

Semington

Parish Housing Needs Survey

Survey Report

August 2021

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1. Parish Summary

The parish of Semington is in the Melksham community area in Wiltshire. The village is just over a mile south of Melksham and west of the A350, which, together with the A361 Trowbridge to Devizes Road, runs through the parish. According to the 2011 Census, 930 people lived in the parish in 389 households – an increase of 12% and 18% respectively since 2001.

Semington is an old settlement and people have lived here since the 12th century. St George's Church dates from around 1300, and records of Littleton Mill (which was burnt down in 1802 during a protest against the use of machinery) go back to these times. The village is surrounded by farmland and its farmhouses date from the 1500s. The parish has a number of notable houses built in the 17th, 18th and 19th centuries. A distinctive Wesleyan Chapel was built in 1884 but became a private house a hundred years later. The village school began in 1859. It is still thriving, although now in modern buildings, and is open from 8am to 6pm with a breakfast club and after-school activities. The Village Hall, built in 1933, and recently refurbished, is the heart of the village, both geographically and socially. It has a bar and hosts the WI, bridge club, bingo, skittles, a choir, quizzes, a Zumba class and the parish council.

The Kennet & Avon Canal, and Semington Brook which flows into the River Avon west of Melksham, form the northern boundary of the parish. The Wilts & Berks Canal started at Semington until its closure in 1914, but a new connection with the Kennet & Avon is now planned. Of the many well-used village footpaths, the most popular is the canal towpath.

The parish has the following features

- Two village greens; one is opposite the village hall where the Christmas tree stands. The other, *The Ragged Smock*, is at the south of the village and is named after an old windmill that resembled an old man in a tattered coat.
- A wood was planted at the Queen's Diamond Jubilee, and over the last three years villagers have planted 9000 daffodil bulbs and scattered 10000 poppy seeds.
- A conservation area in the school for the children to monitor and encourage wildlife. There are wildlife ponds along the A350 with special crossing points underneath the road to protect the great crested newts and other fauna in the wildlife areas nearby.
- A sports field and a free tennis court. There are two football teams, a cricket club, several skittles teams and a summer fete.
- A Post Office, a monthly parish magazine sponsored by the church, the parish council and villagers and a website providing information on parish events.
- A Neighbourhood Watch scheme works with the Neighbourhood Police team who drop by the village hall for its Thursday coffee morning.
- A range of businesses including a light industrial estate, narrow boat hire and repair company, a crematorium, and a charity helping people to live independent lives.

- The Somerset Arms provides a range of activities and festivals, such as Christmas and Easter parties for children, live bands, and quiz nights.
- Regular buses to Chippenham, Devizes, Melksham, Swindon and Trowbridge, and good local rail links.
- Since the COVID 19 pandemic began a Semington, Little Marsh and Littleton Community Facebook Group has been established to connect and support the village.

2. Introduction

In Spring 2021 Wiltshire Council's Residential Development Officers discussed carrying out a rural housing needs survey with Semington 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 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, 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 Semington parish.

- 'Housing need' can be defined as the need for an individual or household to obtain housing that is suitable to their circumstances.

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.

- 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 made available online on 26 July 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 30 August 2021. The online forms were recorded and analysed by the Residential Development Officers at Wiltshire Council.

- A total of 389 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 12% with 46 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 Semington.

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 Semington 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 Semington. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made 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).

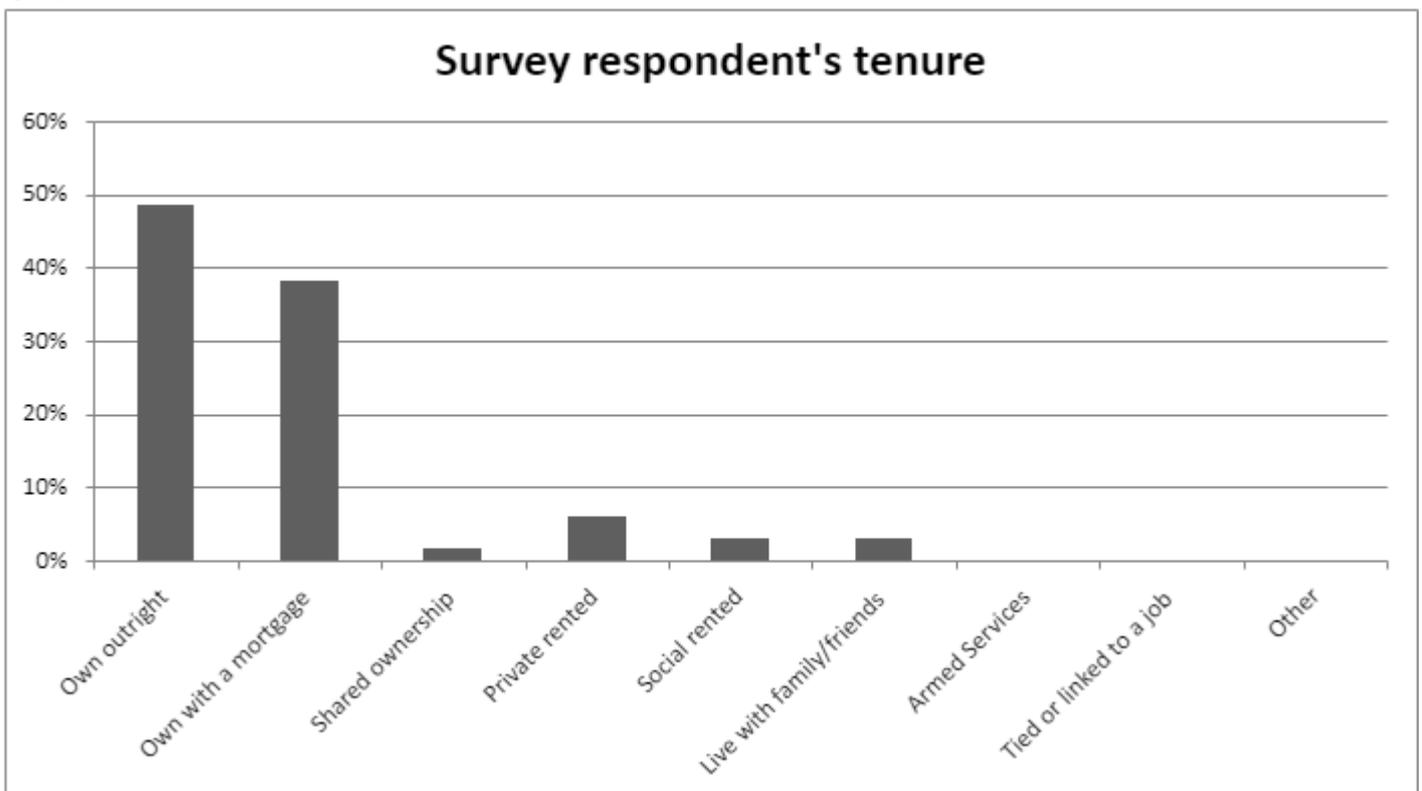
Part One – Households currently living in the parish

The first question asked in the survey was, what is your households' connection to the parish. 99% of those who replied said that it was their main home, 3% worked in parish and 1% declared 'other'. More than one option could be selected.

