

# **Sherston**

## **Parish Housing Needs Survey**

**Survey Report**

**February 2012**

**Wiltshire Council**  
**County Hall, Bythesea Road, Trowbridge BA14 8JN**

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## 1. Parish Summary

The parish of Sherston is in the Malmesbury Community Area within the local authority of Wiltshire.

- There is a population of 1420 according to the 2001 census, comprised of 610 households. ONS predictions for 2011 suggest a population of 1510 in 680 households.<sup>1</sup>
- Sherston parish is located to the west of Malmesbury, which is itself located to the west of Swindon and just north of the M4 corridor.
- The area is predominately rural in character and has a high quality environment, being located within the Cotswolds Area of Natural Beauty. The parish includes not only the village of Sherston but also the hamlets of Pinkney and Willesley.
- There is some out commuting from the parish, particularly to Bath, Bristol, Chippenham, Malmesbury and Swindon, and the area has some dormitory functions. Sherston village provides a hub of services to a number of neighbouring parishes including Easton Grey, Norton, Foxley, Luckington, Alderton and Sopworth, as well as Didmarton and Westonbirt in Gloucestershire. Sherston is fortunate to have a proportionately high level of local jobs available which support and justify its local services.
- Sherston parish has embraced significant change within recent years including a new primary school, some 80 additional dwellings (a 15% increase in the housing stock) that include 14 affordable units, the acquisition in April 2011 of the Old School building for commercial and community use as well as the leasing of a community wood. The Parish Council has been at the forefront of these developments which have included a high level of consultation with all residents through public meetings, exhibitions and referenda.

## 2. Introduction

In 2011, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Sherston 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.intelligenenetwork.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 Sherston.

- '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 December 2011.

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 23<sup>rd</sup> January 2012. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 707 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 extremely good response rate of 45% with 318 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 Sherston.
- 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 Sherston. 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 Sherston. The section begins by describing the overall need for both market and affordable housing in the parish, as reflected in the survey. 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

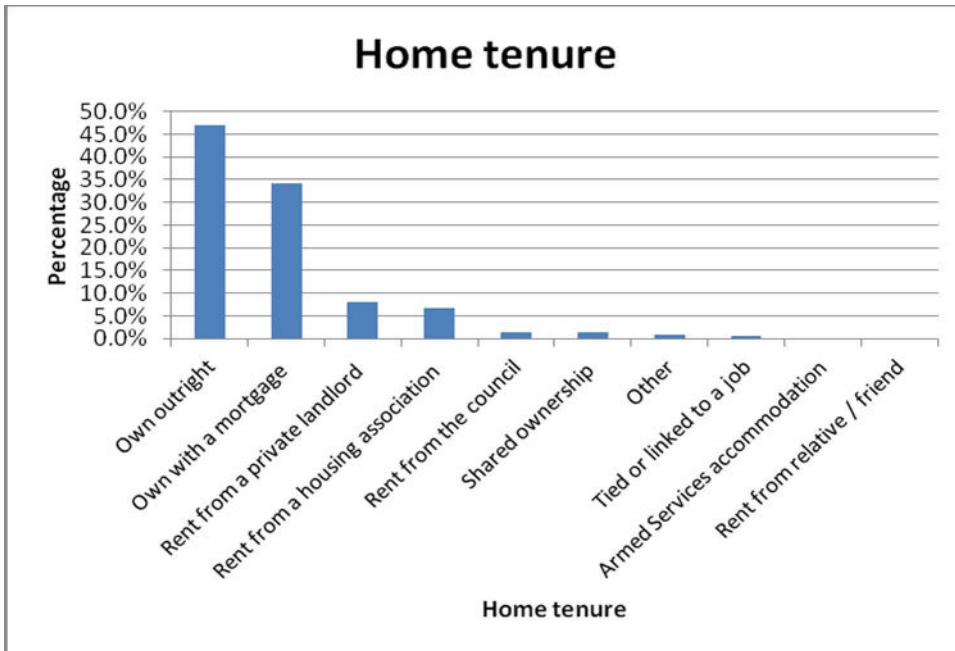
The first question asked on the survey was whether the respondents' home in Sherston was their main home. 98.7% of those who replied indicated that their home in Sherston is their main home, and 1.3% that it is their second home.

