

# Landford

**Parish Housing Needs Survey** 

Survey Report

**April 2021** 

Wiltshire Council County Hall, Bythesea Road, Trowbridge BA14 8JN

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# 1. Parish Summary

The parish of Landford is in the Downton Community Area within the local authority area of Wiltshire.

Landford is situated in the southeast corner of Wiltshire, bordering Hampshire and the New Forest, and lies halfway between the cities of Salisbury and Southampton. The parish contains several villages, which being rural in nature, do not have a centre as such. These include Landford, Nomansland, Hamptworth and the separate hamlet of Landford Wood. The majority of the parish lies within the New Forest National Park. For the purposes of this report data is taken from the 2011 census prior to the boundary change in 2017. This 2011 census identifies approximately 465 dwellings with a total population of 1271 persons. Since the boundary change in 2017 a further 350 dwellings have been transferred to the parish.

Most of the population is served by doctor's surgeries in either neighbouring Whiteparish or Downton, each with their own pharmacy. The main bus route between Salisbury and Southampton passes through Landford, and there is a further 'shopping' service between the parish and Romsey on three days of the week. There is a primary/junior school within the parish and secondary education is provided by schools in either Downton or Salisbury. Other facilities include a pre-school, village shop/post office, farm shop, three halls for public hire including the sports hall, two recreation grounds that include children's play areas and sports pitches, three public houses, four places of worship and a large residential home. The various halls and recreation facilities attract many and varied groups, clubs, activities and voluntary services, creating a vibrant community spirit. Local parishioners produce a monthly parish magazine, and an annual village directory that is delivered to every household in the parish. There are also active social media groups including two local Facebook sites and the Landford Parish Council Facebook group for communication.

#### 2. Introduction

In Summer 2020, Wiltshire Council's Residential Development Project Managers discussed carrying out a rural housing needs survey with Landford 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 need 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 Residential Development Project Managers are employed by Wiltshire Council's Housing Residential Development Team to assist in the delivery of new affordable housing.
- The Residential Development Project Managers 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>

<sup>&</sup>lt;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, GreenSquareAccord, Guinness, Stonewater, Selwood Housing and White Horse Housing Association.

 The Wiltshire Rural Investment Partnership brings together representatives from the residential development, economic development, regeneration, spatial planning 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.<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 Landford 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.

<sup>&</sup>lt;sup>2</sup> Para 1.1, 'Purpose', *Terms of Reference for the Wiltshire Rural Investment Partnership*. Full WRIP membership: Wiltshire Council, Aster, White Horse Housing Association, GreenSquareAccord, Guinness, Stonewater, Selwood Housing, Homes England, and the Wiltshire Community Land Trust.

# 4. Survey Distribution and Methodology

In order to carry out the housing needs survey, questionnaires were made available on the 4<sup>th</sup> January 2021 both online and in paper format for distribution.

To encourage a good response, households were given a pre-paid envelope in which to return the completed survey or asked to compete the survey online. The council applies the data protection policy to responses, ensuring that all survey responses remain anonymous.

Residents were asked to complete the survey by 8<sup>th</sup> February 2021. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 505 paper questionnaires were provided to the parish of these only 200 could be delivered to households due to the COVID 19pandemic lockdown. Remaining households were encouraged to complete the survey online.
- Everyone was asked to complete the part one form.
- If a household considered itself in need, or likely to be in need, of affordable housing now or in the near future, it was invited to complet part two of the form.
- There was a good response rate of 33% with 168 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 Landford.
- 40 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 Landford and housing preferences into older age. This section also describes the levels of new housing, if any, that would be supported by respondents to the survey.

The second section examines the households who have declared a need for new housing in Landford. 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).

