

Freshford

Parish Housing Needs Survey

Survey Report

August 2009



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

CONTENTS

page

1. Parish Summary	3
2. Introduction	3
3. Aim	4
4. Survey distribution and response	4
5. Key findings	5
Part 1 – You and your household	5
Part 2 – Housing need	8
6. Affordability	9
7. Example calculation for a mortgage	11
8. Summary	12
9. Recommendations	13
10. Comments from respondents	14
 <i>Appendix 1:</i>	 16
List of those who could afford rented properties	
 <i>Appendix 2:</i>	 17
List of those who could afford shared ownership properties	
 <i>Appendix 3:</i>	
List of those who could afford to buy their own properties	18

1. PARISH SUMMARY

The parish of Freshford is in the ward of Bathavon South within B & NES Council.

- Freshford has a population of 530 according to the 2001 census, comprising of 225 households.
- Freshford is 8 miles from Trowbridge, 12 miles from Westbury, 4 miles from Bradford on Avon and 7 miles from Bath.

Facilities

- There is a primary school and a pre-school is opening in the parish in September.
- The community services include a mobile library which visits and a village hall.
- The parish also has 1 church, 1 pub, a recreation ground at the edge of the village and a children's play area.
- There is a Doctor's surgery too.
- The parish is fortunate to have a new community shop just opened which everyone is pleased with. There is a post office service Tuesday and Friday mornings.
- There is a regular bus service to Bath, Trowbridge and Warminster. See full timetables on Freshford village website: www.freshfordvillage.com;
- There are only eight affordable rented homes, a mix of 1, 2, 3, & 4 bed homes, these are provided by Somer Housing Trust with a limited turnover – no one has been allocated since Oct 2007.

2. INTRODUCTION

In March of 2009 The Rural Housing Enabler (RHE) discussed carrying out a housing needs survey with the Parish Councils to establish if there was a proven need for affordable housing in the parish of Freshford.

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.

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/return to the parish) of Freshford.

- '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 hand delivered to all dwellings in the parishes in July 2009.

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 350 questionnaires were distributed in the parish to include 100 to the school.
- 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 just under 26% for with 92 replies, which provides confidence in the reliability of the data, and compares favourably with other postal surveys of this type.

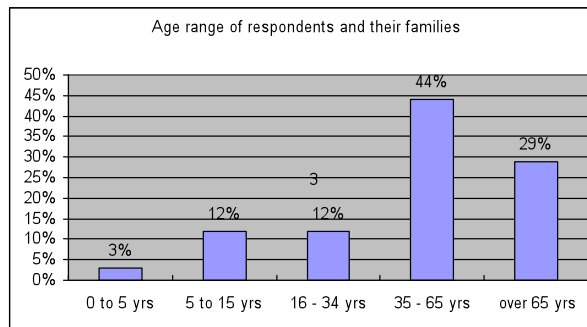
5. KEY FINDINGS

Part one – You and your household

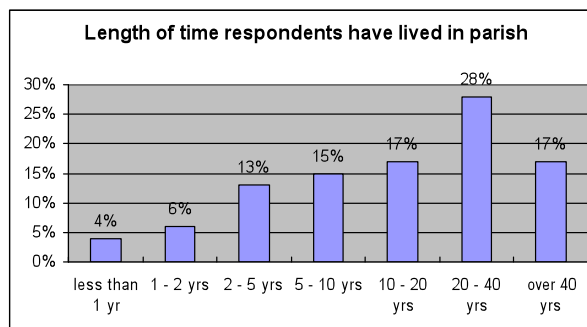
The first question to those responding was whether Freshford was their main home. 97% of respondents reported that it was.

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

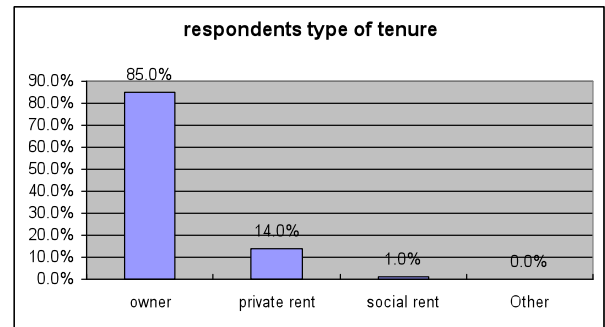
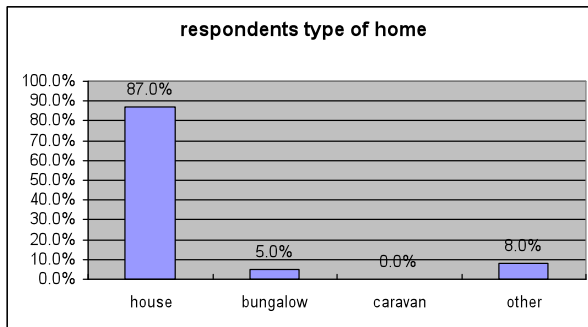
A recent report by the Arthur Rank Centre projects that the population in rural areas who are ages 65 and over will increase by 62% between 2009 and 2029 compared to 46% in urban areas.