The 2001 Census data, configured for the Sherston area, indicates that 76.4% of households were owner-occupying, 6.6% were socially renting, 12.2% were privately renting, and 4.8% of households were living rent free.

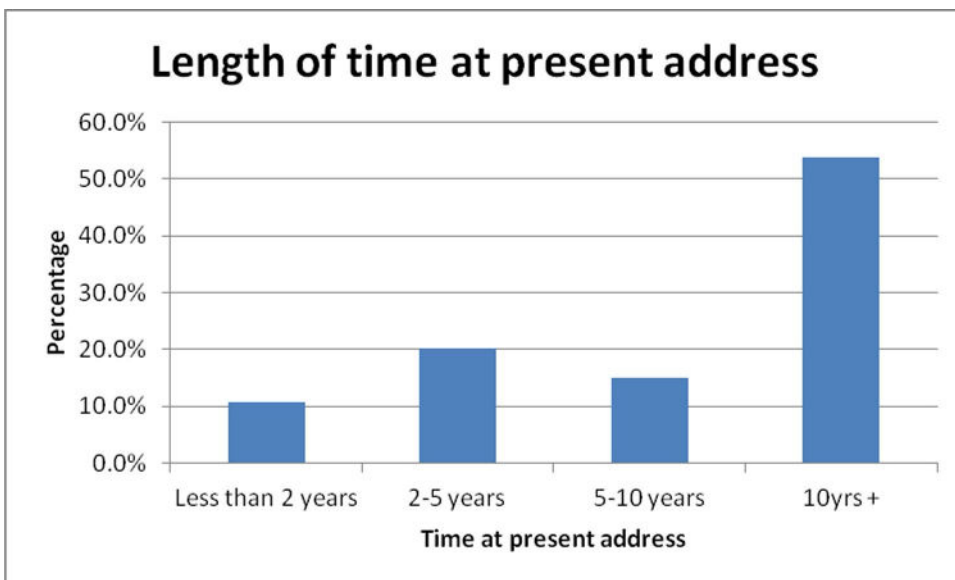
The chart below shows the tenure of respondents to the survey, which largely reflects the tenure spread described in the Census, although with a slight bias toward owner-occupiers and households renting in the social sector, and away from private sector tenants. The majority (81.3%) of respondents were owner-occupiers, while 7.9% of respondents were living in socially rented properties,<sup>2</sup> 7.9% in privately rented accommodation, 1.3% in shared ownership (part rent / part buy) properties, 1% in accommodation described as 'other', and 0.6% in accommodation that is tied or linked to their employment.

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<sup>2</sup> This figure includes the 1.3 % of respondents, indicated in the chart, who described themselves as renting from the council. As there is no council housing in the Sherston parish, this is taken to be an input error between 'renting from a housing association' and 'renting from the council.'



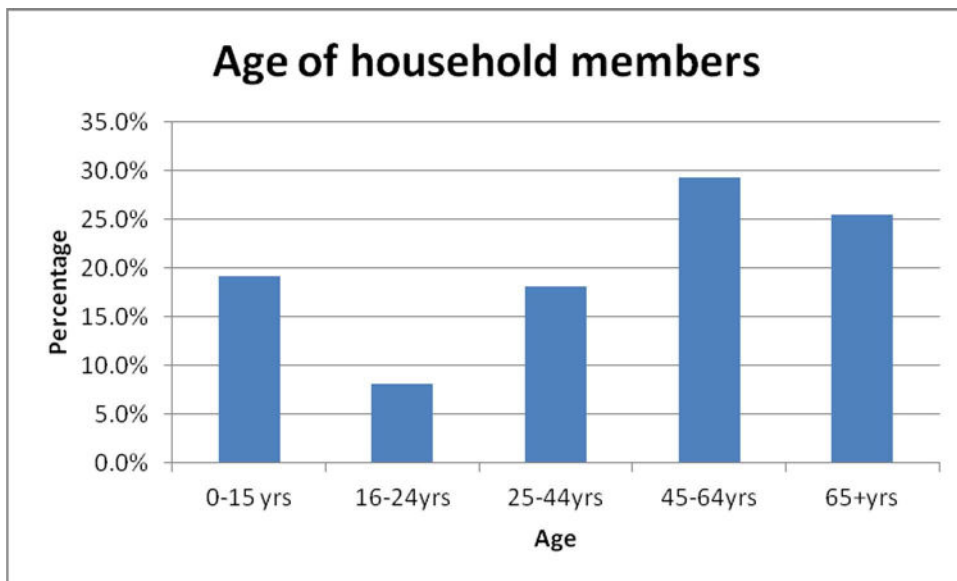
The chart below indicates the length of time respondents have lived in Sherston. It shows that the great majority of people who responded to the survey have lived in the parish for more than two years, which is appropriate for the high levels of owner occupation among survey respondents.



