

North Bradley

Parish Housing Needs Survey

Survey Report

February 2018

DRAFT

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1. Parish Summary

The parish of North Bradley is in the Trowbridge Community Area within the local authority area of Wiltshire. North Bradley is a village and civil parish between Trowbridge and Westbury, about 1.75 miles south of Trowbridge town centre. The parish includes most of the village of Yarnbrook and the hamlets of Brokerswood and Drynham.

Although close to Trowbridge, North Bradley retains a distinct identity, separated by a number of small fields including one which is the home to Trowbridge football club. This 'gap' provides a rural setting for the village preserving its distinct character and sense of place. The majority of the fields are used as farm land, agricultural crops and for sheep and cattle.

The north-south road through the village was formerly the A363 but this was diverted to the north in the late 1990s when the White Horse Business Park was developed.

The parish extends southwest beyond Brokerswood to the boundary of Somerset, near Rudge. The river Biss follows the same northeast southwest axis.

Reference is made in the Domesday Book to North Bradley being part of the manor of Steeple Ashton. Earlier remains dating from Roman times have also been found.

A Baptist church was established in North Bradley in 1775 and a chapel opened in 1780. In 1961 a new building was opened on the same site and the old building demolished. The original graveyard which contains some listed tombs still remains.

The Anglican Church of St Nicholas is Grade II listed. Dating from the 15th century, it was restored in 1862.

All Saints Church at Brokerswood is a "tin tabernacle" built with corrugated iron. First erected in Southwick, it was reassembled at Brokerswood in 1905.

While there is significant heritage within the parish, the majority of development is more modern. Terraces and semi-detached brick villas of the nineteenth and early twentieth centuries line Woodmarsh, ex-A363, while to the south and southwest of this is located the majority of post war estate style housing that makes up the bulk of the village's building stock. Much of this dates from the 1970's and consists of detached and semi-detached houses and bungalows. Only a small proportion of this is social housing, the majority of properties having been sold under the Right to Buy scheme.

The busiest roads of the parish are in the north-eastern end, close to the main built up area. Despite the diversion of the A363, the volume of traffic between the business park and the A350 at Yarnbrook can be extreme. Similarly, the road linking North Bradley to Southwick brings high volumes of traffic including heavy goods vehicles.

There are two public houses in the parish, The Rising Sun in the centre of North Bradley and the Longs Arms in Yarnbrook. There is a thriving primary school with an attached pre-school.

There are two much used community halls: the Peace Memorial Hall with its popular playing field and playground and the Progressive Hall. Both halls offer a variety of activities.

2. Introduction

In Autumn 2017, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with North Bradley 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).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 the Homes and Communities Agency 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 North Bradley 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.

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 Wiltshire Rural Housing Association.

² 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 13 November 2017.

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 18 December 2017. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 767 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 34.0% with 261 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 North Bradley.
- 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 North Bradley. 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 North Bradley. 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).

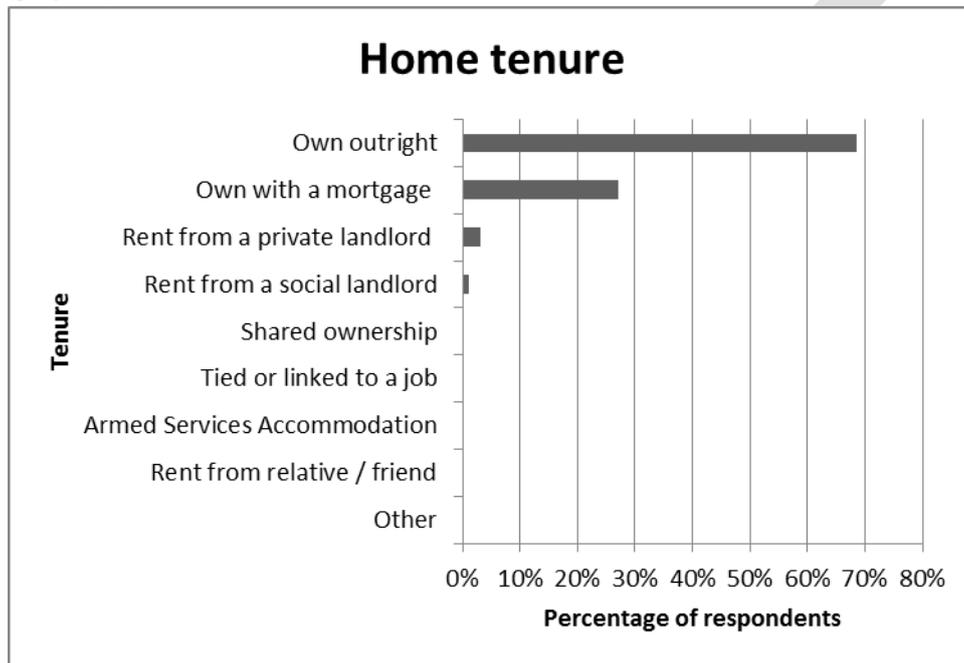
Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in North Bradley was their main home. 99.6% of those who replied said that it was.

