

Sutton Benger

Parish Housing Needs Survey

Survey Report

January 2022

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1.Parish Summary

The parish of Sutton Benger is in Chippenham Community Area within the local authority area of Wiltshire.

There is a population of about 1,200 based on the 2011 Census, updated by the current housing number of some 514 recorded households (at a population rate of 2.33 residents per dwelling as per 2011 census)

The parish of Sutton Benger stretches from the hamlet of Draycot Cerne in the west, through the village of Sutton Benger to the River Avon in the east, and from the Stanton Household Recycling Centre & Chippenham Pit Stop in the north, to the National Trust's sites of Special Scientific Interest and County Wildlife in the south.

The medieval village layout of a High Street and parallel Back Lane (now Chestnut Road) and a staggered crossroads beside the 13th Century Parish Church, All Saints, formed by Seagry Road and Bell Lane is still clearly visible, even with the addition of a large housing estate that doubled the size of the village in the 1970s. The Wiltshire Strategic Planning team note that Sutton Benger has had a very high level of growth with nearly 130 properties built in recent years. Whilst a number of these are on an old chicken factory, there has been further development built elsewhere around the village. There is also a new development underway at Gate Farm.

Housing numbers now stand at 514 households according to Parish Council voting records.

The village straddles the B4069 (Chippenham to Lyneham road) and is in close proximity to junction 17 of the M4, giving easy access to Swindon, Bath and Bristol, as well as benefitting from the more local amenities either in Chippenham to the south west or Malmesbury in the north.

Sutton Benger is proud of its own local amenities: an excellent primary school, a very convenient doctor's surgery, a well-appointed village hall and recreation ground with multiuse games area, allotments, plus leisure and pleasure businesses - Wellesley Arms public house, La Flambé restaurant, the Bell House hotel & restaurant which also operates the Post Office from its coffee shop & deli, and Hazelwood Beauty salon. A village shop would make this the complete village for its residents.

All Saints provides regular Church of England services and is also popular with tourists visiting its famous green man carvings and medieval embroidery.

This vibrant and friendly village supports (amongst others) tennis, cricket, football, and rugby clubs; amateur dramatics and village singers; toddler groups, child minders, and a thriving pre-school, Benger Bears. There is an over-60's group, a dynamic WI, and even a local internet radio station, ITfm. To find out more about what is going on in this parish, please visit www.suttonbengerparishcouncil.gov.uk

In the north-west of the Parish, is an industrial area comprising a major haulage operating depot with shopping, eating and showering facilities; an auction house; workshops, council recycling depot; and a Highways England Traffic Officers depot. In addition, just outside the Parish area, a new (currently being developed) warehouse and distribution centre, is being

constructed with good access onto the M4. This was granted permission despite local concerns about flooding and traffic, and as a consequence, a weight limit was placed on the B4069 High Street through the centre of the village. Whilst perhaps not relevant to housing – these developments and others already under consideration, are relevant to local village life and to growing traffic concerns.

2. Introduction

In Autumn 2021 Wiltshire Council's Residential Development Officers discussed carrying out a rural housing needs survey with Sutton Benger Neighbourhood Planning Group, 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 Officers are employed by Wiltshire Council's Residential Development 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, 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 Sutton Benger 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 22 November 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 20 December 2021. The online forms were recorded and analysed by the Residential Development Officers at Wiltshire Council.

- A total of 514 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 10% with 52 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 Sutton Benger.

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 Sutton Benger 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 Sutton Benger. 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).

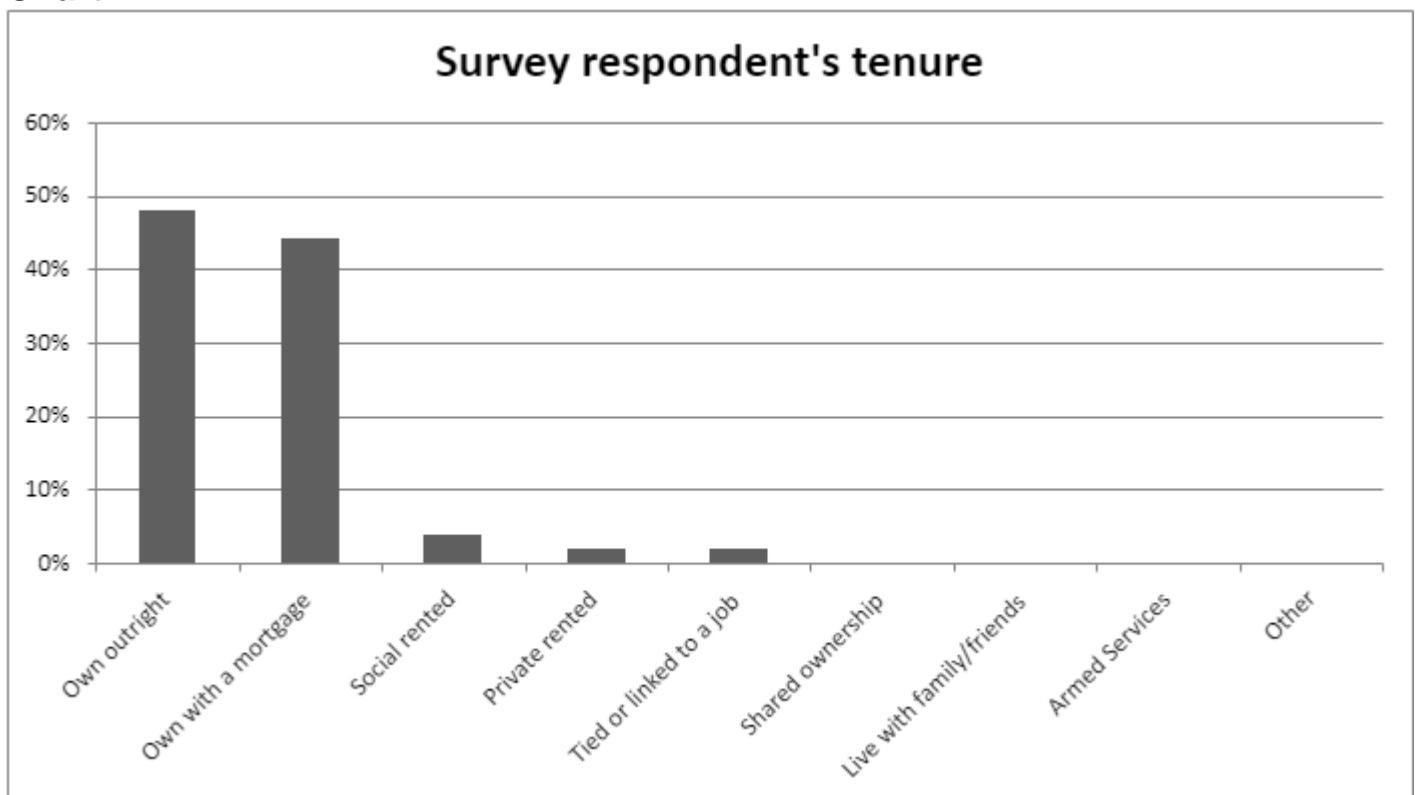
Part One – Households currently living in the parish

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 and 12% worked in parish. More than one option could be selected.

