

# **Urchfont**

## **Parish Housing Needs Survey**

### **Survey Report**

**July 2022**

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## **1.Parish Summary**

The parish of Urchfont is in Devizes Community Area within the local authority area of Wiltshire.

There is a population of 1075 according to the 2011 Census, comprised of 560 households. Urchfont is a rural parish with a real sense of community. It contains buildings of real character and has a unique charm that needs to be nurtured.

Urchfont is a living community with working farms ringing the parish and several commercial premises including a garage and farm shop complex. There are a number of large sports and social clubs catering for a wide range of interests, helping people to keep active and involved.

It has important facilities which are central to maintaining its character and sense of community, most notably the pub, the village community shop and the local primary school.

Prices of homes to buy are high whilst average incomes are relatively low and with limited development in recent years prices have risen beyond the reach of many who might otherwise choose to make their home here.

The proposed Devizes Gateway Railway Station if developed, will be sited in the Parish and is currently being investigated by the Department of Transport for station infrastructure and whether a station will fit neatly with trains from Westbury. If built, it is anticipated that house values will be raised.

There is a recognition that some of the facilities described above are under pressure and an impetus of new development could positively benefit the parish and reinforce the viability of existing services.

## **2. Introduction**

In Spring 2022 Wiltshire Council's Residential Development Officers discussed carrying out a rural housing needs survey with Urchfont Parish Council and the Neighbourhood Planning Group. This was to establish if there was a proven need for affordable housing in the parish and to potentially to use the findings of the survey to inform the neighbourhood plan review.

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).<sup>1</sup>
- 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.<sup>2</sup>

### 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 Urchfont 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

To carry out the housing needs survey, questionnaires were made available online on 23 May 2022. 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 17 June 2022. The online forms were recorded and analysed by the Residential Development Officers at Wiltshire Council.

- A total of 560 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 future, it was invited to complete the part two form.
- There was an average response rate of 21% with 117 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 Urchfont.

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<sup>1</sup> 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.

<sup>2</sup> 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.

## 5. Key Findings

This report is divided into two parts. The first section looks at existing households in the parish to provide a description of the current housing in Urchfont 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 Urchfont. 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. 97% of those who replied said that it was their main home and 2% worked in parish and 1% stated other. More than one option could be selected.

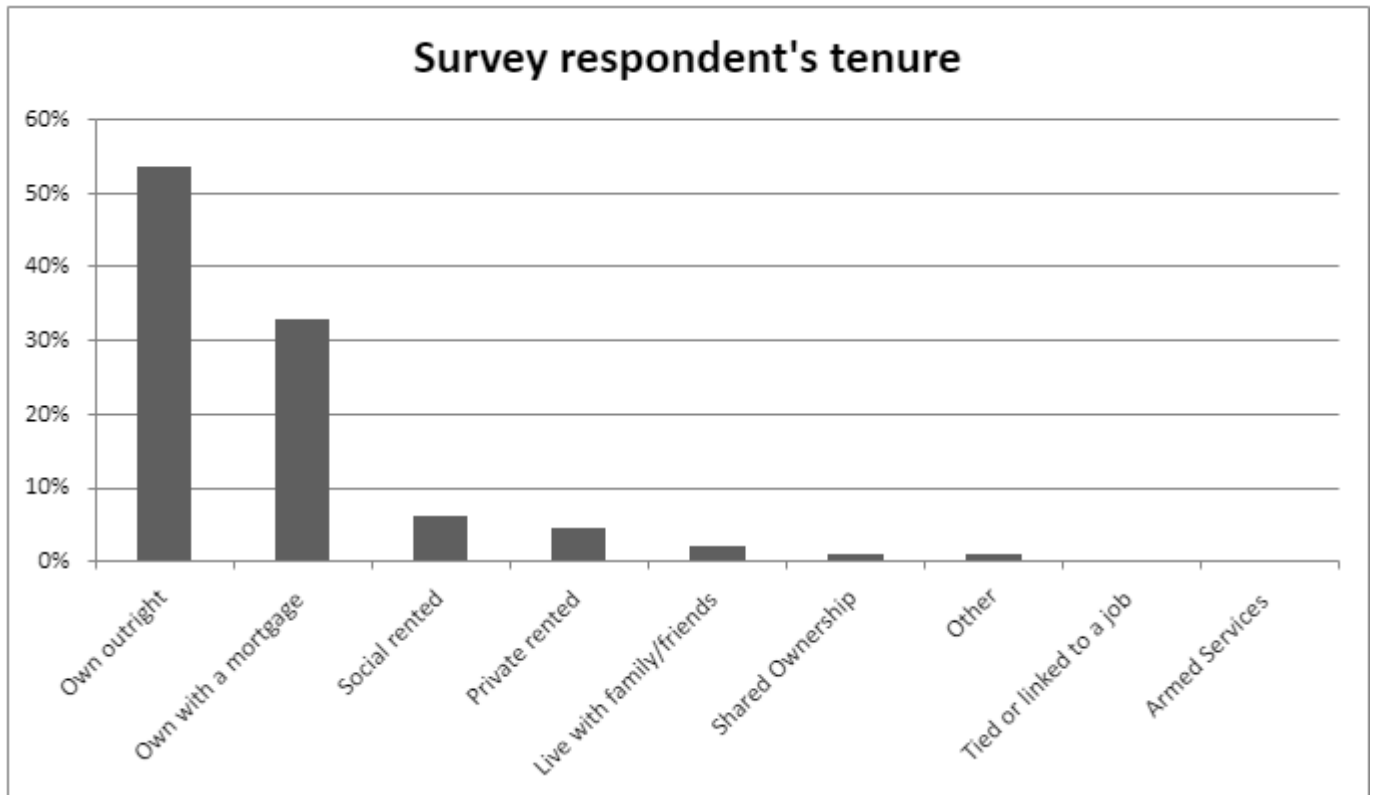
The 2011 Census data for Urchfont indicates that 78.2% of households in the parish were owner-occupying, 13% were renting from social landlords, 6.1% were privately renting and 2.7% of households were living rent free.<sup>3</sup>

The chart below shows the tenure of respondents to the survey. The majority (86%) of respondents were owner-occupiers, while 7% of respondents were living in socially rented properties, including shared ownership, 4% were renting from a private landlord and 2% were living with family/friends and 1% 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.

