

Southwick

Parish Housing Needs Survey

Survey Report

January 2018

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1. Parish Summary

The parish of Southwick is in the Trowbridge Community Area within the local authority area of Wiltshire.

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2. Introduction

In summer 2017, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Southwick 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 Principal Development Officers are employed by Wiltshire Council's Service Development and Enabling Team to assist in the delivery of new affordable housing.
- The Principal 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, service development and enabling teams of Wiltshire Council together with Registered Provider [housing association] partners and the Homes and Communities Agency 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 in Southwick parish (or those who need to live in the 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, GreenSquare, Guinness, Stonewater, Selwood Housing and Wiltshire Rural Housing Association.

² Para 1.1, 'Purpose', *Terms of Reference for the Wiltshire Rural Investment Partnership*. Full WRIP membership: Wiltshire Council, Aster, Wiltshire Rural Housing Association, GreenSquare, Guinness, Stonewater, Selwood Housing, the Homes and Communities Agency, and the Wiltshire Community Land Trust.

4. Survey Distribution and Methodology

In order to carry out the housing needs survey, questionnaires were delivered to the Parish Council for distribution on the 30th October 2017.

To encourage a good response, households were given a pre-paid envelope in which to return the completed survey. The council applies the data protection policy to responses, ensuring that all survey responses remain anonymous.

Residents were asked to return the completed surveys in the pre-paid envelopes by 18th December 2016. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 930 questionnaires were distributed to the parish.
- Everyone was asked to complete the first section of the form.
- If a household considered itself in need, or likely to be in need, of affordable housing within the next five years, it was invited to complete the rest of the survey.
- There was a good response rate of 29.5% with 274 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 Southwick.
- 4 responses were made online.

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 Southwick. 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 Southwick. 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).

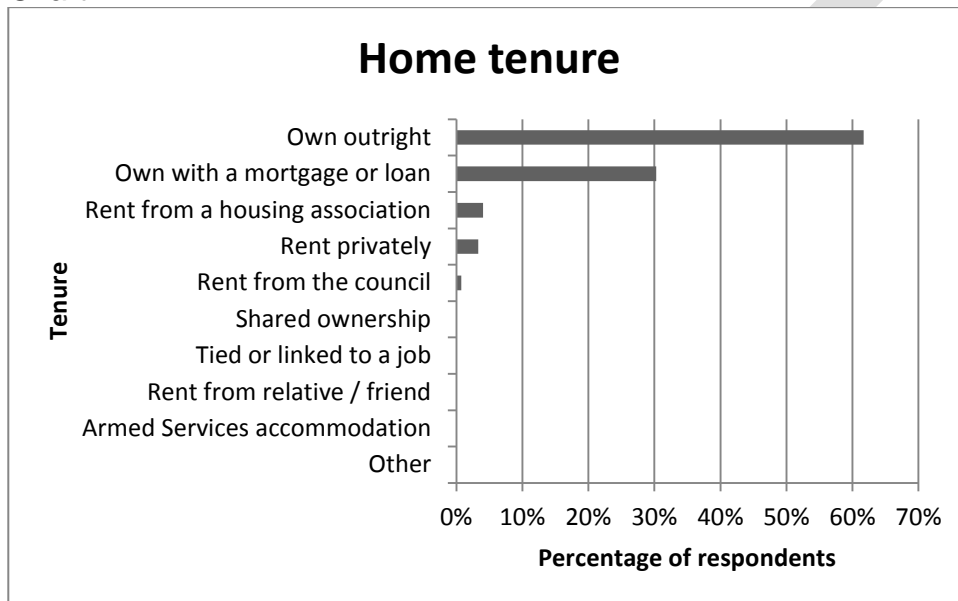
Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Southwick was their main home. 99.6% of those who replied said that it was.

The 2011 Census data for Southwick indicates that 82.0% of households in the parish were owner-occupying, 5.3% were renting from social landlords, 12.3% were privately renting and 0.4% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (92.0%) of respondents were owner-occupiers, while 4.7% of respondents were living in socially rented properties, 3.3 % were renting from a private landlord or letting agency. No respondents were living in shared ownership accommodation, that which was tied to their employment, renting from a relative or friend, armed services accommodation or in a tenure described as 'other'. These results indicate a bias in the survey responses toward those living in owner-occupied homes and the rest of this section should be read with this in mind.

