

Nettleton Parish

Parish Housing Needs Survey

Survey Report

December 2018

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1. Parish Summary

Nettleton Parish is in Chippenham Community Area within the local authority area of Wiltshire.

The Parish consists of three main villages: Nettleton, Burton, West Kington and some smaller hamlets. It is located in the south of the Cotswolds in an Area of Outstanding Natural Beauty (AONB) south of the M4 motorway in North Wiltshire. It has good private vehicle access to transport links via junctions 17 and 18 of the M4 and also via Chippenham station for main line trains to London and the South West. There is however only limited public transport to Chippenham from within the villages of two buses a day primarily for school children Monday to Friday. There is just a single weekly bus service for the general public on a Wednesday.

The Parish remains very much rural in nature with narrow lanes, footpaths and bridleways making up the majority of the infrastructure within the Parish itself. Agriculture and equestrian activities are dominant, although many other commercial and leisure activities take place within the Parish. In terms of facilities there is one pub in Burton, a post office/general stores in Nettleton, churches in West Kington and Burton and a chapel in both Nettleton and West Kington.

The three main villages each have distinctly different characters, layout and amenities within their boundaries. **Nettleton:** Mainly linear in appearance in terms of properties grouped along the main road through the village. With some post war new build and a large proportion of period dwellings. It is classed as a “small village” within the Wiltshire Council Core Strategy, meaning only very limited housing development can be considered.

West Kington: The smallest village by population. Set within a small valley it has a brook running through it. The majority of properties are period in nature and well-spaced. This is classed as a conservation area by the Wiltshire Council Core Strategy.

Burton: The most densely populated village in the parish with the highest proportion of new build properties and situated in close proximity to a main road for a large number of its residents. This is also classed as a small village by the Wiltshire Council Core Strategy.

The three villages each have a long history as settlements stretching back hundreds of years and include many listed buildings. Of particular architectural merit are St. Mary’s Church Nettleton & Burton, parts of which date from the Norman period, and West Kington Church which has some elements from the middle-ages.

2. Introduction

In Autumn 2018, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Nettleton 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 needs 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 Homes England 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 (or those who need to live) in Nettleton 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 White Horse Housing Association.

² Para 1.1, 'Purpose', *Terms of Reference for the Wiltshire Rural Investment Partnership*. Full WRIP membership: Wiltshire Council, Aster, White Horse Housing Association, GreenSquare, Guinness, Stonewater, Selwood Housing, Homes England, 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 12th November 2018.

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 14th December 2018. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 292 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 46.2% with 135 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 Nettleton Parish.
- 1 response was 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 Nettleton Parish. 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 Nettleton Parish. 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).

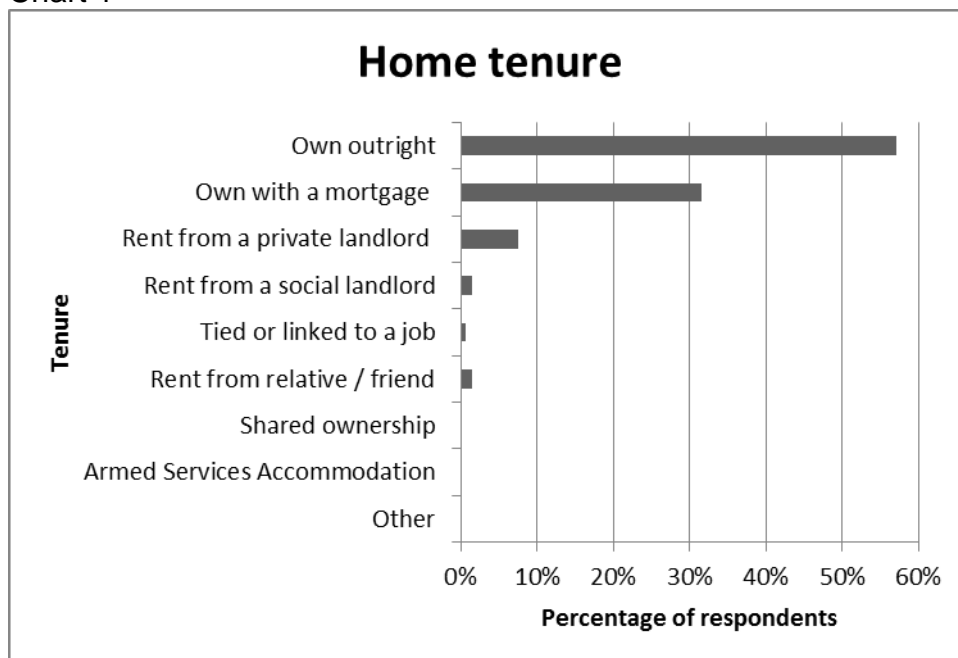
Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Nettleton Parish was their main home. 99.2% of those who replied said that it was.

