

Clyffe Pypard

Parish Housing Needs Survey

Survey Report

June 2018

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1. Parish Summary

The parish of Clyffe Pypard is in the Royal Wootton Bassett & Cricklade Community Area within the local authority area of Wiltshire.

The parish is made up of five small residential areas, these being The Barton, Bupton (Lower and Upper), Bushton, Clyffe Pypard and a small area adjacent to the Thornhill Area. It is situated approximately five miles north-west of Avebury (World Heritage Site), ten miles west of the market town of Marlborough and about six miles south of Royal Wootton Bassett.

A topographical feature of Clyffe Pypard parish is the north-west facing chalk escarpment, which stretches across the parish, dividing the clay vale to the north from the lower chalk below the Marlborough Downs to the south.

The settlements are connected by open countryside and a network of village roads crossing north- south and east-west with three small lanes connecting groups of houses. Only one road is supplemented by a short stretch of pavement.

According to the 2011 census for Clyffe Pypard parish, there are 120 households and approximately 290 people (45 children, 190 adults of working age and 55 adults aged 65+ years).

Community buildings within the parish include the Grade I listed Church of St Peter and a modern village hall. The parish has two public houses, both of which are currently closed. The main business is still agriculture with four council dairy farms, and other mixed, arable, beef and dairy farms. Additional businesses in the parish include a car storage facility, equestrian-related businesses and several units of self-catering holiday accommodation.

2. Introduction

In December 2017, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Clyffe Pypard Parish Council, to establish if there was a proven need for affordable housing in the parish and to potentially use the findings of the survey to inform a future neighbourhood 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).¹
- ‘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 and Homes England to enable and promote the sustainable delivery of new build housing in the rural communities of Wiltshire.’²

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 Clyffe Pypard 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 12th February 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 16th March 2018. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

¹ 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 White Horse Housing Association.

² Para 1.1, ‘Purpose’, *Terms of Reference for the Wiltshire Rural Investment Partnership*. Full WRIP membership: Wiltshire Council, Aster, White Horse Housing Association, GreenSquare, Guinness, Stonewater, Selwood Housing, Homes England and the Wiltshire Community Land Trust.

- A total of 141 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 43.3% with 61 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 Clyffe Pypard.
- Five responses were made online.

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 Clyffe Pypard. 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 Clyffe Pypard. 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).

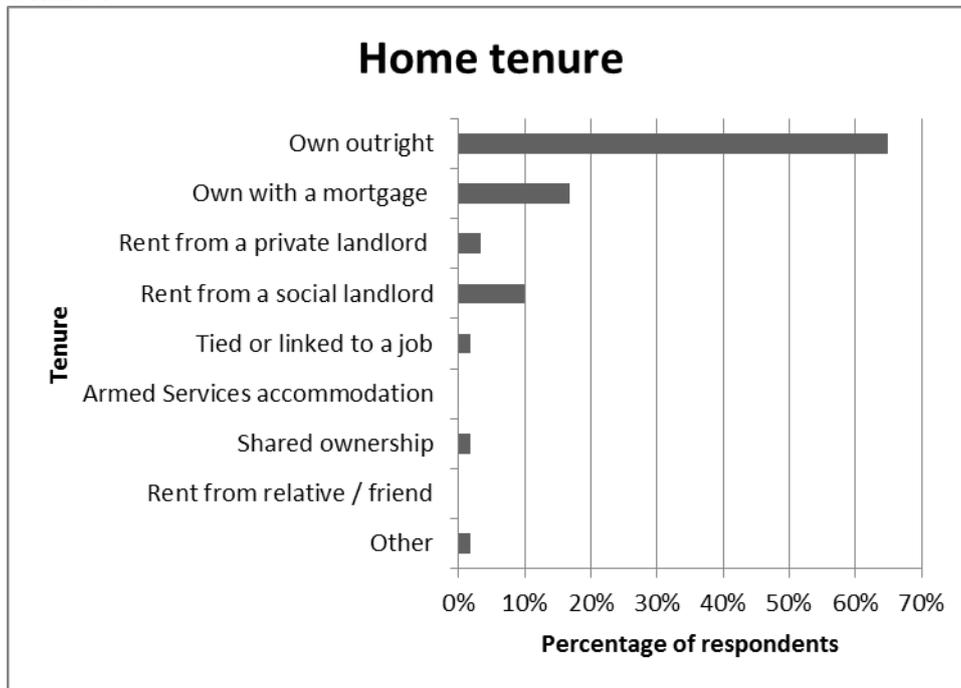
Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Clyffe Pypard was their main home. All but one of those who replied (98.4%) said that it was.

