

# **Coombe Bissett**

**Parish Housing Needs Survey**

**Survey Report**

**May 2018**

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## 1. Parish Summary

The parish of Coombe Bissett and Homington is in the Southern Community Area within the local authority of Wiltshire.

- It comprises of the two villages with a total population of 675 according to the 2011 census, made up of 294 households. They are both within the picturesque Chalke Valley and designated as an Area of Outstanding Natural Beauty. The River Ebble flows through the villages.
- Coombe Bissett lies on the A354, Salisbury to Blandford, Road approximately 4 miles south west of Salisbury, 4 miles from Wilton and 18 miles north east of Blandford. Homington is situated 1 mile to the east.
- There is a shop and post office located in the village of Coombe Bissett, which is open 7 days a week. Coombe Bissett Stores provides a prescription service, drop-off for dry cleaning, recycling facilities and delivery service for the elderly.
- The buses passing through Coombe Bissett and Homington provide a bus service to and from Salisbury and Shaftesbury. Blandford can also be reached by bus.
- There is a primary school in Coombe Bissett. The closest secondary schools are located in Salisbury or Downton.
- The Fox and Goose pub in Coombe Bissett on the main A354, is open 7 days a week.
- The village hall situated in Coombe Bissett is used by a variety of local groups and is available for hire.
- There are several sports and hobby clubs in the parish including badminton, Pilates, cricket, tennis, drama, and a monthly film night.
- The recreation field with play area, adult exercise equipment and cricket pitch overlooks Coombe Bissett.
- Both Coombe Bissett and Homington have active churches.
- A volunteer link service provides transport to the hospital and other medical centres.

There are 3 defibrillators in the parish.

- There is a monthly luncheon group for elderly residents. An annual village show takes place each summer.
- The Express is a bimonthly village magazine delivered to most homes.
- The Coombe Bissett Nature Reserve lies closely adjacent to Coombe Bissett and Homington. The beautiful chalk down land valley is a Site of Special Scientific Interest.
- The Parish Council takes an active role in the community and aims to represent the views of the parishioners.
- Coombe Bissett and Homington Active Volunteers known as “Chavs” undertake a wide variety of village tasks.

## 2. Introduction

In autumn 2016, Wiltshire Council’s Development Officers discussed carrying out a rural housing needs survey with Coombe Bissett 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 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

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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 Wiltshire Rural Housing Association.

and the Homes and Communities Agency 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 Coombe Bissett 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 15<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 331 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 excellent response rate of 40.5% with 134 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 Coombe Bissett.
- 2 responses were made online.

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<sup>2</sup> Para 1.1, 'Purpose', *Terms of Reference for the Wiltshire Rural Investment Partnership*. Full WRIP membership: Wiltshire Council, Aster, Wiltshire Rural Housing Association, GreenSquare, Guinness, Stonewater, Selwood Housing, the Homes and Communities Agency, and the Wiltshire Community Land Trust.

## **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 Coombe Bissett. 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 Coombe Bissett. 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).

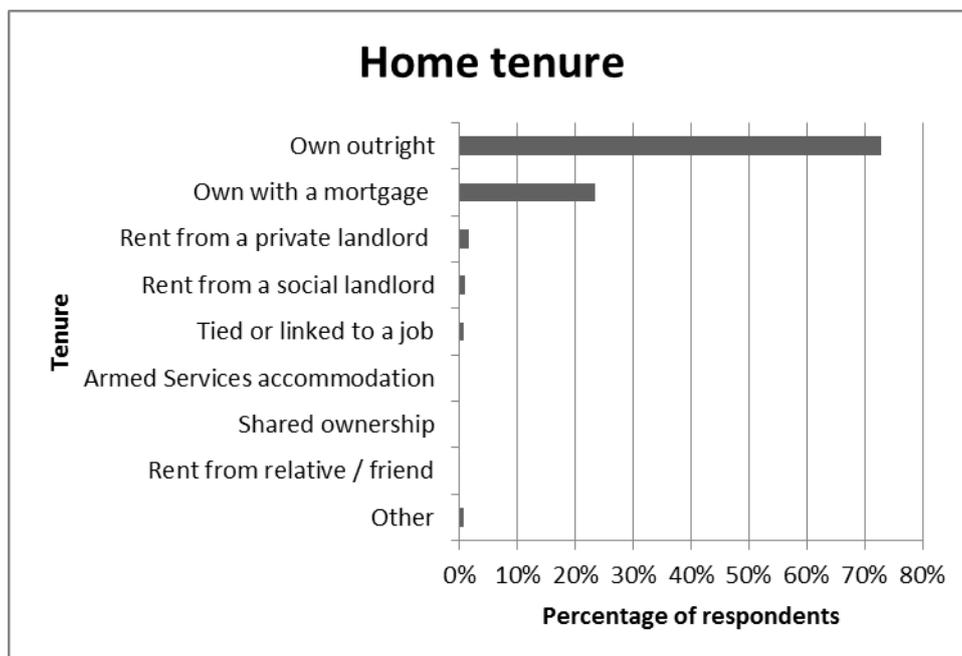
## Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Coombe Bissett was their main home. 99.2% of those who replied said that it was.