The survey also shows that the majority of respondents to the Sherston survey live in larger family homes, with 74.1% of respondents having 3 or more bedrooms in their property, 21.2% having two bedrooms and 4.7% of respondents living in a home with one bedroom. The majority of respondents (72.1%) live in detached or semi-detached properties.

These responses indicate relatively high levels of under-occupation in Sherston. While the majority of respondents live in larger, detached homes, the majority (64%) 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 25.5% 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 Sherston, from older person households with fewer members, to many younger households with children.

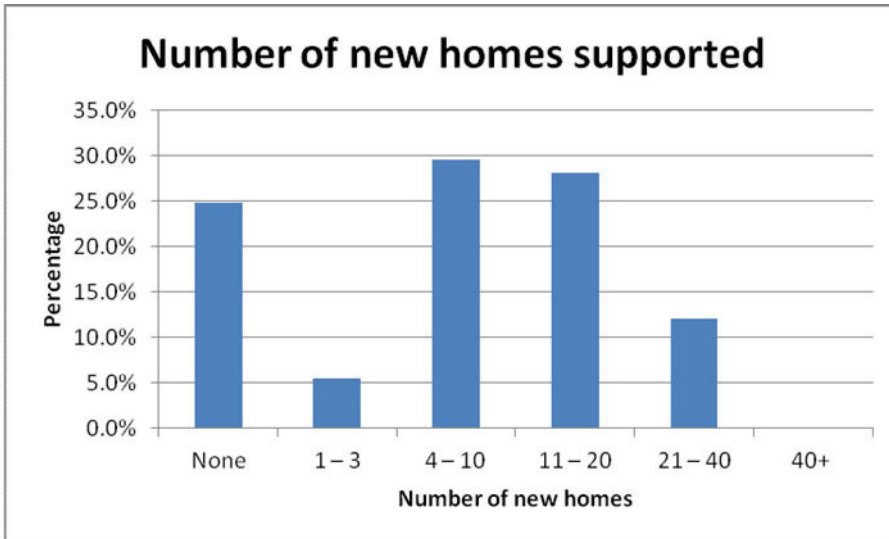
The distance travelled to work can also be a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	50	38	91	18	197
Person 2	37	25	50	9	121
Person 3	5	4	7	1	17
Person 4	4	1	1	0	6
Person 5	1	0	0	0	1
<b>Total</b>	<b>97</b>	<b>68</b>	<b>149</b>	<b>28</b>	<b>342</b>

