

Holt

Parish Housing Needs Survey

Survey Report

November 2020

Contents	Page
Parish summary	3
Introduction	4
Aim	4
Survey distribution and methodology	5
Key findings	5
Part 1 – Households currently living in the parish	6
Part 2 – Households requiring accommodation in the parish	12
Affordability	18
Summary	19
Recommendations	20

1. Parish Summary

The parish of Holt is in the Bradford on Avon Community Area within the local authority of Wiltshire.

According to the 2011 census, there is a population of 1757 comprised of 736 households.

Holt is three miles from Trowbridge, four miles from Melksham and three miles from Bradford-on-Avon.

There is a primary school in the parish which includes a pre-school facility.

The community services include a mobile library, a village hall and a church hall.

There are two churches, two pubs, a village shop and Post Office. There is a recreation ground with a pavilion, multi-use games area, playpark and a bowls club. The National Trust Courts Gardens which is open to the public is in the centre of the village.

There are bus services to Melksham, Bradford on Avon and Trowbridge, where connecting buses and trains to other towns are available.

2. Introduction

In the summer of 2020, Wiltshire Council's Principal Development Officers discussed carrying out a rural housing needs survey with Holt 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 parish 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 Principal Development Officers are employed by Wiltshire Council's Housing 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).¹
- 'The Wiltshire Rural Investment Partnership brings together representatives from the economic development, regeneration, spatial planning and housing 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 Holt 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 November 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 14th December 2020. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 776 questionnaires were distributed to the parish.
- Everyone was asked to complete the part one form.
- If a household considered itself in need, or likely to be in need, of affordable housing now or in the near future, it was invited to complete the part two form.
- There was a good response rate of 28% with 216 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 Holt.
- 8 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 Holt and housing preferences into old age. 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 Holt. 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).

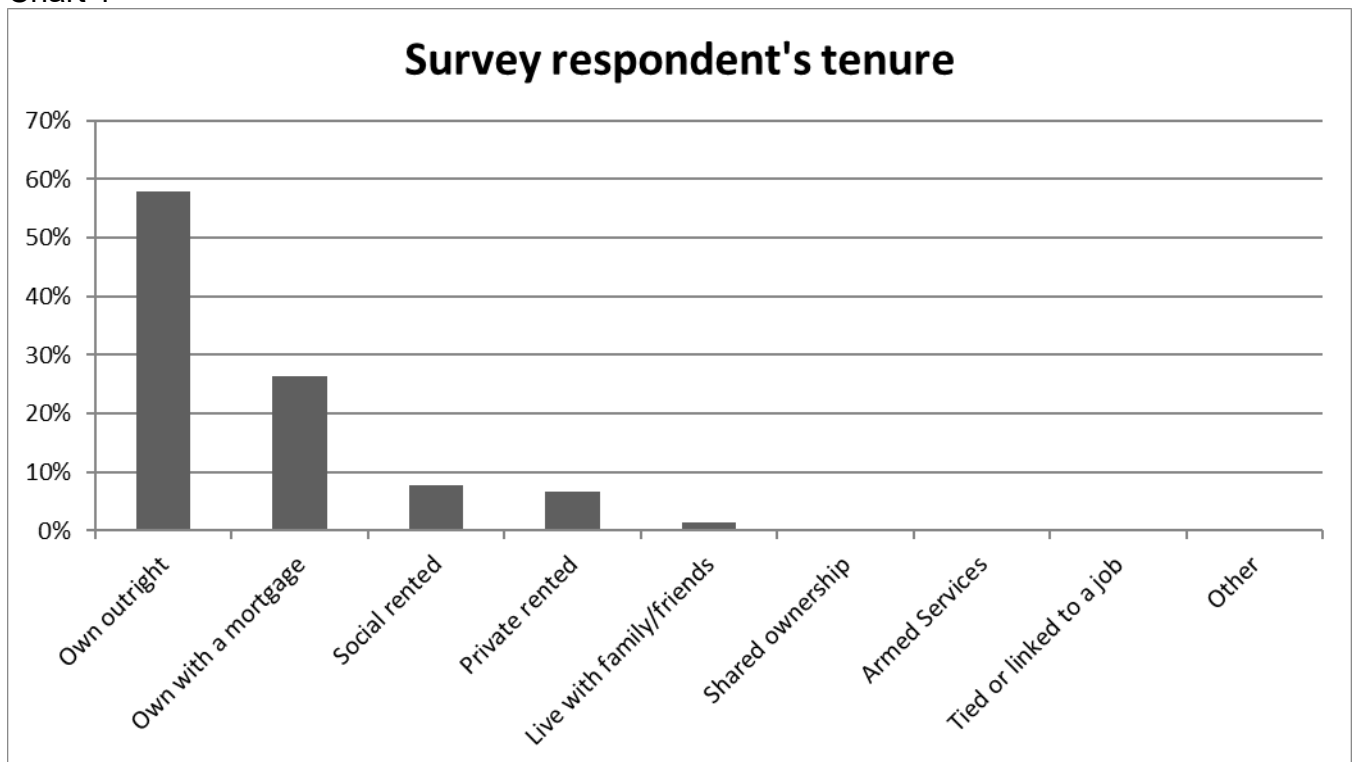
Part One – Households currently living in the parish

The first question asked on the survey was what is your households connection to the parish. 99% of those who replied said that it was their main home, 2% worked in parish and 1% said they do not live in the parish, but family members do. More than one option could be selected.