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<sup>3</sup> <http://www.nomisweb.co.uk/>

**Chart 1**



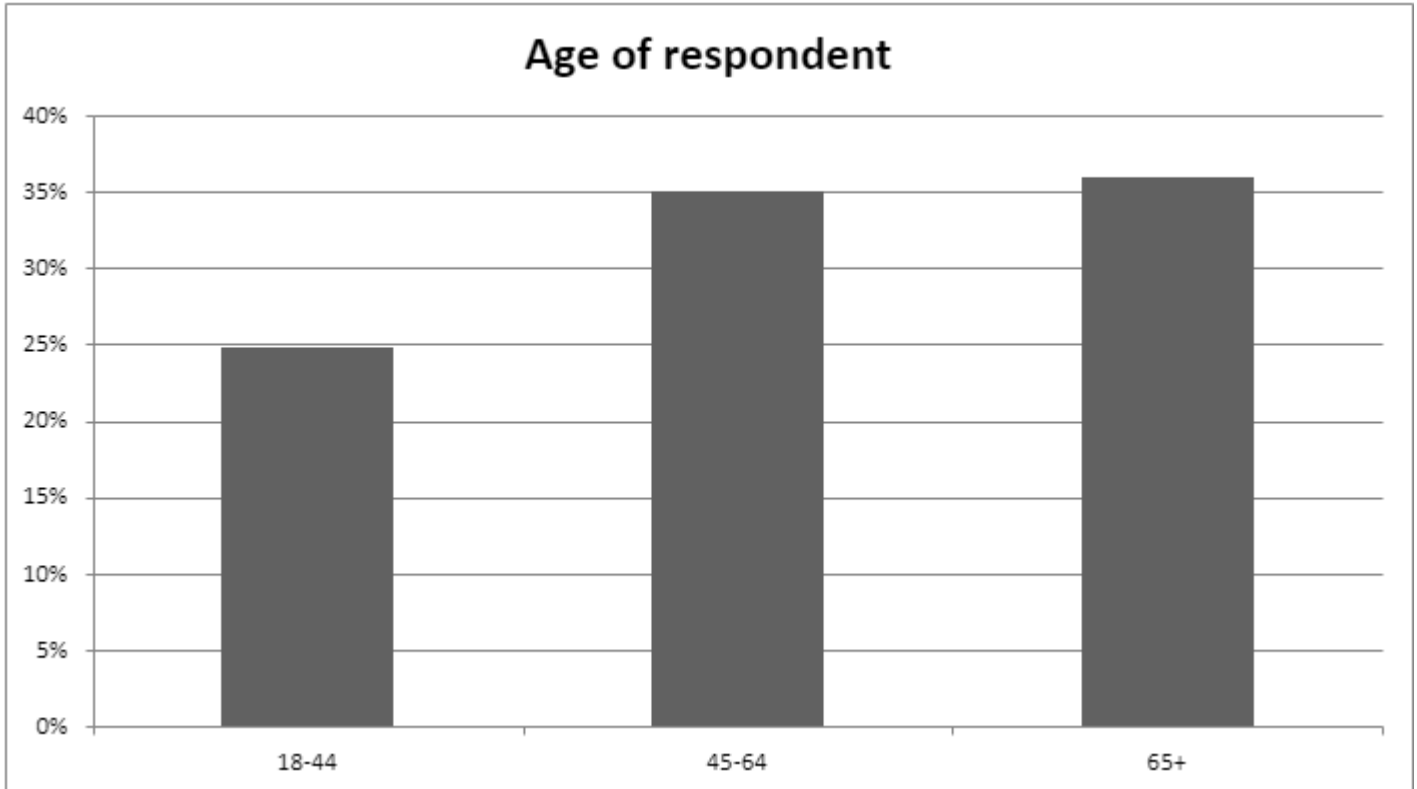
The chart below indicates the length of time that respondents have lived in their current home. It shows that 42% of the respondents have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:

**Chart 2**



The chart below reflects the age range of respondents to this survey with just over one third (36%) being aged 65+ (35%) being between the age bracket of 45-64 and 25% of survey respondents being between 18 and 44. 4% did not answer the question.

