

Hilmarton

Parish Housing Needs Survey

Survey Report

March 2020

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1. Parish Summary

The parish of Hilmarton is in the Calne Community Area within the local authority of Wiltshire.

- There is a population of 750 according to the 2011 census, living in 290 households.
- Hilmarton Parish is situated in northern Wiltshire and all parishioners benefit from the open rolling countryside that supports livestock and arable farming.
- The Parish of Hilmarton is made up of:
 - Hilmarton village with private dwellings, public house, church, chapel, church hall, community hall and school. The village is bisected by the A3102 from Calne to Wootton Bassett and Swindon.
 - Goatacre - has a village hall, accommodating a sports and social club with licensed bar, as well as having a renowned village cricket team.
 - The hamlets of Catcombe, Clevancy, Corton, Highway, Littlecote, New Zealand and Whitcombe make up the rest of the Parish.
- The Parish Council are very proactive and are currently producing a Neighbourhood Plan following the introduction of the Localism Act

2. Introduction

In Winter 2019, Wiltshire Council's Residential Development Project Manager discussed carrying out a rural housing needs survey with Hilmarton 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 neighbourhood 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 Residential Development Project Managers are employed by Wiltshire Council's Housing Team to assist in the delivery of new affordable housing.
- The Residential Development Project Managers 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

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.

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 Hilmarton 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 20th January 2020.

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 24th February 2020. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 322 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 34.8% with 112 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 Hilmarton.
- 1 response was made online.

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.

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 Hilmarton. 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 Hilmarton. 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).

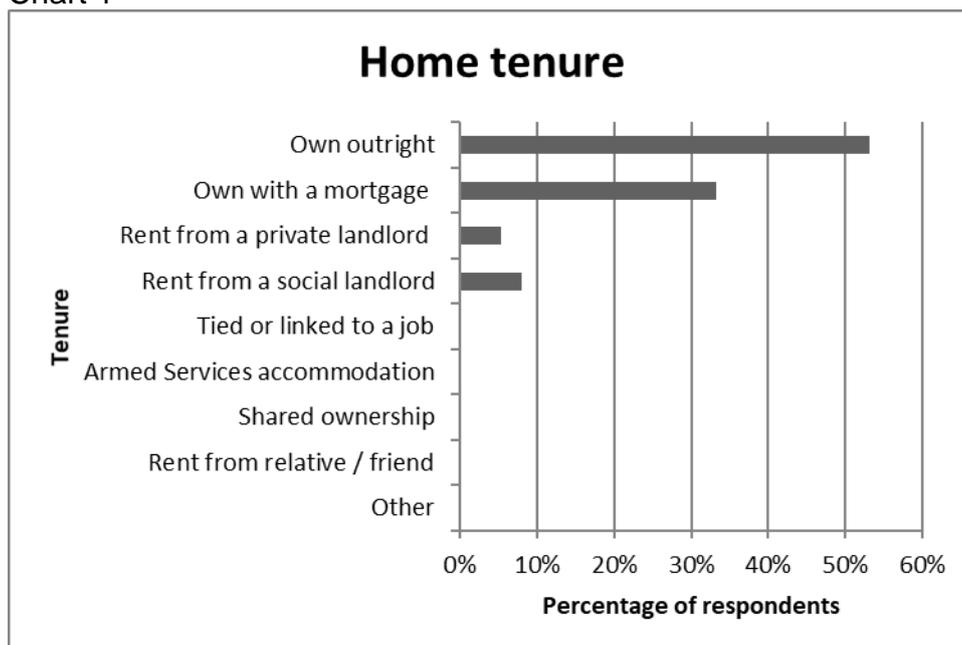
Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Hilmarton was their main. 100% of those who replied said that it was.

The 2011 Census data for Hilmarton indicates that 74.6% of households in the parish were owner-occupying, 10.9% were renting from social landlords, 11% were privately renting and 3.5% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (86.5%) of respondents were owner-occupiers, while 8.1% of respondents were living in socially rented properties, 5.4% were renting from a private landlord or letting agency. 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.