The 2011 Census data for Sutton Benger indicates that 84.4% of households in the parish were owner-occupying, 5.5% were renting from social landlords, 7.6% were privately renting and 2% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (92%) of respondents were owner-occupiers, while 4% of respondents were living in socially rented properties, including shared ownership, 2% were renting from a private landlord and 2% were living in accommodation tied to their employment. 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.

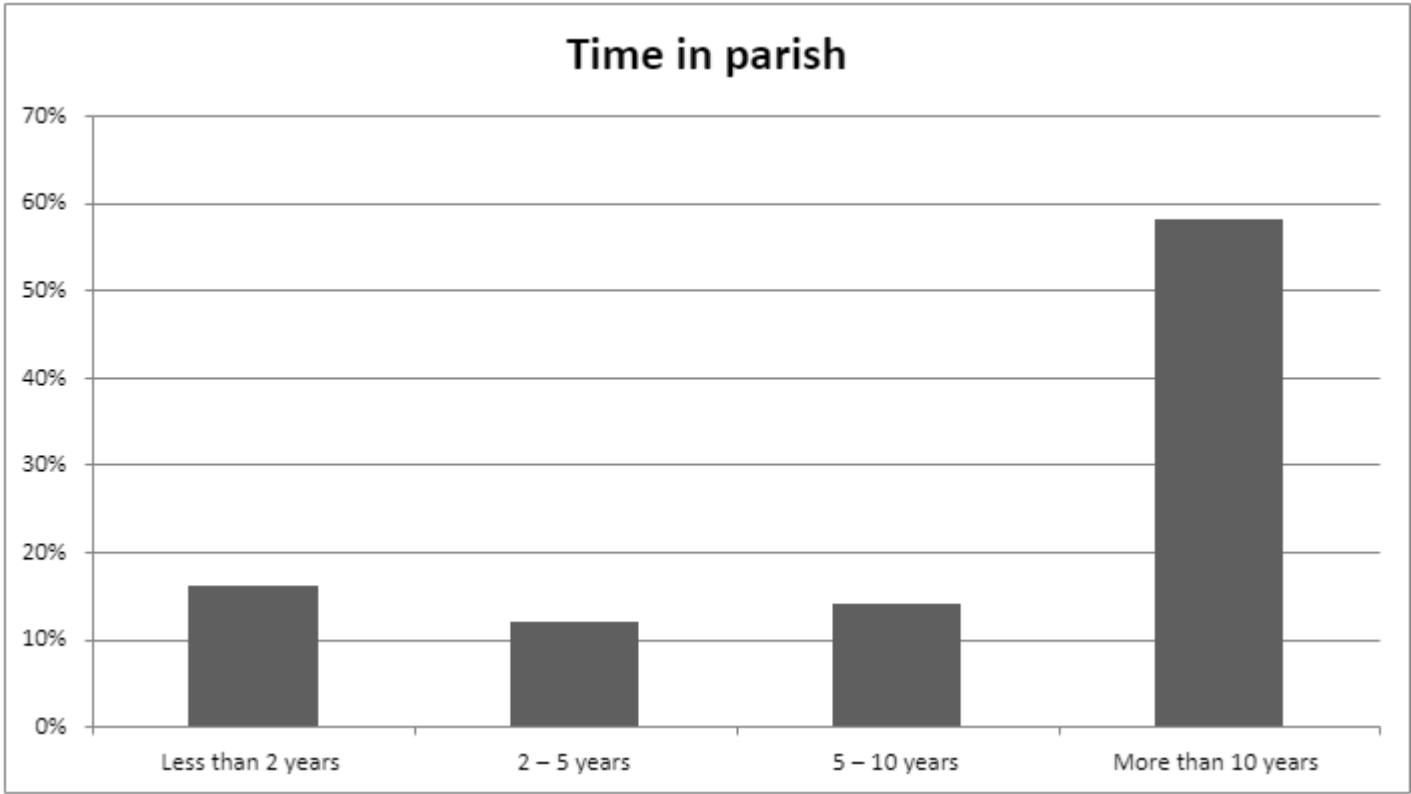
Chart 1



³ <http://www.nomisweb.co.uk/>

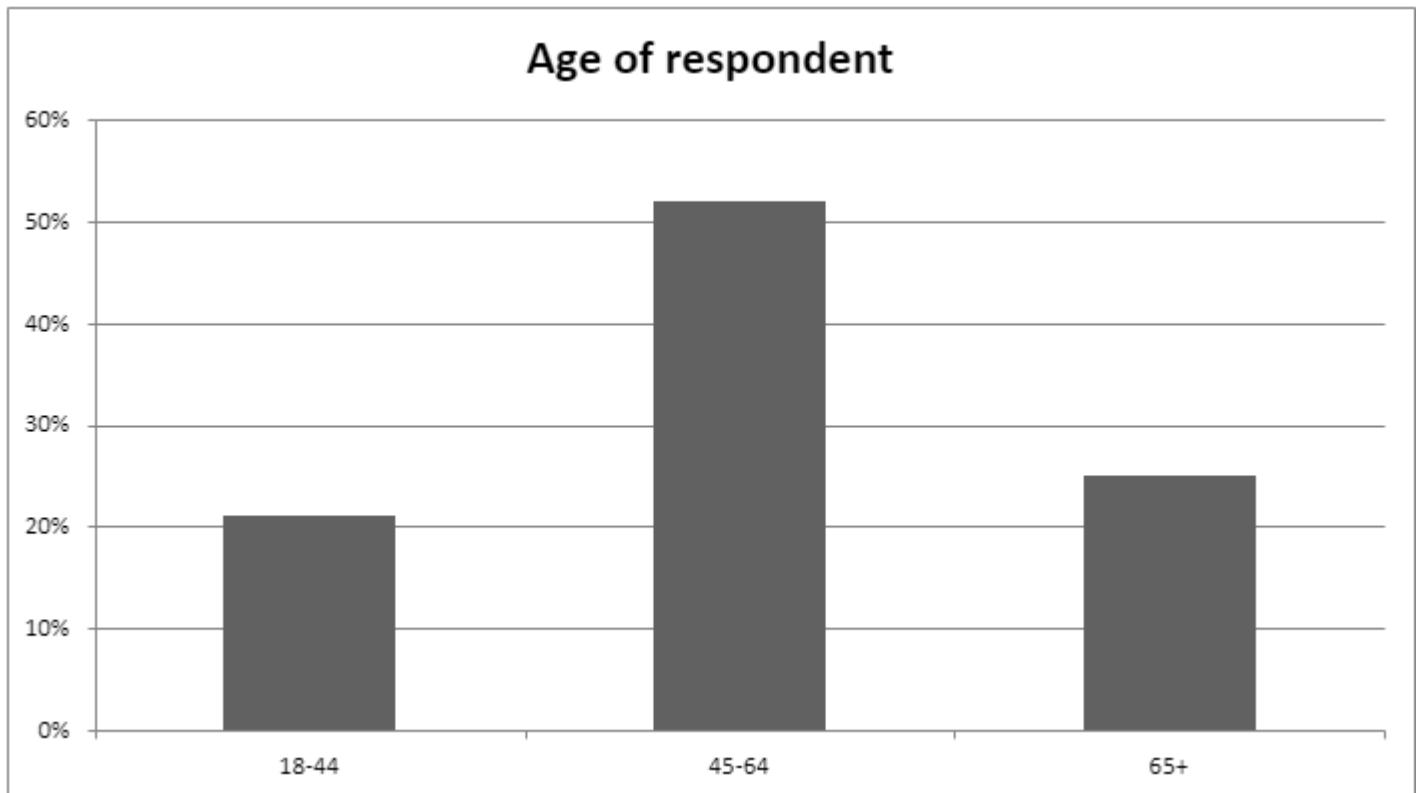
