

# Colerne

**Parish Housing Needs Survey**

**Survey Report**

**April 2018**

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## **1. Parish Summary**

The parish of Colerne is in the Corsham Community Area within the local authority area of Wiltshire.

Based on the number of surveys distributed there are 1093 households currently in the parish with an estimated population of around 3000. It is situated on a hill about seven miles outside Chippenham to the east and borders the edge of the county to the west.

The parish is comprised of Colerne village, the hamlet of Thickwood and additional ex-military housing at North Colerne and Pinewood, plus several outlying farms. Azimghur Barracks is a valued part of the community, situated to the north of the village.

Local employment is provided at the barracks, Lucknam Park Hotel and within various shops, pubs and small businesses.

There is a primary school in Colerne village and Calder House, a co-educational specialist day school, is situated in Thickwood.

The Village Hall and Old School Hall host many activities and social functions and the Scout Hut is used by the full range of uniformed organisations.

Next to the Village Hall is a small play area for younger children and there is a larger play area at the recreation ground, which also has a football pitch, sports pavilion, skate park, boules court and hard games area. Colerne Rugby Club has its own ground and facilities on the fringes of the village.

The allotments are popular and well used.

Colerne has two active churches, a thriving playgroup, two public houses plus two licenced social clubs, two doctors' surgeries and a wealth of clubs and organisations for all interests and ages.

## **2. Introduction**

In Winter 2017, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Colerne 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 Neighbourhood 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 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).<sup>1</sup>
- '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.'<sup>2</sup>

### 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 Colerne 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.

### 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 8<sup>th</sup> January 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 16<sup>th</sup> February 2018. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 1093 questionnaires were distributed to the parish.
- Everyone was asked to complete the first section of the form.

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<sup>1</sup> 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 .

<sup>2</sup> 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.

- 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 very good response rate of 36.6% with 393 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 Colerne.
- 10 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 Colerne. 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 Colerne. 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 Colerne was their main home. 99.2% of those who replied said that it was.

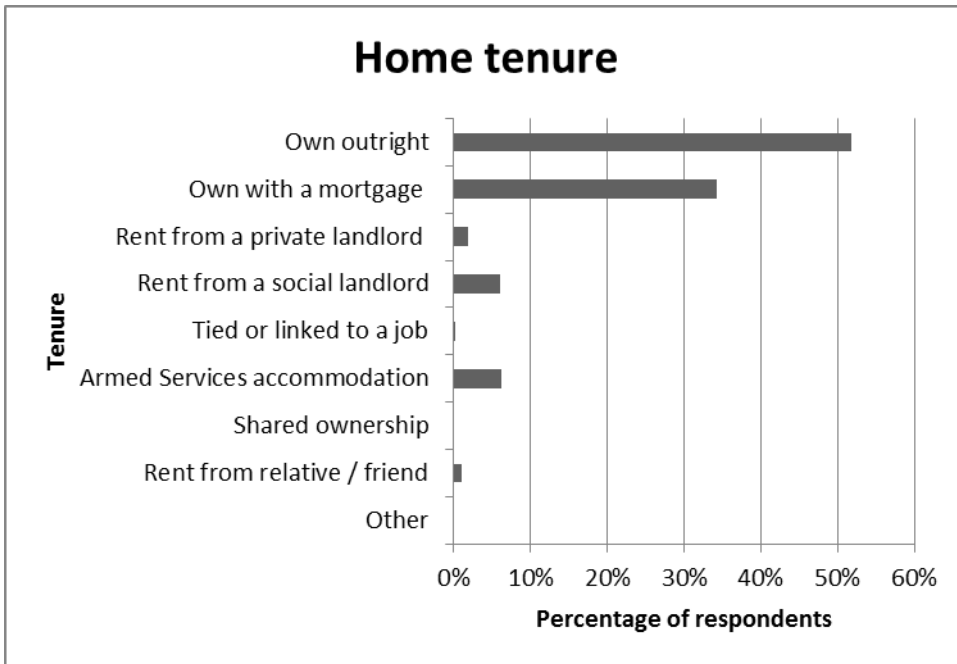
The 2011 Census data for Colerne indicates that 65.7% of households in the parish were owner-occupying, 7.4% were renting from social landlords, 25.5% were privately renting and 1.3% of households were living rent free.<sup>3</sup>