The 2011 Census data for Nettleton Parish indicates that 78.8% of households in the parish were owner-occupying, 4.6% were renting from social landlords, 13.5% were privately renting and 2.3% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (88.7%) of respondents were owner-occupiers, while 1.5% of respondents were living in socially rented properties, 7.5% were renting from a private landlord or letting agency, 0.8 were living in accommodation tied to their employment, and 1.5% were renting from a relative/friend. 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.

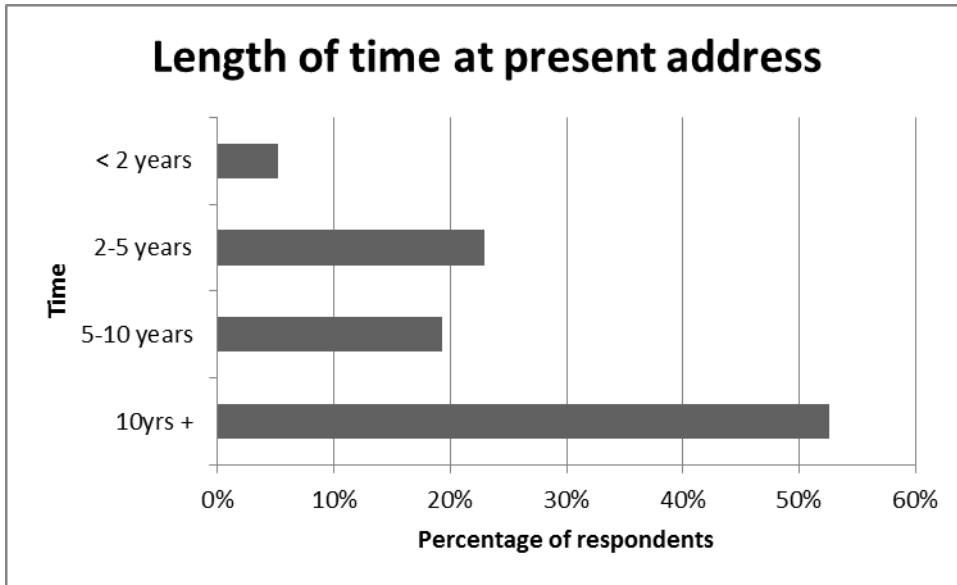
Chart 1



³ <http://www.nomisweb.co.uk/>

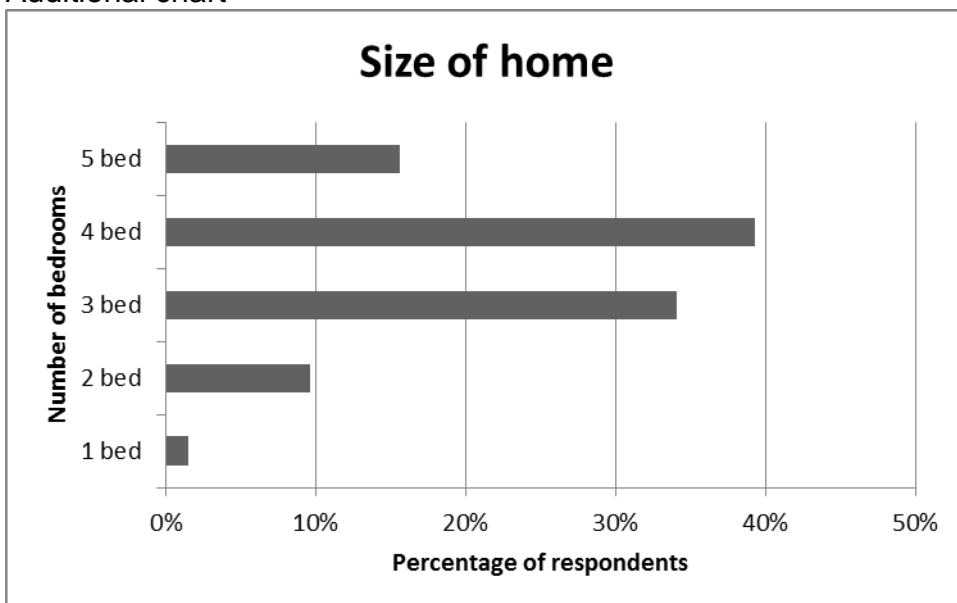
The chart below indicates the length of time that respondents have lived in their current home. It shows that the majority of people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:

Chart 2



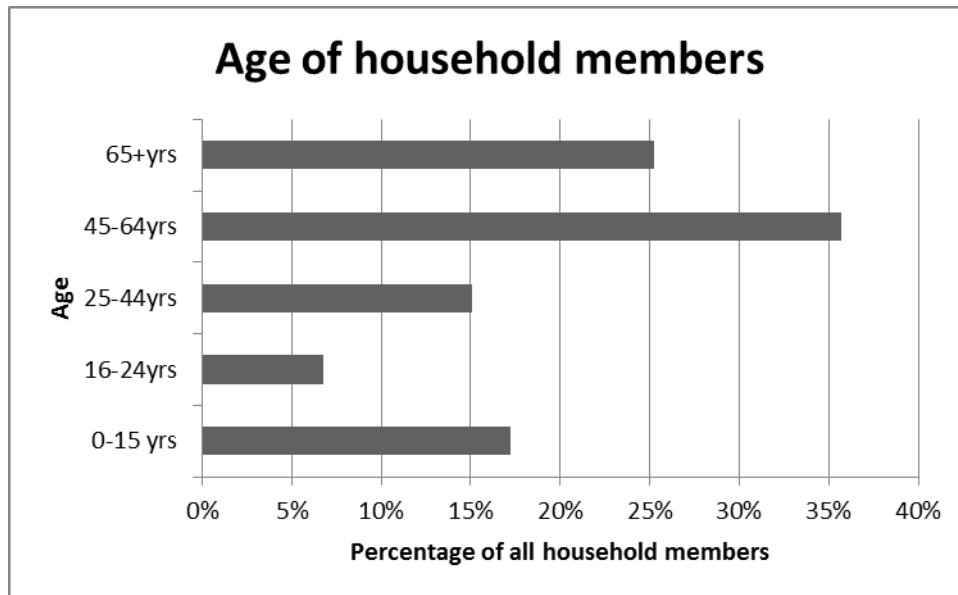
Many respondents to the survey lived in large family homes, with 15.6% of respondents having five or more bedrooms in their property. 39.3% lived in four bedroom homes, 34.1% had three bedrooms, 9.6% two bedrooms and 1.5% of respondents lived in homes with one bedroom.

Additional chart



The spread of ages recorded in the survey indicates that over a third (35.7) of respondents' household members were aged between 45-64.

Chart 3



As shown in the chart above however, there were also significant numbers of households responding to the survey across all age brackets. This indicates a spread of different household types in Nettleton Parish 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

