

# **Market Lavington**

**Parish Housing Needs Survey**

**Survey Report**

**February 2017**

<b>Contents</b>	<b>Page</b>
Parish summary	3
Introduction	4
Aim	4
Survey distribution and methodology	5
Key findings	
Part 1 – <b>Households currently living in the parish</b>	6
Part 2 – <b>Households requiring accommodation in the parish</b>	10
Affordability	13
Summary	14
Recommendations	15

## 1. Parish Summary

The parish of Market Lavington is in the Devizes Community Area within the local authority area of Wiltshire.

Market Lavington is a relatively large village situated beneath the northern scarp of Salisbury Plain, and has a long history, with recent excavations confirming occupation within the area of the village for about four thousand years. The parish is approximately 5 miles long and 1 mile wide, stretching from the A360 to the north, up on to Salisbury Plain to the South. Much of the central area of the village is located within a Conservation Area, and boasts a number of listed buildings including the Grade 1 St Mary's Church located in the heart of the village.

Market Lavington has a population of approximately 2200 people according to the 2011 Census, comprising of 906 households, and has grown through the building of housing developments at Fiddington Clay and Grove Farm, and Rochelle Court. In the last 25 years however, new housing development has diminished to a very low level – mainly just infilling piecemeal development.

There are two places of worship in Market Lavington - St Mary's Church, and Trinity Church that meet in the Community Hall.

The Village has a thriving secondary school, as well as a primary school, with an attached pre-school to meet the needs of younger children.

There is one public house left in the village -The Green Dragon, which also has a restaurant, and offers Bed & Breakfast.

Other village facilities include a post office / general store, a modern doctor's surgery, a library and a museum, both run by volunteers, a small Co-op supermarket, butcher, florist, café, hairdresser, printers, chemist, dog groomers, as well as Indian and Chinese take-aways. There are several small industrial sites, and also a large recreation area at the Elisha Field, and three children's play areas located in the village (Elisha Field, Hamilton Drive, and Broadwell).

In common with many other villages that have an infrastructure fixed by old and attractive buildings with no off street parking, combined with the increasing number of vehicles travelling across the county using the B3098, significant traffic congestion through the centre of the village, and parking, is an on-going problem.

Market Lavington is a lively and vibrant community, with a large number of clubs and societies meeting in the two halls in the village available for lettings - the large modern Community Hall and the historic grade 2 listed Old School.

## 2. Introduction

In August 2016, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Market Lavington 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 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).<sup>1</sup>
- '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 the Homes and Communities Agency 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 the parish) in Market Lavington 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.

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<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, GreenSquare, Guinness, Stonewater, Selwood Housing and Wiltshire Rural Housing Association.

<sup>2</sup> Para 1.1, 'Purpose', *Terms of Reference for the Wiltshire Rural Investment Partnership*. Full WRIP membership: Wiltshire Council, Aster, Wiltshire Rural Housing Association, GreenSquare, Guinness, Stonewater, Selwood Housing, the Homes and Communities Agency, and the Wiltshire Community Land Trust.

#### **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 7<sup>th</sup> November 2016.

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 16<sup>th</sup> December 2016. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 896 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 a good response rate of 33.5% with 300 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 Market Lavington.
- 6 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 Market Lavington. 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 Market Lavington. 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).

