

Limpley Stoke

Parish Housing Needs Survey

Survey Report

August 2009



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1. PARISH SUMMARY

The parish of Limpley Stoke is in the Westbury Ward within the former area of West Wiltshire. The parish has a population of 637 according to the 2001 census, comprising of 242 households.

Limpley Stoke is 8 miles from Trowbridge, 12 miles from Westbury, 4 miles from Bradford on Avon and 7 miles from Bath.

Facilities

- There are no schools or pre-school in the parish.
- The community services include a mobile library which visits and a village hall.
- The parish also has 1 church, 2 pubs, a recreation ground and children's play area.
- There are 2 hotels affiliated to one of the pubs.
- Also a workshop/car repair garage.
- The parish is unfortunate to not have a village shop or a post office service, however a new community shop has just opened in Freshford which everyone is very pleased with.
- There are regular bus services the 264/265 twice hourly most days to Bath/Salisbury from Lower Stoke, and 95 to Freshford, Bath etc approximately twice daily.
- There is only one affordable rented home (a bungalow) in Limpley Stoke, this is provided by Selwood Housing.

2. INTRODUCTION

In March of 2009 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 Limpley Stoke.

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 Limpley Stoke

- '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.
- 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 over 29% for with 103 replies received, which provides confidence in the reliability of the data, and compares favourably with other postal surveys of this type.

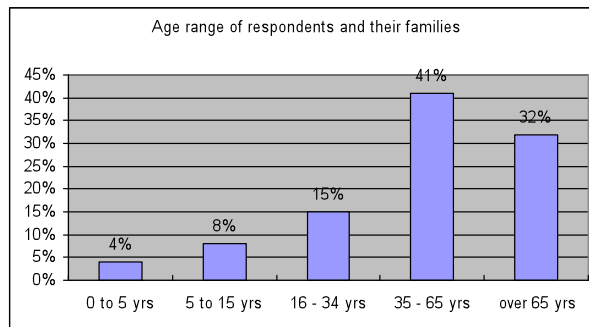
5. KEY FINDINGS

Part one – You and your household

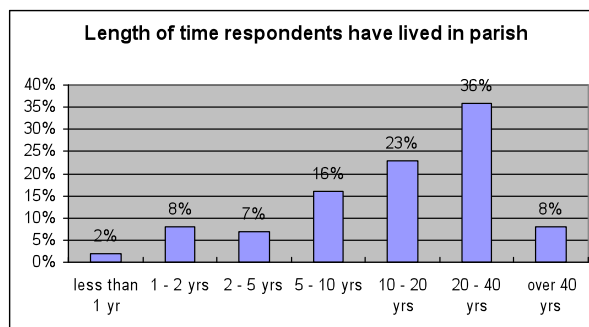
The first question to those responding was whether Limpley Stoke was their main home. 97% of respondents reported that it was.

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

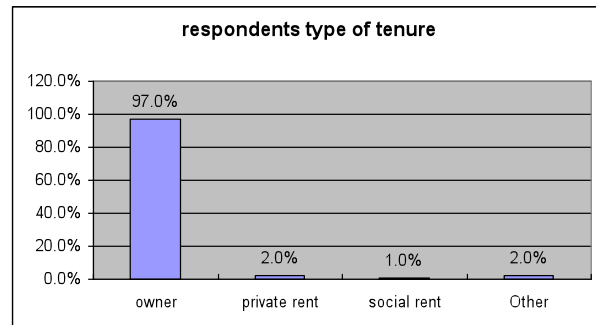
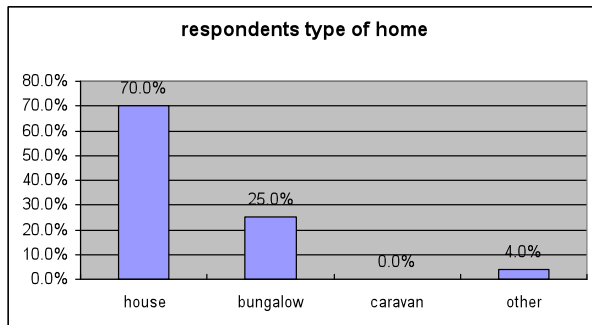
A recent report by the Arthur Rank Centre projects that the population in rural areas who are ages 65 and over will increase by 62% between 2009 and 2029 compared to 46% in urban areas.



