

# **Pewsey**

**Parish Housing Needs Survey**

**Survey Report**

**May 2019**

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## 1. Parish Summary

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

- Pewsey is situated at the eastern end of Pewsey Vale in the North Wessex Downs Area of Outstanding Natural Beauty and the head-waters of the Hampshire Avon run through its centre from north to south. The Kennet and Avon canal runs through the parish in the other direction, from east to west.
- There have recently been two medium sized housing developments in Pewsey; the Old Hospital site (120) and the Whatleys site (57), and several small sites of less than 10 houses, all within the Limit of Development - Pewsey now consists of 1880 addressed households.
- Pewsey village is a designated service centre with approximately 35 retail/office outlets, a petrol station, a GP surgery and two dentists.
- It has always been referred to as a 'working village' and in addition to the above small businesses there are two industrial sites; Fordbrook and Salisbury Road.
- In the village centre there continues to be a retained Fire and Rescue station which serves the surrounding area.
- A new library is situated next to the Bouverie Hall which provides accommodation for the community's social events, along with the Heritage Centre. There are senior and primary schools co-located with The Vale Campus facility which houses the new swimming pool, gym and sports facilities.
- Pewsey is well provided with sports facilities comprising football, tennis, rugby, bowls, netball, badminton and running clubs; all of which provide facilities and training for junior members.
- Similarly, there is a wide range of thriving clubs which provide the social fabric for the village: History, Gardening, Bridge, Amateur Dramatics, U3A, Women's Institute, Marine Cadets and Scouts. There is also a flourishing Country Market every Tuesday morning.
- Pewsey is on the main Plymouth to Paddington railway line which allows many commuters to travel daily to their work. There are regular bus services to Salisbury, Marlborough and Swindon.

## 2. Introduction

In spring 2019, Pewsey Parish Council requested a Rural Housing Needs Survey from Wiltshire 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 work of Pewsey Community Land Trust.

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>

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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.

### **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 Pewsey 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 9<sup>th</sup> 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 20<sup>th</sup> May 2019. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 1880 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 below average response rate of 23% with 433 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 Pewsey.
- 14 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 Pewsey. 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 Pewsey. 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).

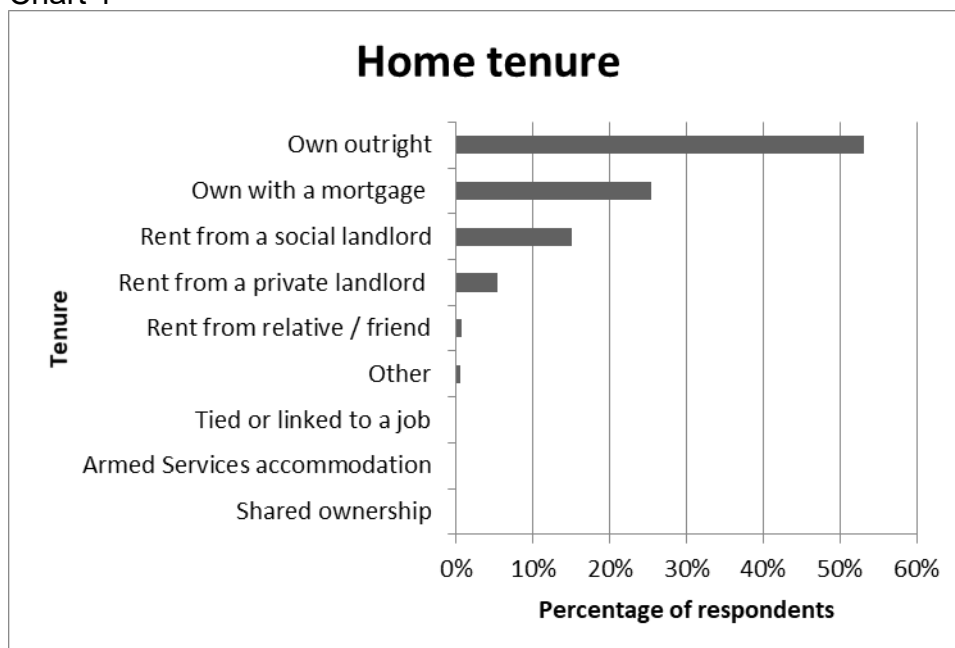
### Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Pewsey was their main home. 98.8% of those who replied said that it was.

