

Sutton Benger

Parish Housing Needs Survey

Survey Report

March 2015

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1. Parish Summary

The parish of Sutton Benger is in Chippenham Community Area within the local authority area of Wiltshire.

- There is a population of 1,057 according to the 2011 Census, comprised of 415 households.¹
- The parish of Sutton Benger stretches from the hamlet of Draycot Cerne in the west, through the village of Sutton Benger to the River Avon in the east, and from the Stanton Household Recycling Centre & Chippenham Pit Stop in the north, to the National Trust's sites of Special Scientific Interest and County Wildlife in the south.
- The medieval village layout of a High Street and parallel Back Lane (now Chestnut Road) and a staggered cross roads beside the 13th Century Parish Church, All Saints, formed by Seagry Road and Bell Lane is still clearly visible, even with the addition of a large housing estate that doubled the size of the village in the 1970s. A further 25% increase in housing stock (85 homes) is currently being constructed upon the previous 'chicken factory' site. With another 41 houses awaiting planning application decisions, the size of the village is set to increase further.
- The village straddles the B4069 (Chippenham to Lyneham road) and is in close proximity to junction 17 of the M4, giving easy access to Swindon, Bath and Bristol, as well as benefitting from the more local amenities either in Chippenham to the south west or Malmesbury in the north.
- Sutton Benger is proud of its own local amenities: an excellent primary school, a very convenient doctor's surgery, a well-appointed village hall and recreation ground with multi-use games area, allotments, plus leisure and pleasure businesses - Wellesley Arms pub, La Flambé restaurant, the Bell House hotel & restaurant which also operates the Post Office from its coffee shop & deli, and Hazelwood Beauty salon. All that is lacking is a village shop.
- All Saints provides regular Church of England services, and is also popular with tourists visiting its famous green man carvings and medieval embroidery.
- This vibrant and friendly village supports tennis, cricket, football, and rugby clubs; amateur dramatics and village singers; toddler groups, child minders, and a thriving pre-school, Benger Bears. There is an over-60's group, a dynamic WI, and even a local internet radio station, ITfm.

To find out more about what is going on in this parish, please visit
www.suttonbengerparishcouncil.gov.uk

¹ 2011 Census. <http://www.nomisweb.co.uk/>

2. Introduction

In October 2014, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Sutton Benger 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 members of the Wiltshire Rural Investment Partnership (WRIP).²
- 'The Wiltshire Rural Investment Partnership brings together representatives from the economic development, regeneration, spatial planning, new housing and housing strategy 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.'³

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 locally) in Sutton Benger 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.

² 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.

³ 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 at the beginning of January 2015.

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 23rd February 2015. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 437 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 44.9% with 196 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 Sutton Benger.
- Eleven 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 Sutton Benger. This section also describes the levels of new housing, if any, that were supported by respondents to the survey.

The second section examines the households who have declared a need for new housing in Sutton Benger. 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).

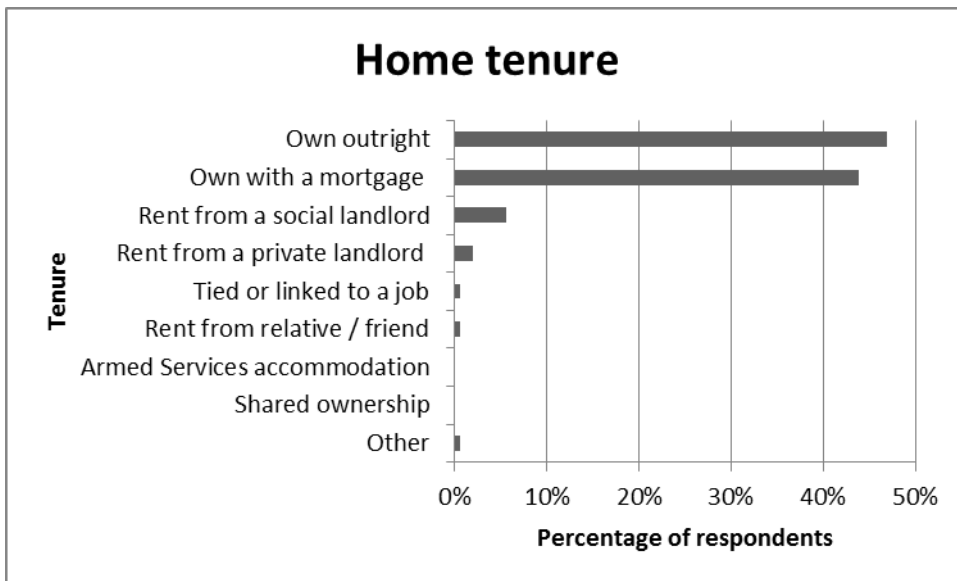
Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Sutton Benger was their main home. 98.9% of those who replied said that it was.