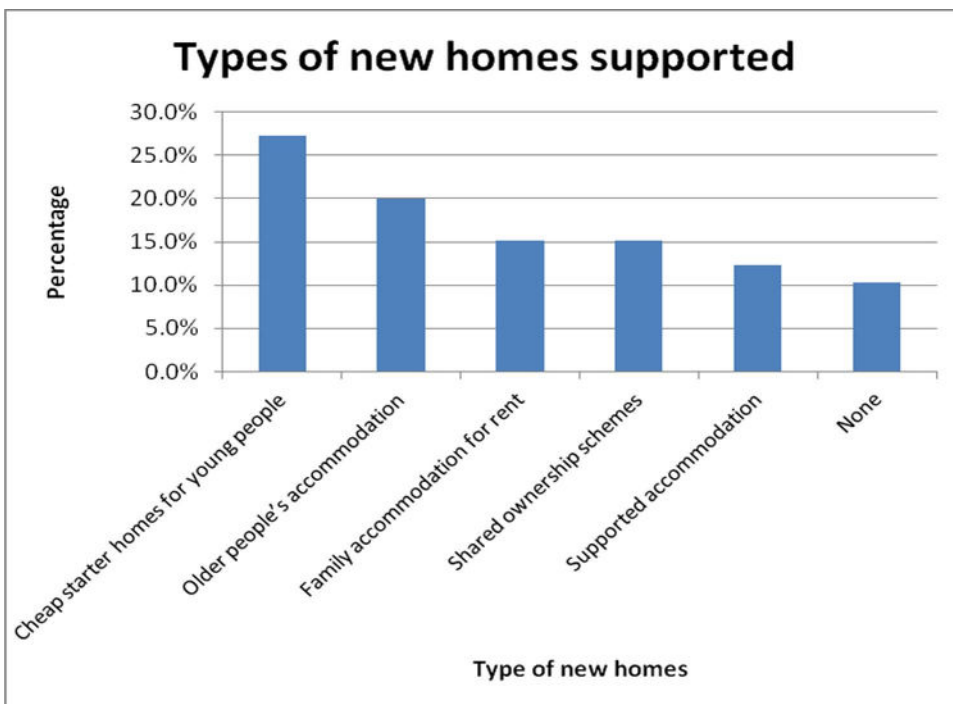
The results shown in the table above are quite mixed, with approximately half the survey respondents' household members travelling under 10 miles to work each day, and the other half travelling over 10 miles. Respondents were also asked whether anyone currently living in their household would need separate accommodation in the parish now or in the near future, to which 6% of respondents answered 'yes'. This result, which is high, describes a sustained level of 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: 29.6% of respondents supported developments of

between four and ten new homes; 28.1% supported between eleven and twenty new homes in the parish; and 12% expressed their support for larger developments of between twenty-one and forty new homes. 24.8% of respondents were opposed to the development of any new housing in Sherston; there was minimal support for developments of between one and three new homes; and no support at all was expressed for larger developments of 40+ new homes.



Respondents were asked what types of development they would support. The majority of respondents (27.3%) 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 older people’s accommodation, family accommodation for rent, and shared ownership (part rent / part buy) homes.





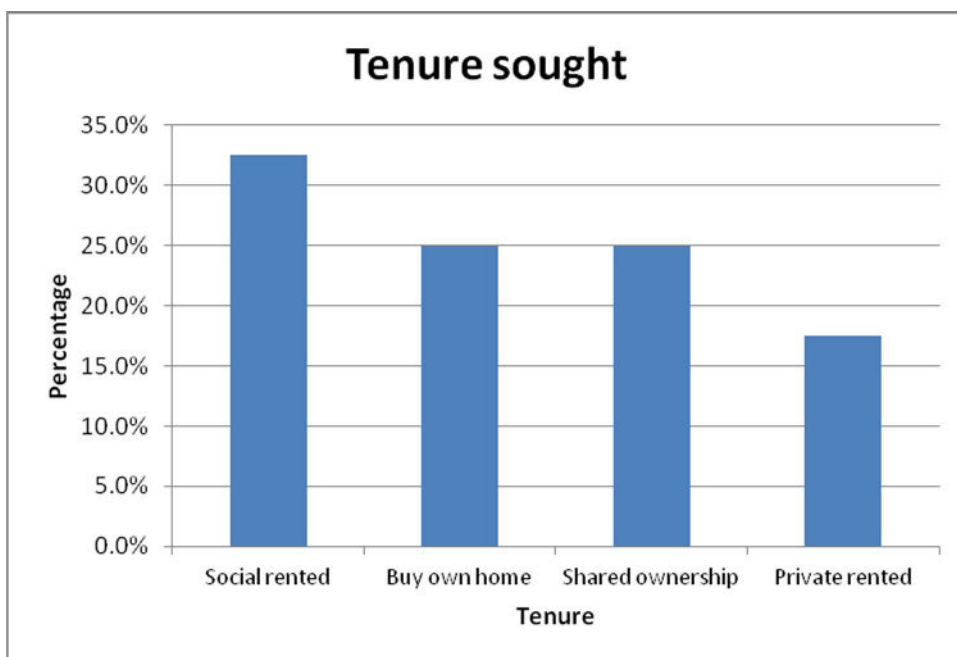
## Part two – Households requiring accommodation in the parish

This part of the report looks, initially, at all the responses to section two of the survey, in order to provide 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, or low-cost, housing.