The chart below shows the tenure of respondents to the survey. The majority (86%) of respondents were owner-occupiers, while 4.8% of respondents were living in socially rented properties, 1.3% were renting from a private landlord or letting agency, 0.3% were living in accommodation tied to their employment, 6.1% of respondents were living in Armed Services Accommodation and 1% of respondents reported they were living with relatives/friends. 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.

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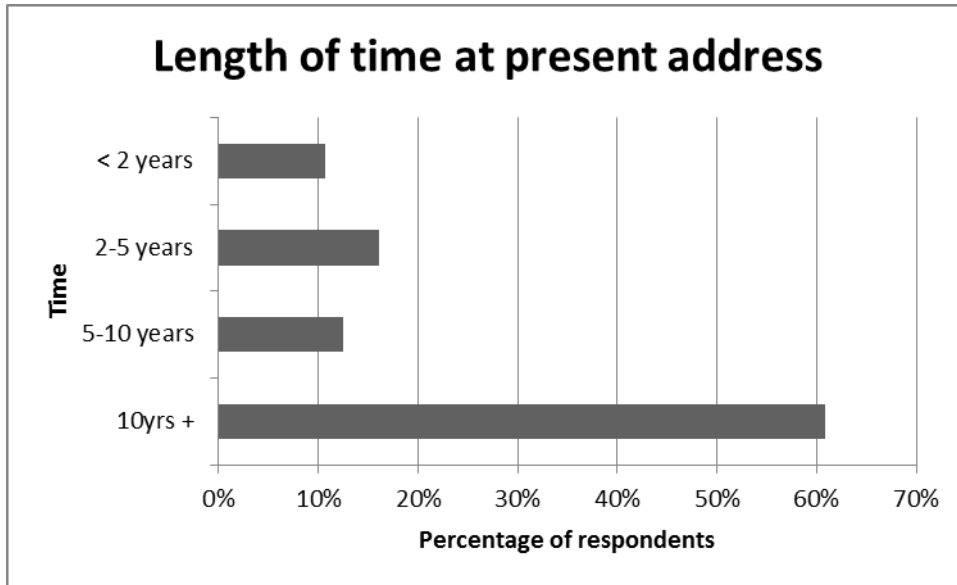
<sup>3</sup> <http://www.nomisweb.co.uk/>

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:

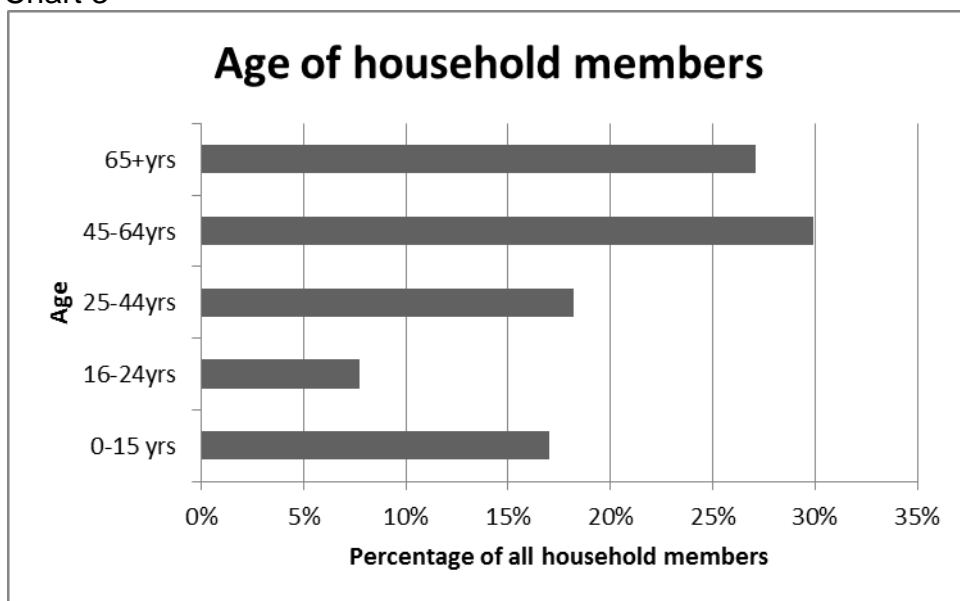
Chart 2



Many respondents to the survey lived in large family homes, with 6.9% of respondents having five or more bedrooms in their property. 23.2% lived in four bedroom homes, 47.6% had three bedrooms, 21.1% two bedrooms and 1.3% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that around half (57%) of respondents' household members were aged 45+:

Chart 3



As shown in the chart above, however, there were also significant proportions of households responding to the survey with members aged 25-44 and with children aged under 16 years old. This indicates a spread of different household types in Colerne, 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 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	58	88	91	17	254
Person 2	31	65	54	13	163
Person 3	3	9	9	0	21
Person 4	0	2	0	0	2
Person 5	0	1	0	0	1
<b>Total</b>	<b>92</b>	<b>165</b>	<b>154</b>	<b>30</b>	<b>441</b>

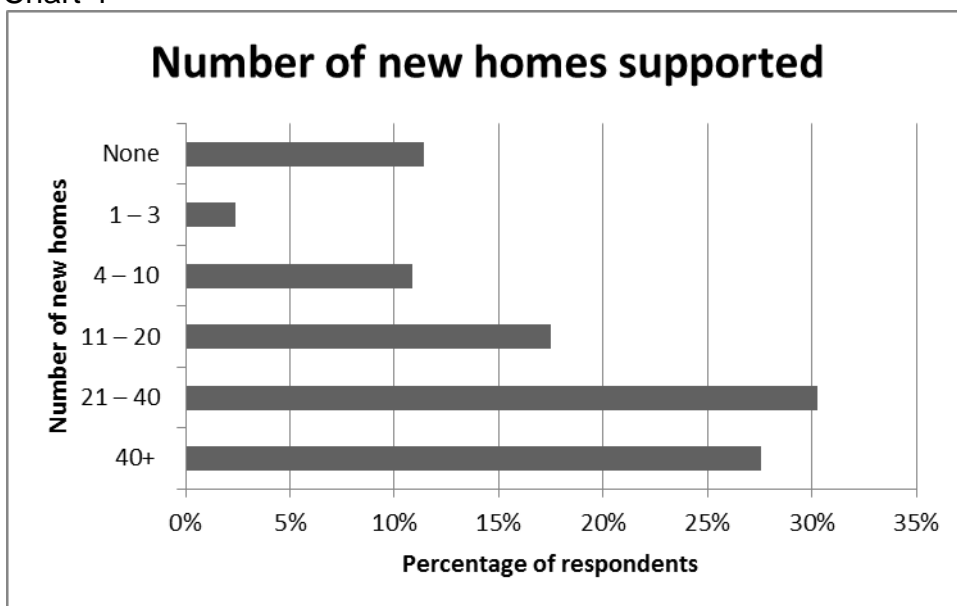
These results suggest a mixed level of sustainability for new housing development in Colerne, indicated by the survey respondents' access to local sources of employment. While the majority (58.3%) of the households' working members usually travel less than ten miles to their place of work, a significant proportion (41.7%) travel more than ten miles to their place of work which suggests 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 7.6% of respondents answered 'yes', indicating a low level of sustained need for housing in the parish.

