

# Allington, Sheldon and Chippenham Without Parish

**(Wiltshire County)**

## **Housing Needs Survey Report** (Revision 4 2.10.18)

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## 1. INTRODUCTION

1.1 In January 2018 Hunter Page, Planning Consultants commissioned Gloucestershire Rural Community Council to undertake a survey of housing needs of Chippenham Without Parish. It is understood that the survey was commissioned to support the work associated with Allington, Sheldon and Chippenham Without Steering Group for the Neighbourhood Development Plan.

1.2 The Rural Housing Enabler (RHE):

- is employed by Gloucestershire Rural Community Council, which is part of the national network of Rural Community Councils and has Action with Communities in Rural England as the umbrella body.
- works with rural communities, housing associations, local authorities, other community organisations (including community land trusts), developers, planning consultant and landowners.
- is an independent and neutral advisor.
- post is largely funded through contributions from Cotswold District Council, Forest of Dean District Council, Stroud District Council, Tewkesbury Borough Council, and ten housing associations. GRCC's services are sometimes commissioned by neighbourhood plan steering groups, private developers, land owners and their agents.

1.3 Prior to the survey being undertaken and for clarification, the survey questionnaire and the methodology applied by GRCC to the survey were issued to Wiltshire Council's Economic Development and Planning Department.

## 2. LOCAL PLAN CONTEXT

2.1. Wiltshire Core Strategy adopted in January 2015 states...

*'Core Policy 44 Rural exceptions sites. At settlements defined as Local Service Centres, Large and Small Villages (Core Policy 1), and those not identified within the settlement strategy, a proactive approach to the provision of affordable housing will be sought in conjunction with parish councils and working with local communities and other parties. This exception to policy allows housing for local need to be permitted, solely for affordable housing, provided that:*

*i. the proposal has clear support from the local community*

*ii. the housing is being delivered to meet an identified and genuine local need*

- iii. the proposal is within, adjoining or well related to the existing settlement*
- iv. environmental and landscape considerations will not be compromised*
- v. the proposal consists of 10 dwellings or fewer*
- vi. employment and services are accessible from the site*
- vii. its scale and type is appropriate to the nature of the settlement and will respect the character and setting of that settlement*
- viii. the affordable housing provided under this policy will always be available for defined local needs, both initially and on subsequent change of occupant.*

*In exceptional circumstances a proportion of market housing may be considered appropriate where it can be demonstrated that the site would be unviable, as an exception site that meets the above criteria, without cross-subsidy. It should be recognised that the inclusion of open market housing will not normally be supported. In these exceptional circumstances:*

