

# Hilmarton

## Housing Needs Survey

### Survey Report

April 2012

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## 1. Parish Summary

The parish of Hilmarton is in the Calne Community Area within the local authority of Wiltshire.

- There is a population of 750 according to the 2001 census, living in 290 households. ONS predictions for 2011 suggest a population of 730 in 290 households.<sup>1</sup>
- Hilmarton Parish is situated in northern Wiltshire and all parishioners benefit from the open rolling countryside that supports livestock and arable farming.
- The Parish of Hilmarton is made up of:
  - Hilmarton village with private dwellings, a post office, public house, church, chapel, church hall, community hall and school. The village is bisected by the A3102 from Calne to Wootton Bassett and Swindon.
  - Goatacre - has a village hall, accommodating a sports and social club with licensed bar, as well as having a renowned village cricket team.
  - The hamlets of Catcombe, Clevancy, Corton, Highway, Littlecote, New Zealand and Whitcombe make up the rest of the Parish.
- The Parish Council are very proactive and are currently looking to produce a Neighbourhood Plan following the introduction of the Localism Act

## 2. Introduction

In early 2012, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Hilmarton 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.

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<sup>1</sup> <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 Hilmarton.

- '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 March 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 16<sup>th</sup> April 2012. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 340 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 33.2% with 113 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 Hilmarton.
- Seven 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 Hilmarton. This section also describes the levels of new affordable housing, if any, which would be supported by residents of the parish.

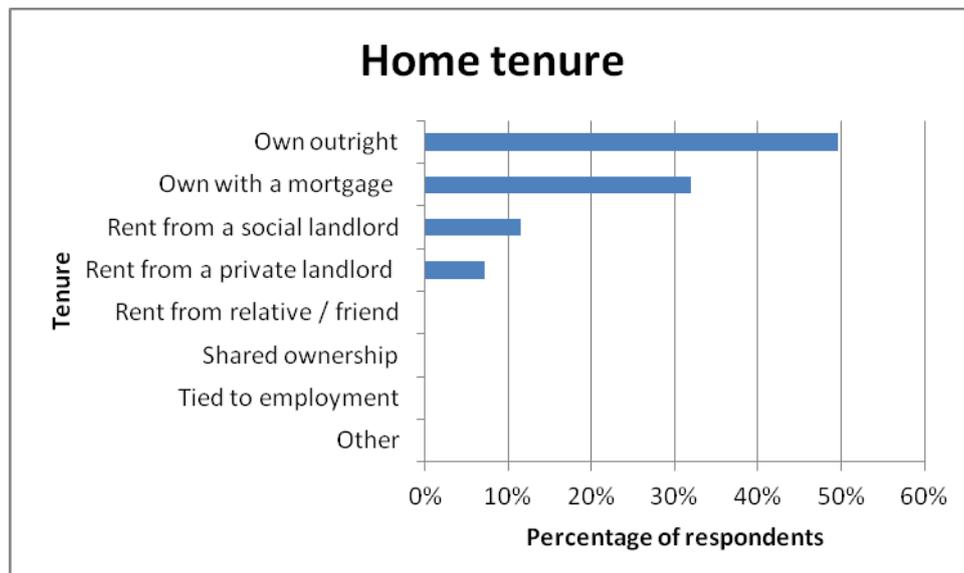
The second section examines the households who have declared a need for new housing in Hilmarton. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have a current 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 Hilmarton was their main home. 99.1% of those who replied indicated that their home in Hilmarton is their main home, and 0.9% that it is their second home.