The 2011 Census data for Clyffe Pypard indicates that 68.6% of households in the parish were owner-occupying, 14.9% were renting from social landlords, 10.7% were renting privately and 5.8% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (81.7%) of respondents were owner-occupiers, while 10% of respondents were living in socially rented properties and 3.3% were renting from a private landlord or letting agency. 1.7% of respondents were living in accommodation tied to their employment, 1.7% resided in shared-ownership accommodation and a further 1.7% were living in a tenure described as 'other'. These results indicate a possible 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.

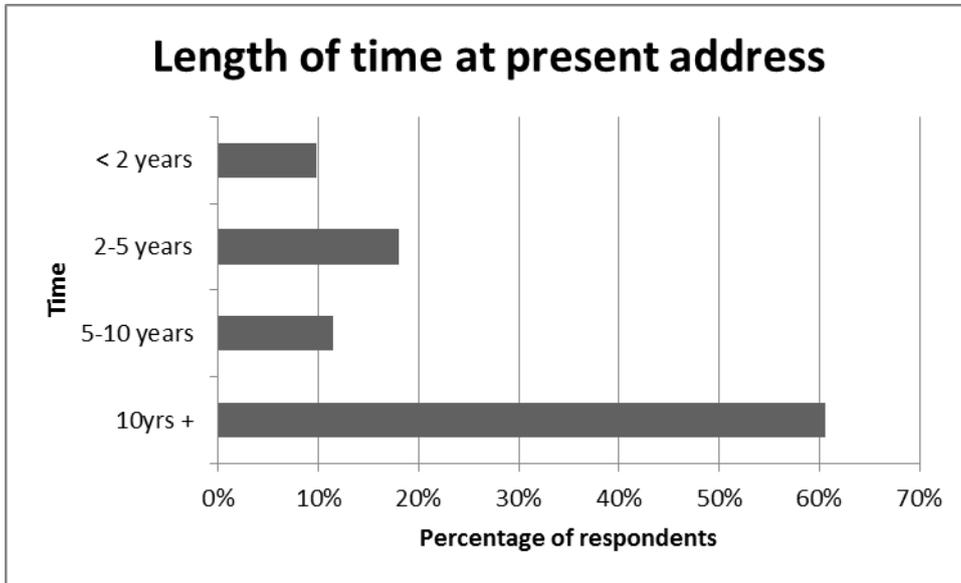
Chart 1



³ <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 commensurate to the high levels of owner occupation among survey respondents:

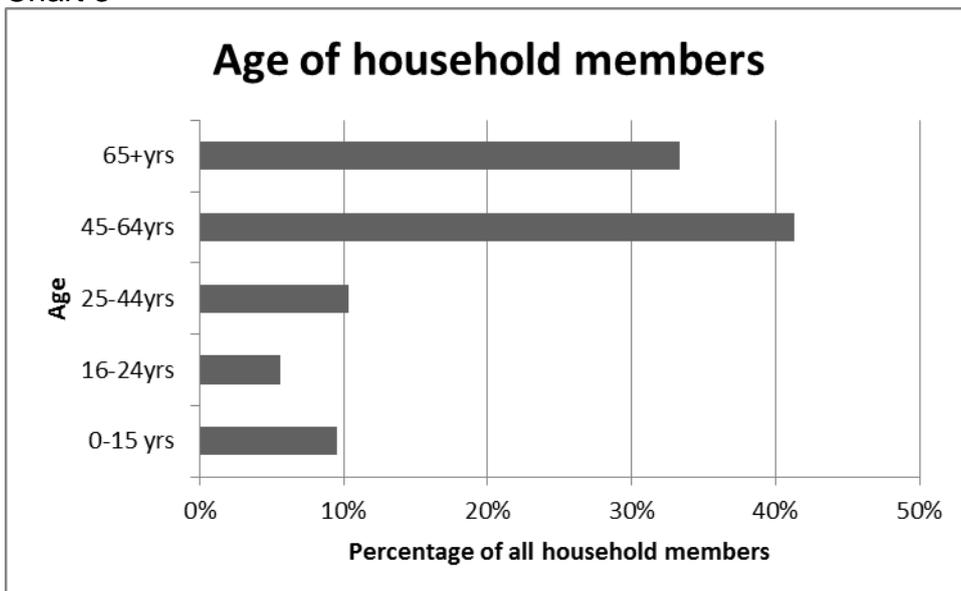
Chart 2



Many respondents to the survey lived in large family homes, with 18% of respondents having five or more bedrooms in their property. 27.9% lived in four bedroom homes, 36.1% had three bedrooms, 18% two bedrooms and no respondents lived in homes with one bedroom.

The spread of ages recorded in the survey shows that a third (33.3%) of respondents' household members were aged 65+ years.

Chart 3



As shown in the chart above, there were significant numbers of households responding to the survey with members aged 45-64 years and fewer households with children or adults under the age of 45 years. This suggests an uneven spread of household types amongst survey respondents

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

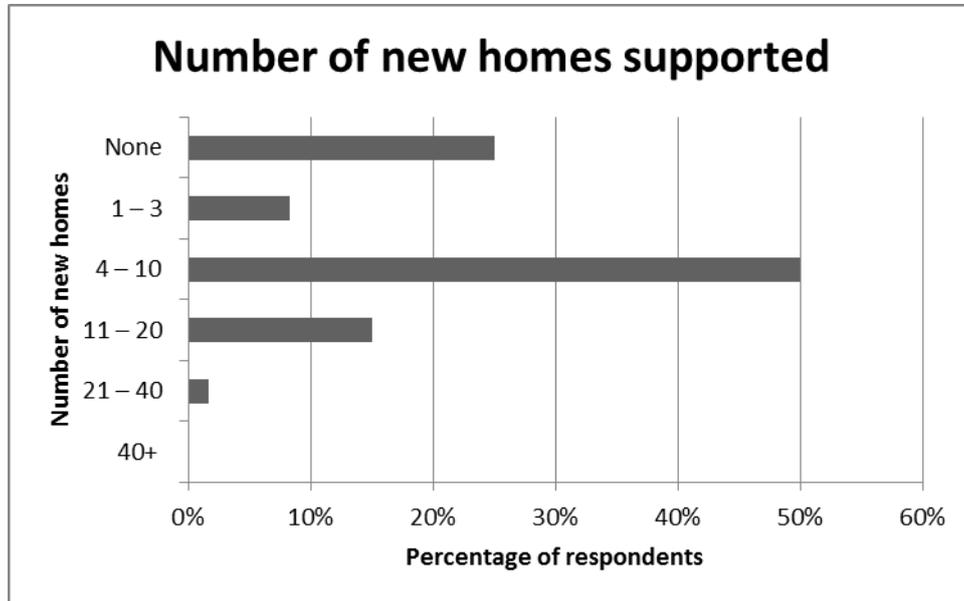
Persons in household	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	11	9	12	3	35
Person 2	8	11	2	0	21
Person 3	0	1	1	0	2
Person 4	0	0	0	0	0
Person 5	0	0	0	0	0
Total	19	21	15	3	58

These results suggest a good level of sustainability for new housing development in Clyffe Pypard, indicated by the survey respondents' access to local sources of employment. A substantial majority (69%) of the households' working members usually travel less than ten miles to their place of work with the remainder (31%) travelling further afield, indicating a healthy level of local employment sources.