The chart below indicates the length of time respondents have lived in Limpley Stoke. 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.



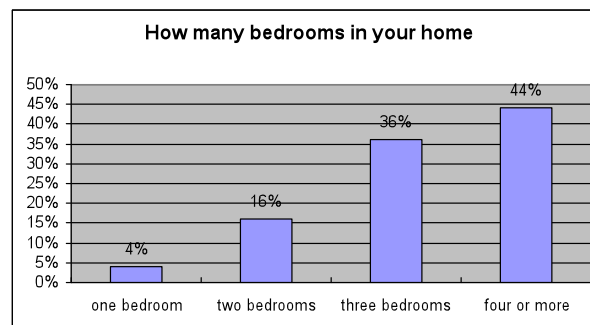
The charts below show that the majority of respondents in Limpley Stoke are owner-occupiers, occupying houses and bungalows, this percentage being greater than the national average and in the whole of the former West Wiltshire Area.



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

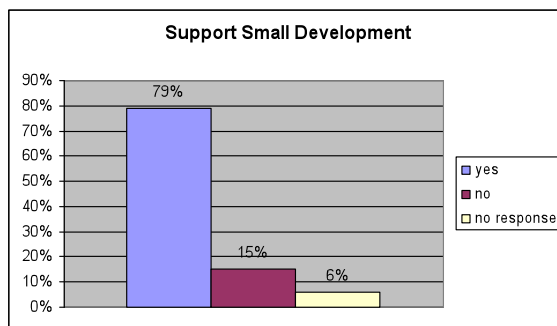
- There was an under-representation of local authority/housing association and private tenants responding to the survey which would have the effect of inflating the figures in the owner occupied sector.
- Disproportionately low rates from private and social renting tenants are not untypical for this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

The survey shows that the majority of homes in the parish are larger family homes with 80% of homes in the parish having 3 or more bedrooms, 16% having two bedrooms and only 4% having one bedroom.



Nine respondents from Limpley Stoke and indicated that their homes had been physically adapted in some way.

Two respondents from Limpley Stoke 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, with 79% of respondents being in favour of a small development.

Part two – Housing needs

Sixteen respondents from Limpley Stoke gave information regarding their need, all except two live within the parish.

Three of the households are currently on the Wiltshire Council housing register.

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

- **There were 4 single people requiring rented accommodation in Limpley Stoke;** 1 in need of independent accommodation and the others wishing to be closer to family.
- **There was 1 family in need of rented accommodation;** who are in need of independent accommodation.

Six respondents from Limpley Stoke responded to the maximum rent they could afford.

Less than £50 / wk (£200 / month)	1
£50 - £99.99 / wk (£200 - £399 / month)	2
£100 - £149.99 / wk (£400 - £599 / month)	3
£150 - £199.99 / wk (£500 - £799 / month)	
£200 - £249.99 / wk (£800 - £999 / month)	
More than £250 / wk (£1000 / month)	

With the level of income given by respondents it would suggest that none of the respondents would 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.

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

Twelve households from Limpley Stoke responded to the total house price they could afford to buy on the open market.

Less than £50,000	1
£50,000 - £69,999	
£70,000 - £99,999	2
£100,000 - £149,000	2
£150,000 - £199,999	1
£200,000 - £250,000	3
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 Limpley Stoke.

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

Average House Prices in Local Area (£)		
House Type	Price (£)	Number of Sales
Detached	£588,200	3
Semi-detached		0
Terraced		0
Flat/Maisonette		0

As shown in the above tables, 3 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.

There was no terraced property sold in Limpley Stoke during this time so an average price in Freshford was used. This costs approximately £265,000, so 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.

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 Wiltshire 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 Limpley Stoke 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 is 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 Limpley Stoke for affordable rent or shared ownership especially smaller properties. As this survey had shown that 80% of properties in Limpley Stoke have 3 or more bedrooms.
- The Council reports that there are 5 households on the housing register wanting to reside in the parish.
- The social housing stock of one bungalow in Limpley Stoke is owned and managed by Selwood Housing..
- With only one home in the parish, this shows that any households wishing to access affordable housing will 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

- 3 x one or two bed homes for singles or couples
- 1 x one or two bed bungalow for an elderly single
- 1 x two bed home for a family

Total = 5 homes

Shared / Low cost home ownership

None

10. COMMENTS FROM RESPONDENTS

Affordable housing is a wonderful idea.

