

# **Poulshot**

## **Parish Housing Needs Survey**

### **Survey Report**

**August 2022**

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## 1.Parish Summary

The parish of Poulshot is in Melksham Community Area within the local authority area of Wiltshire.

Poulshot is a civil parish near the centre of Wiltshire, containing the village of Poulshot and Poulshot Green. It is approximately three miles south-west of Devizes, three miles north-west of Potterne and six south-east of Melksham; the parish is roughly rectangular and comprises 1,531 acres of land. The village of Poulshot is something of a street village, with buildings clustered around the Poulshot road which splits the parish vertically down the middle. The main Devizes to Trowbridge road (the A361) just runs through the very northernmost tip of the parish and marks the north of the parish, with Summerham Brook marking the western boundary, while another stream marks the eastern parts of the parish. Poulshot is a low lying parish, with the greatest height being 200 feet above sea level. Poulshot's area was lessened in 1883 when parts of the parish were given to Chittoe (now in Bromham). In the 17th century John Aubrey described Poulshot as a 'wett dirty place.' Much of the land is clay.

The population of Poulshot has remained relatively steady over the last two centuries. In 1801 there were 308 residents. By 1841 this had risen to 372 and in 1881 there were 340. There was a slight dip in population at the start of the 20th century; in 1911 there were 285 residents but by 1951 the numbers had returned to the 300s, with 309 people living at Poulshot. In 2001 there were 376 residents.

There are some cottages at Poulshot which were traditionally owned by the parish and rented out for small sums. By 1903 there were five cottages which had been in use for some time, but it is not clear exactly when they were built. The income was used by the parish to pay for outgoings such as a salary for the parish clerk and the upkeep of footpaths. Some council houses were built in the 1920s, first in 1923 and then another group in 1927. They were all on Poulshot Road. There were private houses built in the 1920s as well as council ones; Barley Hill House was constructed in 1935 and The White Bungalow a few years after. Some cottages were considered unsafe and unsuitable to live in by the council in 1938; these were sited on the corner of the Green and Barley Hill Lane. The parish sold them to Mr Reg Collett, who rebuilt them. After the Second World War the Rural District Council built 16 houses. Opened in 1947, these houses were built at Barley Hill Lane. In the second half of the 20th century it is estimated that 66 new houses were built. This survey was requested by the current Parish Council, in the expectation that two new developments may be started in the parish. The Parish hoped to use the results of the survey to ensure the needs of the parish could be addressed.

Source for some of the above: <https://history.wiltshire.gov.uk>

## 2. Introduction

In Summer 2022 Wiltshire Council's Residential Development Officers discussed carrying out a rural housing needs survey with Poulshot Neighbourhood Planning Group and 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 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).<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 Poulshot 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 18 July 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 12 August 2022. The online forms were recorded and analysed by the Residential Development Officers at Wiltshire Council.

- A total of 165 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 lower-than-average response rate of 8% with 14 replies received.

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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.

- 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 Poulshot.

## **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 Poulshot 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 Poulshot. 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).

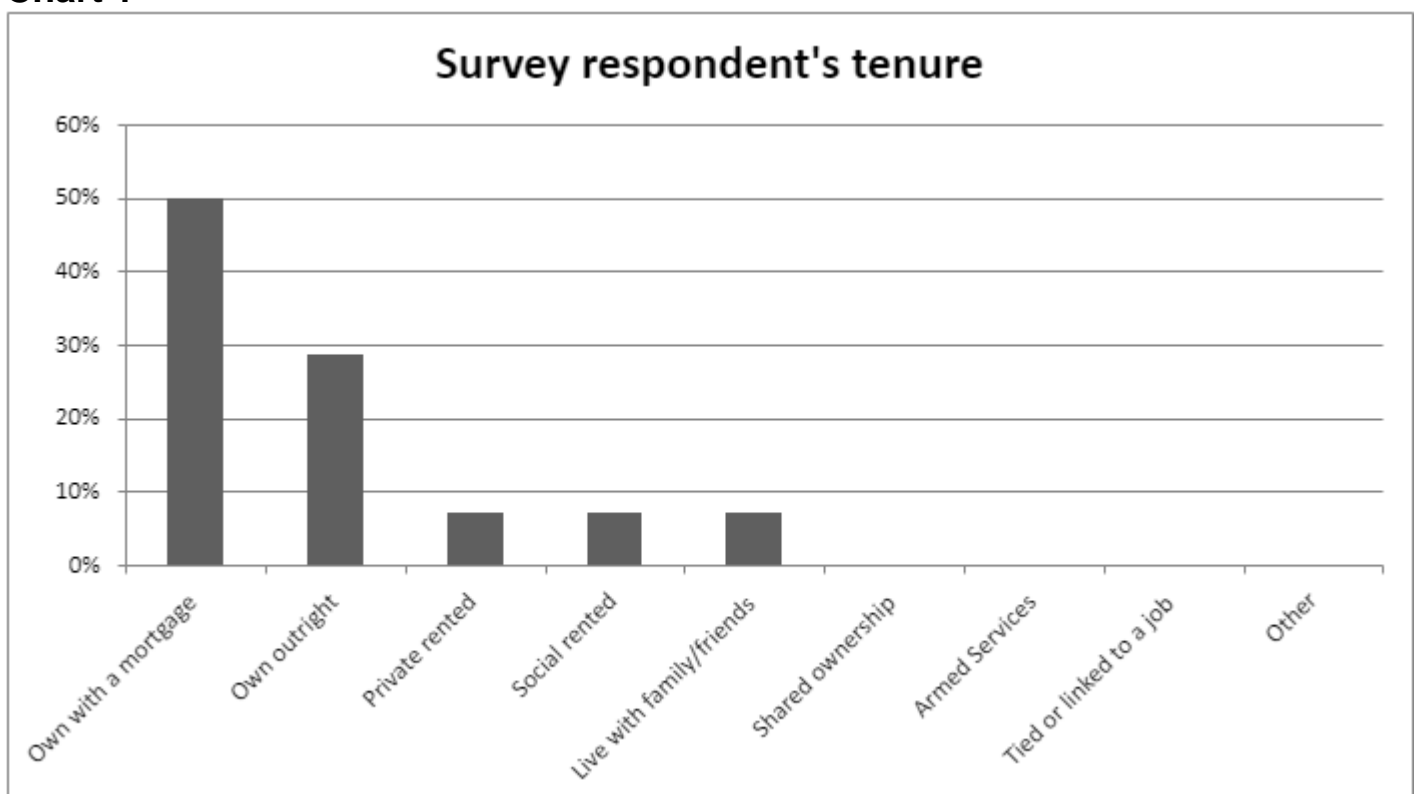
### **Part One – Households currently living in the parish**

The first question asked in the survey was, what is your households' connection to the parish. 93% of those who replied said that it was their main home, 14% worked in parish and 7% of respondents said that they do not live there but have family members who do. More than one option could be selected.

