

Holt

Parish Housing Needs Survey

Survey Report

March 2012

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1. Parish Summary

The parish of Holt is in the Bradford on Avon Community Area within the local authority of Wiltshire.

- There is a population of 1530 according to the 2001 census, comprised of 680 households. ONS predictions for 2011 suggest a population of 1580 in 720 households.¹
- Holt is three miles from Trowbridge, four miles from Melksham and three miles from Bradford-on-Avon.
- There is a primary school in the parish which includes a pre-school facility.
- The community services include a mobile library, a village hall and a church hall.
- There are two churches, two pubs, a village shop and a Post Office. There is a recreation ground with a multi-use games area and a Bowls Club.
- There are bus services to Melksham and Trowbridge, where connecting buses to other towns are also available.

2. Introduction

In late 2011, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Holt 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 new housing 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 Wiltshire Rural Investment Partnership and Wiltshire Council.

¹ <http://www.intelligencenetwork.org.uk/population-and-census/>

3. Aim

The aim of carrying out the survey is to investigate the affordable housing need for local people (or those who have a need to live in the parish or the locality) of Holt.

- 'Housing need' can be defined as the need for an individual or household to obtain housing which 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

In order to carry out the housing needs survey, questionnaires were delivered to the parish council for distribution in February 2012.

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 5th March 2012. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 728 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 an excellent response rate of 41.8% with 304 replies received.
- The received data refer only to themselves (i.e. to the survey respondents) and should not be taken as indicative of the population of Holt.
- Two 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 Holt. This section also describes the levels of new affordable housing, if any, which would be supported by residents of the parish.

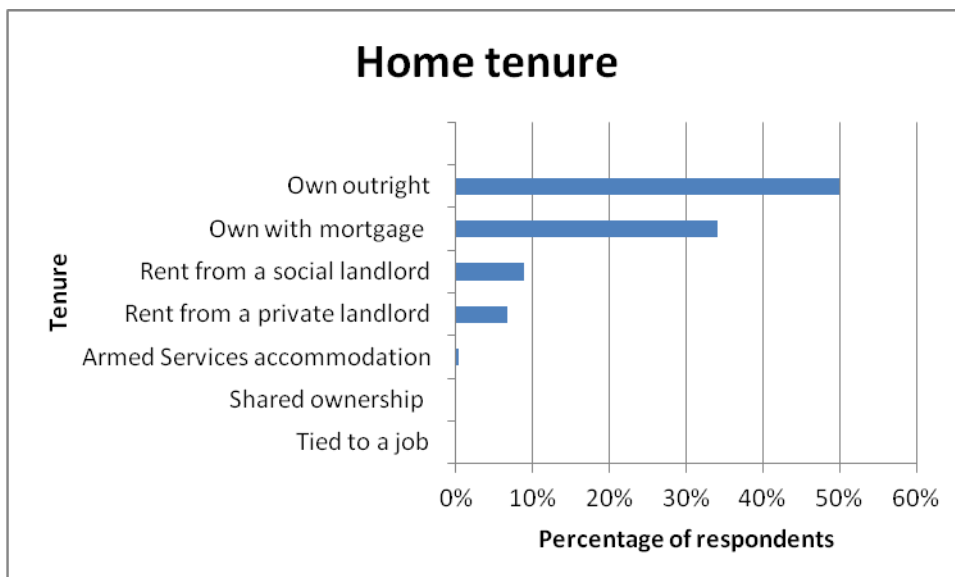
The second section examines the households who have declared a need for new housing in Holt. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have a current need for new *affordable* housing. The results of this financial assessment are summarised in the 'Recommendations' of the report (section 8).