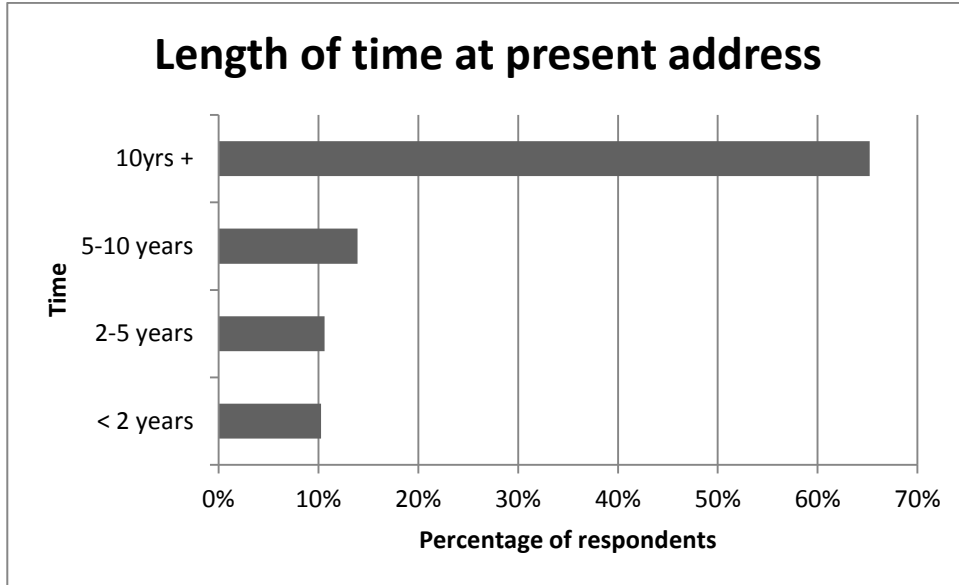
Chart 1



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

³ <http://www.nomisweb.co.uk/>

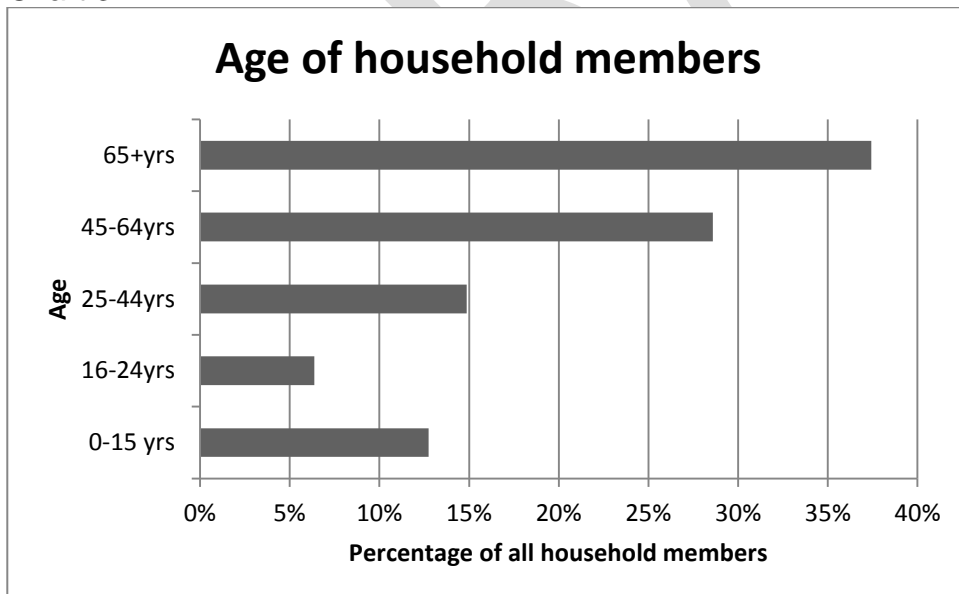
Chart 2



Many respondents to the survey lived in medium or large family homes, with 52.7% having 3 bedrooms in their property and 23.4% living in four bedroom homes. The number of respondents having five or more bedrooms in their property was 7.7%. With regards to the smaller properties, 15.0% of respondents were living in homes with two bedrooms and 1.1% of respondents lived in one bedroom homes.