The 2011 Census data for Poulshot indicates that 65.7% of households in the parish were owner-occupying, 22.4% were renting from social landlords including shared ownership, 9.1% were privately renting and 2.8% of households were living rent free.<sup>3</sup>

The chart below shows the tenure of respondents to the survey. The majority (79%) of respondents were owner-occupiers, while 7% of respondents were living in socially rented properties, including shared ownership, 7% were renting from a private landlord and 7% were living with friends or family. 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.

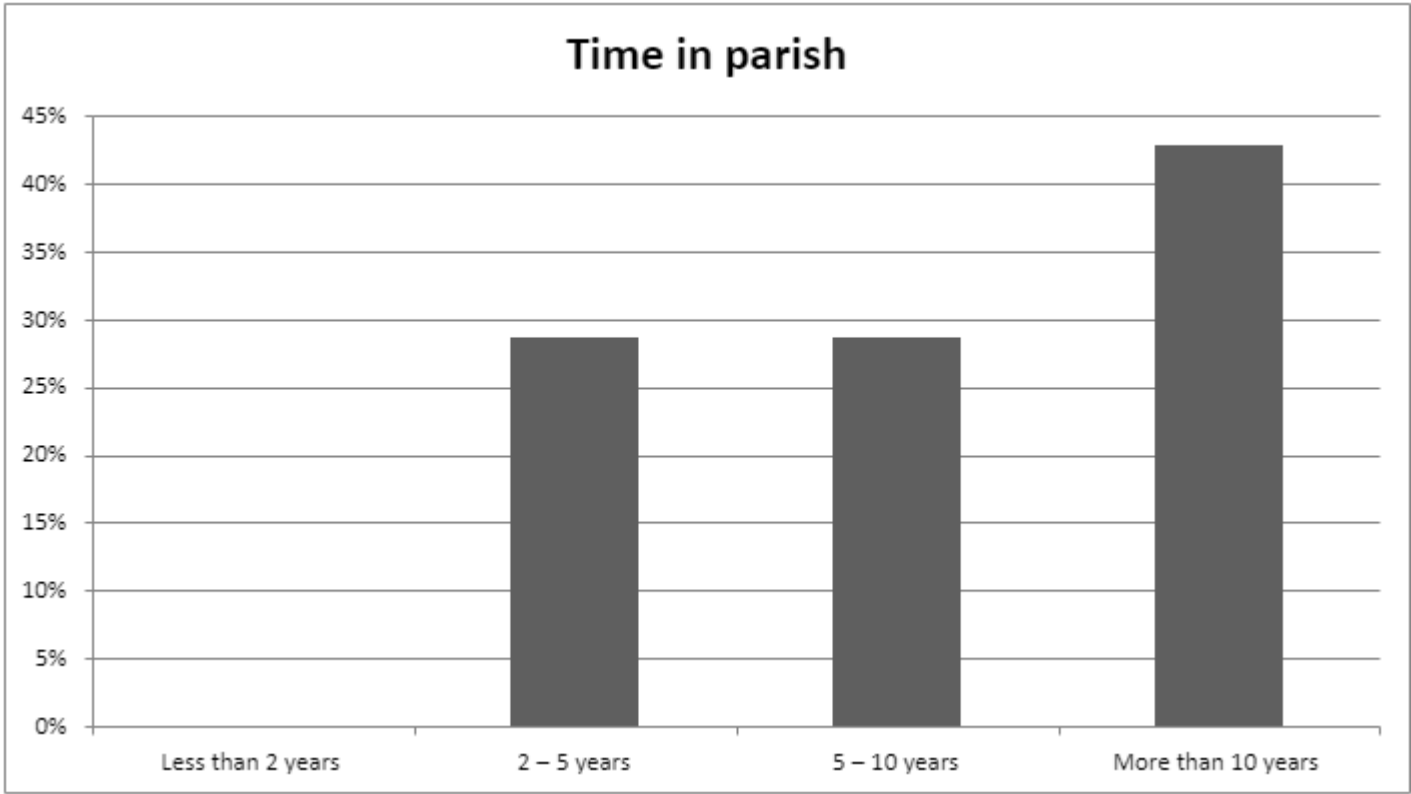