The 2011 Census data for Holt indicates that 76.2% of households in the parish were owner-occupying, 12.5% were renting from social landlords, 10.3% were privately renting, 0% was shared ownership and 1% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (84%) of respondents were owner-occupiers, while 8% of respondents were living in socially rented properties, 7% were renting from a private landlord or letting agency, 1% living with family/friends, none were living in shared ownership properties, accommodation tied to their employment or 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/>

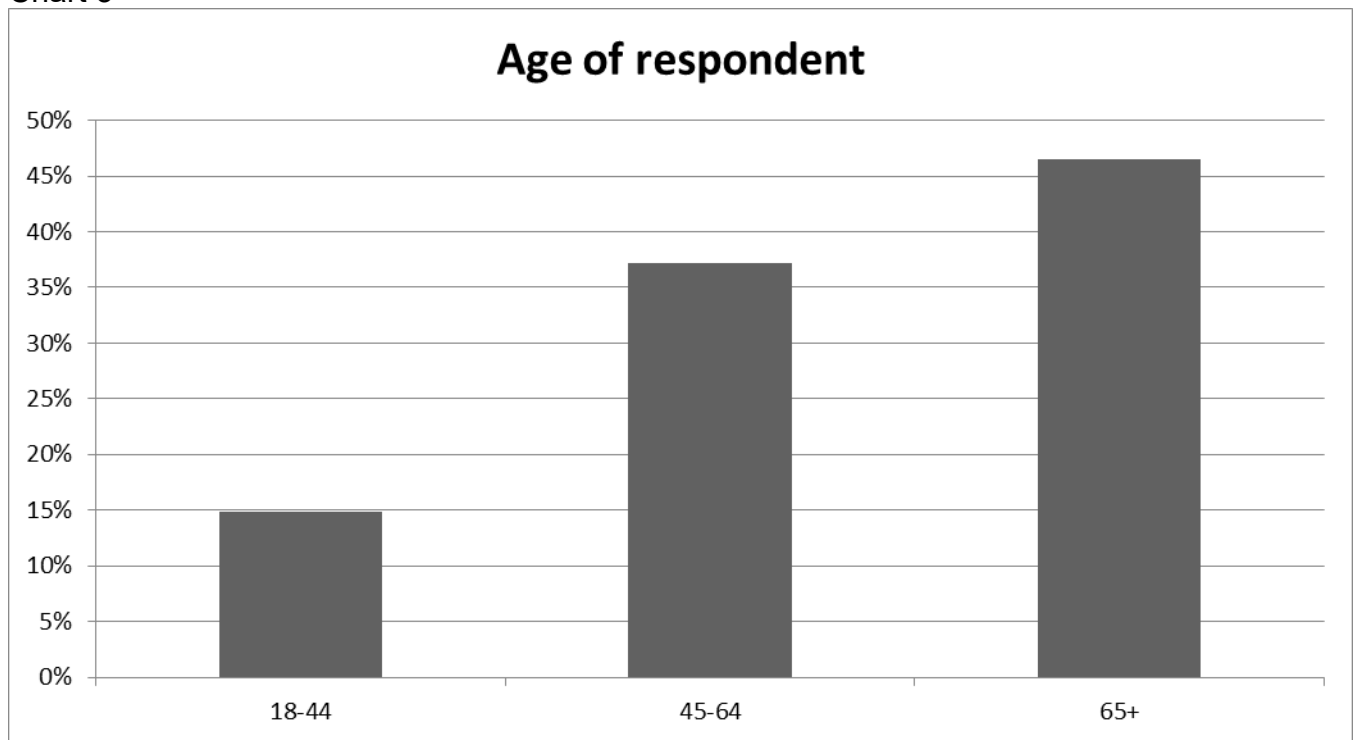
The chart below indicates the length of time that respondents have lived in their current home. It shows the majority of people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:

Chart 2



The chart below reflects the age range of respondents to this survey with just under half (47%) being 65+

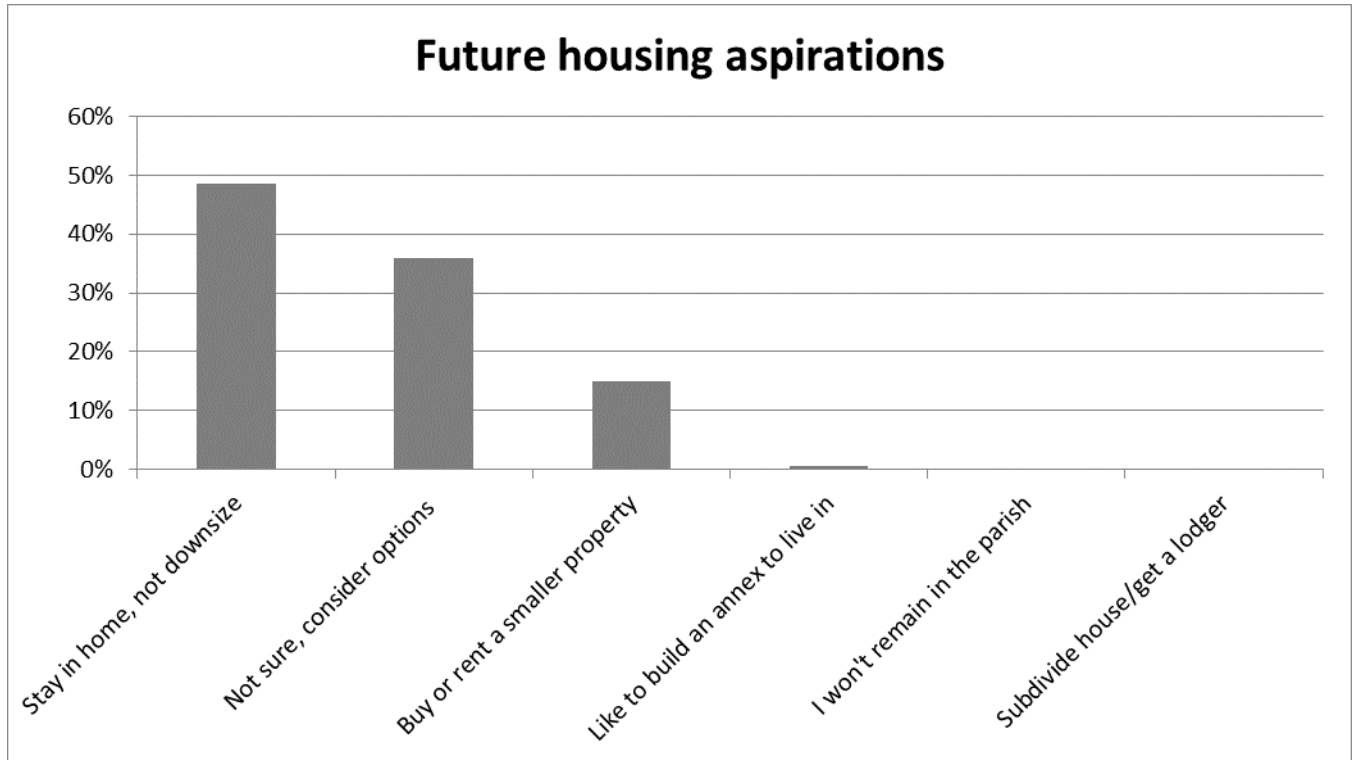
Chart 3



Respondents were asked how many children aged between 10 and 15 live in your home. Out of the 216 households 34 have children in this age range.