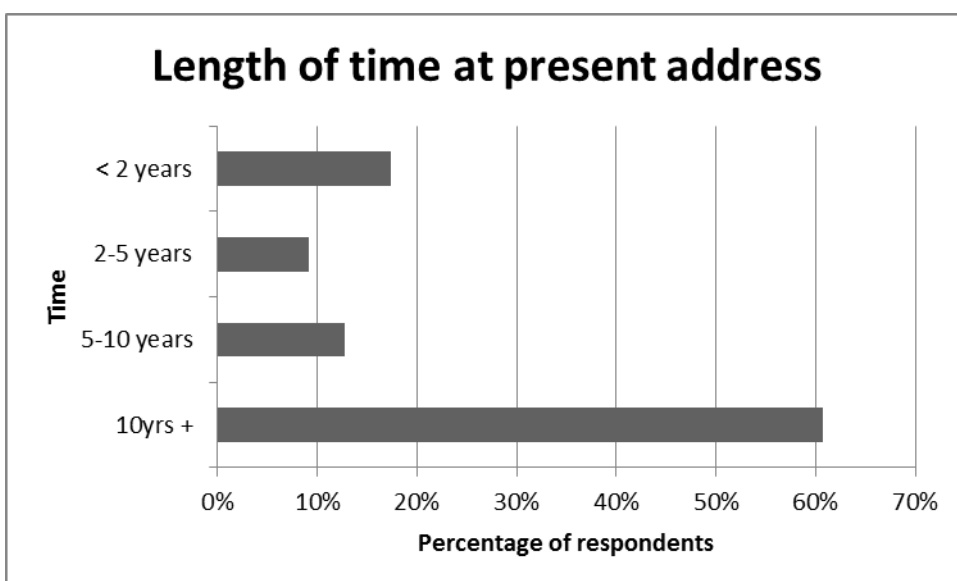
The 2011 Census data for Sutton Benger indicates that 84.4% of households in the parish were owner-occupying, 5.5% were renting from social landlords, 7.6% were privately renting,

0.5% were living in shared ownership (part rented, part owned) homes, and 2% of households were living rent free.⁴

The chart below shows the tenure of respondents to the survey. The majority (90.8%) of respondents were owner-occupiers, while 5.6% of respondents were living in socially rented properties, 2% were renting from a private landlord or letting agency, 0.5% were living in accommodation tied to their employment, 0.5% were renting from a relative or friend, and 0.5% were living 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.



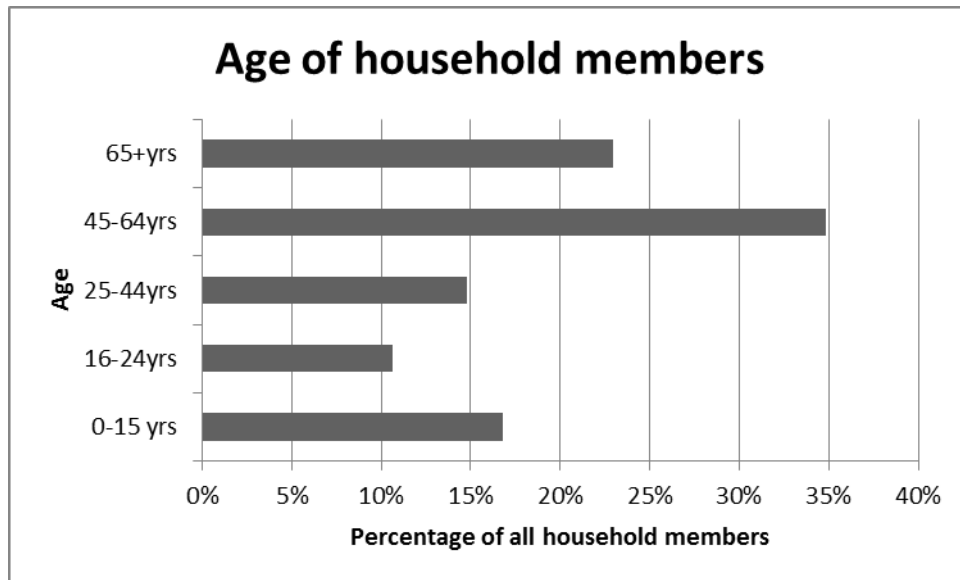
The chart below indicates the length of time that respondents have lived in their current home. It shows that the majority of people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:



⁴ <http://www.nomisweb.co.uk/>

Many respondents to the survey lived in large family homes, with 13.3% of respondents having five or more bedrooms in their property. 44.4% lived in four bedroom homes, 26.5% had three bedrooms, 11.7% two bedrooms and 4.1% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that nearly a quarter (23%) of respondents' household members were aged 65+:



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 Sutton Benger, from older person households with fewer members, to younger households with children.

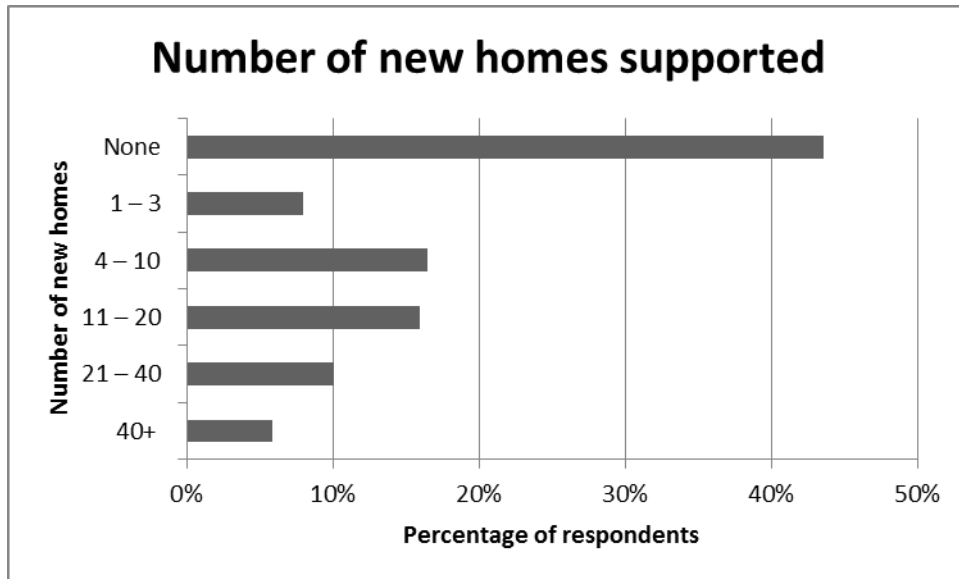
The distance travelled to work can also be a good measure of the sustainability of local housing development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	16	34	44	29	123
Person 2	16	33	33	8	90
Person 3	1	4	3	1	9
Person 4	2	1	2	0	5
Person 5	0	0	0	0	0
Total	35	72	82	38	227

