

Ogbourne St George

Parish Housing Needs Survey

Survey Report

March 2012

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1. Parish Summary

The parish of Ogbourne St George is in the Marlborough Community Area within the local authority of Wiltshire.

- There is a population of 480 according to the 2001 census, living in 190 households. ONS predictions for 2011 suggest a population of 480 in 200 households.¹
- Ogbourne St. George is located approximately three miles north of the market town of Marlborough, and is adjacent to the A346. The M4 motorway is approximately three miles to the north.
- tbc

2. Introduction

In early 2012, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Ogbourne St George 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 new housing 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 Wiltshire Rural Investment Partnership and Wiltshire Council.

¹ <http://www.intelligenenetwork.org.uk/population-and-census/>

3. Aim

The aim of carrying out the survey is to investigate the affordable housing need for local people (or those who have a need to live in the parish or the locality) of Ogbourne St George.

- 'Housing need' can be defined as the need for an individual or household to obtain housing which is suitable to their circumstances.
- It implies that there are problems or limitations with the household's current housing arrangements and that the household is unable to afford or to access suitable accommodation in the private sector.
- Such problems may be concerned with housing costs, size, location, layout, state of repair, or security of tenure 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 in February 2012.

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 9th March 2012. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 240 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 32.1% with 77 replies received.
- The received data refer only to themselves (i.e. to the survey respondents) and should not be taken as indicative of the population of Ogbourne St George.
- Three 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 Ogbourne St George. This section also describes the levels of new affordable housing, if any, which would be supported by residents of the parish.

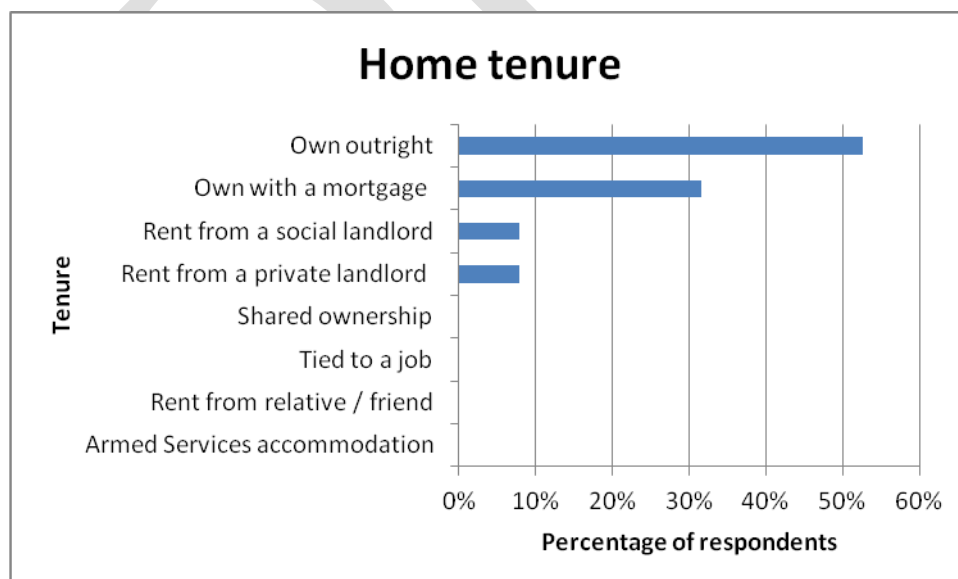
The second section examines the households who have declared a need for new housing in Ogbourne St George. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have a current need for new *affordable* housing. The results of this financial assessment are summarised in the 'Recommendations' of the report (section 8).