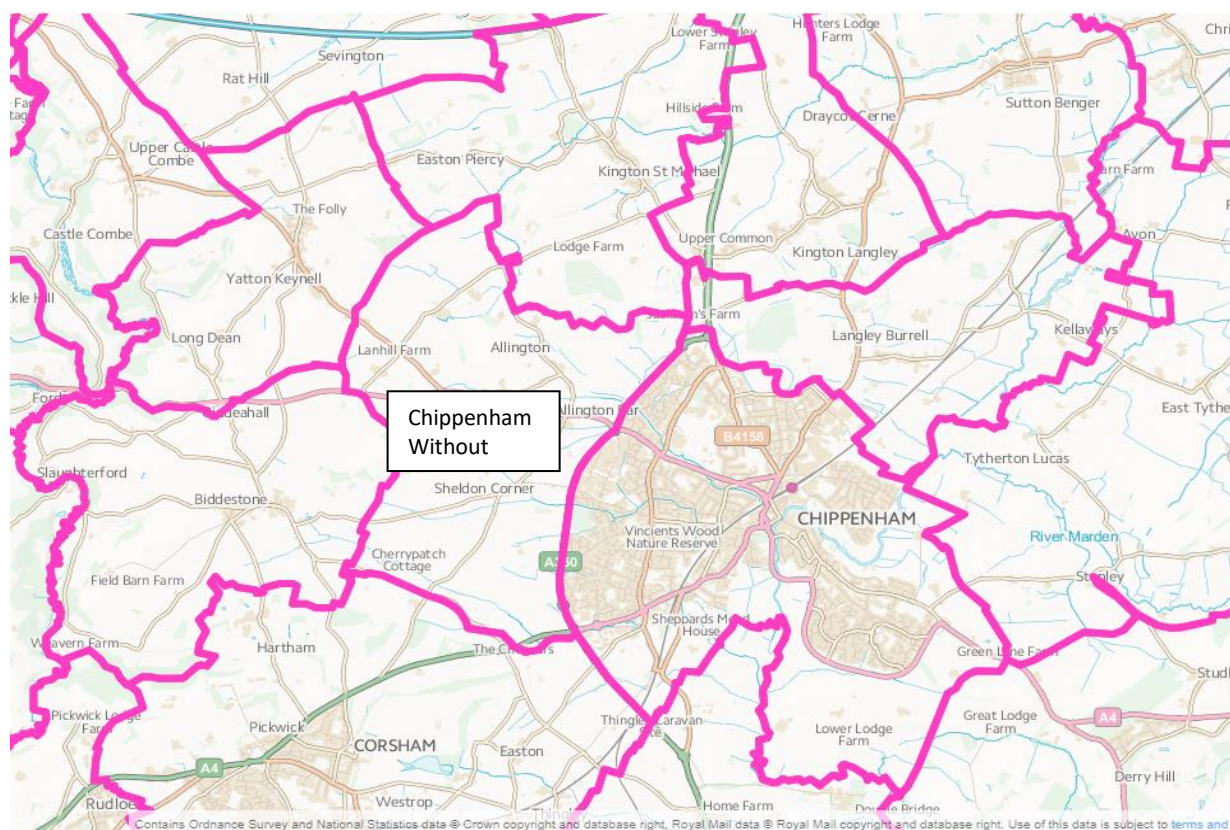
- ix. the majority of the development is for affordable housing*
- x. it has been demonstrated through detailed financial appraisal that the scale of the market housing component is essential for the successful delivery of the development and is based on reasonable land values as an exception site*
- xi. no additional subsidy for the scheme and its affordable housing delivery is required.'*

### **3. PARISH SUMMARY**

3.1 According to the Census 2011 and Chippenham Without Parish Council there are 74 residential properties as at April 2018. A request by the Rural Housing Enabler to Wiltshire County Council for a schedule of residential addresses was declined. And so questionnaires were issued to addresses as provided by the parish council. The number of dwellings corresponded exactly with the number of dwellings shown in the Census 2011 i.e. 74 dwellings.

3.2 The parish of Chippenham Without adjoins Chippenham town, where the nearest station on the national train network is located.

## Parish map showing boundary to Chippenham Without Parish



Source: Ordnance Survey election maps

<https://www.ordnancesurvey.co.uk/election-maps/gb/>

### **4. AIM**

4.1 The purpose of the survey is to investigate and identify the affordable housing needs of people who live, work or have close family ties to Chippenham Without Parish.

4.2 'Although there is no set definition of housing "need" and "demand" they can broadly be described as follows. Housing "demand" is a market driven concept and relates to the type and number of houses that households will choose to occupy based on preference and ability to pay. Housing "need" is an indicator of existing deficit: the number of households that do not have access to accommodation that meets certain normative standards. This measure mainly refers to the level of need for more or improved social housing. *Source of information – House of Commons Library Social Policy Section Standard Note SN06921.*

4.3 The aim of the survey is to provide a robust report on the parish's housing needs based on evidence from reliable sources. In addition to the

commissioner, this report will be made available to the local housing authority, Wiltshire County Council.

## **5. SURVEY DISTRIBUTION AND RESPONSE**

5.1 Questionnaires were issued to the occupiers of 74 dwellings by Royal Mail during week beginning Monday 14<sup>th</sup> May 2018. Householders were requested to return completed questionnaires in an enclosed freepost envelope to GRCC's offices at Community House, 15 College Green, Gloucester GL1 2LZ within 2 weeks of receipt. Information gained from questionnaires received in GRCC's offices on or before 2<sup>nd</sup> July 2018 are included in this report. However, a late return was received on 18<sup>th</sup> July and the information contained in this completed questionnaire has been included in this report. Additional time was allowed for late returns in order to gain a more representative response. The report remains valid for a period of up to 5 years from when it was undertaken i.e. July 2023.