The spread of ages recorded in the survey indicates that over a third (37.4%) of respondents' household members were aged 65+:

Chart 3



As shown in the chart above, there were significant numbers of households responding to the survey with members aged 25-64 and with children aged under 16. This indicates a spread of different household types in Southwick, from older person households with fewer members, to younger households with children.

The distance travelled to work can also be a good measure of the sustainability of local housing development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Table 1

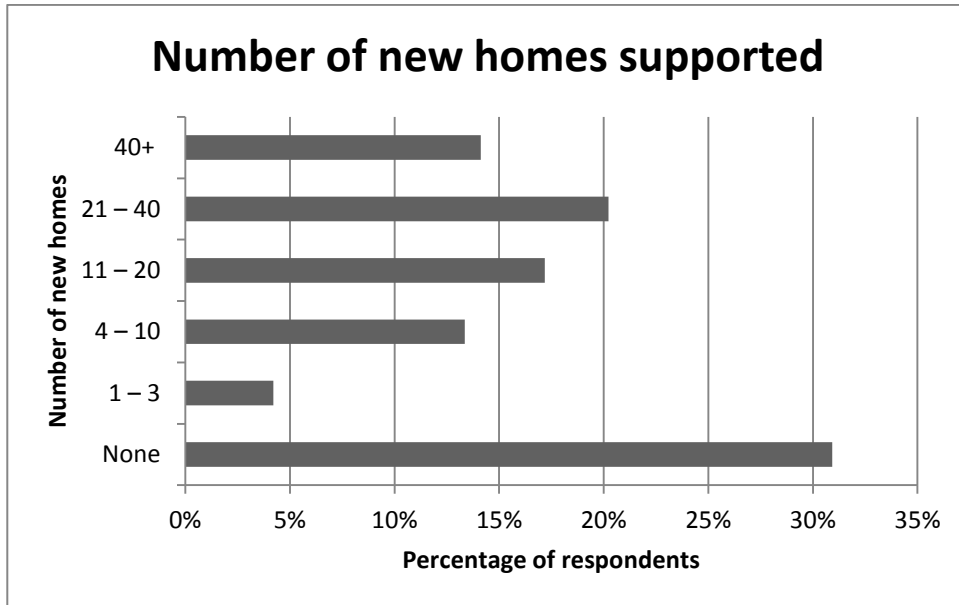
Persons in household	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	27	51	47	16	141
Person 2	16	42	22	7	87
Person 3	0	6	3	0	9
Person 4	0	1	0	0	1
Person 5	0	0	0	0	0
Total	43	100	72	23	238

These results suggest a mixed level of sustainability for new housing development in Southwick, indicated by the survey respondents' access to local sources of employment. While 60% of the households' working members usually travel less than ten miles to their place of work, 40% travel more than that, suggesting a potential lack of more local sources of employment.

Respondents were also asked whether anyone currently living in their household would need separate accommodation in the parish now or in the near future, to which 4.5% of respondents (twelve households) answered 'yes', indicating a low level of sustained need for housing in the parish.

