

Bromham

Parish Housing Needs Survey

Survey Report

August 2018

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1. Parish Summary

The parish of Bromham is in the Devizes Community Area within the local authority area of Wiltshire.

Bromham parish has a population of around 1860 comprising 790 households. It is made up of several small hamlets, these being Westbrook, Chittoe, Hawkstreet, Netherstreet, Highfield, St Edith's Marsh and Durllett. The parish has 134 miles of footpaths and bridleways. It retains a school, a village shop, a family butchers, a craft shop and several other local businesses.

Bromham has sheltered accommodation at Angell House and surrounding bungalows are warden controlled. A scheme of 8 eco-social houses and 12 self-build houses at Breach Close were recently completed in the parish.

The parish has five defibrillators installed including two located in former telephone kiosks. A fortnight-long village carnival takes place every June. The centre of the parish is a listed conservation area, with the Old Church Yard Extension conservation area for wildlife also providing a place of study for the pupils of St Nicholas School and Busy Kids Nursery.

Bromham has a social centre in the shape of its village hall which is used by local groups and for outside events. The Owl pub has a skittle alley and is run by local residents. It is surrounded by the Millennium Field with an orchard, a skateboard park, football pitches and a sports pavilion. The parish has over 25 organisations.

Bromham has a number of dairy farms, market gardens, allotments and farm shops. There is a Bio Digester plant at Butler's Farm.

2. Introduction

In the spring of 2018, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Bromham Parish Council, to establish if there was a proven need for affordable housing in the parish.

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 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 the parish) in Bromham 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.

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 4th June 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 9th July 2018. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 799 questionnaires were distributed to the parish.
- Everyone was asked to complete the first section of the form.
- If a household considered itself in need of, 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 25% with 200 replies received.

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.

- 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 Bromham.
- Five 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 Bromham. 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 Bromham. 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

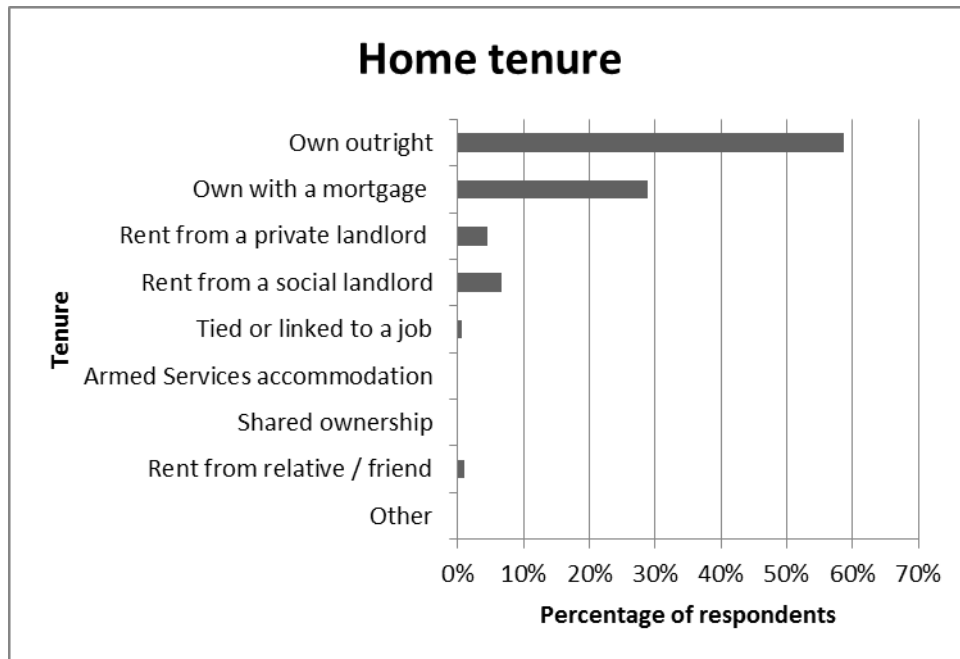
The first question asked on the survey was whether the respondents' home in Bromham was their main home. 100% of those who replied said that it was.