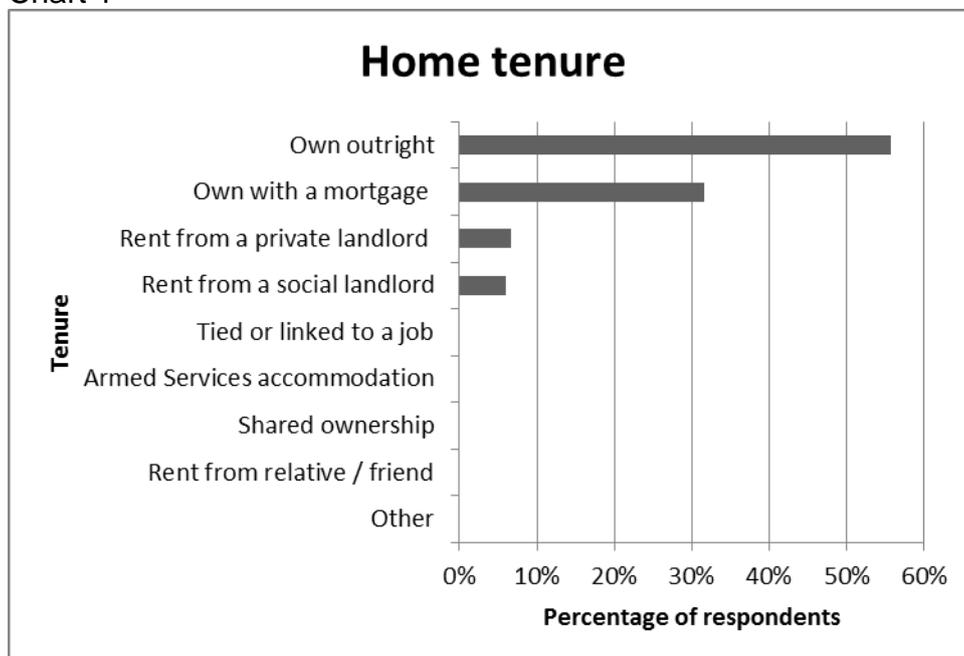
## Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Market Lavington was their main home. 100% of those who replied said that it was.

The 2011 Census data for Market Lavington indicates that 74.2% of households in the parish were owner-occupying, 13.8% were renting from social landlords, 10.0% were privately renting and 1.6% of households were living rent free.<sup>3</sup>

The chart below shows the tenure of respondents to the survey. The majority (87.4%) of respondents were owner-occupiers, while 6.0% of respondents were living in socially rented properties, 6.7% were renting from a private landlord or letting agency, none were living in accommodation tied to their employment or 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.

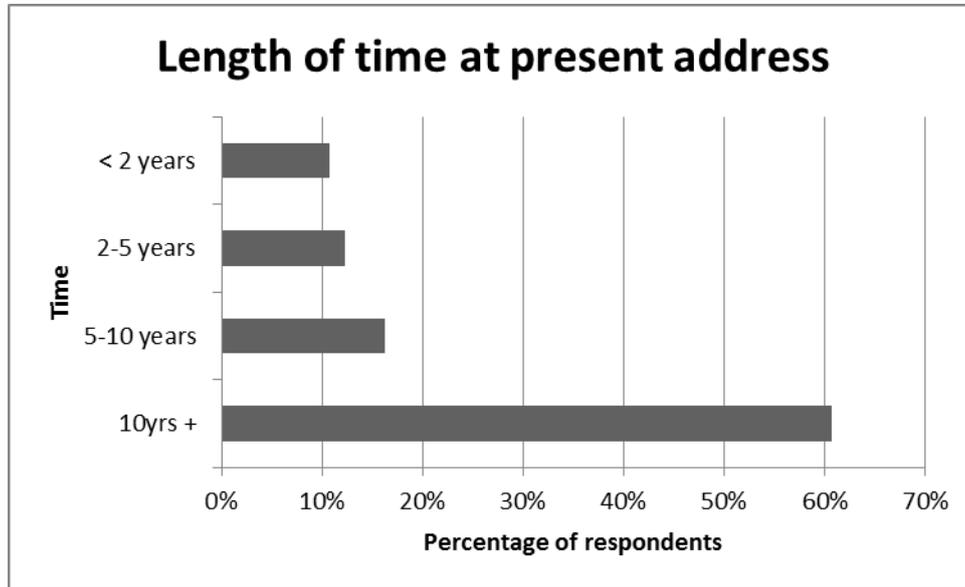
Chart 1



<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 that 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:

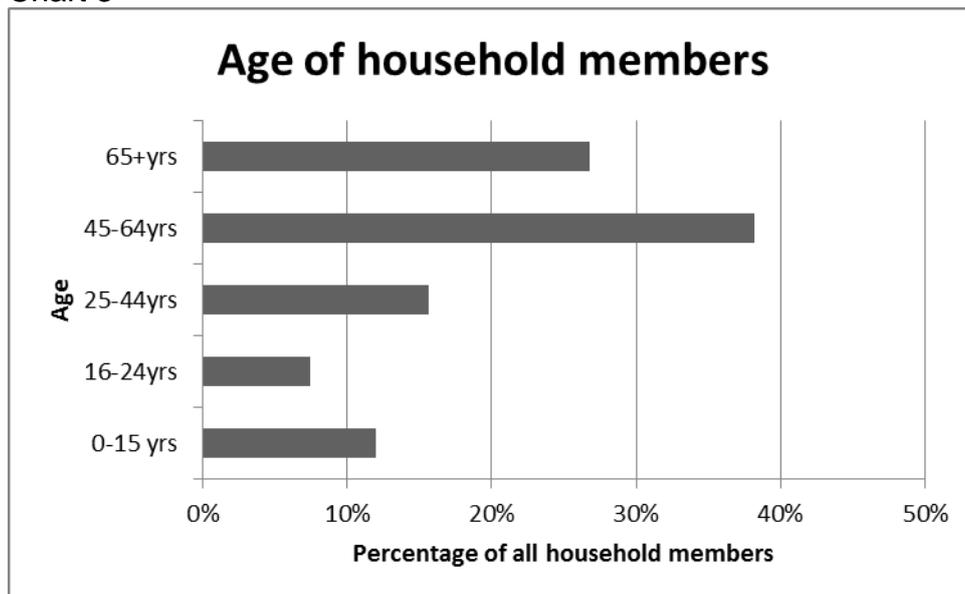
Chart 2



Many respondents to the survey lived in large family homes, with 9.3% of respondents having five or more bedrooms in their property. 33.3% lived in four bedroom homes, 36.3% had three bedrooms, 17.7% two bedrooms and 3.3% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that around a quarter (26.8%) of respondents' household members were aged 65+:

Chart 3



As shown in the chart above, there were significant numbers of households responding to the survey with members aged 25-64 and with children aged under 16. This indicates a spread of different household types in Market Lavington, from older person households with fewer members, to younger households with children.

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

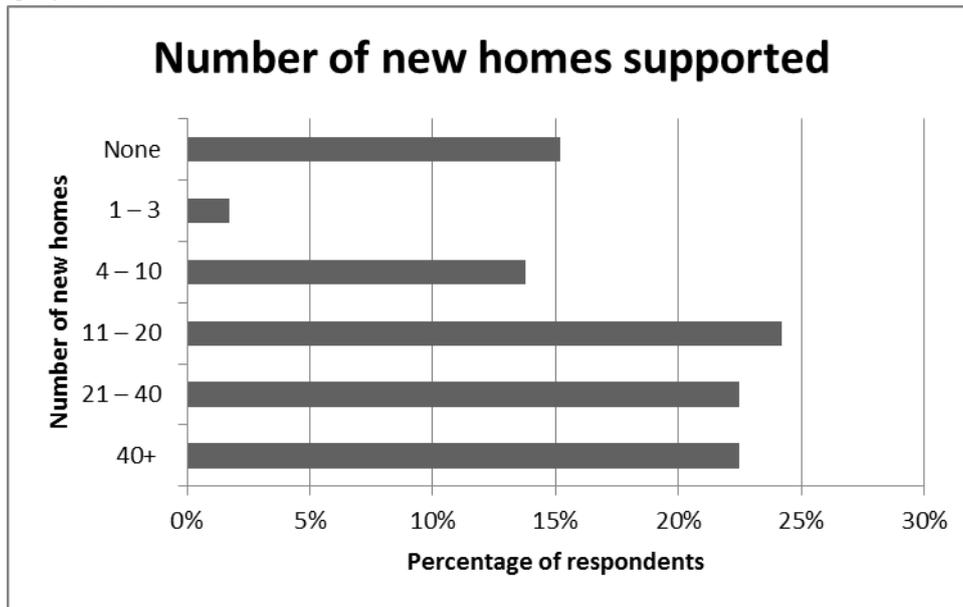
Q9	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	36	67	73	17	193
Person 2	27	33	47	6	113
Person 3	7	6	2	1	16
Person 4	1	3	1	0	5
Person 5	0	1	1	0	2
<b>Total</b>	<b>71</b>	<b>110</b>	<b>124</b>	<b>24</b>	<b>329</b>

These results suggest a mixed level of sustainability for new housing development in Market Lavington, indicated by the survey respondents' access to local sources of employment. While 55% of the households' working members usually travel less than ten miles to their place of work, 45% travel more than that, suggesting a potential lack of more local sources of employment.

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 9.5% of respondents (27 of 283 households) answered 'yes', indicating a low level of sustained need for housing in the parish.

