

West Tisbury

Parish Housing Needs Survey

Survey Report

February 2019

Contents	Page
Parish summary	3
Introduction	3
Aim	4
Survey distribution and methodology	4
Key findings	5
Part 1 – Households currently living in the parish	5
Part 2 – Households requiring accommodation in the parish	9
Affordability	13
Summary	14
Recommendations	15

1. Parish Summary

- The parish of West Tisbury is in the South West Wiltshire Community Area, within the local authority area of Wiltshire Council.
- West Tisbury is 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 260 households with a population of around 500; past surveys in the parish indicate a higher percentage of people aged over 50 than the Wiltshire average.
- A housing development in the adjacent parish of Tisbury 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, priority being given to Tisbury residents, followed by residents in neighbouring parishes.
- West Tisbury parish has few facilities of its own. There is one garden centre / restaurant, a small number of B&B's and a very small children's play area.
- Nearby Tisbury has a local high street, with a good range of shops, sports centre and outdoor swimming pool, 2 playing fields with associated equipped play areas for all ages GP and dental surgery, library, primary school and a mainline railway with connections to London and the South West.
- In neighbouring Tisbury 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 including West Tisbury.
- West Tisbury transport links are poor. There are few bus services although there is a local link scheme in operation. There are no major roads through West Tisbury.

2. Introduction

In Winter 2018, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with West Tisbury Parish Council and the Nadder CLT 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).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 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 West 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 22nd 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.

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

- A total of 259 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 37.6% with 95 replies received.

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.

- 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 West 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 West 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 West 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

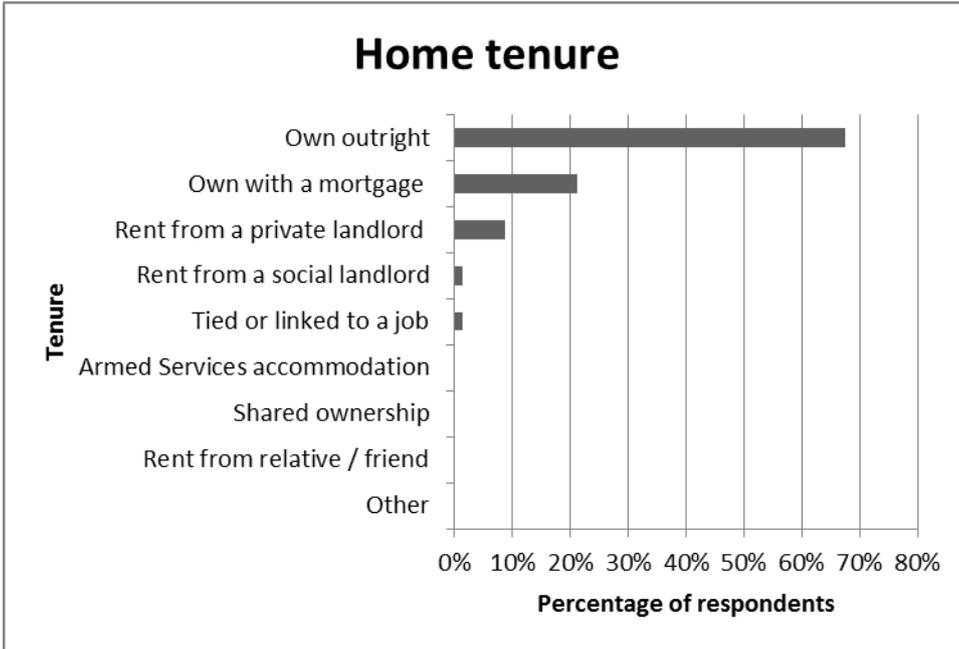
The first question asked on the survey was whether the respondents' home in West Tisbury was their main home. 100% of those who replied said that it was.

The 2011 Census data for West Tisbury indicates that 77% of households in the parish were owner-occupying, 2.1% were renting from social landlords, 18.1% were privately renting and 2.5% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (88.8%) of respondents were owner-occupiers, while 8.8% were renting from a private landlord or letting agency, 1.3% of respondents were living in socially rented properties and accommodation tied to their employment. None were living in armed services accommodation, renting from a relative or friend, a tenure described as shared ownership or '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.