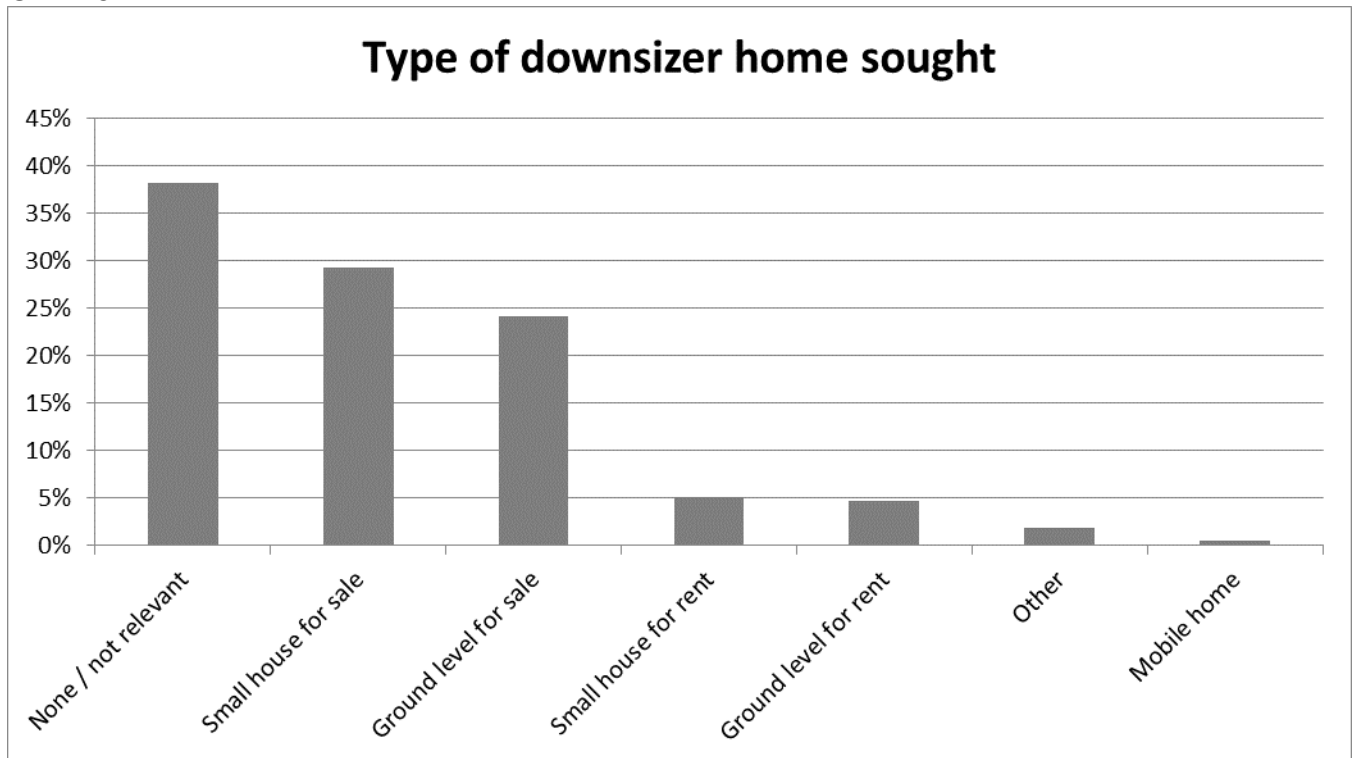
Many respondents to the survey lived in large family homes, with 9% of respondents having five or more bedrooms in their property. 29% lived in four bedroom homes, 37% had three bedrooms, 20% two bedrooms and 5% of respondents lived in homes with one bedroom.

Chart 4



The above chart indicates 85% of those respondents who wish to remain in the parish or are not sure would remain in their current home.