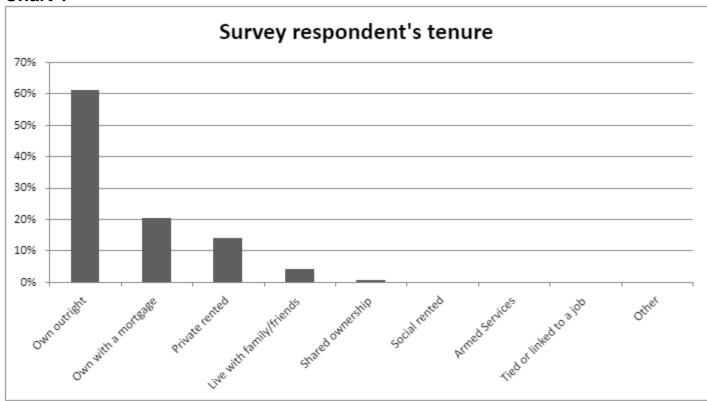
#### Part One – Households currently living in the parish

The first question asked on the survey was 'what is your households' connection to the parish'. 96% of those who replied said that it was their main home, 6% worked in parish and 1% said they do not live in the parish, but family members do. More than one option could be selected.

The 2011 Census data for Landford indicates that 88.6% of households in the parish were owner-occupying, 2.2% were renting from social landlords, 8.2% were privately renting, 0.1% living in shared ownership and 0.9% of households were living rent free.<sup>3</sup>

The chart below shows the tenure of respondents to the survey. The majority (81%) of respondents were owner-occupiers, while 1% of respondents were living in shared ownership properties, 14% were renting from a private landlord or letting agency and 4% living with family/friends. No respondents were living in accommodation tied to their employment, and no respondents were living in a tenure described as 'other'. 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/

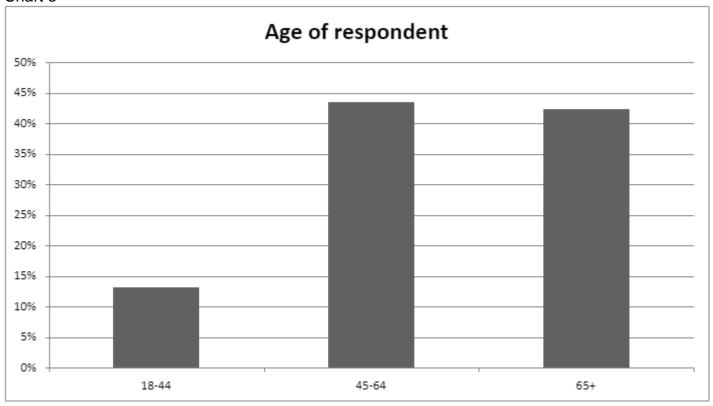
The chart below indicates the length of time that respondents have lived in their current home. It shows the majority of people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:

Chart 2



The spread of ages recorded in the survey indicates that nearly half of respondents (42%) household members were aged 65+ and a further 43% of respondents were aged 45-64. Only 13% were aged 18-44, 1% of respondents did not declare their age.

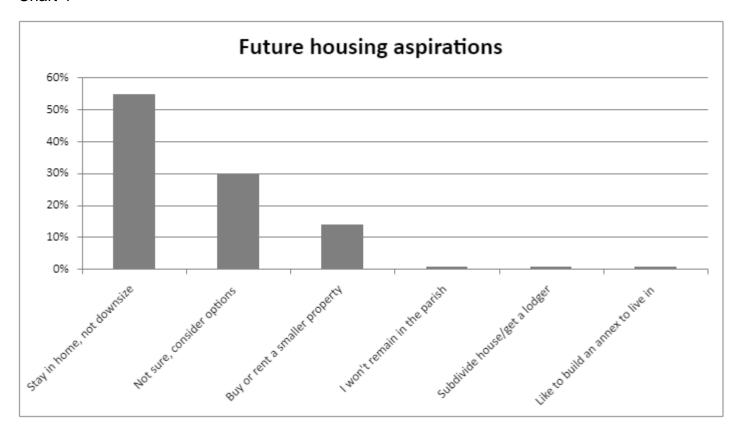
Chart 3



Respondents were asked how many children aged between 10 and 15 live in your home. Out of the 168 households 28 households have children in this age range.