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 12.1% of respondents (seven households) answered 'yes', indicating a sustained need for housing in the parish.

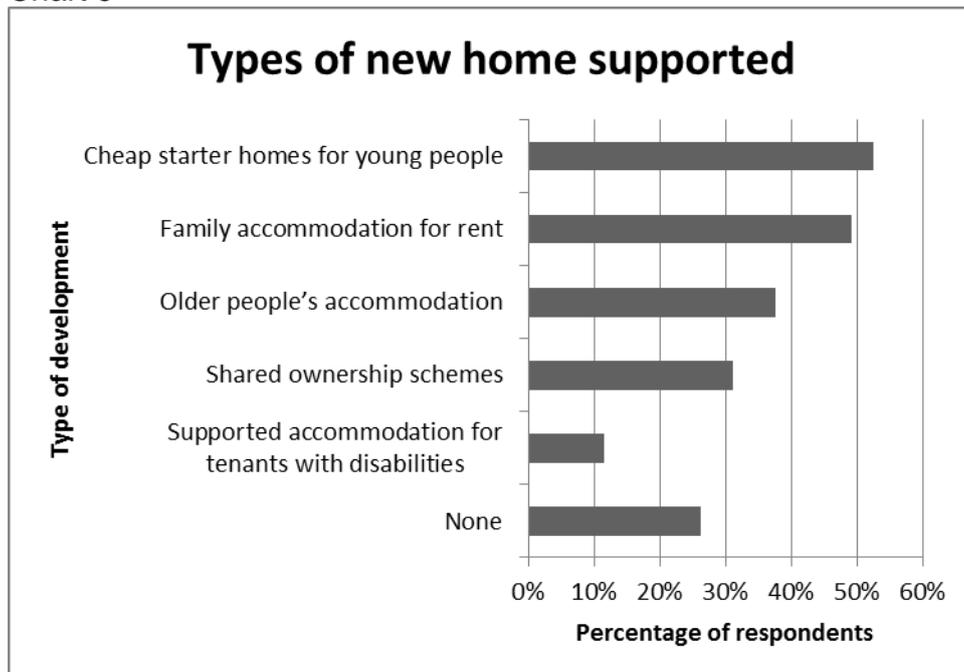
Respondents were then asked how many new homes they would support being built in the parish. A significant minority (25%) of respondents were opposed to any new housing in the parish. Half of respondents expressed support for the construction of between four and ten new homes. Only 16.7% of respondents supported more than 11 new homes being built.

Chart 4



Finally, respondents to this section were asked what types of housing development, if any, they would support. The types of housing considered most needed in Clyffe Pypard by the survey respondents were affordable starter homes for young people (25.2%) and family accommodation for rent (23.6%). Full results are given in the chart below (more than one answer could be given):

Chart 5



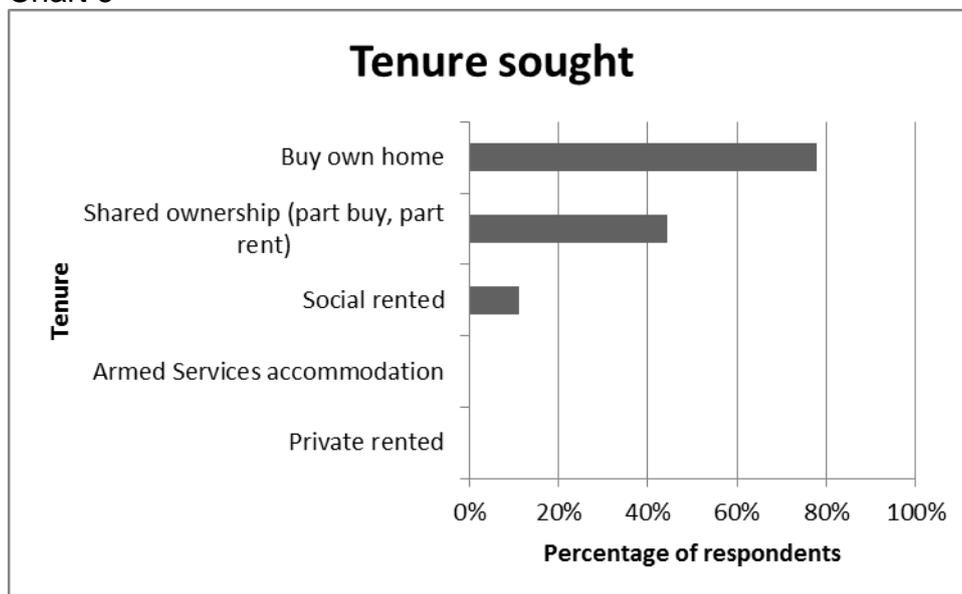
Part Two – Households requiring accommodation in the parish