The 2011 Census data for Bromham indicates that 71.6% of households in the parish were owner-occupying, 16.8% were renting from social landlords, 9.9% were privately renting, 0.1% were living in shared ownership accommodation and 1.6% of households were living rent free.³

³ <http://www.nomisweb.co.uk/>

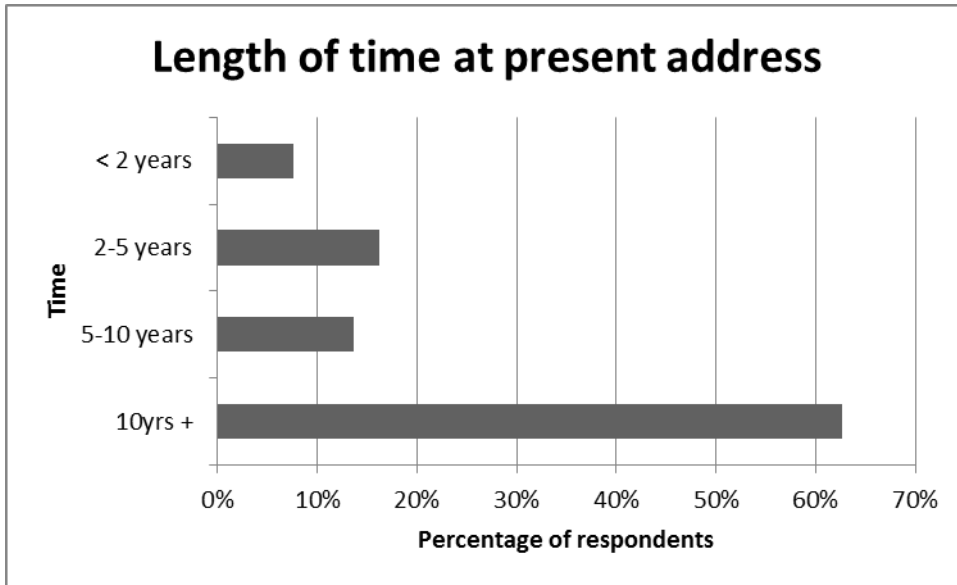
The chart below shows the tenure of respondents to the survey. The majority (87.4%) of respondents were owner-occupiers, while 6.6% of respondents were living in socially rented properties, 4.5% were renting from a private landlord or letting agency, 0.5% were living in accommodation tied to their employment, and 1% were renting from a relative or 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



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:

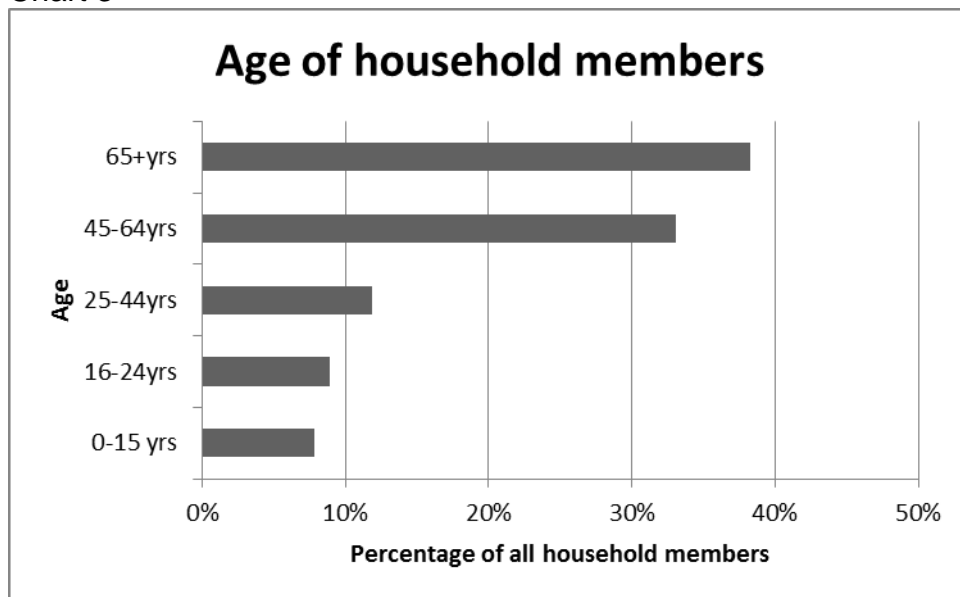
Chart 2



Many respondents to the survey lived in large family homes, with 40.4% of respondents having four or more bedrooms in their property. 41.4% had three bedrooms, 15.2% two bedrooms and 3% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that over a third (38.3%) of respondents' household members were aged 65+ years and 71.4% were 45 years old or over:

Chart 3



As shown in the chart above, there were few households responding to the survey with members aged under 45 years. This suggests an ageing population in the parish, although it is important to bear in mind that approximately a quarter of households in the parish responded to the survey.

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

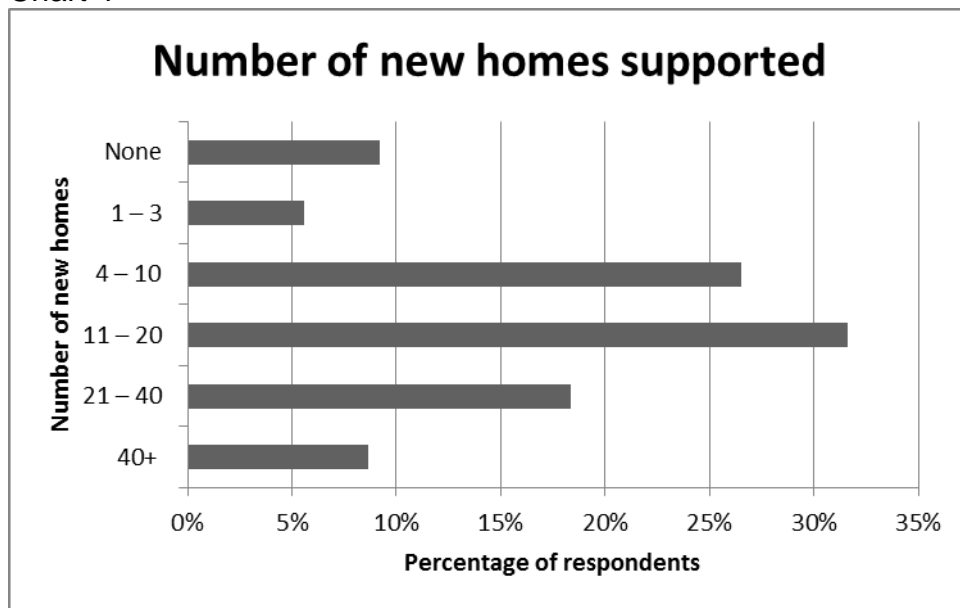
Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	24	42	36	10	112
Person 2	18	33	27	3	81
Person 3	2	4	6	2	14
Person 4	0	1	2	0	3
Person 5	1	0	0	0	1
Total	45	80	71	15	211

These results suggest a fairly good level of sustainability for new housing development in Bromham, indicated by the survey respondents' access to local sources of employment. 59% of the households' working members usually travel less than ten miles to their place of work with the remainder (41%) travelling further afield. This suggests a reasonable amount of 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 10.9% of respondents (21 households) answered 'yes', indicating a level of sustained need for housing in the parish.