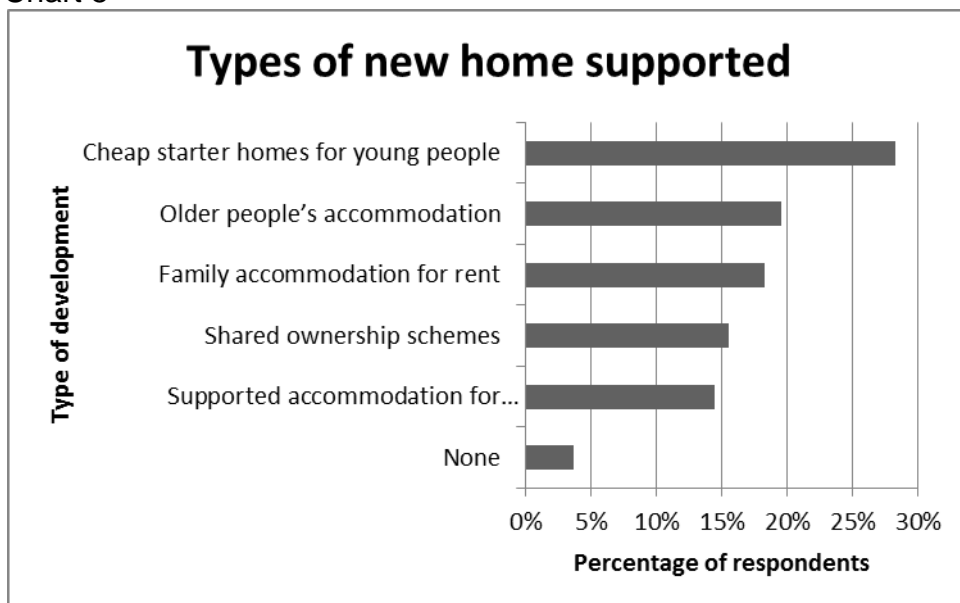
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (88.6%) were in support of some new housing in Colerne, with the most popular option (30.2% of respondents) being for between twenty-one and forty new homes. 11.4% of respondents were opposed to any new housing in Colerne 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 Colerne by the survey respondents were affordable starter homes for young people (28.3%) and older persons' accommodation (19.6%). Full results are given in the chart below (more than one answer could be given):

Chart 5



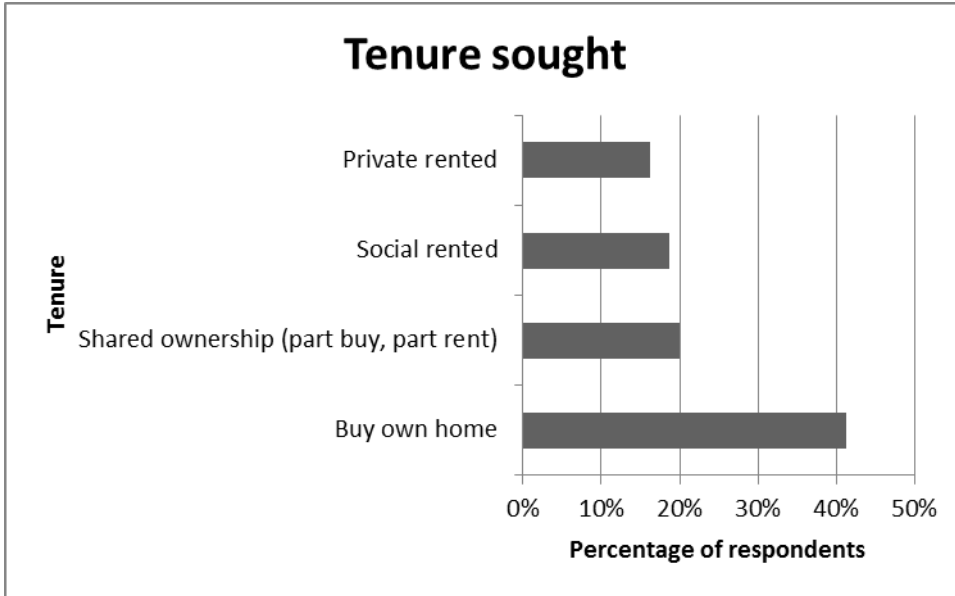
## Part two – Households requiring accommodation in the parish

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

Forty-seven respondents replied to this section of the survey, indicating their need for housing in Colerne. The most frequent reasons given for needing to move was 'currently renting and would like to buy' 16.5% (seventeen households) followed by 'current home is too small' 13.6% (fourteen households).