Part One – Households currently living in the parish

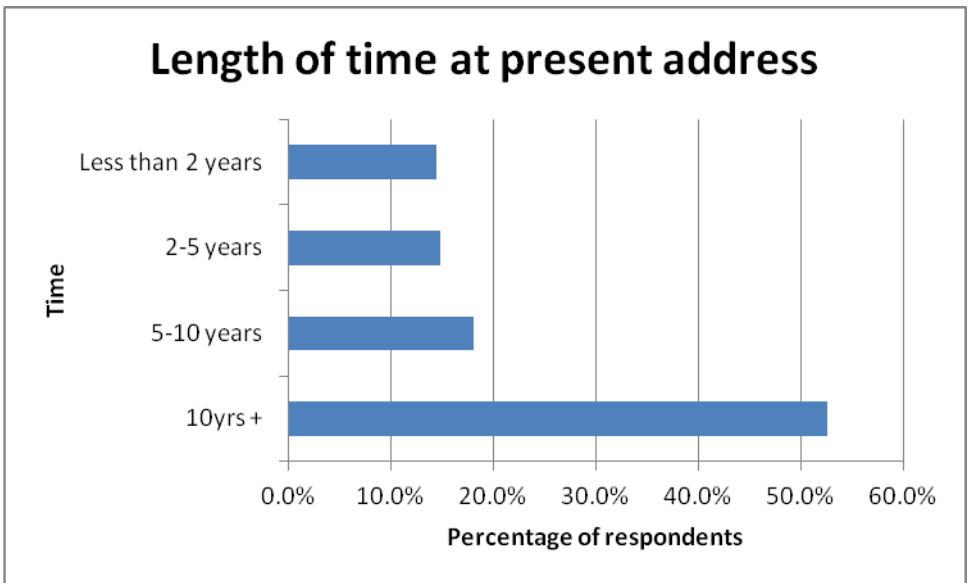
The first question asked on the survey was whether the respondents' home in Holt was their main home. 99.3% of those who replied indicated that their home in Holt is their main home, and 0.7% that it is their second home.

The 2001 Census data, configured for the Holt output area, indicates that 72.5% of households in the area were owner-occupying, 16.1% were renting from a housing association, 8.7% were privately renting, and 2.7% of households were living rent free.

The chart below shows the tenure of respondents to the survey. The majority (84.1%) of respondents were owner-occupiers, while 8.9% of respondents were living in socially rented properties, 6.6% in privately rented accommodation, and 0.3% in armed services accommodation. This indicates a bias in the survey responses toward owner-occupiers.

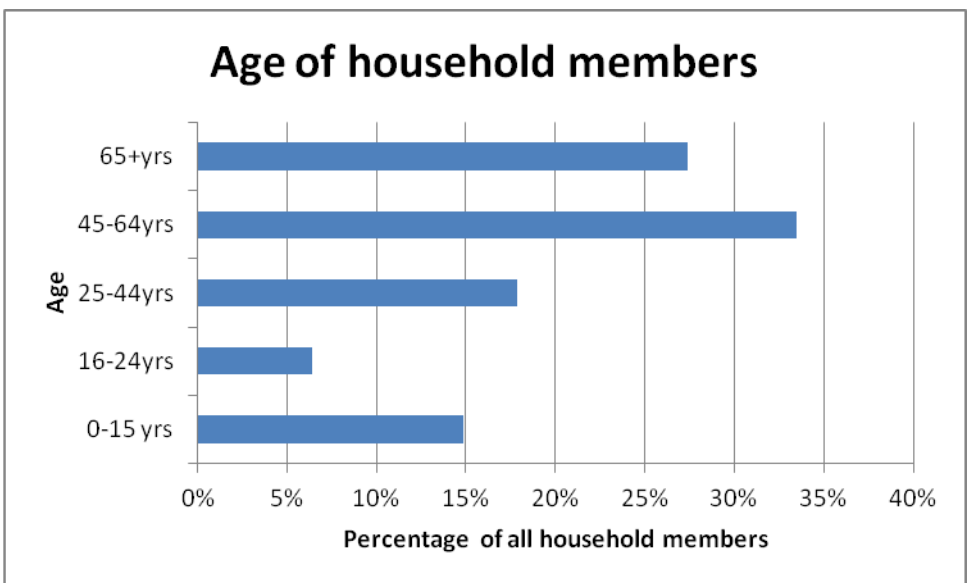


The chart below indicates the length of time respondents have lived in Holt. It shows that the majority of people who responded to the survey have lived in the parish for more than two years, which is appropriate for the high levels of owner occupation among survey respondents.