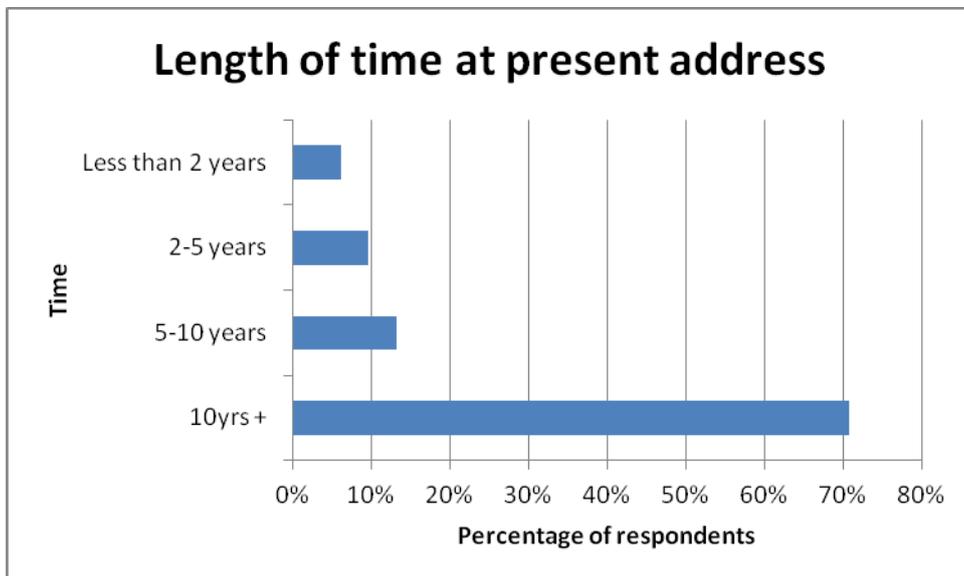
The 2001 Census data, configured for the Hilmarton output area, indicates that 71.7% of households in the area were owner-occupying, 13.6% were renting from a social landlord, 8.9% were privately renting, and 5.8% of households were living rent free.

The chart below shows the tenure of respondents to the survey. The majority (81.4%) of respondents were owner-occupiers, while 11.5% of respondents were living in socially rented properties<sup>2</sup> and 7.1% in privately rented accommodation. This indicates a bias in the survey responses toward owner-occupiers, and the rest of this section should be read with this in mind.



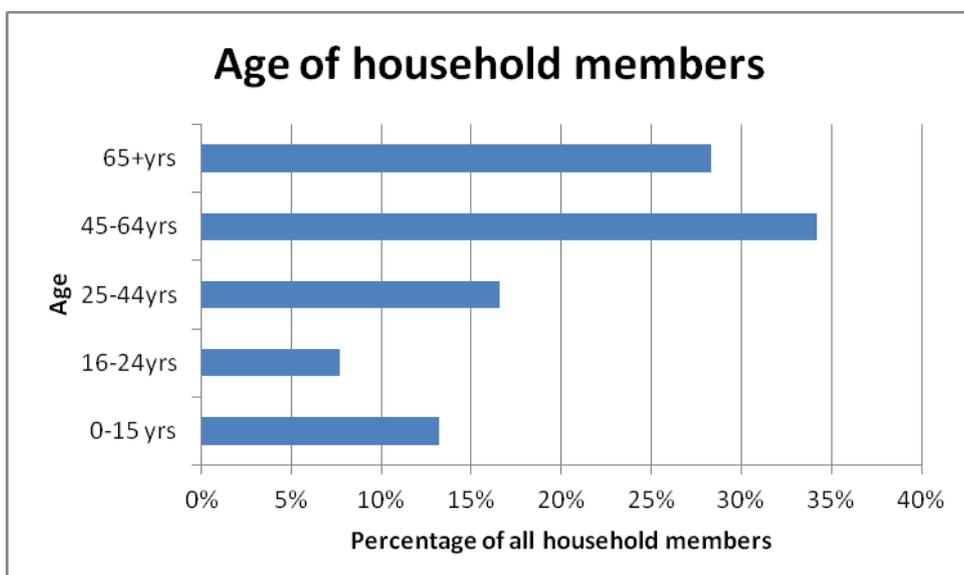
<sup>2</sup> This figure includes 2.7% of respondents who described themselves as renting from the council. As there is no council housing in the Hilmarton parish, this is taken to be an input error between ‘renting from a housing association’ and ‘renting from the council.’

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



The survey also shows that the majority of respondents live in larger family homes, with 84.1% of respondents having 3 or more bedrooms in their property, 11.5% having two bedrooms and 4.4% of respondents living in a home with one bedroom. The majority of respondents (54%) live in detached properties.

These responses indicate relatively high levels of under-occupation in Hilmarton. While the majority of respondents live in larger, detached homes, the majority (65.5%) also have households composed of two or fewer persons. These levels of under-occupation are an expected corollary of larger numbers of older people, as under-occupation is more common in older person households, and indeed the spread of ages recorded in the survey indicates that over a quarter of respondents' household members were aged 65+:



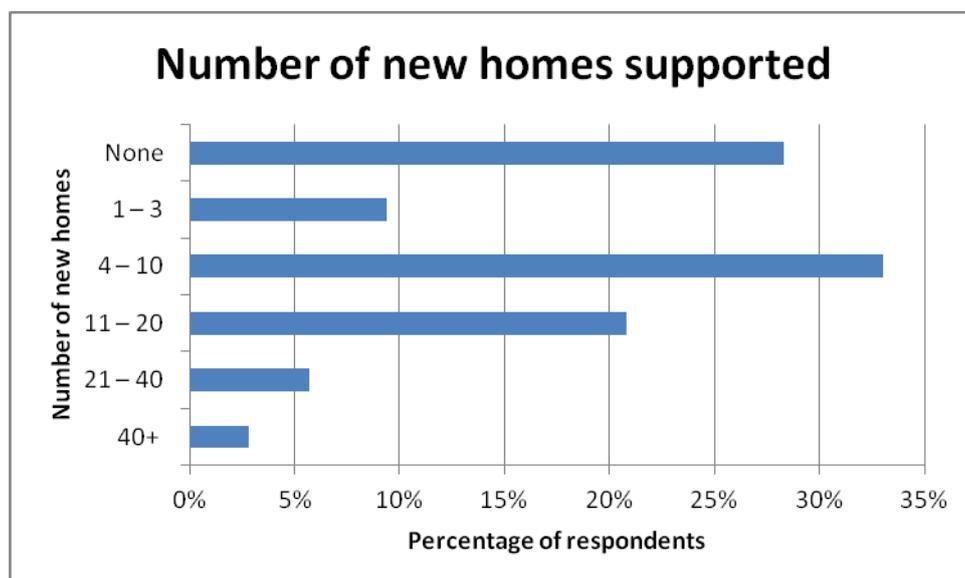
There were also, however, a significant proportion of households responding to the survey with members aged 25-64 and with children aged under 16 years old. This indicates a spread of different household types in Hilmarton, from older person households with fewer members, to many younger households with 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:

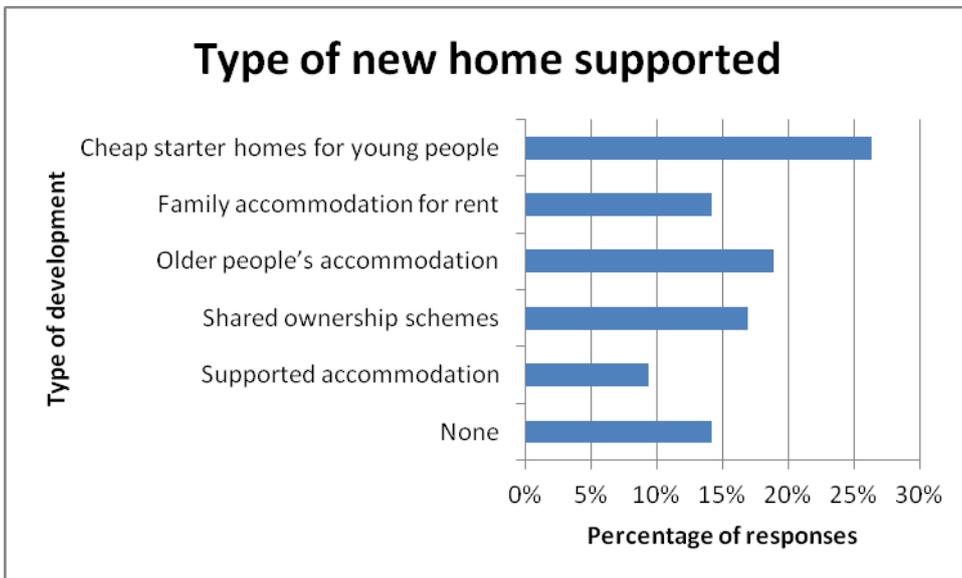
Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	13	12	31	12	68
Person 2	10	13	11	5	39
Person 3	0	4	0	1	5
Person 4	1	1	0	0	2
Person 5	0	0	0	0	0
<b>Total</b>	<b>24</b>	<b>30</b>	<b>42</b>	<b>18</b>	<b>114</b>

These results suggest a potential difficulty with the sustainability of new housing development in Hilmarton, indicated by the survey respondents, as the majority of households' members usually travel more than ten miles to their place of work, perhaps due to a 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 4.7% of respondents answered 'yes'. This result indicates a moderate sustained need for housing in the parish.