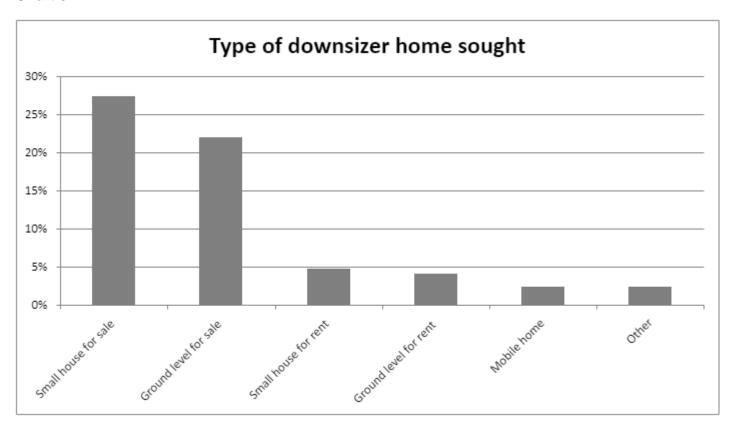
Many respondents to the survey lived in large family homes, with 12% of respondents having five or more bedrooms in their property, 40% lived in four-bedroom homes, 35% had three bedrooms, 9% two bedrooms and 3% of respondents lived in homes with one bedroom. A very small percentage (1%) did not answer the question.

Chart 4



The above chart indicates that whilst 53% of those respondents who wish to remain in the parish would not consider moving or downsizing, 47% are not sure they would remain in their current home.

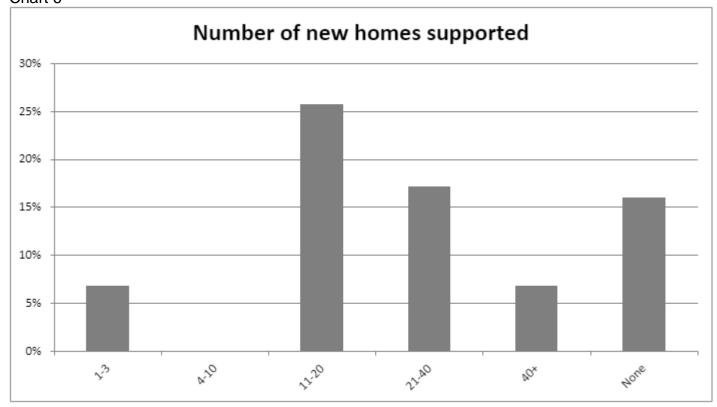
Chart 5



The preferences of those respondents who would consider down-sizing are shown in chart 5.

Respondents were then asked how many new homes they would support being built in the parish. Just over half of respondents (57%) were in support of some new housing in Landford, with the most popular option (26% of respondents) being for between eleven and twenty new homes. 16% of respondents were opposed to any new housing in Landford parish.

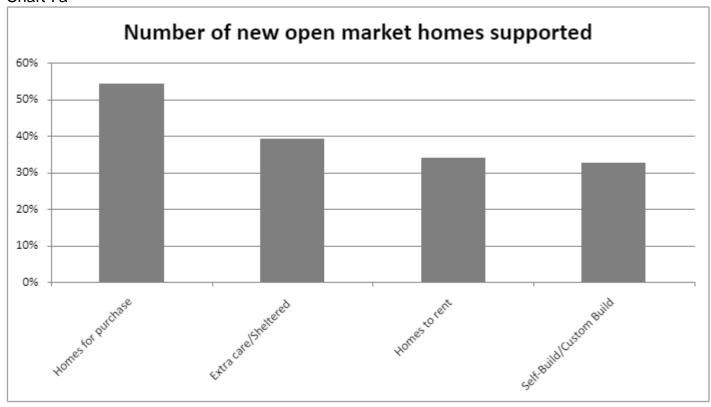
Chart 6



Respondents to this section were asked what types of housing development they would support.