The survey also shows that the majority of respondents live in larger family homes, with 76.3% of respondents having 3 or more bedrooms in their property, 19.4% having two bedrooms and 4.3% of respondents living in a home with one bedroom. The majority of respondents (53.6%) live in detached properties.

These responses indicate relatively high levels of under-occupation in Holt. While the majority of respondents live in larger, detached homes, the majority (73%) also have households composed of two or fewer persons. These levels of under-occupation are an expected corollary of larger numbers of older person households, in which under-occupation is more common, and indeed the spread of ages recorded in the survey indicates that over a quarter of respondents' household members were aged 65+:



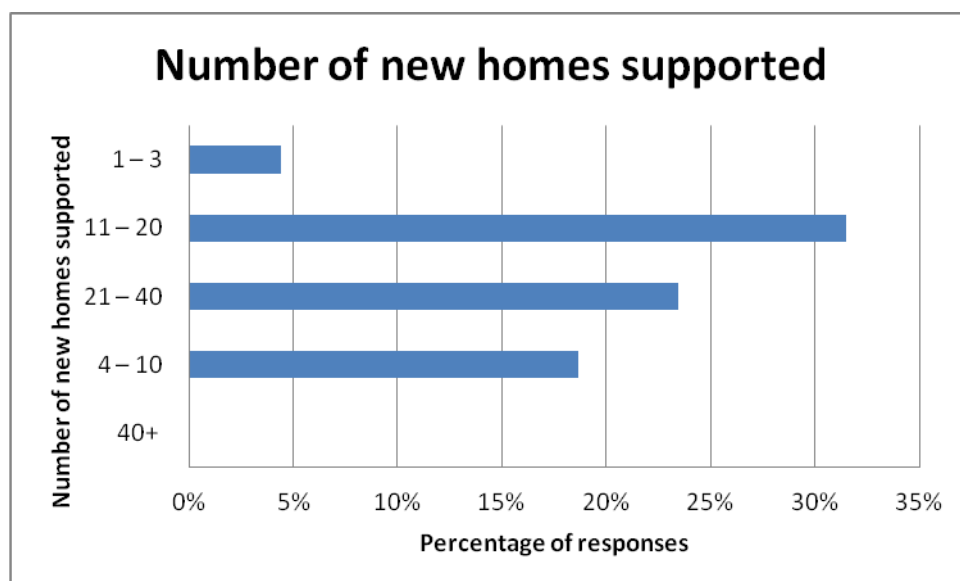
As shown in the chart above, however, the majority of household members were aged 45-64 and there were also significant proportions of households responding to the survey with members aged 25-44 and with children aged under 16 years old. This indicates a spread of different household types in Holt, from older person households with fewer members, to many younger households with children.

The distance travelled to work can also be a good measure of the sustainability of local 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:

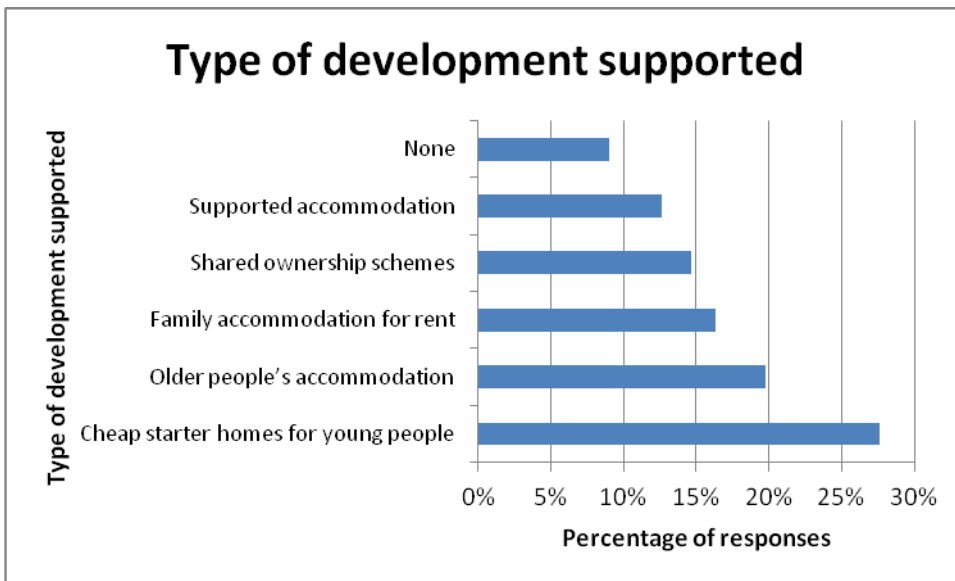
Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	35	75	51	18	179
Person 2	19	45	32	7	103
Person 3	1	4	0	2	7
Person 4	0	1	0	0	1
Person 5	0	0	0	0	0
Total	55	125	83	27	290

