

Coombe Bissett

With Homington

Parish Housing Needs Survey

Survey Report

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**Carol Southall
Rural Housing Enabler
Community First
Wyndhams, St Josephs Place
Devizes SN10 1DD
Tel: 01380 722475
Email: csouthall@communityfirst.org.uk**

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1. PARISH SUMMARY

The parish of Coombe Bissett with Homington is in the ward of Downton and Ebbles Valley, within the area of Salisbury District Council.

- There is a population of 659 according to the 2001 census, comprising of 290 households.
- Coombe Bissett is 4 miles from Salisbury, 7 miles from Wilton and 9 miles from Downton.
- There is a primary school in the parish.
- The community services include a mobile library, a village hall, a shop, a pub, a post office and a church.
- The parish also has a playing field with a children's play area.
- There are regular bus services to Salisbury, Shaftesbury and Blandford Forum.
- Coombe Bissett and Homington are active villages with many clubs.
- The existing affordable rented homes are provided by Salisbury District Council. Turnover of these homes is reported to be low.

2. INTRODUCTION

In September of 2006, the Rural Housing Enabler (RHE) discussed carrying out a housing needs survey with the Parish Council to establish if there was a proven need for affordable housing in the parish of Coombe Bissett with Homington.

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 RHE is employed by Community First in Devizes, which is part of the national network of Rural Community Councils.
- The RHE works closely with rural communities, housing associations, local authorities and landowners to meet the affordable housing needs of rural communities.
- The post is primarily funded by Defra with contributions from Salisbury District Council, West Wiltshire District Council, North Wiltshire District Council, Swindon Borough Council and some housing associations.

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 Coombe Bissett with Homington.

- '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.
- This need may be immediate or anticipated in the near future.

4. Survey distribution and response

In order to carry out the housing needs survey, questionnaires were posted to all dwellings in the parish in January 2007.

To encourage a good response, households were given a pre-paid return envelope and anonymity was ensured.

They were asked to respond within 14 days. Once returned, the forms were inputted onto the computer and analysed.

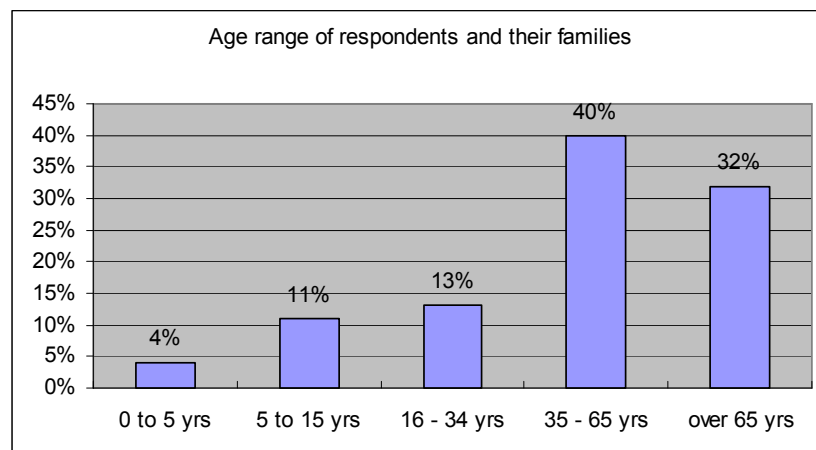
- A total of 290 questionnaires were distributed in the parish.
- Everyone was asked to complete the first section of the form.
- If a household considered itself in need, or likely to be in need of affordable housing within the next five years, it was invited to complete the rest of the survey.
- There was a very good response rate of 42% with 121 replies received, which provides confidence in the reliability of the data, and compares favourably with other postal surveys of this type.

5. Key findings

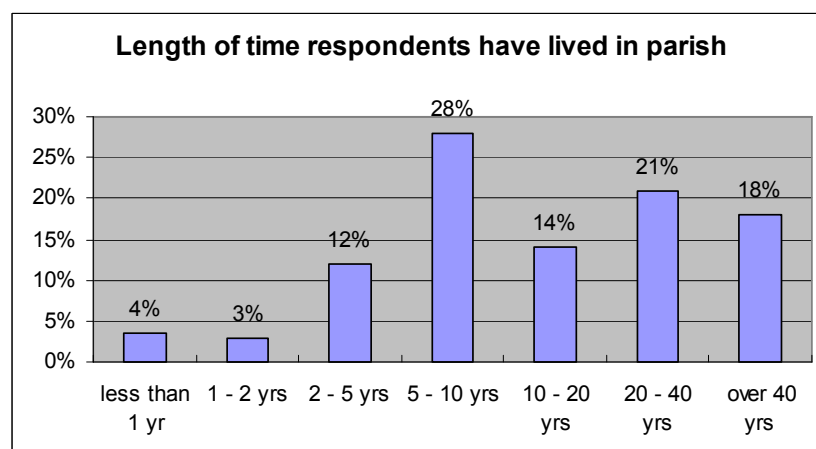
Part one – You and your household

The first question to those responding was whether Coombe Bissett with Homington was their main home. 98% of respondents reported that it was.