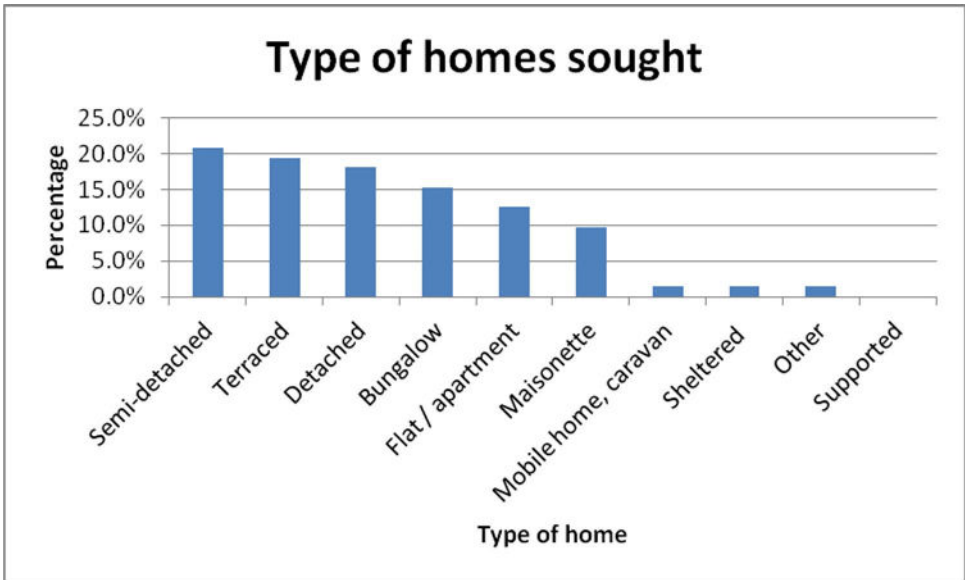
Twenty eight respondents replied to this section of the survey, indicating their need for housing in Sherston.

Twenty six of these households have a local connection to Sherston, 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:

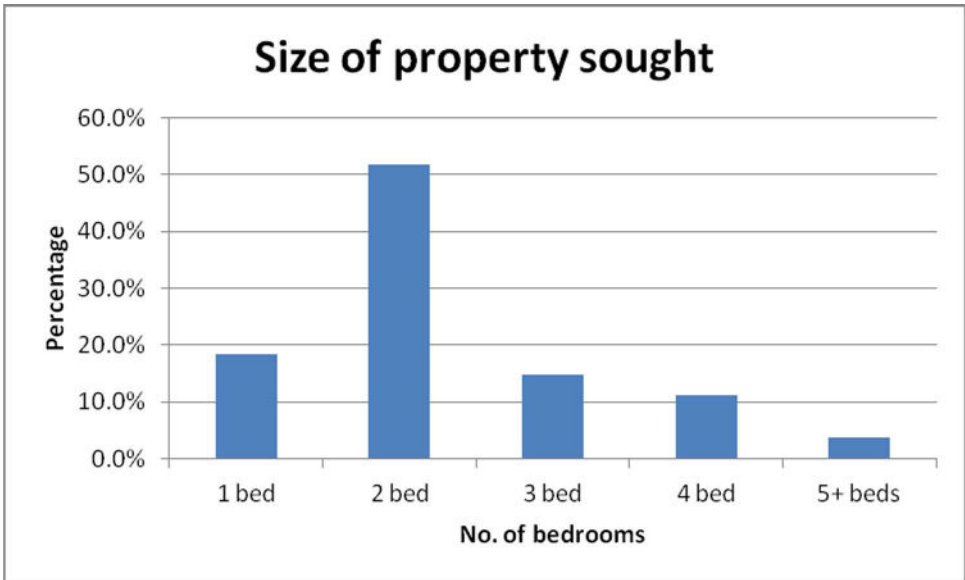


Respondents to this section were also asked what type of housing they required, with the majority seeking semi-detached properties. Full responses are given in the chart below (more than one answer could be given):