**Chart 1**



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

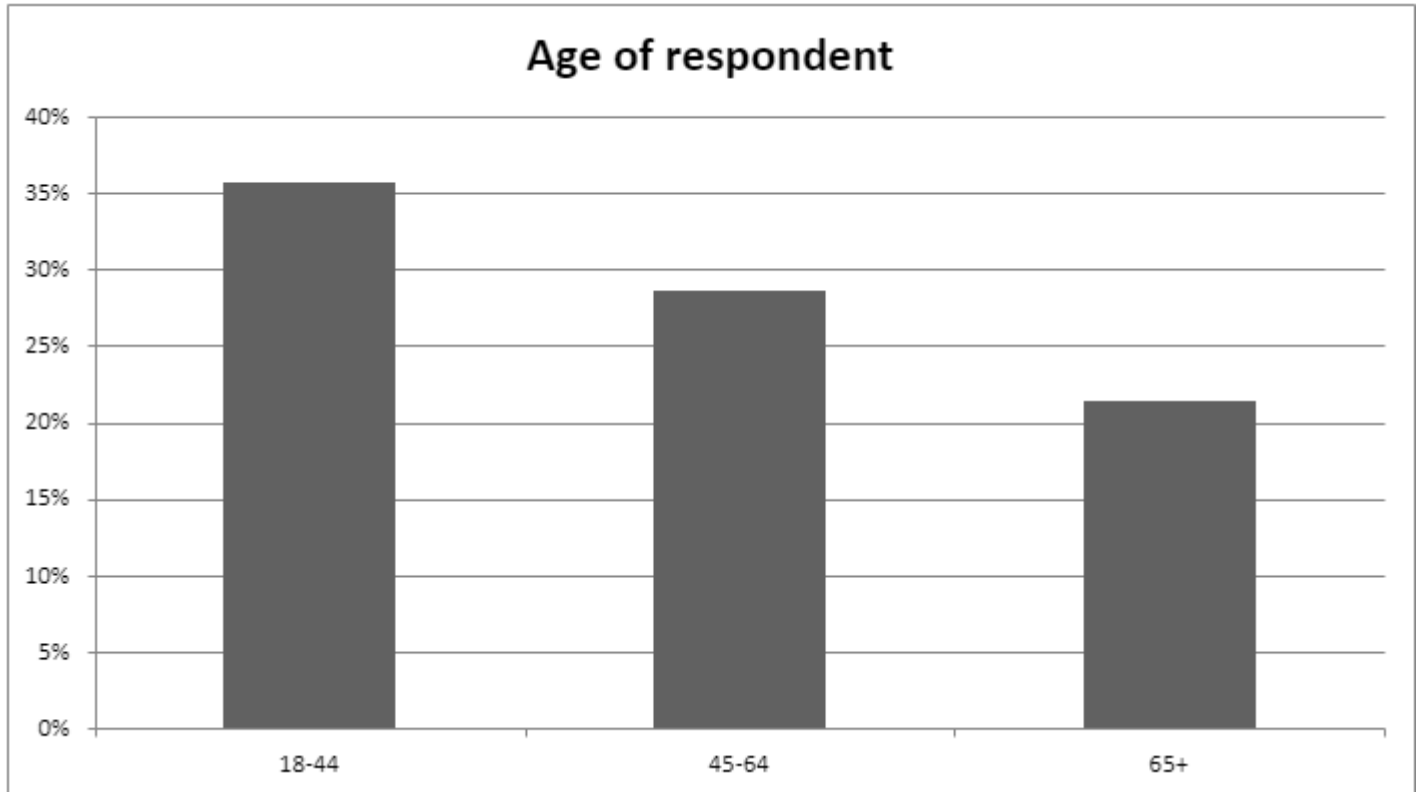
The chart below indicates the length of time that respondents have lived in their current home. It shows that 43% of the respondents have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:

Chart 2



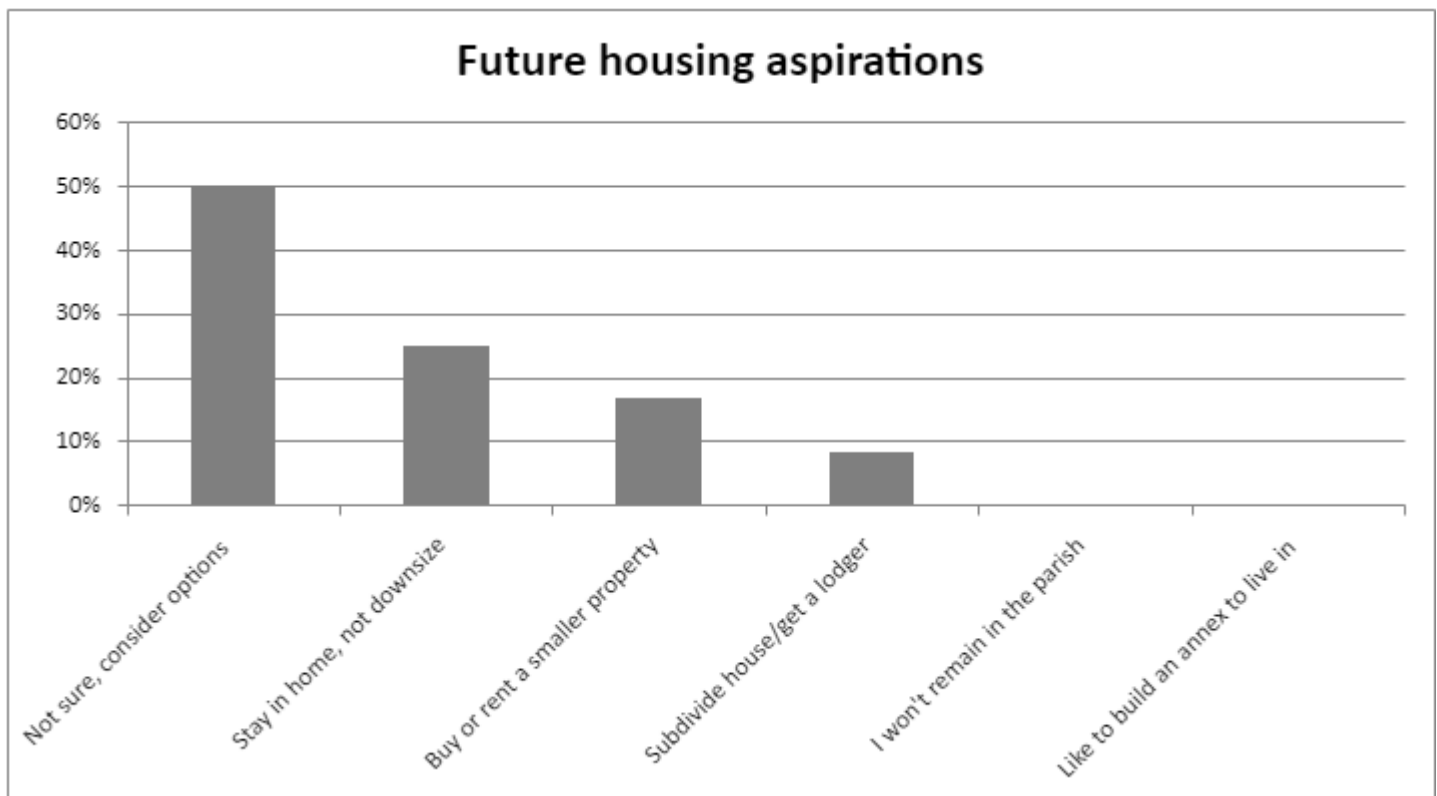
The chart below reflects the age range of respondents to this survey which shows a representation across all age ranges in Poulshot. 36% of respondents were between 18 and 44 years of age, 29% being aged 45 to 64 and 21% over 65 years of age. 14% of respondents did not wish to answer the question.