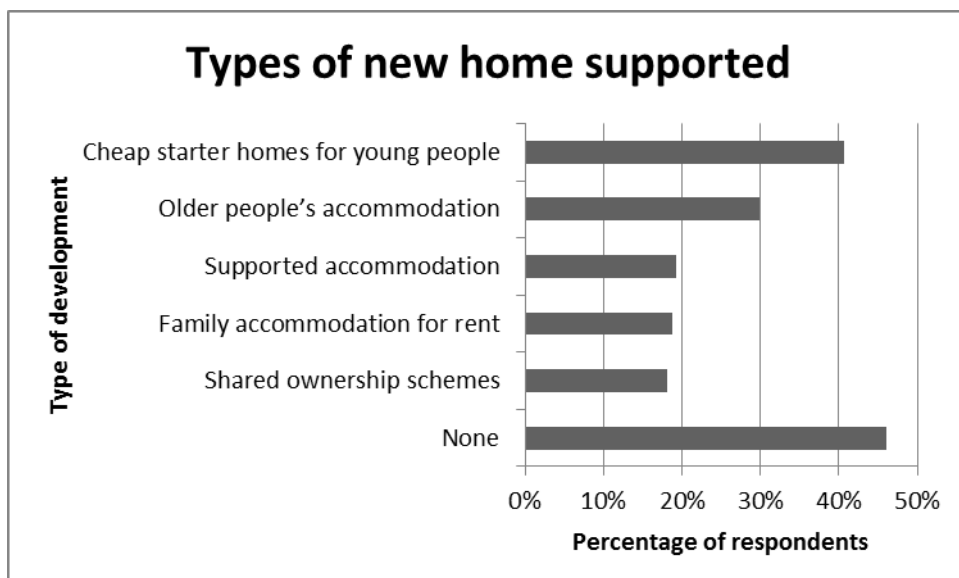
These results suggest a mixed level of sustainability for new housing development in Sutton Benger, indicated by the survey respondents' access to local sources of employment. While 47.1% of the households' working members usually travel less than ten miles to their place of work, 52.9% travel more than 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 5.4% of respondents (ten 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. Just over half the respondents (56.4%) were in support of some new housing in Sutton Benger, with the most popular option (16.5% of respondents) being for between four and ten new homes, closely followed (16%) by support for between eleven and twenty new homes. 43.6% of respondents were opposed to any new housing in Sutton Benger parish:



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 Sutton Benger by the survey respondents were affordable starter homes for young people (40.6%) and older persons' accommodation (29.9%). Full results are given in the chart below (more than one answer could be given):

