

# **Corsley**

**Parish Housing Needs Survey**

**Survey Report**

**April 2019**

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## 1. Parish Summary

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

- There is a population of 681 according to the 2011 Census, comprised of 304 households.<sup>1</sup>
- The parish is located roughly equidistant from Warminster and Frome, spread over a number of small hamlets either side of the A362. It is adjacent to the Longleat Estate and the northern boundary of the Cranborne Chase Area of Outstanding Natural Beauty bisects the village.
- Facilities, organisations and events include:
  - Businesses – two pubs, a garden centre, an IT communications company, five farms, one equestrian centre, small business office units and Longleat estate offices
  - Churches – one C of E and one Baptist Church
  - Reading Rooms – effectively the village hall, and used for a wide range of social and other village events
  - Pre School and associated playing field
  - Several listed buildings, including one grade II\* listed Tudor Manor House
  - Playing Field – children’s play apparatus, cricket pitch, pavilion and tennis courts
  - Village Clubs & Societies- WI, tennis, cricket, choir, bridge
  - Events – numerous fetes/coffee mornings/socials/lunches/concerts, plus annual Corsley Show (2000+ visitors) and outdoor “Elizabethan” dramatic performance at Manor House

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<sup>1</sup> 2011 Census. <http://www.nomisweb.co.uk/>

## 2. Introduction

In winter 2019, Wiltshire Council's Commissioning Officers discussed carrying out a rural housing needs survey with Corsley 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 progress the delivery of new affordable housing.
- The Commissioning Officers work closely with rural communities, 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>2</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>3</sup>

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<sup>2</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>3</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.

### **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 Corsley 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 26<sup>th</sup> March 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 29<sup>th</sup> April 2019. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 344 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 very good response rate of 38.7% with 133 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 Corsley.
- 1 response was 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 Corsley. 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 Corsley. 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 Corsley was their main home. 100% of those who replied said that it was.

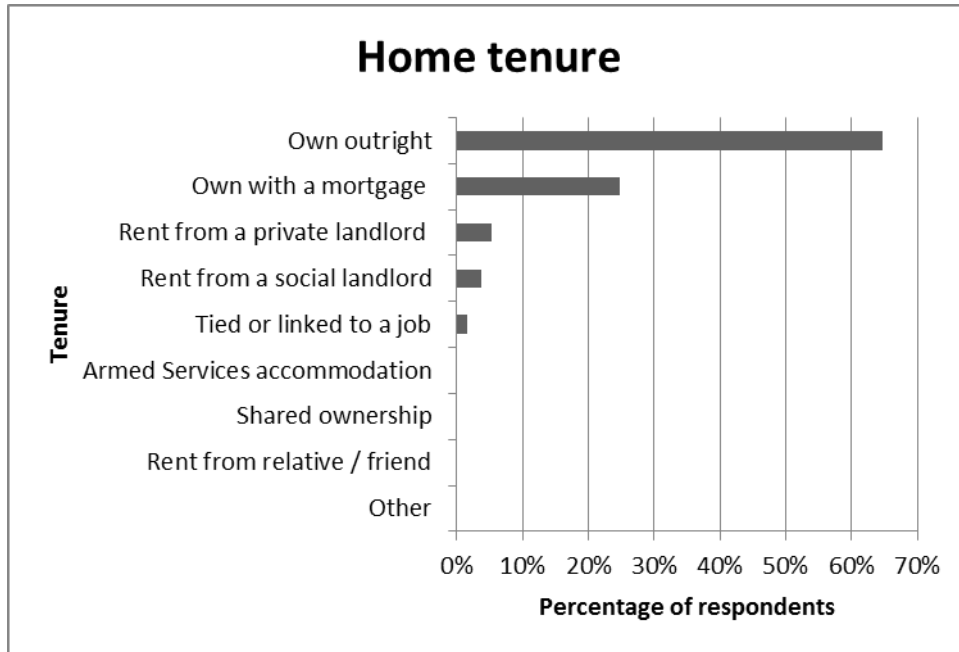
The 2011 Census data for Corsley indicates that 75.7% of households in the parish were owner-occupying, 6.3% were renting from social landlords, 12.8% were privately renting and 5.3% of households were living rent free.<sup>4</sup>

The chart below shows the tenure of respondents to the survey. The majority (89.5%) of respondents were owner-occupiers, while 5.3% were renting from a private landlord or letting agency, 3.8% of respondents were living in socially rented properties, 1.5% 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.

