

# Colerne

## **Parish Housing Needs Survey**

**Survey Report**

**December 2012**

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## 1. Parish Summary

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

- There is a population of 2970 according to the 2001 census, comprised of 1050 households. ONS predictions for 2011 suggest a population of 2850 in 1030 households.<sup>1</sup>
- 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 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, four public houses, two doctors' surgeries and a wealth of clubs and organisations for all interests and ages.

## 2. Introduction

In late 2012, 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 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.intelligenetwork.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 Colerne.

- '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 September 2012.

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 2<sup>nd</sup> November 2012. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 1090 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 a good response rate of 28.6% with 312 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 Colerne.
- 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 Colerne. 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 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 financial assessment are summarised in the 'Recommendations' of the report (section 8).

### Part One – Households currently living in the parish

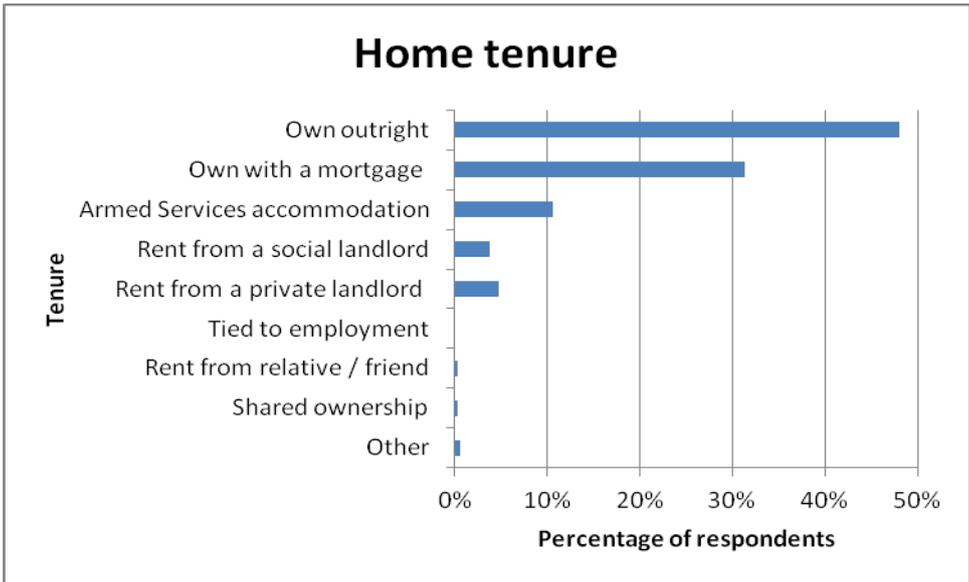
The first question asked on the survey was whether the respondents' home in Colerne was their main home. 99.4% of those who replied indicated that their home in Colerne is their main home.

The 2001 Census data for the Colerne village and Colerne woods output areas indicates that 69.6% of households in the area were owner-occupying, 7.4% were renting from social landlords, 21.8% were privately renting, and 1.3% of households were living rent free.

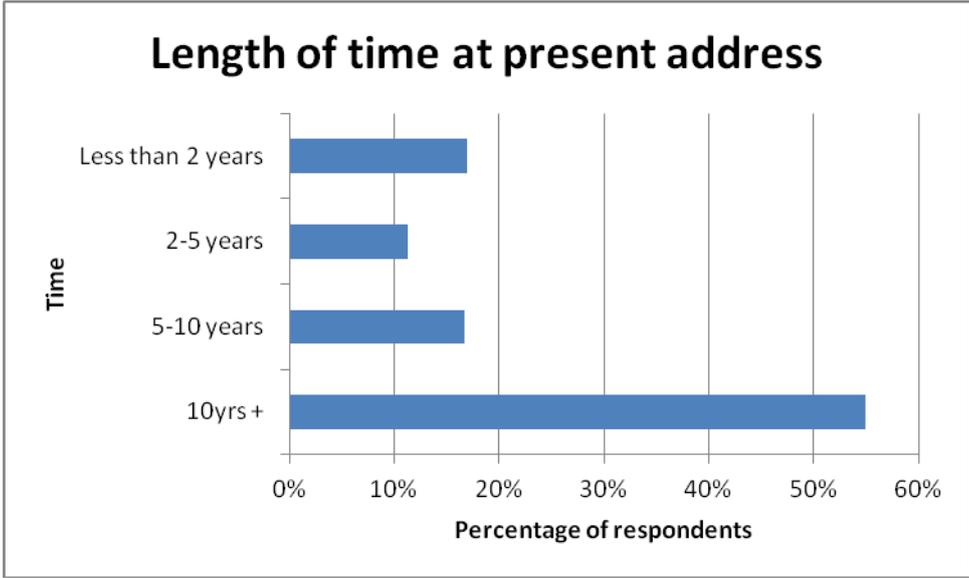
The chart below shows the tenure of respondents to the survey. The majority (79.5%) of respondents were owner-occupiers, while 10.6% of respondents were living in armed services accommodation, 3.8% of respondents in socially rented properties and 4.8% in privately rented accommodation. The remainder (1.2%) were renting from a relative or friend, living in shared ownership accommodation or other tenures.<sup>2</sup> These results suggest a bias in the survey responses toward owner-occupiers and away, in particular, from those living in privately rented accommodation: the remainder of this section should be read with this in mind.