5.2 The questionnaire is divided into three parts. Part A is entitled 'You and your household'. Part B is entitled 'Home Working'. And Part C is entitled 'Housing Needs'.

5.3 Each household was asked to complete Part A and Part B of the form. If a household considered themselves in housing need, or likely to be in need of re-housing within the next five years, they were invited to complete Part C of the form. If some one had moved away and wished to return to live in Chippenham Without they were asked to request a questionnaire from GRCC.

5.4 On 31<sup>st</sup> July 2018 23 completed questionnaires had been received at GRCC's offices. This equates to a response rate of 31% (out of 74 dwellings). Since 2009 GRCC has received response rates for parish housing needs surveys between 17% and 55%.

5.5 On 31<sup>st</sup> July 2018 the RHE made direct enquiries with Wiltshire Council Tax office which made available the schedule of all residential dwellings in Chippenham Without Parish that are subject to council tax as at 8<sup>th</sup> August 2018. With the agreement of Chippenham Without Parish Council and the Neighbourhood Plan Steering Group a set of housing needs survey questionnaires and accompanying letter were sent by post on 9<sup>th</sup> August 2018 to the 20 addresses that appeared on the Council Tax register but were excluded from the initial survey in May.

5.6 On 5<sup>th</sup> September 2018 GRCC sent a reminder letter by post to the occupiers of the 20 additional dwellings stating completed questionnaires that were returned by 30<sup>th</sup> September would be included within the report.

5.7 On 30<sup>th</sup> September 2018 27 completed questionnaires had been received at GRCC's offices. This equates to a response rate of 29% (27 questionnaires out of 94 issued).

## 6. KEY FINDINGS

6.1 Below are the responses to questions in Parts A, B & C.

### Part A – You and your household

**Table A1**

Question A1: Is this your main home?		
yes	no	No reply
27	0	0

**Table A2**

Question A2: How many years have you lived in the parish?								
<1 yr	1 - 2 yrs	3 - 4 yrs	5 - 9 yrs	10 - 14 yrs	15 - 19 yrs	20+ yrs	Whole life	No reply
0	2	2	1	5	1	11	4	0

**Table A3**

Question A3: How would you describe your home?						
House	Bungalow	Flat/ apartment	Sheltered/ retirement	Caravan/ mobile home	Other	No reply
20	0	0	0	0	1	6

**Table A4**

Question A4: How many bedrooms does your home have?				
1 bed	2 bed	3 bed	4+ bed	No reply
0	3	6	16	2

**Table A5**

Question A5: How many people live in your home?							
1p	2p	3p	4p	5p	6p	7p	8+p
3	12	1	6	3	1	0	0

**Table A6**

<b>Question A6: How many people in your household are in each age group?</b>								
0-4 yrs	5-9 yrs	10-14 yrs	15-19 yrs	20-29 yrs	30-44 yrs	45-64 yrs	65-79 yrs	80+ yrs
2	7	7	4	4	12	24	11	4

**Table A7**

<b>Question A7: How many members of your household are male and how many are female?</b>	
Male	Female
38	41

**Table A8**

<b>Question A8: Do you...</b>							
Own your home outright?	Own your home with a mortgage?	Have a low cost/shared ownership home?	Have a home tied to a job?	Rent from a local authority/housing association	Rent from a private landlord	Live with family/friends	If other, please specify
9	10	0	3	0	5	0	0

**Table A9**

<b>Question A9: Has your home been adapted to improve physical accessibility?</b>		
yes	no	No reply
2	23	2

**Table A10**

<b>Question A10: Has anyone from your family moved away from your parish in the last 5 years due to difficulty finding a home they could afford locally?</b>		
yes	no	No reply
3	22	2