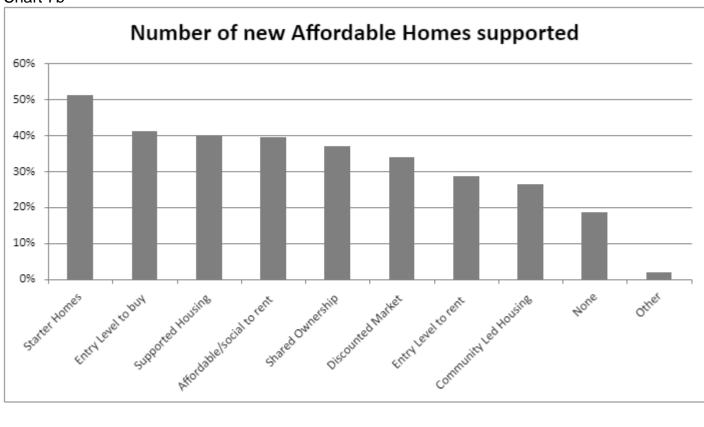
The types of open market homes considered most needed in Landford by the survey respondents were homes for purchase (54%), extra care/sheltered (39%) homes to rent (34%) and self-build/custom build (33%). More than one answer could be given:

Chart 7a



The types of affordable homes considered most needed in Landford by the survey respondents were starter homes for purchase (51%) and entry level homes to buy (41%), more than one answer could be given:

#### Chart 7b



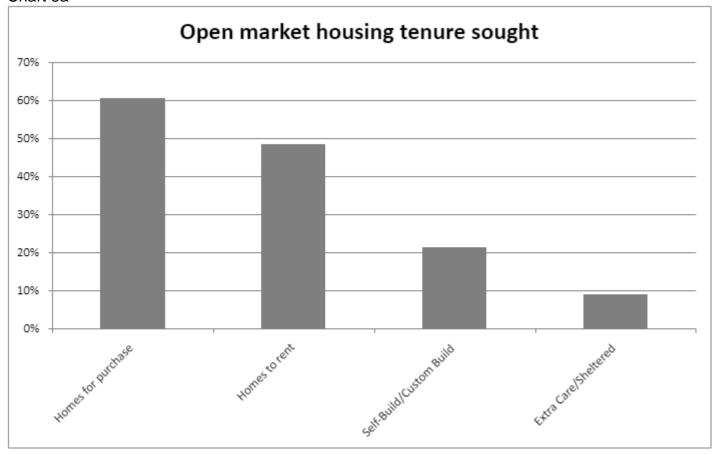
#### Part two - Households requiring accommodation in the parish

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

Thirty-Five respondents replied to this section of the survey, indicating their need for housing in Landford. The most frequent reasons given for needing to move were respondents currently living with their families but wanted to live independently in the parish (twelve households) home too big and need to downsize (seven households) and housing costs are too expensive (seven households). Other reasons included currently renting and would like to buy, unable to manage in current home or need to move for social, welfare or medical care are all further examples. More than one answer could be given.

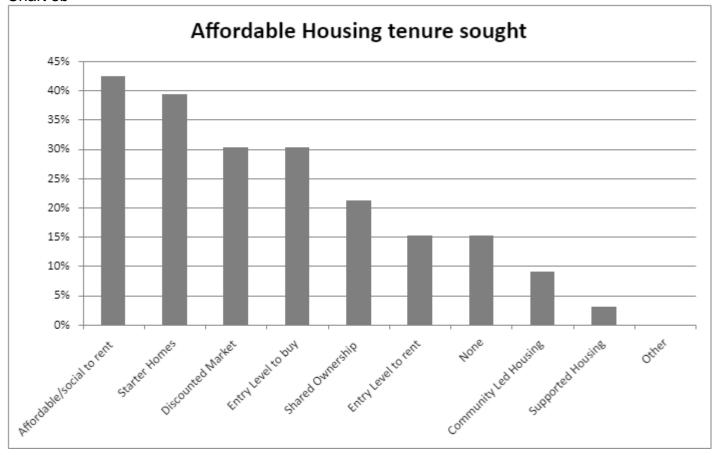
The respondents requiring accommodation in the parish were asked what type of open market tenure they sought. The expressed need was for all types of tenure, with homes for purchase on the open market the most desired. Households could indicate more than one response:

Chart 8a



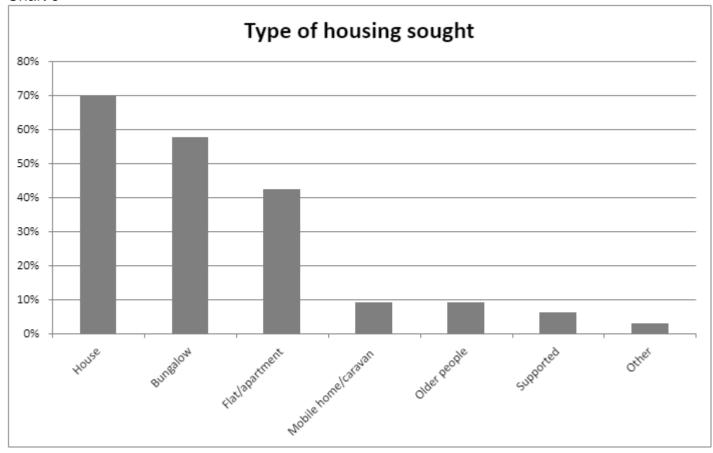
The respondents requiring accommodation in the parish were asked what type of affordable housing tenure they sought. The expressed need was for all types of tenure, with affordable/social homes to rent the most desired. Households could indicate more than one response:

Chart 8b



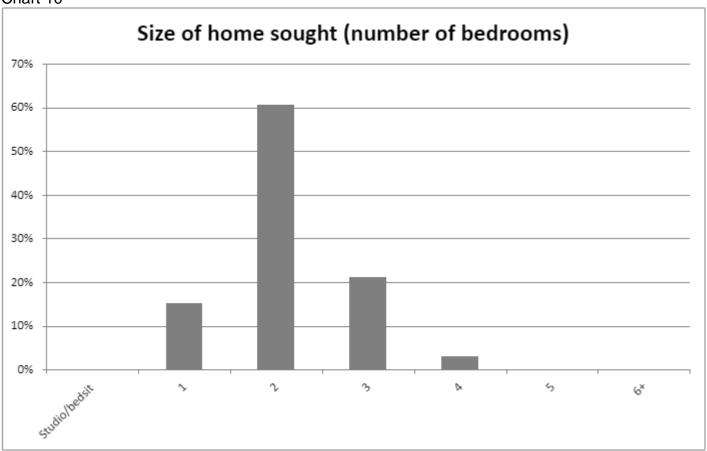
Respondents to this section were also asked what type of housing they required. The most sought-after type was a house. Full responses are given in the chart below (more than one answer could be given):

Chart 9



In terms of size, the most popular option was for two-bedroom homes at 61%, and respondents also expressed a need for properties with one, three and four bedrooms. No need was declared for studio (bedsit) or homes with five or more bedrooms:

Chart 10



The respondents were then asked if there was existing suitable accommodation in the parish to move into, to which nineteen responded no, thirteen selected don't know and two said yes. One did not answer this question.

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

Eighteen of the households responding to this section of the survey reported having equity in an existing property. Estimated levels of savings among the respondents was mixed, with savings declared of between £2,500 and £90,000. Fourteen households did not declare savings but of those savings declared the average level was £34,690. Income levels were relatively healthy with thirty-one households declaring a household income. Seventeen households reported gross incomes of less than £25,500pa, while ten reported a gross household income between £27,500pa and £50,000pa. Four households reported a

household income of over £60,000pa. The median gross income reported by those thirty-one respondents was £28,225pa.

Comparing income, savings and equity levels with affordability in Landford suggests that **ten** of the thirty-five 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 Landford, presented in Section 8.

The remaining twenty-five households can be broken down as follows.

Eleven households who currently own their properties and live in Landford expressed a desire to downsize and purchase smaller accommodation for example bungalows or smaller houses. A further four households who also owned their properties expressed a desire to purchase in the parish with an interest in self/custom build properties, bedroom sizes ranged from two to four bedroom homes. On assessing levels of equity, savings and income, an open market purchase was achievable to all of these households.