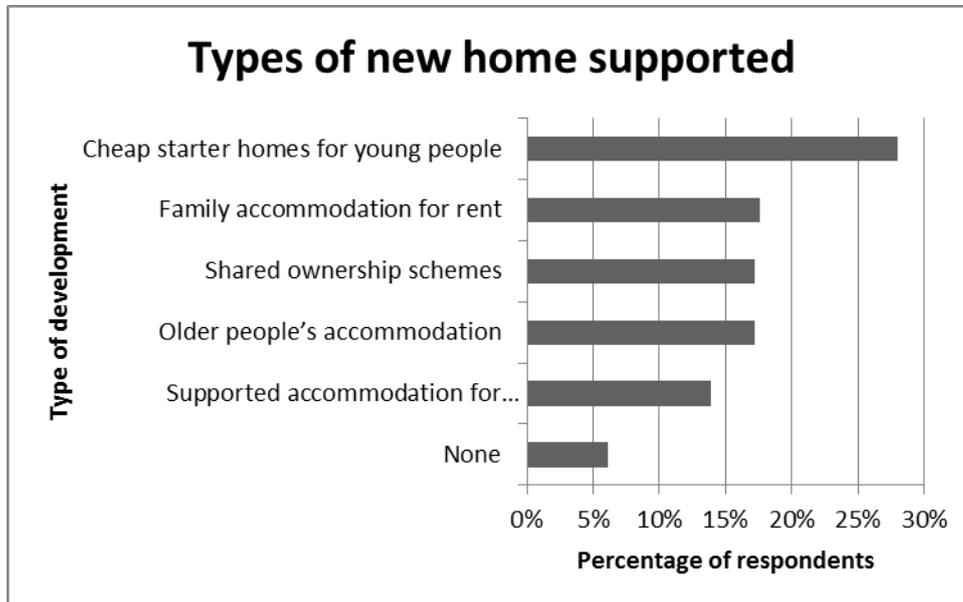
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (84.8%) were in support of some new housing in Market Lavington, with the most popular option (24.2% of respondents) being for between eleven and twenty new homes. 15.2% of respondents were opposed to any new housing in Market Lavington parish:

Chart 4



Respondents to this section were finally asked what types of housing development, if any, they would support. The types of housing considered most needed in Market Lavington by the survey respondents were affordable starter homes for young people (28.0%). Full results are given in the chart below (more than one answer could be given):

Chart 5



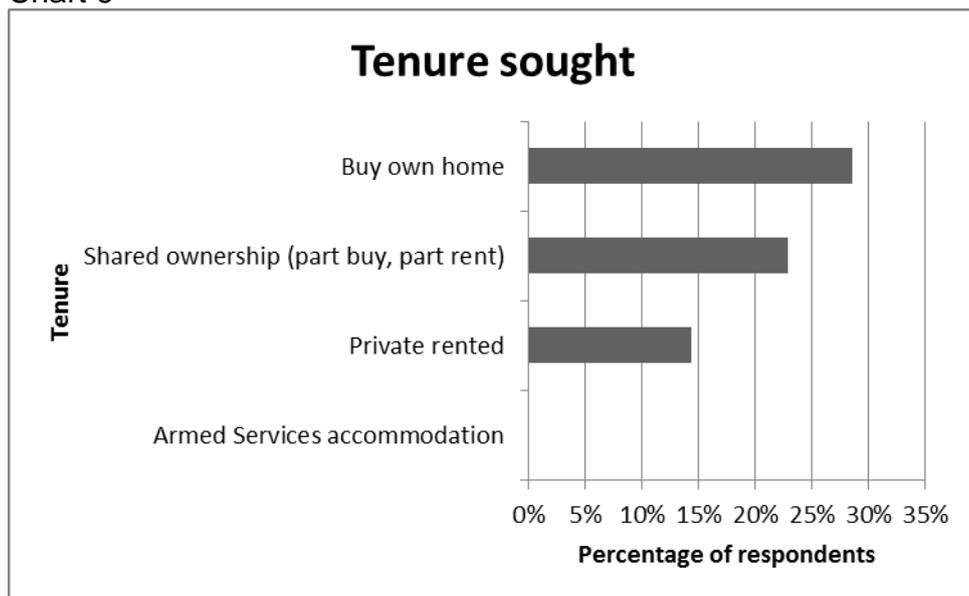
## Part two – Households requiring accommodation in the parish

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

21 respondents replied to this section of the survey, indicating their need for housing in Market Lavington. The most frequent reasons given for needing to move were to move to cheaper accommodation (7 households), and that respondents were currently renting and would like to buy (7 households) living with their families but wanted to live independently in the parish (4 households).