The 2011 Census data for Semington indicates that 80.7% of households in the parish were owner-occupying, 6.9% were renting from social landlords, 11.1% were privately renting, 0.3% were shared ownership and 1% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (87%) of respondents were owner-occupiers, while 4% of respondents were living in socially rented properties, including shared ownership, 6% were renting from a private landlord or letting agency, 3% living with family/friends. 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.

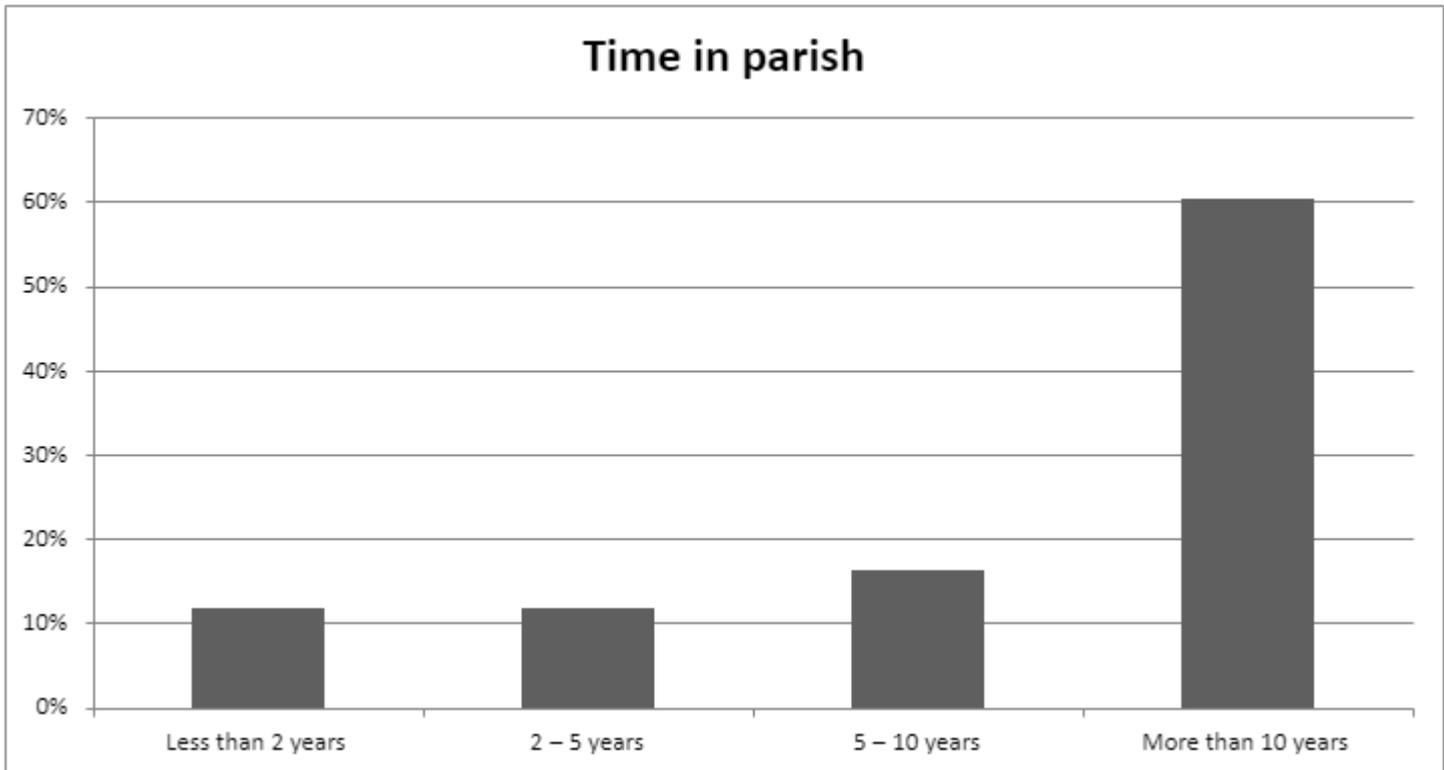
Chart 1



³ <http://www.nomisweb.co.uk/>

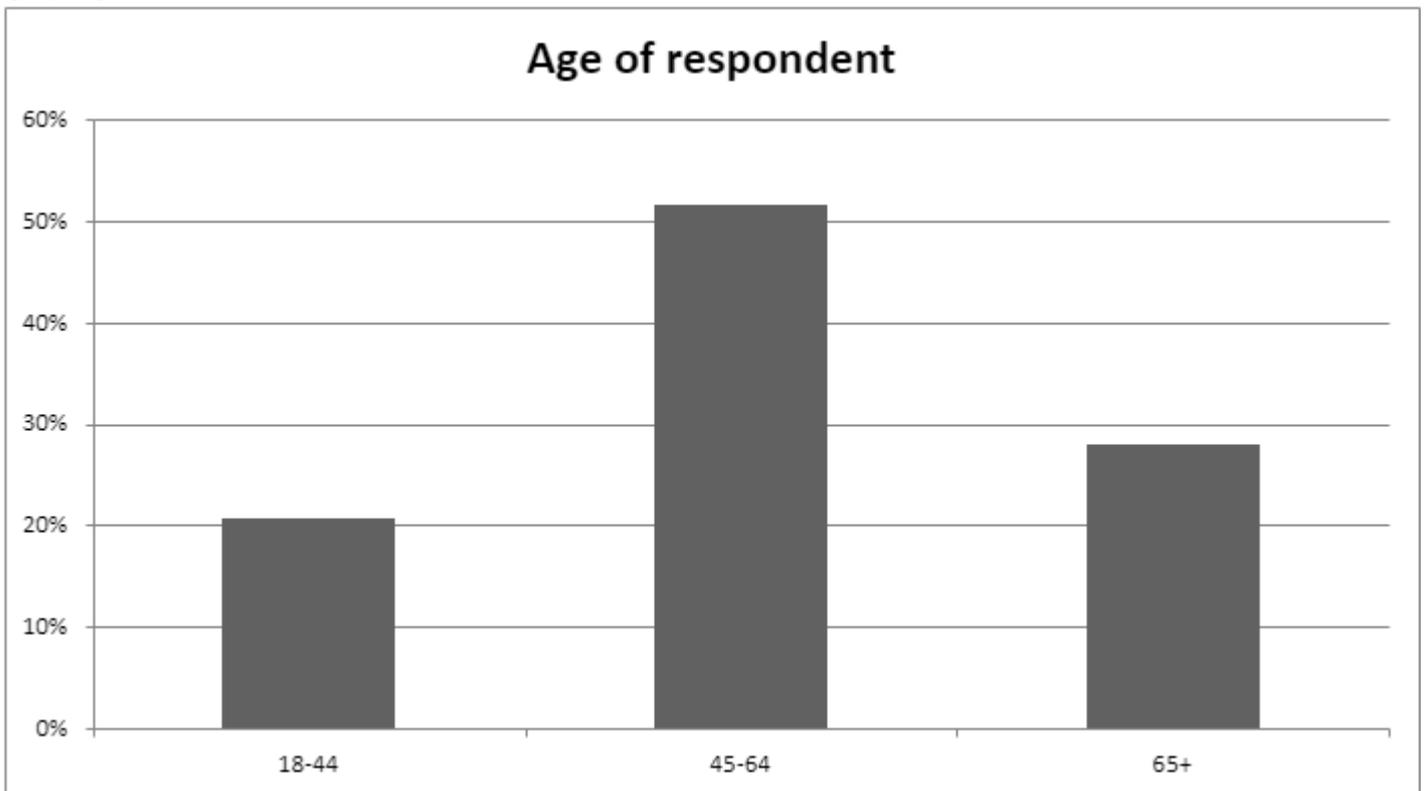
The chart below indicates the length of time that respondents have lived in their current home. It shows that 60% of the respondents have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:

Chart 2



The chart below reflects the age range of respondents to this survey with around half (51%) being aged 45 to 64. The remaining age brackets of 65+ was 28% and 18 to 44 was 21%.

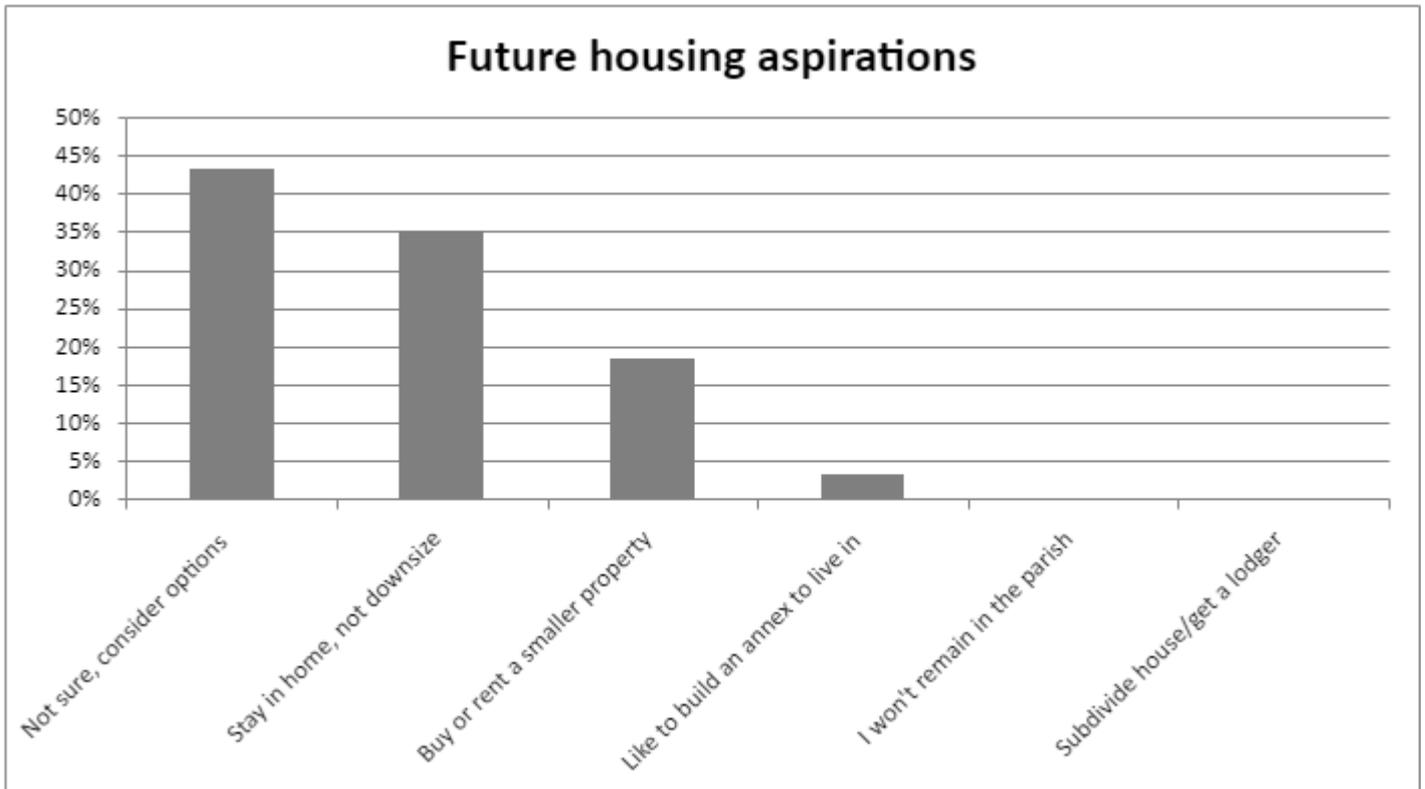
Chart 3



Households were asked how many people lived in their home, 56% of respondents lived in a household of 2 persons, 16% lived in a household of 3 persons and 13% of respondents lived in a household of 1 person and a further 13% of household respondents lived in a household with 4 persons or more.