## **Table A11**

**Question A11: If a need is identified, would you support a small development of affordable housing for local people in the parish? A small development is usually between 2 and 15 dwellings.**

yes	no	maybe	No reply
13	4	7	3

**Question 12 asked: Please suggest a site where such a development (small development of affordable housing).**

These were the responses:

- Conversion of existing buildings (farm barns etc?)
- Not known
- In Cepen park/ Preywell area – close to facilities
- Unable to suggest site
- East side of Chippenham has plenty of areas considered to be in Chippenham
- Around existing buildings and within them if currently not used
- Lanhill, Sheldon Corner
- Allington, Sheldon area would be best suited due to its closeness for schools, employment etc
- Fowlswick
- Sheldon Corner
- Lanhill by A420 towards Yatton Keynell
- No idea

**Question 13 asked: If you have any comments on the issue of affordable housing please use the space below.**

These were the responses:

- Must also increase service facilities i.e. water mains, waste disposal access & facilities, electric mains, high speed fibre broadband
- There needs to be more affordable housing in the area particularly for farm workers and young persons
- As an elderly person I am unable to comment on this
- Believe part of planning gains should be used for affordable housing
- Community hall, retirement house. 2 farm cottages for farm workers. 4 or 6 dwellings.
- Unfortunately due to the accessibility to M4 consider housing will always be unaffordable to the many children within the area.
- Private rent is too high. Need rent in accordance with Green Square.
- The issue is the loss of the local habitat for wildlife and the erosion of the countryside

## Part B - Home working

**Table B1**

<b>Question B1: Does any member of your household carry out paid work from home?</b>		
yes	no	No reply
9	15	3

**Table B2**

<b>Question B2: Do these household members work for an employer or their own business?</b>	
Employer	Own business
2	10

**Table B3**

<b>Question B3: How many hours per week do they usually work from home?</b>			
< 10 hrs	10-24 hrs	25-40 hrs	> 40 hr
3	4	1	3

**Table B4**

<b>Question B4: If any member of your household has their own business at home, what type is it?</b>					
Crafts/ Arts	IT/ knowledge-based	consultancy	design	Agriculture / gardening	other
0	0	0	1	2	4

**Table B5**

<b>Question B5: Would anyone in your home like to work from home if the proper facilities were available?</b>		
Yes	No	No reply
5	13	9

**Table B6**

<b>Question B6: Whether or not you currently work from home, what working space do you / would you require to enable you to undertake your work?</b>			
Desk only	Room shared with living space	Dedicated room for working only	External storage e.g. shed or garage
0	0	0	0

**Table B7**

<b>Question B7: What communications services would be required to undertake your work?</b>		
Telephone line	Mobile reception	Broadband
0	4	4

## **Part C - Housing needs**

### **6.2 What is affordable housing?**

**Affordable housing is defined in the National Planning Policy Framework as follows:**

*'Affordable housing: Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision. Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency. Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing. Homes that do not meet the above definition of affordable housing, such as "low cost market" housing, may not be considered as affordable housing for planning purposes.'*

6.3 Two households completed *Part C: Housing Needs* of the survey questionnaire and self-identified themselves in need of more suitable housing.

6.4 One household required affordable rented housing, and one household stated they can afford to buy suitable housing on the open market.

6.5 Neither of the two households indicated they were on the Local Housing Authority's housing register or Help to Buy South. Help to Buy is a government funded scheme providing a range of home ownership options designed to make it more affordable to buy a home.