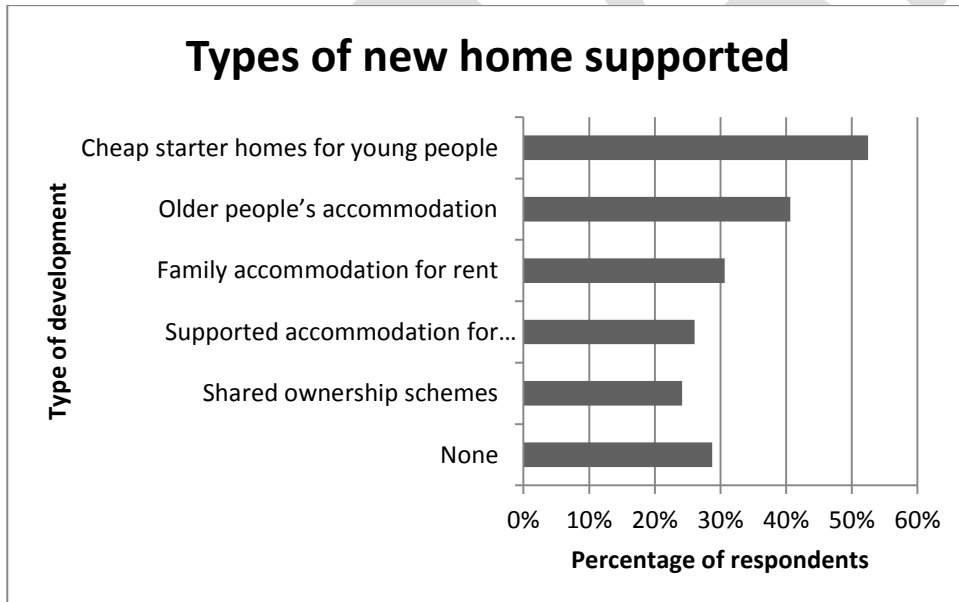
Respondents were then asked how many new homes they would support being built in the parish. The majority of respondents (69.1%) were in support of some new housing in Southwick, with the most popular option (20.2% of respondents) being for between twenty one and forty new homes. 30.9% of respondents were opposed to any new housing in Southwick parish:

Chart 4



Respondents to this section were finally asked what types of housing development, if any, they would support. The types of housing considered most needed in Southwick by the survey respondents were affordable starter homes for young people (52.5%) and older persons' accommodation (40.6%). Full results are given in the chart below (more than one answer could be given):

Chart 5



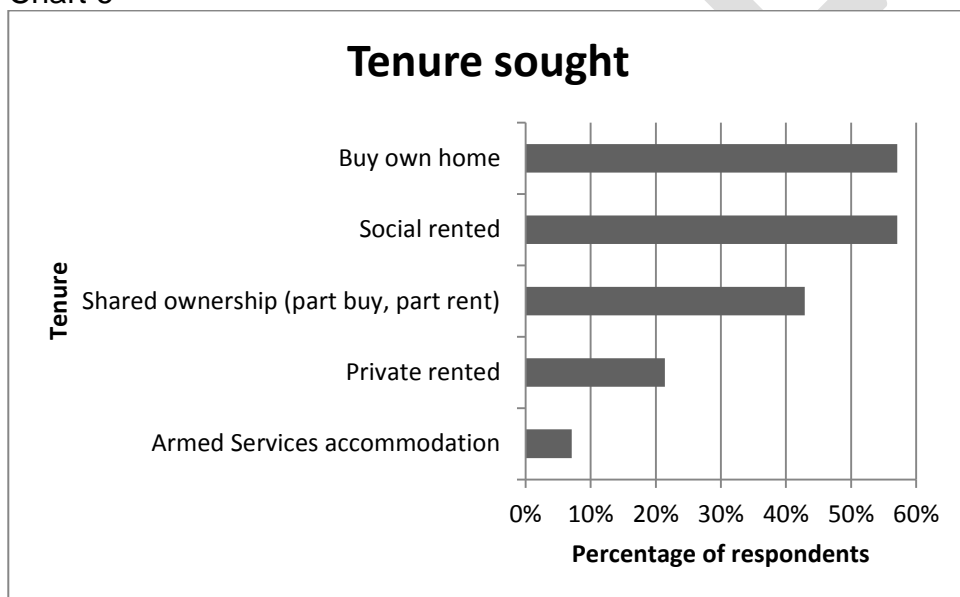
Part two – Households requiring accommodation in the parish

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

Fourteen respondents replied to this section of the survey, indicating their need for housing in Southwick. Households could indicate more than one reason. The most frequent reasons given for needing to move were they were renting and would like to buy (six households), their home was too small (five households), and that respondents were currently living with their families but wanted to live independently in the parish (four households).