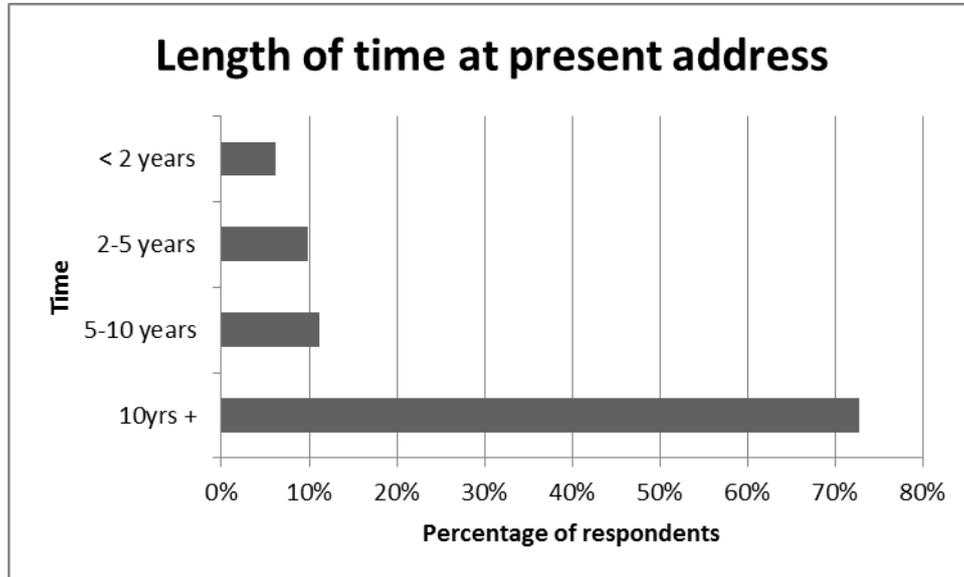
³ <http://www.nomisweb.co.uk/>

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:

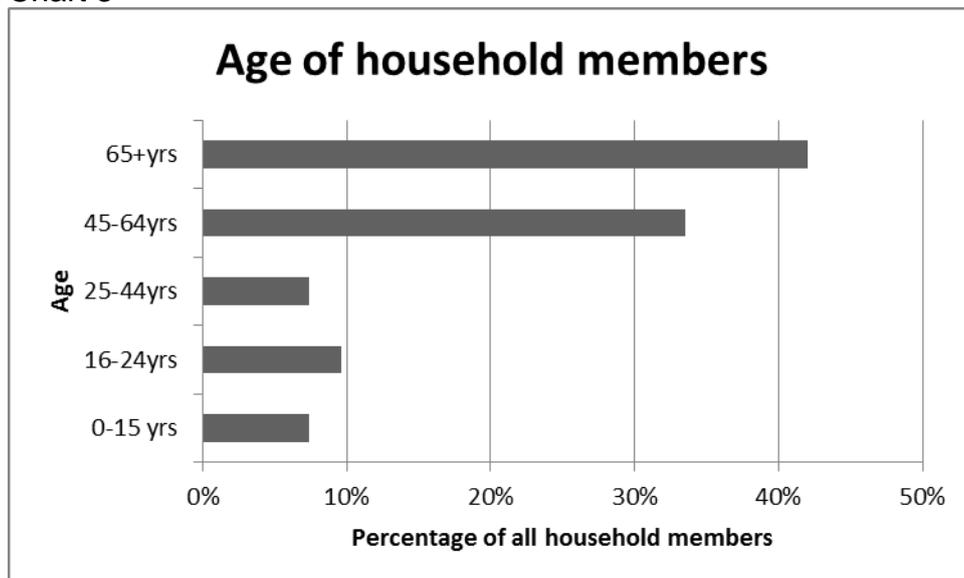
Chart 2



Many respondents to the survey lived in large family homes, with 12.5% of respondents having five or more bedrooms in their property. 33.8% lived in four bedroom homes, 36.3% had three bedrooms, 15% two bedrooms and 2.5% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that over a third (42.0%) of respondents' household members were aged 65+:

Chart 3



As shown in the chart above however, there were significant numbers of households responding to the survey with members aged 45-64 (33.5%) and with children aged 16-24. This indicates a spread of different household types in West 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