The 2011 Census data for Pewsey indicates that 63.1% of households in the parish were owner-occupying, 22.2% were renting from social landlords, 11.3% were privately renting, 1.5% were shared ownership and 1.9% of households were living rent free.<sup>3</sup>

The chart below shows the tenure of respondents to the survey. The majority (78.5%) of respondents were owner-occupiers, while 15.0% of respondents were living in socially rented properties, 5.3% were renting from a private landlord or letting agency, 0.7% were renting from a relative or friend and 0.5% 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.

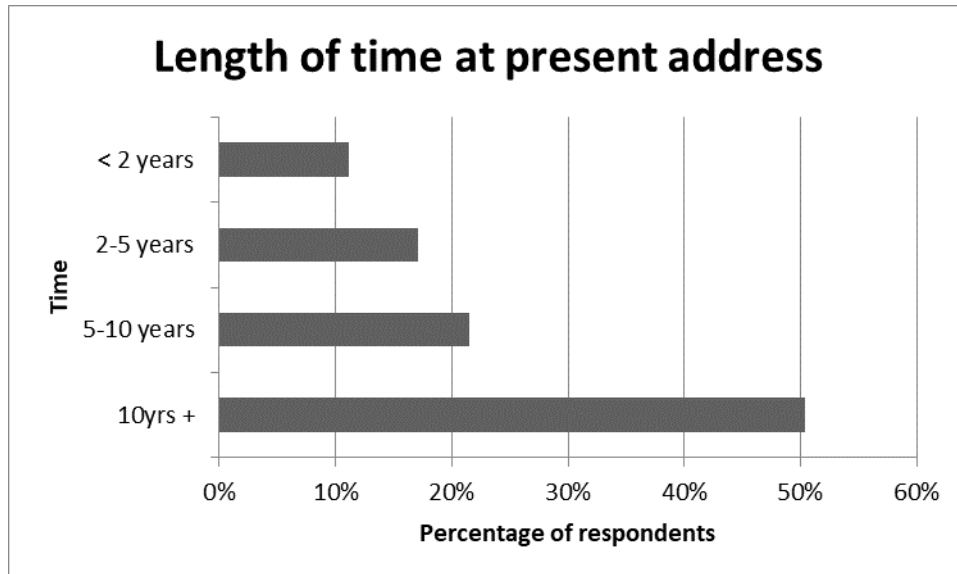
Chart 1



<sup>3</sup> <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:

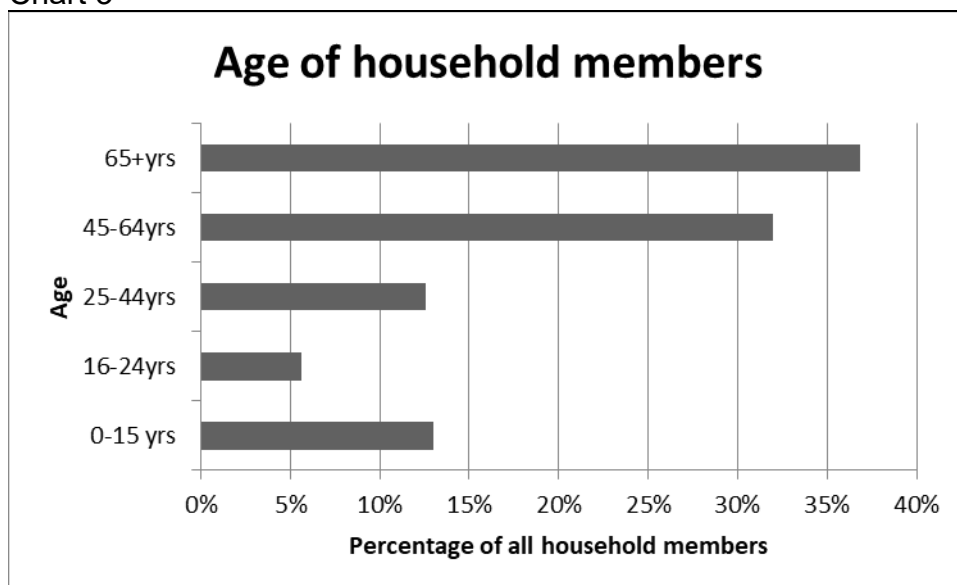
Chart 2



Many respondents to the survey lived in larger family homes, with 3.7% of respondents having five or more bedrooms in their property. 26.1% lived in four bedroom homes, 42.0% had three bedrooms, 22.4% two bedrooms. Only 5.8% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that over a third (36.8%) 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 Pewsey, 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	51	42	65	36	194
Person 2	29	25	50	12	116
Person 3	2	3	3	2	10
Person 4	2	0	0	0	2
Person 5	0	0	0	0	0
<b>Total</b>	<b>84</b>	<b>70</b>	<b>118</b>	<b>50</b>	<b>322</b>