Part One – Households currently living in the parish

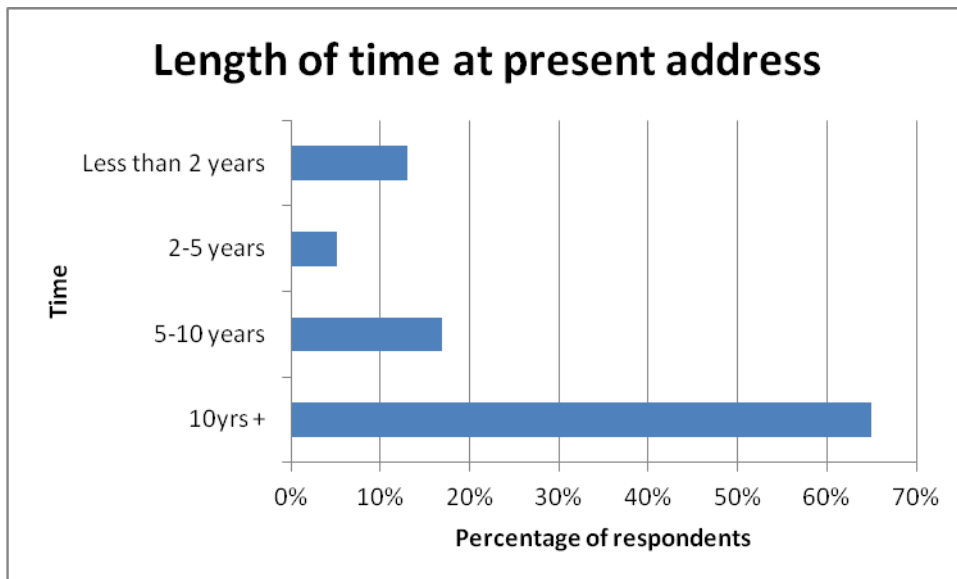
The first question asked on the survey was whether the respondents' home in Ogbourne St George was their main home. 99.3% of those who replied indicated that their home in Ogbourne St George is their main home, and 0.7% that it is their second home.

The 2001 Census data, configured for the Ogbourne St George output area, indicates that 65.9% of households in the area were owner-occupying, 9.1% were renting from a housing association, 13% were privately renting, and 11.9% of households were living rent free.

The chart below shows the tenure of respondents to the survey. The majority (84.2%) of respondents were owner-occupiers, while 7.9% of respondents were living in socially rented properties and 7.9% in privately rented accommodation. This indicates a bias in the survey respondents toward owner-occupiers and the remainder of this section should be read with this in mind.

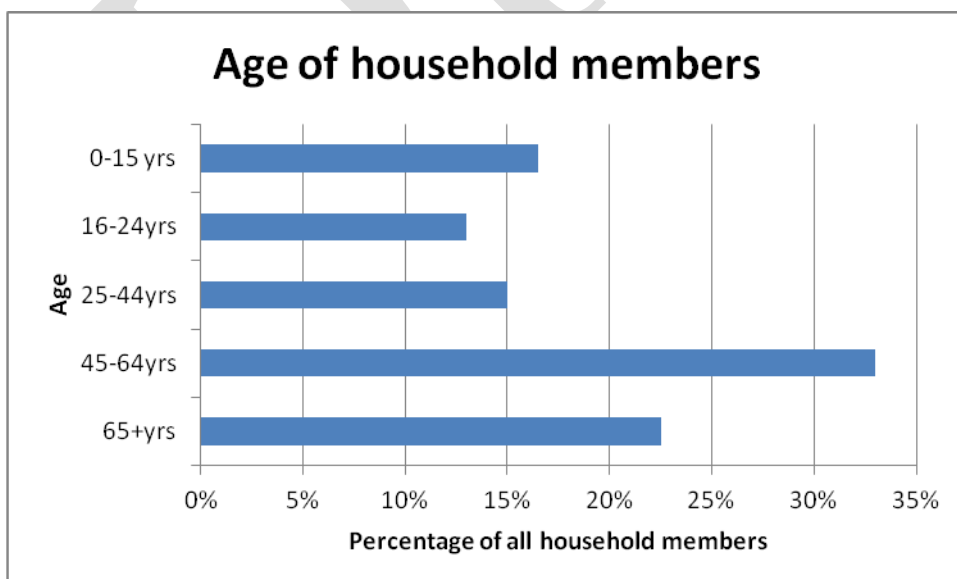


The chart below indicates the length of time that respondents have lived in Ogbourne St George. It shows that the majority of people who responded to the survey have lived in the parish for more than five years, which is expected given the high levels of owner occupation among survey respondents.