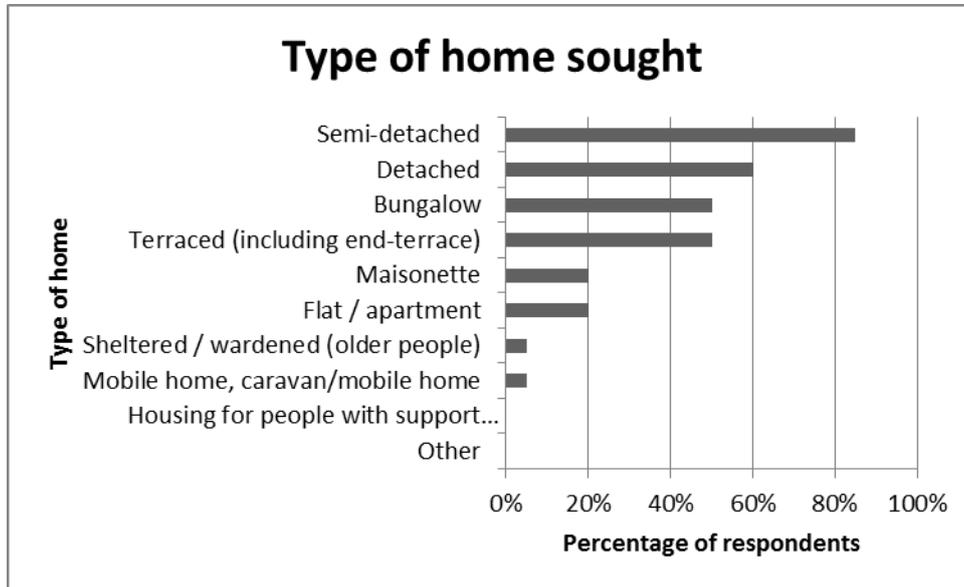
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with buying own home the most desired. Households could indicate more than one response:

Chart 6



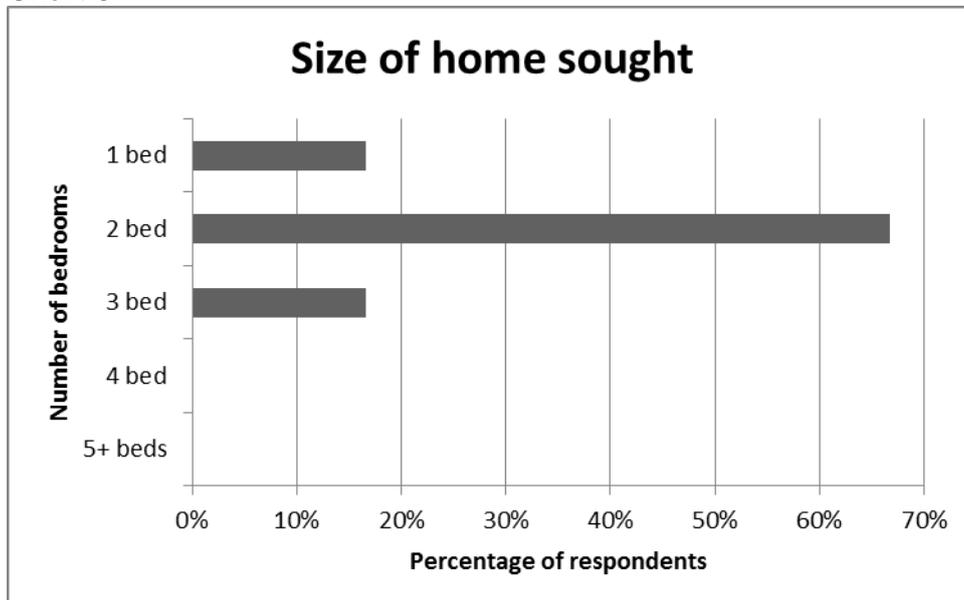
Respondents to this section were also asked what type of housing they required. The most sought-after type was semi-detached properties. Full responses are given in the chart below (more than one answer could be given):

Chart 7



In terms of size, the most popular option was for two bedroom homes and respondents also expressed a need for properties with one and three bedrooms. No need was declared for homes with four or more bedrooms:

Chart 8



The respondents were then asked if there was a lack of suitable existing housing in Market Lavington to meet their needs, to which 19 households answered 'yes'.

