

Downton

Parish Housing Needs Survey

Survey Report

October 2021

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 Downton is in the Southern Community Area of Wiltshire.

It straddles the Avon valley about 7 miles south of Salisbury, borders the county of Hampshire and is within one mile of the New Forest National Park.

The population in 2020 was estimated at 3,252 and in 2011 comprised of 1,346 households, however the number of households will have increased with housing built over the last five years. (census information not yet available) There were 2,632 registered people on the Electoral Register in Dec 2021 with 169 of these being registered to Charlton All Saints.

The Parish Council represents the villages of Downton and Charlton All Saints and the hamlet of Standlynch which includes Witherington.

The original village of Downton dates back to the Iron Age with the distinctive wide main street, The Borough, built as part of the new village in the early thirteenth century. Housebuilding in the 20th and 21st centuries has developed the Wick area into a western extension of Downton village.

The large Conservation Area designated in 1973 contains the important former industrial core to the village, including several mills, which was centred around the river and valley floor comprising flood plain and former water meadow systems. It also contains a significant number of thatched buildings both individually and in groups.

Downton functions as a Local Service Centre for its surrounding area and has good A-road connectivity to Salisbury and the south coast. A figure of 190 houses was allocated to be built between 2006 and 2026 in the South Wiltshire Core Strategy adopted in 2015 and this figure has now been achieved.

Downton's Neighbourhood Plan was adopted in January 2017 which identified that no further housing should be allocated to Downton without additional infrastructure. It also identified that any future housing should be on sites of 25 homes or less.

2. Introduction

In Summer 2021, Wiltshire Council's Residential Development Officers discussed carrying out a rural housing needs survey with Downton 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 Residential Development Officers are employed by Wiltshire Council's Housing Team to assist in the delivery of new affordable housing.
- The Residential 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, enabling and residential development 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 Downton 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, GreenSquareAccord, 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, GreenSquareAccord, 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 made available online on 4th October 2021. The council applies the data protection policy to responses, ensuring that all survey responses remain anonymous.

Residents were asked to complete the online survey by 1st November 2021. The online forms were recorded and analysed by the Residential Development Officers at Wiltshire Council.

- A total of 1346 households are within the parish.
- Everyone was asked to complete part one of the 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 below average response rate of 2% with 28 replies received.
- This report describes the views only of the residents who completed the questionnaires and these views may not be representative of the wider population of Downton.

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 Downton 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 Downton. 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).

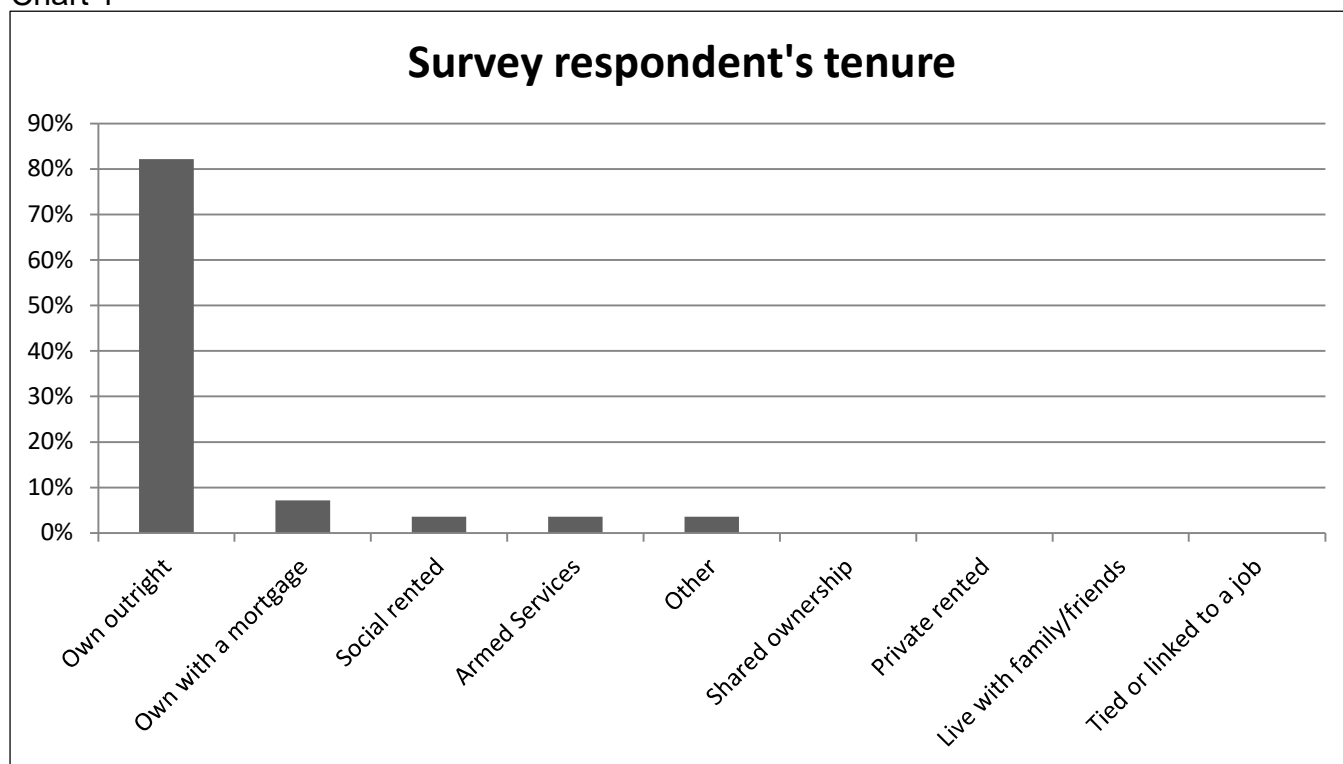
Part One – Households currently living in the parish

The first question asked in the survey was, what is your households' connection to the parish. 100% of those who replied said that it was their main home. More than one option could be selected.