The 2011 Census data for North Bradley indicates that 87.2% of households in the parish were owner-occupying, 4.3% were renting from social landlords, 7.7% were privately renting, 0.4% were shared owners and 0.4% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (95.8%) of respondents were owner-occupiers, while 3.1% were renting from a private landlord or letting agency, 1.1% of respondents were living in socially rented properties, none were living in shared ownership properties, accommodation tied to their employment, or renting from a relative or friend and 0.0% 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.

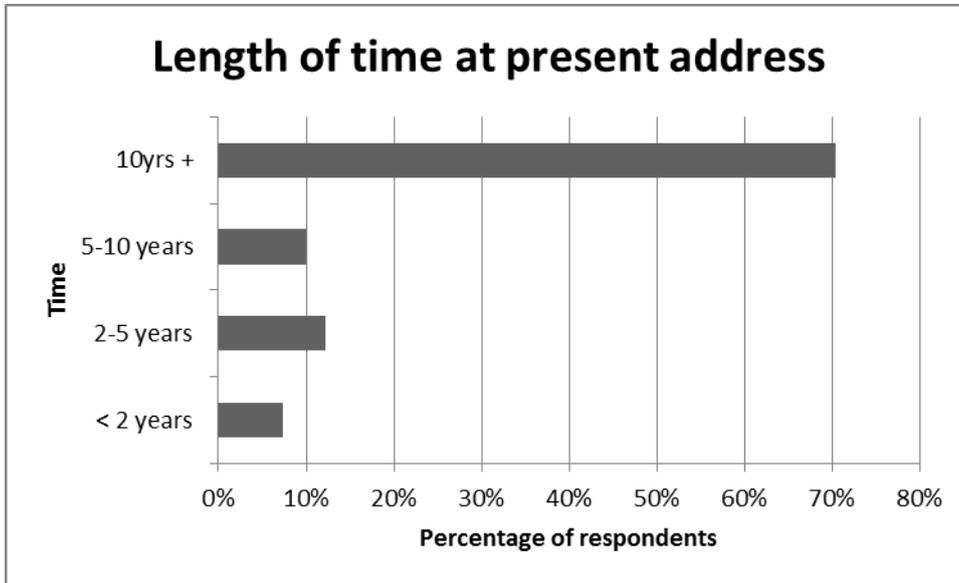
Chart 1



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 appropriate for the high levels of owner occupation among survey respondents:

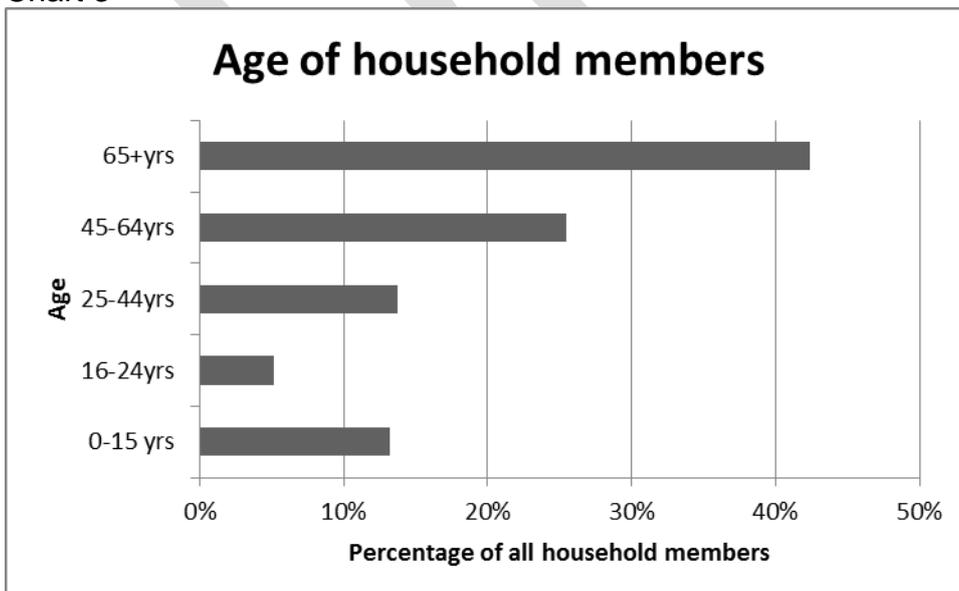
Chart 2



Many respondents to the survey lived in medium to large family homes, with 37.2% of respondents having four bedrooms in their property. 33.3% lived in three bedroom homes, 19.5% had two bedrooms, 7.3% had five or more bedrooms and 2.7% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that over a third (42.4%) 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 North Bradley, 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

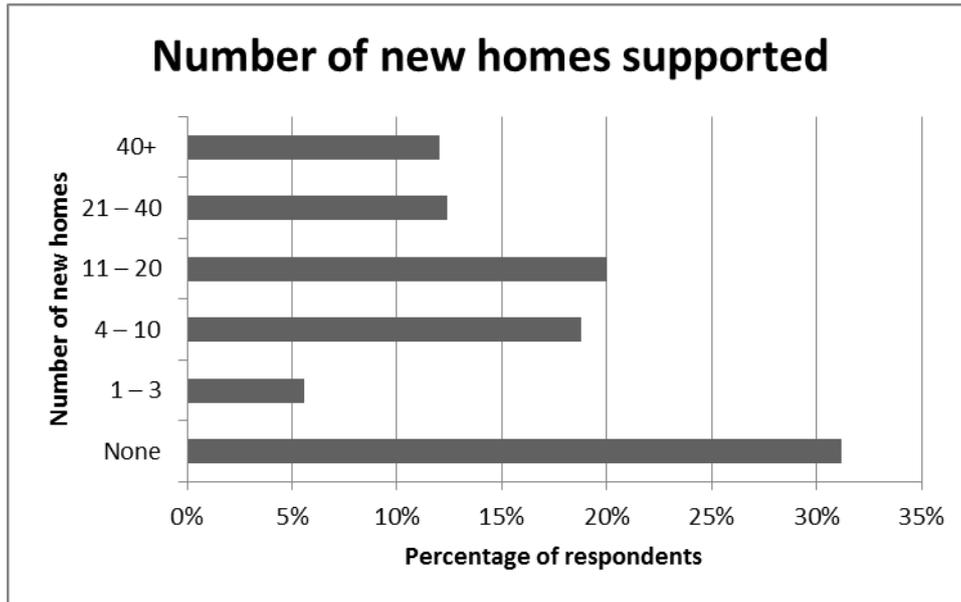
Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	28	54	30	10	122
Person 2	15	31	28	2	76
Person 3	3	4	3	0	10
Person 4	3	2	1	0	6
Person 5	1	0	0	0	1
Total	50	91	62	12	215

These results suggest a mixed level of sustainability for new housing development in North Bradley, indicated by the survey respondents' access to local sources of employment. While 66% of the households' working members usually travel less than ten miles to their place of work, 34% 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 2.8% of respondents (seven households) answered 'yes', indicating a low level of sustained need for housing in the parish.