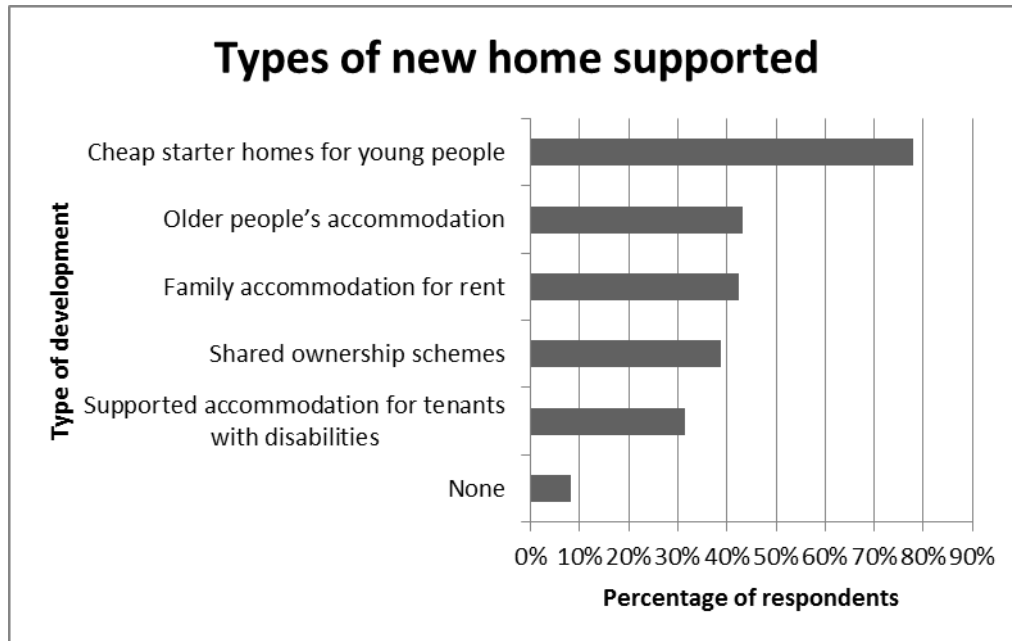
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (90.8%) were in support of some new housing in Bromham, with the most popular option (31.6% of respondents) being for between eleven and twenty new homes. 9.2% of respondents were opposed to any new housing in Bromham 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 Bromham by the survey respondents were affordable starter homes for young people (77.8%), family accommodation for rent (42.3%) and older persons' accommodation (43.3%). Full results are given in the chart below (more than one answer could be given):

Chart 5



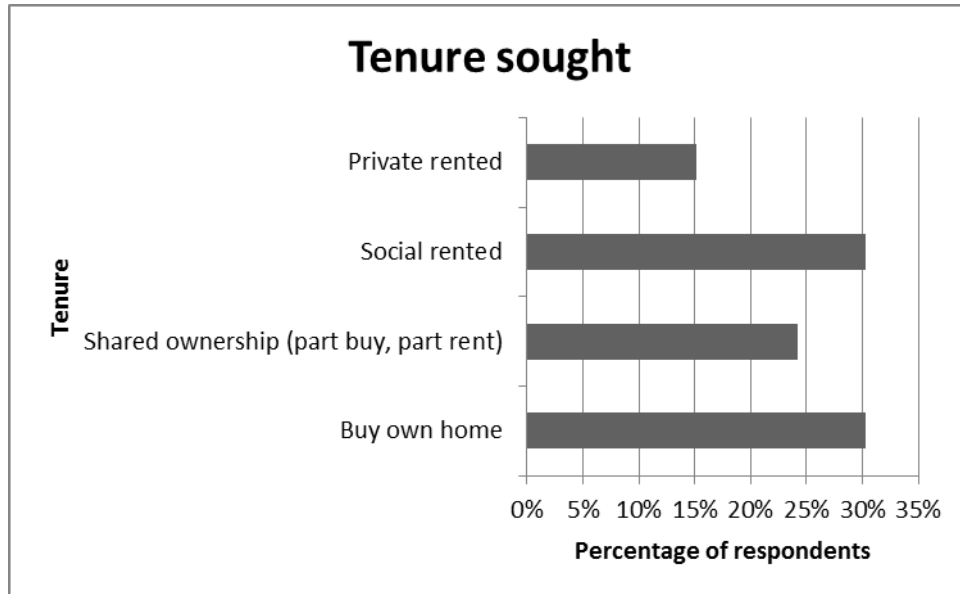
Part two – Households requiring accommodation in the parish