Chart 3



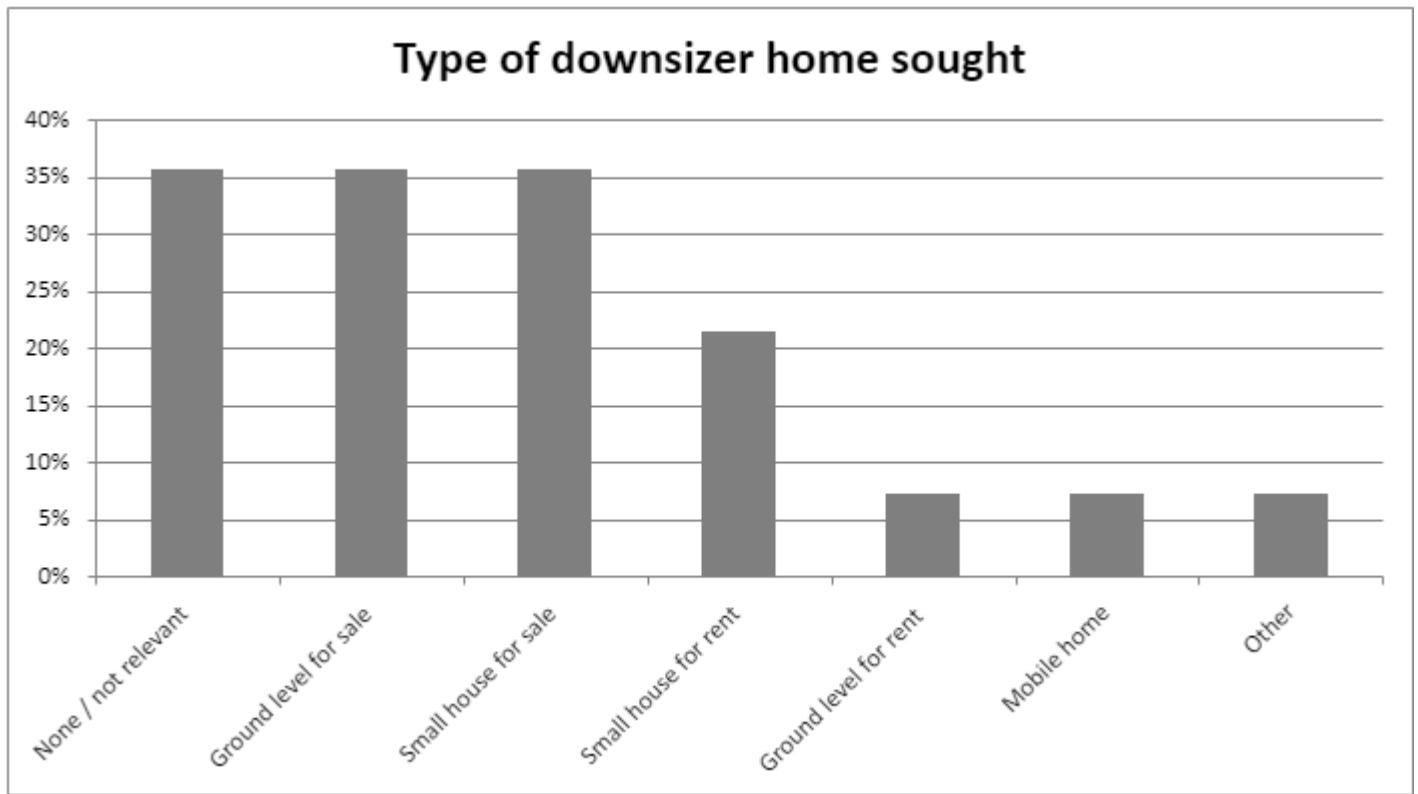
Many respondents to the survey lived in large family homes, with 85% of respondents having four or more bedrooms in their property. 15% had three bedrooms. There were no respondents to the survey who declared having 2 bedrooms or less.

Chart 4



The above chart indicates that whilst 25% of those respondents wish to remain in their home and not downsize. 50% who wish to remain in the parish are not sure they would remain in their current home.