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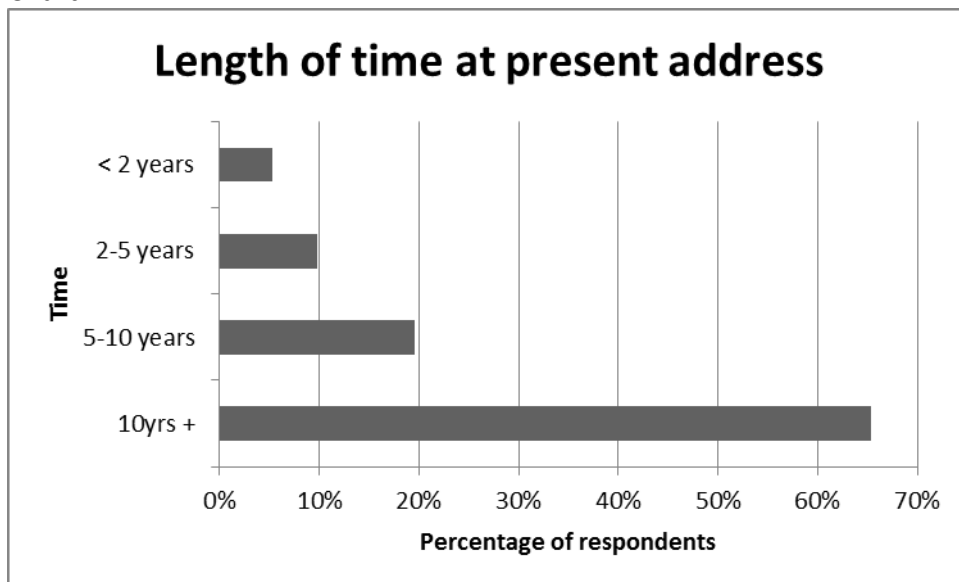
<sup>4</sup> <http://www.nomisweb.co.uk/>

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:

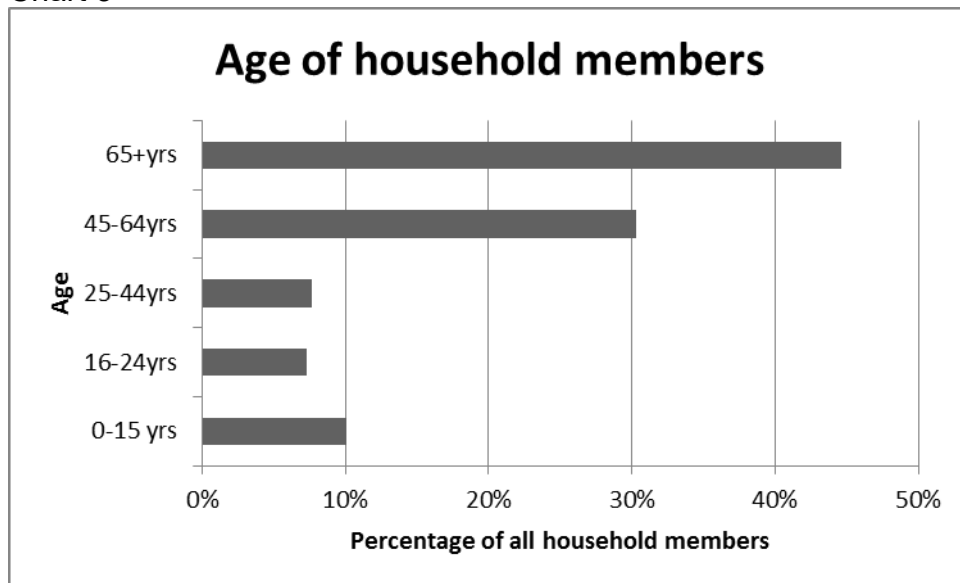
Chart 2



Many respondents to the survey lived in large family homes, with 14.4% of respondents having five or more bedrooms in their property. 34.1% lived in four bedroom homes, 34.8% had three bedrooms, 14.4% two bedrooms and 2.3% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that over a third (44.6%) of respondents' household members were aged 65+:

Chart 3



As shown in the chart above, 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 Corsley, 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	11	21	18	11	61
Person 2	3	13	9	6	31
Person 3	0	4	3	0	7
Person 4	0	0	0	0	0
Person 5	0	0	0	0	0
<b>Total</b>	<b>14</b>	<b>38</b>	<b>30</b>	<b>17</b>	<b>99</b>