These results suggest a broad sustainability to development in Holt, indicated by the survey respondents, as the majority of households' members usually travelled only between 2 and 10 miles to work. 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 6.6% of respondents answered 'yes'. This result, also, indicates a 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 (31.5%) indicated that they would support new housing developments of between 11 and 20 new homes:



Respondents were asked what types of development they would support. The majority of respondents (27.6%) indicated that they would support the development of cheap starter homes for young people, and more than 15% of respondents also supported the development of family accommodation for rent and older persons' housing.



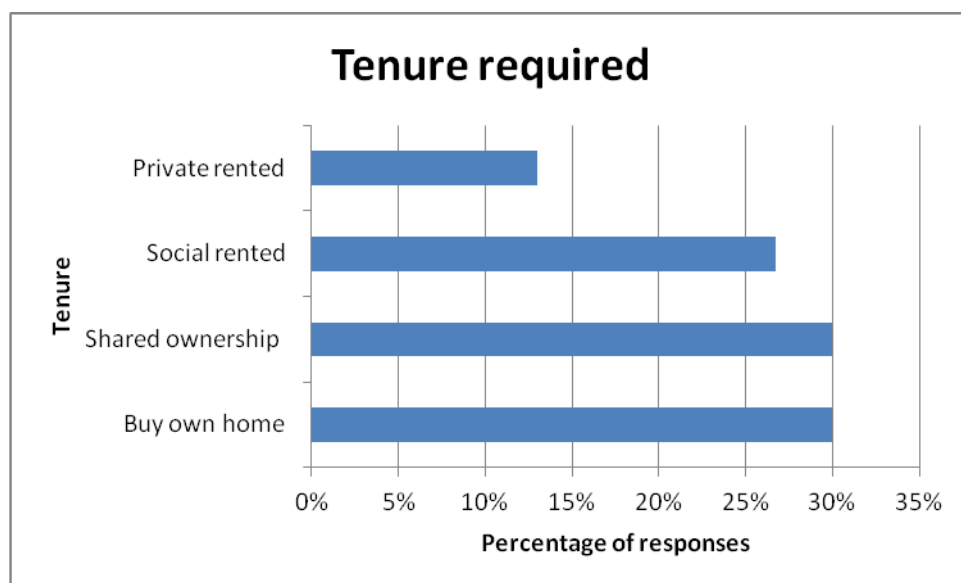
Part two – Households requiring accommodation in the parish

This part 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 is then made in order to describe in more detail the need for specifically affordable housing.