Respondents were then asked how many new homes they would support being built in the parish. These results were quite mixed. The majority of respondents (33%) indicated that they would support the development of between four and ten new homes, but an only slightly lower proportion of the respondents (28.3%) were opposed to any new housing development in the parish:



Respondents were asked what types of development, if any, they would support. The majority of support (26.4% of all responses) was for the development of cheap starter homes for young people:

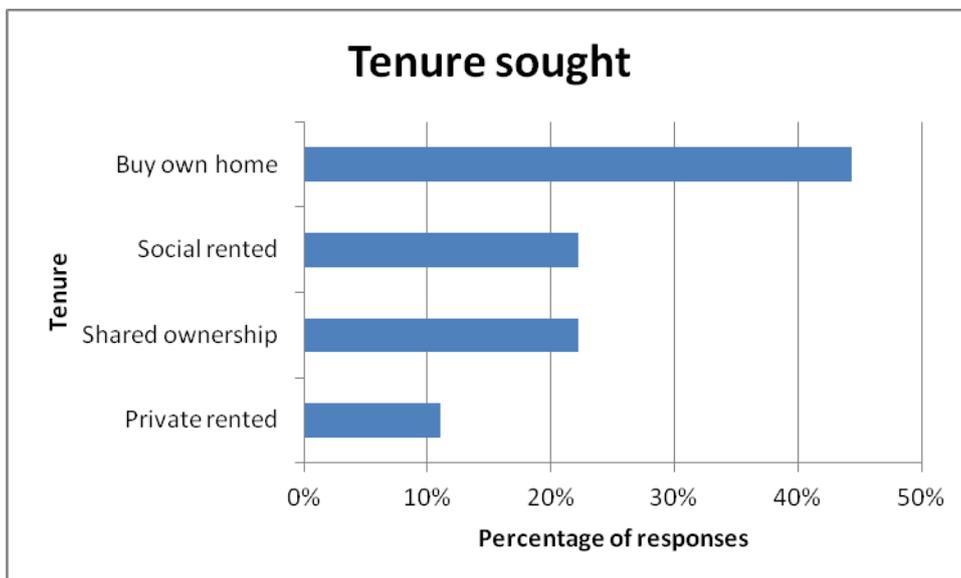


## Part two – Households requiring accommodation in the parish

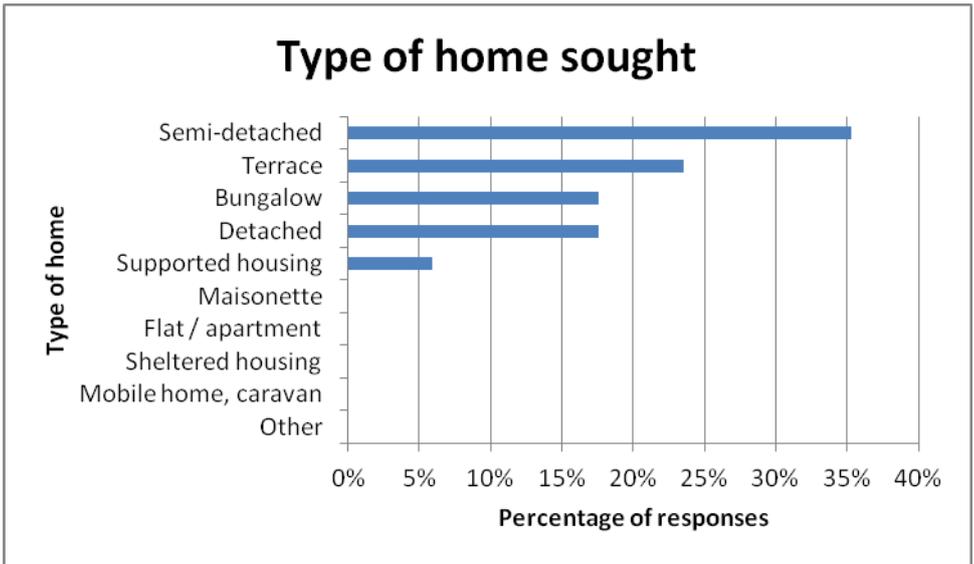
This part of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment is then made in order to describe in more detail the need for specifically affordable housing.

Seven respondents replied to this section of the survey, indicating their need for housing in Hilmarton. All of these households have a local connection to Hilmarton, either living or working in the parish, having previously lived there, or having family members there.