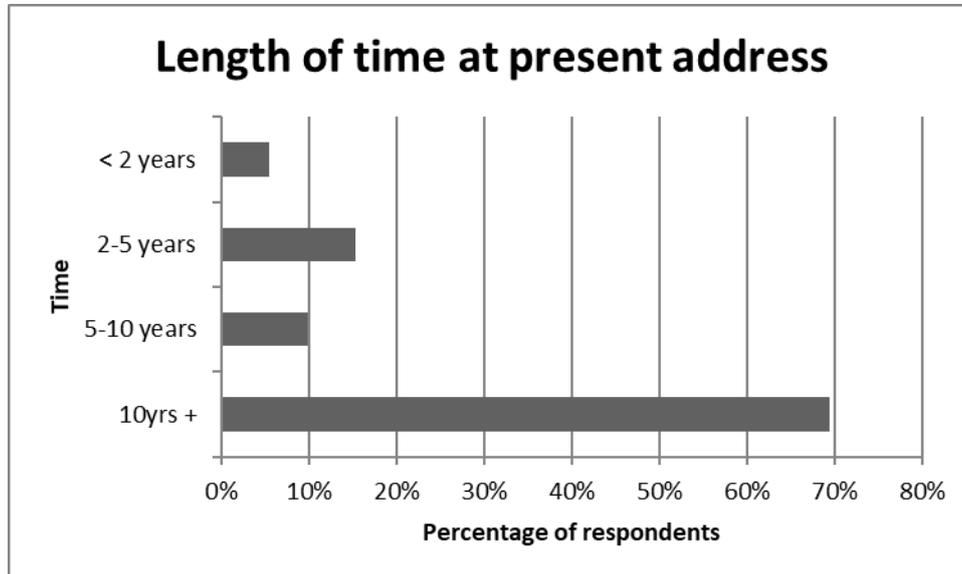
Chart 1



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:

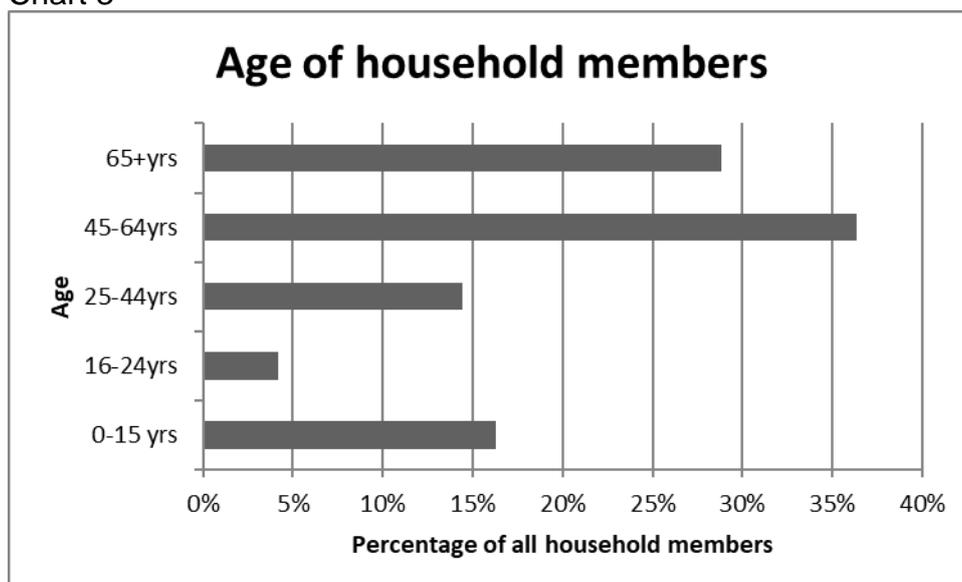
Chart 2



Many respondents to the survey lived in larger family homes, with 14.4% of respondents having five or more bedrooms in their property. 35.1% lived in four bedroom homes, 36.9% had three bedrooms, 9.9% two bedrooms. Only 3.6% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that over a third (36.4%) of respondents' household members were aged 45-64 and a further third (28.8%) were aged over 65

Chart 3



There were also significant numbers of households responding to the survey with members aged 25-44 and with children aged under 16. This indicates a spread of different household types in Hilmarton, 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