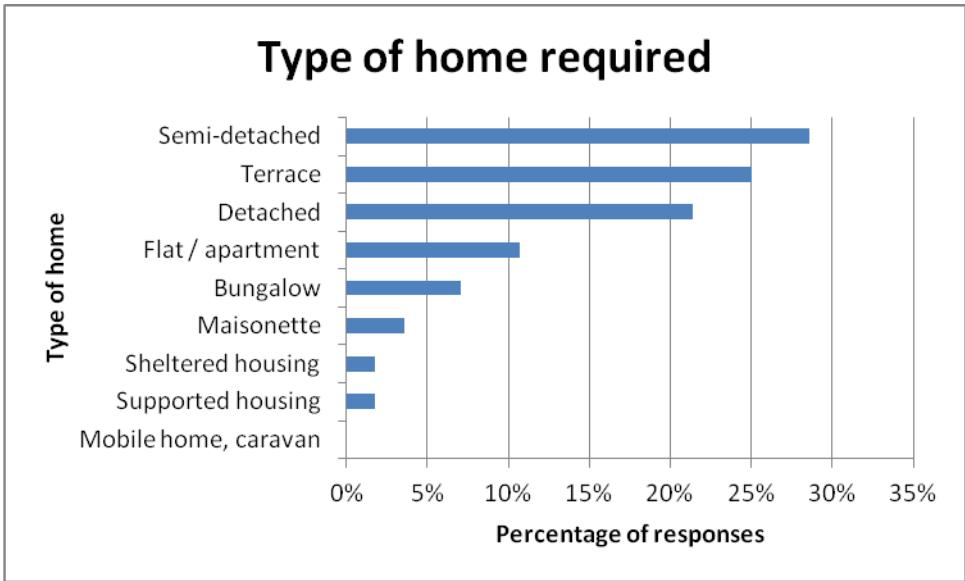
Nineteen respondents replied to this section of the survey, indicating their need for housing in Holt.

Seventeen of these households have a local connection to Holt, either living or working in the parish, having previously lived there, or having family members there.

The respondents requiring accommodation in the parish were asked what type of tenure they sought. There was a need expressed both for subsidised or open-market purchase, and for private and social rented homes. Households could indicate more than one response:

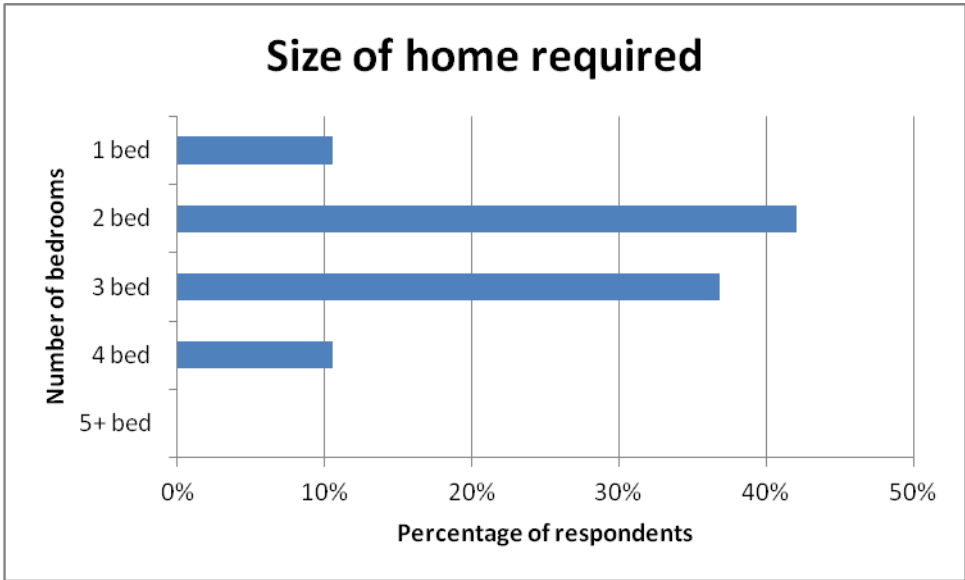


Respondents to this section were also asked what type of housing they required, with the majority seeking semi-detached properties, followed by terraced and detached properties. Full responses are given in the chart below (more than one answer could be given):



There was a relatively low need expressed for adapted properties, with 77.8% of respondents requiring no housing support or specific adaptations to their home. However, 5.6% of respondents required a home suitable for wheelchair access, 5.6% for a property fitted with an emergency support system such as Lifeline, and 11.1% of respondents indicated a need for support with personal care.

The need for sizes of property varied from one- to four-bedroom properties. No need was expressed for properties with 5+ bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Holt to meet their needs, to which 100% answered 'yes.'

