

# Tisbury

## Parish Housing Needs Survey

Survey Report

February 2019

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## **1. Parish Summary**

The parish of Tisbury is in the South West Wiltshire Community Area of Wiltshire Council.

Tisbury is the largest village in the Nadder Valley and lies between the A30 and the A303. It has been a settlement for over 2000 years and is steeped in history.

There are approximately 1200 households with a population of around 2200, past surveys in the village indicate a higher percentage of people aged over 50 than the Wiltshire average.

A new housing development in the north of the parish has increased the housing stock by just under 10% and has provided 34 new social housing units managed by the Guinness Trust; 20 for rental and 14 for shared ownership.

Tisbury village has a vibrant High Street with no empty shop premises and a thriving business association; although local services no longer include a bank, a GPs' surgery, dentist and retained fire station are still present in the village.

The library and facilities for the police now form a part of the Nadder Centre, a Health and Wellbeing Centre provided as a service by Wiltshire Council. The Nadder Centre draws users to the sports facilities, meeting rooms and business centre from the surrounding villages.

A regular market complements the village shops and visitors from the smaller surrounding villages are drawn to Tisbury on such occasions.

There is no longer a secondary school in Tisbury, but the primary school is very popular.

The outdoor swimming pool is still very popular and provides recreational exercise opportunities; there are also 2 playing fields with associated equipped play areas for all ages.

A huge range of well supported clubs and groups encourage much of the community spirit that exists in the village.

Tisbury is on the main Waterloo to Exeter railway line and the commuting time into London is less than 2 hours; bus services are much less frequent and residents, especially the elderly rely on community travel schemes.

## **2. Introduction**

In Winter 2018, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Tisbury Parish Council and the Nadder Community Land Trust 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).<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 Tisbury 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 22<sup>nd</sup> January 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.

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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.

Residents were asked to return the completed surveys in the pre-paid envelopes by 28<sup>th</sup> February 2019. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 1122 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 26% with 292 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 Tisbury.
- 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 Tisbury. 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 Tisbury. 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 Tisbury was their main home. 99.3% of those who replied said that it was.

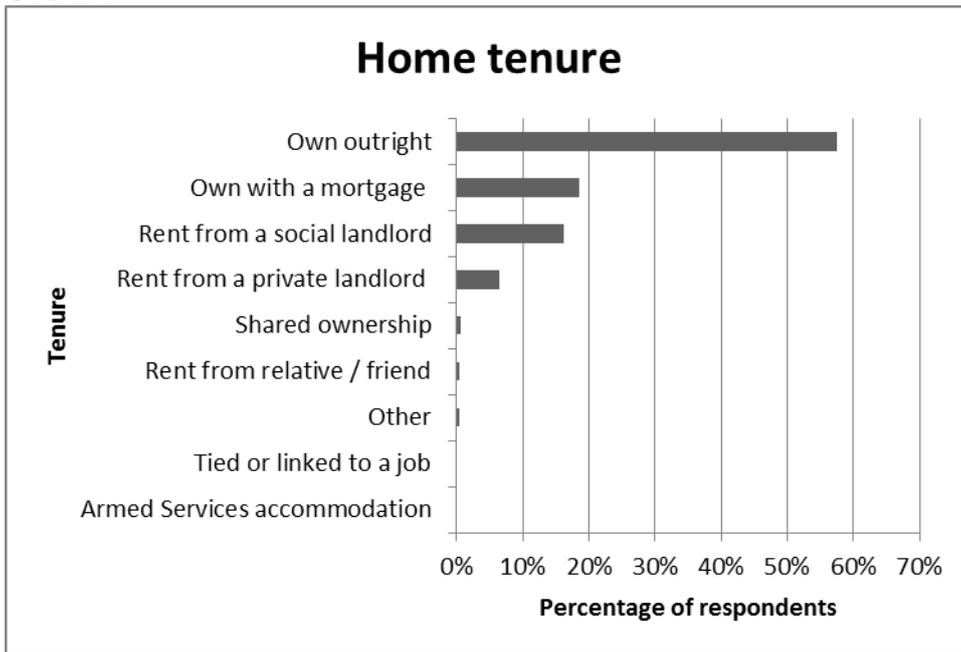
The 2011 Census data for Tisbury indicates that 58.1% of households in the parish were owner-occupying, 23.9% were renting from social landlords, 15.1% were privately renting, 1.1% were living in shared ownership (part owned, part rented) homes and 1.8% of households were living rent free.<sup>3</sup>