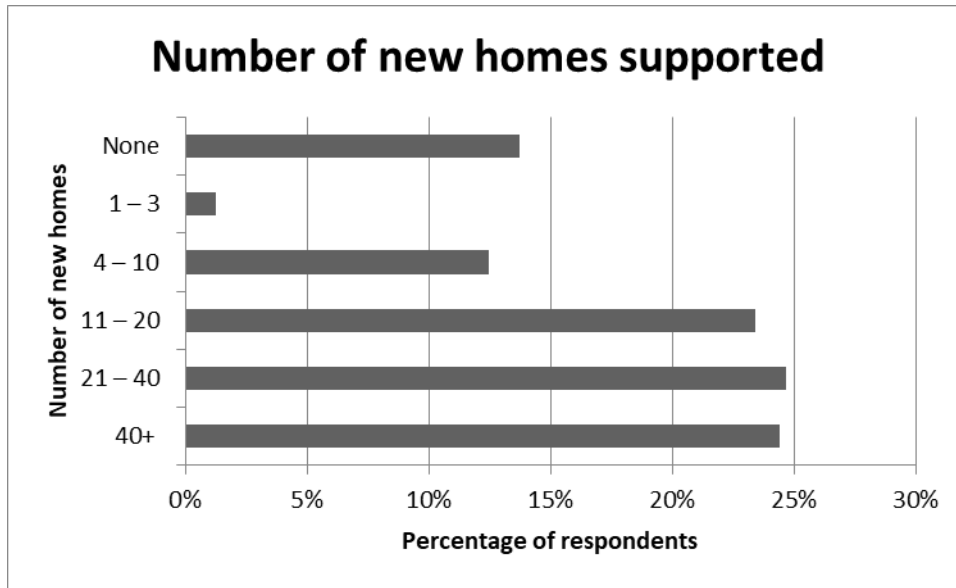
These results suggest a mixed level of sustainability for new housing development in Pewsey, indicated by the survey respondents' access to local sources of employment. While 47.8% of the households' working members usually travel less than ten miles to their place of work, 52.20% travel more than that, 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 4.2% of respondents (seventeen 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 (86.3%) were in support of some new housing in Pewsey, with the most popular options being between twenty one and forty (24.7% of respondents) and forty or more (24.4% of respondents) new homes. 13.7% of respondents were opposed to any new housing in Pewsey parish:

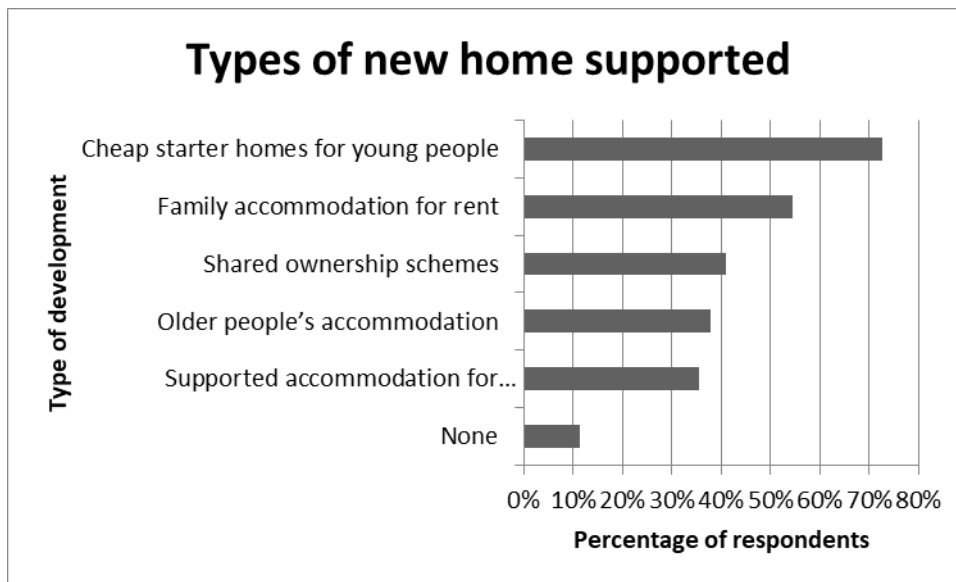


Chart 4



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 Pewsey by the survey respondents were affordable starter homes for young people (72.6%) and family accommodation for rent (54.5%). Full results are given in the chart below (more than one answer could be given):