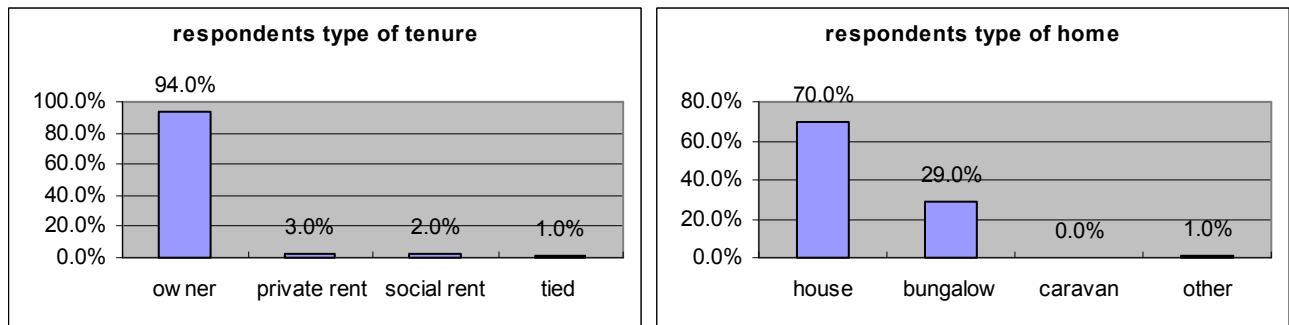
The chart below shows that the survey reached a broad age range of people, with the majority being in the middle years.



The chart below indicates the length of time respondents have lived in Coombe Bissett with Homington. It shows that the majority of people in the parish have lived in the parish for more than two years, which would be appropriate for such a high level of owner occupation.

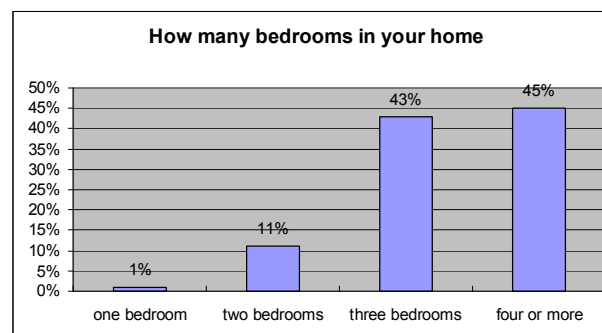


The charts below show that the majority of respondents in Coombe Bissett with Homington are owner-occupiers, occupying houses and bungalows, this percentage being greater than the national average and in the whole of Salisbury District.



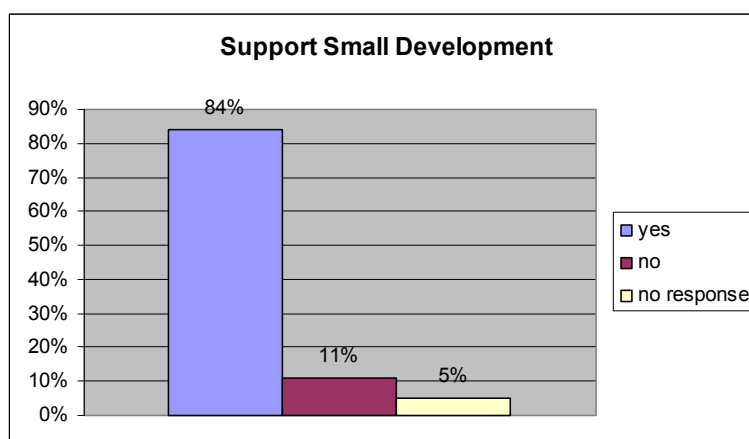
- The patterns of tenure from respondents sufficiently match existing data on tenure in this parish to provide confidence in the accuracy of the survey.
- There was an under-representation of local authority /housing association and private tenants responding to the survey which would have the effect of inflating the figures in the owner occupied sector.
- Disproportionately low rates from private and social renting tenants are not untypical for this type of survey.

The survey shows that the majority of homes in the parish are larger family homes with 88% of homes in the parish having 3 or more bedrooms, 11% having two bedrooms and only 1% having one bedroom.