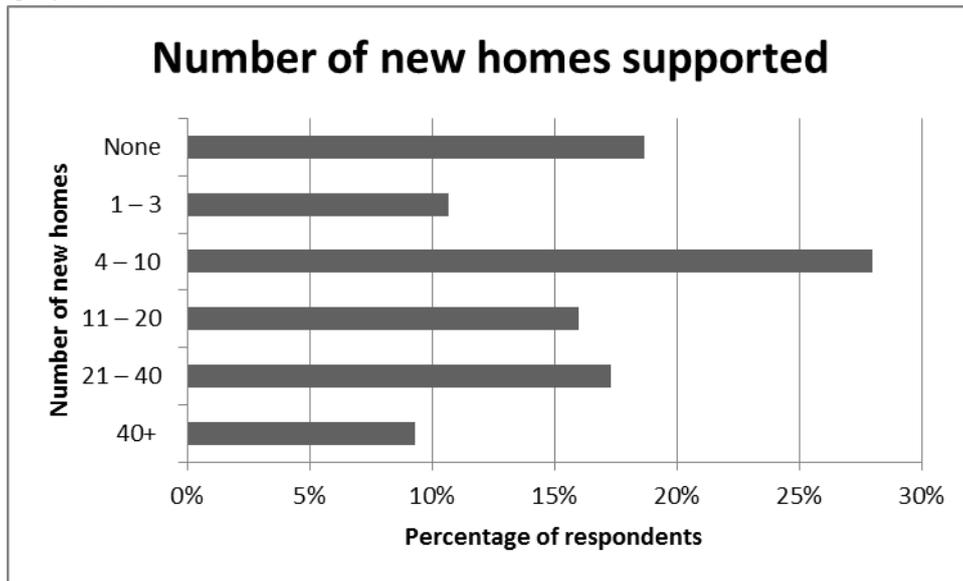
Persons in household	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	12	7	18	7	44
Person 2	5	9	9	1	24
Person 3	2	0	3	0	5
Person 4	0	0	0	0	0
Person 5	0	0	0	0	0
Total	19	16	30	8	73

These results suggest a mixed level of sustainability for new housing development in West Tisbury, indicated by the survey respondents' access to local sources of employment. While 48% of the households' working members usually travel less than ten miles to their place of work, 52% 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 7.8% of respondents (six households) answered 'yes', indicating a low level of sustained need for housing in the parish.

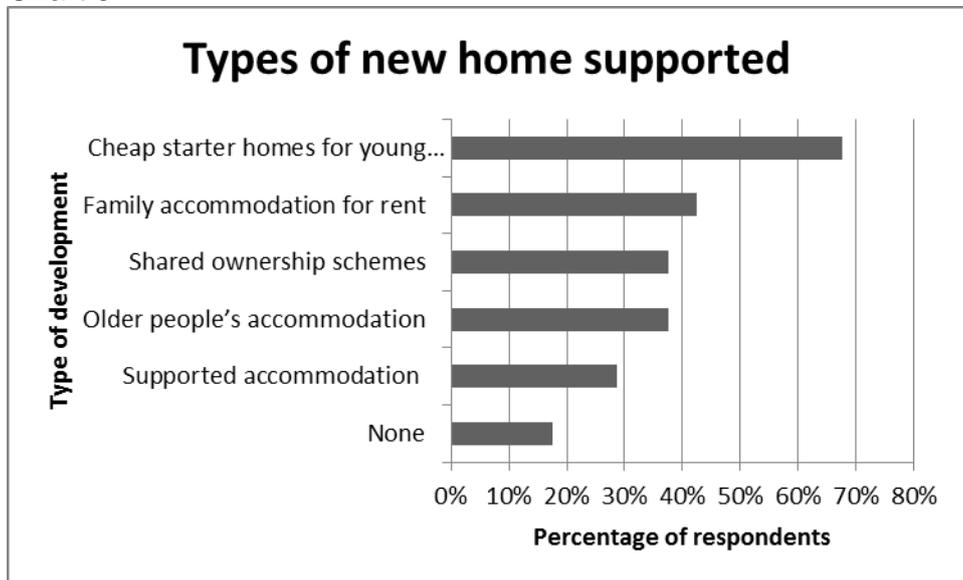
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (81.3%) were in support of some new housing in West Tisbury, with the most popular option (28% of respondents) being for between four and ten new homes. 18.7% of respondents were opposed to any new housing in West 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 West Tisbury by the survey respondents were affordable starter homes for young people (67.5%) and family accommodation for rent (42.5%). 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