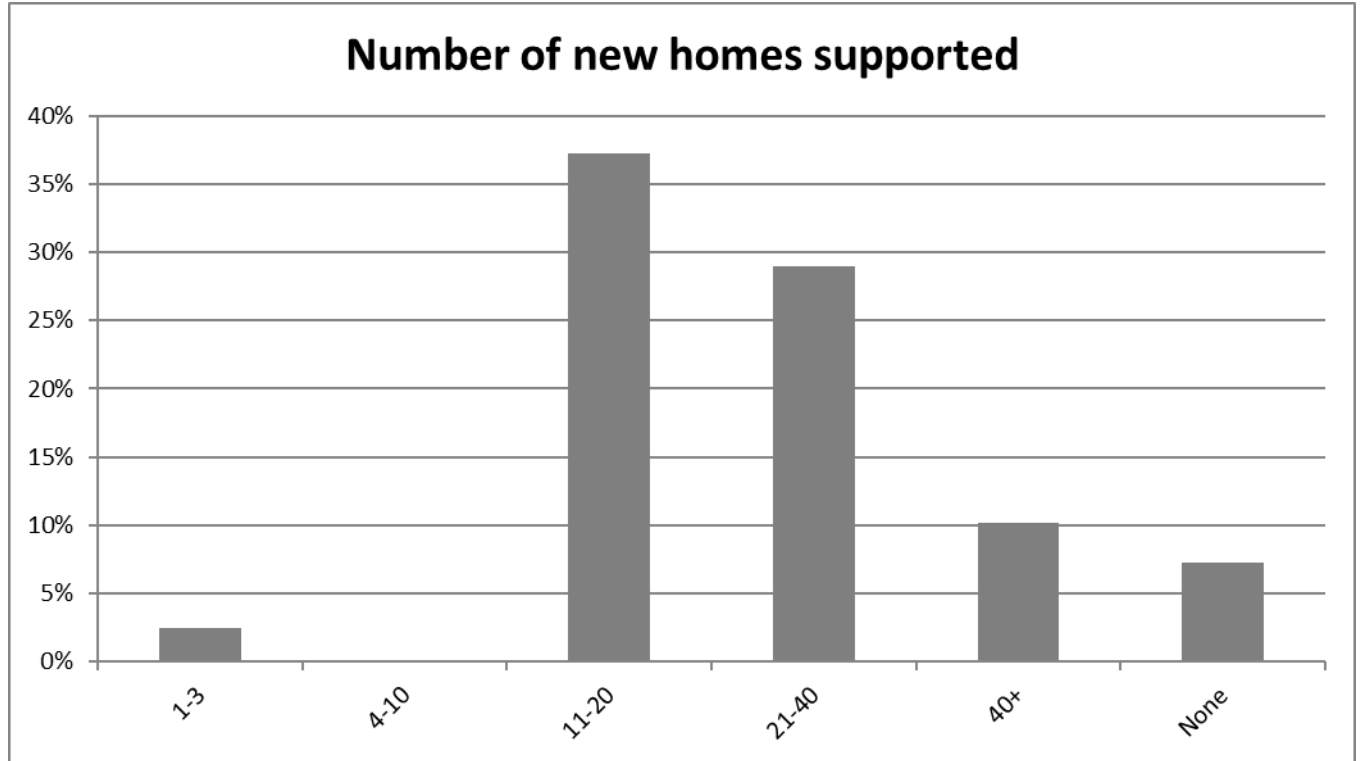
Chart 5



The preferences of those respondents who would consider down-sizing are shown in chart 5.

Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (79%) were in support of some new housing in Holt, with the most popular option (37% of respondents) being for between eleven and twenty new homes. 7% of respondents were opposed to any new housing in Holt parish:

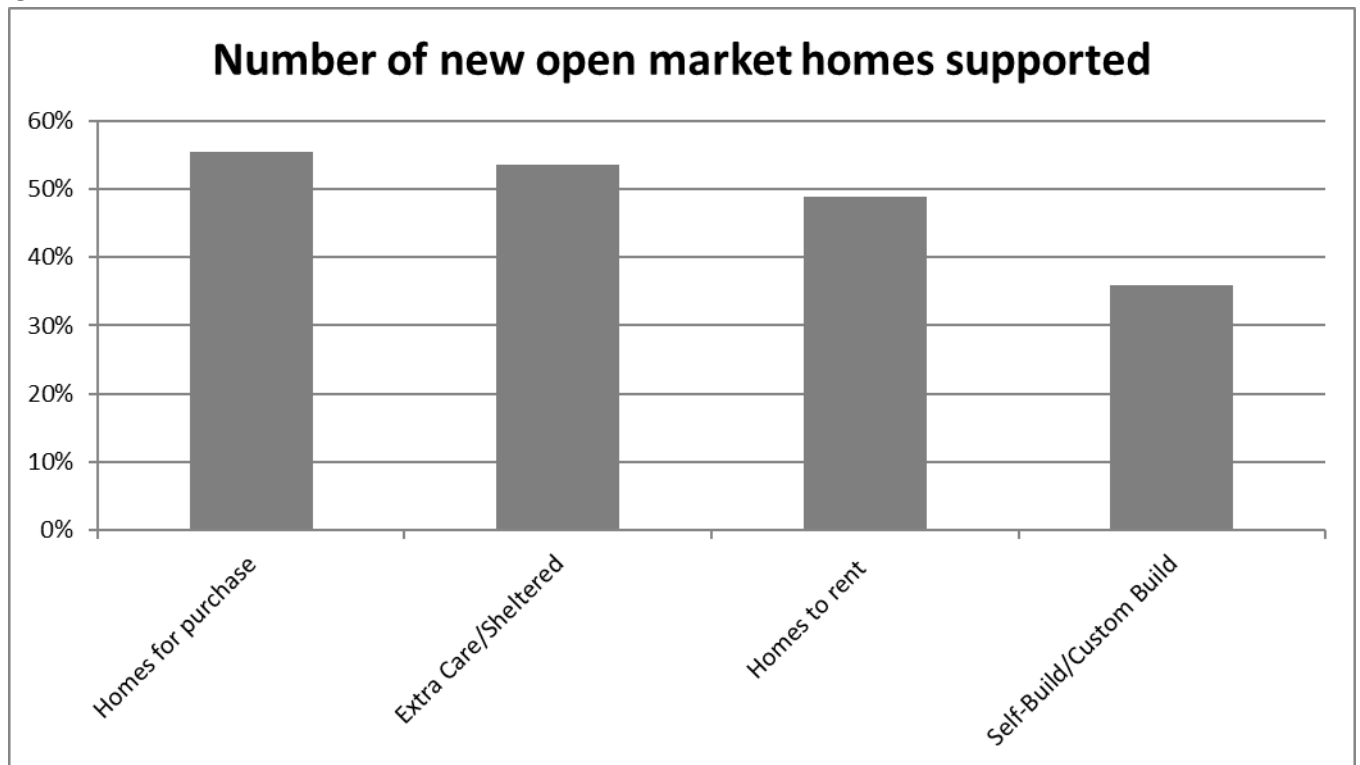
Chart 6



Respondents to this section were asked what types of housing development they would support.