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<sup>2</sup> Percentages do not sum due to independent rounding.



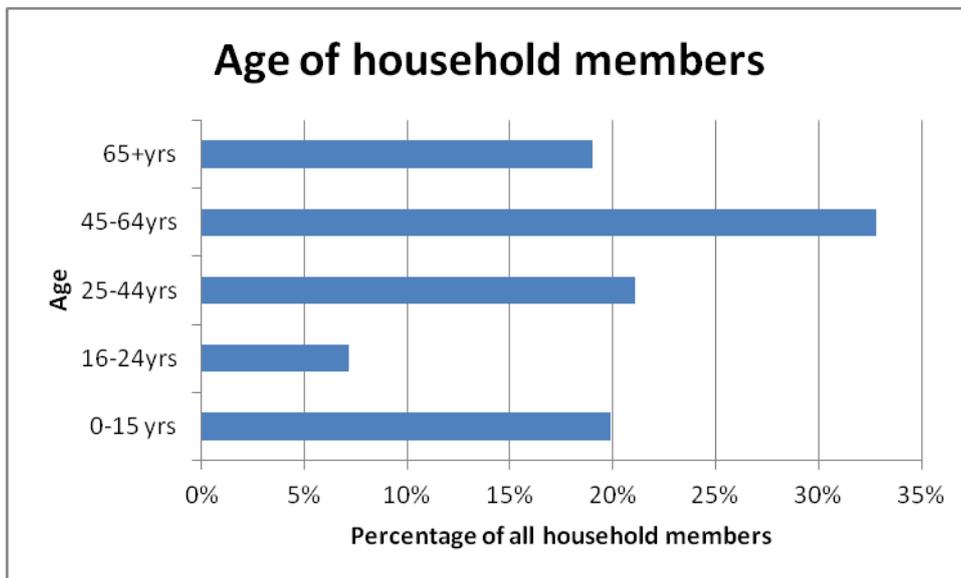
The chart below indicates the length of time respondents have lived in Colerne. It shows that the majority of people who responded to the survey have lived in the parish for more than five years, which is appropriate for the high levels of owner occupation among survey respondents.



The survey also shows that the majority of respondents live in larger family homes, with 75.2% of respondents having 3 or more bedrooms in their property, 24.1% having two bedrooms and only 0.6% of respondents living in a home with one bedroom. The majority of respondents (39.9%) live in semi-detached properties.

These responses indicate relatively high levels of under-occupation in Colerne. While the majority of respondents live in larger homes, the majority (63.8%) also have households composed of two or fewer persons. These levels of under-occupation are an expected corollary of larger numbers of older person households, among which under-occupation is

more common, and indeed the spread of ages recorded in the survey indicates that over half of respondents' household members were aged 45+:



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.