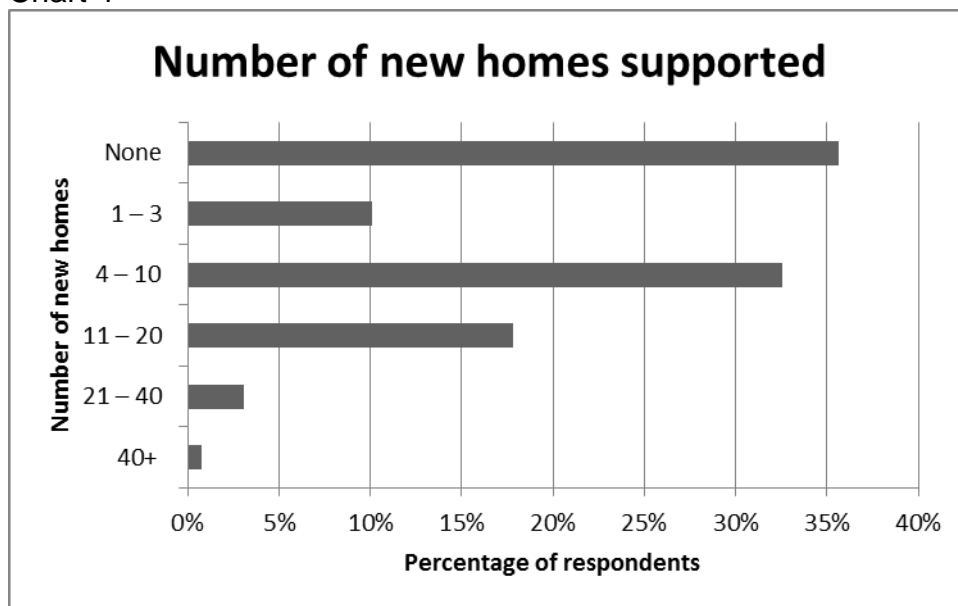
Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	26	23	38	14	101
Person 2	10	16	26	12	64
Person 3	1	1	2	1	5
Person 4	0	0	0	0	0
Person 5	0	0	0	0	0
Total	37	40	66	27	170

These results suggest a mixed level of sustainability for new housing development in Nettleton Parish, indicated by the survey respondents' access to local sources of employment. While 45.3% of the households' working members usually travel less than ten miles to their place of work, 54.7% 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 3.2% of respondents (three households) answered 'yes', indicating a low level of sustained need for housing in the parish.

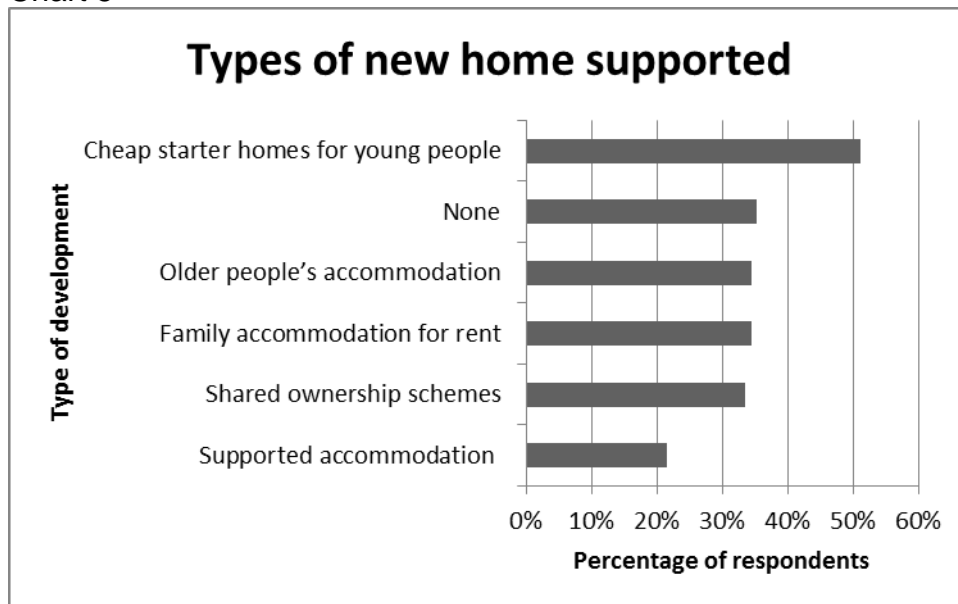
Respondents were then asked how many new homes they would support being built in the parish. The majority of respondents (64.3%) were in support of some new housing in Nettleton Parish, with the most popular option (32.6% of respondents) being for between four and ten new homes. A large percentage of respondents (35.7) were opposed to any new housing in Nettleton 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 Nettleton Parish by the survey respondents were affordable starter homes for young people (51.2%). The second most popular option was none (35.2%). Full results are given in the chart below (more than one answer could be given):