The 2011 Census data for Coombe Bissett indicates that 81.8% of households in the parish were owner-occupying, 6.5% were renting from social landlords, 9.6% were privately renting and 2.1% of households were living rent free.<sup>3</sup>

The chart below shows the tenure of respondents to the survey. The majority (96.2%) of respondents were owner-occupiers, while 1.5% were renting from a private landlord or letting agency, 0.8% of respondents were living in socially rented properties, 0.8% were living in accommodation tied to their employment. 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.

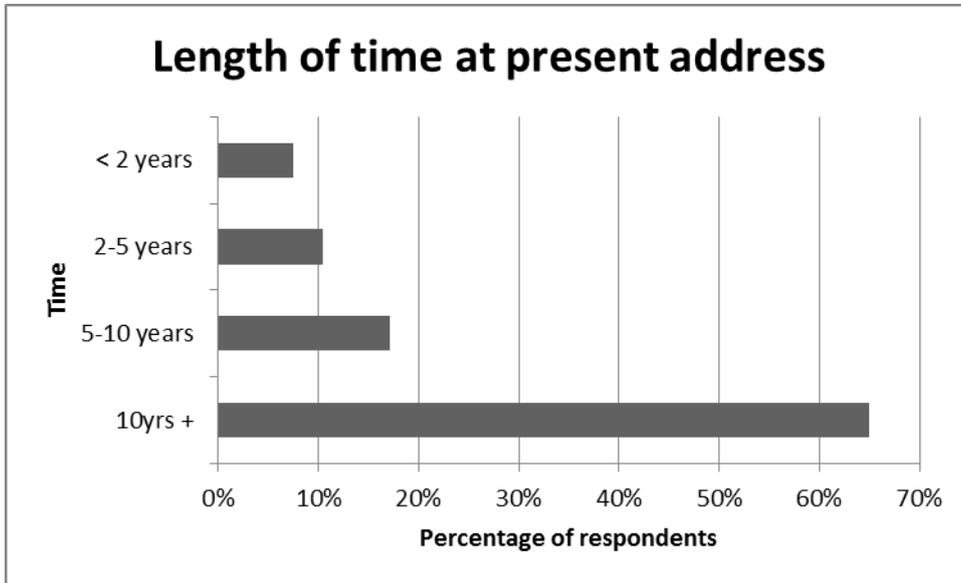
Chart 1



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

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:

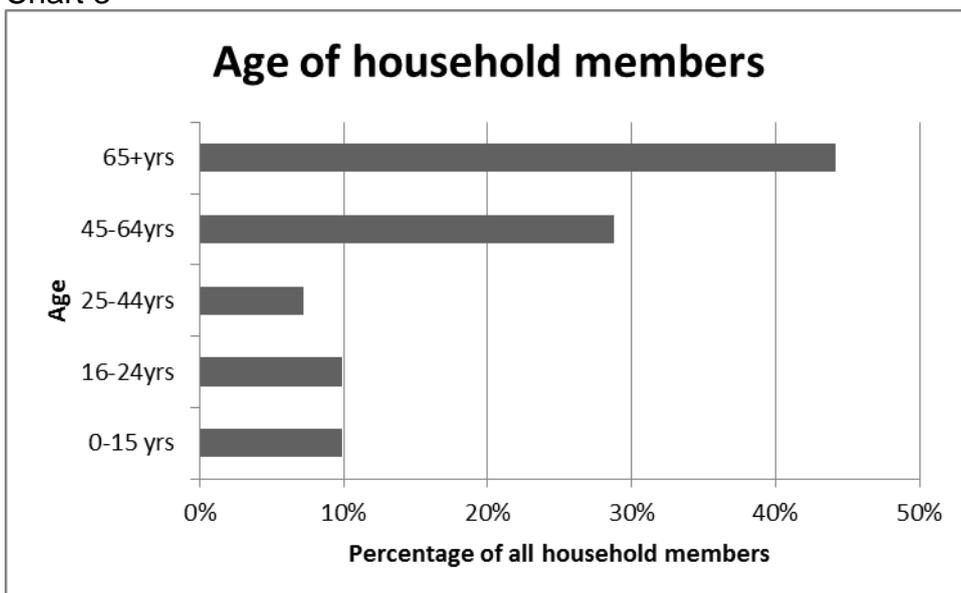
Chart 2



Many respondents to the survey lived in large family homes, with 17.2% of respondents having five or more bedrooms in their property. 41% lived in four bedroom homes, 30.6% had three bedrooms, 10.4% two bedrooms and 0.7% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that 44.2% of respondents' household members were aged 65+ and 28.8% were aged 45 – 65:

Chart 3



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

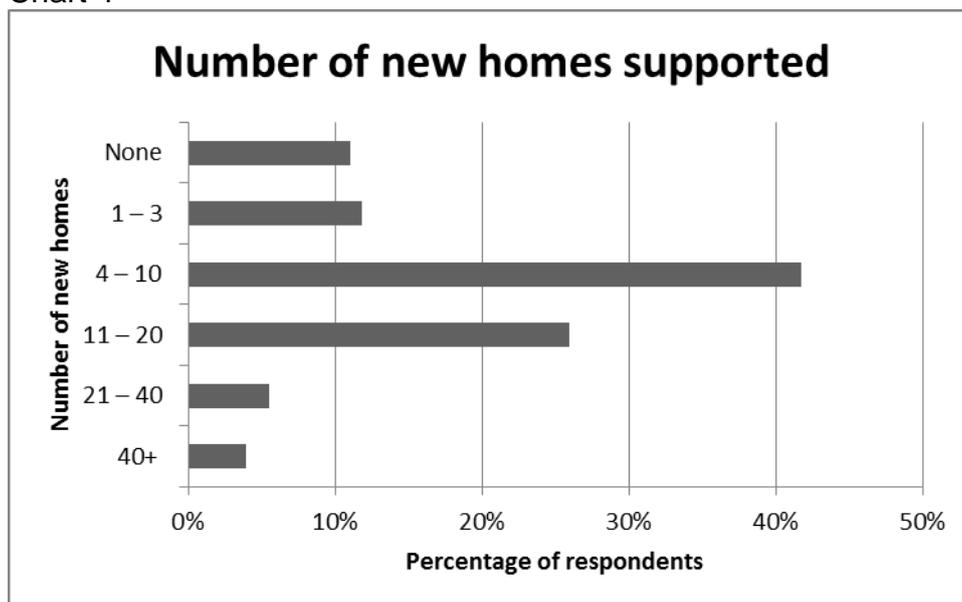
Q9	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	14	24	14	10	62
Person 2	8	17	9	1	35
Person 3	1	0	3	1	5
Person 4	0	1	0	0	1
Person 5	0	0	0	0	0
<b>Total</b>	<b>23</b>	<b>42</b>	<b>26</b>	<b>12</b>	<b>103</b>

These results suggest a mixed level of sustainability for new housing development in Coombe Bissett, indicated by the survey respondents' access to local sources of employment. While 63% of the households' working members usually travel less than ten miles to their place of work, 36% travel more than that.

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 6.3% of respondents (eight households) answered 'yes', indicating a low level of sustained need for housing in the parish.