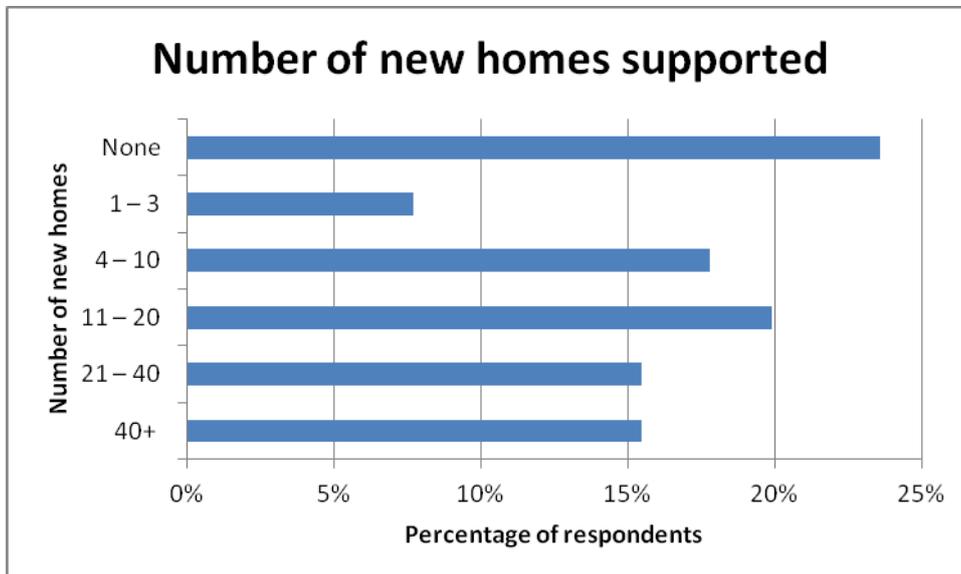
The distance travelled to work can also be a good measure of the sustainability of local development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

| Persons in household | Distance to work |              |               |            | Total      |
|----------------------|------------------|--------------|---------------|------------|------------|
|                      | Up to 2 miles    | 2 - 10 miles | 10 - 50 miles | 50 miles + |            |
| Person 1             | 44               | 69           | 85            | 13         | 211        |
| Person 2             | 25               | 49           | 43            | 6          | 123        |
| Person 3             | 4                | 8            | 6             | 1          | 19         |
| Person 4             | 0                | 4            | 1             | 1          | 6          |
| Person 5             | 0                | 0            | 0             | 0          | 0          |
| <b>Total</b>         | <b>73</b>        | <b>130</b>   | <b>135</b>    | <b>21</b>  | <b>359</b> |

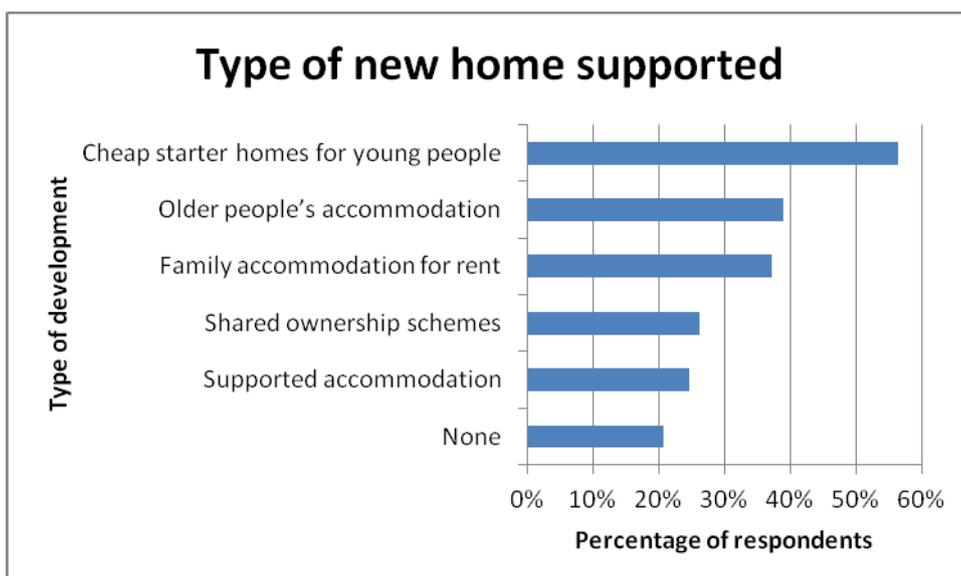
These results suggest a mixed level of sustainability for new housing development in Colerne, indicated by the survey respondents. While the majority of households' working members (56.5%) usually travel less than ten miles to their place of work, a significant proportion also travel more than that, 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 3.6% of respondents answered 'yes'. This result indicates a low, but sustained, 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 mixed: nearly a quarter (23.6%) of respondents were opposed to any new housing in the parish, while significant proportions supported larger developments of 21+ new homes (31%) and medium-sized developments of four to twenty new homes (37.7%). Support for small developments was low (7.7%):



Respondents were asked what types of development they would support. Over half (56.4%) of respondents supported the development of cheap starter homes for young people, with 39.1% of respondents supporting the development of new older people's accommodation, 37.2% family accommodation for rent, 26.3% the development of shared ownership homes, and 24.7% endorsing the development of supported accommodation for tenants with disabilities.