**Table C1: Households in need of affordable rented housing**

Households in need of affordable rented housing						
Household	Dwelling type & number of bedrooms required according to housing need	Connection with Chippenham Without parish	Current tenure	Reason for moving	When to move	Size & type of dwelling requested by household
Couple aged > 65yrs	1 bedroom house or bungalow	Live	Private rent	Cheaper home	< 2 yrs	3 bedroom house or bungalow

**Table C2: Households in need of intermediate housing including low cost home ownership housing**

Households in need of low cost home ownership						
Household	Dwelling type & number of bedrooms requested	Connection with Chippenham Without Parish	Current tenure	Reason for moving	When to move	Size & type of dwelling requested by household
None						

**Table C3: Households seeking housing on open market**

<b>Households seeking to buy on the open market</b>					
<b>Household</b>	<b>Dwelling type &amp; number of bedrooms sought</b>	<b>Connection with Chippenham Without Parish</b>	<b>Current tenure</b>	<b>Reason moving</b>	<b>When to move</b>
Couple of working age (between 18 years 65 yrs)	3	Close family ties	Not known	Return to manage farm on father's retirement	< 2 yrs

## **7. AFFORDABILITY**

7.1 A household's current housing circumstances, income, savings, cost of borrowing and the state of the housing market are key factors for assessing a person's need for affordable housing.

7.2 In simplistic terms the assessment of affordability requires household incomes and savings to be measured against prices of property of a suitable size, type and location, whether rented or home ownership. However, depending upon tenure there will be additional factors that will impact upon costs of acquiring the right to occupy the property.

7.3 For home ownership, these costs include: mortgage interest rates; mortgage indemnity premium; mortgage application fee; legal fees; stamp duty tax; legal fees; and search fees etc.

7.4 For rented, these costs may include rent deposit, rent paid in advance, service charges, application or administration fee and reference fee.

### **Home ownership**

7.5 In order to investigate affordability, further research has been carried out on house prices in the local area.

7.6 Using information gained from HM Land Registry, it is possible to obtain the average prices of properties sold in Chippenham Without in the 2 years to March 2017. These are shown in the table below.

**Average Prices of residential properties in Chippenham Without sold in the period of 2 years to March 2018 (according to HM Land Registry)**

<b>Average House Prices in Chippenham Without Parish</b>		
<b>House Type</b>	<b>Price (£)</b>	<b>Number of Sales</b>
Detached	£1,146,666	3
Semi-detached	-	none
Terraced	-	none
Flats	-	none
<b>All</b>	<b>£1,146,666</b>	<b>3</b>

7.7 The number of house sales are for new and existing properties inside Chippenham Without Parish registered with the Land Registry .

- Figures were obtained from “www.rightmove.co.uk” with data supplied by HM Land Registry.
- There are sometimes delays in registrations of sales and this may result in under-counting of property sales.

7.8 Unfortunately, neither the number of bedrooms in each property nor the internal gross floor area are supplied.

7.9 The average price of properties sold does not necessarily reflect the average value of all properties in the parish. In a small parish such as Chippenham Without the numbers of sales can be small and consequently the average house prices can be skewed by one or two house sales if property is of a very high or low value. According to the Land Registry the highest priced dwelling sold in two years to March 2018 was £1,360,000 and the lowest priced dwelling was £755,000.

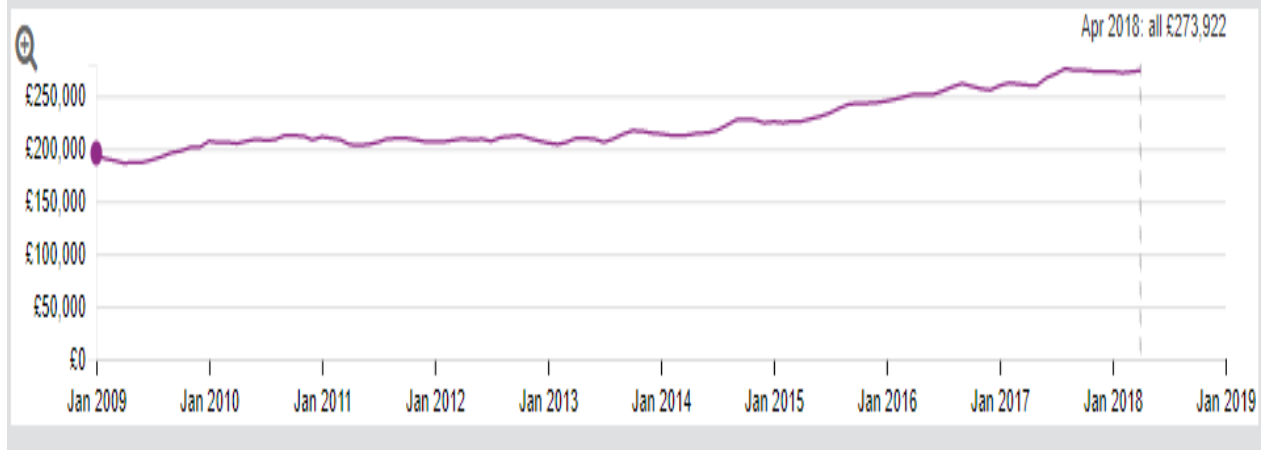
7.10 HM Land Registry tells us that the average price of all residential properties sold in April in the area covered by Wiltshire Council was £273,922.