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



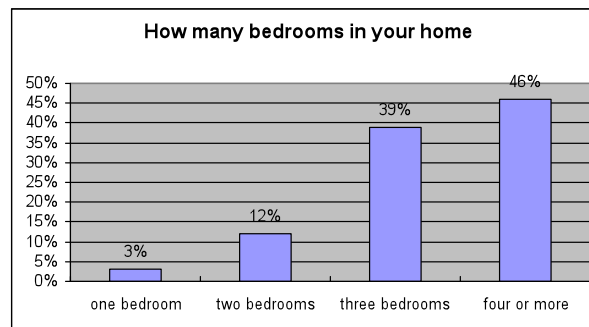
The charts below show that the majority of respondents in Freshford are owner-occupiers, occupying houses and bungalows, this percentage being greater than the national average and in the whole of B & NES.



The patterns of tenure from respondents sufficiently match existing data on tenure in this parish to provide confidence in the accuracy of the survey.

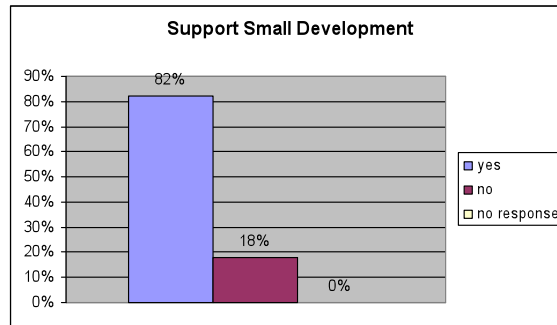
- There was an under-representation of local authority/housing association and private tenants responding to the survey which would have the effect of inflating the figures in the owner occupied sector.
- Disproportionately low rates from private and social renting tenants are not untypical for this type of survey.

The survey shows that the majority of homes in the parish are larger family homes with 85% of homes in the parish having 3 or more bedrooms, 12% having two bedrooms and only 3% having one bedroom.



Six respondents from Freshford indicated that their homes had been physically adapted in some way.

Three respondents reported that members of their family had moved away from the parish in the last five years, due to difficulties in finding an affordable home locally.



From the above charts, it is possible to say that there is a very high level of support for new build affordable housing for local people, 82% of respondents being in favour of a small development.

Part two – Housing needs

Thirteen respondents from Freshford gave information regarding their need, all except two live within the parish.

Three of the households are currently on the B & NES register.

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

- **There were 3 single people requiring rented accommodation;** All in need of independent accommodation
- **There was 1 couple requiring secure accommodation to rent.**
- **There were 3 families requiring rented accommodation;** 1 family are in need of cheaper accommodation, 1 who need secure accommodation, 1 who need a change of tenure.

Nine respondents 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)	2
£150 - £199.99 / wk (£500 - £799 / month)	3
£200 - £249.99 / wk (£800 - £999 / month)	1
More than £250 / wk (£1000 / month)	1

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 was 1 couple requiring accommodation who may be able to afford shared ownership;** requiring cheaper accommodation
- **There were 2 families requiring accommodation that may be able to afford shared ownership;** 1 in need of secure accommodation with 1 wishing to be closer to family.

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 three households in Freshford seeking alternative accommodation that would be able to afford to buy a property on the open market.

Nine households from Freshford 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	3
£100,000 - £149,000	
£150,000 - £199,999	1
£200,000 - £250,000	2
Over £250,000	3

For a full analysis of households actually looking for, or considering themselves to be in need of 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 Freshford.

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

Average House Prices in Local Area (£)		
House Type	Price (£)	Number of Sales
Detached	£1,257,500	2
Semi-detached		0
Terraced		0
Flat/Maisonette	£265,000	2

As shown in the above tables, 4 owner occupied homes were sold in the 24 months from 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.

7. 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 terraced property in Freshford costs approximately £265,000, then a household is likely to require £13,200 as a deposit, and their annual income for mortgage purposes would have to be at least £83,916.

To compare with earnings locally, the table below has been used. As Freshford is next to Limpley Stoke in the former area of West Wiltshire.

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 the former area of West Wiltshire District are lower than the regional and the national average.
- Considering the average prices of homes in Limpley Stoke & Freshford 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.