Chart 5



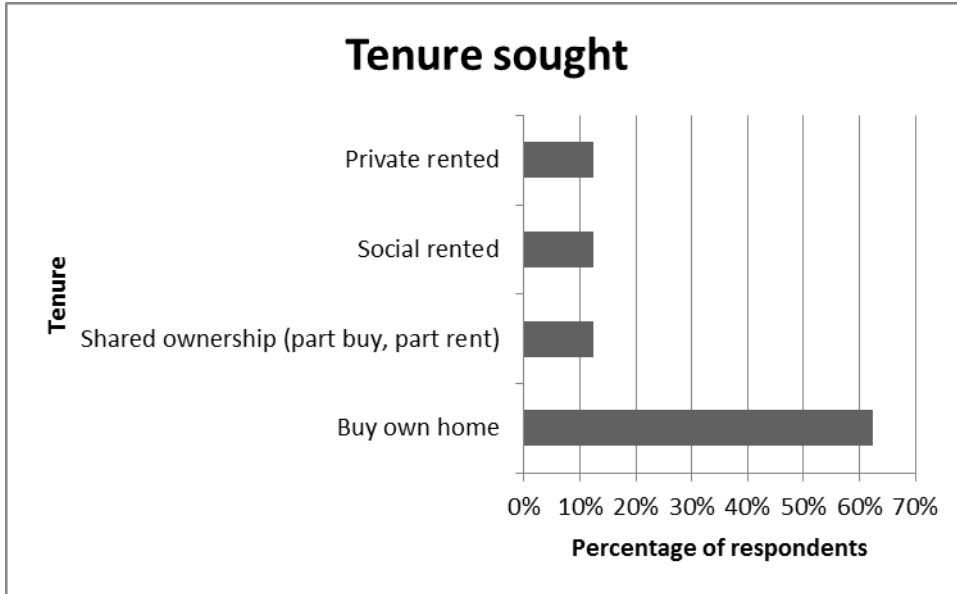
Part two – Households requiring accommodation in the parish

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

Seven respondents replied to this section of the survey, indicating their need for housing in Nettleton Parish. The most frequent reasons given for needing to move were currently living with their families but wanted to live independently in the parish (three households) and currently renting and would like to buy (two households). Other reasons included problems with condition of current home and wishing to live in cheaper accommodation. More than one answer could be given.

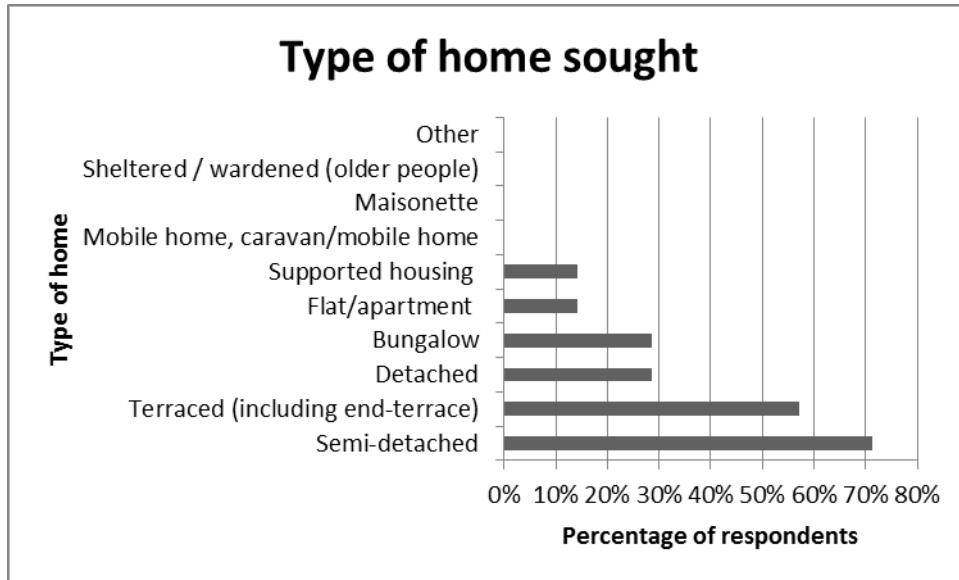
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with 'buy own home' the most desired. Households could indicate more than one response:

Chart 6



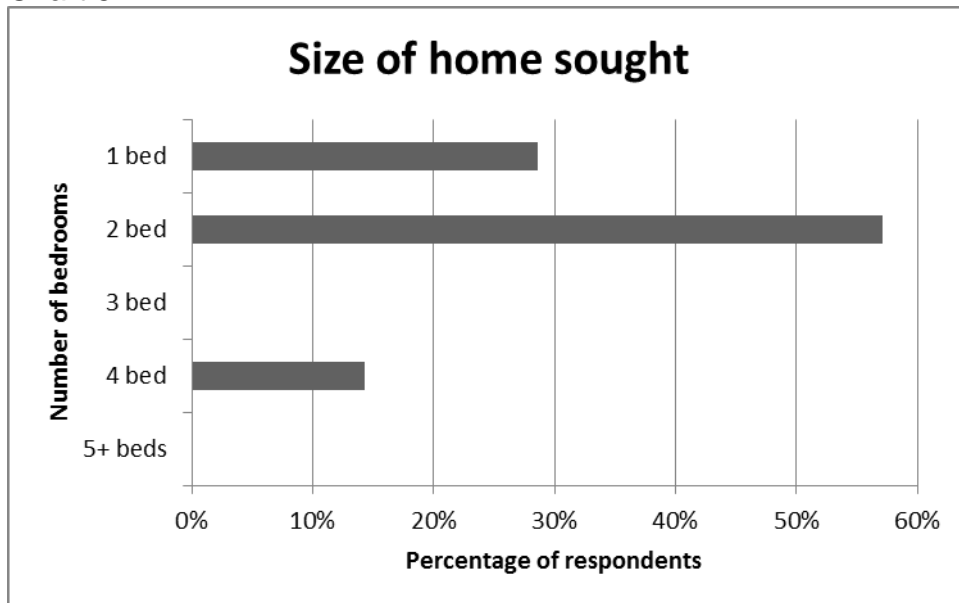
Respondents to this section were also asked what type of housing they required. The most sought-after type was semi-detached properties (71.4%). Full responses are given in the chart below (more than one answer could be given):

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 and four bedrooms. No need was declared for homes with three or five bedrooms:

Chart 8



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

In order to assess the need for **affordable** housing in Nettleton Parish 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 households reported having equity in an existing property and the estimated levels of savings among the respondents was fairly broad with savings ranging from zero up to £29,999. Income levels were relatively healthy with two households declaring income of over £40,000pa, conversely two households declared income of less than £19,999pa. The median gross annual income reported by the seven households responding to this section was £32,000 to £33,499pa.

Comparing income, savings and equity levels with affordability in Nettleton Parish suggests that two of the seven 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 Nettleton Parish, presented in Section 8.

Of the remaining households, two households expressed a desire to purchase alternative accommodation. On assessing levels of equity, savings and income an open market purchase was achievable to these households. It should be noted that these householders expressed a desire to purchase a one bedroom and a two bedroom property within the parish. As an open market purchase is achievable to these households they are excluded from the recommendations of this report.

One household did not declare any financial information therefore we have been unable to determine the housing need for this household.

One household expressed a desire to move to bigger socially rented accommodation in the parish however in line with Homes4Wilts allocations policy they would be considered adequately housed in the socially rented accommodation they currently occupy. They are therefore excluded from the recommendations of this report.

The remaining household expressed a wish to continue renting in the private sector only. The expressed need was for a two bedroom property. As with the previous household this household would be considered to be adequately housed and is therefore excluded from the recommendations of this report.

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 Nettleton Parish area:⁴

Bedrooms	Dec 2018
1	£199,600
2	£248,800
3	£301,100
4	£472,100
5+	£733,000

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 Nettleton Parish cost £248,800 then a household may require £37,320 as a deposit. Annual household income would have to be at least £60,423 for a single applicant or £70,493 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 SN14 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN14 postcode covers a wider area than Nettleton Parish 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 December 2018 there were no households on the Wiltshire Council Housing Register seeking affordable accommodation in Nettleton Parish. It should be noted however that the housing register is not static and any full assessment of housing need in the parish must take account of the Register as it changes.⁶
- The 2011 Census recorded twelve social homes in the parish.⁷ These properties represent 4.6% of the total housing in Nettleton Parish, which is lower than the Wiltshire affordable housing average of 14.7%.⁸
- The social housing in Nettleton Parish had a zero re-let rate in the past year: From the third quarter 2017 to the third quarter 2018 no 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.

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. 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 ¹⁰

- None

Shared ownership / discount market homes¹¹

- 1x One Bedroom home
- 1x Two Bedroom home

Sheltered housing for older people

- None

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.