Low levels of need relative to other parishes were expressed for adapted properties, and no need was expressed for properties with wheelchair access, properties fitted with emergency support systems such as Lifeline, or accommodation supplying support with personal care. However, 13.6% of respondents did indicate a need for accommodation on a single level.

The need expressed for sizes of property varied from one-bedroom homes to accommodation with five or more bedrooms. The majority of respondents (51.9%) sought homes with two bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Sherston to meet their needs, to which 92% answered 'yes.'

In order to assess the need for **affordable** housing in Sherston, it is necessary to consider the equity, income and savings levels of respondents. 14.3% of the section two respondents did not complete the financial declaration section of the survey, and as such cannot be assessed in the following analysis.

87.5% 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, while a further 25% estimated their savings at under £10,000. Income levels were for the majority low: 20.8% of respondents estimated a combined gross household income of less than £10,499pa, and a further 54.2% estimated their household income at between £10,500 and £19,999pa.

Comparing income, savings and equity levels with affordability in Sherston suggests that **12.5% 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 Sherston, would be considered 'in housing need' as defined in section 3 of this report. These households inform the recommendations of this survey for the need for new affordable housing in Sherston, presented in section 8.

Of the households meeting the criteria for affordable housing, the majority (77.8%) were households headed by people aged 25-64. A third of those meeting the criteria had children aged under 16, while two households headed by people aged 65+ were found to be in need of, and eligible for, 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 Sherston area:<sup>3</sup>

<b>Bedrooms</b>	<b>Nov 2011 - Jan 2012</b>
1	£162,200
2	£203,900
3	£251,100
4	£379,600
5+	£596,300

### 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 Sherston cost £203,900 then a household may require £30,585 as a deposit. Annual household income would have to be at least £58,257 for a single applicant or £67,967 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median wage of employed persons in the North Wiltshire area in 2011 was only £20,149.<sup>4</sup>

- Considering the average prices of homes in Sherston it would be unlikely that a household would be able to purchase a property without a large deposit, some equity in an existing property or a substantial income.
- First time buyers would generally struggle to meet any of 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 SN16 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the SN16 postcode covers a wider area than the Sherston 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 Sherston 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 3 2011/12, there were twenty eight households on the Wiltshire Council Housing Register seeking affordable accommodation in Sherston parish: three of these households are also reported on in the recommendations of this report as in need of affordable housing. The remaining households on the Register are seeking properties with between one- and three-bedrooms and any full assessment of housing need in the parish should take account of the Register.
- The total social housing stock in the parish is 50 homes.<sup>5</sup> These properties represent just over 7% of the total housing stock in the parish, which is lower than the Wiltshire social housing average of 19.2%.
- Social housing in Sherston had an 8% re-let rate in 2010/11: from quarter 2 2010/11 to quarter 2 2011/12, 4 social homes were re-let in the parish.<sup>6</sup>
- The low levels and turnover of social housing in Sherston indicate that none of the respondents to section two of the survey who are in need of affordable housing could meet their needs through access to the existing social housing of the parish.

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<sup>5</sup> Housing Strategy team, live tables.

<sup>6</sup> *Ibid.*

## **8. Recommendations**

This survey's recommendations describe the need of households unable to afford accommodation on the open market.

The following indicates the minimum need over the next three years for affordable housing development in the parish, based on the responses to the survey.

### **Subsidised rented housing**

- 3 x one bed homes for singles / couples (1x single-level accommodation)
- 8 x two bed homes for families (1x single-level accommodation)
- 3 x three bed homes for families
- 1 x four bed home for a family

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

- 3 x two bed homes for families (1x single-level accommodation)
- 2 x four bed homes for families

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

- 1x two bed sheltered shared ownership home for a single / couple

### **Supported housing**

- None