The survey also shows that the majority of respondents live in larger family homes, with 90.9% of respondents having 3 or more bedrooms in their property, 7.8% having two bedrooms and only 1.3% of respondents living in a home with one bedroom. The majority of respondents (66.2%) live in detached properties.

These responses indicate relatively high levels of under-occupation among the survey respondents in Ogbourne St George. While the majority of respondents live in larger, detached homes, a majority (57.1%) also have households composed of two or fewer persons. These levels of under-occupation are an expected corollary of larger numbers of older person households, and indeed the spread of ages recorded in the survey indicates that nearly a quarter of respondents' household members were aged 65+:



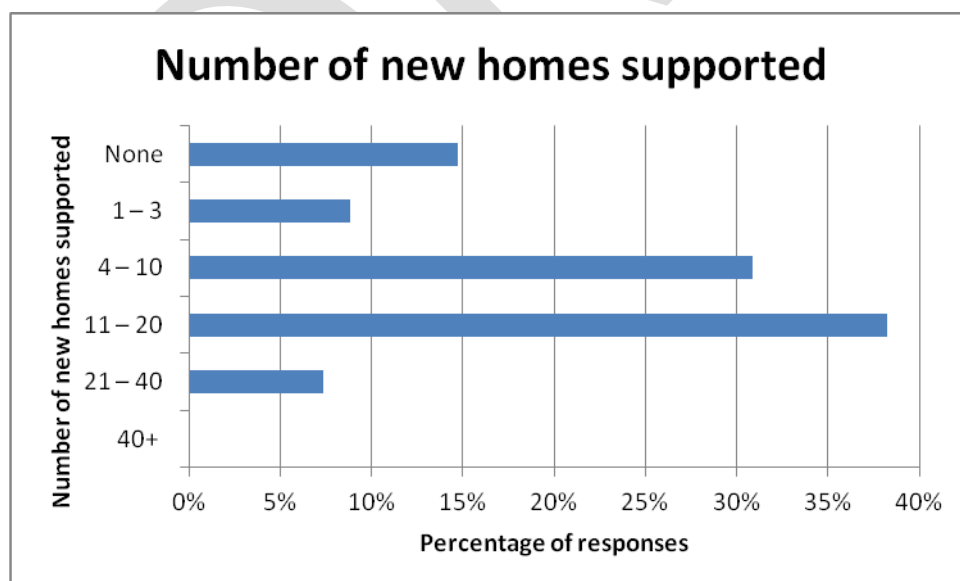
As shown in the chart above, however, the majority of household members responding to the survey were aged 45-64 and there were also significant proportions of households with members aged 25-44 and with children aged under 16 years old. This indicates a spread of different household types in Ogbourne St George, from older person households with fewer members, to many younger households with children.

The distance that people are required to travel to work can also be a good measure of the sustainability of local development, as more people working locally indicates an ongoing need for local housing. The table below shows how far people in the respondents' households travel to their employment:

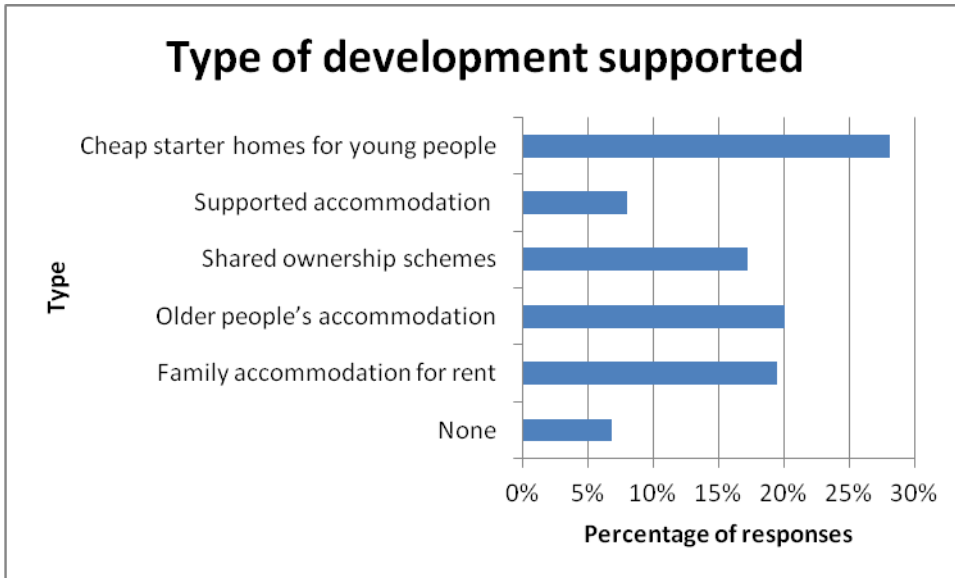
Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	9	22	15	8	54
Person 2	10	10	10	3	33
Person 3	2	1	0	1	4
Person 4	0	0	0	0	0
Person 5	0	0	0	0	0
Total	21	33	25	12	91

These results suggest a broad sustainability to development in Ogbourne St George, indicated by the survey respondents, as the majority of households' members travel less than 10 miles to work each day. 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 16% of respondents answered 'yes'. This result, which is very high, also indicates a 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 (38.2%) indicated that they would support new housing developments of between 11 and 20 new homes:



Following this, respondents were asked what types of development, if any, they would support. The majority of respondents (28.2%) indicated that they would support the development of cheap starter homes for young people, and more than 15% of respondents also supported the development of family accommodation for rent, shared ownership schemes and older persons' housing. There was less support (only 8%) for new supported accommodation for residents with disabilities.



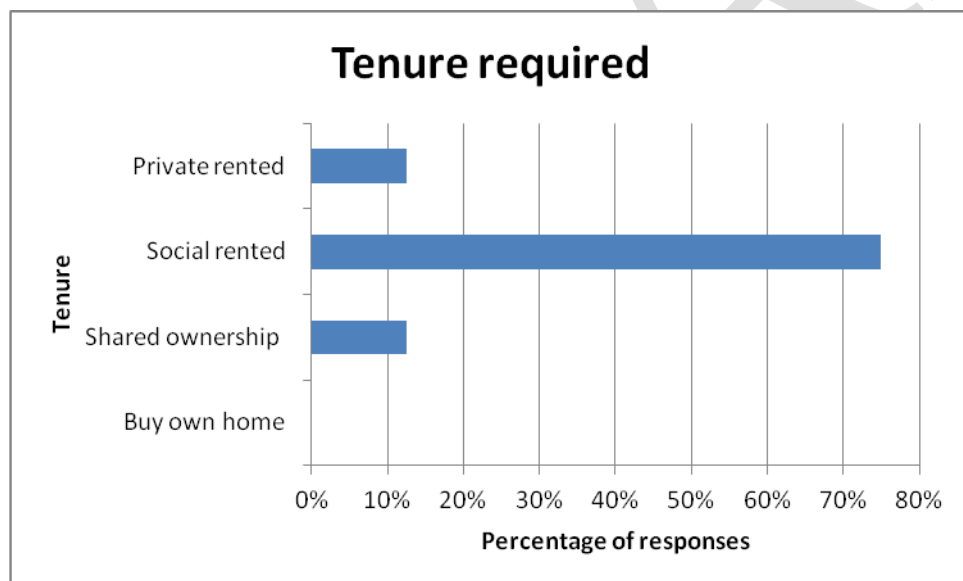
Part two – Households requiring accommodation in the parish

This part 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 is then made in order to describe in more detail the need for specifically affordable housing.