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

Nine respondents replied to this section of the survey, indicating their need for housing in Clyffe Pypard. The most frequent reasons given for needing to move were to be closer to friends and family (five households) and to move to a better environment (three households).

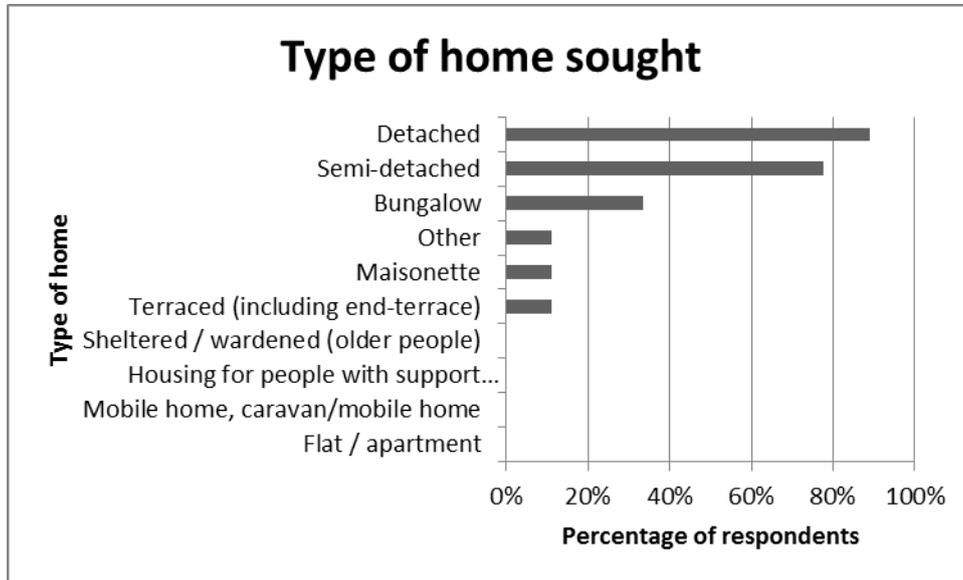
The respondents requiring accommodation in the parish were asked what type of tenure they sought. Households could indicate more than one response. The expressed preference was mainly for owner occupation or shared ownership as shown in the chart below.