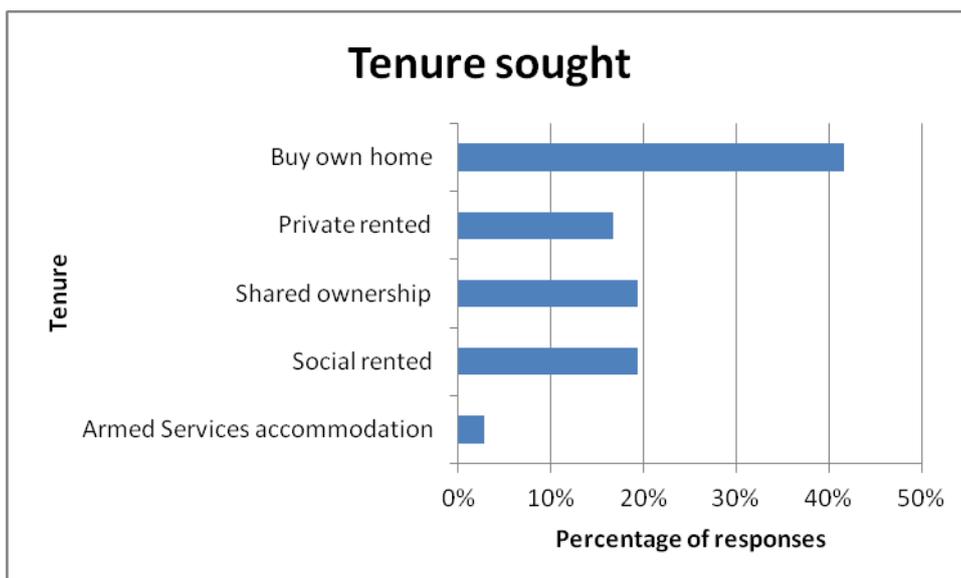
## Part two – Households requiring accommodation in the parish

This part of the report looks initially at all the responses to section two of the survey in order to give 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 housing.

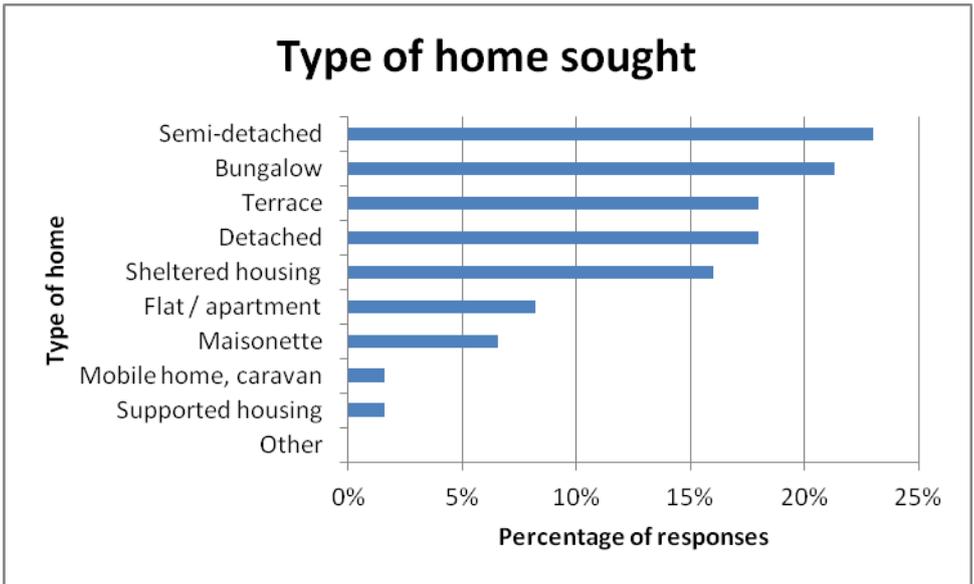
Twenty-one respondents replied to this section of the survey, indicating their need for housing in Colerne.

All but one of these households have a local connection to Colerne, either living or working in the parish, or having previously lived there.