Seven households specified that they would like to purchase only or have shared ownership in a new home. However, on assessing levels of savings, income and accounting any debt declared these households aspirations were unachievable and would also not pass an affordability test for low cost home ownership. In these instances, it would be recommended that these households seek further financial advice and in addition discuss any housing needs with Homes4Wiltshire/Housing register staff. Although some households would be considered adequality housed it is possible that on further assessment they may qualify for the open market register. As such the Parish Council would be encouraged to ask residents to discuss their situation further with housing allocation/Homes4Wiltshire staff.

Two households completed section two although they were not requesting alternative accommodation but further expressing their views that they would not support any new building in the parish.

One household expressed a desire to rent a home in the private rental sector only, this household expressed a need for a three-bedroom home.

#### 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 Landford area.4

Property Type	April 2021
Flat	£200,250
Terrace	£291,339
Semi Detached	£316,104
Detached	£606,931

#### Example calculation for a mortgage

Typically, a household making an application can obtain a mortgage of 4.5 times their annual income. Households would generally expect to need a deposit of around 15% of the total price.

If an average terraced property sold in Landford cost £291,339 then a household may require £43,701 as a deposit. Annual household income would have to be at least £61,910. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in Wiltshire in 2020 was £29,895.<sup>5</sup>

#### **Example calculation for a Shared Ownership scheme**

A household eligible for a home offered under the Shared Ownership scheme has the potential to buy a share in a property between 25% - 75% of the purchase price and then pay a low-cost rent on the remaining share. A mortgage deposit of 5-10% of the value of the share will be required.

An average terraced property to the value of £291,339, for a shared ownership property with a 25% (£72,385) share may require a 10% mortgage deposit of £7283 with rent to pay on the remaining share of £218,504 which could be approximately £455per month excluding any service charges or ground rents.

<sup>&</sup>lt;sup>4</sup> House price estimates from <u>HM Land Registry Open Data</u>. Please note that the SP5 postcode covers a wider area than Landford parish and that there may be significant internal variation in house prices.

<sup>&</sup>lt;sup>5</sup> Annual Survey of Hours and Earnings, 2020, resident analysis. Gross annual pay of full time employed persons resident in Wiltshire, <a href="https://www.nomisweb.co.uk/datasets/asher">https://www.nomisweb.co.uk/datasets/asher</a>. 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.

- The sale prices above are from the local post code area. It is recognised that homes in rural parishes will have higher prices than those in the towns in the same post code. The value of a particular size of property in a village may vary to a wider degree than in a town and may be subject to a much lower turnover. Therefore, it would be difficult to establish comparative prices for homes for sale in a village alone.
- In respect of rent affordability calculations, the starting point for these calculations is 80% of open market rents in the area. The average open market rents in the parish might relate to properties with a larger floor area and surrounding grounds, rather than the average within the area that the local market rent is calculated by. Homes specifically built as affordable housing would be delivered at a more standard specification, keeping the values lower.
- It would be unlikely that a household would be able to purchase a property on the open market in this parish without a large deposit, some equity in an existing property or a substantial income.
- First time buyers seeking open market housing 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.

# 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 April 2021, there were three households on the Wiltshire Council Housing Register with one seeking one bedroom accommodation and two seeking two bedroom accommodation.
- The 2011 Census recorded ten social homes in the parish.<sup>6</sup> These properties represent 2.2% of the total housing in Landford, which is lower than the Wiltshire affordable housing average of 14.7%.<sup>7</sup>
- The social housing in Landford had a zero re-let rate in the past year: from the first to the fourth quarter of 2020/2021 no social homes were re-let in the parish.<sup>8</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

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<sup>&</sup>lt;sup>6</sup> Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

<sup>&</sup>lt;sup>7</sup> Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

<sup>&</sup>lt;sup>8</sup> Wiltshire Council, Housing Strategy, live tables.

accommodation could meet their needs through accessing the existing social housing of the parish.

#### 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

- 2x one bedroom homes
- 3x two bedroom homes (1x bungalow/ground floor accommodation)
- 1x three bedroom home

# Shared ownership / discount market homes<sup>10</sup>

- 1 x one bedroom home
- 2x two bedroom homes (1x bungalow/ground floor accommodation)
- 1x three bedroom home

# Sheltered housing for older people

None

<sup>9</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>&</sup>lt;sup>10</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.