Chart 6



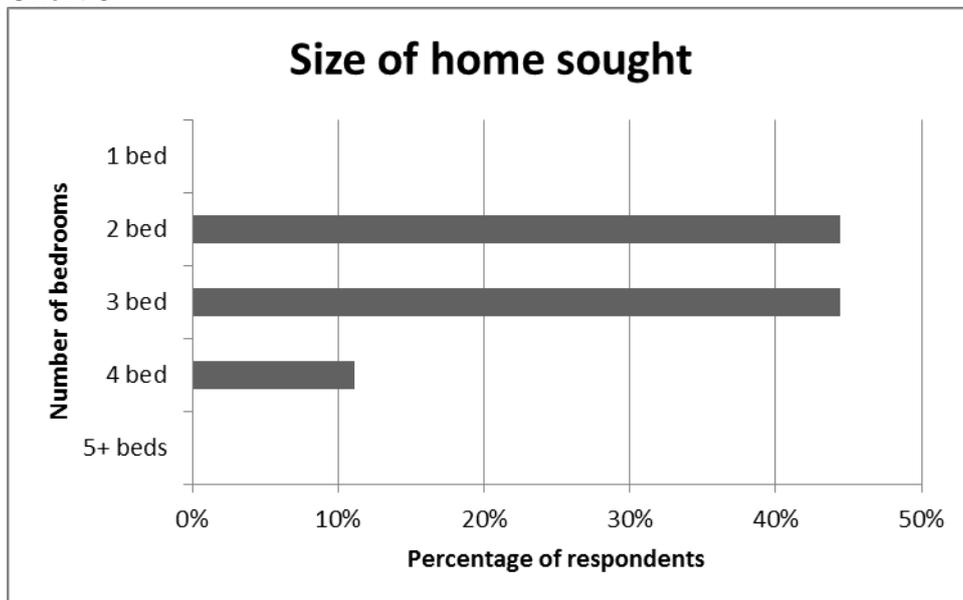
Respondents to this section were also asked which type of housing they required. The most sought-after types of properties were detached (eight households), semi-detached (seven households) and bungalows (three households). Full responses are given in the chart below (more than one answer could be given):

Chart 7



In terms of size, the most popular options were two and three bedroom homes (four households apiece). No need was declared for homes with only one bedroom.

Chart 8



The respondents were then asked if there was a lack of suitable existing housing in Clyffe Pypard to meet their needs, to which all nine households answered 'yes'.

In order to assess the need for **affordable** housing in Clyffe Pypard, 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.

Two thirds of the households responding to this section of the survey estimated having equity in an existing property. Half of these reported equity in excess of £140,000. The estimated levels of savings among the respondents varied from zero (two households) to between £100,000 and £149,999 (three households). Income levels were spread across a broad range. Some were relatively healthy with five respondents reporting household incomes in excess of £42,500 per annum. Conversely, two households reported an annual household income of less than £12,500. The median gross annual income reported by the nine households responding to this section was £35,000.

Comparing income, savings and equity levels with affordability in Clyffe Pypard suggests that four of the nine 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 Clyffe Pypard, presented in Section 8.

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 Clyffe Pypard area:⁴

Bedrooms	June 2018
1	£164,600
2	£226,500
3	£281,400
4	£422,100
5+	£587,200

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 times 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 Clyffe Pypard costs £226,500 then a household may require £33,975 as a deposit. Annual household income would have to be at least £55,007 for a single applicant or £64,175 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median earnings of employed persons in Wiltshire in 2017 were £23,121.⁵

- 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.
- 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.

⁴ House price estimates from the Mouseprice local area guide to the SN4 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN4 postcode covers a wider area than Clyffe Pypard parish and that there may be significant internal variation in house prices.

⁵ Annual Survey of Hours and Earnings, 2017, resident analysis. Gross annual pay of employed persons resident in Wiltshire, 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.

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 June 2018, there were no households on the Wiltshire Council Housing Register seeking affordable accommodation in Clyffe Pypard parish.
- The 2011 Census recorded 18 social homes in the parish.⁶ These properties represent 14.9% of the total housing in Clyffe Pypard, which is very close to the Wiltshire affordable housing average of 14.7%.⁷
- The social housing in Clyffe Pypard had a 0% re-let rate in the past year with no homes being let in the parish.⁸
- The limited amount and zero 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.
- Two households expressed a wish to downsize to two and three-bedroom ground floor units but stated that the accommodation available is unsuitable. Although these households have not been included in the recommendations for affordable housing in the section below, it nevertheless suggests that the market is not providing for the full spectrum of needs and preferences. Such examples are a reminder of the need for mixed development.
- One household requiring affordable accommodation in the parish expressed a desire for self-build housing. Further research is required in order to determine whether or not this is indicative of a broader desire for this type of housing in the parish.

⁶ Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

⁷ Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

⁸ 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. 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 ⁹

- 1x two bedroom home

Shared ownership / discount market homes¹⁰

- 1x two bedroom home
- 2x three bedroom homes

Sheltered housing for older people

- None

⁹ 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.

¹⁰ 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.