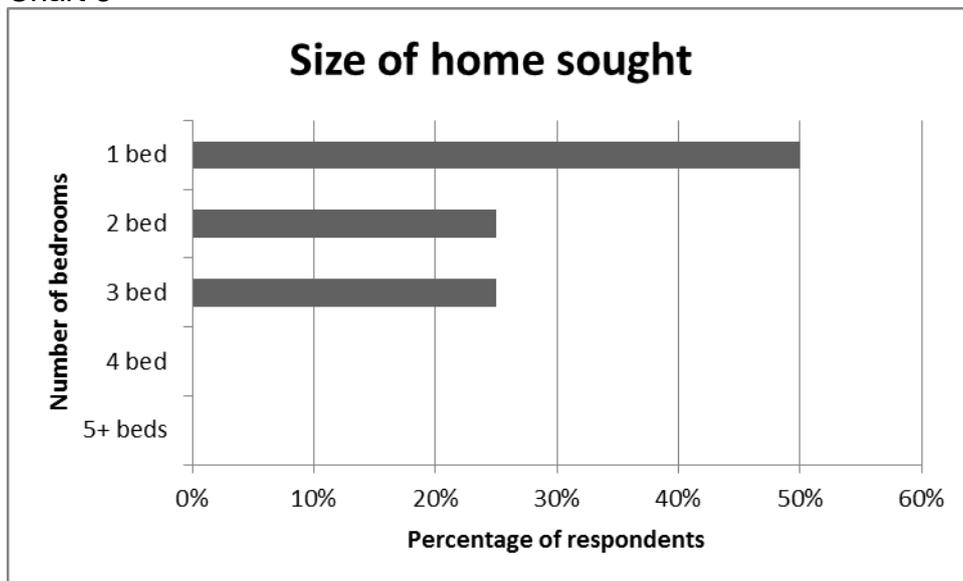
Respondents to this section were also asked what type of housing they required. The most sought-after type was terraced (including end-terrace) properties. Full responses are given in the chart below (more than one answer could be given):

Chart 7



In terms of size, the most popular option was for one bedroom homes and respondents also expressed a need for properties with two 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 Barford St Martin to meet their needs, to which all four households answered 'yes'.

In order to assess the need for **affordable** housing in Barford St Martin, 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, and the estimated levels of savings among the respondents were low, with no households declaring more than £14,999 in savings. Income levels were also notably very low with all four of the households reporting gross incomes of less than £16,999. The median gross income bracket reported by the ten respondents was £11,000-£12,499pa.

Comparing income, savings and equity levels with affordability in Barford St Martin suggests that three of the four 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 Barford St Martin, presented in Section 8.

The remaining household specified that they would like to rent privately a mobile home rather than a house. Their requirement was for a two bedrooled home.

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 Barford St Martin area:⁴

Bedrooms	May 2019
1	£213,200
2	£292,700
3	£367,600
4	£522,000
5+	£740,900

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 Barford St Martin cost £292,700 then a household may require £43,905 as a deposit. Annual household income would have to be at least £71,084 for a single applicant or £82,932 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 SN16 postcode area, www.mouseprice.com/area-guide/average-house-price/.

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 May 2019, there were no households on the Wiltshire Council Housing Register seeking affordable accommodation in Barford St Martin 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 thirty four social homes in the parish.⁷ These properties represent 13.3% of the total housing in Barford St Martin, which is lower than the Wiltshire affordable housing average of 14.7%.⁸
- The social housing in Barford St Martin 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

- 1x one bedroom home
- 1x three bedroom home

Shared ownership / discount market homes¹¹

- 1x one 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.