Chart 5



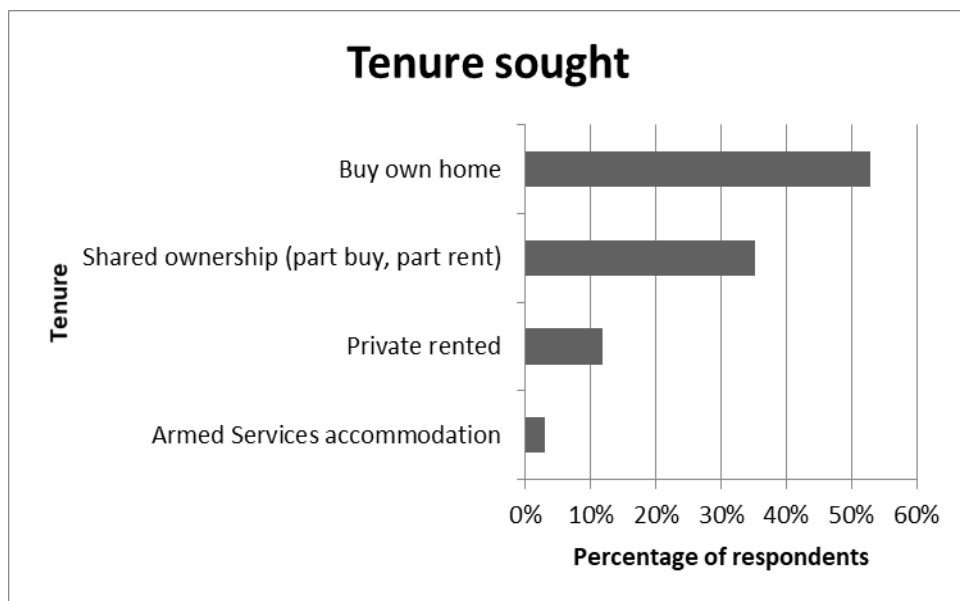
## Part two – Households requiring accommodation in the parish

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

Thirty-five respondents replied to this section of the survey, indicating their need for housing in Pewsey. The most frequent reasons given for needing to move were currently renting and would like to buy (twelve households) and cheaper accommodation (ten households).

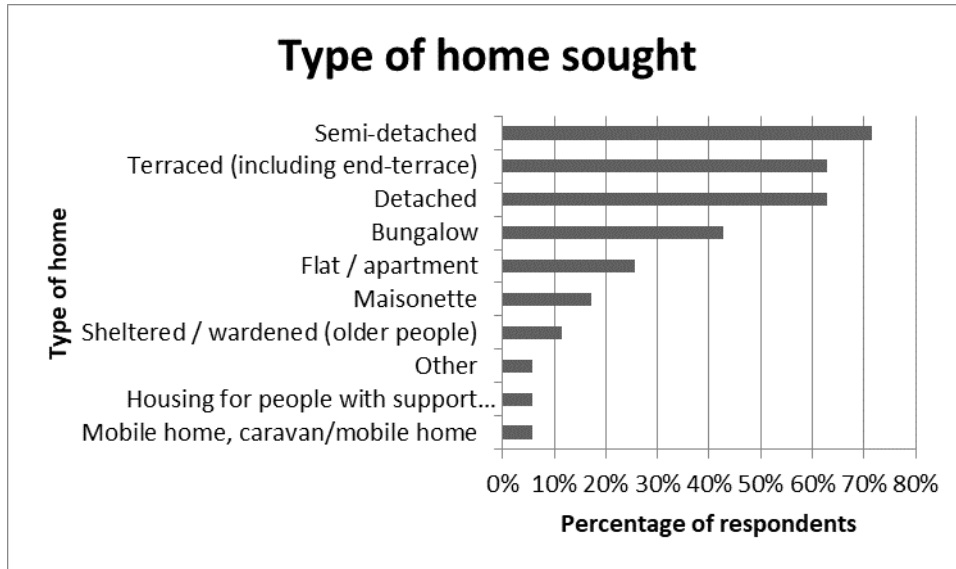
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with buying their own home the most desired. Households could indicate more than one response:

Chart 6



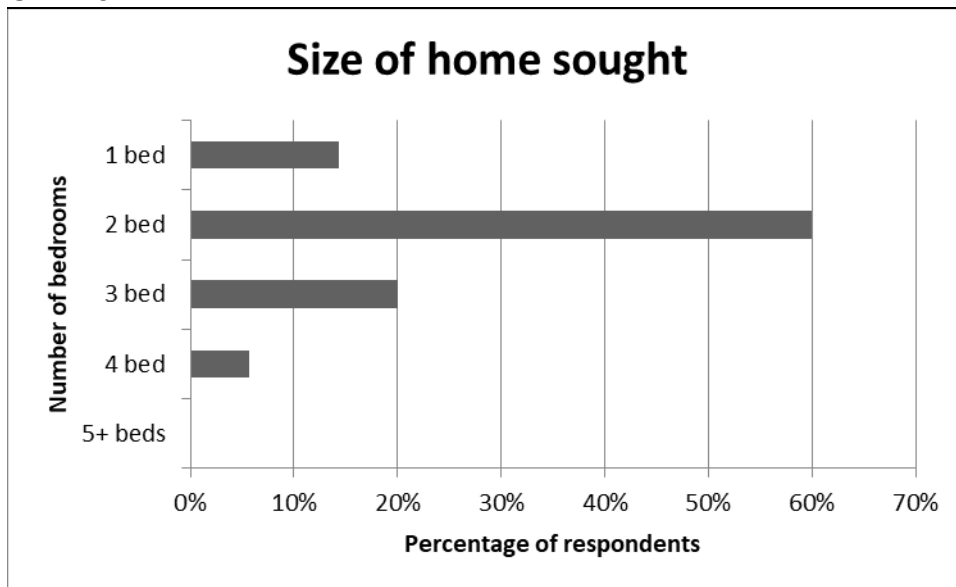
Respondents to this section were also asked what type of housing they required. The most sought-after type was semi-detached properties. Full responses are given in the chart below (more than one answer could be given):

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 Pewsey to meet their needs, to which all thirty-five households answered 'yes'.

In order to assess the need for **affordable** housing in Pewsey, 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 three of the thirty-five households responding to the financial section of the survey reported having equity in an existing property. Estimated levels of savings among the respondents was low with only three households declaring savings of between £30,000 and £200,000, fourteen households with £15,000 and under and twelve declaring no savings. Four households declared a debt of up to £9,999 and two from £10,000 to £20,000. Income levels were also notably low. Twelve of the thirty-five households reported gross incomes of less than £16,999, seven with between £18,500-£24,499, eleven between £30,500- £47,499 and two with an income of over £50,000. Three households did not answer this question. The median gross income bracket reported by thirty-two respondents was £23,000-£24,499pa.

Comparing income, savings and equity levels with affordability in Pewsey suggests that twenty-six of the thirty-five 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 Pewsey, presented in Section 8.

Of the remaining nine households two households specified they would like to purchase two-bedroom properties with one of them expressing a desire to downsize. On assessing levels of equity, savings and income, an open market purchase was achievable to both these households. Six households specified they would like to purchase, however based on the income and savings declared the households aspirations were unachievable and did not meet the financial criteria for low cost home ownership. The remaining household expressed a need for a larger social property, however they currently live in adequately sized social accommodation.

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

<b>Bedrooms</b>	<b>June 2019</b>
1	£232,500
2	£287,200
3	£358,900
4	£522,100
5+	£802,000

### 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 Pewsey cost £287,200 then a household may require £43,080 as a deposit. Annual household income would have to be at least £69,749 for a single applicant or £81,373 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 SN9 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the SN9 postcode covers a wider area than Pewsey 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 June 2019, there were twenty-nine households on the Wiltshire Council Housing Register seeking affordable accommodation in Pewsey parish: three of these households are also described in Section 8 of this report as in need of affordable housing and, to preserve their confidentiality, no further information can be supplied about these households. The remaining twenty-six households on the Register are seeking properties with between one and four bedrooms and are not included in the recommendation in Section 8 at the end of this report. However, in addition to this survey, housing need in the parish must take account of the Register.<sup>6</sup>
- The 2011 Census recorded three hundred and sixty-nine social homes in the parish.<sup>7</sup> These properties represent 22.2% of the total housing in Pewsey, which is higher than the Wiltshire affordable housing average of 14.7%.<sup>8</sup>
- The social housing in Pewsey had a 6.0% re-let rate in the past year: from the 1<sup>st</sup> May 2018 to 30<sup>th</sup> April 2019, twenty-two social homes were re-let in the parish.<sup>9</sup>
- The low levels and turnover of social housing in the parish suggest that a **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>**

- 5x one bedroom homes (1x bungalow/ground floor accommodation)
- 4x two bedroom homes (2x bungalow/ground floor accommodation providing assistance with personal care)
- 3x three bedroom homes

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

- 6x one bedroom homes (1x over 55's shared ownership)
- 4x two bedroom homes
- 1x three bedroom homes

### **Sheltered housing for older people (subsidised rented)**

- 2x one bedroom ground floor accommodation
- 1x two bedroom ground floor 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.