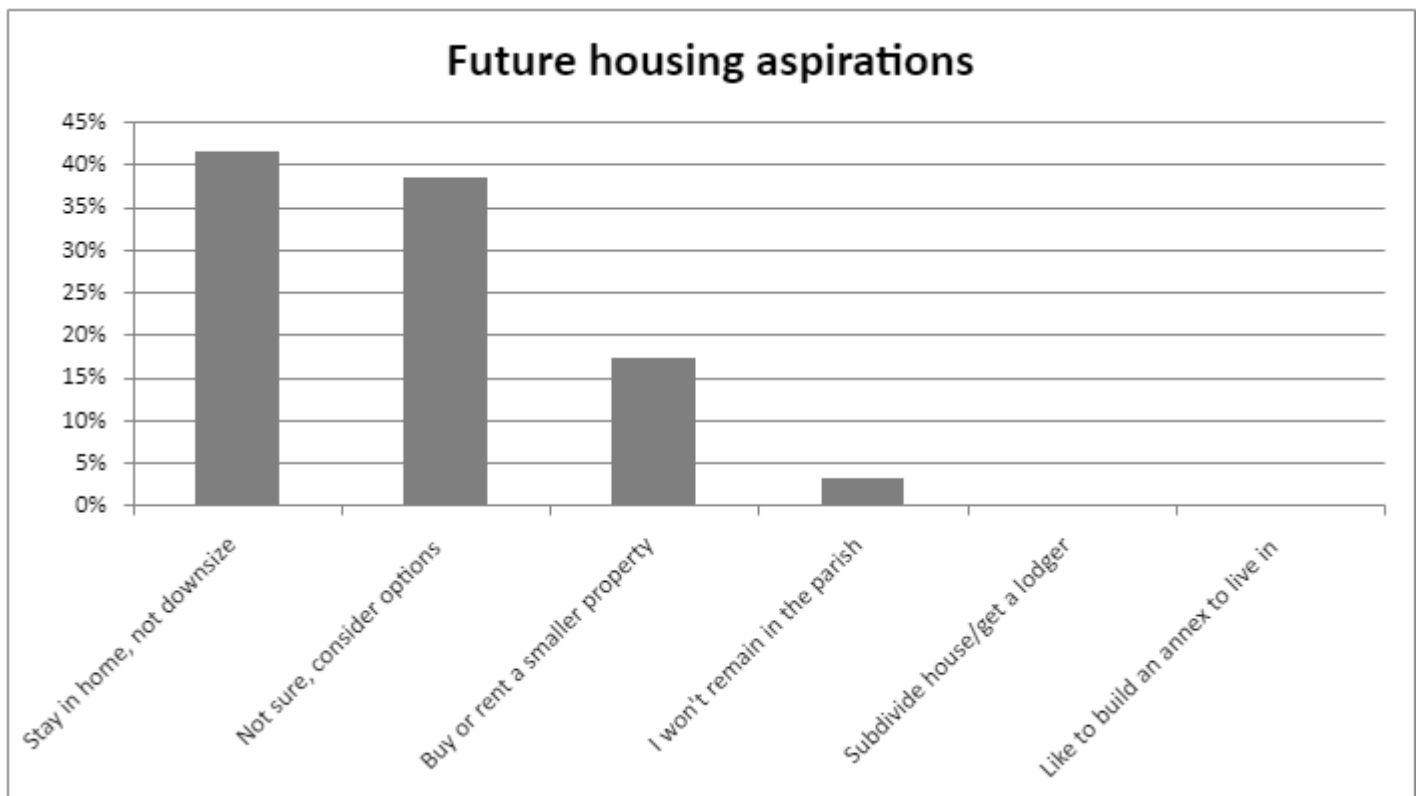
Chart 3



Households were asked how many people lived in their home, 65% of respondents lived in a household of 2 persons or less, 15% lived in a household of 3 persons, 20% of respondents lived in a household of 4 persons or more.

Many respondents to the survey lived in large family homes, with 48% of respondents having four or more bedrooms in their property. 38% had three bedrooms, 13% two bedrooms and 1% of respondents lived in homes with one bedroom.