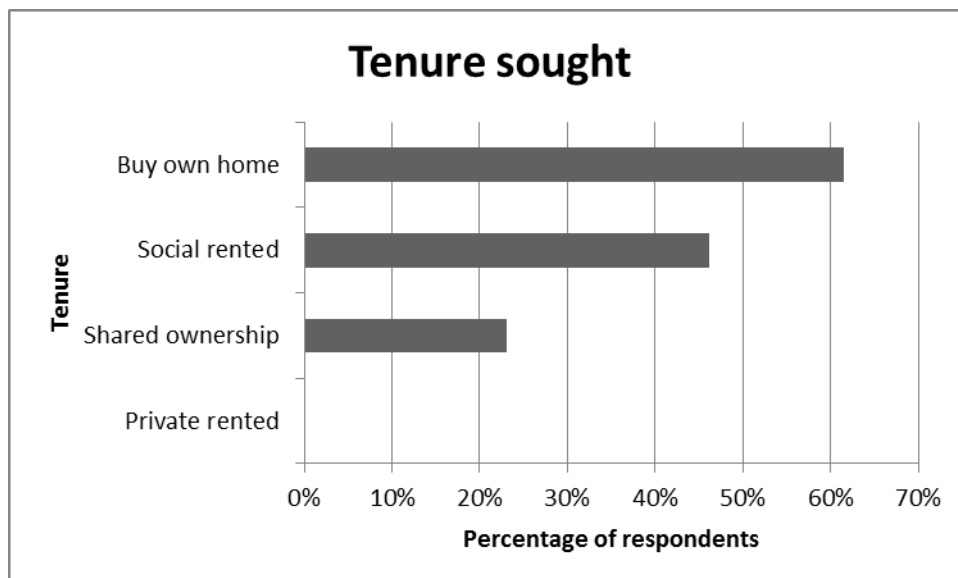


Part two – Households requiring accommodation in the parish

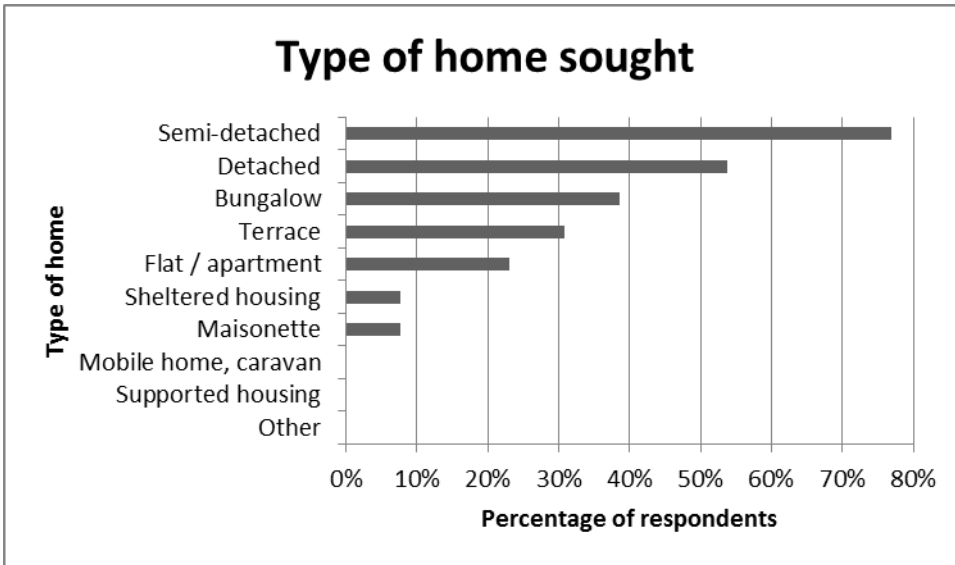
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Sutton Benger are then made in order to describe in more detail the need for specifically affordable (i.e. non-market) housing.

Thirteen respondents replied to this section of the survey, indicating their need for housing in Sutton Benger. The most frequent reasons given for needing to move were to obtain more affordable accommodation (four households), because of problems managing in the current home (three households), and because the household faced eviction, the end of a tenancy, or repossession (three households).

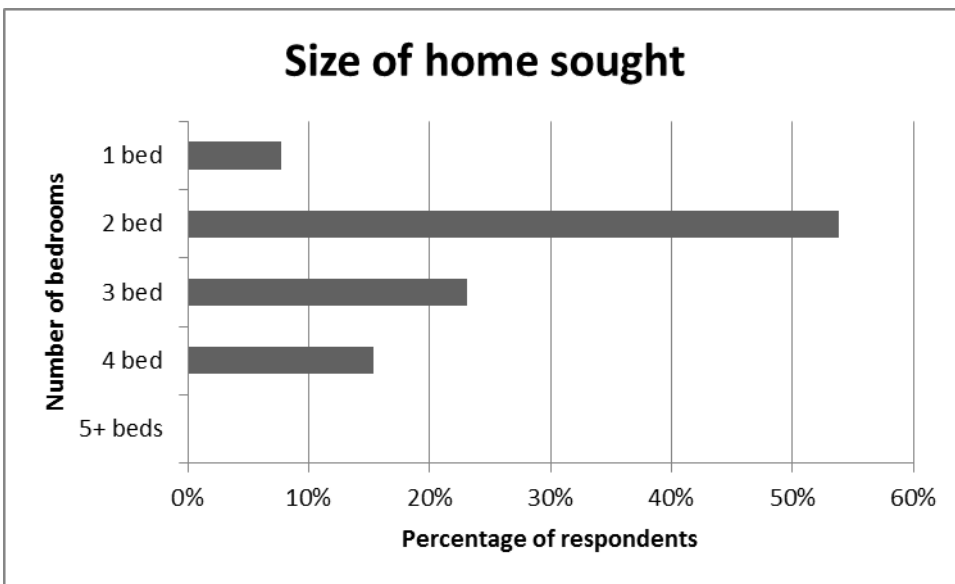
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure except privately rented homes, with purchased homes the most desired. Households could indicate more than one response:



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



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



The respondents were then asked if there was a lack of suitable existing housing in Sutton Benger to meet their needs, to which ten of the thirteen households answered ‘yes’, while the remaining three households indicated that there was suitable accommodation in the parish.

In order to assess the need for **affordable** housing in Sutton Benger, 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.