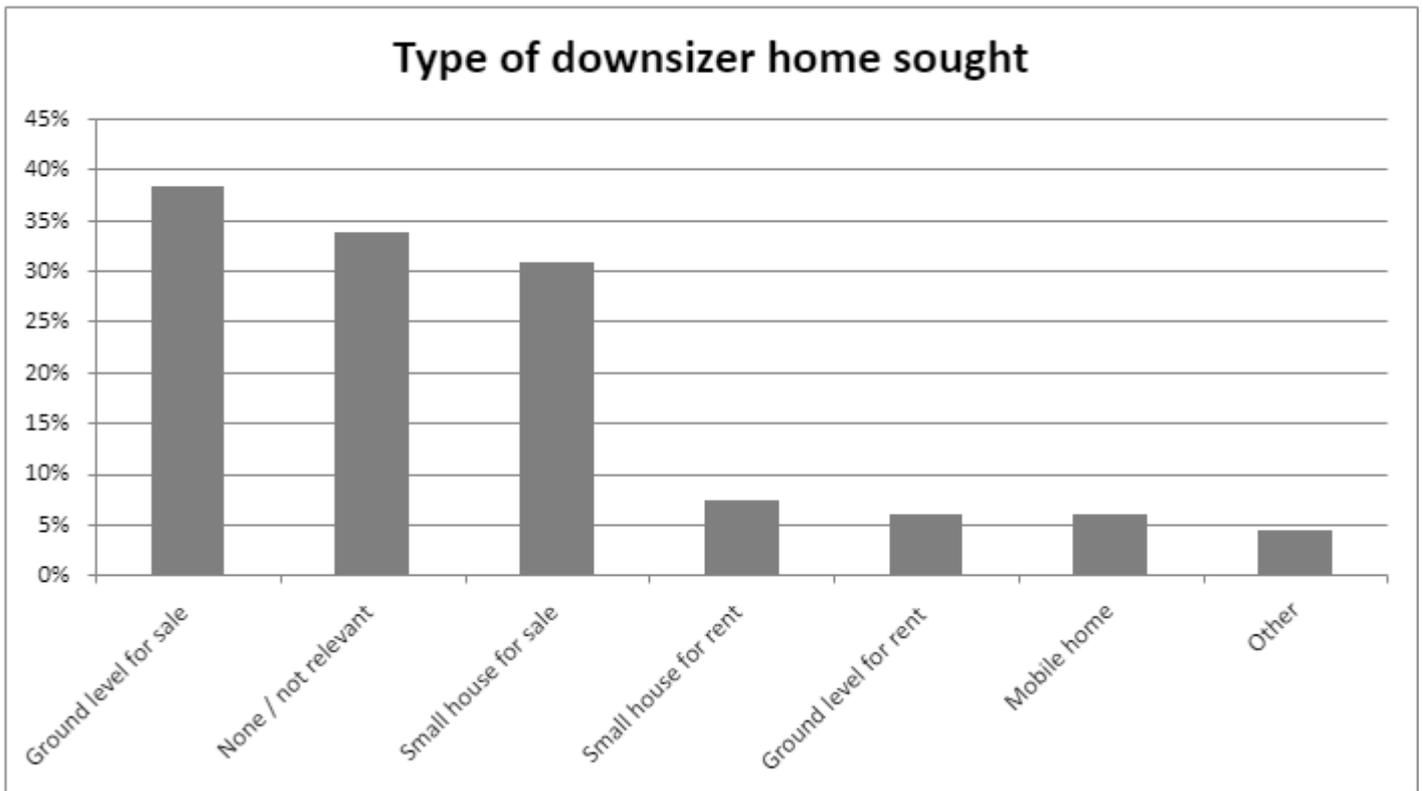
Many respondents to the survey lived in large family homes, with 47% of respondents having four or more bedrooms in their property. 29% had three bedrooms, 9% two bedrooms and 2% of respondents lived in homes with one bedroom.

Chart 4



The above chart indicates that whilst 35% of those respondents wish to remain in their home and not downsize, 60% who wish to remain in the parish are not sure they would remain in their current home.

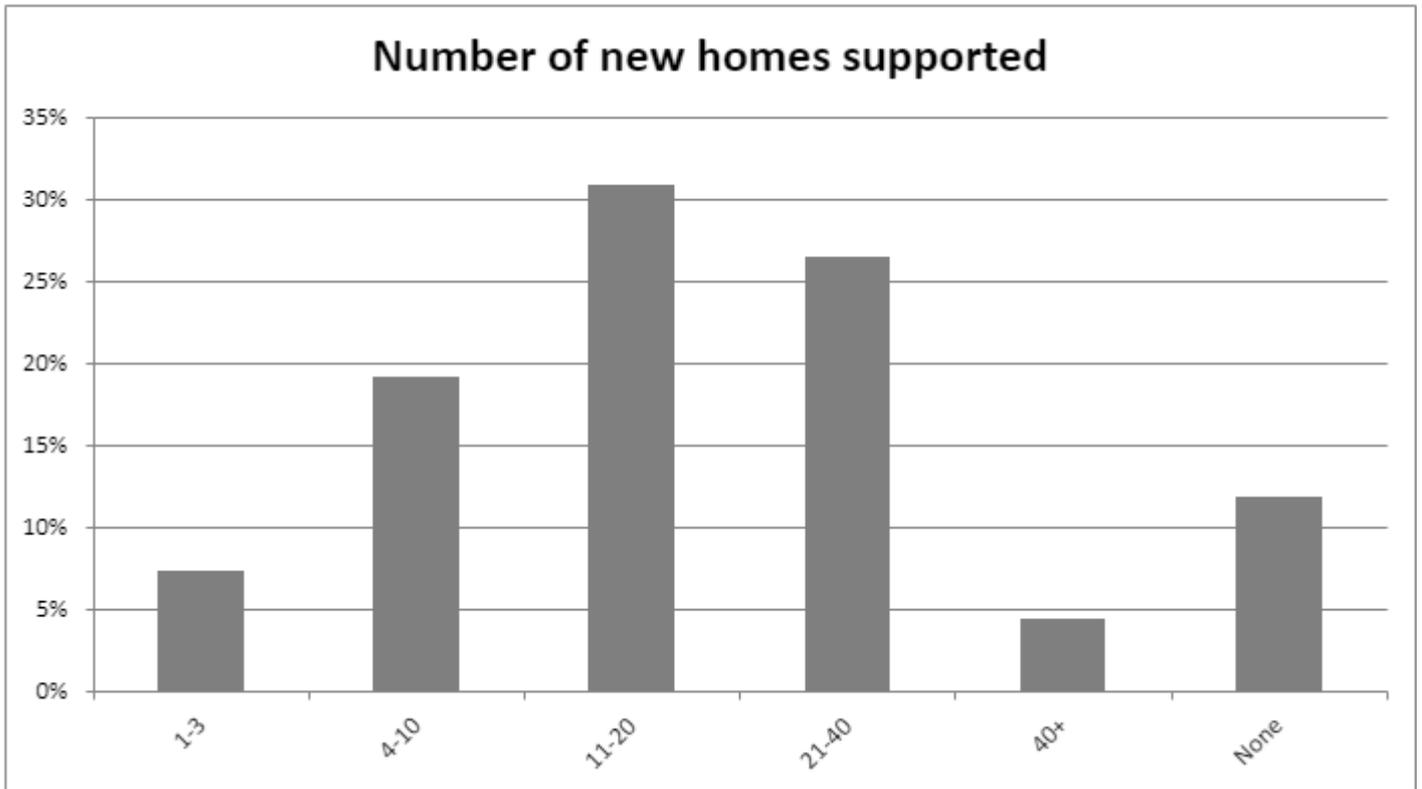
Chart 5



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 number of respondents (88%) were in support of some new housing in Semington, with the most popular option (31% of respondents) being for between eleven and twenty new homes. 12% of respondents were opposed to any new housing in Semington parish:

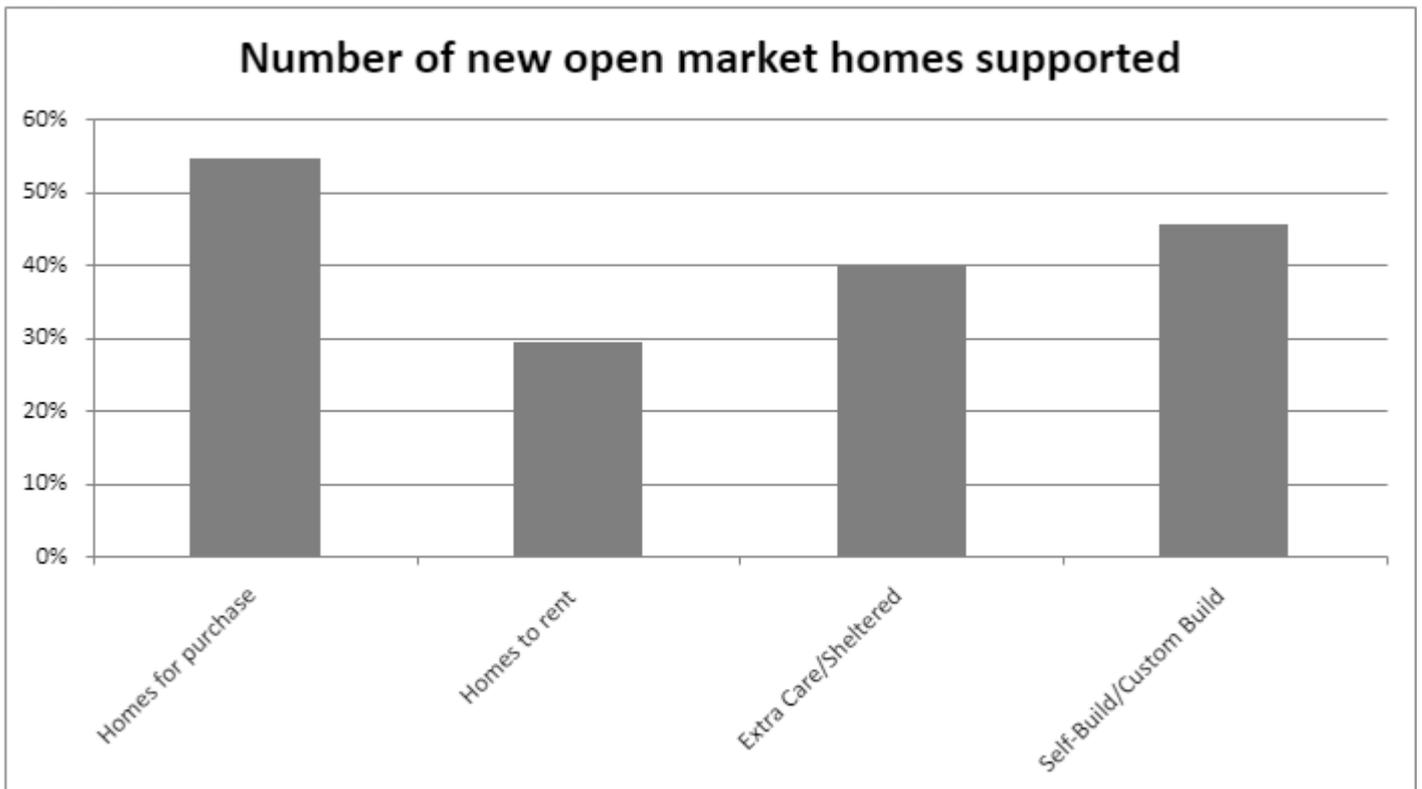
Chart 6



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

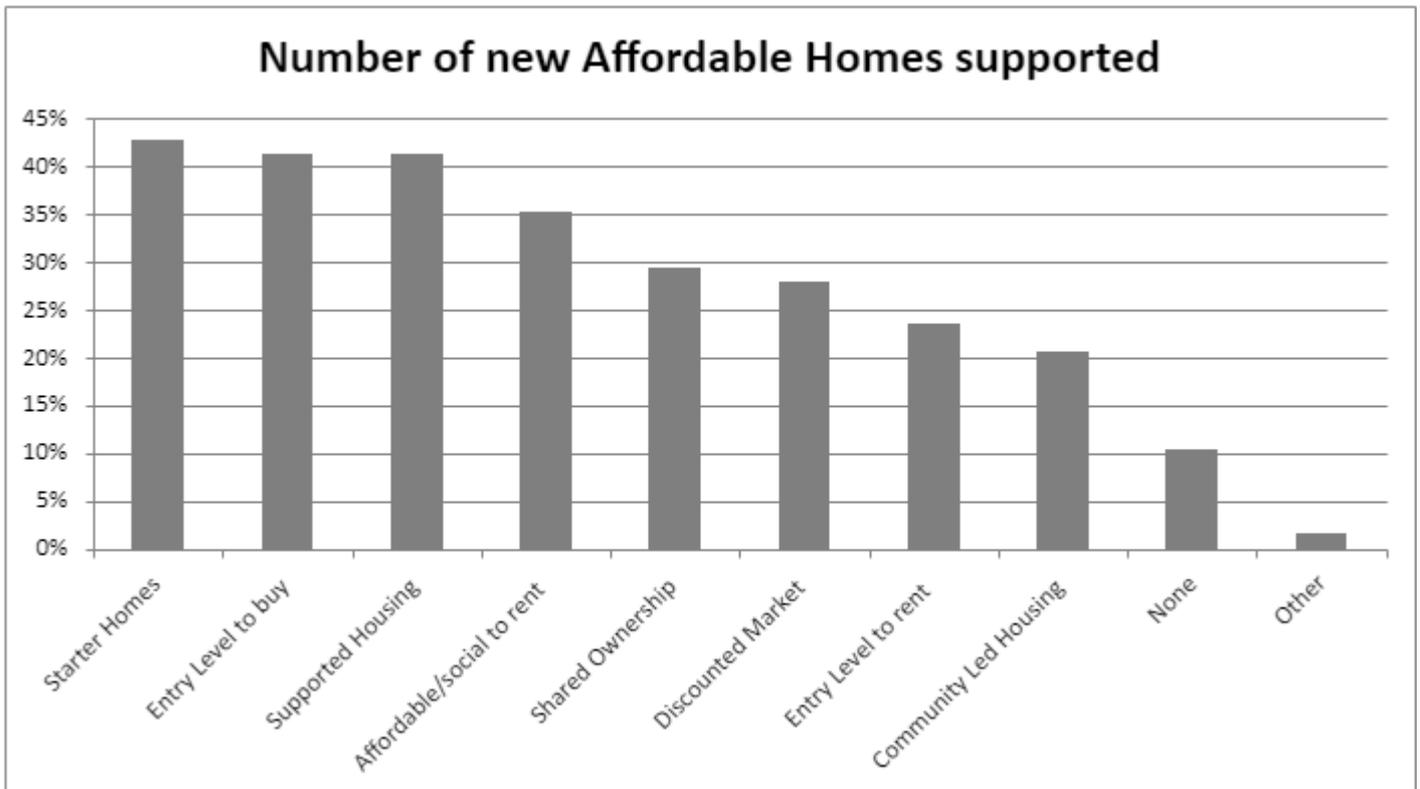
The types of open market homes considered most needed in Semington by the survey respondents were open market homes for purchase (54%), self/custom build (46%), extra care/sheltered (40%) and home to rent (29%). More than one answer could be given:

Chart 7a



The types of affordable homes considered most needed in Semington by the survey respondents were starter homes for purchase (43%) and entry level to buy (41%) and supported housing (41%). More than one answer could be given:

Chart 7b



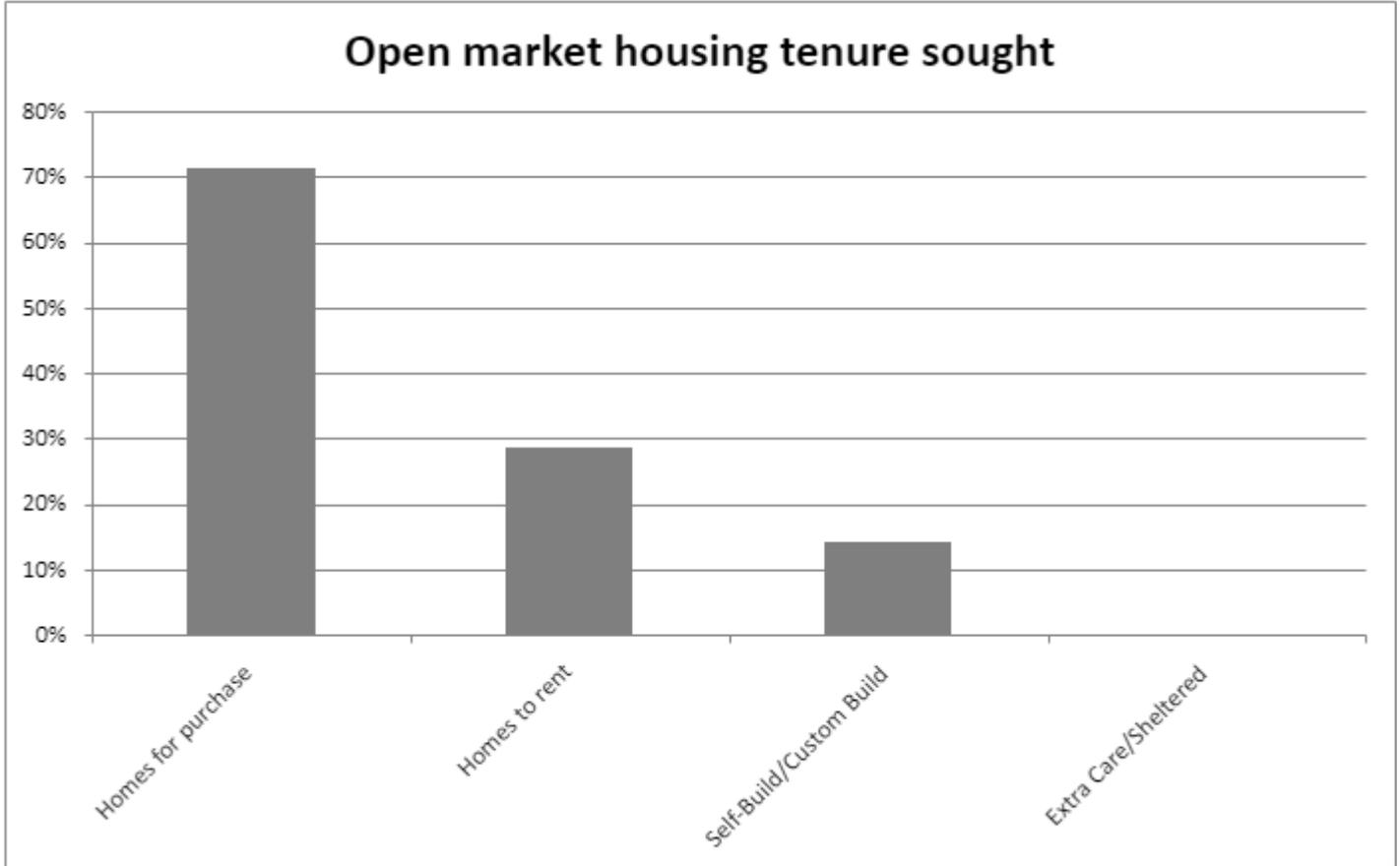
Part two – Households requiring accommodation in the parish

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

Seven respondents replied to this section of the survey, indicating their need for housing in Semington. The most frequent reasons given for needing to move were respondents currently living with their families but wanted to live independently in the parish (43%) other reasons given for needing to move were, need to move for medical/welfare reasons, need ground floor accommodation, to provide support to family members and end of tenancy/eviction. More than one answer could be given.