If affordable doesn't mean bad designs and poor quality tiny terraced houses with gardens so small the kids have to play in the street.

We hope now that prices are falling they will reach a point where we can afford to buy. We don't want to make money by buying a house and selling it later, we just want a home free of landlord-favoured laws and a place we can choose to modify as needs change once we start a family. We want somewhere we can make into a home. Our problem is always that prices are far inflated about what a home should be worth. Thanks to other people who don't want/need a house or the home it represents but just want money.

You must build some affordable housing for the village to survive as a proper community. Middle class ageing ghettos are death.

Yes if it is carefully done and not the standard housing estates which pop up everywhere.

We need it! Not we personally but the community. I wish it didn't take so long.

The need for some affordable housing in the parish is greater than the need for the well-to-do residents (including myself) to protect their 'exclusivity'.

I feel any housing initiative needs to be extremely sensitive to the long term environmental impact on the village. We can all think of examples of housing developments built in haste that do not work long term. It is easy to push a housing development through, but it affects the village forever and therefore shouldn't be pushed through hastily to meet local or national government targets and requirements. Slow down and consider very carefully.

Depends on location and scale.

Not apposed on principle, but could express an opinion only on a selected site.

Yes, but disagree on building on green belt.

I object to use of green sites to build huge big houses. These are not starter homes. Starter houses are 2-3 beds, 1 bathroom. To build on unacceptable sites will be a blot on the landscape of a very beautiful valley.

It may be depressing that we can't find a home to buy and raise a family in, but we appreciate this is the price of burdening the land with an increasing population (immigration caused or otherwise). Don't let Limpley Stoke become the start of the urban sprawl.

We bought this house in this beautiful, tranquil area precisely because it is beautiful and tranquil. We sincerely hope it will stay that way.

No traveller site.

We believe this area is unsuitable for this type (or any type) of development because:

- ◆ The area is in the Green Belt
- ◆ The area is an AONB
- ◆ The distance from amenities and transport is too great.

This area is not suitable for any major increase in housing. The roads and the hills can not cope.

In the past many homes belonging to the council have been sold off. The few remaining council houses are let via housing association I believe. My view is that ain the small parish (numerically) it is acceptable to add more people to the housing association list I believe that local affordable housing requirement is small.

What is the use of cheap houses if there are no jobs being generated in the village?

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

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

Field below St Peter's Church in the Hollow.

Appendix 1

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	2-5	1	S/O	Flat	Independent accom	Single	16-34	Living with family	Unknown
2	2	1	S/O	Flat	Closer to family	Single	16-34	Private rent	£420-£834
3	5	1	S/O	Flat	Closer to family	Single	16-34		£835-£1249
1	2	1	HA	Bungalow	Closer to family	Elderly single			Less than £420
1	2	2	HA	House	Independent accom	Family	With dep. Children	Living with family	£835-£1249

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

Appendix 2

List of those who may afford shared ownership properties

	NONE								

Appendix 3

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 – 5	2	Buy	House	Smaller accom	Single	34-64	Owner	£420-£834
2	2 – 5	2	Buy	House	Smaller accom	Single	34-64	Owner	£835 - £1,249
3	5	2	Buy	House	Easier access	Single	34-64	Owner	£1,666 - £2,499
1	2 – 5	2	Buy	House	Smaller accom	Elderly single		Owner	Unknown
2			Buy	Flat	Smaller accom	Elderly single		Owner	Less than £420
3	2 - 5	2	Buy	House	Smaller accom	Elderly single		Owner	£1,250 - £1,665
1	2 - 5	2	Buy	House	Change tenure	Couple	35-64	Private rent	£1,666 - £2,499
1	5	2	Buy	Bungalow	Adapted home	Elderly couple		Owner	Unknown
2	2	2	Buy	Bungalow	Smaller accom	Elderly couple		Owner	£420-£834
3	5	3	Buy	Sheltered	Garden too large	Elderly couple		Owner	£2,500 - £3,329
4	5	4+	Buy	House	Smaller accom	Elderly couple		Owner	£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