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

19 respondents replied to this section of the survey, indicating their need for housing in Bromham. The most frequent reasons given for needing to move were to provide support to family members (four households), and that respondents were currently living with their families but wanted to live independently in the parish (four households).

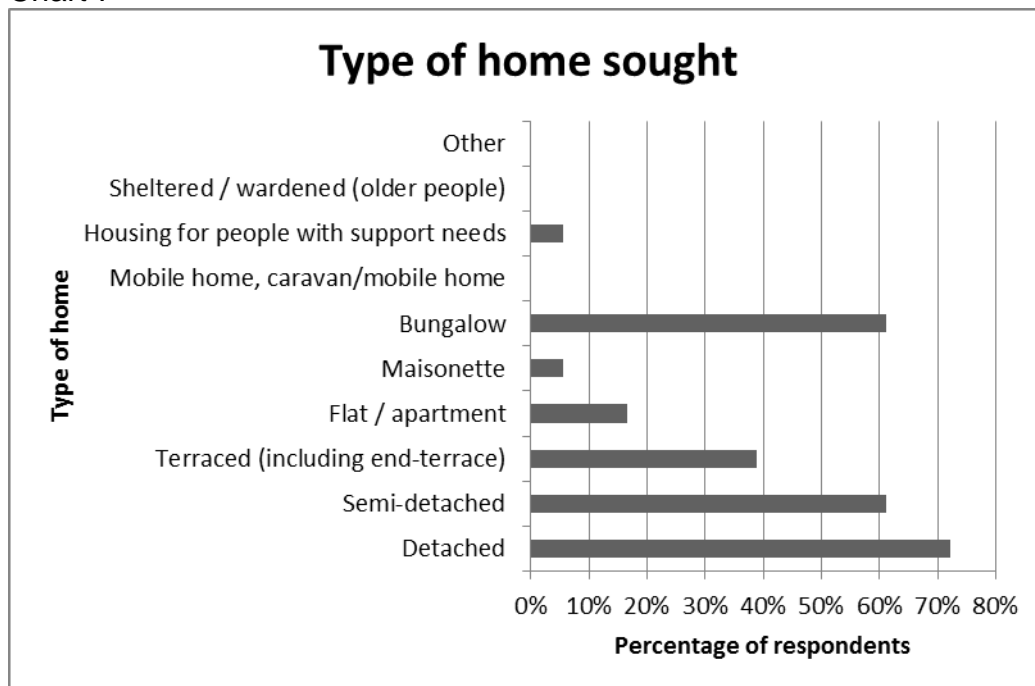
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with socially rented homes and owner occupied accommodation the most desired. Households could indicate more than one response:

Chart 6



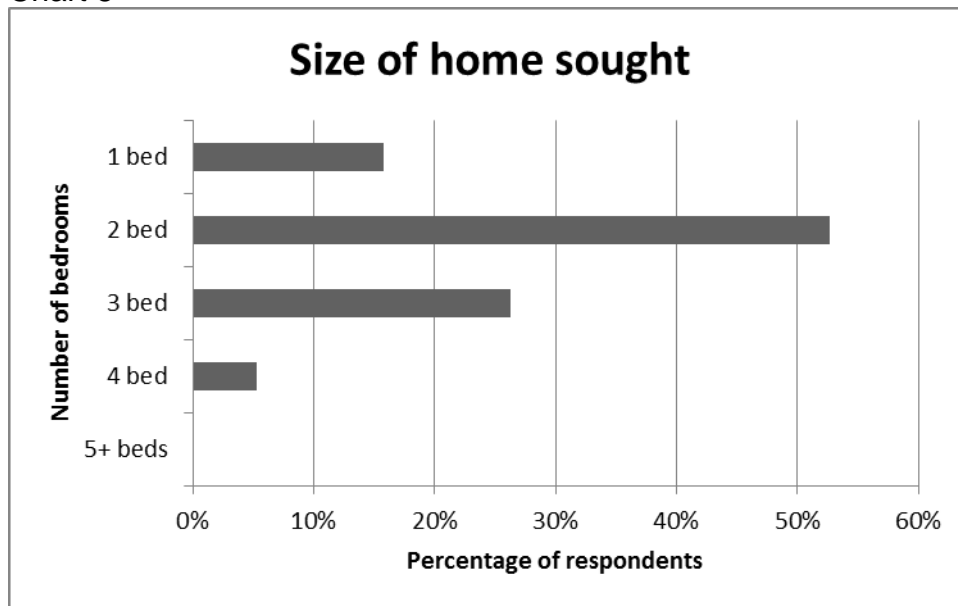
Respondents to this section were also asked what type of housing they required. The most sought-after types were detached and semi-detached properties as well as bungalows. Full responses are given in the chart below (more than one answer could be given):

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, three and (less commonly) four bedrooms. No need was declared for homes with five or more bedrooms:

Chart 8



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

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

Only two of the households responding to this section of the survey reported having equity in an existing property, and the estimated levels of savings or debt among the respondents varied widely. Income levels also varied. Seven households reported gross incomes of less than £20,000 whilst a further seven reported an income in excess of £37,500. The median gross income bracket reported by respondents was £24,500-£25,999 per annum.

Comparing income, savings and equity levels with affordability in Bromham suggests that 14 of the 19 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 Bromham, presented in Section 8.

One household was classified as being adequately housed and another as needing to resolve issues with their current landlord. Two households contained older couples looking to downsize to smaller accommodation, preferably bungalows. Both these households reported equity and savings sufficient for a market purchase. The remaining household specified that they would like to purchase, rather than rent, a new home. However, as this household declared no savings or equity, and a low income, it did not meet the financial criteria for low cost home ownership and as such is 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 Bromham area:⁴

Bedrooms	Aug 2018
1	£167,200
2	£219,100
3	£294,900
4	£446,000
5+	£636,800

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 Bromham cost £219,100 then a household may require £32,865 as a deposit. Annual household income would have to be at least £53,210 for a single applicant or £62,078 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in Wiltshire in 2017 was £23,121.⁵

- 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 SN15 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN15 postcode covers a wider area than Bromham parish and that there may be significant internal variation in house prices.

⁵ Annual Survey of Hours and Earnings, 2017, 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 August 2018, there were four households on the Wiltshire Council Housing Register seeking affordable accommodation in Bromham parish. To our knowledge, none of these households are described in Section 8 of this report as in need of affordable housing, although not all respondents provided identifiable personal information. The four households on the Register are seeking properties with between one and two bedrooms, and any full assessment of housing need in the parish must take account of the Register.⁶
- The 2011 Census recorded 134 social homes in the parish.⁷ These properties represent 16.8% of the total housing in Bromham, which is higher than the Wiltshire affordable housing average of 14.7%.⁸
- The social housing in Bromham had a 3.7% re-let rate in the past year: from 1 Aug 2017 to 31 July 2018 five social homes were re-let in the parish.⁹
- The low turnover of social housing in the parish suggests that **few** 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, for example households which are on the Housing Register but have not completed a questionnaire are not included in these recommendations (see Section 7). 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 housing¹⁰

- 4x one bedroom homes
- 2x two bedroom homes
- 1x three bedroom home

Shared ownership / discount market homes¹¹

- 4x two bedroom homes
- 2x three bedroom homes
- 1x four 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.