The chart below indicates the length of time that respondents have lived in their current home. It shows that 58% of the respondents have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:

Chart 2



The chart below reflects the age range of respondents to this survey with around half (52%) being aged 45 to 64. The remaining age brackets of 65+ was 25% and 18 to 44 was 21%. 2% of respondents did not wish to answer the question.

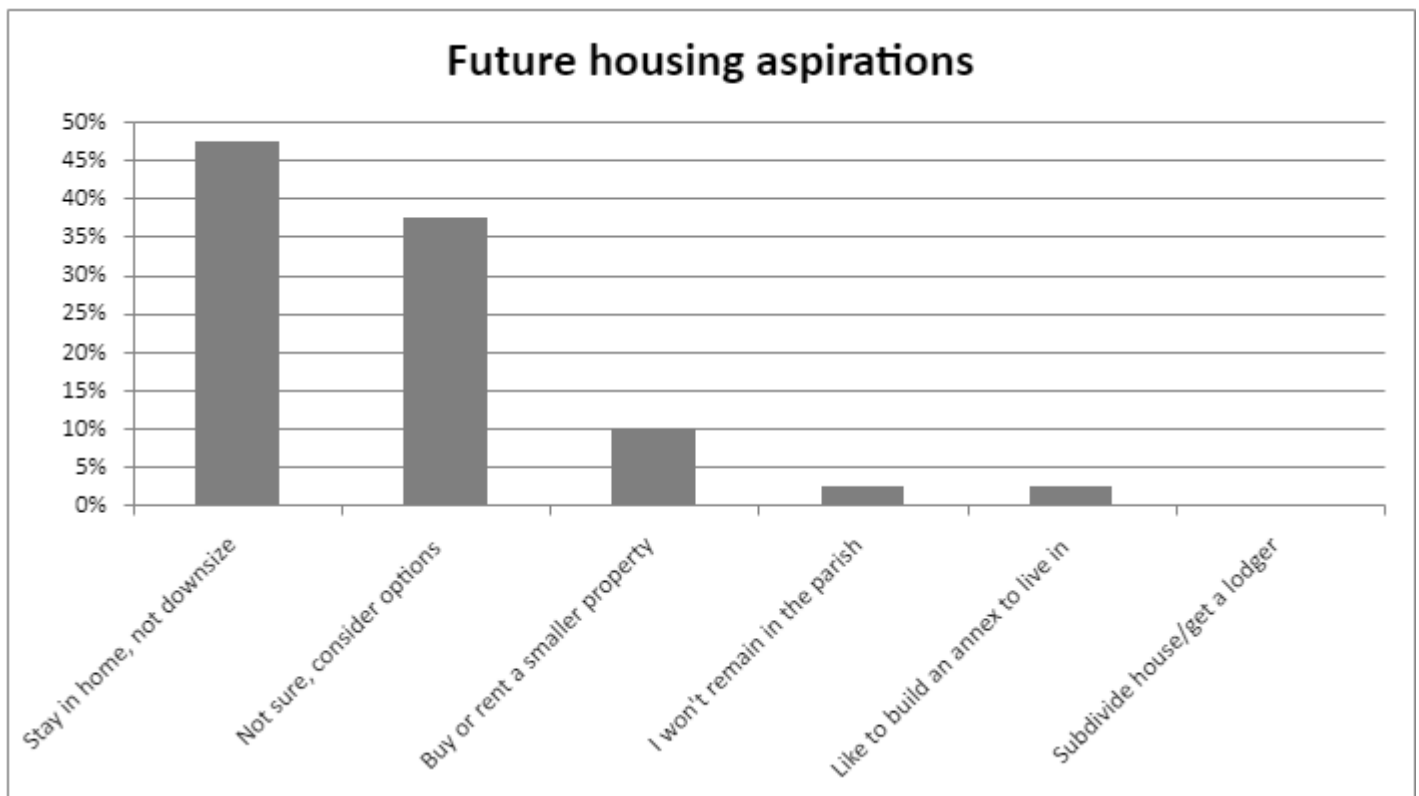
Chart 3



Households were asked how many people lived in their home, 60% of respondents lived in a household of 2 persons or less, 10% lived in a household of 3 persons, 30% of respondents lived in a household of 4 persons or more.