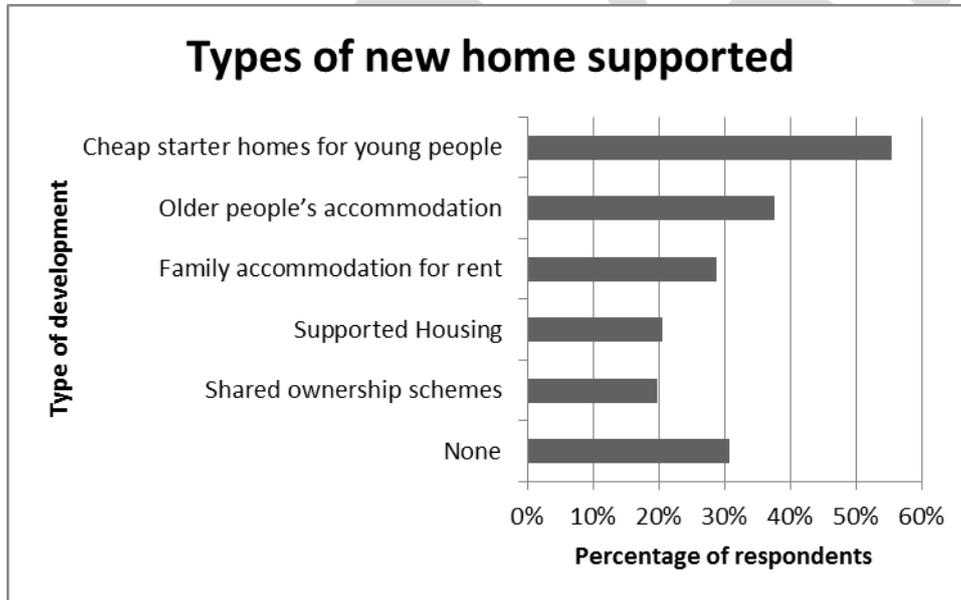
Respondents were then asked how many new homes they would support being built in the parish. The majority of respondents (68.8%) were in support of some new housing in North Bradley, with the most popular option (20.0% of respondents) being for between eleven and twenty new homes. 31.2% of respondents were opposed to any new housing in North Bradley 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 North Bradley by the survey respondents were affordable starter homes for young people (55.5%) and older persons' accommodation (37.7%). 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

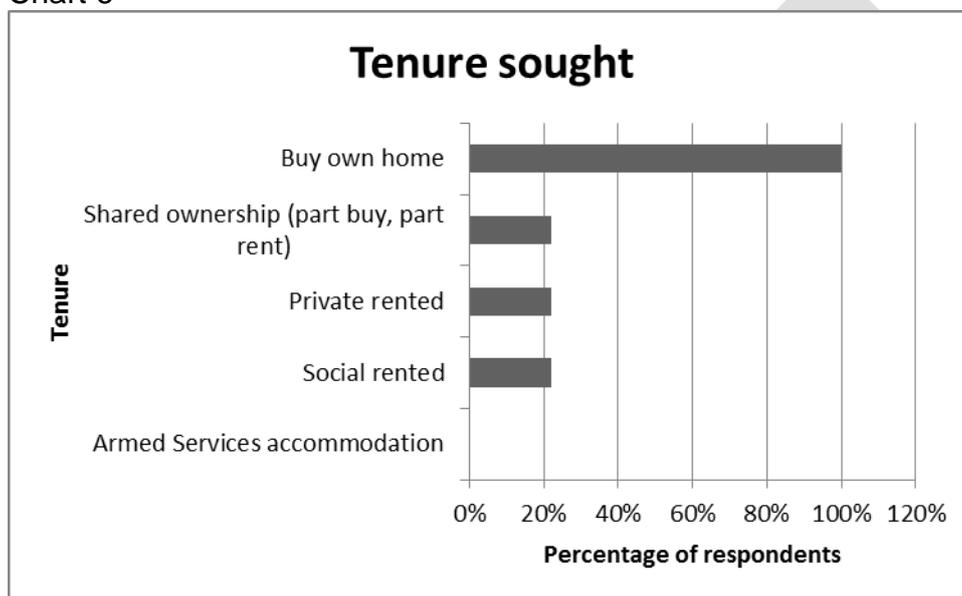
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in North Bradley are