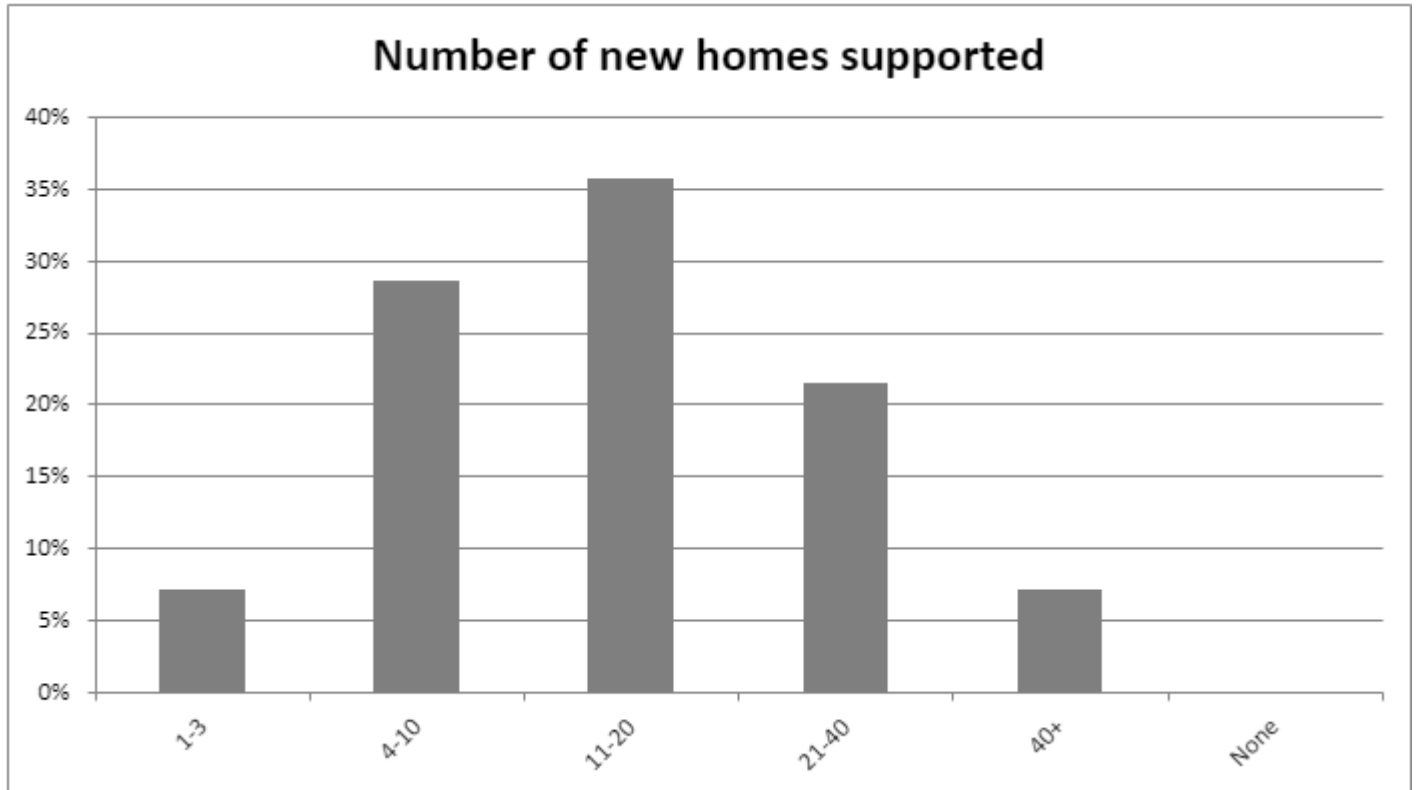
Chart 5



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. 100% of respondents were in support of some new housing in Poulshot, with the most popular option (36% of respondents) being for between eleven and twenty new homes. No respondents were opposed to new housing in Poulshot parish:

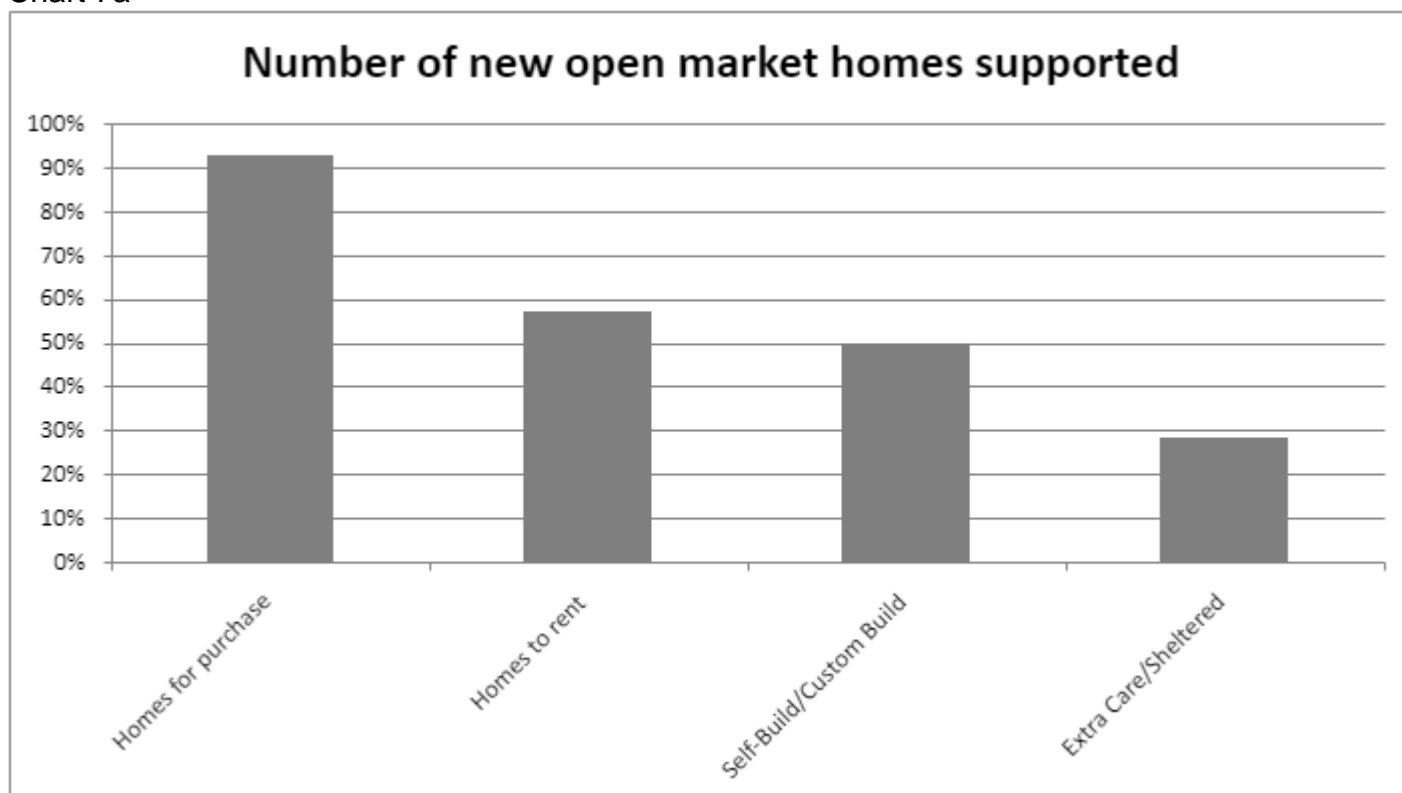
Chart 6



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

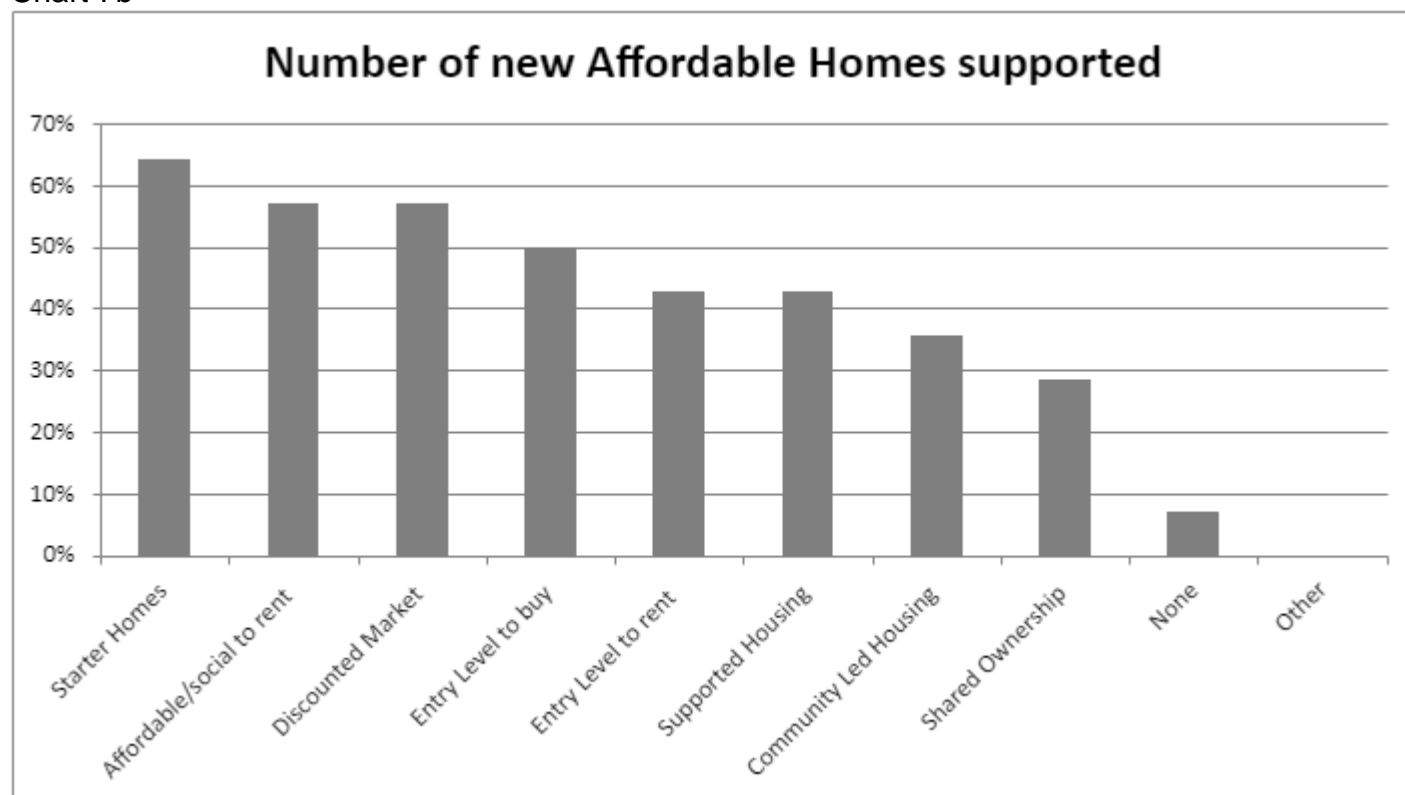
The types of open market homes considered most needed in Poulshot by the survey respondents were open market homes for purchase (93%) and homes to rent (57%). More than one answer could be given:

Chart 7a



The types of affordable homes considered most needed in Poulshot by the survey respondents were starter homes for purchase (64%) and affordable/social to rent (57%). More than one answer could be given:

Chart 7b



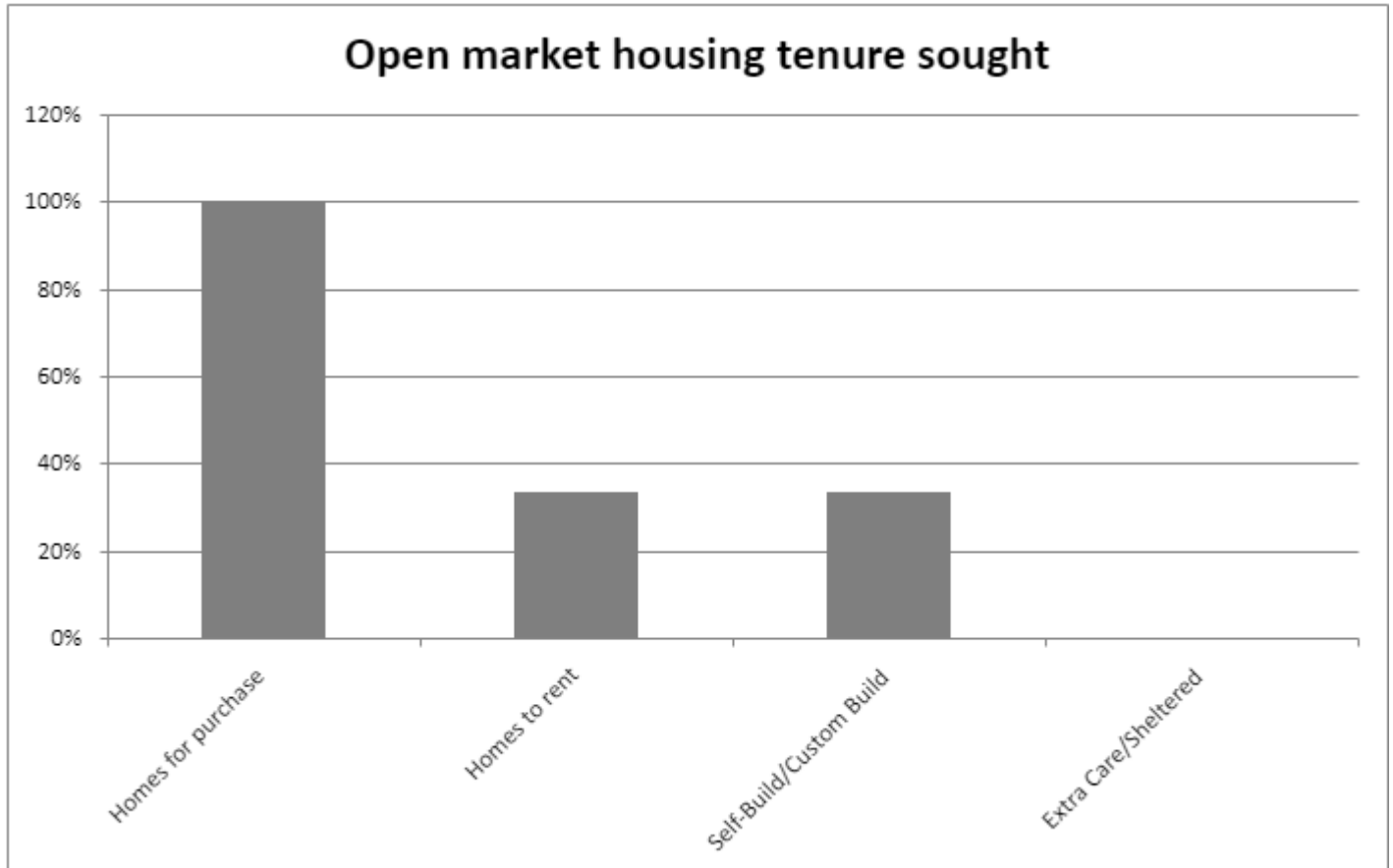
## Part two – Households requiring accommodation in the parish