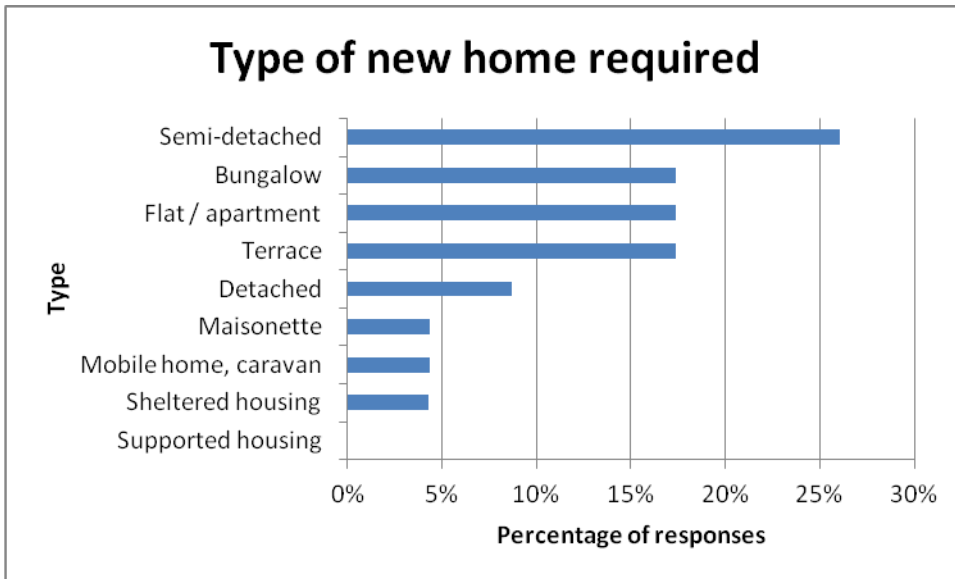
Eight respondents replied to this section of the survey, indicating their need for housing in Ogbourne St George.

All of these households have a local connection to the parish of Ogbourne St George, either living or working in the parish, having previously lived there, or having family members there.

The respondents requiring accommodation in the parish were asked what type of tenure they sought. There was a need expressed both for subsidised purchase, and for private and social rented homes. No need was declared for open-market purchase. Households could indicate more than one response:

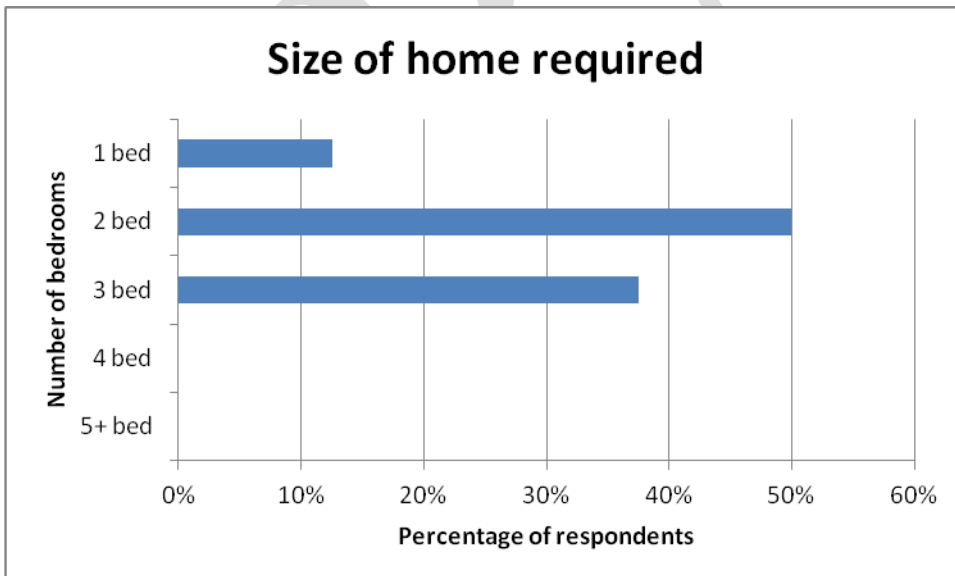


Respondents to this section were also asked what type of housing they required, with the majority seeking semi-detached properties, followed by terraced homes, flats or apartments, and bungalows. Full responses are given in the chart below (more than one answer could be given):



No need was expressed for adapted properties or for homes equipped with support systems such as Lifeline.