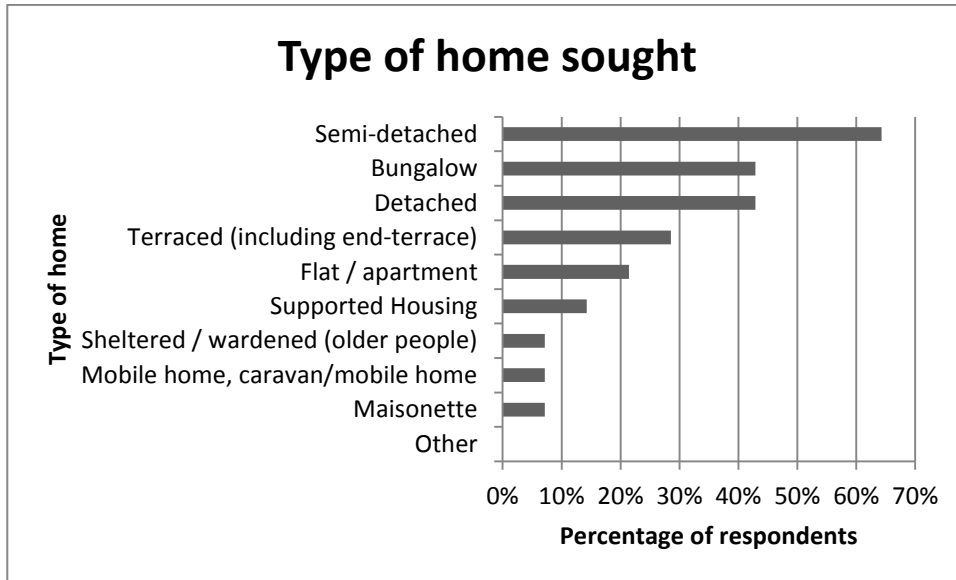
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with home ownership and social rented the most desired. Households could indicate more than one response:

Chart 6



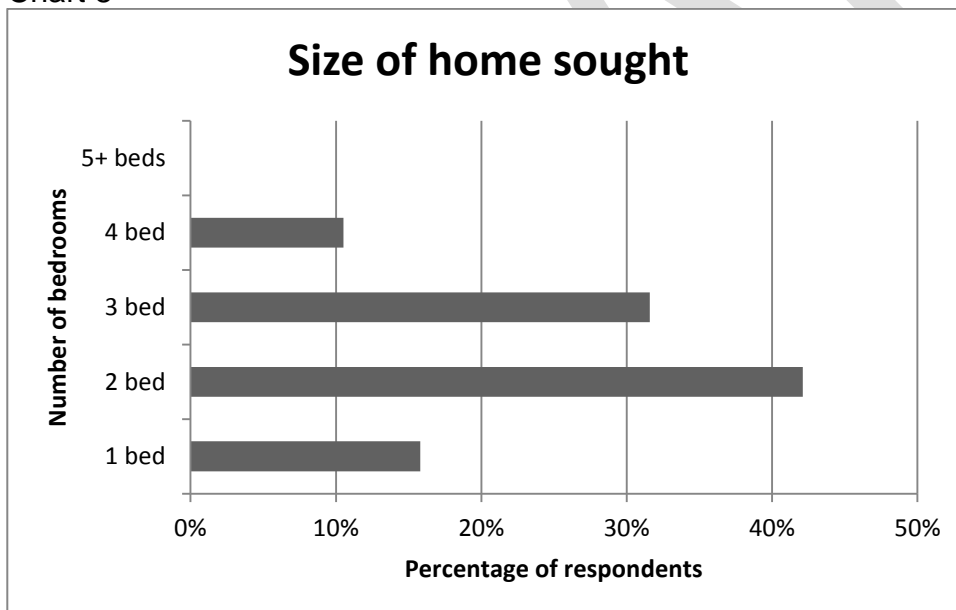
Respondents to this section were also asked what type of housing they required. The most sought-after type was semi-detached properties. Full responses are given in the chart below (more than one answer could be given):

Chart 7



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

Chart 8



The respondents were then asked if there was a lack of suitable existing housing in Southwick to meet their needs, to which eleven households answered 'yes'.