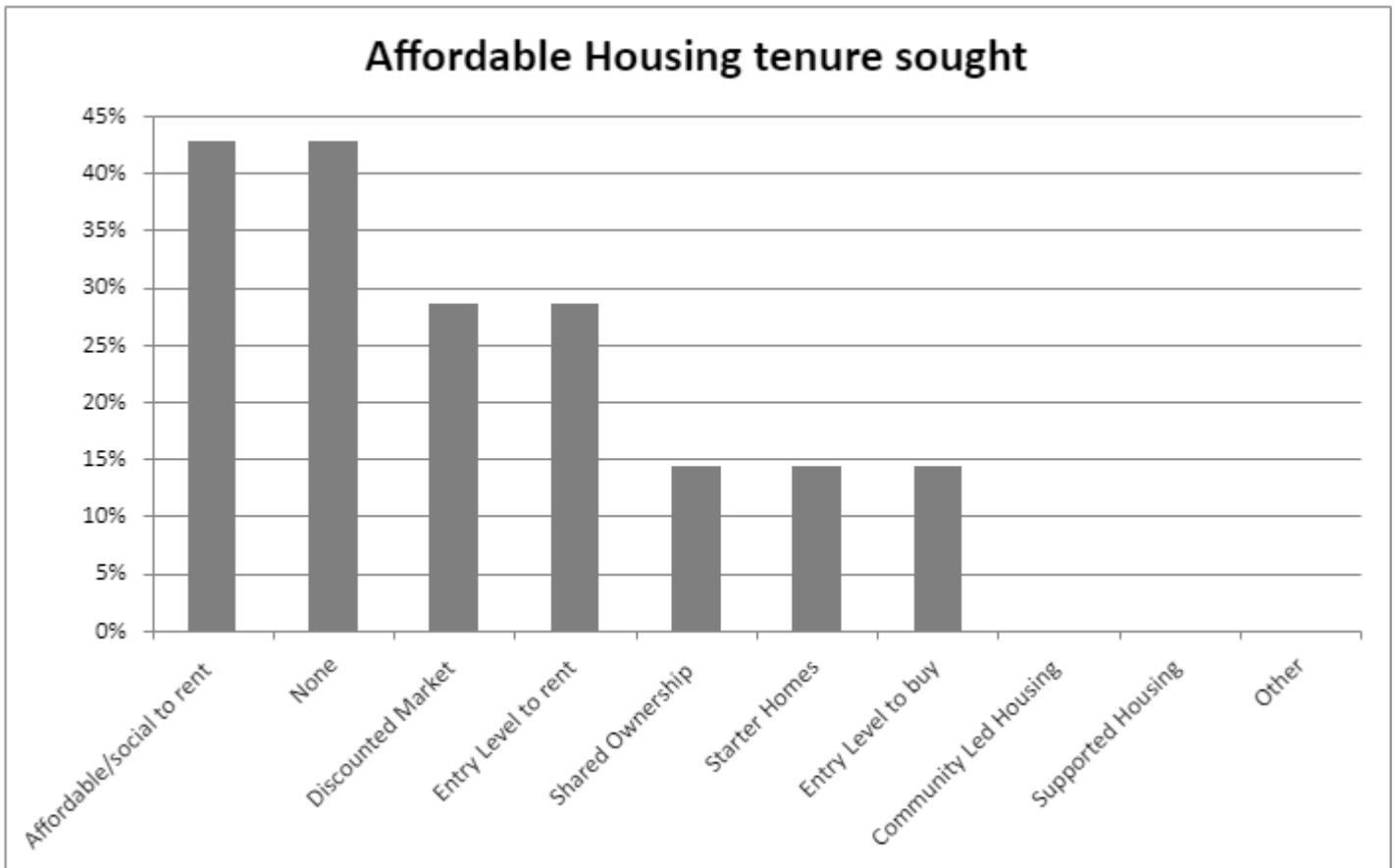
The respondents requiring accommodation in the parish were asked what type of open market tenure they sought. The need for homes for purchase on the open market was the most desired at 71% with homes to rent 29% and self and custom build 14%. Households could indicate more than one response:

Chart 8a



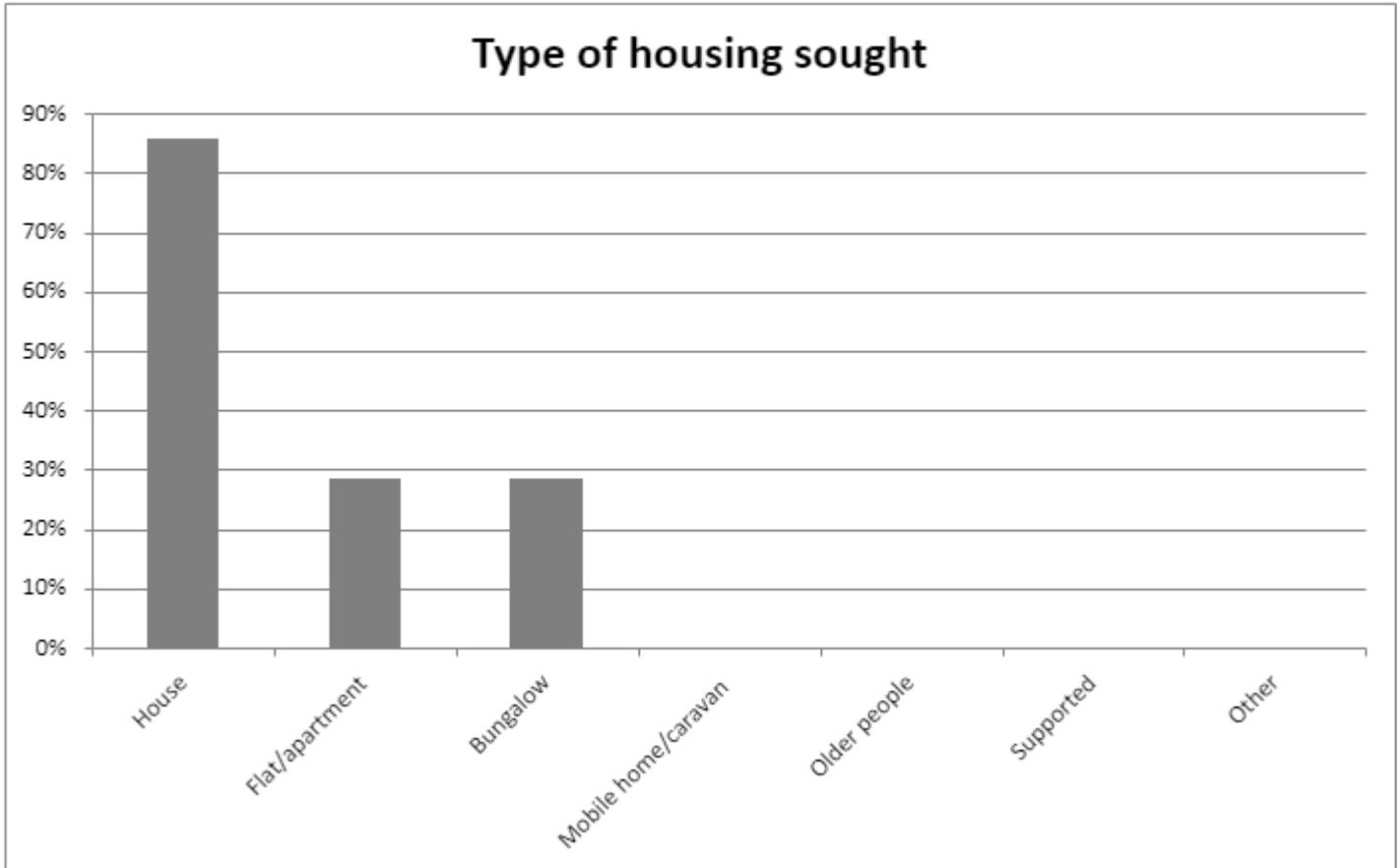
The respondents requiring accommodation in the parish were asked what type of affordable housing tenure they sought. 43% of respondents indicated 'none' and 43% indicated affordable/social homes to rent. Households could indicate more than one response:

Chart 8b



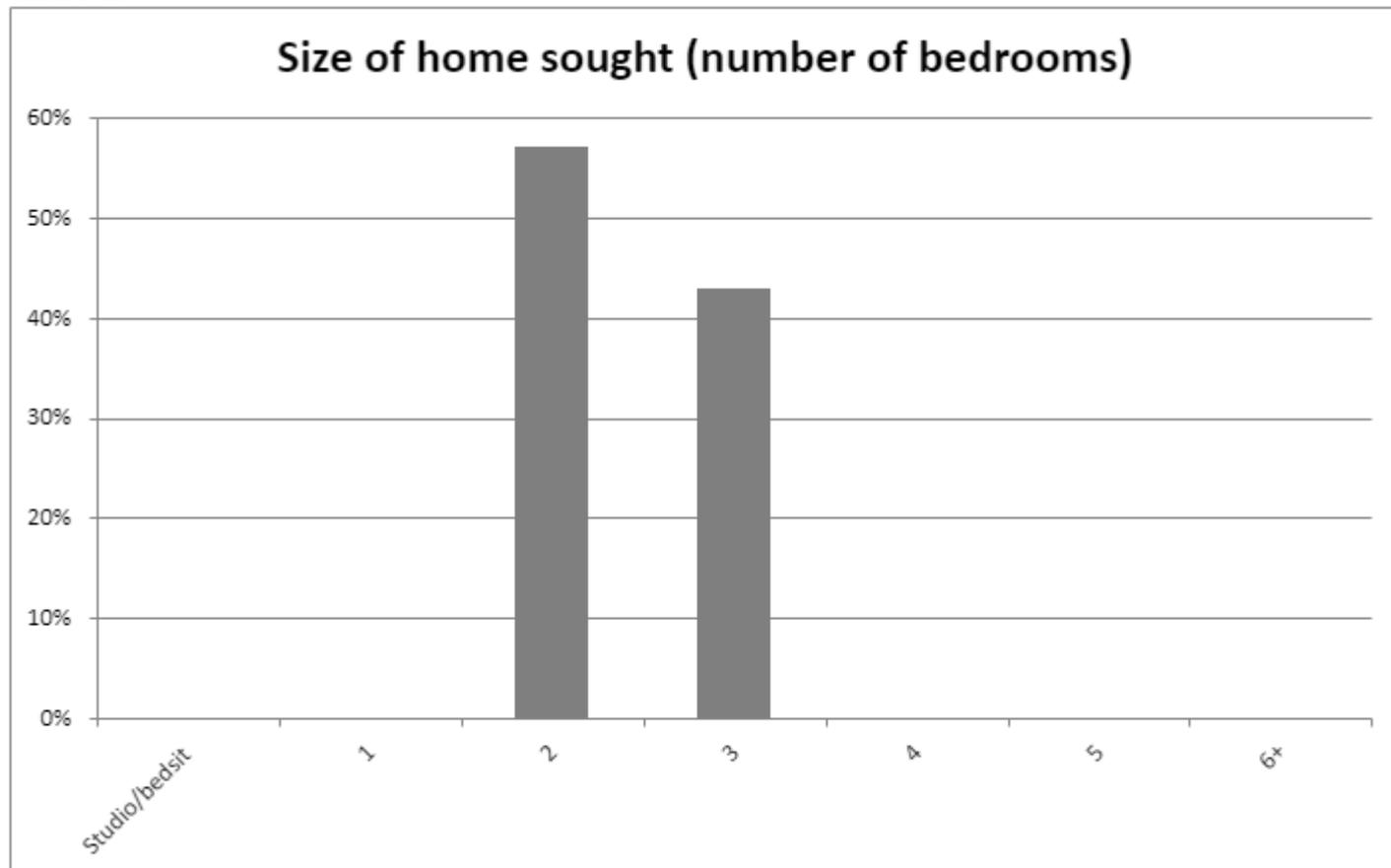
Respondents to this section were also asked what type of housing they required. The most sought-after type was a house (86%). Full responses are given in the chart below (more than one answer could be given):

Chart 9



In terms of size, the most popular option was for two-bedroom homes (57%) and respondents also expressed a need for properties with three bedrooms. No need was declared for studio (bedsit) or homes with one, four, five or more bedrooms:

Chart 10



The respondents were then asked if there was existing suitable accommodation in the parish to move into, to which 6 households (86%) responded no, one household selected don't know.

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

Four of the households responding to this section of the survey reported having equity in an existing property with five households declaring a deposit available. Estimated levels of savings among the respondents were mixed with savings declared of between £4,999 and £9,999 (one household) up to £20,000 to £29,000 (one household). The median savings level for the respondents was £15,000. The income levels were relatively healthy with all seven respondents reporting an income. Four households reported an income of up to £24,999pa with three reporting between £45,000 and £70,000. The median gross income bracket reported by the seven respondents was **£25,000-£29,999pa**.

Comparing income, savings and equity levels with affordability in Semington suggests that **two** of the seven 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 Semington, presented in Section 8.

Of the remaining four households that responded, **three** households who currently own their own homes indicated a desire to purchase open market housing, their expressed need was for open market two and three-bedroom homes to purchase. On assessing levels of equity, savings and income, an open market purchase was achievable to these households.

Two households specified they would like to purchase homes only on the open market. However, based on the income and savings declared these households' aspirations were unachievable. These households expressed a desire for three-bedroom open market homes.

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 Semington area.⁴

Property Type	Jan 2021 to Oct 2021
Flat	£136,714
Terrace	£239,189
Semi Detached	£263,807
Detached	£426,636

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 Semington cost £239,189 then a household may require £35,878 as a deposit. Annual household income would have to be at least £50,828. 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 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 £239,189 for a shared ownership property with a 10% (£23,919) share may require a 10% mortgage deposit of £2,391 with rent to pay on the remaining share of £215,270.

- 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 that the BA14 postcode covers a wider area than Semington 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 October 2021, there were three households on the Wiltshire Council Housing Register seeking housing in Semington parish. One household seeking 1 bedroom accommodation and two households seeking 3 bedroom accommodation.
- The 2011 Census recorded twenty-seven social homes in the parish.⁶ These properties represent 6.9% of the total housing in Semington, which is lower than the Wiltshire affordable housing average of 14.7%.⁷
- The social housing in Semington had a 7% re-let rate in the past year: from the first to the fourth quarter of 2020 to 2021, only two 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

- 1x one bedroom home.

Shared ownership / discount market homes¹⁰

- 1x two bedroom home

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.