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

Ten respondents replied to this section of the survey, indicating their need for housing in North Bradley. The most frequent reasons given for needing to move were their current home is too small (four households), to move to cheaper accommodation (three households), they are currently renting and want to buy (three households) and that respondents want to be closer to friends/other family (three households). More than one reason could be given.

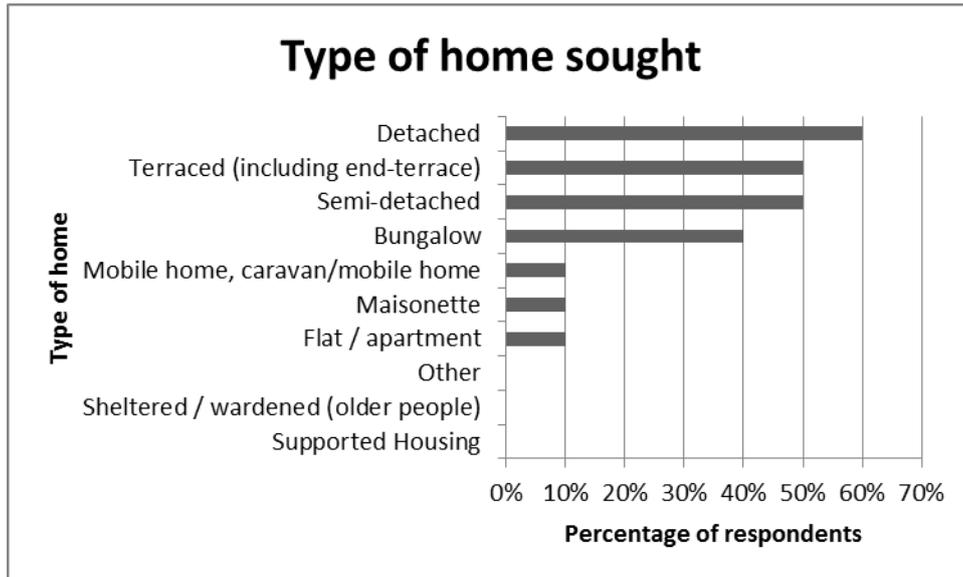
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with home ownership being the most desired. Households could indicate more than one response:

Chart 6



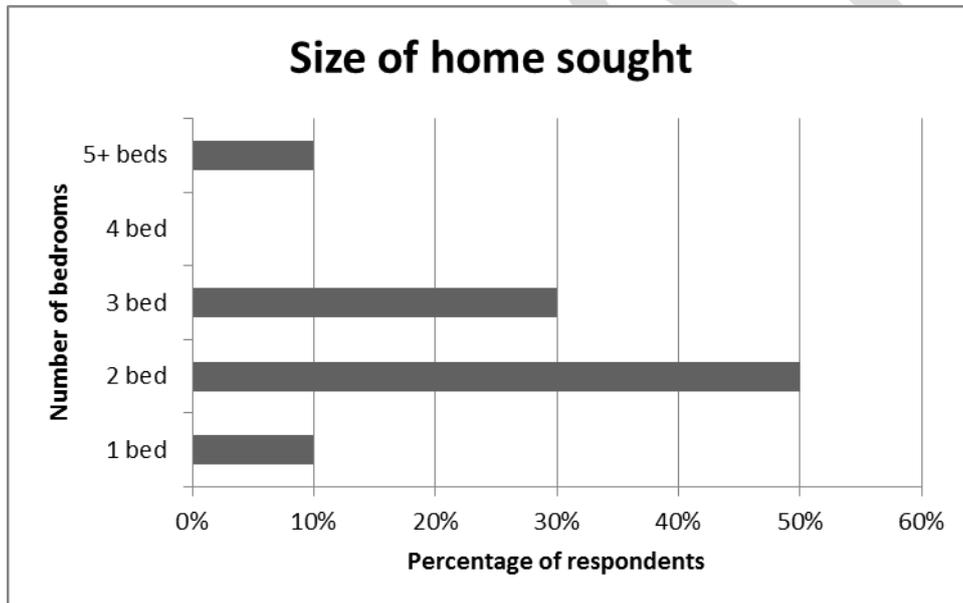
Respondents to this section were also asked what type of housing they required. The most sought-after type was detached properties. Full responses are given in the chart below (more than one answer could be given):