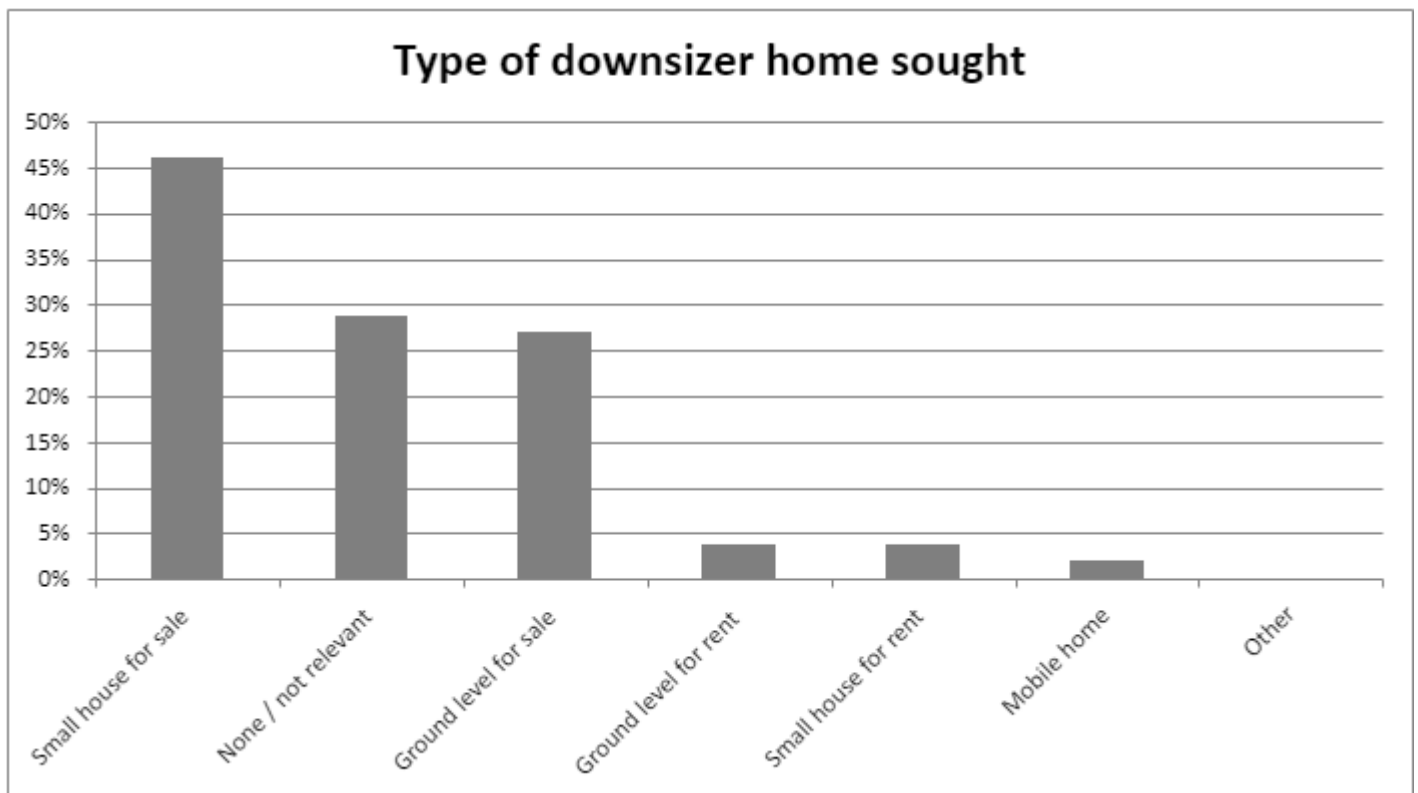
Many respondents to the survey lived in large family homes, with 66% of respondents having four or more bedrooms in their property. 29% had three bedrooms, 3% two bedrooms and 2% of respondents lived in homes with one bedroom.

Chart 4



The above chart indicates that whilst 48% of those respondents wish to remain in their home and not downsize. 38% who wish to remain in the parish are not sure they would remain in their current home.