The need for sizes of property varied from one- to three-bedroom properties. No need was expressed for properties with 4+ bedrooms:



The respondents were then asked if there was a lack of suitable existing housing in Ogbourne St George to meet their needs, to which all answered 'yes.'

In order to assess the need for **affordable** housing in Ogbourne St George, it is necessary to consider the equity, income and savings levels of respondents. All respondents completed the financial declaration section of the survey, and as such are assessed in the following analysis.

87.5% of those who responded to these questions either did not own property or declared zero or negative equity in their homes. 62.5% possessed no savings and only 12.5% estimated their savings at over £2,500. Income levels were varied: 50% of respondents estimated a combined gross household income of below £20,000pa, and 25% of between £20,000 and £30,499pa, while the remaining quarter of respondents indicated gross household incomes of between £30,500 and £50,000pa.

Comparing income, savings and equity levels with affordability in Ogbourne St George suggests that **12.5% of the respondents to section two would not require public support in order to achieve their required housing**. The remainder, due to low levels of savings and equity and to the cost of open market housing in Ogbourne St George, 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 Ogbourne St George, presented in section 8.

Of the households meeting the criteria for affordable housing, the majority (42.9%) were households headed by people aged 25-44. 42.9% also had children aged under 16. One household aged 65+ was found to be in need of affordable housing: the need in this case was expressed for general, rather than for specialist older persons', housing.

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 Ogbourne St George area:²

Bedrooms	Dec 2011- Feb 2012
1	£171,100
2	£234,900
3	£278,000
4	£410,700
5+	£639,400

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 Ogbourne St George cost £234,900 then a household may require £35,235 as a deposit. Annual household income would have to be at least £57,047 for a single applicant or £66,555 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in the Kennet area in 2011 was only £21,712.³

- Considering the average prices of homes in Ogbourne St George it would be unlikely that a household would be able to purchase a property without a large deposit, some equity in an existing property or a substantial income.
- First time buyers would generally struggle to meet any of the criteria necessary for obtaining their own home.

² House price estimates from the Mouseprice local area guide to the SN8 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN8 postcode covers a wider area than the Ogbourne St George parish and that there may be significant internal variation in house prices.

³ Annual Survey of Hours and Earnings, 2011, Table 8.7a, Office of National Statistics, <http://www.ons.gov.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.

- It is generally difficult to get accurate data on the housing needs of single people, especially the under 25s, and surveys of this type tend to underestimate the figures.
- Housing development in Ogbourne St George should take account of anticipated future housing need (as described in the Wiltshire Strategic Housing Market Assessment) as well as the number of households in immediate need of more suitable accommodation.
- At quarter 3 2011/12, there were four households on the Wiltshire Council Housing Register seeking affordable accommodation in Ogbourne St George parish: two of these households are also reported on in this report as in need of affordable housing. The remaining households on the Register are seeking properties with between one and three bedrooms and any full assessment of housing need in the parish should take account of the Register.
- The total social housing stock in the parish is 21 homes.⁴ These properties represent 10.5% of the total housing stock in the parish, which is lower than the Wiltshire social housing average of 19.2%.
- Social housing in Ogbourne St George had a zero re-let rate in 2011/12: from January 2011 to January 2012, no social homes were re-let in the parish.⁵
- The low levels and turnover of social housing in Ogbourne St George indicate that none of the respondents to section two of the survey could meet their housing needs within the existing social housing of the parish.

⁴ Housing Strategy team, live tables.

⁵ *Ibid.*

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.

Subsidised rented housing

- 1x one bed home for a single / couple
- 3x two bed homes for couples / families
- 3x three bed homes for families

Shared / Low cost home ownership

- None

Sheltered housing for older people

- None

Supported or adapted housing

- None