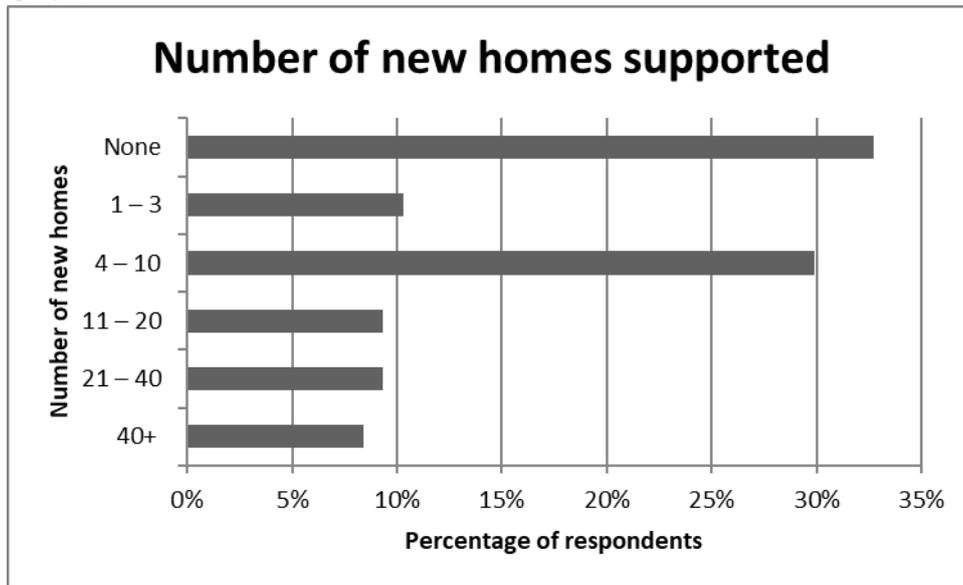
Persons in household	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	19	17	22	8	66
Person 2	8	17	12	4	41
Person 3	1	3	2	0	6
Person 4	0	1	0	0	1
Person 5	0	0	0	0	0
Total	28	38	36	12	114

These results suggest there is a level of sustainability for new housing development in Hilmarton, indicated by the survey respondents' access to local sources of employment. While 42% of the households' working members usually travel more than ten miles to their place of work, 58% travel less than that, this suggests that there are 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 2.7% of respondents (three households) answered 'yes', this indicates a lower level of sustained need for housing in the parish.

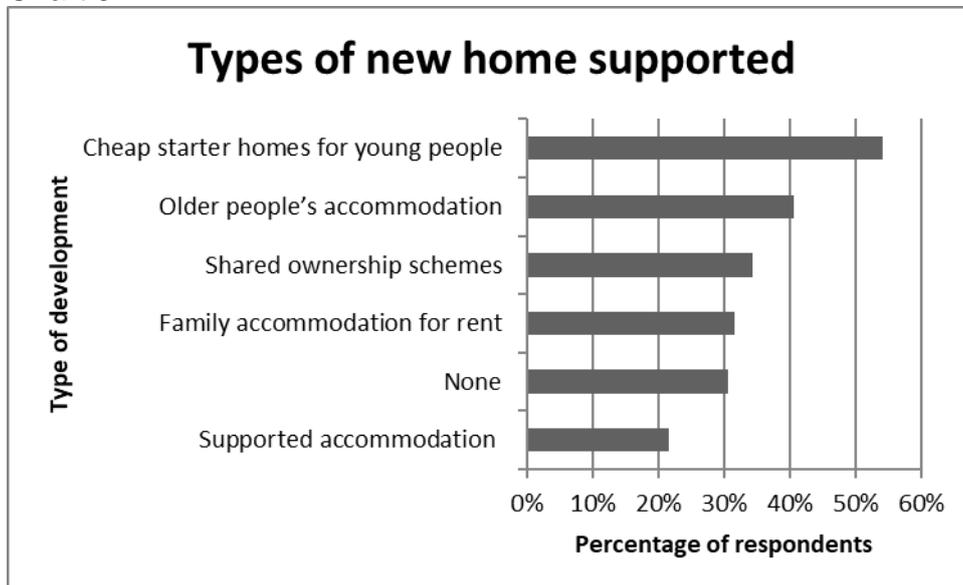
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (67.3%) were in support of some new housing in Hilmarton, with the most popular option (29.9% of respondents) being for between four and ten new homes. 32.7% of respondents were opposed to any new housing in Hilmarton 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 Hilmarton by the survey respondents were affordable starter homes for young people (54.1%) and older persons' accommodation (40.1%). 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