The 2011 Census data for Downton indicates that 70.9% of households in the parish were owner-occupying, 10.3% were renting from social landlords, 14.2% were privately renting, 1.3% was shared ownership and 3.3% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (89%) of respondents were owner-occupiers, while 4% of respondents were living in socially rented properties, 4% were living in armed services accommodation and 4% 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



³ <http://www.nomisweb.co.uk/>

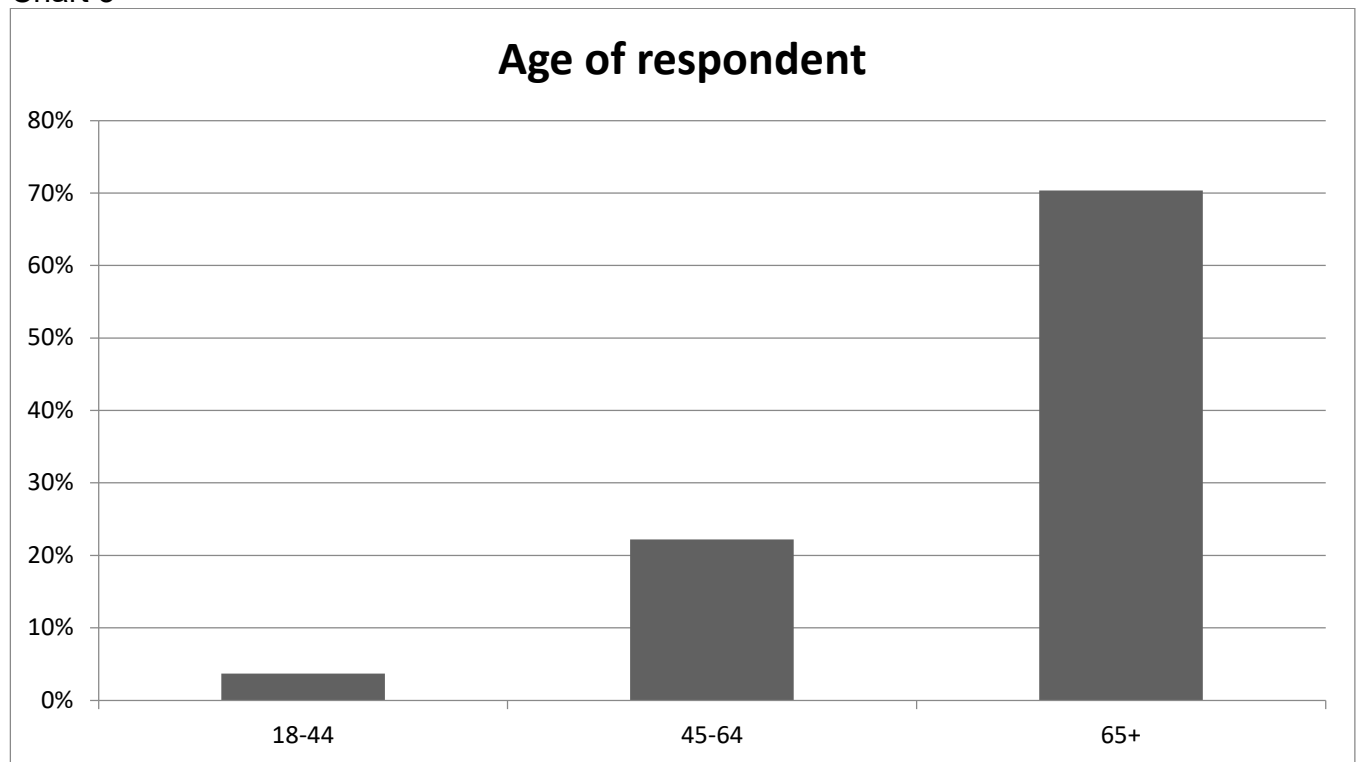
The chart below indicates the length of time that respondents have lived in their current home. It shows the majority of people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:

Chart 2



The chart below reflects the age range of respondents to this survey with over half (70%) being 65+. The remaining age brackets of 45 to 64 was 22% and 18 to 44 was 4%