In order to assess the need for **affordable** housing in Holt, it is necessary to consider the equity, income and savings levels of respondents. 5.3% of respondents did not complete the financial declaration section of the survey, and as such cannot be assessed in the following analysis.

77.8% of those who responded to these questions either did not own property or declared zero or negative equity in their homes. 50% possessed no savings and only 22.2% estimated their savings at over £10,000. Income levels were varied: 38.9% of respondents estimated a combined gross household income of below £20,000pa, 33.3% between £20,000 and £30,499 pa, 16.7% estimated between £30,500 and £40,000pa, and 11.1% between £40,000 and £50,000pa.

Comparing income, savings and equity levels with affordability in Holt suggests that **5.6% of those who answered the financial questions would not require public support in order to achieve their required housing**. The remainder, due to low levels of savings and equity and to the cost of open market housing in Holt, 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 Holt, presented in section 8.

Of the households meeting the criteria for affordable housing, the majority (47.1%) were households headed by people aged 25-44. 33.3% had children aged under 16. One household headed by persons aged 65+ was found to be in need of affordable housing.

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 Holt area:²

Bedrooms	Dec 2011- Feb 2012
1	£103,700
2	£145,600
3	£184,700
4	£273,400
5+	£362,400

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 Holt cost £145,600 then a household may require £21,840 as a deposit. Annual household income would have to be at least £35,360 for a single applicant or £41,253 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in the West Wiltshire area in 2011 was only £21,593:³

- Considering the average prices of homes in Holt single-person households in particular would be unlikely to be able to purchase a property without a large deposit, some equity in an existing property or a substantial income.
- 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.

² 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 the Holt parish and that there may be significant internal variation in house prices.

³ Annual Survey of Hours and Earnings, 2011, Table 8.7a, Office of National Statistics, <http://www.ons.gov.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.

- It is generally difficult to get accurate data on the housing need of single people, especially the under 25s, and surveys of this type tend to underestimate the figures.
- Housing development in Holt should take account of anticipated future housing need (as described in the Wiltshire Strategic Housing Market Assessment) as well as the number of households in immediate need of more suitable accommodation.
- At quarter 2 2011/12, there were fifteen households on the Wiltshire Council Housing Register seeking affordable accommodation in Holt parish: three of these households are also reported on in this report as in need of affordable housing. The remaining households on the Register are seeking properties with between one and two bedrooms and any full assessment of housing need in the parish should take account of the Register.
- There are 99 affordable homes in the parish.⁴ These properties represent 13.6% of the total housing stock in the parish, which is lower than the Wiltshire affordable housing average of 19.2%.
- The majority of the affordable homes in the parish are provided by Selwood Housing with a further twelve under construction by Jephson Housing. The latter are on an exception site that has space for up to twelve more affordable homes. However, in accordance with planning guidance and policies, any further development on an exception site would normally only be considered once any potential brownfield development has been investigated within village policy limits.
- However, any further development on an exception site would only be considered once any potential brownfield development has been investigated, in accordance with parish policy.
- The social housing in Holt had a 9.1% re-let rate in 2011/12: from January 2011 to January 2012, 9 social homes were re-let in the parish.⁵
- The levels and turnover of social housing in Holt indicate that **one of the households responding to section two of the survey and in need of affordable housing could meet their needs through access to the existing social housing of the parish.**

⁴ Housing Strategy team, live tables.

⁵ *Ibid.*

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.

Subsidised rented housing

- 1x one bed home for a single / couple
- 2x two bed homes for couples / families
- 3x three bed homes for families
- 1x four bed home for a family

Shared / Low cost home ownership

- 1x one bed home for a single / couple
- 3x two bed homes for couples / families
- 2x three bed homes for families

Sheltered housing for older people

- 1x two bed shared ownership sheltered home

Supported or adapted housing

- 1x two bed subsidised rented single-level home providing support with personal care and access to emergency support, e.g. Lifeline
- 1x four bed subsidised rented wheelchair-accessible home providing support with personal care