

Yatton Keynell

Parish Housing Needs Survey

Survey Report

April 2019

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

1. Parish Summary

Yatton Keynell is in the Chippenham Community Area in the north of the local authority area of Wiltshire. The population was reported as 825 in the 2011 census. There are 336 residential properties. The village of Yatton Keynell lies on the B4049 approximately 4 miles Northwest of Chippenham and the Parish also includes the hamlets of Tiddleywink, Kents Bottom, Broomfield, West Yatton, Long Dean & Giddeahall. The majority of the main village lies in the Cotswolds AONB.

The parish is well placed for access by road to Swindon, Bath, Bristol and Malmesbury and by train from Chippenham Station to London and Bristol.

Yatton Keynell is home to the By Brook Valley C of E Primary School. Built at the end of the last century, it has capacity for up to 210 pupils and serves the villages of Biddestone, Castle Combe, Nettleton & Burton as well as Yatton Keynell. The number on roll at October 2018 is stated by Wiltshire Council, Department of Children Services (Education) to be 190. Pre - primary aged children attend the By Brook Pre School which is located in the village hall. Secondary aged children attend schools in Chippenham.

The ever popular Jubilee Field Surgery is located in Yatton Keynell and serves the wider community area that approximates to the By Brook Benefice.

There are two places of worship in the village, the parish church of St Margaret of Antioch which is located in the centre of the village and is part of the wider By Brook Benefice and the Ebenezer Chapel in the Grittleton Road. The village has a vibrant pub, The Bell Inn and a very busy village shop and post office.

There is an active social scene in the village. The village hall and surrounding playing field is run by a registered charity and is well used by many regular user groups. The village still holds a traditional summer fete annually and an active events team runs several functions a year in support of the many village groups.

2. Introduction

In winter 2018, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Yatton Keynell 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 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 Yatton Keynell 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 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.

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 4th March 2019.

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 8th April 2019. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

- A total of 333 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 very good response rate of 38.1% with 127 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 Yatton Keynell.
- 8 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 Yatton Keynell. 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 Yatton Keynell. 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).

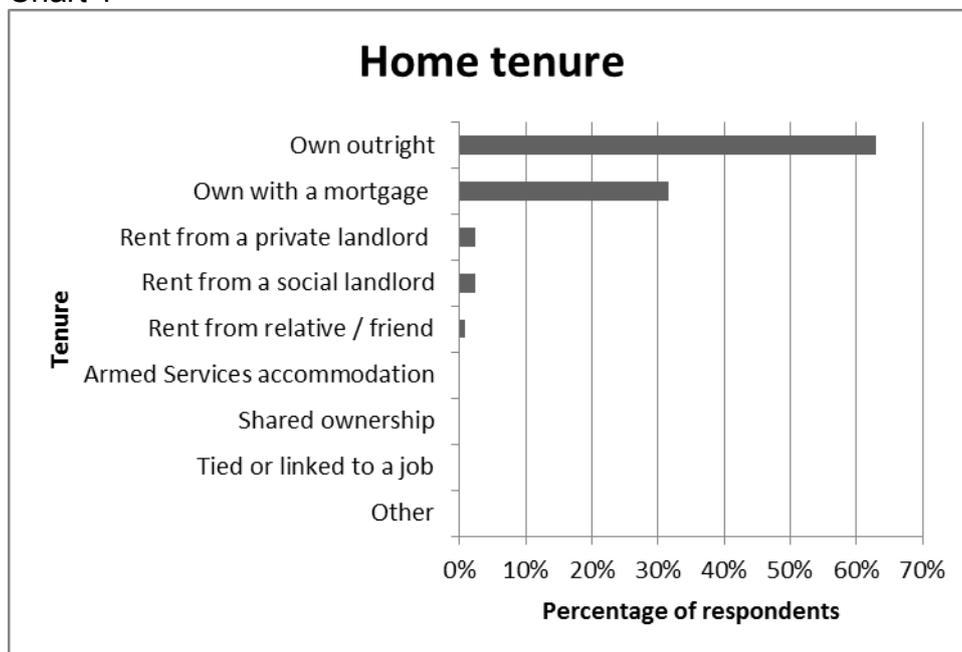
Part One – Households currently living in the parish

The first question asked on the survey was whether the respondents' home in Yatton Keynell was their main home. 99.2% of those who replied said that it was.

The 2011 Census data for Yatton Keynell indicates that 80.8% of households in the parish were owner-occupying, 8.7% were renting from social landlords, 6.9% were privately renting and 2.7% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (94.5%) of respondents were owner-occupiers while 2.4% were renting from a private landlord or letting agency. 2.4% of respondents were living in socially rented properties, none were living in accommodation tied to their employment, and 0.8% were renting from a relative or friend. 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.