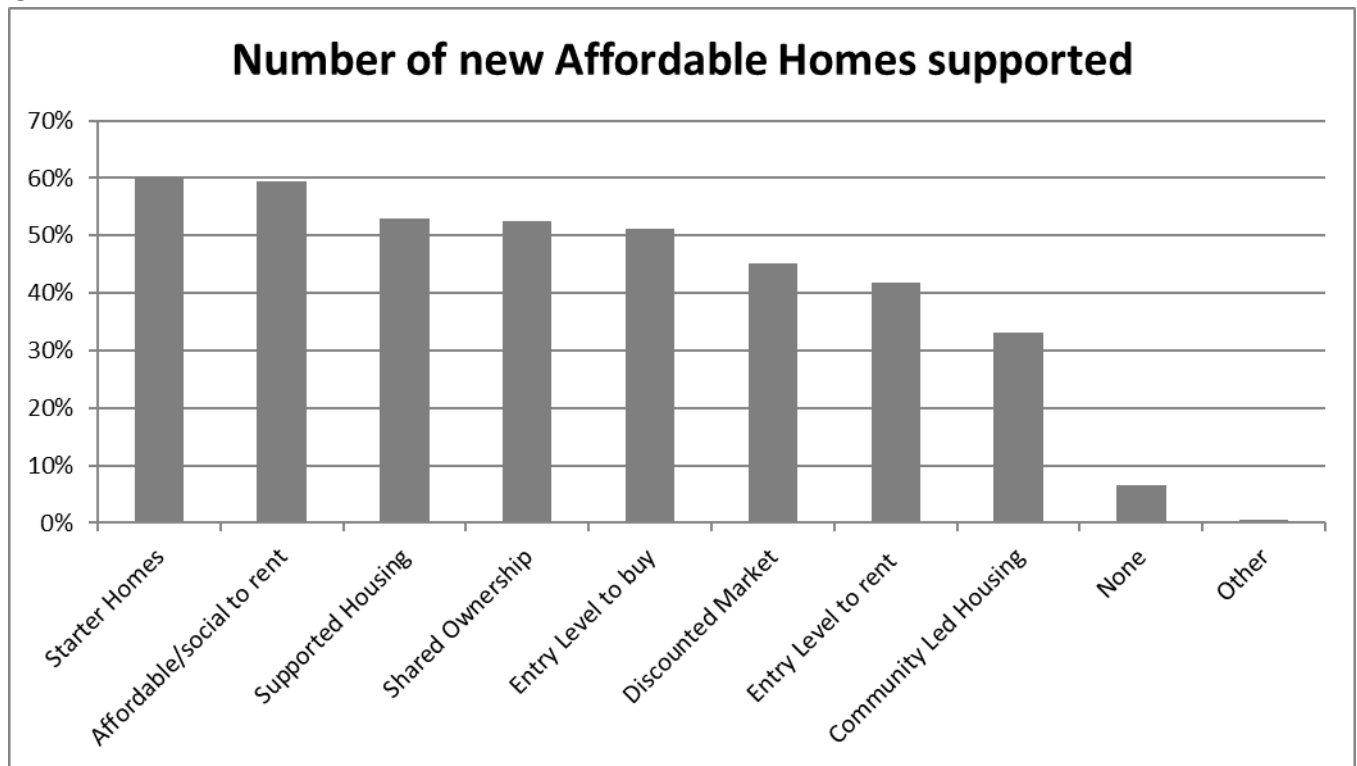
The types of open market homes considered most needed in Holt by the survey respondents were homes for purchase (55%), extra care/sheltered housing (53%), home to rent (49%) and self/custom build (36%). More than one answer could be given:

Chart 7a



The types of affordable homes considered most needed in Holt by the survey respondents were starter homes for purchase (60%), affordable/social to rent (60%), supported housing (53%) and share ownership homes (53%). More than one answer could be given:

Chart 7b



Part two – Households requiring accommodation in the parish

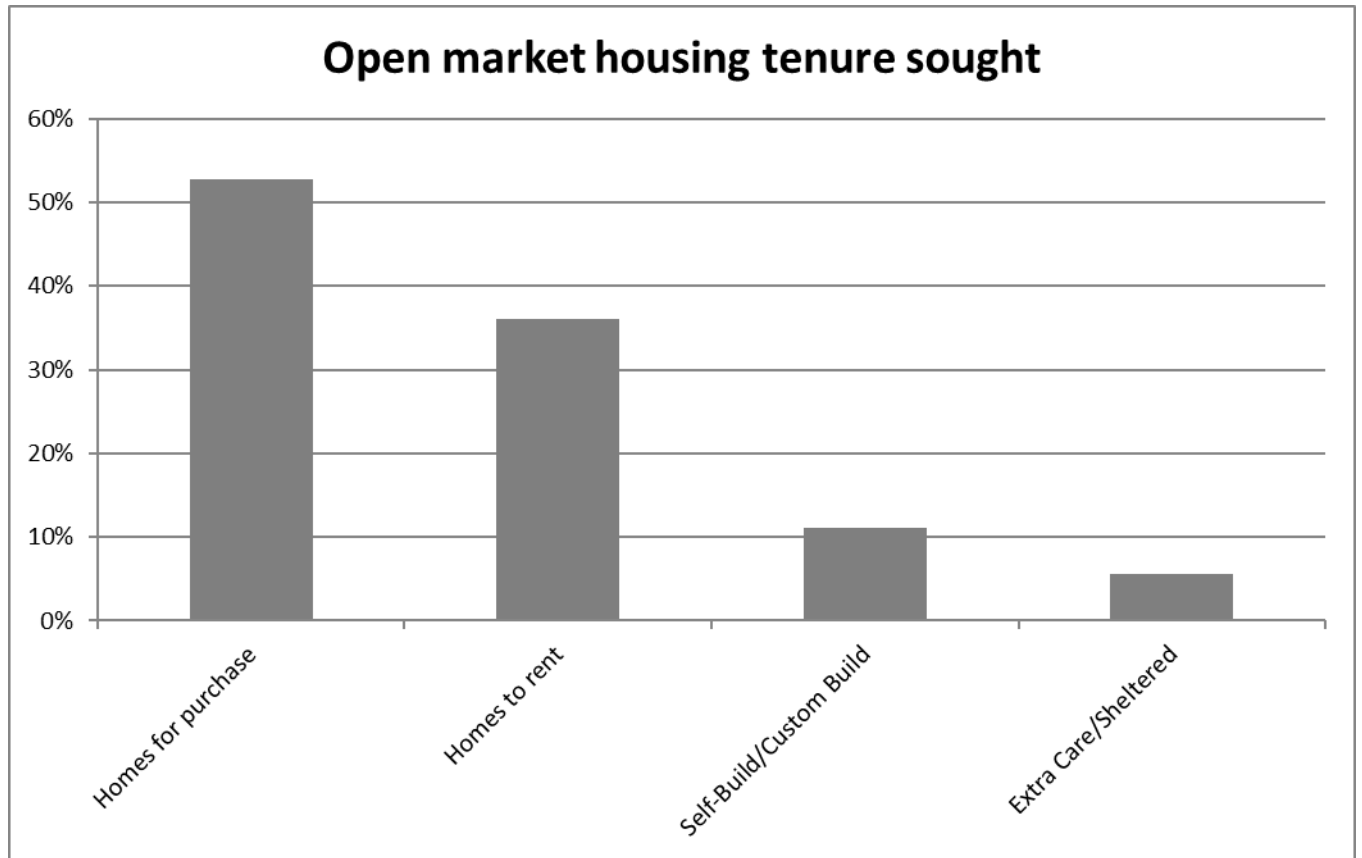
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Holt are then made in order to describe in more detail the need for specifically affordable (i.e. non-market) housing.