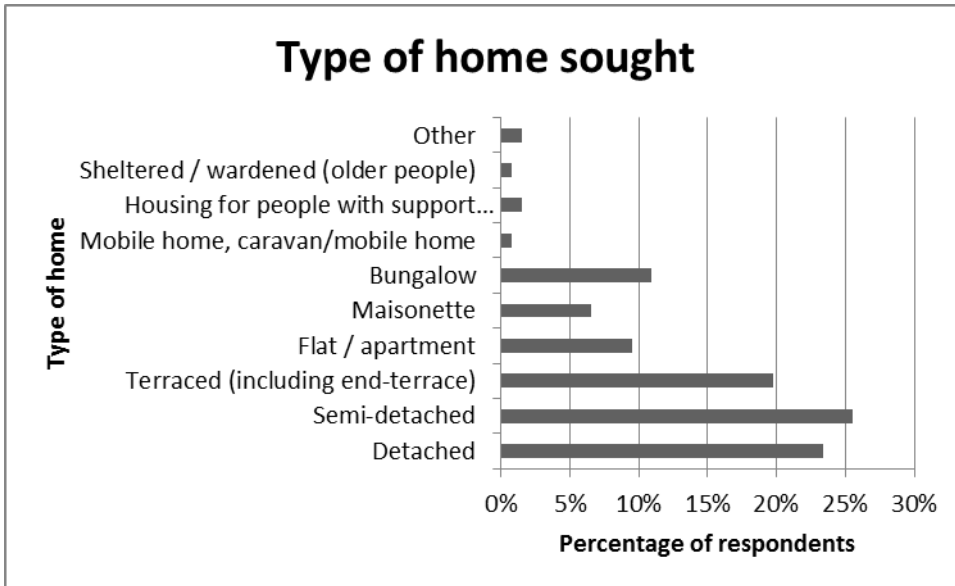
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with buying own home the most desired. Households could indicate more than one response:

Chart 6



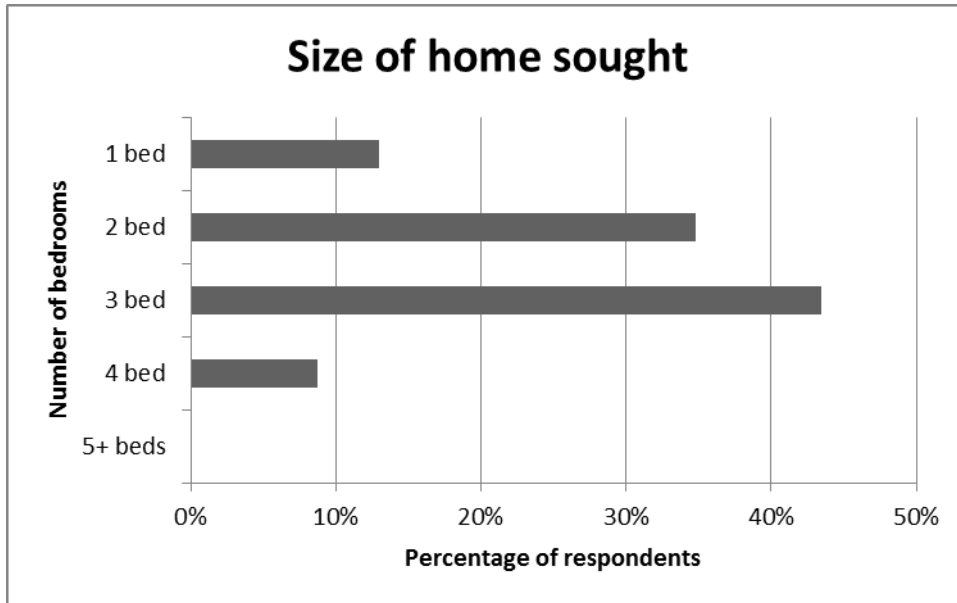
Respondents to this section were also asked what type of housing they required. The most sought-after type was semi-detached properties. Full responses are given in the chart below (more than one answer could be given):