In order to assess the need for **affordable** housing in Southwick, 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 and the estimated levels of savings among the respondents varied, with two households declaring savings of up to £14,999 and four households declaring savings of between £15,000 and £24,999. Eight households did not declare any savings and five of these stated they were in debt, the responses ranged from up to £5,000 in debt to more than £20,000 in debt. Income levels were also varied. Seven of the fourteen households reported gross incomes of less than £21,500 and six households reported a gross household income of between £21,500 and £44,999. One household did not report any income at all. The median gross income bracket reported by the ten respondents was £20,000 - £21,499pa.

Comparing income, savings and equity levels with affordability in Southwick suggests that eight of the fourteen 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 Southwick, presented in Section 8.

Of the remaining six households, three specified that they would like to purchase, rather than rent, a new home and did not indicate there was a lack of suitable housing available; they were all existing homeowners. The other three households indicated they were in rented housing but would like to buy, and that there was a lack of suitable housing in the parish to meet their needs. These three households' aspirations were unachievable and, due to low income and/or debt, did not meet the financial criteria for low cost home ownership. It should also be noted all three of these households were considered to be adequately housed and so would not qualify for social rented housing. Therefore they are excluded from the recommendations of this report.

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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 Southwick area:⁴

Bedrooms	Aug 2014 – Oct 2014
1	£118,400
2	£174,500
3	£229,200
4	£336,600
5+	£437,500

Example calculation for a mortgage

Typically, a household making a single application can obtain a mortgage of 3.5 times their annual income, or 3x annual income for joint applications. Households would generally expect to need a deposit of around 15% of the total price.

If an average two-bedroom property sold in Southwick cost £174,500 then a household may require £26,175 as a deposit. Annual household income would have to be at least £42,379 for a single applicant or £49,442 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in Wiltshire in 2016 was £21,817.⁵

- It would be unlikely that a household would be able to purchase a property in this parish without a large deposit, some equity in an existing property or a substantial income.
- First time buyers 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.

⁴ House price estimates from the Mouseprice local area guide to the BA14 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the BA14 postcode covers a wider area than Southwick parish and that there may be significant internal variation in house prices.

⁵ Annual Survey of Hours and Earnings, 2016, resident analysis. Gross annual pay of employed persons resident in Wiltshire, www.nomisweb.co.uk . 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.

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 January 2018, there were two households on the Wiltshire Council Housing Register seeking affordable accommodation in Southwick Parish (one being on the Open Market Register): these two have not been described in Section 8 of the report as it does not appear they have completed the survey this report is in response to. One of these households is seeking a property with two bedrooms, and the other is seeking a one bedroom low cost home ownership/shared ownership property. Any full assessment of housing need in the parish must take account of the Register.⁶
- Two of the eight households deemed financially eligible for affordable housing specified in their survey response that they were seeking supported housing or sheltered/warden controlled housing (for older people), rather than general needs accommodation. Both households stated a lack of suitable housing in the parish to meet their needs.
- The 2011 Census recorded forty two social homes in the parish.⁷ These properties represent 5.3% of the total housing in Southwick, which is lower than the Wiltshire affordable housing average of 14.7%.⁸
- The social housing in Southwick had a 4.8% re-let rate in the past year: from the fourth quarter of 2016/17 to the third quarter of 2017/18, only two social homes were re-let in the parish.⁹
- The low levels and turnover of social housing in the parish suggest that **none** 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.
- It is notable that while Southwick has a sizeable proportion of privately rented homes (12.3% of the total parish stock), the turnover of these is low and rents are generally higher than the LHA. The lack of availability of low cost privately rented homes in Southwick does indicate a need for an open-market or mixed tenure development in the area.

⁶ Wiltshire Council, Housing Strategy, live tables.

⁷ Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

⁸ Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

⁹ 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. The recommendations may not represent the parish's full housing need as responses were not received from every household, for example households which are on the Housing Register but have not completed a questionnaire are not included in these recommendations (see Section 7). 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 housing¹⁰

- 2 x one bedroom homes (1x supported housing accommodation)
- 1 x two bedroom homes
- 1 x three bedroom home
- 1 x four bedroom home

Shared ownership / discount market homes¹¹

- 2 x two bedroom homes

Sheltered housing for older people

- 1 x two bedroom homes (1x bungalow/ground floor sheltered or extra care accommodation)

¹⁰ 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.

¹¹ 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.