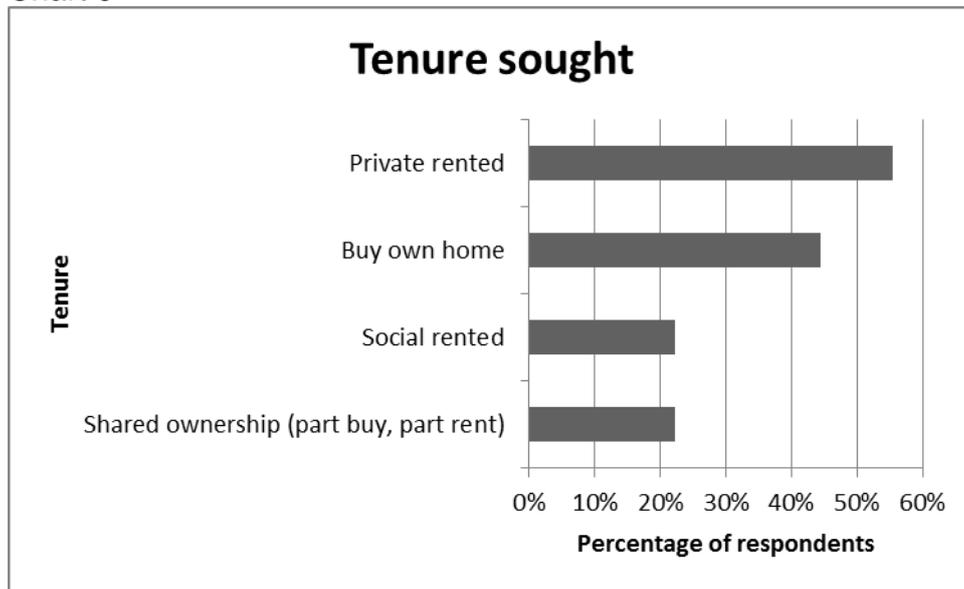
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in West Tisbury are

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 West Tisbury. The most frequent reasons given for needing to move were currently renting and want to buy (three households), current home too small (three households), be closer to friends and other family (three households). Note more than one answer could be given.

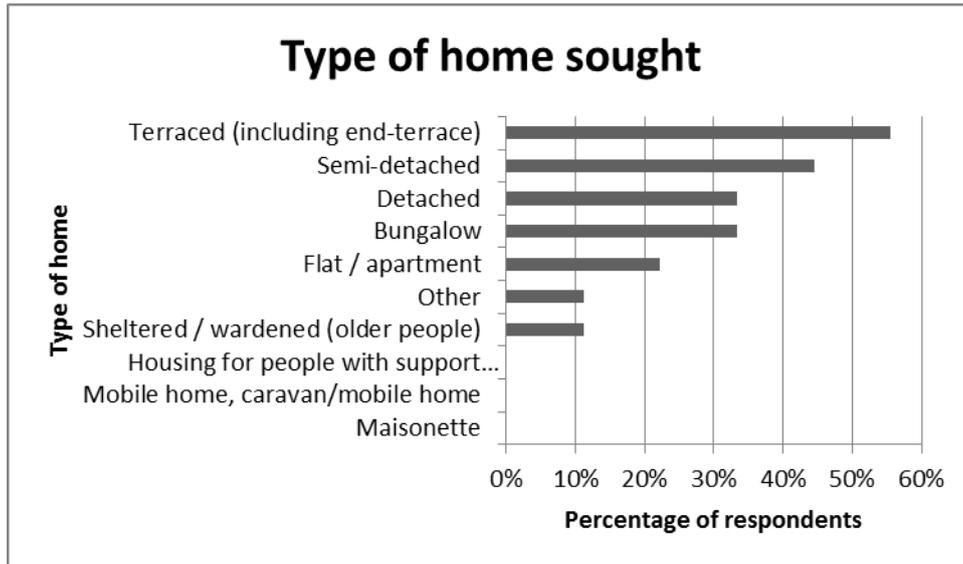
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with private rented homes the most desired. Households could indicate more than one response:

Chart 6



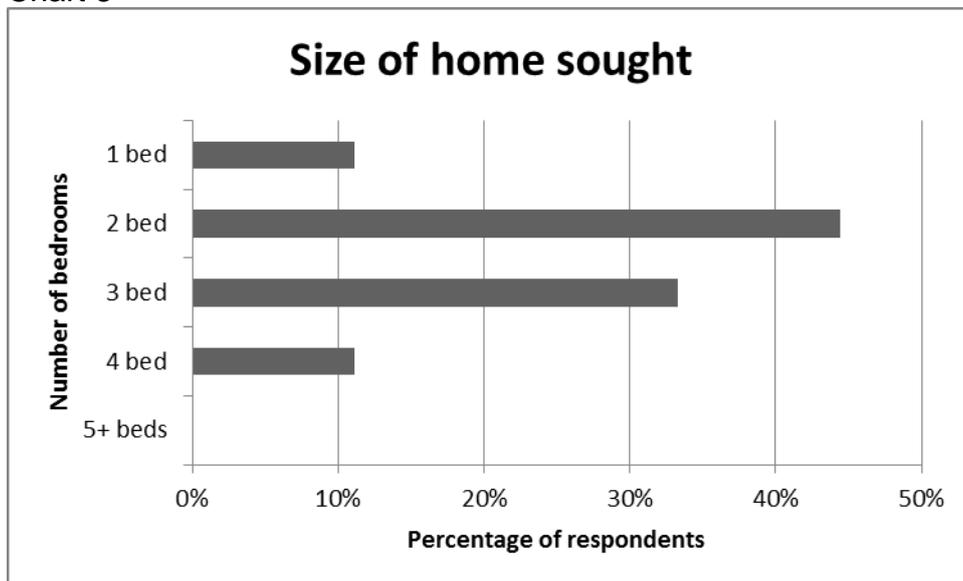
Respondents to this section were also asked what type of housing they required. The most sought-after type was terraced (including end-terrace). Full responses are given in the chart below (more than one answer could be given):

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 West Tisbury to meet their needs, to which all nine households answered 'yes'.

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

Two of the households responding to this section of the survey reported having equity in an existing property. Estimated levels of savings among the respondents were relatively healthy with all but one household declaring savings. Savings were broad and ranged from under £10,000 to over £100,000. Income levels were mixed with three households declaring income of less than £19,999pa, and one household declaring household income of more than £40,000pa. The remaining households declared income of between £20,000 and £30,499pa which gave a median gross income bracket of £23,000 to £24,499pa.

Comparing income, savings and equity levels with affordability in West Tisbury suggests that two 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 West Tisbury, presented in Section 8.

Of the remaining households, two households expressed a desire to purchase a home 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. It should be noted that these households would be considered adequately housed and are therefore excluded from the recommendations of this report.

Four households expressed a desire to rent in the private sector only, in terms of household size two households expressed a desire for two bedroom accommodation and two households expressed a desire for three bedroom accommodation.

The final household expressed a desire to purchase accommodation on the open market only. When assessing levels of equity, savings and income an open market purchase was achievable to this household. This household expressed a desire for two bedroom 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 West Tisbury area.⁴

Bedrooms	Feb 2019
1	£210,400
2	£296,500
3	£366,800
4	£512,900
5+	£727,400

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 West Tisbury cost £296,500 then a household may require £44,475 as a deposit. Annual household income would have to be at least £72,007 for a single applicant or £84,008 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.

⁴ House price estimates from the Mouseprice local area guide to the SP3 postcode area, www.mouseprice.com/area-guide/average-house-price/. Please note that the SP3 postcode covers a wider area than West Tisbury 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.

- 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 February 2019, there were no households on the Wiltshire Council Housing Register seeking affordable accommodation in West Tisbury parish. It should be noted however 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 five social homes in the parish.⁷ These properties represent 2.1% of the total housing in West Tisbury, which is lower than the Wiltshire affordable housing average of 14.7%.⁸
- The social housing in West Tisbury had a **zero** re-let rate in the past year: from the first to the fourth quarter of 2018/19, no social properties 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. 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 (ground level accommodation/level access)

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.