8. 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 B & NES Council and the advice from allocation staff who manage the registers 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 Freshford should take account of anticipated housing need as well as the number of households in immediate need of more suitable accommodation. The results of the survey show that there are already young people in the village who are needing to leave the family home and set up independent accommodation.
- There is currently a shortage of properties in Freshford for affordable rent or shared ownership especially smaller properties. As this survey had shown that 85% of properties in Freshford have 3 or more bedrooms.
- There is a further need for family homes, with a mix of rented and shared ownership.
- The Council reports that there are 6 households on the housing register wanting to reside in the parish.
- The social housing stock in Freshford is owned and managed by Somer Housing Trust. The current stock is a mix of 8 homes.
- It is also reported that there is limited movement within the existing stock as there have been 0 vacancies since October 2007. This proves that most households wishing to access the stock may have a very long wait.

9. 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

- 1 x one or two bed homes for singles or couples
- 3 x two and three bed homes for families

Total = 4 homes

Shared / Low cost home ownership

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

Total = 2 homes

10. COMMENTS FROM RESPONDENTS

Son would like to move back the village but can't afford it.

We have lived here 13 years and are very much part of the community and both feel this is where we would like to grow old, surrounds by our friends. Unfortunately, we are unable to afford the housing prices here and have been forced to stay in rented accommodation. We would dearly love an opportunity to buy into the community but more particularly would like to feel more secure as we head towards retirement.

Just be aware of pressures on parking and traffic. But with good planning these shouldn't present a problem.

I think it is as important or more important to consider bungalows for the elderly, as we in Freshford are predominantly an older generation. A possible development should incorporate this need.

If there is space for new housing we should be encouraging the elderly to remain in their own home. If necessary by making within the village to accommodation more tuned to their needs.

I think that consideration should be given to housing for the elderly / disabled as a priority if at all possible.

Freshford is a very desirable location to live and anyone offered an affordable home here would say yes. The survey is therefore bound to be biased to those answering in the affirmative. It seems to me that unless any person granted a new Freshford affordable home had a job in the village we would only be housing more commuters. I therefore think that affordable housing in Freshford is not the panacea that it is made out to be. Causing yet more congestion and should be rejected.

Possible sites mentioned by respondents

The plot next to the telephone exchange in Middle Stoke is suitable for sale. Price two years ago was £35K but the economy is very different now.

The BT telephone exchange building is redundant apart from a small box of equipment. This site has a steam running through it. This would make an attractive feature.

Plot of unused land towards the Rose and Anchor pub, end of Middle Stoke.

Field on the right hand side of Church Lane, conveniently placed between Limpley Stoke and Freshford.

Field on the top of Crowe Hill

Field between the social housing and Sharpstone (on the crown of the hill-Freshford)

Field in which village shop is built

Chruchfield – behind and to one of side of St Mary the Virgin Church

Field below St Peter's Church in the Hollow.

Appendix 1 – Freshford

List of those who could afford rented properties

Q	Need when ? Yrs	No of beds	Wish list	Type preferred	Reason	Family size	Ages	Current tenure	Total monthly household income
1	5	1	HA	House	Independent accom	Single	16-34	Living with family	Unknown
2	2	2	HA	House	Independent accom	Single	16-34	Private rent	£420-£834
3	2	1	Buy	House	Independent accom	Single	16-34	Private rent	£835-£1249
1	2	3	Buy	House	Secure accom	Couple	16-34	Private rent	£420-£834
1	2-5	3	HA	House	Cheaper accom	Family	With dep. Children	Private rent	£420-£834
2		2	HA	House	Secure accom	Family	With dep. Children	Private rent	£420-£834
3	2	2	PL	House	Change tenure	Family	With dep. Children	Private rent	£1,250-£1,665

Q – Questions asked

HA – Wish to live in housing association rented

S/O – Wish to have shared ownership accomodation

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

Appendix 2 – Freshford

List of those who may afford shared ownership properties

Q	Need when? Yrs	No of beds	Wish list	Type preferred	Reason	Family size	Ages	Current tenure	Total monthly household income
1	2	2	S/O	House	Cheaper accom	Couple	35-64	Private rent	£1,250-£1,665
1	2	3	Buy	House	Secure accom	Family	With dep. Ch'ren	Private rent	£1666-£2499
2	2	3	Buy	House	Need to be closer to family	Family	With dep. Ch'ren	Private rent	£1666-£2499

Q – Questions asked

HA – Wish to live in housing association rented

S/O – Wish to have shared ownership accomodation

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

Appendix 3 – Freshford

List of those who could afford to buy their own properties

Q	Need when? Yrs	No of beds	Wish list	Type preferred	Reason	Family size	Ages	Current tenure	Total monthly household income
1	2	3	Buy	House	Larger accom	Couple	35-64	Private rent	£3,300+
1	2	4+	Buy	House	Larger accom	Family	With dep. Children	Private rent	£2,500 - £3,329
2	2	3	Buy	House	Larger accom	Family	With dep. Children	Private rent	£3,300+

Q – Questions asked

HA – Wish to live in housing association rented

S/O – Wish to have shared ownership accommodation

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