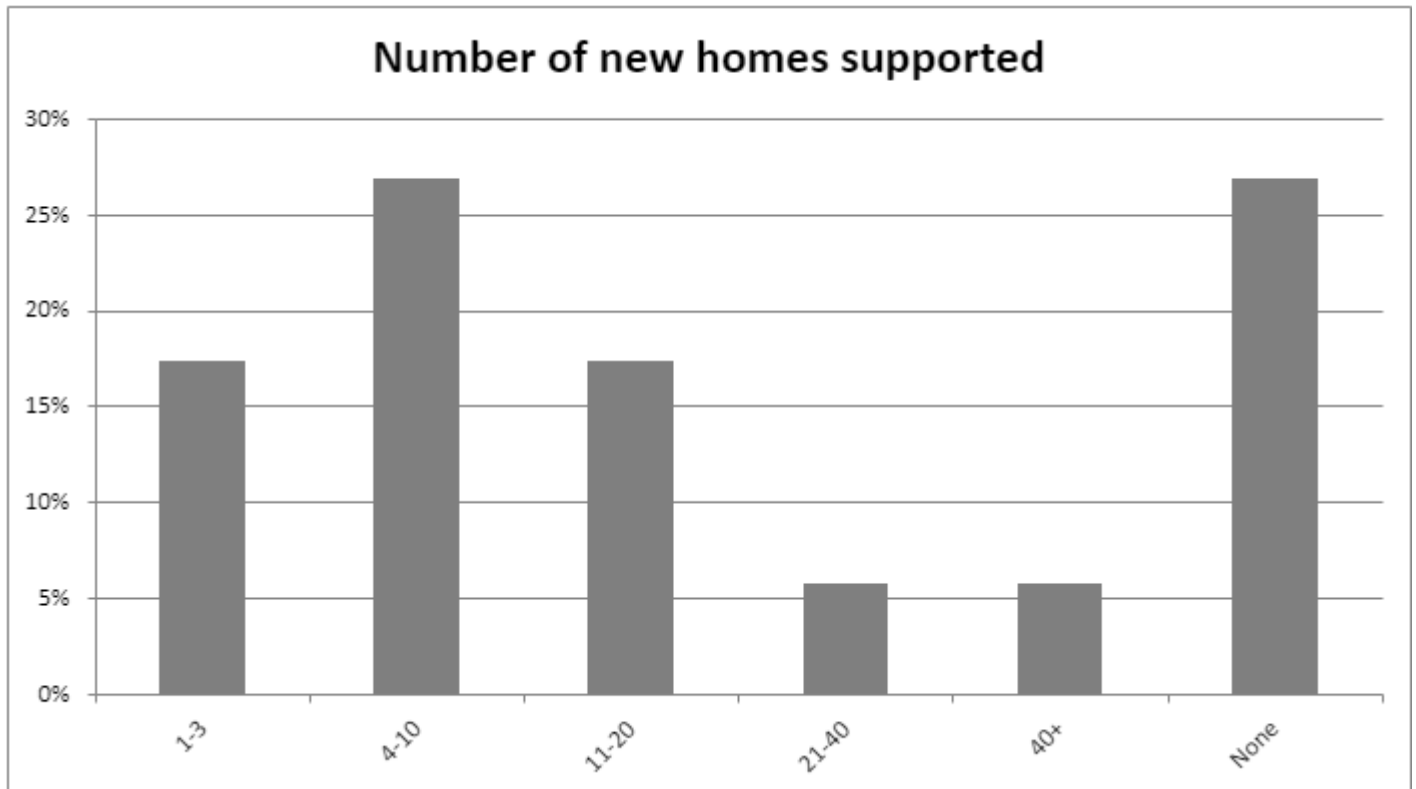
Chart 5



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 (73%) were in support of some new housing in Sutton Benger, with the most popular option (27% of respondents) being for between four and ten new homes. 27% of respondents were opposed to any new housing in Sutton Benger parish:

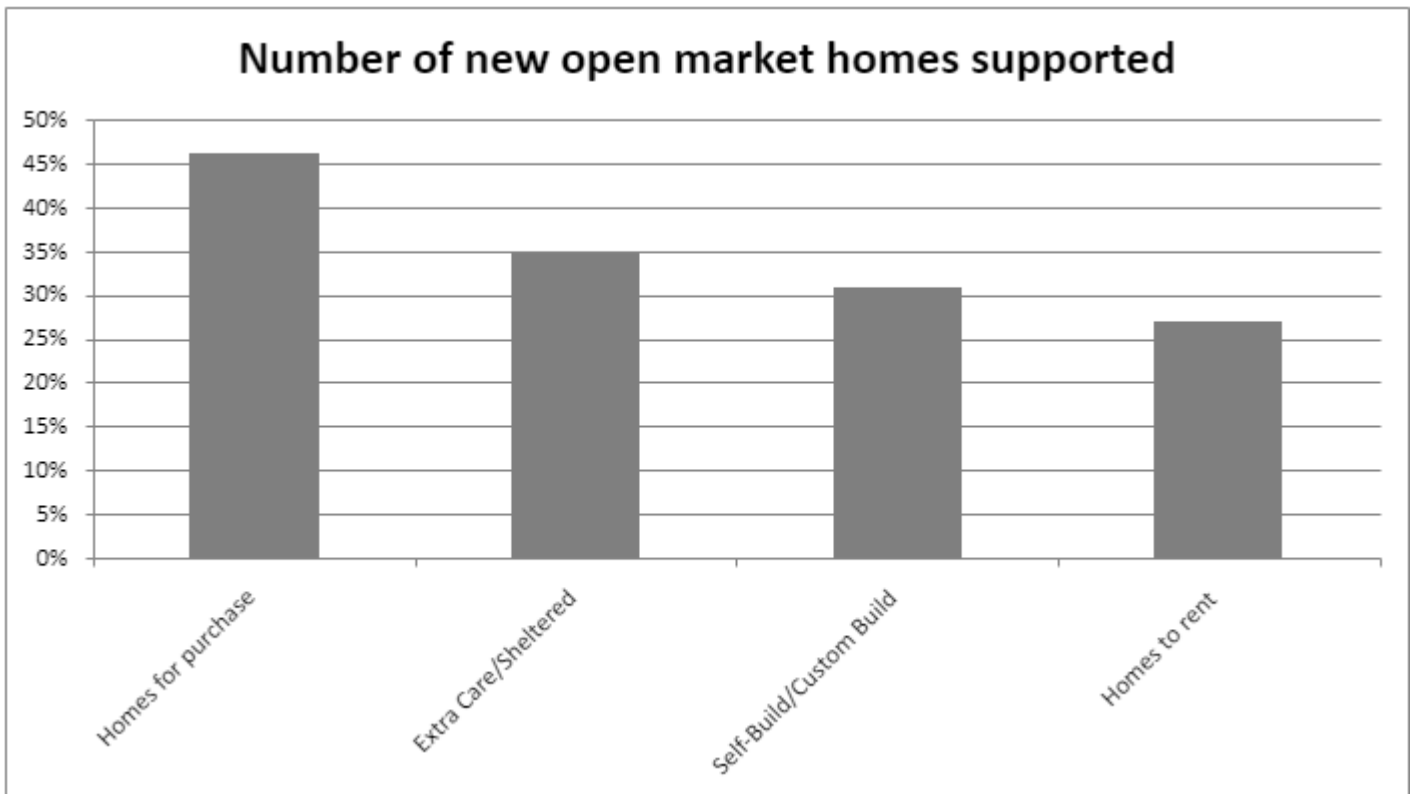
Chart 6



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

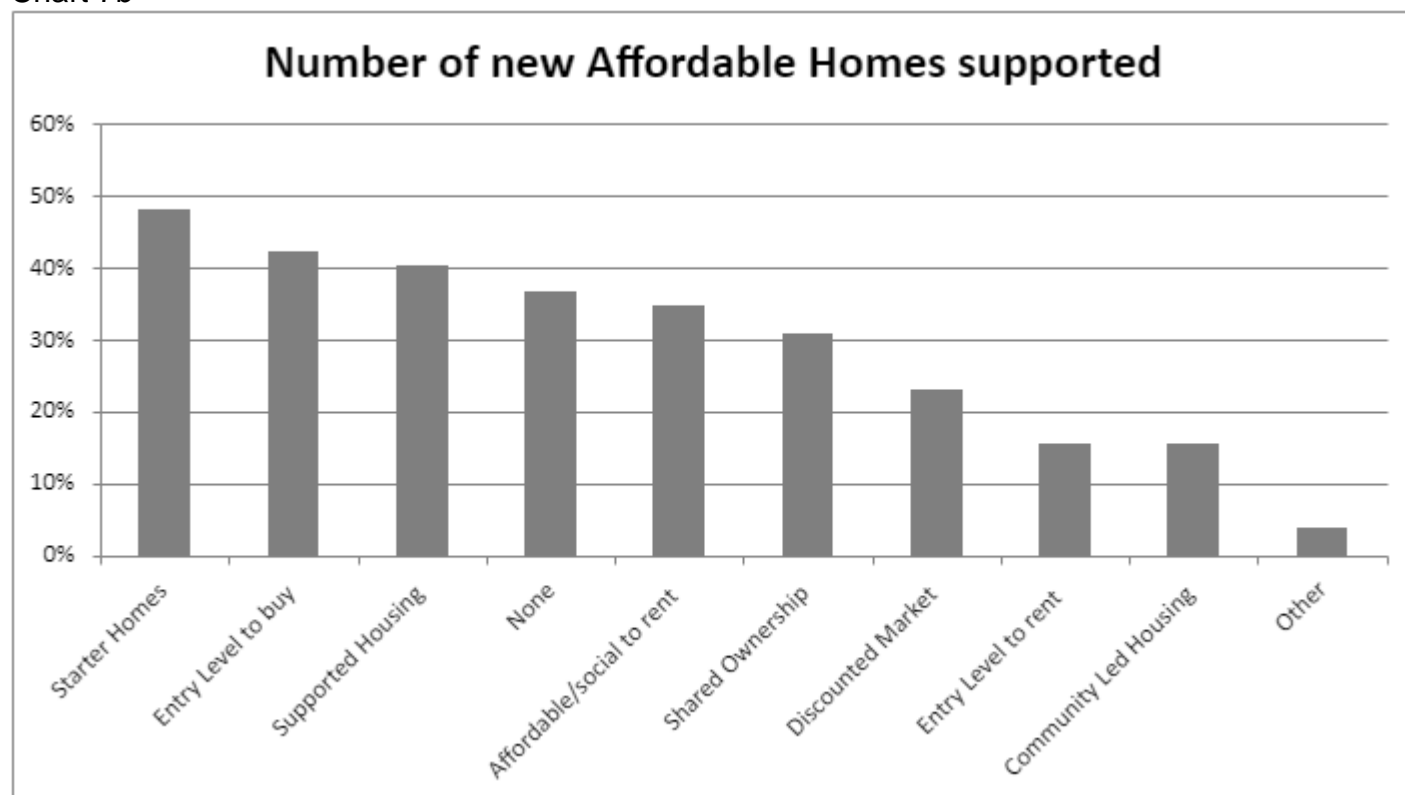
The types of open market homes considered most needed in Sutton Benger by the survey respondents were open market homes for purchase (46%), extra care/sheltered (35%) self/custom build (31%) and homes to rent (27%.) More than one answer could be given:

Chart 7a



The types of affordable homes considered most needed in Sutton Benger by the survey respondents were starter homes for purchase (48%) and entry level to buy (42%) and supported housing (40%). More than one answer could be given:

Chart 7b



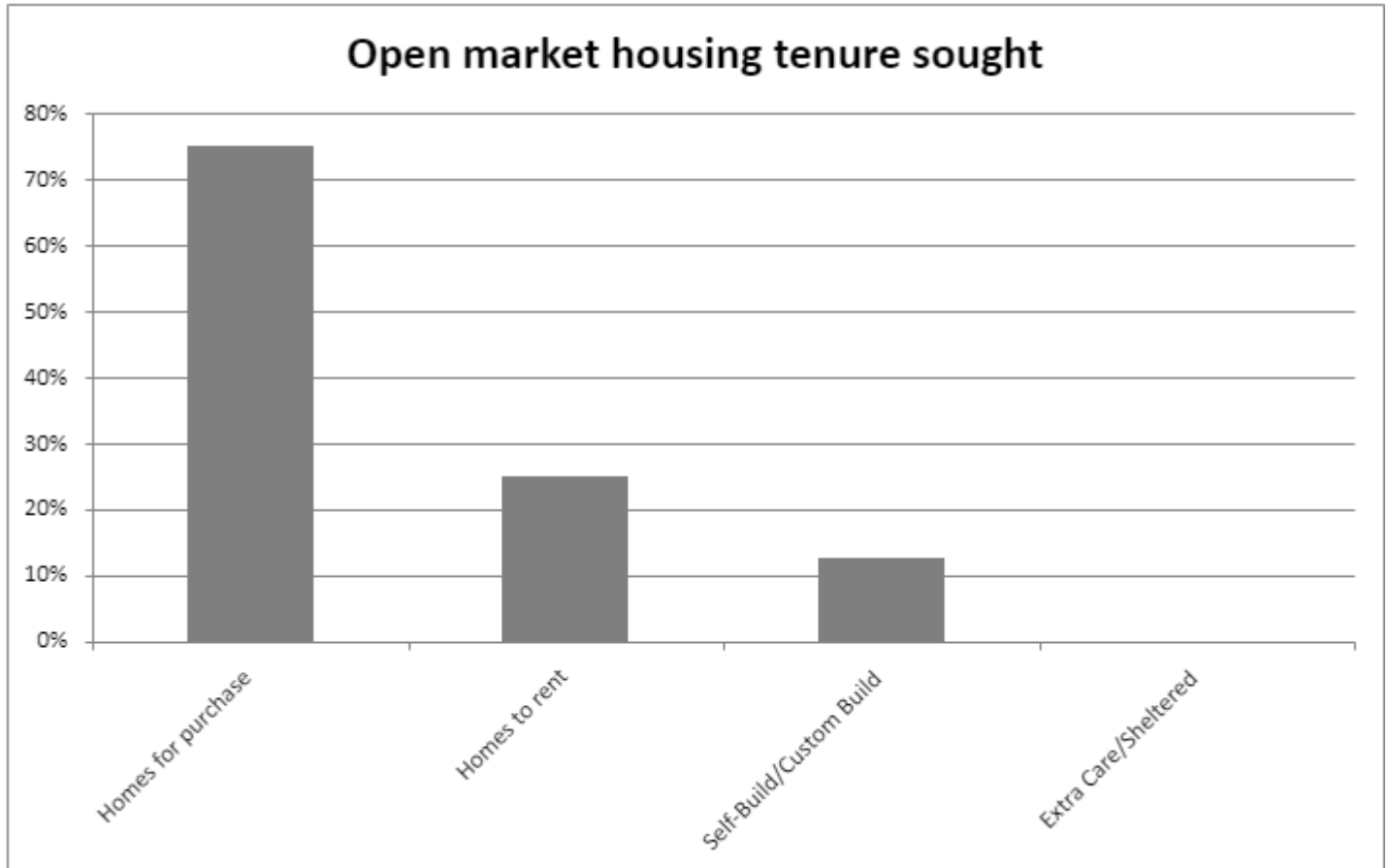
Part two – Households requiring accommodation in the parish