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, three and five or more bedrooms. No need was declared for homes with four bedrooms:

Chart 8



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

In order to assess the need for **affordable** housing in North Bradley, 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. Estimated levels of savings among the respondents were varied with two respondents declaring savings of between £0 and £2,499. Two respondents reported savings of between £5,000 and £14,999. Two households declared debts of up to £5,000. Four households did not provide any information on savings or debt.

In relation to income levels six of the ten households reported gross incomes of between £9,500 and £24,499pa. Three respondents reported a gross household income of over £26,000pa. One respondent did not disclose any financial information. The median gross income bracket reported by the nine households that responded was £21,500 to £22,999pa.

Comparing income, savings and equity levels with affordability in North Bradley suggests that only one household 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.

Three of the households responding specified that they would like to purchase, rather than rent a new home. However assessing the income and saving levels declared by those households they do not appear to meet the financial criteria for low cost home ownership and as such are excluded from the recommendations of this report.

Three households expressed an interest in shared ownership however, for two of these the income and saving levels declared would indicate that they do not meet the financial criteria for low cost home ownership.

Despite the low levels of savings and equity declared in the financial assessment, three of the households responding declared that they owned their home outright and as such this would indicate the three households have the financial means to resolve their own housing through a market purchase.

One household provided inconsistent household and financial information so we are unable to determine the housing need for this household.

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 North Bradley area:⁴

Bedrooms	February 2018
1	£118,400
2	£174,500
3	£229,200
4	£336,600
5+	£437,500

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 North Bradley cost £174,500 then a household may require £26,175 as a deposit. Annual household income would have to be at least £42,379 for a single applicant or £49,442 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in Wiltshire in 2016 was £21,817:⁵

- 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.

⁴ House price estimates from the Mouseprice local area guide to the BA14 postcode area, www.mouseprice.com/area-guide/average-house-price/. Please note that the BA14 postcode covers a wider area than Southwick parish and that there may be significant internal variation in house prices.

⁵ Annual Survey of Hours and Earnings, 2016, 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 January 2018, there was one household on the Wiltshire Council Housing Register seeking affordable accommodation in North Bradley parish.
- The 2011 Census recorded thirty one social homes in the parish.⁶ These properties represent 4.3% of the total housing in North Bradley, which is lower than the Wiltshire affordable housing average of 14.7%.⁷
- The social housing in North Bradley has a low re-let rate. From the fourth quarter of 2016/2017 to the third quarter of 2017/2018 there was a zero re-let rate. No social homes were re-let in the parish.⁸
- The very 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.
- Of the ten respondents to Part 2, three declared they were outright owner occupiers with no mortgage or loan attached to the property. Whilst no savings and equity were disclosed, it would indicate that those households may be in a position to resolve their own housing through an open market purchase. One of these households expressed a desire to move out of the parish, to a nearby town.
- Three of the ten household's specified in their survey response that they were seeking to buy rather than rent. These households declared limited savings and fell into the median income bracket. However given these household's preference for home ownership, they have **not** been included in the recommendations of this report for new subsidised rented homes.

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, for example households which are on the Housing Register but have not completed a questionnaire are not included in these recommendations (see Section 7). 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 housing⁹

- None

Shared ownership / discount market homes¹⁰

- 1 x 1 bed

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.