Thirty Six respondents replied to this section of the survey, indicating their need for housing in Holt. The most frequent reasons given for needing to move were respondents currently living with friends/family but wanted to live independently in the parish (ten households) and housing costs are too expensive (ten households).

Those respondents who selected 'other' gave replies such as: a need for a larger house and to live in the parish as children go to school in Holt. More than one answer could be given.

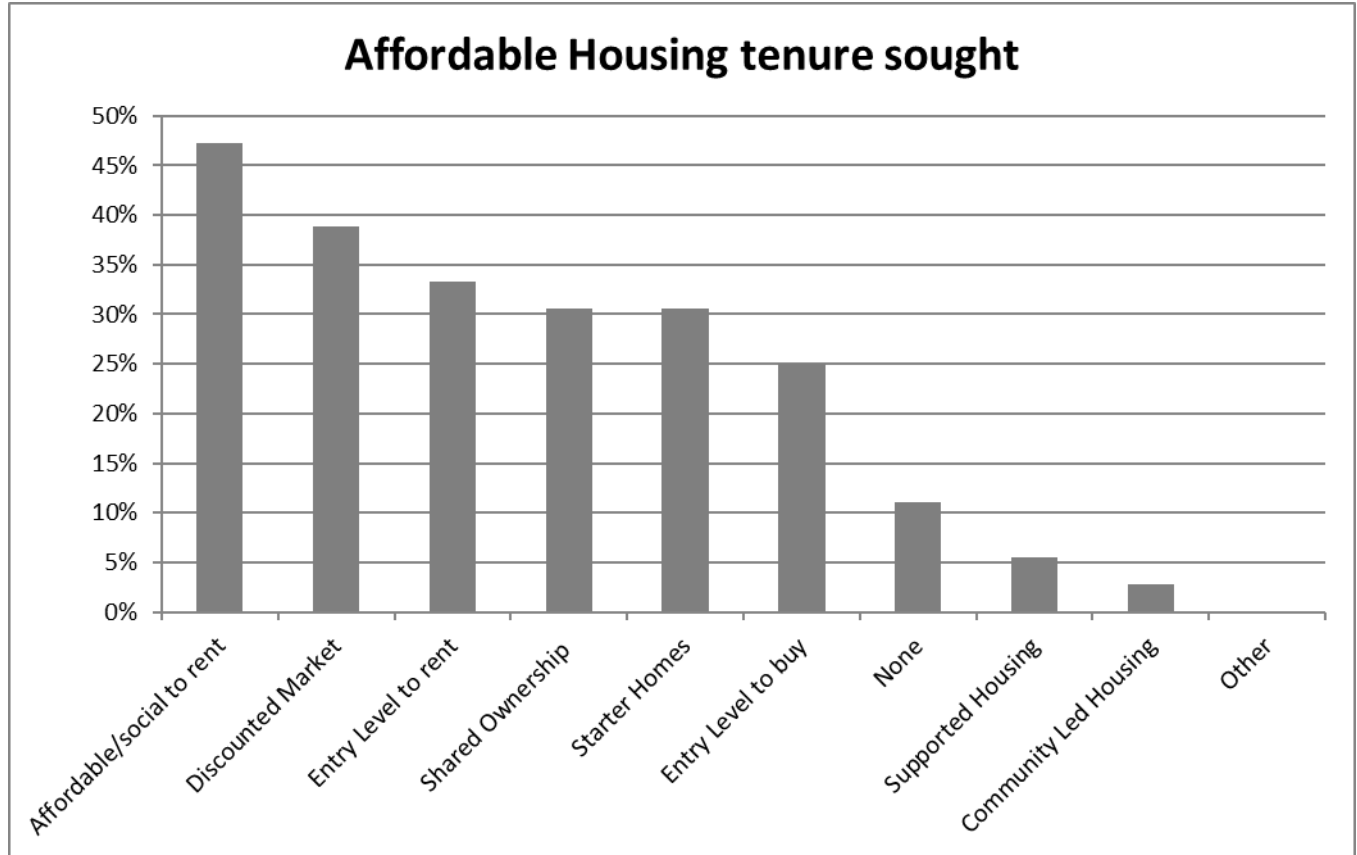
The respondents requiring accommodation in the parish were asked what type of open market tenure they sought. The expressed need was for all types of tenure, with homes for purchase on the open market the most desired. Households could indicate more than one response:

Chart 8a



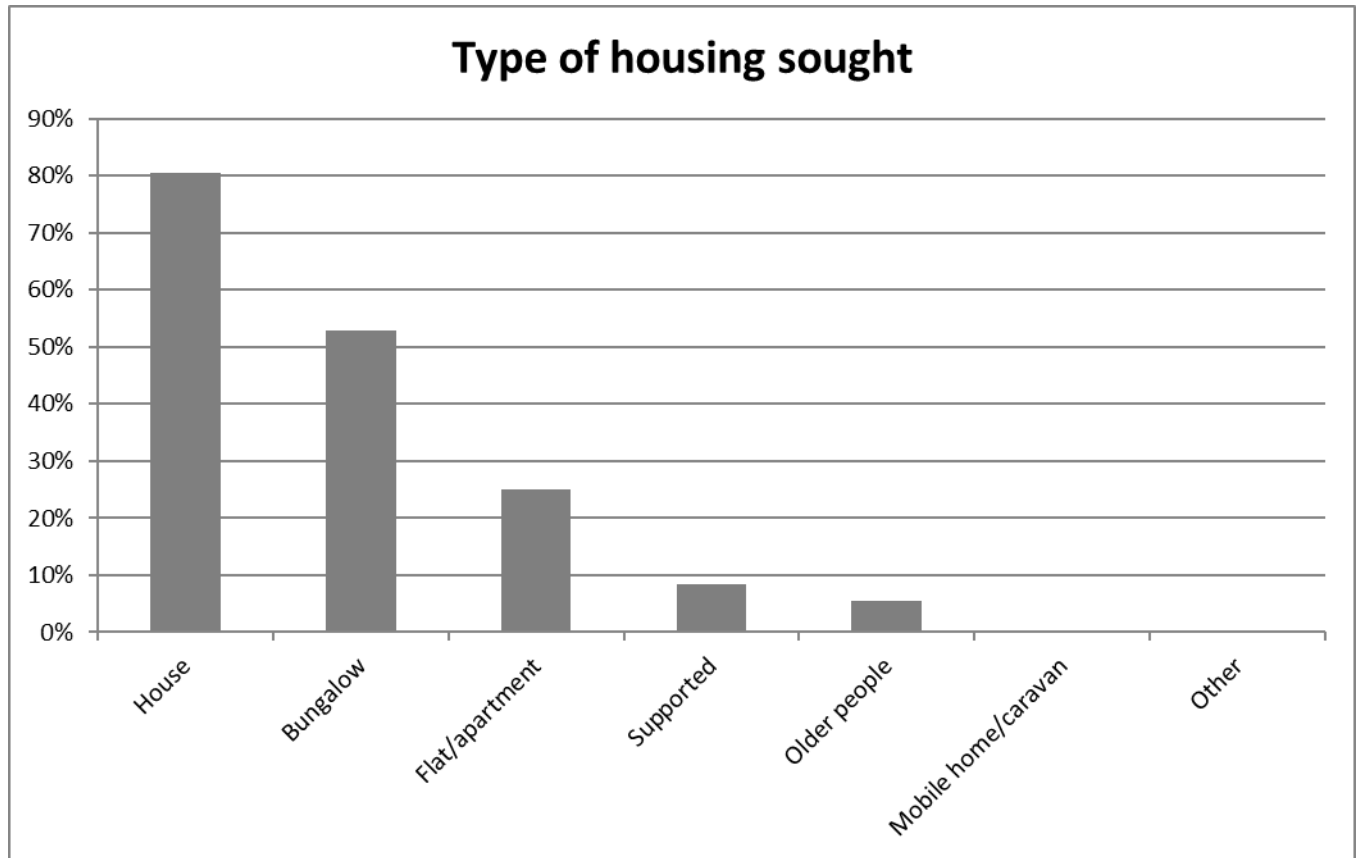
The respondents requiring accommodation in the parish were asked what type of affordable housing tenure they sought. The expressed need was for all types of tenure, with affordable/social to rent homes the most desired. Households could indicate more than one response:

Chart 8b



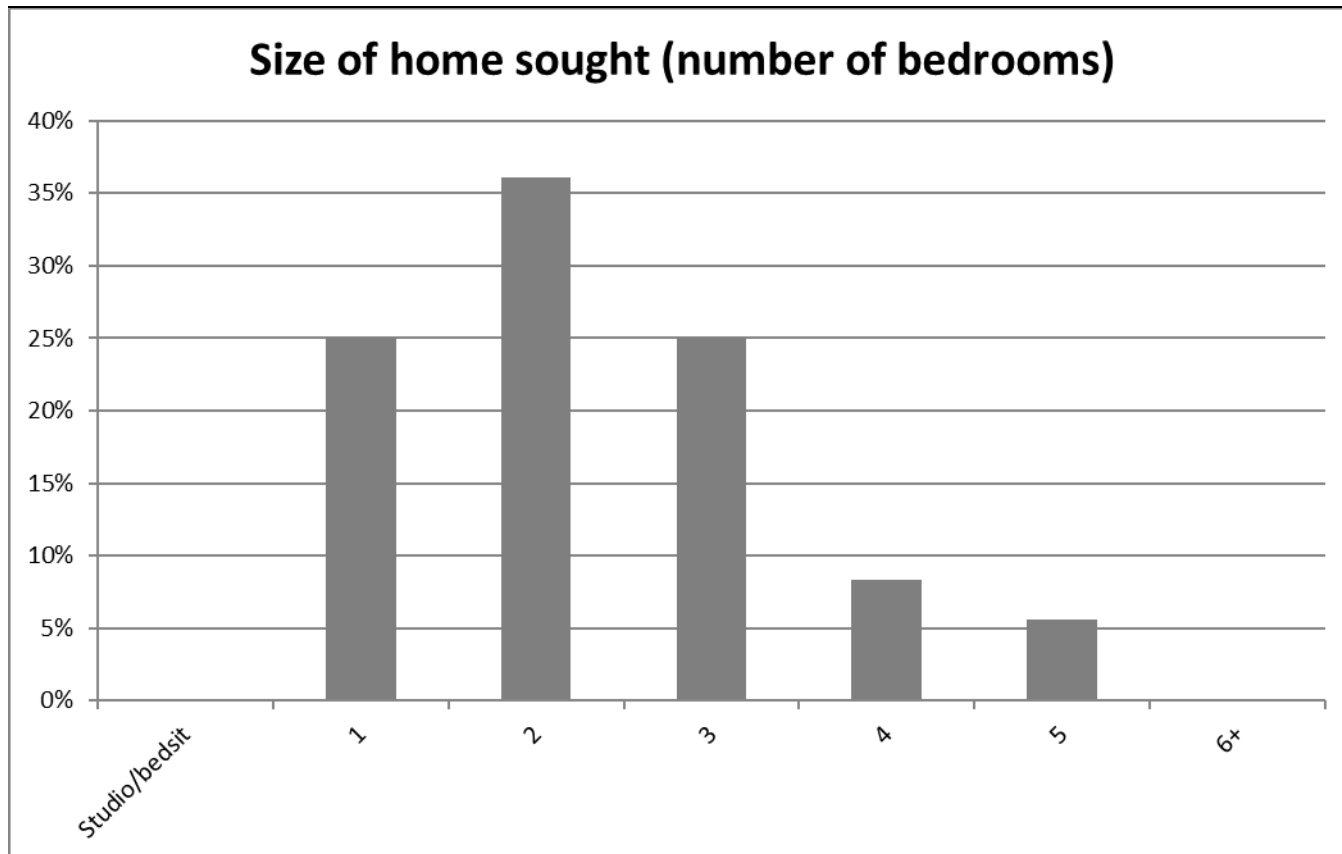
Respondents to this section were also asked what type of housing they required. The most sought-after type was a house. Full responses are given in the chart below (more than one answer could be given):