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

Eight respondents replied to this section of the survey, indicating their need for housing in Sutton Benger. The most frequent reasons given for needing to move were respondents currently living with their families but wanted to live independently in the parish (25%) other reasons given for needing to move were need ground floor accommodation, housing costs are too expensive, to live closer to employment and currently renting and would like to buy. More than one answer could be given.

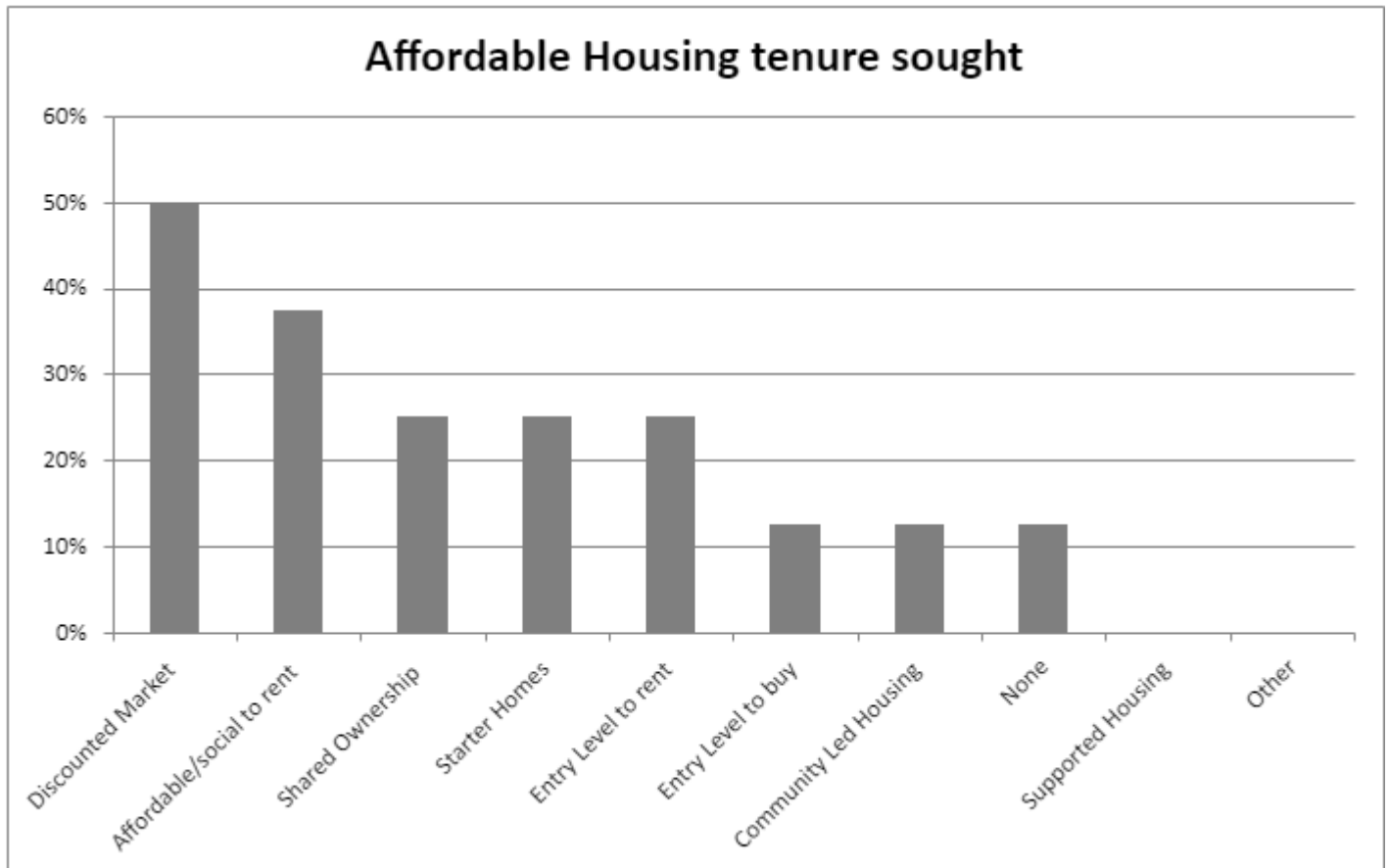
The respondents requiring accommodation in the parish were asked what type of open market tenure they sought. The need for homes for purchase on the open market was the most desired at 75%, with homes to rent 25%, and self and custom build 13%. Households could indicate more than one response:

Chart 8a



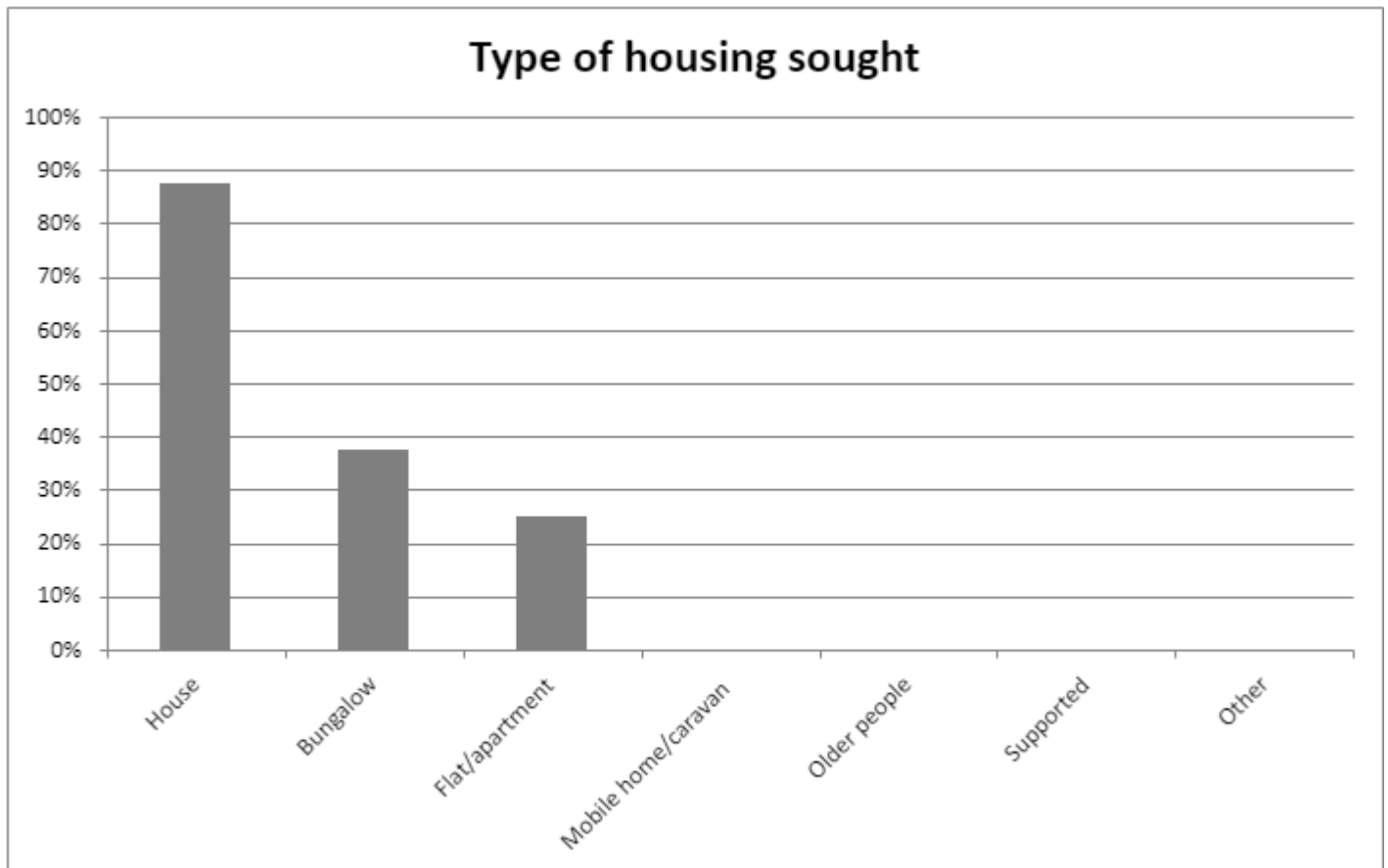
The respondents requiring accommodation in the parish were asked what type of affordable housing tenure they sought. 50% of respondents indicated 'discounted market homes' and 38% indicated affordable/social homes to rent. Households could indicate more than one response:

Chart 8b



Respondents to this section were also asked what type of housing they required. The most sought-after type was a house at 88% with bungalow 38% and flat/apartment 25%. 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 three-bedroom homes (50%) and respondents also expressed a need for properties with two bedrooms (25%) one bedroom (13%) and four bedrooms (13%). No need was declared for studio (bedsit) or homes with 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 4 households (50%) responded no, three households (38%) selected don't know and one household (12%) selected yes.

In order to assess the need for **affordable** housing in Sutton Benger, 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 healthy with seven households declaring savings. Two households declared savings of between £1 - £4,999 savings, one household declared savings between £5,000 - £9,999, the remaining four households declared savings in excess of £40,000. The median savings level for the respondents was £32,000. One household did not declare any financial information.

Seven of the eight respondents reporting having an income. Three households reported a gross household income of less than £19,999 per annum, a further four households reported a gross household income of between £25,000 and £39,999pa. The median gross income reported by the seven respondents was **£22,000pa**.

Comparing income, savings and equity levels with affordability in Sutton Benger suggests that **three** of the eight 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 Sutton Benger, presented in Section 8.

Of the remaining five households that responded, **four** households indicated a desire to purchase open market housing, two of these households already owning their own home. On assessing levels of equity, savings and income, an open market purchase was achievable to these households. Their expressed need was for open market one, two and three-bedroom homes to purchase. Ground floor accommodation/bungalows were also listed as a preference for one household requiring three bedrooms.

One household did not declare any financial information and the data provided on the household was inconsistent therefore we have been unable to determine the housing need for this household.

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 Sutton Benger area.⁴

| Property Type | Feb 2021 to Feb 2022 |
|---------------|----------------------|
| Flat | £170,611 |
| Terrace | £217,283 |
| Semi Detached | £287,913 |
| Detached | £506,205 |

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 Sutton Benger cost £217,283 then a household may require £32,592 as a deposit. Annual household income would have to be at least £46,173. The Annual Survey of Hours and Earnings indicates that the gross annual median income of full time 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 £217,283 for a shared ownership property with a 10% (£21,728) share may require a 10% mortgage deposit of £2,172 with rent to pay on the remaining share of £195,555.

- 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 SN15 postcode covers a wider area than Sutton Benger 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.

- 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 December 2021, there were eight households on the Wiltshire Council Housing Register seeking housing in Sutton Benger parish. Two households seeking 1-bedroom accommodation, three households seeking 2-bedroom accommodation and three households seeking 3-bedroom accommodation.
- The 2011 Census recorded twenty-two social homes in the parish.⁶ These properties represent 5.5% of the total housing in Sutton Benger, which is lower than the Wiltshire affordable housing average of 14.7%.⁷
- Nevertheless, the social housing in Sutton Benger had a 50% re-let rate in the past year: from the first quarter 2021 to third quarter 2021 eleven social homes were re-let in the parish. This is likely to be a result of a new Affordable Housing development in Sutton Benger.⁸
- The levels and turnover of social housing in the parish suggest that **some** 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

- 2x one bedroom homes

Shared ownership / discount market homes¹⁰

- 1x three 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.