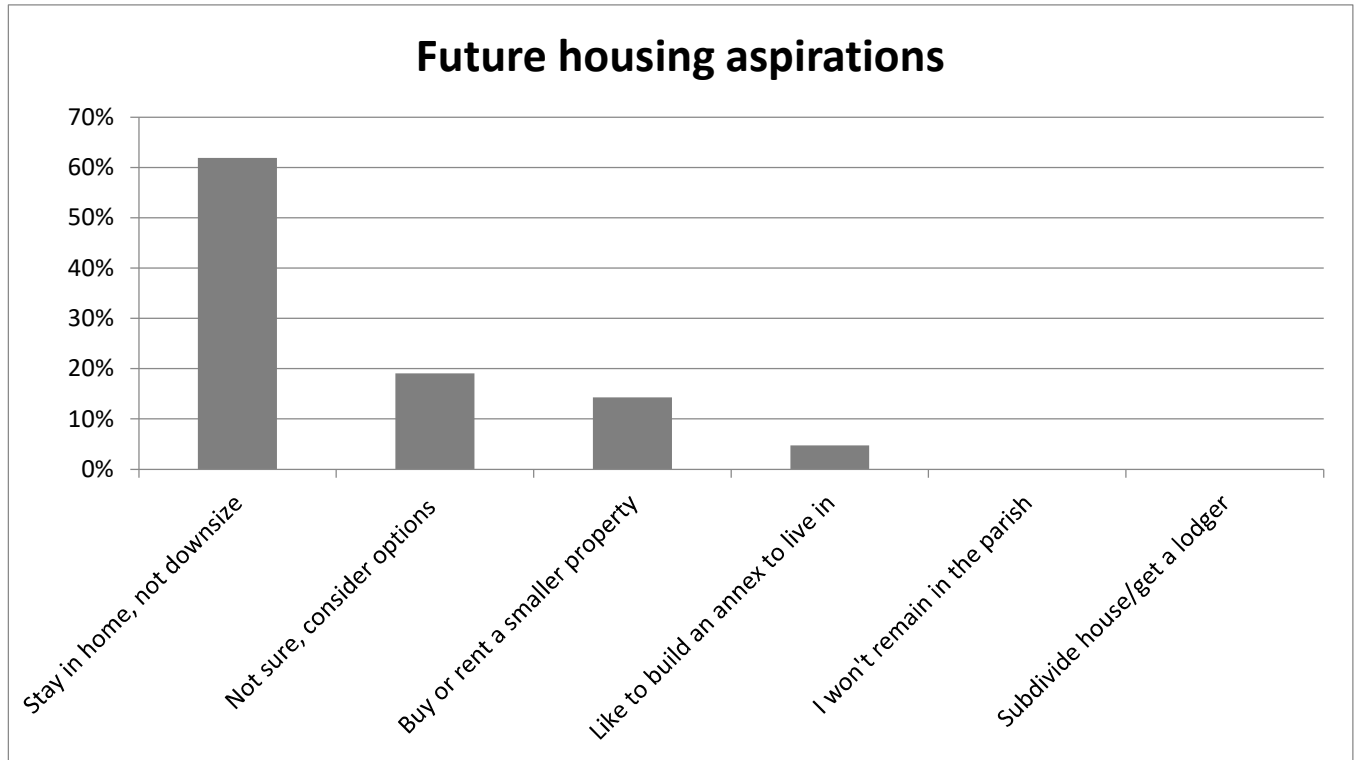
Chart 3



Households were asked how many people lived in their home, 50% of respondents lived in a household of 2 persons, 25% lived in a household of 1 person and 18% of respondents lived in a household of 3 persons and a further 7% of household respondents lived in a household with 4 persons or more.

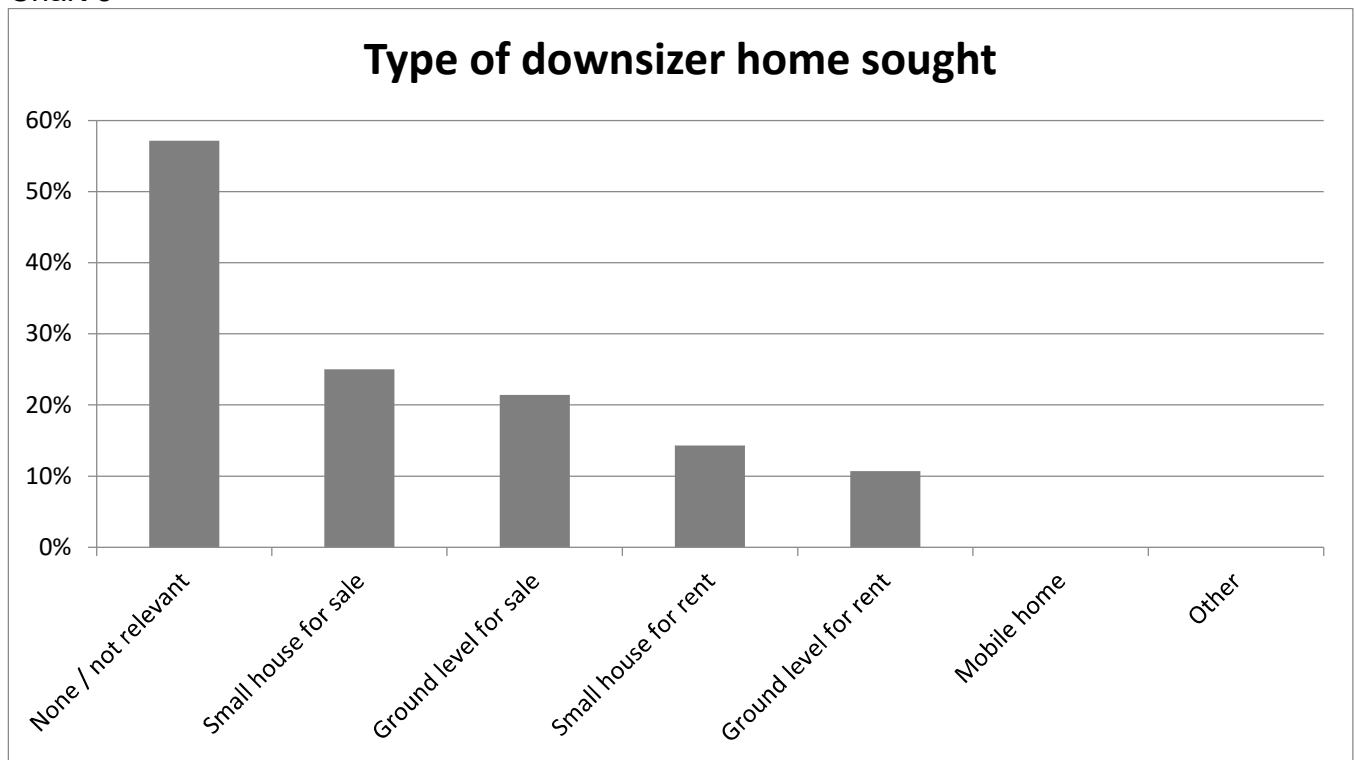
Many respondents to the survey lived in large family homes, with 15% of respondents having five or more bedrooms in their property. 11% lived in four bedroom homes, 44% had three bedrooms, 30% two bedrooms and none of the respondents lived in homes with one bedroom.

Chart 4



The above chart indicates that whilst 62% of those respondents wish to remain in their home and not downsize, 19% who wish to remain in the parish are not sure they would remain in their current home.