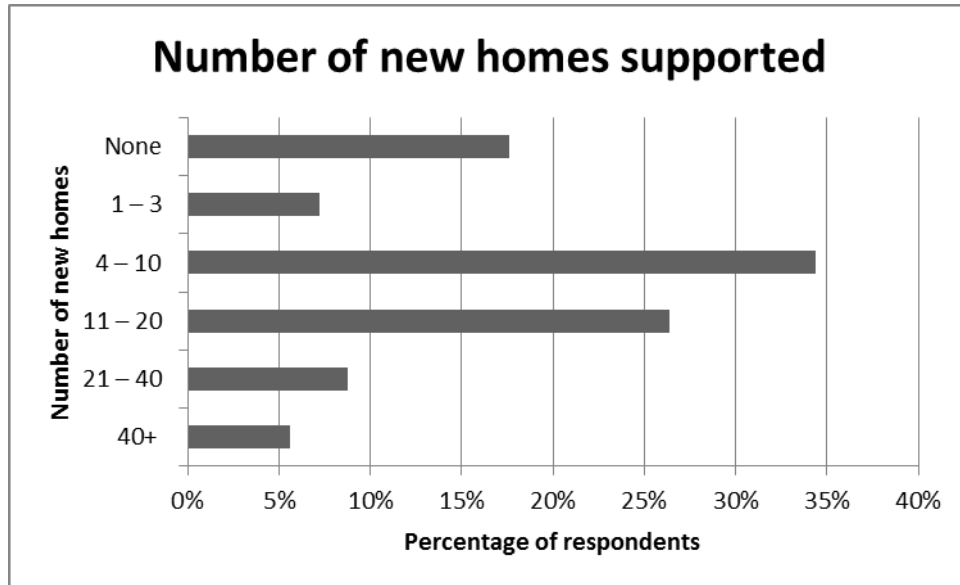
These results suggest there is a level of sustainability for new housing development in Corsley, indicated by the survey respondents' access to local sources of employment. While 47% of the households' working members usually travel more than ten miles to their place of work, 52.5% travel less than that, 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 8.7% of respondents (eleven households) answered 'yes', indicating a low level of sustained need for housing in the parish.



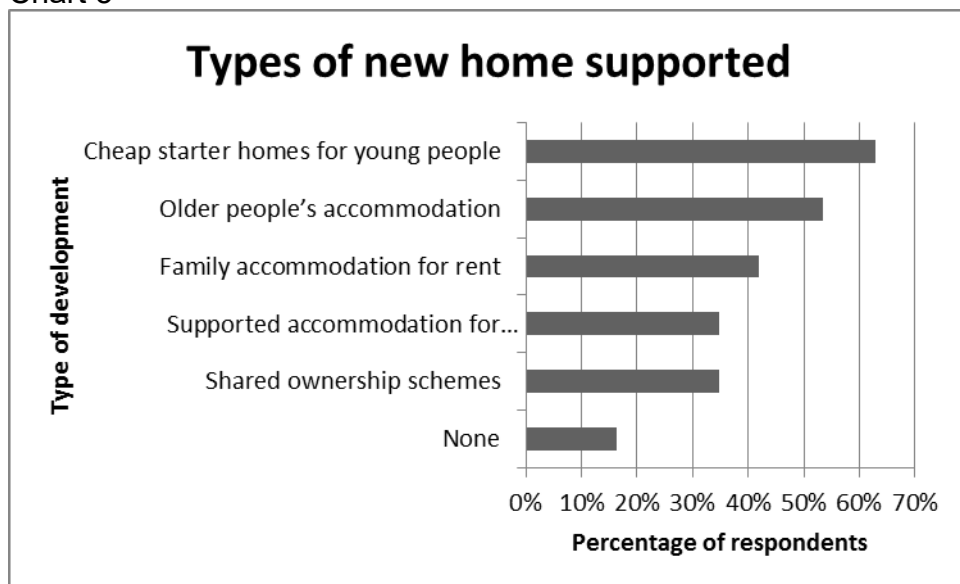
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (82.4%) were in support of some new housing in Corsley, with the most popular option (34.4% of respondents) being for between four and ten new homes. 17.6% of respondents were opposed to any new housing in Corsley 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 Corsley by the survey respondents were affordable starter homes for young people (62.8%) and older persons' accommodation (53.5%). Full results are given in the chart below (more than one answer could be given):