The chart below shows the tenure of respondents to the survey. The majority (76.0%) of respondents were owner-occupiers, while 16.1% of respondents were living in socially rented properties, 6.5% were renting from a private landlord or letting agency, 0.7% were living in shared ownership (part owned, part rented) homes, 0.3% were renting from a relative/friend, 0.3% were living in a tenure described as 'other' and none were living in accommodation tied to their employment. 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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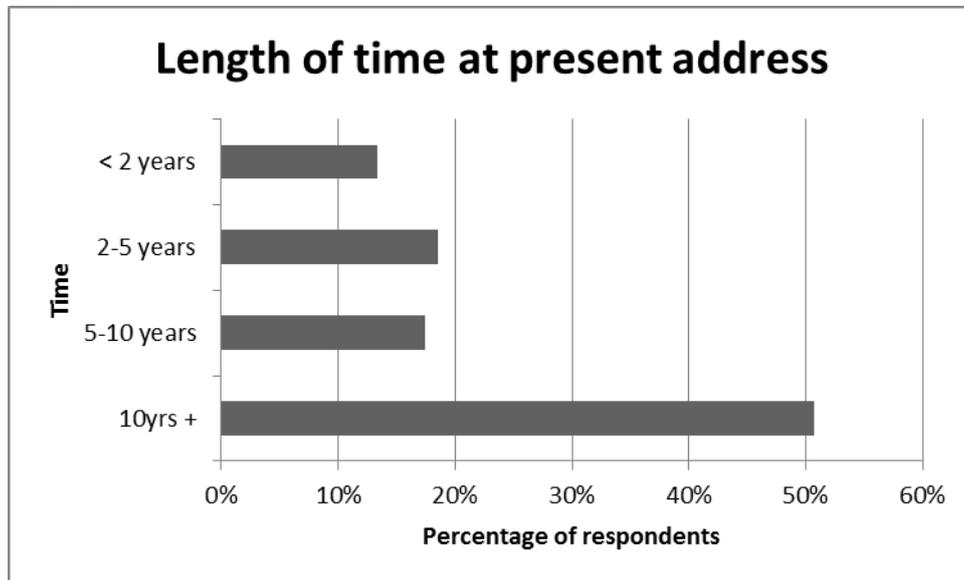
<sup>3</sup> <http://www.nomisweb.co.uk/>

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:

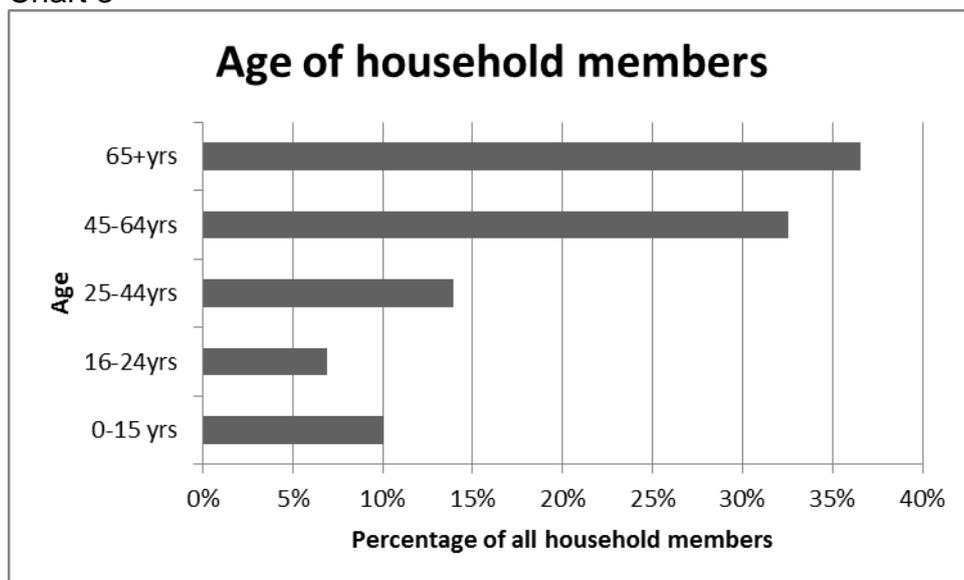
Chart 2



Many respondents to the survey lived in large family homes, with 5.8% of respondents having five or more bedrooms in their property. 23.4% lived in four bedroom homes, 40.9% had three bedrooms, 23.4% two bedrooms and 6.5% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that around a third (36.6%) 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 45-64 and with children aged under 16. This indicates a spread of different household types in Tisbury, 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