7.11 HM Land Registry tells us that for Wiltshire average house price rises rose by 5.3% per annum in April 2018.

## Average price by type of property in Wiltshire

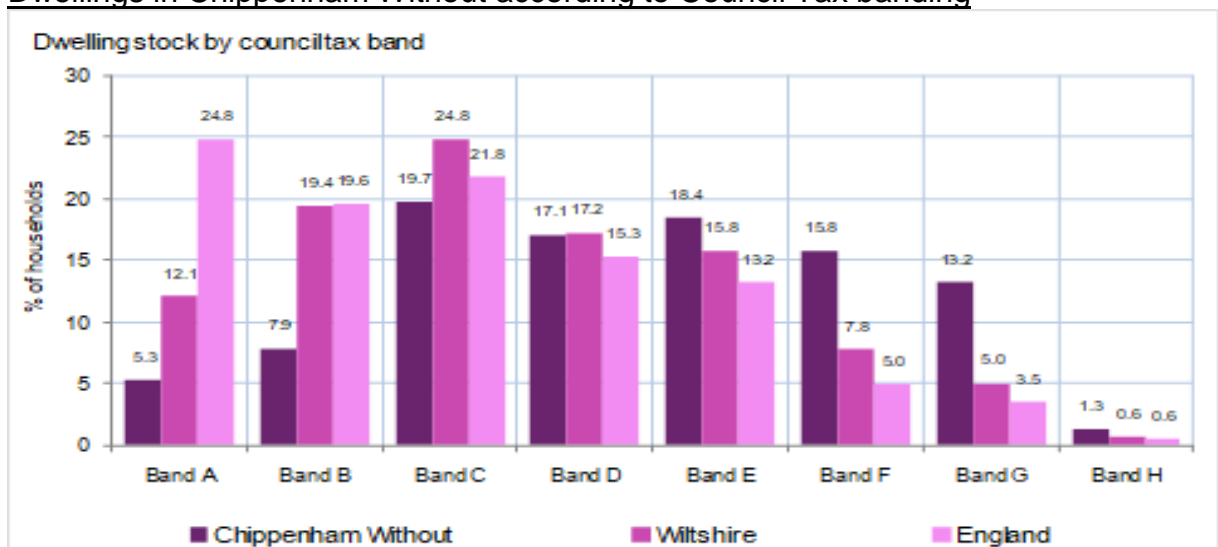
All property types
  Detached houses
  Semi-detached houses
  Terraced houses
  Flats and maisonettes

[See data graph](#)
[See data table](#)
[Download this data](#)
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7.12 The Census 2011 informs us about percentages of residential dwellings according to their Council Tax band. The table below shows the distribution of residential properties in Chippenham Without according to their council tax band. It is notable that there are significantly fewer properties within the lower priced bands A, B and C, compared to both Wiltshire and England. And there are more properties in Chippenham Without in the higher priced bands E, F, G and H compared to both Wiltshire and England.

### Dwellings in Chippenham Without according to Council Tax banding



## MARKET HOUSING TO BUY

7.13 When applying for a mortgage the applicant is usually subject to an affordability assessment by the provider, who determines how much mortgage they are prepared to offer. In today's financial market a household may obtain a mortgage of around 4 times their gross annual income, dependent upon their financial circumstances.