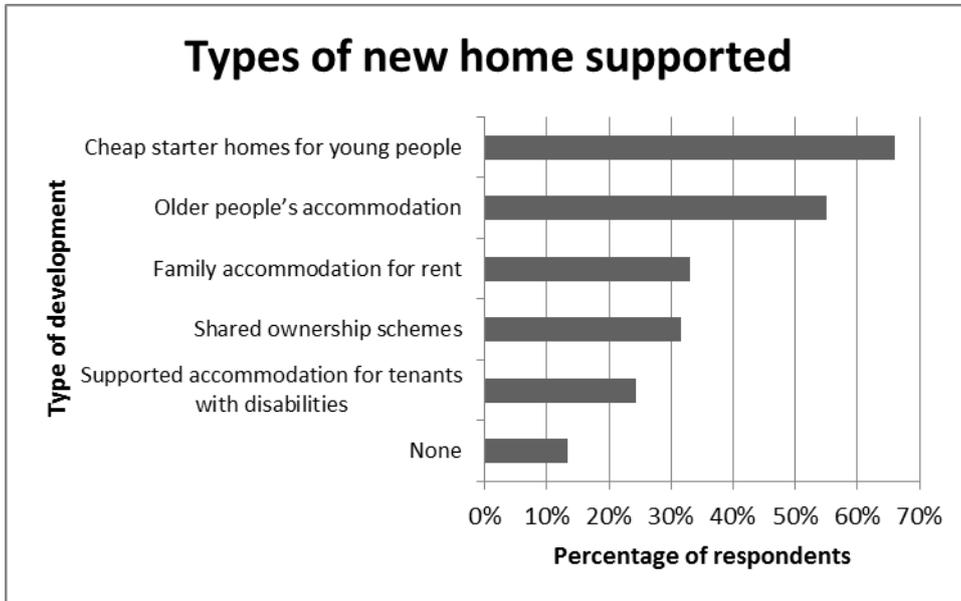
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (89%) were in support of some new housing in Coombe Bissett, with the most popular option (41.7% of respondents) being for between four and ten new homes. 11% of respondents were opposed to any new housing in Coombe Bissett 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 Coombe Bissett by the survey respondents were affordable starter homes for young people (66.1%) and older persons' accommodation (55.1%). Full results are given in the chart below (more than one answer could be given):

Chart 5



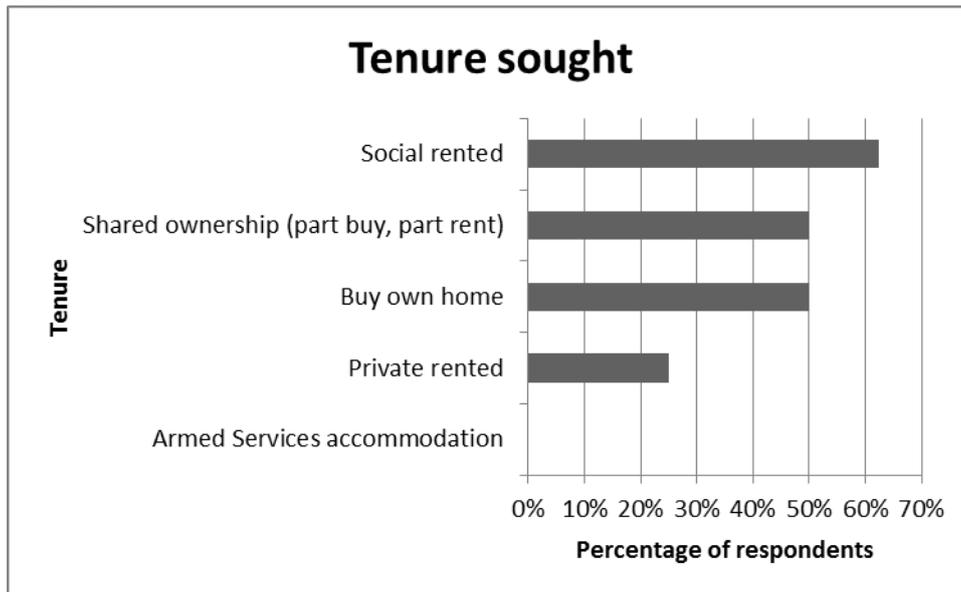
## Part two – Households requiring accommodation in the parish

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

Eight respondents replied to this section of the survey, indicating their need for housing in Coombe Bissett. The most frequent reasons given for needing to move were that respondents were currently living with their families but wanted to live independently in the parish (three households), to move to cheaper accommodation (two households), to move to a larger accommodation (two households), to move closer to transport links (two households), to be closer to friends or family (two households) and to live closer to shops and services (two households). Households could indicate more than one response.