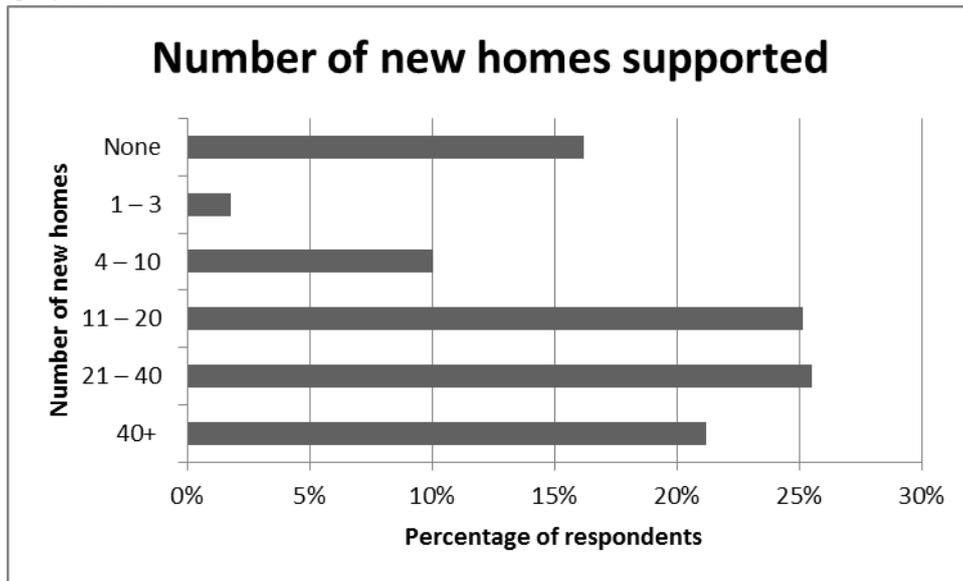
Persons in household	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	27	32	58	29	146
Person 2	24	16	37	9	86
Person 3	4	4	4	0	12
Person 4	1	1	2	0	4
Person 5	0	0	0	0	0
<b>Total</b>	<b>56</b>	<b>53</b>	<b>101</b>	<b>38</b>	<b>248</b>

These results suggest a mixed level of sustainability for new housing development in Tisbury, indicated by the survey respondents' access to local sources of employment. While 44% of the households' working members usually travel less than ten miles to their place of work, 56% 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 9.3% of respondents (twenty six households) answered 'yes', indicating a low level of sustained need for housing in the parish.

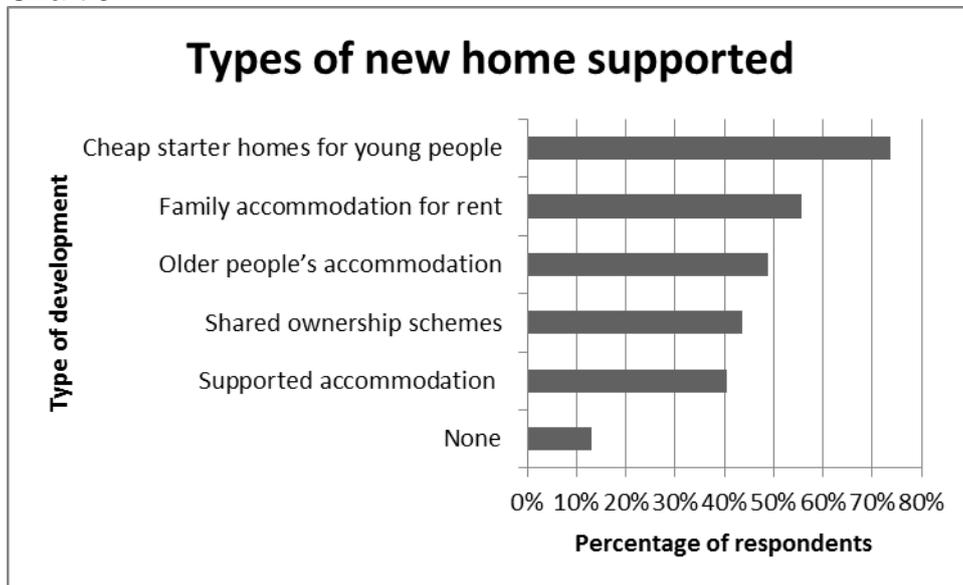
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (83.8%) were in support of some new housing in Tisbury, with the most popular option (25.5% of respondents) being for between twenty one and forty new homes. 16.2% of respondents were opposed to any new housing in Tisbury 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 Tisbury by the survey respondents were affordable starter homes for young people (73.8%) and family accommodation for rent (55.6%). 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