7.14 To afford the average price of a flat (£248,000) sold during the past 2 years in Chippenham Without a household would require an annual income of approximately £55,800 assuming they have a deposit of £25,000 (10% of purchase price). A larger deposit would reduce the size of the mortgage and hence a lower annual income could support the mortgage.

### **Gross annual earnings for residents (in full and part-time employment)**

Area	Median gross annual earnings (residents in local authority area)
Wiltshire County (excluding Swindon)	£23,121
South West of England	£22,074
Great Britain	£23,175

Source: *Annual Survey of Hours and Earnings for 2016, Office of National Statistics – released 26<sup>th</sup> October 2017*

- The median gross annual earnings of residents in Wiltshire Council area has risen by 4.7% in the 12 months to December 2016 (£23,121). Median earnings of residents in Wiltshire Council are slightly lower than corresponding figure for Great Britain (£23,175), but higher than the figure for the South West of England (£22,074).
- Based on the average price of flats (£248,044) sold in Chippenham Without parish in the 2 years to March 2018 a person in receipt of a median income in Wiltshire Council area (£23,121) would be unable to purchase such a property without a considerable deposit of around £156,000.
- Many potential first time buyers struggle to meet the costs of buying their own home.

### **Private rented**

7.15 Information gained from 'Rightmove.com' reveals the rents per calendar month (pcm) for the following property types available for rent in the Chippenham Without and surrounding area in July 2018:



One bedroom flat (Chippenham).....	£495 pcm
One bedroom flat (Bristol Road).....	£645 pcm
Two bedroom flat (Chippenham) .....	£625 pcm
Three bedroom house (Chippenham).....	£800 pcm

7.16 Local authorities, housing associations and housing organisations generally consider a household's housing costs should not exceed 35% of a household's gross income. Households on low incomes are more sensitive to higher percentages of their income being spent on housing costs. Based upon a housing cost of 35% of a household's income, a minimum gross annual income required to rent different sizes of accommodation is outlined below:

- a one bedroom flat is £17,000
- a two bedroom flat is £21,500
- a three bedroom house is £24,400

Of course, the rent does not include running costs e.g. council tax, fuel bills etc. The figures above compare to the median gross income (£23,121) for residents in Wiltshire Council area.

## 8. SUMMARY

8.1 *Part C* of this survey is aimed at persons who are seeking alternative housing, in particular those who cannot afford open market prices and therefore require affordable housing (rented or low cost home ownership).

8.2 The information gained from this survey is a key element for assessing local needs. Some key issues arising from the survey are:

- Experience informs us that it is difficult to get data on the housing needs of young people in surveys of this type. Young people are frequently underrepresented in surveys of this type.
- This report includes those who have expressed a genuine housing need, whether for open market housing or for affordable housing.

8.3 Future housing development in Chippenham Without and adjacent parishes should take account of future anticipated housing need as well as the number of households in immediate need.

8.4 In the current financial market some potential purchasers, particularly first time buyers, are experiencing difficulties obtaining a mortgage. In November 2017 the Bank of England Base Rate was raised from an all time low of 0.25% to 0.5%, and in August 2018 to 0.75% where it remains today. However, mortgage lenders often charge higher rates of interest to first time buyers and require substantial deposits, sometimes 10% or more of the purchase price as well as charging arrangement/ administrative fees.

## 9. CONCLUSION

9.1 This survey of Chippenham Without has identified that there is one household with a local connection who has identified themselves as being in need of affordable housing within the survey area over the next five years. And there is one household with a local connection who has identified themselves in need of open market housing within the survey area in the next 5 years.

## 10. RECOMMENDATIONS

**It is recommended that:**

- a) **Chippenham Without Parish Council places this report on its website.**
- b) **Anyone who is in need of affordable housing is encouraged to apply on Wiltshire County Council's Housing Register, known as Homes4Wiltshire <https://www.homes4wiltshire.co.uk/> and for housing advice tel 01225 718005.**
- c) **Wiltshire County Council is provided with the Housing Needs Survey Report.**