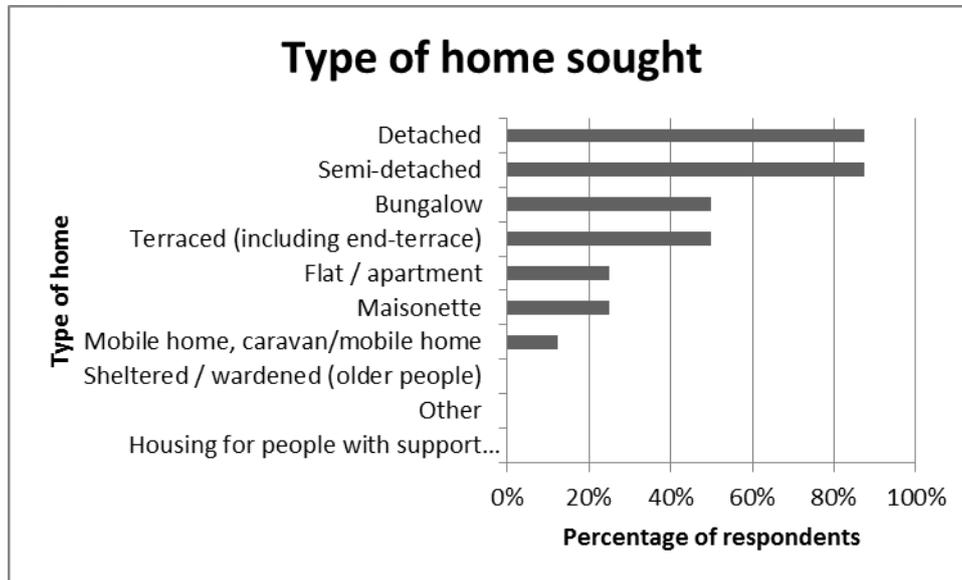
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with social rented the most desired. Households could indicate more than one response:

Chart 6



Respondents to this section were also asked what type of housing they required. The most sought-after type was 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 one or two bedroom homes and respondents also expressed a need for properties with three and 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 Coombe Bissett to meet their needs, to which all eight households answered 'yes'.

In order to assess the need for **affordable** housing in Coombe Bissett, 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 one of the households responding to this section of the survey reported having equity in an existing property, and the estimated levels of savings among the respondents were mixed, with two households declaring debt and four household declaring more than £15,000 in savings. Income levels were mixed. The median gross income bracket reported by seven of the eight respondents was £15,500 - £16,999.

Comparing income, savings and equity levels with affordability in Coombe Bissett suggests that two of the eight 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 Coombe Bissett, presented in Section 8.

Three of the households provided information that was insufficient in order to undertake an analysis into their housing needs. Of the remaining households, one household did not meet the financial criteria for low cost home ownership or affordable rented accommodation and as such is excluded from the recommendations of this report. The other two households were considered to be adequately housed, so are not considered to be eligible for affordable housing and are 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 Coombe Bissett area:<sup>4</sup>

<b>Bedrooms</b>	<b>May 2018</b>
1	£225,100
2	£315,600
3	£393,000
4	£570,600
5+	£775,200

### Example calculation for a mortgage

Typically, a household making a single application can obtain a mortgage of 3.5 times their annual income, or 3 x 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 Coombe Bissett cost £315,600 then a household may require £47,340 as a deposit. Annual household income would have to be at least £76,646 for a single applicant or £89,420 for joint 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.

<sup>4</sup> House price estimates from the Mouseprice local area guide to the SP5 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the SP5 postcode covers a wider area than Coombe Bissett parish and that there may be significant internal variation in house prices.

<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.

- 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 three households on the Wiltshire Council Housing Register seeking affordable accommodation in Coombe Bissett parish: These households on the Register are seeking properties with one or two bedrooms, and any full assessment of housing need in the parish must take account of the Register.<sup>6</sup>
- The 2011 Census recorded nineteen social homes in the parish.<sup>7</sup> These properties represent 6.5% of the total housing in Coombe Bissett, which is lower than the Wiltshire affordable housing average of 14.7%.<sup>8</sup>
- The social housing in Coombe Bissett had a zero% re-let rate in the past year: from the first to the fourth quarter of 2017/18, with no social homes re-let in the parish.<sup>9</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.
- All of the households described a lack of suitable accommodation for their needs in the parish, indicating a need for an open-market or mixed tenure development in the area.

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<sup>6</sup> Wiltshire Council, Housing Strategy, live tables.

<sup>7</sup> Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

<sup>8</sup> Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

<sup>9</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>10</sup>**

None

### **Shared ownership / discount market homes<sup>11</sup>**

- 1 x two bedroom home
- 1 x three bedroom home

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

- None

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<sup>10</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>11</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.