Nine respondents indicated that their homes had been physically adapted in some way.

Eleven respondents reported that members of their family had moved away from the parish in the last five years, due to difficulties in finding a suitable home locally. This is a high number of people having to move away.



From the above chart, it is possible to say that there is a very high level of support for new build affordable housing for local people, with 84% of respondents being in favour of a small development and only 11% not being in favour.

Part two – Housing needs

Nineteen respondents gave information regarding their need, all except five live within the parish.

Three of the respondents are currently on the Salisbury District Council housing register.

Analysing the results of those in need of rented accommodation shows the following –

- **There were 6 single people requiring rented accommodation;** all of whom expressed a need for independent accommodation.
- **There was 1 couple requiring rented accommodation;** who expressed a need for independent accommodation.
- **There were 2 families requiring rented accommodation;** 1 family expressed a need to be closer to work and 1 family expressed a need for independent accommodation.

Three households responded to the maximum rent they could afford.

Less than £50 / wk (£200 / month)	1
£50 - £99.99 / wk (£200 - £399 / month)	1
£100 - £149.99 / wk (£400 - £599 / month)	
£150 - £199.99 / wk (£500 - £799 / month)	
£200 - £249.99 / wk (£800 - £999 / month)	1
More than £250 / wk (£1000 / month)	

With the level of income given by respondents it would suggest that the following may be able to afford shared ownership (where the occupiers buy a percentage of the property on a mortgage and pay rent on the rest), but would be unlikely to be able to sustain a full mortgage.

- There were three couples requiring independent accommodation that may be able to afford shared ownership.
- There were two families requiring accommodation that may be able to afford shared ownership; one family requires a more affordable home and the other family requires a larger home.

Investigation of individual cases would have to be undertaken to ensure that they would be able to sustain the shared ownership mortgage as well as the rental element.

Further analysis of these tables shows that there were five households seeking alternative accommodation who would be able to afford to buy a property on the open market.

Fifteen households responded to the total house price they could afford to buy on the open market.

Less than £50,000	
£50,000 - £69,999	
£70, 000 - £99,999	2
£100,000 - £149,000	5
£150,000 - £199,999	5
£200,000 - £250,000	1
Over £250,000	2

For a full analysis of households actually looking for, or considering themselves to need affordable housing – see appendix one, two and three.

6. Affordability

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

Using information gained from the Land Registry it is possible to obtain the average property prices in the postcode area that covers Coombe Bissett.

Typical price bands for the postcode area which covers the parish are as follows:

Average House Prices in Local Area (£)		
House Type	Price (£)	Number of Sales
Detached	£472,278	5
Semi-detached	£205,000	1
Terraced	£300,000	1
Flat/Maisonette	-	0

As shown in the above table, seven owner occupied homes were sold in the 24 months up to June 2007.**

**House sales volumes are for new and existing properties where the sale details registered with the Land Registry are for the postcodes defining the parish.

- Data was obtained from “ourproperty.co.uk” with data supplied by the Land Registry which is subject to disclosure rules.
- This means that any volume count of less than 3 is disclosive and one or more counts may be removed in order to protect the disclosure figure. A zero figure is disclosed.
- There are sometimes delays in registrations especially for new build properties and this may result in under counting.

Unfortunately, it is not possible to split this information down to bedroom size of the property.

It also must be pointed out that these figures represent the average price for total number of properties sold.

For research purposes we are mainly concerned with the low end of the market, or those properties that are accessible to households on lower incomes.

Example calculation for a mortgage

Typically, a household can obtain a mortgage of 3 times their annual income, and would expect to need a deposit of at least 5% of the total price.

If an average semi-detached property in Coombe Bissett costs £205,000, then a household may require £10,250 as a deposit, and their annual income would have to be at least £64,916.

Gross Earnings (Full Time) Employees (£), 2004

Area	Male Weekly –	Female weekly -	Household total	Annual
Kennet	251	217	467	£24,310
North Wilts	249	234	484	£25,210
Salisbury	214	202	416	£21,642
West Wilts	246	197	444	£23,088
Swindon	266	217	484	£25,168
Wiltshire	233	210	443	£23,015
South West	243	205	449	£23,353
Great Britain	250	209	459	£23,889

Source: National Statistics web site.

All figures shown are lowest 10% except *Kennet DC where it is the lowest 20% of workers' earnings.