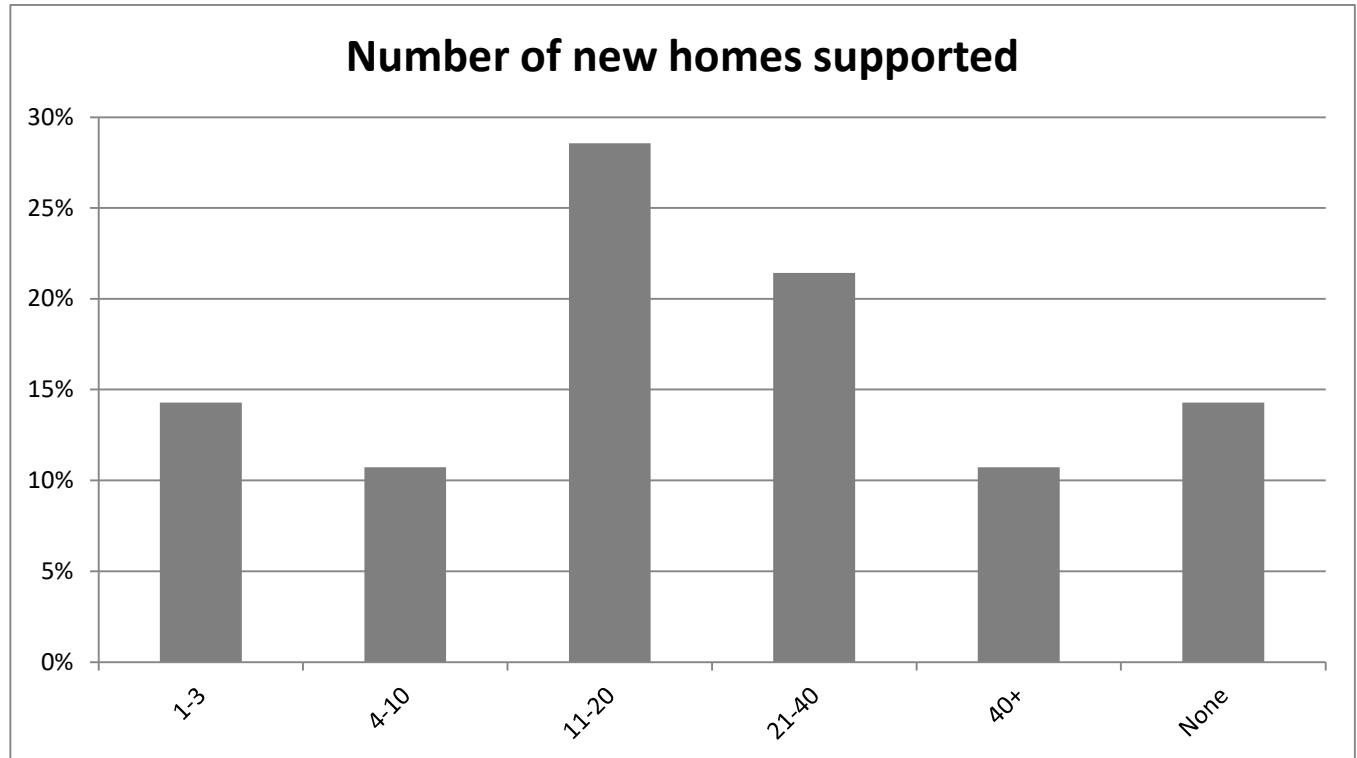
Chart 5



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 (86%) were in support of some new housing in Downton, with the most popular option (29% of respondents) being for between eleven and twenty new homes. 14% of respondents were opposed to any new housing in Downton parish:

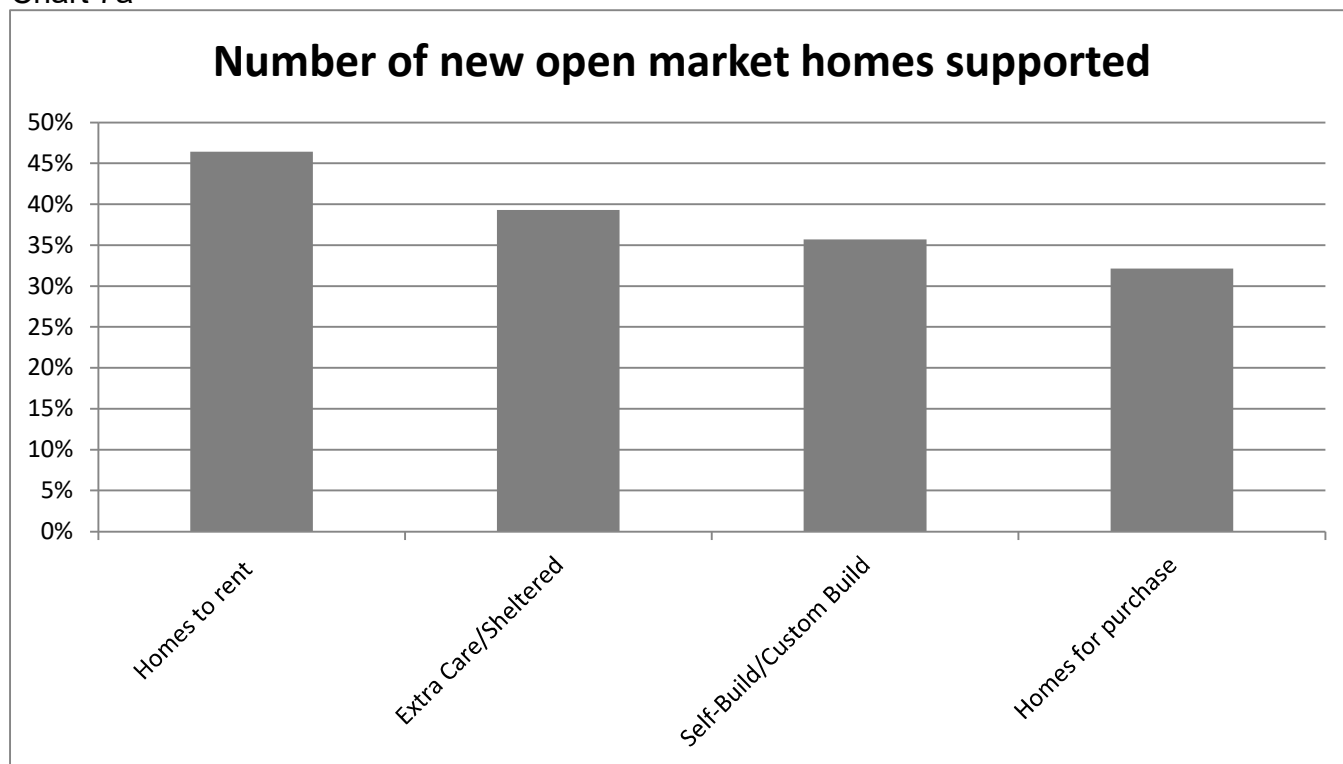
Chart 6



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

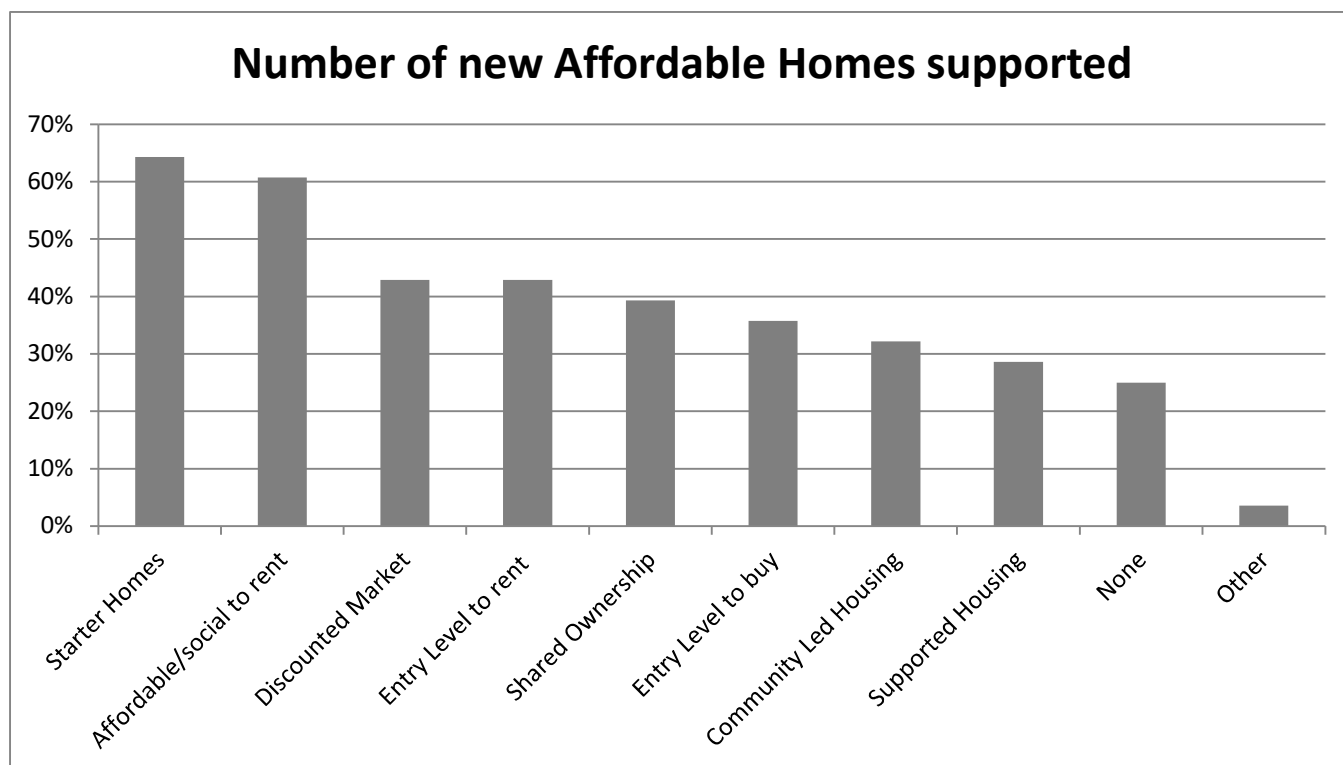
The types of open market homes considered most needed in Downton by the survey respondents were homes to rent (46%), extra care/sheltered housing (39%), self/custom build (36%) homes for purchase (32%). More than one answer could be given:

Chart 7a



The types of affordable homes considered most needed in Downton by the survey respondents were starter homes for purchase (64%) and affordable/social to rent homes (61%). More than one answer could be given:

Chart 7b



Part two – Households requiring accommodation in the parish

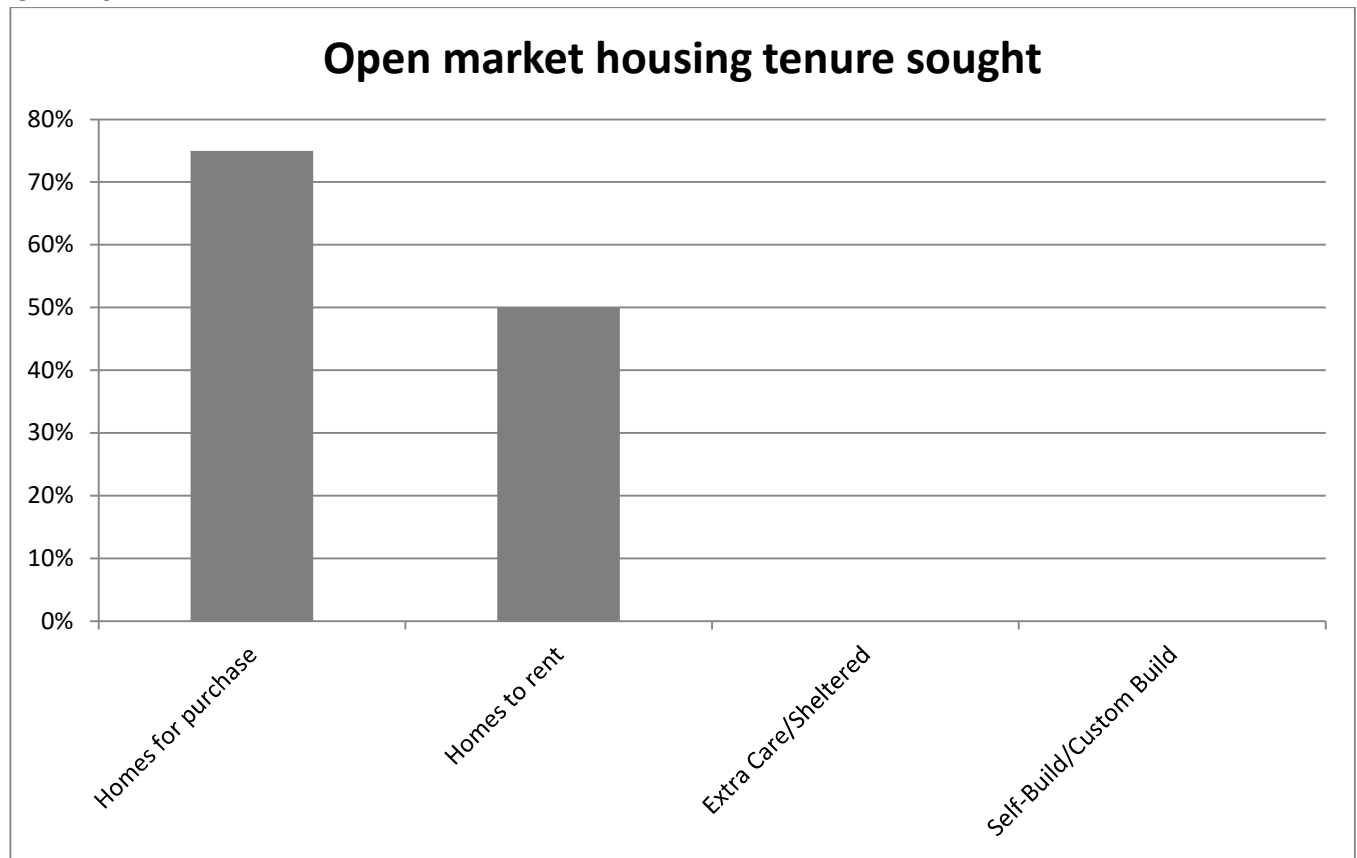
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Downton are then made in order 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 Downton. The most frequent reasons given for needing to move were the respondents home is overcrowded, currently living with their families but wanted to live independently in the parish, home too big, condition of home damaging health, to live closer to employment, currently renting and would like to buy and Member of Armed Forces, Reserve forces or retired from in last 5 years.

Those respondents who selected 'other' gave replies such as living near a busy road and may require single floor accommodation in the future. More than one answer could be given.

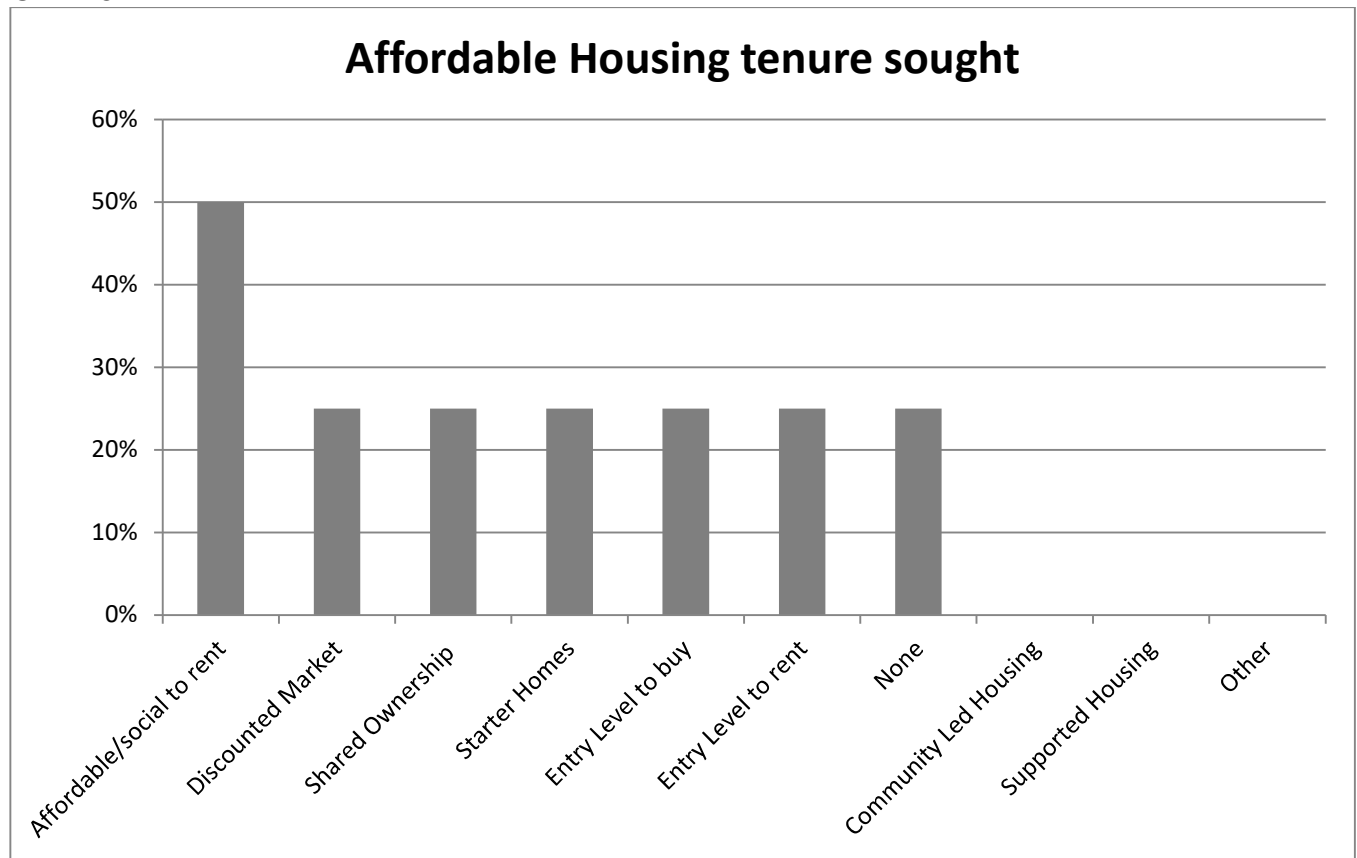
The respondents requiring accommodation in the parish were asked what type of open market tenure they sought. The expressed need was homes for purchase and homes for rent. Households could indicate more than one response:

Chart 8a



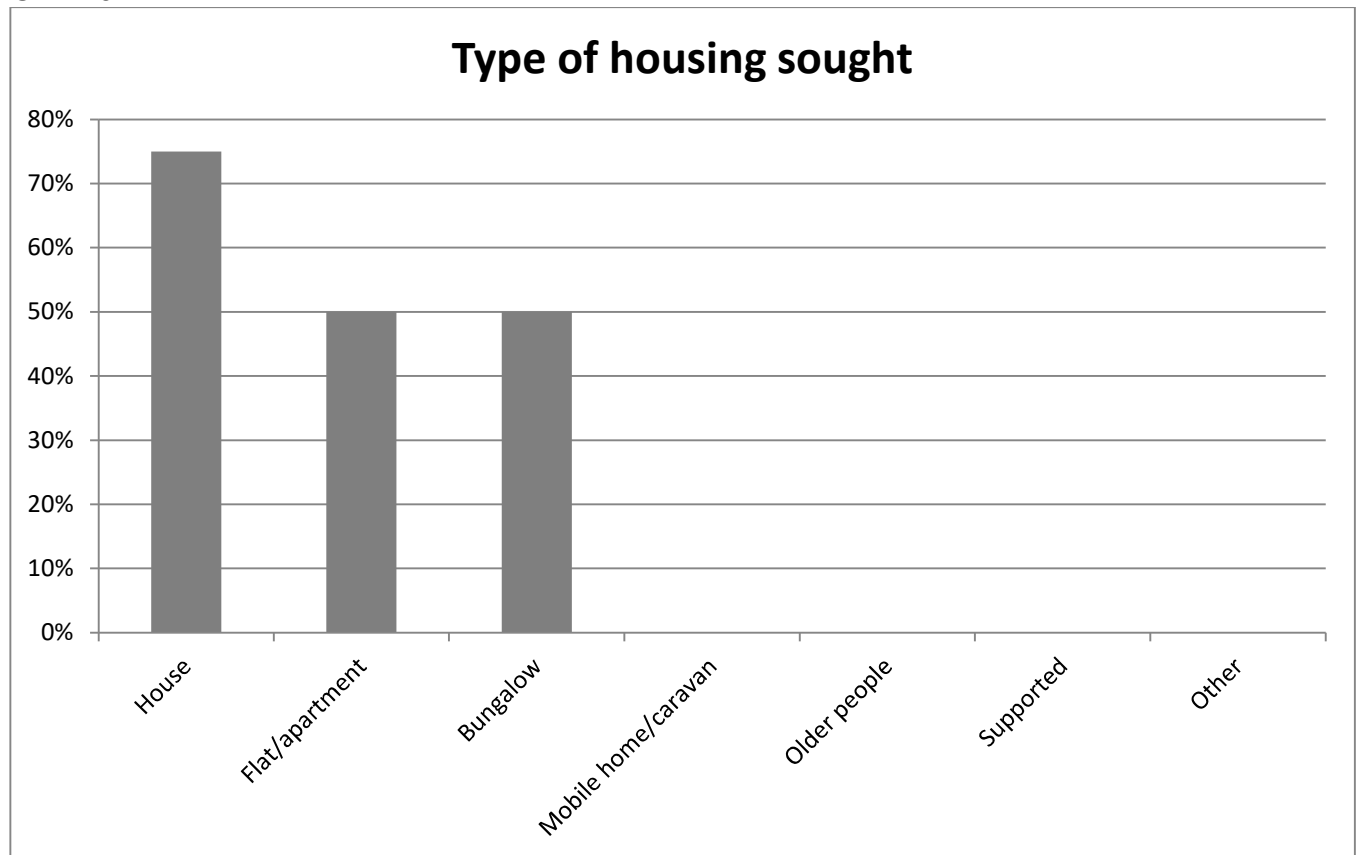
The respondents requiring accommodation in the parish were asked what type of affordable housing tenure they sought. The expressed need was for most types of tenure, with affordable/social to rent the most desired. Households could indicate more than one response:

Chart 8b



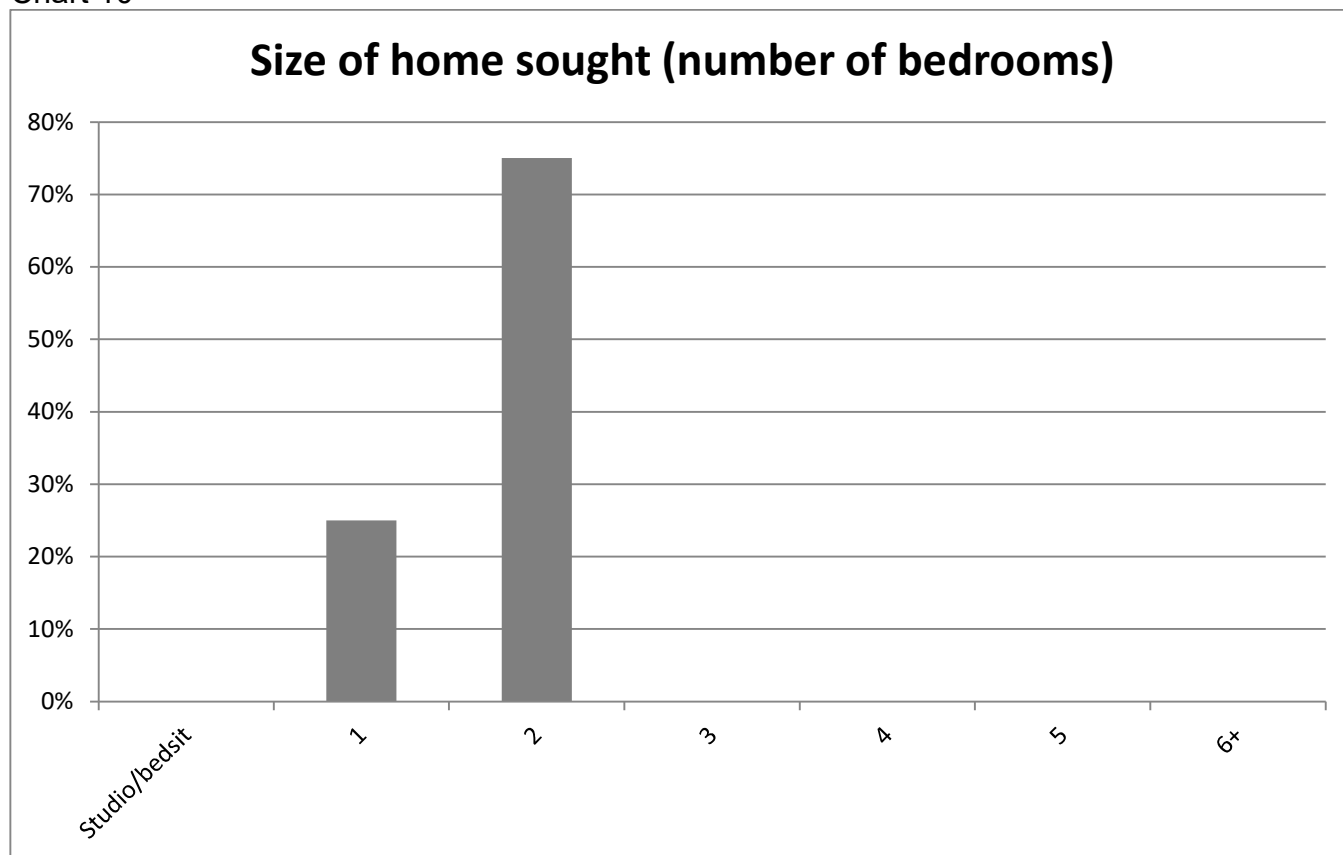
Respondents to this section were also asked what type of housing they required. The most sought-after type was a house (75%). Full responses are given in the chart below (more than one answer could be given):

Chart 9



In terms of size, the most popular option was for two bedroom homes (75%) and respondents also expressed a need for properties with one bedroom. No need was declared for studio (bedsit) or homes with three or more bedrooms:

Chart 10



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

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

One of the households responding to this section of the survey reported having equity in an existing property with two households declaring a deposit available. Estimated levels of savings among the respondents were mixed with savings declared of between £20,000 and £29,999 (one household) over £80,000 (one household). The median savings level for the respondents was £24,000. The income levels were relatively healthy with three of the four respondents reporting income levels of between £30,000 and £80,000pa. The median gross income bracket reported by three of the respondents was **£50,000 - £59,999pa**.

Comparing income, savings and equity levels with affordability in Downton suggests that **one** of the three 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. This household informs the recommendations of this survey for new affordable housing in Downton, presented in Section 8.

Of the remaining three households that responded, **one** household currently owns their own home and indicated a desire to purchase open market housing, their expressed need was for open market two bedroom home to purchase. On assessing levels of equity, savings and income, an open market purchase was achievable to this household.

One household expressed a desire to purchase a home, however they did not declare income and savings in order for an assessment to be made if this was achievable. **One** household would like to market or affordable rent, however due to current circumstances these aspirations were unachievable.

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 Downton area:⁴

Property Type	April to Oct 2021
Flat	£150,500
Terrace	£337,883
Semi Detached	£322,437
Detached	£536,222

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 Downton cost £337,883 then a household may require £50,682 as a deposit. Annual household income would have to be at least £63,822. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in Wiltshire in 2021 was £31,439:⁵

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 10% - 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 £337,883 for a shared ownership property with a 10% (£33,788) share may require a 10% mortgage deposit of £3,378.83 with rent to pay on the remaining share of £253,412.

- 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.
- 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

⁴ House price estimates from [HM Land Registry Open Data](#). Please note that the SP5 postcode covers a wider area than Downton parish and that there may be significant internal variation in house prices.

⁵ Annual Survey of Hours and Earnings, 2021, resident analysis. Gross annual pay of full time employed persons resident in Wiltshire, <https://www.nomisweb.co.uk/datasets/ashe>. 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.

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 December 2021, there were thirty one households on the Wiltshire Council Housing Register seeking housing in Downton parish. Fifteen households seeking 1 bedroom accommodation, ten households seeking 2 bedroom, five seeking 3 bedroom and one household seeking 4 bedroom accommodation.
- The 2011 Census recorded one hundred and thirty nine social homes in the parish.⁶ These properties represent 10.3% of the total housing in Downton, which is lower than the Wiltshire affordable housing average of 14.7%.⁷
- The social housing in Downton had a 4% re-let rate in the past year: from the first to the fourth quarter of 2020 to 2021, five 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, or changes to households' sizes or health needs for example. 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

- None

Shared ownership / discount market homes¹⁰

- 1 x one bedroom home (bungalow)

Sheltered housing for older people

- None

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.