Three households responding to this section of the survey reported having equity in an existing property, with values after mortgages and loans were paid off estimated at ranging from £40,000 to more than £140,000+. Seven of the thirteen households reported savings, of which

three estimated the levels to be below £10,000 and two reported higher savings totalling between £50,000 and £99,999. Income levels were similarly mixed. Three households reported very low gross incomes of less than £10,000pa, while two described higher gross incomes of £45,000+pa. The median gross income bracket reported by the respondents was £17,000-£18,499pa.

Comparing income, savings and equity levels with affordability in Sutton Benger suggests that nine of the thirteen 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 Sutton Benger, presented in Section 8.

Of the remaining four households, two were seeking and declared sufficient financial resources to afford open-market purchase: however, both households also described a lack of suitable existing accommodation for their needs in Sutton Benger. One of these households was seeking a three bedroom bungalow, and the other was interested in downsizing into a two bedroom semi-detached or terraced home. The description by both these households of a lack of suitable homes in Sutton Benger suggests a potential need for an open-market or mixed tenure development in the parish.

One of the other two households excluded from the recommendations of this report was interested in either purchasing a home or renting a home in the social sector. This household declared a very low income, which would make obtaining a mortgage difficult, but also declared a level of savings sufficient to exclude it from entitlement to social housing. This household's primary reason for needing to move was to find more affordable accommodation, and it may be that the privately rented sector is the most affordable tenure: the household was seeking a two bedroom semi-detached or terraced property, or a flat/apartment.

The last of the four households excluded from the recommendations of this report was interested in purchasing a home, but did not declare sufficient financial resources to afford either open-market purchase or subsidised low cost home ownership. It is possible that changing financial circumstances may mean that in the future this household would be suitable for low cost home purchase in Sutton Benger. Their requirement was for a one bedroom flat or apartment.

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 Sutton Benger area:⁵

Bedrooms	Oct 2014 – Dec 2014
1	£135,500
2	£179,400
3	£243,700
4	£374,900
5+	£542,700

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 Sutton Benger cost £179,400 then a household may require £26,910 as a deposit. Annual household income would have to be at least £43,569 for a single applicant or £50,830 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 £20,149:⁶

- 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.

⁵ House price estimates from the Mouseprice local area guide to the SN15 postcode area, www.mouseprice.com/area-guide/average-house-price/. Please note that the SN15 postcode covers a wider area than Sutton Benger parish and that there may be significant internal variation in house prices.

⁶ 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.

- In October 2014, there were thirteen households on the Wiltshire Council Housing Register seeking affordable accommodation in Sutton Benger parish: three of these households are also described in Section 8 of this report as in need of affordable housing. The remaining ten households on the Register are seeking properties with between one and three bedrooms, and any full assessment of housing need in the parish must take account of the Register.⁷
- The 2011 Census recorded twenty two social homes in the parish.⁸ These properties represent 5.5% of the total housing in Sutton Benger, which is lower than the Wiltshire affordable housing average of 14.7%.⁹
- The social housing in Sutton Benger had a 9.1% re-let rate in the past year: from the third quarter of 2013/14 to the second quarter of 2014/15 inclusive, two social homes were re-let in the parish.¹⁰
- 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.

⁷ Wiltshire Council, Housing Strategy, live tables.

⁸ Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

⁹ Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

¹⁰ 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. Please note that this report provides a description of the affordable housing need only of those who responded to the survey, and as such may underestimate the total affordable housing need in the parish. As described in Section 7, the survey is only a quarter of the evidence required to fully assess housing need in the parish. Wiltshire Council's Housing Register, the Strategic Housing Market Assessment, and the advice of allocation staff who manage the Register **must** also be taken into account in properly determining local housing need.

Subsidised rented housing ¹¹

- 2x two bedroom homes (1x wheelchair accessible, single level, providing help with personal care and access to e.g. Lifeline)
- 1x three bedroom home
- 1x four bedroom home

Shared / Low cost home ownership

- 2x two bedroom homes
- 1x three bedroom home
- 1x four bedroom home

Sheltered housing for older people

- 1x two bedroom subsidised rented home (wheelchair accessible, single level, providing help with personal care, 24hr support and access to e.g. Lifeline)

¹¹ 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.