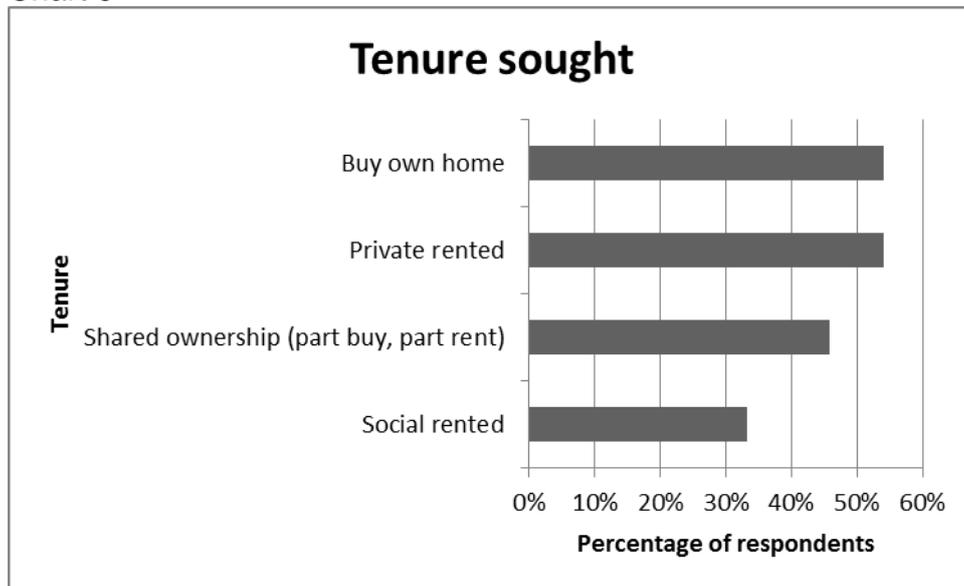
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Tisbury are then

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

Twenty four respondents replied to this section of the survey, indicating their need for housing in Tisbury. The most frequent reasons given for needing to move were currently renting and wanting to buy (nine households), and that respondents were currently living with their families but wanted to live independently in the parish (nine households).

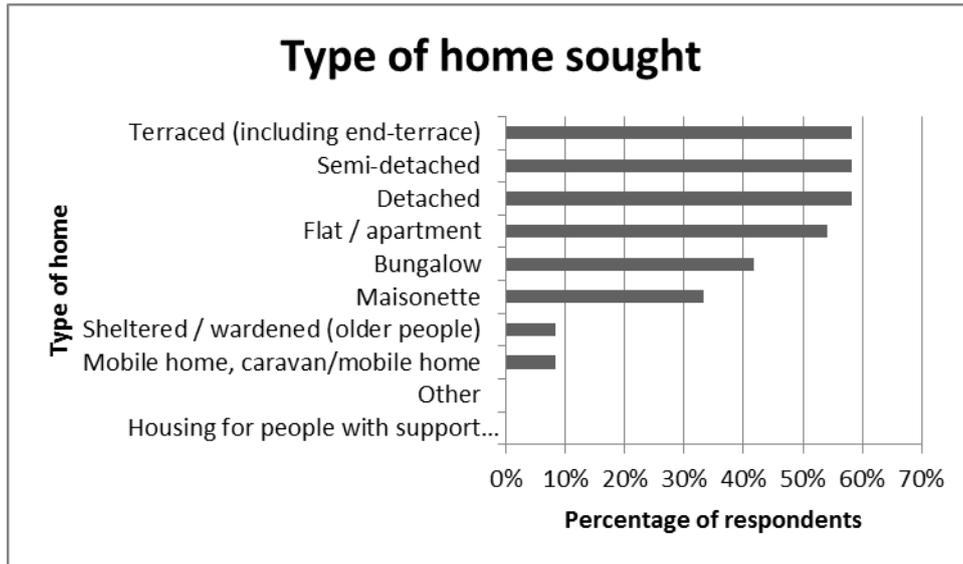
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with socially rented homes and to buy own home the most desired. Households could indicate more than one response:

Chart 6



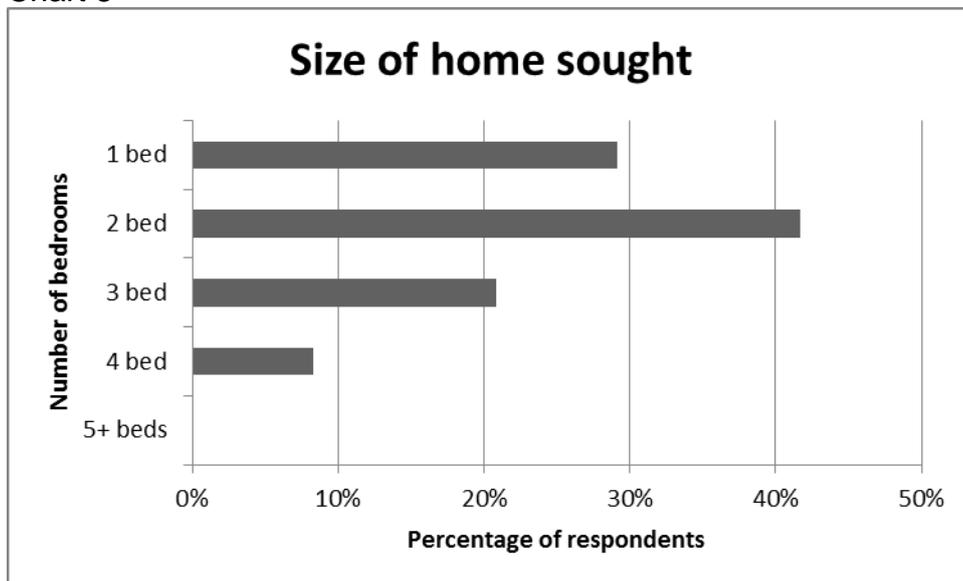
Respondents to this section were also asked what type of housing they required. The most sought-after types were detached, semi-detached and terraced properties. Full responses are given in the chart below (more than one answer could be given):

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 Tisbury to meet their needs, to which all twenty four households answered 'yes'.

In order to assess the need for **affordable** housing in Tisbury, 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. Fourteen of the twenty four households reported savings. The levels of these savings were mixed with eight of the fourteen households declaring savings of less than £10,000, four households described savings of between £10,000 and £50,000 and a further two households declared saving of more than £50,000. Income levels were varied with seven households declaring an annual income of less than £10,000pa with a further ten households reporting income of between £10,000pa and £40,000pa. Five households declared a household income of more than £40,000pa. The median gross income bracket reported by the twenty four respondents was £20,000-£21,499pa. Two households did not declare any financial information.

Comparing income, savings and equity levels with affordability in Tisbury suggests that twelve of the twenty 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 Tisbury, presented in Section 8.

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

Two households expressed a desire to continue renting in the private rented sector only; these households both described a need for two bedroom private rented accommodation.

Two households currently living in privately rented accommodation expressed a desire to purchase accommodation only. On assessing levels of equity, savings and income, an open market purchase was achievable to these households. One household expressed a desire for four bedroom accommodation and the other household two bedroom accommodation.

One household currently living in a socially rented accommodation expressed a desire to move to larger accommodation. However, under the Homes4Wilts allocation policy this household would be considered adequately housed in accordance with bedroom allocation and therefore is considered to be adequately housed.

The remaining four households expressed a desire to either purchase a property or have shared ownership of a property 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.

## 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 Tisbury area:<sup>4</sup>

<b>Bedrooms</b>	<b>February 2019</b>
1	£202,600
2	£294,100
3	£367,000
4	£515,800
5+	£723,100

### 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 Tisbury cost £294,100 then a household may require £44,115 as a deposit. Annual household income would have to be at least £71,424 for a single applicant or £83,328 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>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 SP3 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the SP3 postcode covers a wider area than Tisbury 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 February 2019, there were seventeen households on the Wiltshire Council Housing Register seeking affordable accommodation in Tisbury parish. Seven households seeking one bedroom accommodation, eight households seeking two bedroom accommodation and two households seeking three bedroom accommodation. It should be noted that the housing register is not static and therefore any assessment of housing need in the parish must take account of the Register as it changes.<sup>6</sup>
- The 2011 Census recorded two hundred and forty six social homes in the parish.<sup>7</sup> These properties represent 23.9% of the total housing in Tisbury, which is higher than the Wiltshire affordable housing average of 14.7%.<sup>8</sup> It should be noted here that whilst the affordable housing number is higher than the Wiltshire average, the turnover of the homes is low, see next bullet point.
- The social housing in Tisbury had an 11.4% re-let rate in the past year: from the fourth quarter of 2018 to the fourth quarter of 2019, seventeen social homes were re-let in the parish.<sup>9</sup>
- The lower level of turnover of social housing in the parish suggest that **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>

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

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

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

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

- 3x one bedroom accommodation

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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.