- As shown by the above table, the average earnings of workers in Salisbury District are lower than the county, the regional and the national average.
- Considering the average prices of homes in Coombe Bissett it would be unlikely that a household would be able to purchase a property without a large deposit, some equity in an existing property or a substantial income.
- First time buyers would generally struggle to meet any of 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 has concentrated on those households who are unlikely to buy such accommodation on the open market.

This is just a third of the research needed for this assessment, the housing register of Salisbury District Council and the advice from allocation staff who manage the register must be taken into account.

- It is notoriously 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.
- Those who have expressed a genuine need have been considered in the recommendations, rather than those with a wish to move.
- Housing development in Coombe Bissett with Homington should take account of anticipated housing need as well as the number of households in immediate need of more suitable accommodation.
- There is currently a shortage of properties in the parish for affordable rent or shared ownership that are suitable for single people or couples, as this survey had shown that 88% of properties in the parish have 3 or more bedrooms. With the results of the survey there is already a high proportion of singles/couples looking for accommodation.
- With some families needing larger accommodation there is probably a further need for family homes, with a mix of rented and shared ownership.
- For housing allocation purposes, Coombe Bissett and Homington are grouped together with Oddstock, Naunton and Bishopstone. The District Council report that there are currently 352 people on the housing register wanting to reside in this area, however this includes households that do not have a connection to the area. Of the 352 applicants, 22 currently reside in, or in the locality of, Coombe Bissett.
- The total Salisbury District Council housing stock in the parish is 14 properties. This includes a mix of houses and bungalows. These properties equal just 5% of the total housing stock in the parish.
- It is also reported that there is limited movement within the existing stock as there have not been any vacancies in these properties in the past 12 months. This proves that most households wishing to access the stock may have a very long wait.

8. Recommendations

The following indicates the **minimum** need over the next three years for affordable housing development in the parish. The rest do not have the immediate need for independent accommodation, or can afford to buy property for themselves.

Social rented housing

- 2 x one or two bed homes for singles or couples
- 1 x three bed home for a family

Shared / Low cost home ownership

- 2 x two bed homes for singles or couples
- 1 x three bed home for a family

Appendix 1

List of those who could afford rented properties

Need when ? Yrs	No of beds	Wish list	Type preferred	Reason	Family size	Age bracket	Current tenure	Total monthly household income
2-5 yrs		Buy	House	Independent accommodation	Single	16 – 34	LWF	
2-5 yrs		Buy	House	Independent accommodation	Single	16 – 34	LWF	
2 yrs	1	HA	Flat	Independent accommodation	Single	16 – 34	LWF	835 – 1249
2-5 yrs	1	Buy	Flat	Independent accommodation	Single	16 – 34	LWF	
2-5 yrs	1	Buy	Flat	Independent accommodation	Single	16 – 34	LWF	
2-5 yrs	1	Buy	Flat	Independent accommodation	Single	<16	LWF	
2 yrs	2	Buy	House	Independent accommodation	Couple	16 – 34		1250 – 1665
	3	HA	House	Independent accommodation	Family		Tied	835 – 1249
2 yrs	3	Buy	House	Closer to work	Family			

HA – Wish to live in housing association rented

S/O – Wish to have shared ownership accommodation

LWF – Living with family

PL – Private landlord (rented)

LA – Local Authority (rented)

Key: Pink = singles; blue = couples; green = elderly; yellow = families

Appendix 2

List of those who may afford shared ownership properties

Need when? Yrs	No of beds	Wish list	Type preferred	Reason	Family size	Ages	Current tenure	Total monthly household income
2-5 yrs	2	S/O	House	Independent accommodation	Couple	16 – 34	PL	1666 – 2499
2 yrs	2	Buy	Bungalow	Independent accommodation	Couple	35 – 64	Tied	1666 – 2499
2-5 yrs	3	Buy	House	Independent accommodation	Couple	16 – 34		1250 – 1665
2 yrs	2	Buy	House	Need cheaper home	Family		O2	1250 – 1665
2-5 yrs	3	Buy	House	Need larger home	Family			2500 – 3329

Appendix 3

List of those who could afford to buy their own properties

Need when? Yrs	No of beds	Wish list	Type preferred	Reason	Family size	Ages	Current tenure	Total monthly household income
5+ yrs	2	S/O	Sheltered / retirement	Need adapted home	Couple	65+	O1	1666 – 2499
2-5 yrs	3	Buy	Bungalow	Need smaller home	Couple	65+	O1	1666 – 2499
2-5 yrs	2	S/O	Sheltered / retirement	Need smaller home	Couple	65+	O1	1250 – 1665
2 yrs	4+	Buy	House	Need larger home	Family		O1	
2 yrs	3	Buy	House	Closer to school	Family			