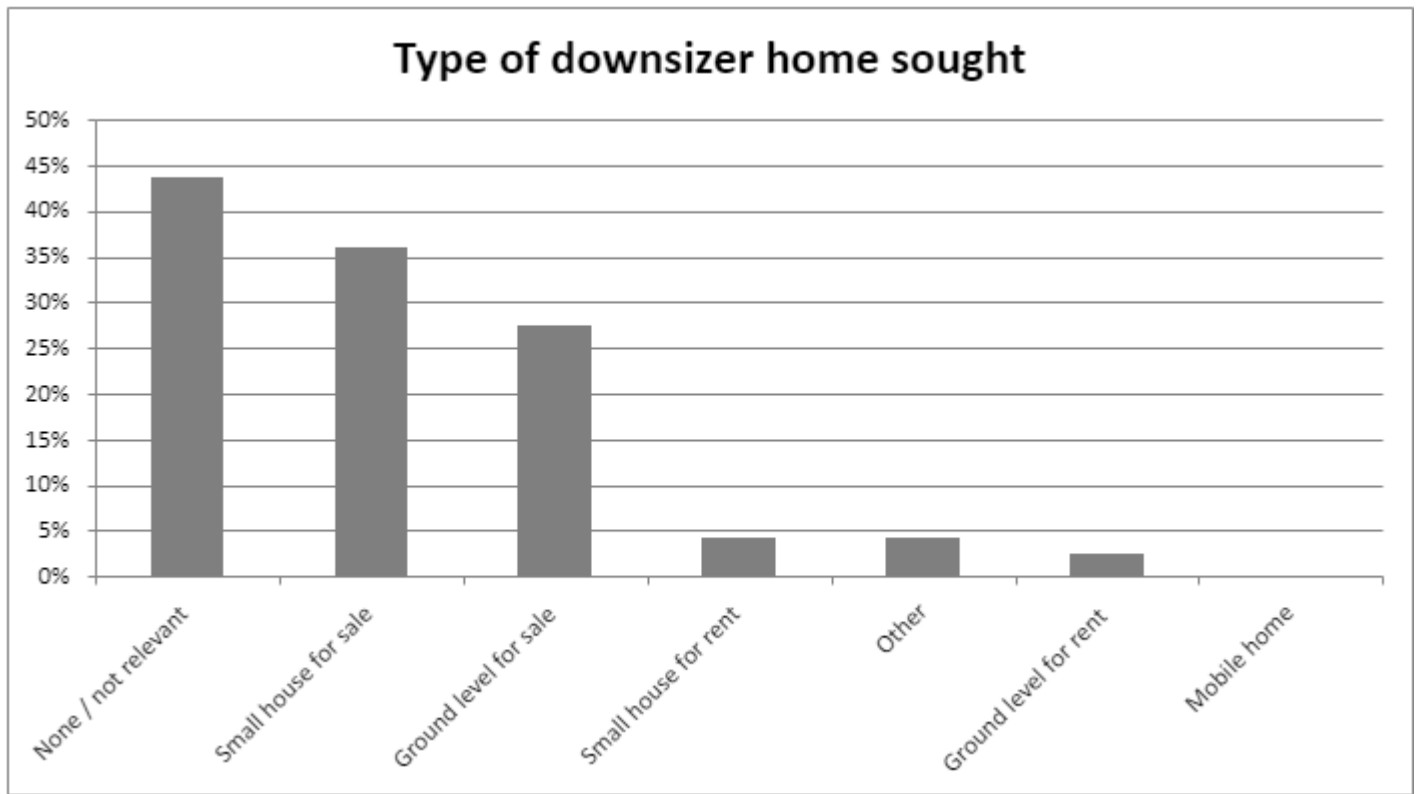
Chart 4



The above chart indicates that whilst 41% 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.



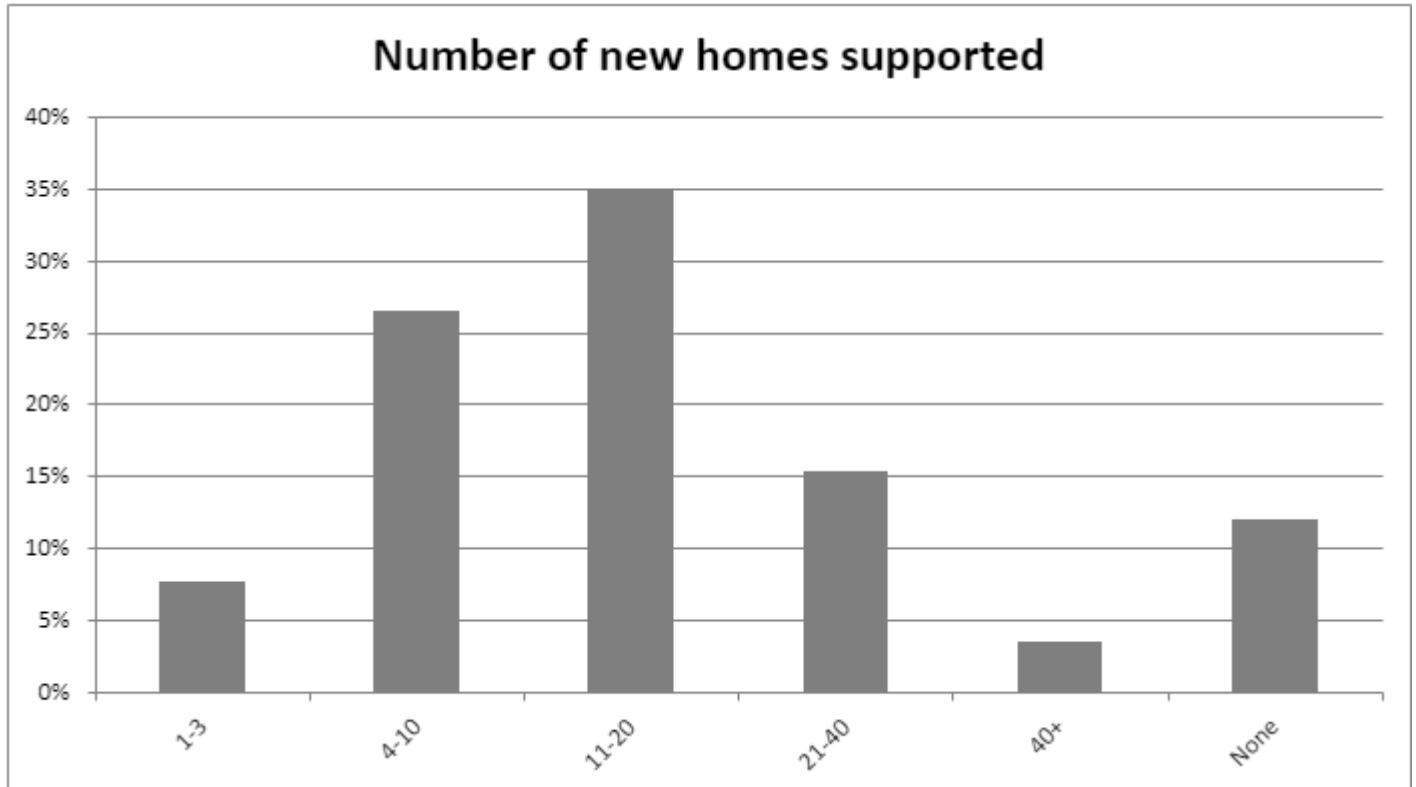
Chart 5



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 (88%) were in support of some new housing in Urchfont, with the most popular option (35% of respondents) being for between eleven and twenty new homes. 12% of respondents were opposed to any new housing in Urchfont parish:

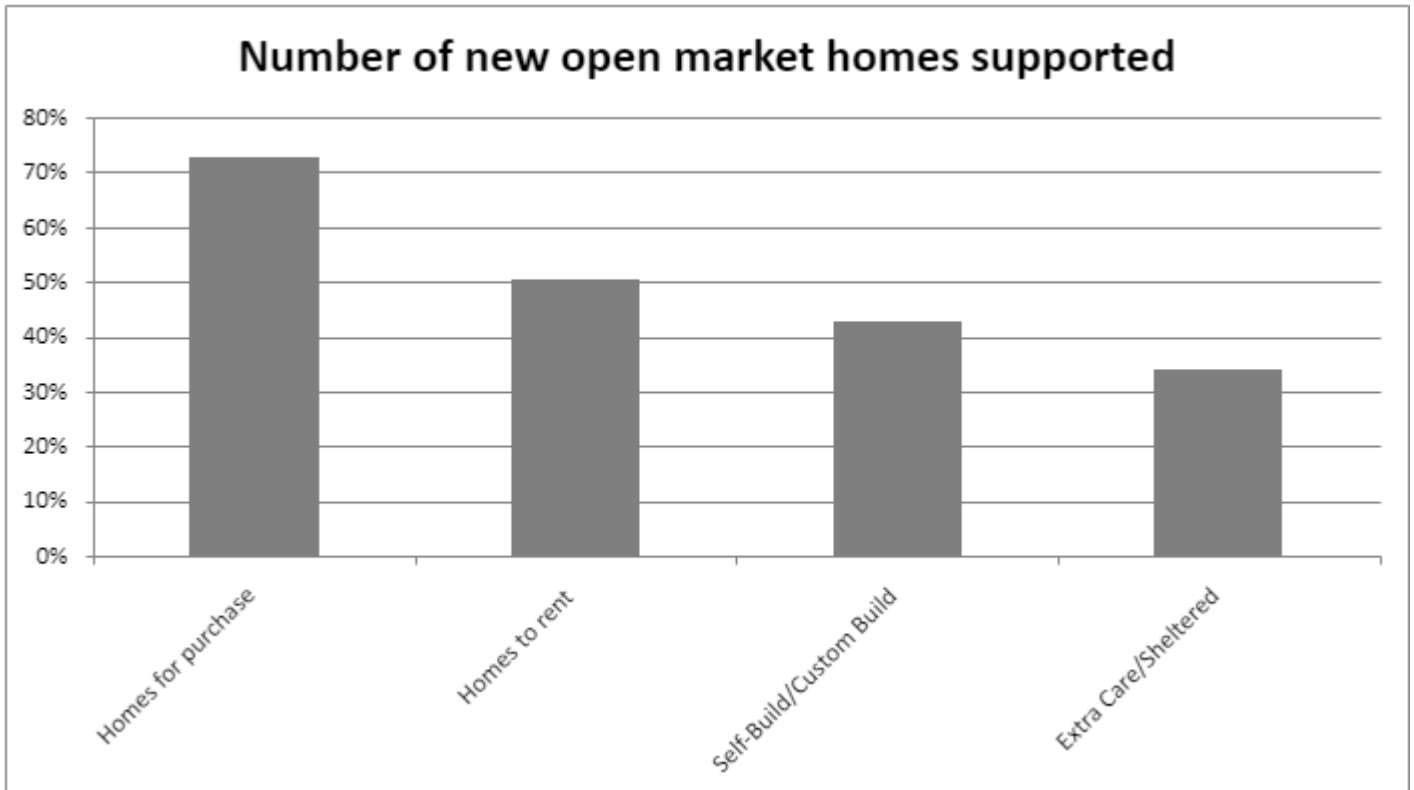
Chart 6



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

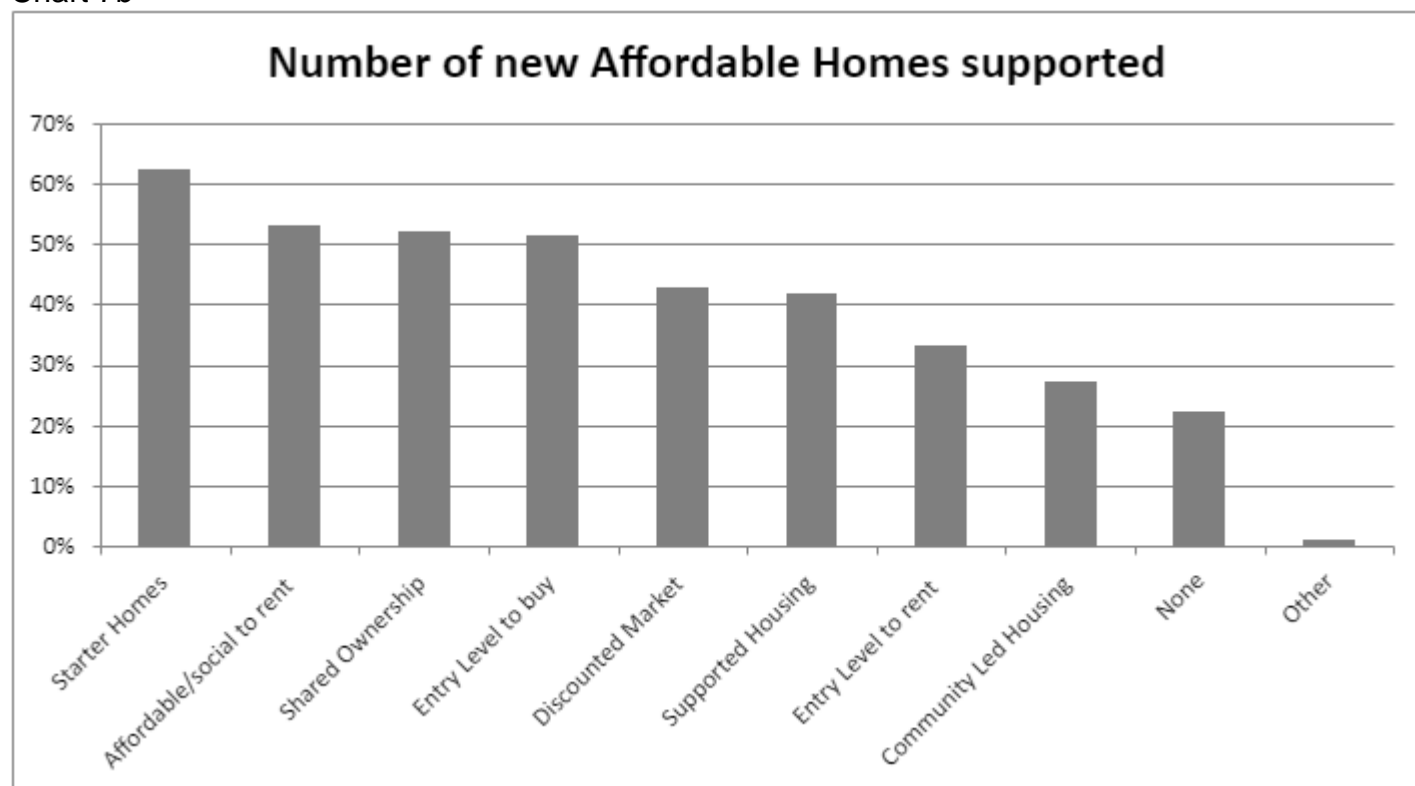
The types of open market homes considered most needed in Urchfont by the survey respondents were open market homes for purchase (73%), homes to rent (50%) self-build/custom build (43%) and extra care/sheltered (34%.) More than one answer could be given:

Chart 7a



The types of affordable homes considered most needed in Urchfont by the survey respondents were starter homes for purchase (62%) and affordable/social rent (53%) shared ownership (52%) and entry level to buy (51%). More than one answer could be given

Chart 7b



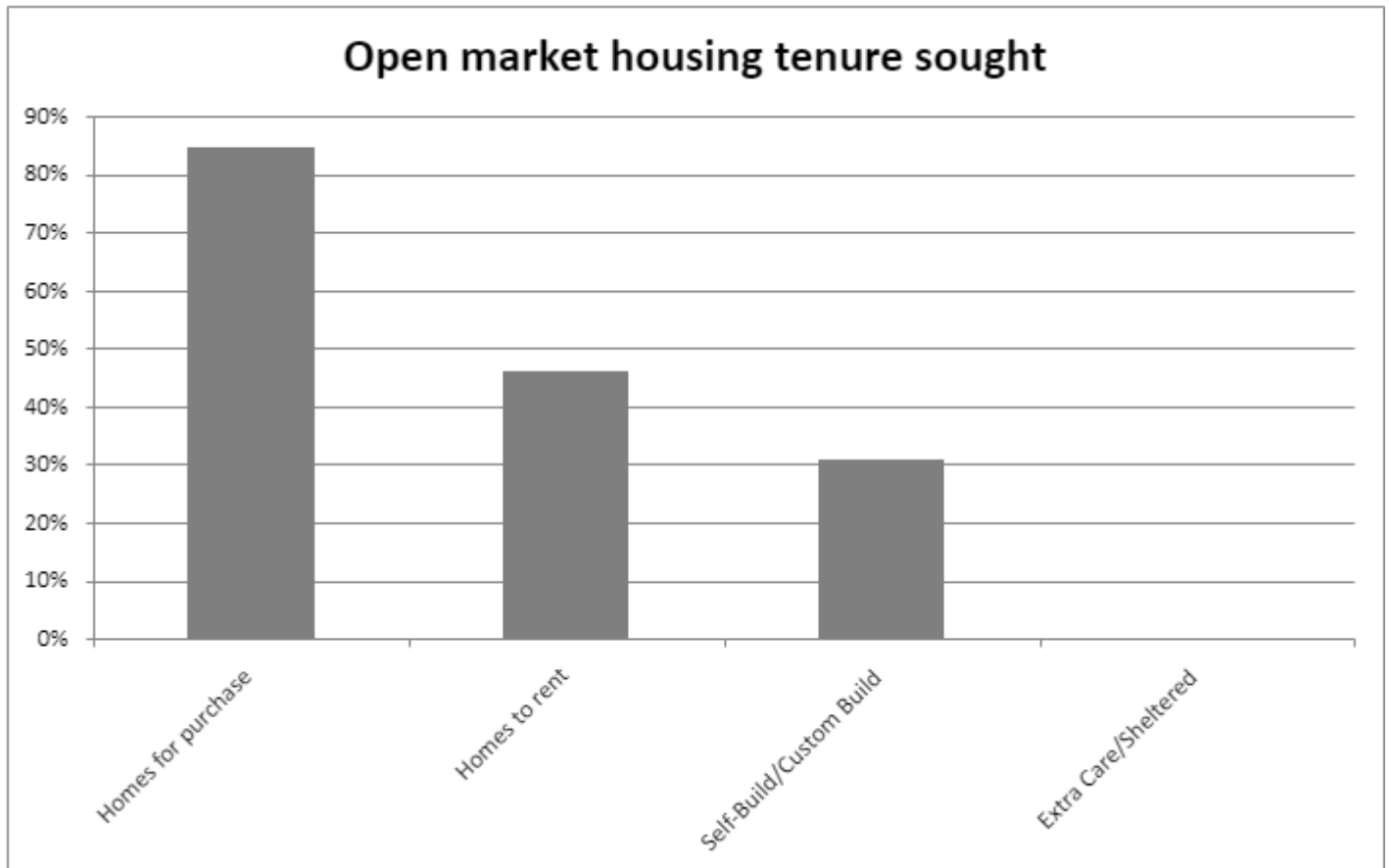
## Part two – Households requiring accommodation in the parish

This section of the report looks initially at all the responses to section two of the survey 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 Urchfont are then made in order to describe in more detail the need for specifically affordable (i.e. non-market) housing.

Thirteen respondents replied to this section of the survey, indicating their need for housing in Urchfont. The most frequent reasons given for needing to move were, home is overcrowded (six households) currently renting and wish to buy (three households) living with family/friends and wanting to live independently (three households) and end of tenancy (one household.) More than one answer could be given.