Chart 9



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

Chart 10



The respondents were then asked if there was existing suitable accommodation in the parish to move into, to which twenty responded no, thirteen selected don't know and two said yes.

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

Eight of the households responding to this section of the survey reported having equity in an existing property. Estimated levels of savings among the respondents was low with a very small number declaring savings of between £25,000 and £80,000, seventeen declared no savings with the remaining households declaring £13,000 and under. Income levels were mixed, twenty one of the thirty six households reported gross incomes of less than £25,000, while ten reported a gross household income between £25,000pa and £59,999 with two reporting over £80,000. Three households did not answer this question. The median gross income bracket reported by thirty three respondents was **£20,000-£24,999pa**.

Comparing income, savings and equity levels with affordability in Holt suggests that **twenty three** of the thirty six 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 Holt, presented in Section 8.

Seven households specified they would like to purchase a property in Holt and on assessing levels of equity, savings and income, an open market purchase was achievable. One of them showed an interest in self/custom build properties and three expressed a desire to downsize and purchase smaller accommodation. The number of bedrooms ranged from three to four or more bed properties.

Two households specified they would like to purchase, rather than rent. Based on the income and savings declared the household's aspirations were unachievable and did not meet the financial criteria for low cost home ownership. One household reported a need for a larger home, however based on the current number of people living in the household they are deemed to be adequately housed. The three remaining households did not declare any financial information; therefore, we have been unable to determine the housing need for these six households and as such they are excluded from the recommendations of this report.

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 Holt area:⁴

Property Type	May 2019
Flat	£134,892
Terrace	£194,271
Semi Detached	£243,025
Detached	£347,334

Example calculation for a mortgage

Typically, a household making an application can obtain a mortgage of 4.5 times their annual income. Households would generally expect to need a deposit of around 15% of the total price.

If an average terraced property sold in Holt cost £194,271 then a household may require £29,141 as a deposit. Annual household income would have to be at least £36,700. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in Wiltshire in 2020 was £29,895.⁵

Example calculation for a Shared Ownership scheme

A household eligible for a home offered under the Shared Ownership scheme has the potential to buy a share in a property between 25% - 75% of the purchase price and then pay a low cost rent on the remaining share. A mortgage deposit of 5-10% of the value of the share will be required.

An average terraced property to the value of £194,271 for a shared ownership property with a 25% (£48,568) share may require a 10% mortgage deposit of £4,857 with rent to pay on the remaining share of £145,703.

- The sale prices above are from the local post code area. It is recognised that homes in rural parishes will have higher prices than those in the towns in the same post code. The value of a particular size of property in a village may vary to a wider degree than in a town and may be subject to a much lower turnover. Therefore, it would be difficult to establish comparative prices for homes for sale in a village alone.

⁴ House price estimates from [HM Land Registry Open Data](#). Please note the BA14 postcode covers a wider area than Holt parish and that there may be significant internal variation in house prices.

⁵ Annual Survey of Hours and Earnings, 2020, resident analysis. Gross annual pay of full time employed persons resident in Wiltshire, <https://www.nomisweb.co.uk/datasets/asher>. 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.

- In respect of rent affordability calculations, the starting point for these calculations is 80% of open market rents in the area. The average open market rents in the parish might relate to properties with a larger floor area and surrounding grounds, rather than the average within the area that the local market rent is calculated by. Homes specifically built as affordable housing would be delivered at a more standard specification, keeping the values lower.
- It would be unlikely that a household would be able to purchase a property on the open market in this parish without a large deposit, some equity in an existing property or a substantial income.
- First time buyers seeking open market housing 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.

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 2021, there were six households on the Wiltshire Council Housing Register seeking 1, 2 and 3 bed accommodation, five affordable and one open market.
- The 2011 Census recorded ninety two social homes in the parish.⁶ These properties represent 12.5% of the total housing in Holt, which is lower than the Wiltshire affordable housing average of 14.7%.⁷
- The social housing in Holt had a 3% re-let rate in the past year: from the first to the fourth quarter of 2020/21, only three social homes were re-let in the parish.⁸
- The low levels and turnover of social housing in the parish suggest that **very 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.

⁶ Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

⁷ Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

⁸ 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 ⁹

- 7x one bedroom homes (4x bungalows)
- 4x two bedroom homes (2x bungalows)
- 1x four bedroom homes (bungalow with wheelchair access)

Shared ownership / discount market homes¹⁰

- 3x one bedroom homes (1x bungalow)
- 3x two bedroom homes (2x bungalows including one with wheelchair access)
- 2x three bedroom homes
- 1x four bedroom home

Sheltered housing for older people

- 2x one bedroom homes (bungalows including one with wheelchair access)

⁹ 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.

¹⁰ 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.