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

Three respondents replied to this section of the survey, indicating their need for housing in Poulshot. The most frequent reasons given for needing to move were to provide support to family members, respondents currently living with their families but wanted to live independently in the parish or currently renting and would like to buy. Other reasons for needing to move included to live closer to employment and unable to manage in current home. More than one answer could be given.

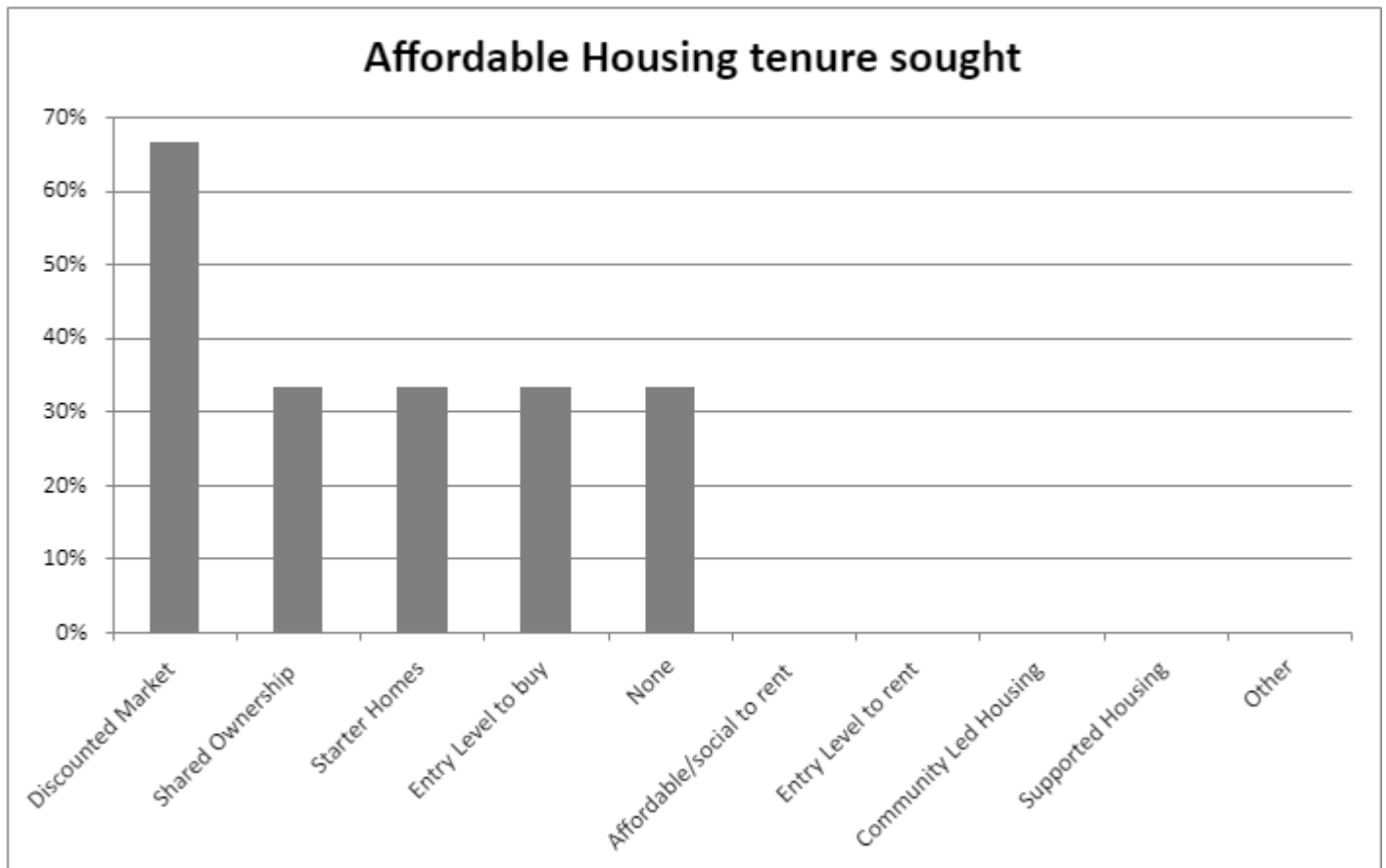
The respondents requiring accommodation in the parish were asked what type of open market tenure they sought. The need for homes for purchase on the open market was the most desired by 100% of respondents. Following that homes to rent 33%, and self and custom build 33%. Households could indicate more than one response:

Chart 8a



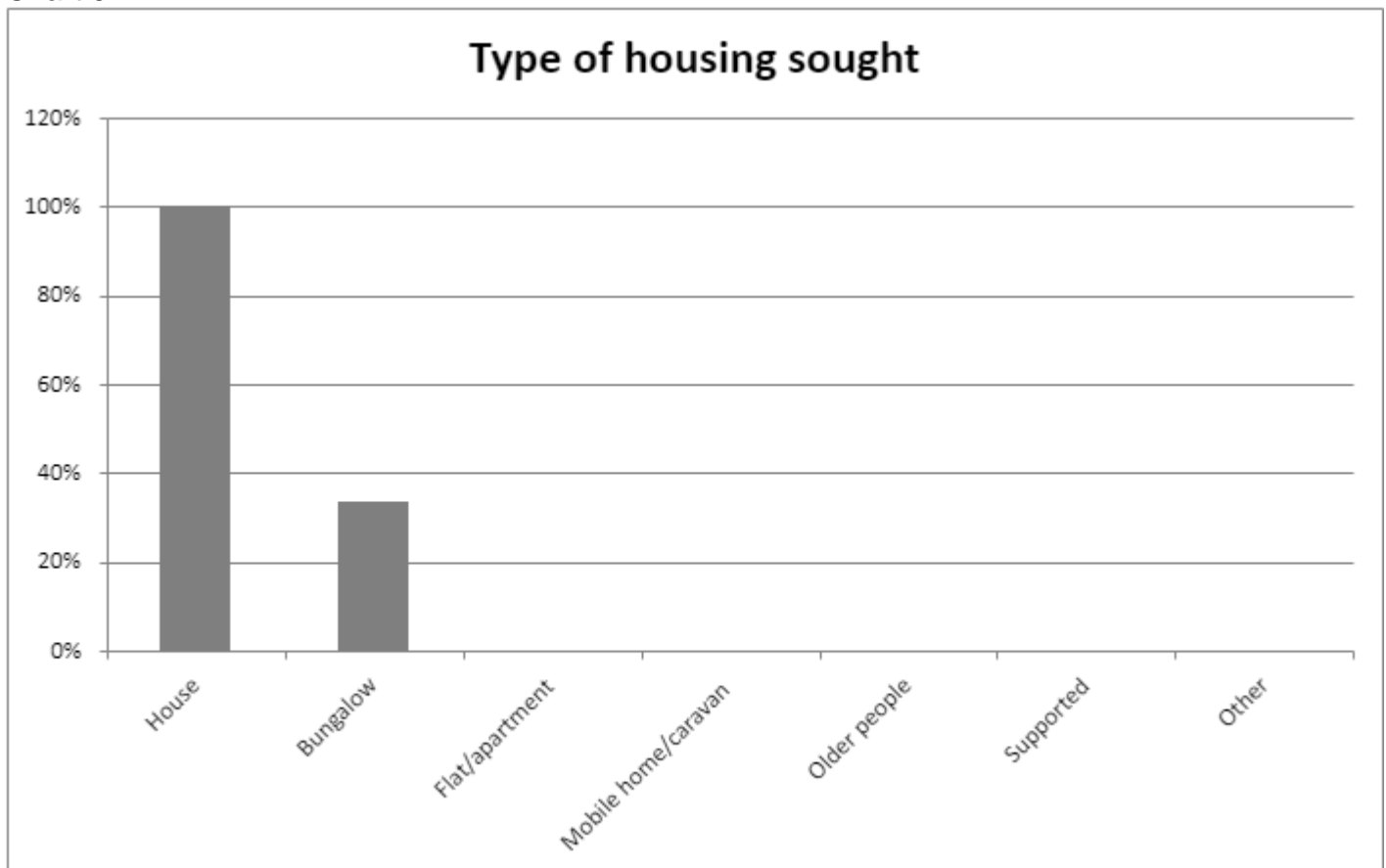
The respondents requiring accommodation in the parish were asked what type of affordable housing tenure they sought. 67% of respondents indicated discounted market homes. Households could indicate more than one response:

Chart 8b



Respondents to this section were also asked what type of housing they required. The most sought-after type was a house by 100% of respondents this was followed by bungalow at 33%. More than one answer could be given.

Chart 9



In terms of size, respondents expressed a desire for two, three and four-bedroom homes. No need was declared for studio (bedsit), one bedroom 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 all three households (100%) responded no.

To assess the need for **affordable** housing in Poulshot, 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. Estimated levels of savings among the respondents were healthy with all three households declaring savings. The mean savings level for the respondents was £50,000.

All three respondents reporting having an income. The mean gross income reported by the respondents was **£35,833pa**.

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

The remaining household that responded indicated a desire to purchase an open market property and already owned their own home. On assessing levels of equity, savings and income, an open market purchase was achievable to this household. Their expressed need was for open market four-bedroom homes to purchase.

## 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 Poulshot area.<sup>4</sup>

Property Type	August 2021 to August 2022
Flat/1 Bedroom	£152,995
Terrace/2 Bedroom	£276,032
Semi Detached/3 Bedroom	£319,383
Detached/4 Bedroom	£508,063

### 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/2-bedroom property sold in Poulshot cost £276,032 then a household may require £41,405 as a deposit. Annual household income would have to be at least £58,657. The Annual Survey of Hours and Earnings indicates that the gross annual median income of full time employed persons in Wiltshire in 2021 was £31,756.<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 £276,032 for a shared ownership property with a 10% (£27,603) share may require a 10% mortgage deposit of £2,760.32 with rent to pay on the remaining share.

- 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 Poulshot 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/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 August 2022, there were two households on the Wiltshire Council Housing Register seeking housing in Poulshot parish. One household seeking 1-bedroom accommodation and one household seeking 3-bedroom accommodation. It is unlikely that these households were the same respondents to the housing need survey as the survey respondents saving levels were above the threshold of eligibility for the housing register.
- The 2011 Census recorded twenty-nine social homes in the parish.<sup>6</sup> These properties represent 20.3% of the total housing in Poulshot, which is higher than the Wiltshire affordable housing average of 14.7%.<sup>7</sup>
- The social housing in Poulshot had a 3% re-let rate. In the past year only one social home was re-let in the parish.<sup>8</sup>
- The levels and turnover of social housing in the parish suggest that **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.

<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. 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>**

- None

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

- 1x two bedroom home
- 1 x three 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.