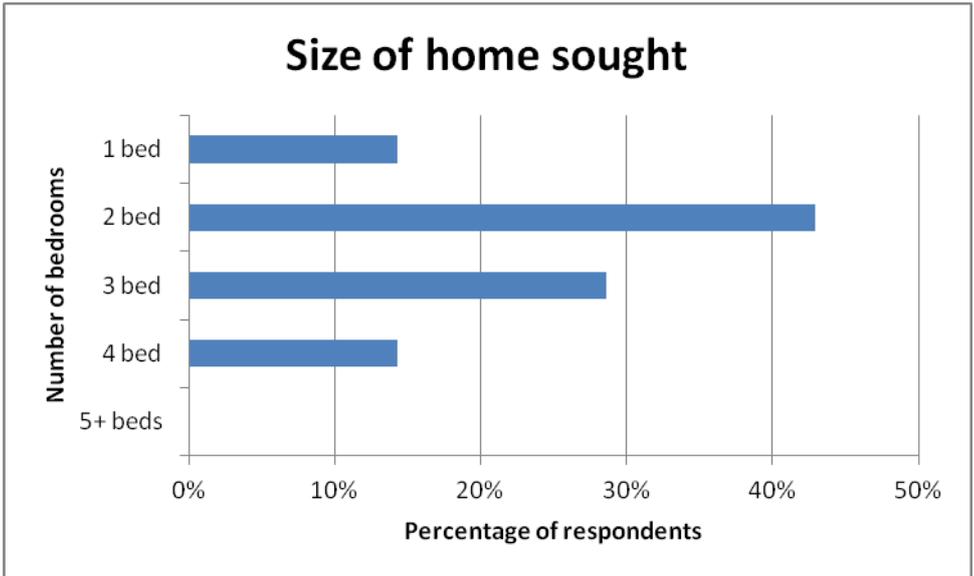
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The majority of respondents (41.7%) were looking for open market purchase, with the remainder interested in shared ownership and either socially or privately rented properties. A small percentage of respondents (2.8%) sought armed services accommodation. 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, followed by bungalows and terrace properties. Full responses are given in the chart below (more than one answer could be given):



The need for sizes of property varied from one- to four-bedroom properties, with the majority (42.9%) seeking two bedrooms. No need was expressed for properties with 5+ bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Colerne to meet their needs, to which 95.2% 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.

Fifteen households (71.4%) either did not own property or declared zero or negative equity in their homes. Thirteen households (61.9%) possessed no savings, and a further two (9.5%) estimated their savings at under £10,000. Income levels were mixed: Eight (38.1%) respondents estimated a combined gross household income of below £20,000pa, three (14.3%) of between £20,000 and £30,499 pa, four (19%) of between £30,500 and £50,000pa, four (19%) of between £50,000 and £75,000pa, and two (9.5%) of £75,000+ per year.

Comparing income, savings and equity levels with affordability in Colerne suggests that **seven (33.3%) of those who answered the financial questions would not require public support in order to achieve their required housing**. The remainder, due to lower levels of savings, income and equity and to the cost of open market housing in Colerne, 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 households meeting the criteria for affordable housing, the majority (seven, or 50%) were households headed by people aged 45-64. Five (35.7%) had children aged under 16.

## 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>3</sup>

| <b>Bedrooms</b> | <b>July 2012- Sept 2012</b> |
|-----------------|-----------------------------|
| 1               | £129,000                    |
| 2               | £159,800                    |
| 3               | £197,600                    |
| 4               | £327,100                    |
| 5+              | £559,400                    |

### 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 £159,800 then a household may require £23,970 as a deposit. Annual household income would have to be at least £38,809 for a single applicant or £45,277 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:<sup>4</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.

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<sup>3</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.

<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 Colerne 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.
- In the fourth quarter of 2011/12, there were twenty-eight households on the Wiltshire Council Housing Register seeking affordable accommodation in Colerne parish: three of these households are also reported on in this report as in need of affordable housing. The remaining households on the Register are seeking properties with between one and four bedrooms and any full assessment of housing need in the parish should take account of the Register.
- There are seventy-eight affordable homes in the parish.<sup>5</sup> These properties represent approximately 7.5% of the total housing stock in the parish, which is considerably lower than the Wiltshire affordable housing average of 19.2%.
- The social housing in Colerne had a 1.3% re-let rate in 2011/12: from April 2011 to April 2012, only one social home was re-let in the parish.<sup>6</sup>
- The low levels and turnover of social housing in Colerne indicate that **none of the households responding to section two of the survey and 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 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.

### **Subsidised rented housing**

- 3x one bed homes for singles/couples
- 3x two bed homes for families (1x single level accommodation)
- 2x three bed homes for families (1x single level accommodation with support with personal care)

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

- 2x two bed homes for families
- 1x three bed home for a family
- 2x four bed homes for families

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

- 1x social rented one bed home on single level, with access to emergency support e.g. Lifeline

### **Supported or adapted housing**

- None