Chart 5



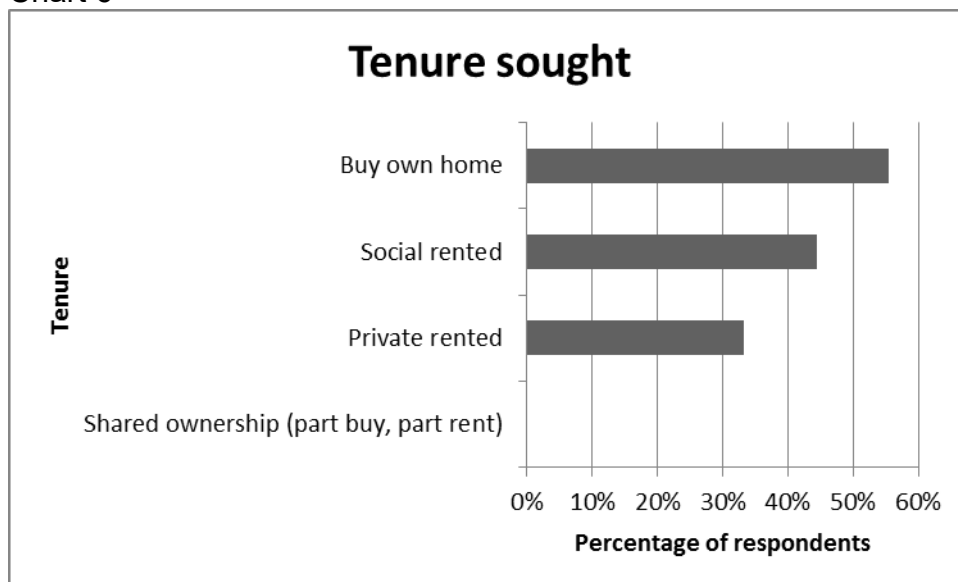
## Part two – Households requiring accommodation in the parish

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 Corsley 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 Corsley. The most frequent reasons given for needing to move were cheaper accommodation (four households), and that respondents were currently renting but would like to buy (four households).

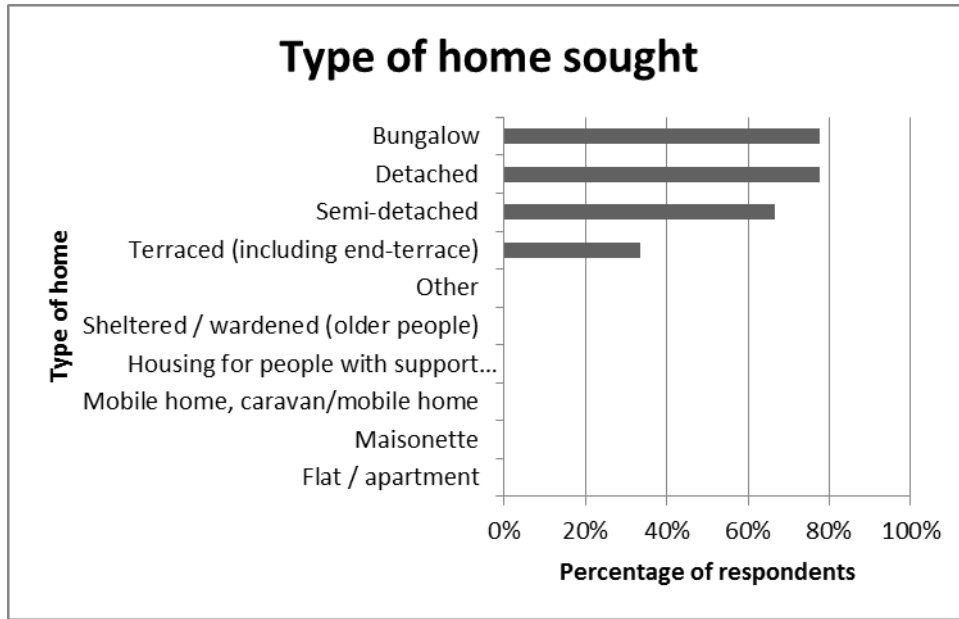
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for three types of tenure, with buying their own home the most desired. Households could indicate more than one response:

Chart 6



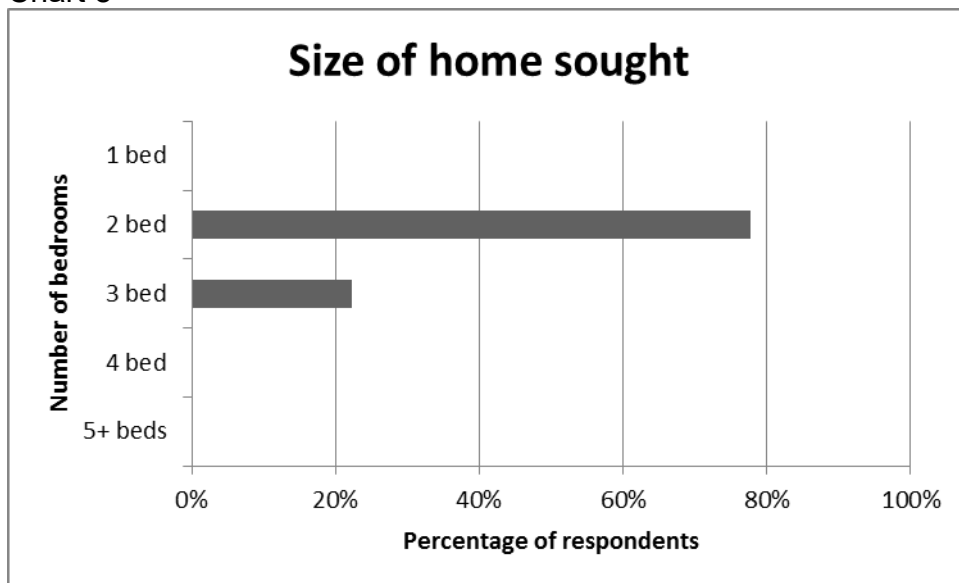
Respondents to this section were also asked what type of housing they required. The most sought-after type were detached properties and bungalows. Full responses are given in the chart below (more than one answer could be given):

Chart 7



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

Chart 8



The respondents were then asked if there was a lack of suitable existing housing in Corsley to meet their needs, to which eight of the nine households answered 'yes'.

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

Only one of the households responding to this section of the survey reported having equity in an existing property. The estimated levels of savings among the respondents varied from none to £9,999 (three households) to between £50,000 and £199,999 (three households). One of the households declared a debt of up to £5,000 and another between £5,000 and £9,000. Income levels were also notably low. Six of the nine households reported gross incomes of less than £25,999, while only two reported a gross household income of over £50,000pa. The median gross income bracket reported by the nine respondents was £21,500-£24,499pa.

Comparing income, savings and equity levels with affordability in Corsley suggests that three of the nine 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 Corsley, presented in Section 8.

Of the remaining six respondents, two households specified that they would like to purchase accommodation only. On assessing their levels of equity, savings and income an open market purchase was achievable to these households. They both expressed a desire for a home with two bedrooms with one household's requirements being for a bungalow.

Two households expressed a desire to continue renting privately in the parish but to move to accommodation on one level.

The remaining two households specified that they would like to purchase, rather than rent, a new home. However, as these households either declared no or very low savings, they did not meet the financial criteria for low cost home ownership and as such are excluded from the recommendations of this report. The household's requirements were for two and three bedroomed bungalows.

## 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 Corsley area:<sup>5</sup>

<b>Bedrooms</b>	<b>April 2019</b>
1	£148,200
2	£211,500
3	£276,300
4	£424,900
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 Corsley cost £211,500 then a household may require £31,725 as a deposit. Annual household income would have to be at least £51,364 for a single applicant or £59,925 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:<sup>6</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>5</sup> House price estimates from the Mouseprice local area guide to the BA12 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/)

<sup>6</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 April 2019, there were two households on the Wiltshire Council Housing Register seeking open market accommodation in Corsley parish. The household requirements were for one and two bedroom accommodation respectively. 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 of the register as it changes.<sup>7</sup>
- The 2011 Census recorded nineteen social homes in the parish.<sup>8</sup> These properties represent 6.3% of the total housing in Corsley, which is lower than the Wiltshire affordable housing average of 14.7%.<sup>9</sup>
- The social housing in Corsley had a zero re-let rate in the past year: from the first to the fourth quarter of 2018/19, no social homes were re-let in the parish.<sup>10</sup>
- 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.

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<sup>7</sup> Wiltshire Council, Housing Strategy, live tables.

<sup>8</sup> Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

<sup>9</sup> Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

<sup>10</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>11</sup>**

- 2x one bedroom homes (2x bungalow/ground floor accommodation)
- 1x two bedroom home

### **Shared ownership / discount market homes<sup>12</sup>**

- None

### **Sheltered housing for older people**

- None

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<sup>11</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>12</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.