Chart 7



In terms of size, the most popular option was for three bedroom homes (43.5% of respondents) a need was also expressed for two bedroom properties (34.8%). Respondents also indicate a smaller need for one bedroom properties (13%) and four bedroom properties (8.7%) 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 Colerne to meet their needs, to which 95.7% (forty five households) answered 'yes'.

In order to assess the need for **affordable** housing in Colerne, 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 ten of the households responding to this section of the survey reported having equity in an existing property however 12 respondents reported owning their property outright with a further 12 respondents reporting that they owned with a mortgage or loan. Estimated levels savings among the respondents were mixed with savings reported from £1-£2499 to savings of more than £200,000. Income was again varied with one household reporting a gross household income of under £2500 per annum and two households reporting gross income of £75,000 or more. The median gross income bracket reported by the respondents was £35,000 to £37,499pa.

Comparing income, savings and equity levels with affordability in Colerne suggests that ten of the forty seven household 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 Colerne, presented in Section 8.

Of the remaining households, seventeen households expressed a desire to purchase a home. However based on the income, savings and declared equity these households' aspirations were unachievable and did not meet the financial criteria for low cost home ownership. It should also be noted all of these households were considered to be adequately housed and so would not qualify for social rented housing. Therefore they are excluded from the recommendations of this report.

Seven households did not declare any financial information and the data provided was inconsistent therefore we have been unable to determine the housing need for these households.

Four 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 households were homeowners.

Three households were living in Service Family Accommodation. They expressed a desire to continue renting from the armed forces. These households are considered to be adequately housed and so would not qualify for social rented housing.

Of the remaining households some wished to continue renting in the private sector only. Whilst others were currently living in social rented accommodation and as such are not considered to be in housing need.

## 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 Colerne area:<sup>4</sup>

<b>Bedrooms</b>	<b>May 2018</b>
1	£194,900
2	£243,300
3	£298,600
4	£476,100
5+	£752,700

### 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 Colerne cost £243,300 then a household may require £36,495 as a deposit and a salary of £59,087 for a single applicant or £68,985 for joint

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<sup>4</sup> House price estimates from the Mouseprice local area guide to the SN14 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/). Please note that the SN14 postcode covers a wider area than Colerne parish and that there may be significant internal variation in house prices.

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:<sup>5</sup>

- 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.

## 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 May 2018, there were two households on the Wiltshire Council Housing Register seeking affordable accommodation in Colerne parish.
- The 2011 Census recorded seventy six social homes in the parish.<sup>6</sup> These properties represent 7.4% of the total housing in Colerne, which is lower than the Wiltshire affordable housing average of 14.7%.<sup>7</sup>
- The social housing in Colerne had a zero re-let rate in the past year. From the first quarter 2017 to the fourth quarter 2018 no social tenancies were re-let in the parish.<sup>8</sup>
- 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.

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<sup>5</sup> Annual Survey of Hours and Earnings, 2016, resident analysis. Gross annual pay of employed persons resident in Wiltshire, [www.nomisweb.co.uk](http://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.

<sup>6</sup> Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

<sup>7</sup> Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

<sup>8</sup> 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 housing <sup>9</sup>**

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

### **Shared ownership / discount market homes<sup>10</sup>**

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

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

- None

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<sup>9</sup> 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.

<sup>10</sup> 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.