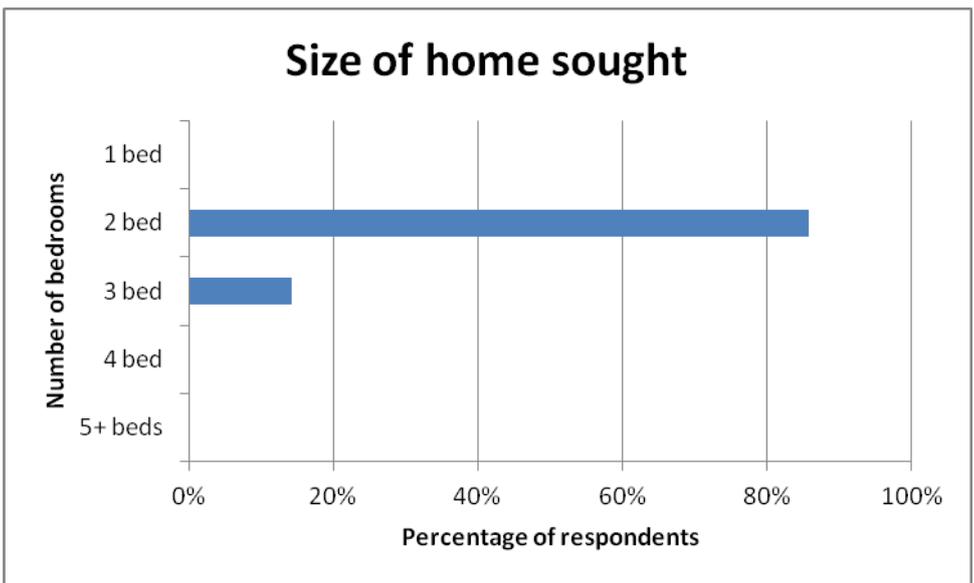
The respondents requiring accommodation in the parish were asked what type of tenure they sought. There was a need expressed both for subsidised or open-market purchase, and for private and social rented homes. Households could indicate more than one response:



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



The need expressed for sizes of property was exclusively for two- and three-bedroom homes:



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

In order to assess the need for **affordable** housing in Hilmarton, it is necessary to consider the equity, income and savings levels of respondents. Two of the households responding to this section of the survey did not complete the financial questions and as such cannot be assessed in the following analysis.

All but one of the households completing these questions either did not own property or declared zero or negative equity in their homes. 60% possessed no savings, and the remainder estimated their savings at under £2,500. Income levels were for the majority low: 40% of respondents estimated a combined gross household income of less than £10,000pa, and only one household estimated gross income at more than £30,000 per year.

Comparing income, savings and equity levels with affordability in Hilmarton suggests that **one of the households that responded to the financial questions would not require public support in order to achieve their required housing**. The remainder, due to low levels of savings and income and to the cost of open market housing in Hilmarton, 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 Hilmarton, presented in section 8.

Of the households meeting the criteria for affordable housing, half were households headed by people aged 25-44. One household included children aged under 16, and one was headed by persons aged 65+: this household indicated a need for general housing rather than for specialist older persons' accommodation.

## 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 Hilmarton area:<sup>3</sup>

Bedrooms	Feb 2012- April 2012
1	£108,400
2	£137,800
3	£175,600
4	£272,600
5+	£380,100

### 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 Hilmarton cost £137,800 then a household may require £20,670 as a deposit. Annual household income would have to be at least £33,466 for a single applicant or £39,043 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in the North Wiltshire area in 2011 was only £20,149:<sup>4</sup>

- While average house prices are lower in Hilmarton than in many other areas of Wiltshire, 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.

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<sup>3</sup> House price estimates from the Mouseprice local area guide to the SN11 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the SN11 postcode covers a wider area than the Hilmarton parish and that there may be significant internal variation in house prices.

<sup>4</sup> 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 Hilmarton 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.
- In the fourth quarter of 2011/12, there were three households on the Wiltshire Council Housing Register seeking affordable housing in Hilmarton. These households are seeking homes with either one or two bedrooms, and any full assessment of housing need in Hilmarton should also take account of the Register.<sup>5</sup>
- The total social housing in the parish is 28 homes.<sup>6</sup> These properties represent 9.3% of the total housing stock of the parish, which is lower than the Wiltshire social housing average of 19.2%.
- Social housing in Hilmarton had a 3.6% re-let rate over the past year: from the first to the fourth quarter of 2011/12, only one social home was re-let in the parish.<sup>7</sup>
- The low levels and the turnover of affordable housing in Hilmarton indicate that **none of the households responding to section two of the survey and found to be in need of affordable housing could meet that need through access to the existing affordable housing of the parish.**

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<sup>5</sup> Please note that none of the survey respondents reported on as in need of affordable housing by this survey are currently on the Housing Register.

<sup>6</sup> Housing Strategy team, live tables.

<sup>7</sup> *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**

- 3x two bed homes for couples / families

### **Shared / Low cost home ownership**

- 1x three bed home for a family

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

- None

### **Supported or adapted housing**

- None