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

Only one of the households responding to this section of the survey reported having equity in an existing property, and the estimated levels of savings among the respondents were very mixed, with households declaring savings from less than £2,499 to over £50,000. Income levels were also notably mixed. Eight of the households reported gross incomes of over £32,000, seven households reported incomes of less than £11,000, while only one reported a gross household income of over £40,000pa. The median gross income bracket reported by the ten respondents was £20,000-£21,499pa.

Comparing income, savings and equity levels with affordability in Market Lavington suggests that eleven of the twenty one 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 Market Lavington, presented in Section 8.

Of the ten household not considered 'in housing need' eight households specified that they would like to purchase, rather than rent, a new home. However, two households would not meet the financial criteria for open market purchase or shared ownership purchase, and as such are excluded from the recommendations of this report. Both households, reside in Market Lavington, one stated a need to move both in order to downsize from their current home and the other a need to move to live independently, and it is possible that changing financial circumstances may mean that in the future the households would be suitable for low cost home purchase in Market Lavington. Their requirement was for a two bedroomed and a three bedroomed home.

One household specified that private rented accommodation would satisfy their housing needs and the levels of income and savings indicate that this is realistic. Three household are considered to be adequately housed in their current accommodation and four household appear to meet financial criteria for open market purchase.

## 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 Market Lavington area:<sup>4</sup>

<b>Bedrooms</b>	<b>Dec 2016</b>
1	£147,200
2	£197,100
3	£268,800
4	£415,800
5+	£609,800

### Example calculation for a mortgage

Typically, a household making a single application can obtain a mortgage of 3.5 times their annual income, or 3x 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 Market Lavington cost £197,100 then a household may require £29,565 as a deposit. Annual household income would have to be at least £47,867 for a single applicant or £55,845 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in Wiltshire in 2015 was £20,657:<sup>5</sup>

- 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.

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<sup>4</sup> House price estimates from the Mouseprice local area guide to the SN10 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://www.mouseprice.com/area-guide/average-house-price/) . Please note that the SN10 postcode covers a wider area than Market Lavington parish and that there may be significant internal variation in house prices.

<sup>5</sup> Annual Survey of Hours and Earnings, 2015, resident analysis. Gross annual pay of employed persons resident in Wiltshire, [www.nomisweb.co.uk](http://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 February 2017, there were five households on the Wiltshire Council Housing Register seeking affordable accommodation in Market Lavington parish: all of these households may also be described in Section 8 of this report as in need of affordable housing, but it is not possible to cross reference all of the details. Any full assessment of housing need in the parish must take account of the Register.<sup>6</sup>
- The 2011 Census recorded twenty 118 social homes in the parish.<sup>7</sup> These properties represent 10% of the total housing in Market Lavington, which is lower than the Wiltshire affordable housing average of 14.7%.<sup>8</sup>
- The social housing in Market Lavington had a 2.5% re-let rate in the past year: from the first to the fourth quarter of 2013/14, three social homes were re-let in the parish.<sup>9</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 accommodation could meet their needs through accessing the existing social housing of the parish.

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<sup>6</sup> Wiltshire Council, Housing Strategy, live tables.

<sup>7</sup> Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

<sup>8</sup> Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

<sup>9</sup> 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. Please note that this report provides a description of the affordable housing need only of those who responded to the survey, and as such may underestimate the total affordable housing need in the parish. As described in Section 7, the survey is only a quarter of the evidence required to fully assess housing need in the parish. Wiltshire Council's Housing Register, the Strategic Housing Market Assessment, and the advice of allocation staff who manage the Register **must** also be taken into account in properly determining local housing need.

### **Subsidised rented housing**<sup>10</sup>

- 1 x one bedroom home
- 3 x two bedroom homes
- 1 x three bedroom home

### **Shared ownership / discount market homes**<sup>11</sup>

- 4 x two bedroom homes
- 2 x three bedroom homes

### **Sheltered housing for older people**

- None

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<sup>10</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>11</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.