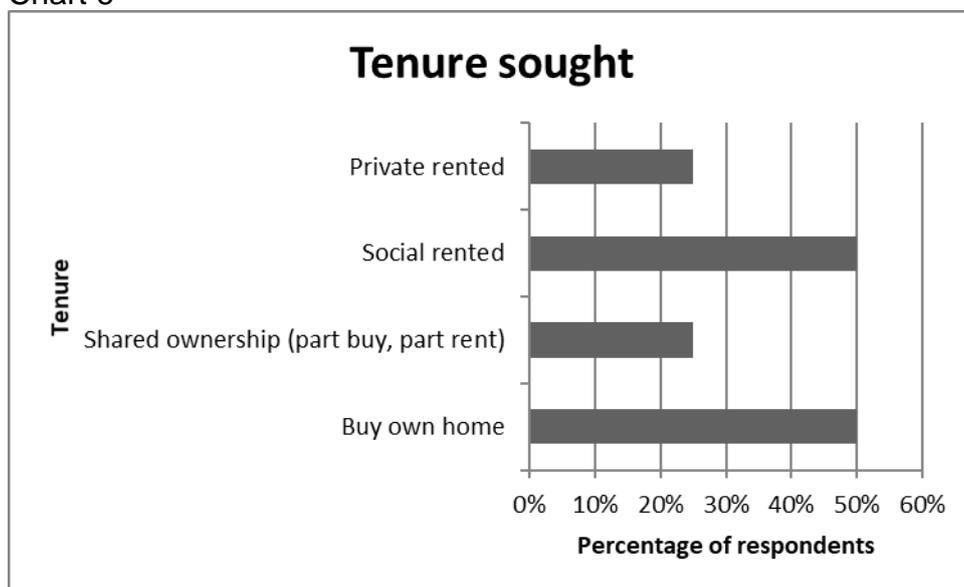
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Hilmarton are then

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 Hilmarton. The most frequent reasons given for needing to move were to move to cheaper accommodation (two households) currently renting and want to buy (two households) other reasons given were to live closer to family, current home is too big and current home is too small. More than one reason could be given.

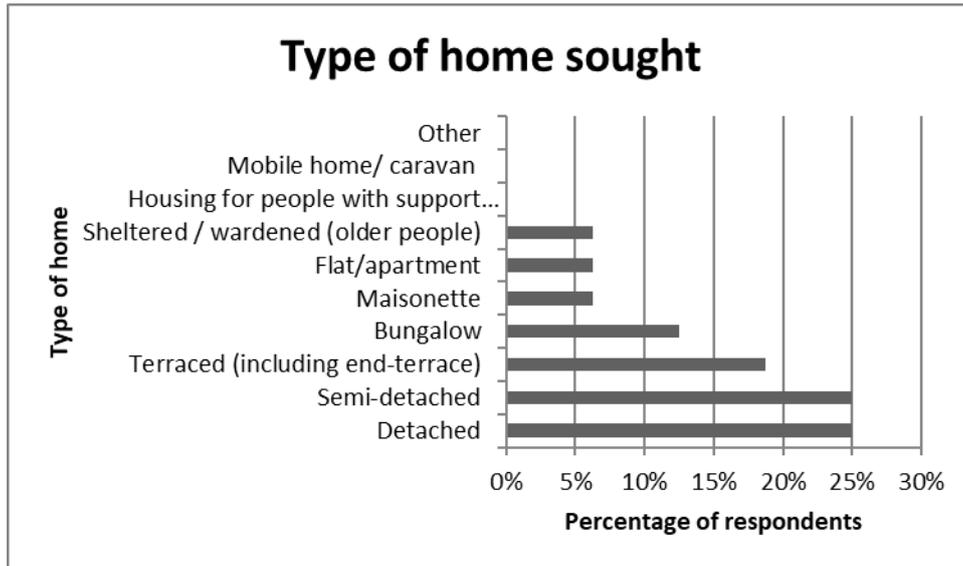
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with buy own home and socially rented homes the most desired. Households could indicate more than one response:

Chart 6



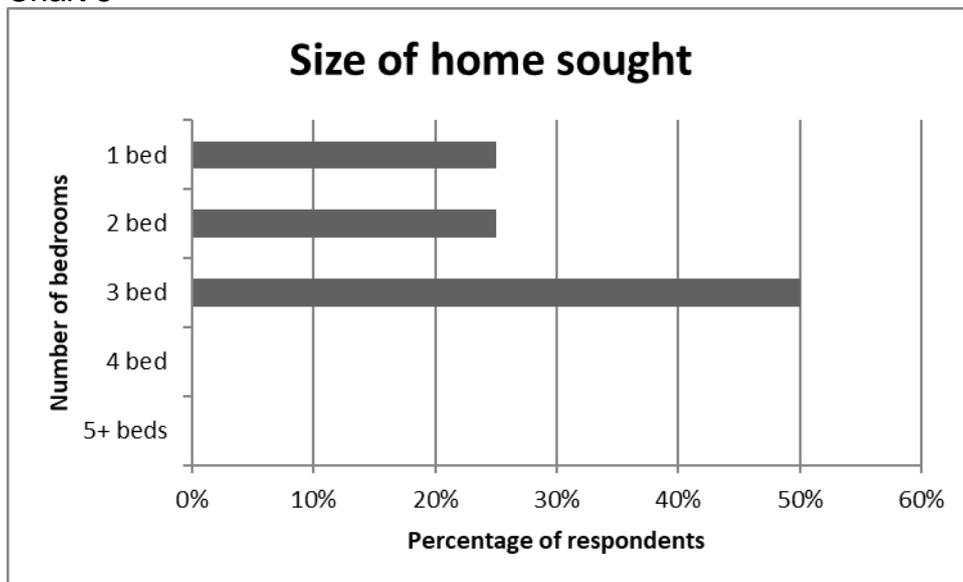
Respondents to this section were also asked what type of housing they required. The most sought-after types were detached and semi-detached properties. Full responses are given in the chart below (more than one answer could be given):

Chart 7



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

In order to assess the need for **affordable** housing in Hilmarton, 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, and the estimated levels of savings among the respondents were low with one household declaring no savings. Three households did declare savings although levels of savings were reported as being between £2499 and not higher than £19,999. Income levels were mixed whilst all four households did declare an income, three households reported a gross incomes of less than £16,999pa while only one reported a gross household income of over £20,000pa. The median gross income bracket reported by the four respondents was £15,500 to £16,999pa.

Comparing income, savings and equity levels with affordability in Hilmarton suggests that all four of the households responding to the survey 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 Hilmarton, presented in Section 8.

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 Hilmarton area:⁴

Bedrooms	March 2020
1	£149,900
2	£196,400
3	£251,100
4	£381,100
5+	£491,700

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 Hilmarton cost £196,400 then a household may require £29,460 as a deposit. Annual household income would have to be at least £47,697 for a single applicant or £55,647 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 SN11 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN11 postcode covers a wider area than Hilmarton parish and that there may be significant internal variation in house prices.

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 March 2020 there were two households on the Wiltshire Council Housing Register seeking affordable accommodation in Hilmarton parish, one household was seeking accommodation with one bedroom, and one household seeking two bedroom accommodation. It should be noted 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 twenty-seven social homes in the parish.⁷ These properties represent 9.5% of the total housing in Hilmarton, which is lower than the Wiltshire affordable housing average of 14.7%.⁸
- The social housing in Hilmarton had a zero re-let rate in the past year: from the first to the fourth quarter of 2019/2020, **no** social homes 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, 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 ¹⁰

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

Shared ownership / discount market homes¹¹

- 1x two 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.