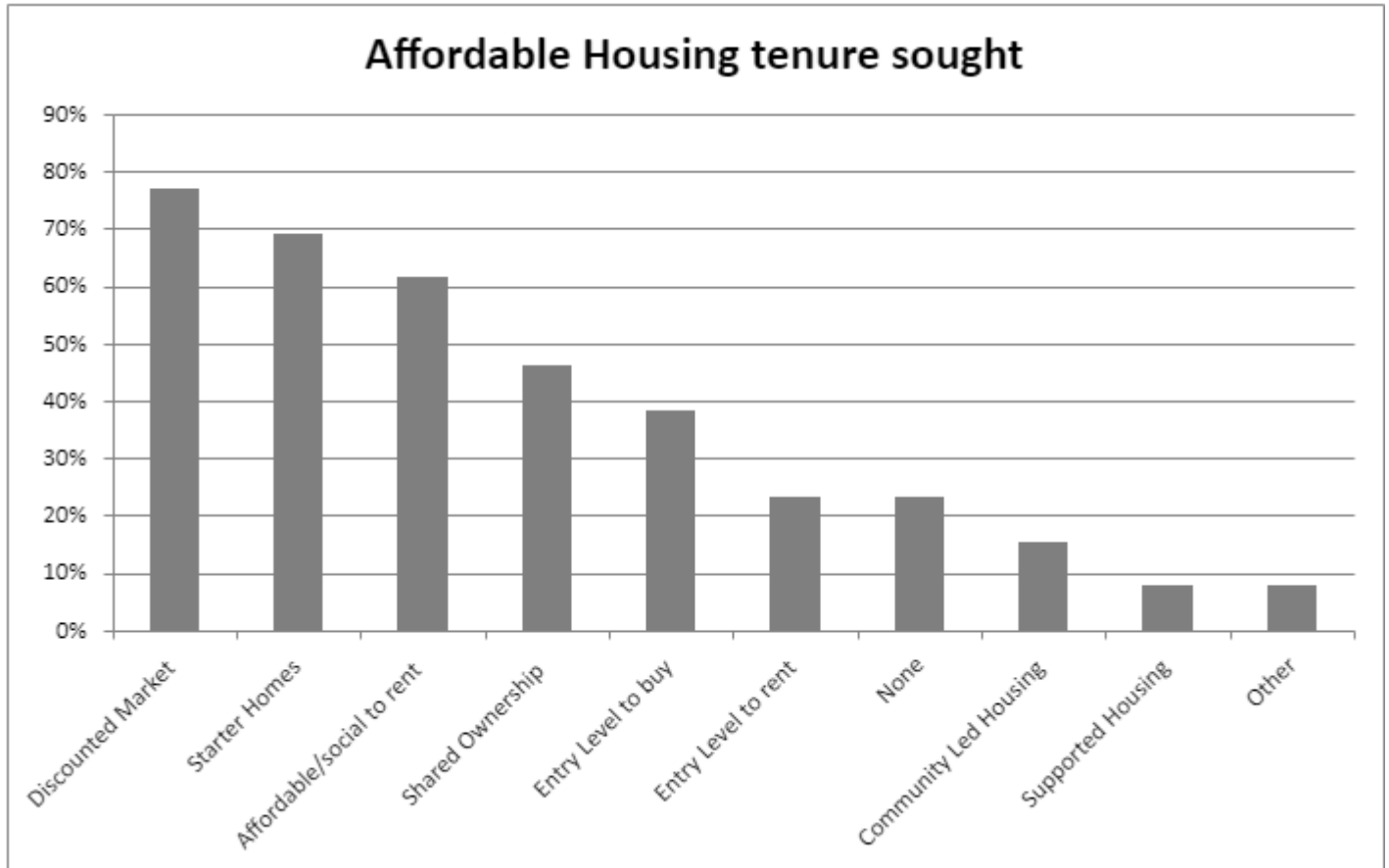
The respondents requiring accommodation in the parish were asked what type of open market tenure they sought. The need for homes for purchase on the open market was the most desired at 85%, with homes to rent 46%, and self and custom build 31%. Households could indicate more than one response:

Chart 8a



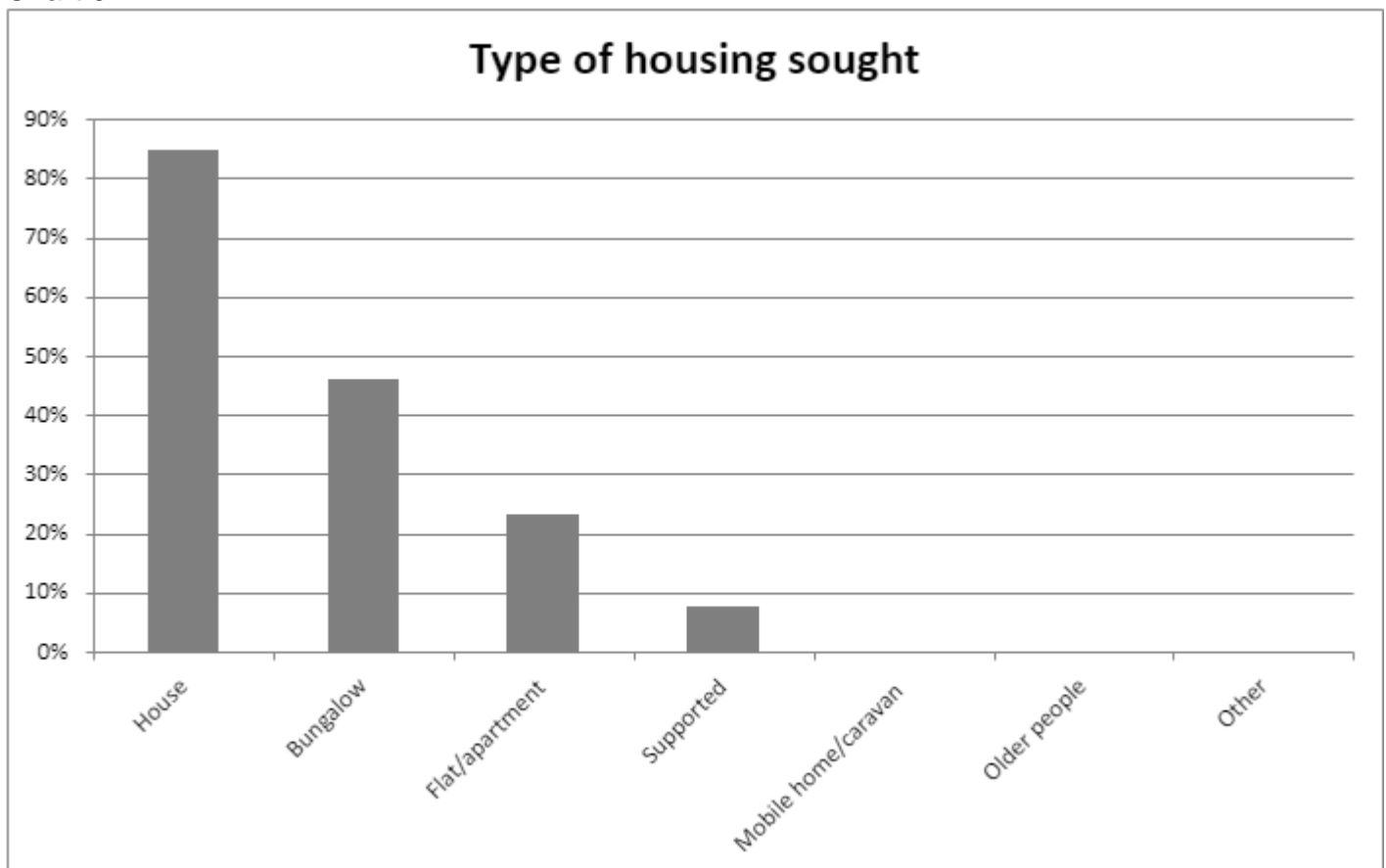
The respondents requiring accommodation in the parish were asked what type of affordable housing tenure they sought. 77% of respondents indicated 'discounted market homes' and 69% indicated starter homes with affordable/social homes to rent at 62%. Households could indicate more than one response:

Chart 8b



Respondents to this section were also asked what type of housing they required. The most sought-after type was a house at 85% with bungalow 46% and flat/apartment 23%. 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 (58%) and respondents also expressed a need for properties with three bedrooms (17%) and four bedrooms (25%). No need was declared for studio (bedsit) or homes with one, 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 seven households (58%) responded no and six households (42%) selected don't know.

In order to assess the need for **affordable** housing in Urchfont, 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. Estimated levels of savings among the respondents were mixed with seven households declaring savings. Four households declared savings of between £1 - £4,999 savings, two households declared savings between £5,000 - £9,999, and one household declared savings of more than £40,000. The median savings level for the respondents was £10,000. Six households did not declare any information relating to savings.



Reported household income was relatively healthy with eleven of the thirteen respondents reporting having an income. Only two households declared no income. One household reported a gross household income of less than £19,999 per annum, a further eight households reported a gross household income of between £20,000 and £40,000pa. Two households declared a household income of over £45,000pa. The median gross income reported by the eleven respondents was **£31,300pa**.

Comparing income, saving and equity levels with affordability in Urchfont suggests that **eight** of the thirteen households would require public assistance 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 Urchfont, presented in Section 8.

Of the remaining five households that responded, **four** households indicated a desire to purchase open market housing with all four 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 two bedroom and four-bedroom homes to purchase. Ground floor accommodation/bungalow was also listed as a preference for one of the households requiring two 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 Urchfont area.<sup>4</sup>

Property Type	July 2021 to July 2022
Flat	£136,025
Terrace	£252,078
Semi Detached	£356,170
Detached	£518,150

### 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 Urchfont cost £252,078 then a household may require £38,812 as a deposit. Annual household income would have to be at least £53,567. 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.<sup>5</sup>

### 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 £252,078 for a shared ownership property with a 10% (£25,208) share may require a 10% mortgage deposit of £2,520.78 with rent to pay on the remaining share of approximately £400pcm.

- 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.

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<sup>4</sup> House price estimates from [HM Land Registry Open Data](#). Please note that the SN10 postcode covers a wider area than Urchfont parish and that there may be significant internal variation in house prices.

<sup>5</sup> 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 considered.

- In July 2022, there were five households on the Wiltshire Council Housing Register seeking housing in Urchfont parish. Two households seeking 1-bedroom accommodation, two households seeking 2-bedroom accommodation and one household seeking 3-bedroom accommodation.
- The 2011 Census recorded 62 social homes in the parish.<sup>6</sup> These properties represent 13% of the total housing in Urchfont, which is lower than the Wiltshire affordable housing average of 14.7%.<sup>7</sup>
- The social housing in Urchfont had a 11% re-let rate in the past year: from the first quarter 21 to the fourth quarter 22 **five** social homes were re-let in the parish.<sup>8</sup>
- The 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.

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

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

<sup>8</sup> 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 <sup>9</sup>**

- 1x one bedroom home
- 2x two bedroom homes
- 1x three bedroom home

### **Shared ownership / discount market homes<sup>10</sup>**

- 2x two bedroom homes
- 1x three bedroom home
- 1x four bedroom home

### **Sheltered housing for older people**

- None

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<sup>9</sup> 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.

<sup>10</sup> 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.