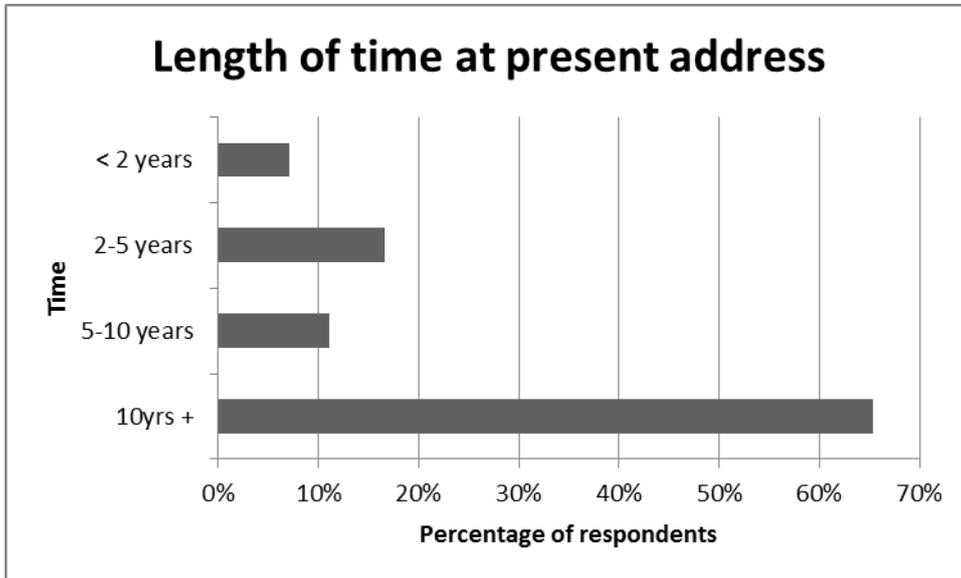
Chart 1



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:

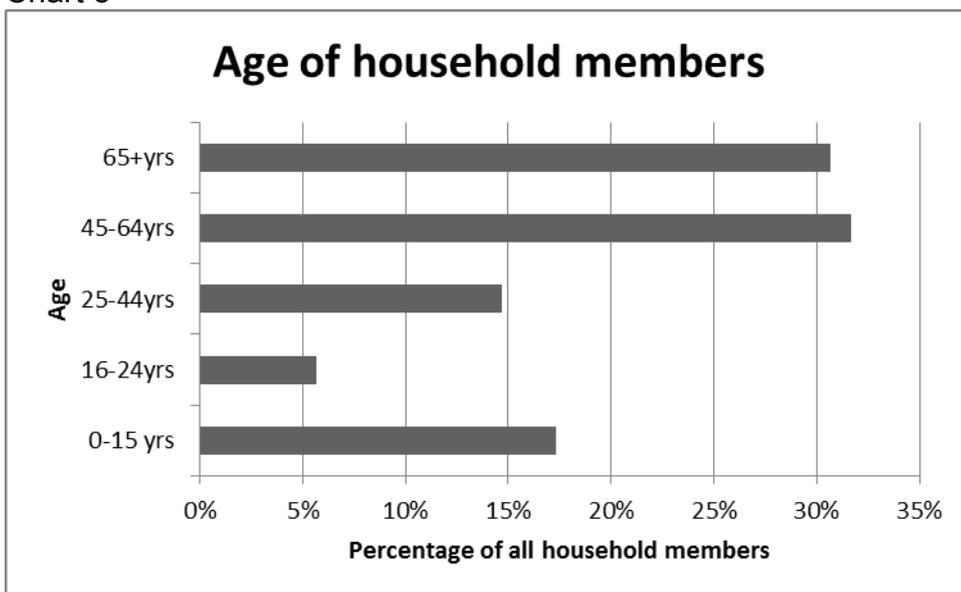
Chart 2



Many respondents to the survey lived in large family homes, with 16.5% of respondents having five or more bedrooms in their property. 45.7% lived in four bedroom homes, 27.6% had three bedrooms, 6.3% two bedrooms and 3.9% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that around a third (30.7%) 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 Yatton Keynell, 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

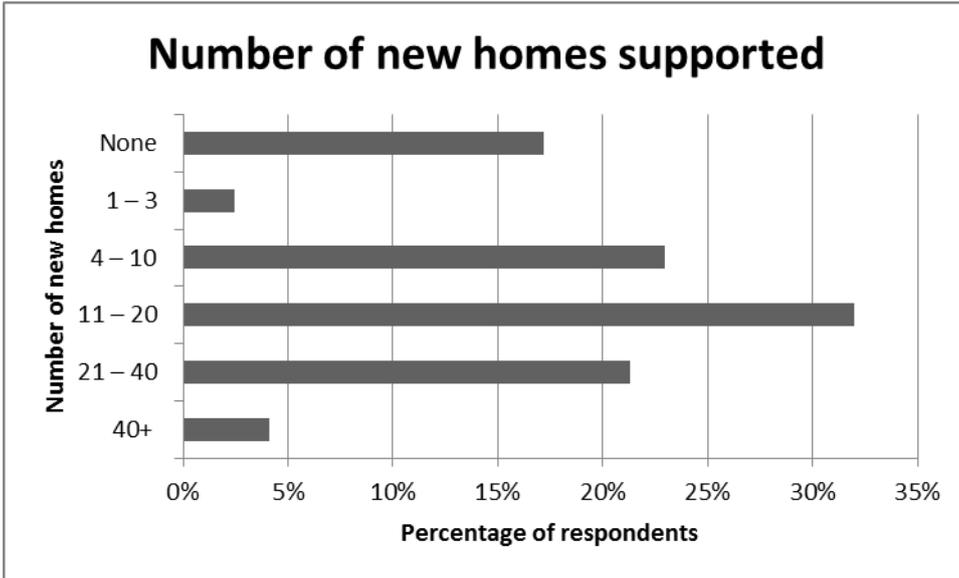
Persons in household	Distance to work				Total
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	
Person 1	12	16	28	12	68
Person 2	10	18	21	1	50
Person 3	3	1	1	0	5
Person 4	0	0	0	0	0
Person 5	0	0	0	0	0
Total	25	35	50	13	123

These results suggest a mixed level of sustainability for new housing development in Yatton Keynell, indicated by the survey respondents' access to local sources of employment. While 49% of the households' working members usually travel less than ten miles to their place of work, 51% 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 6.5% of respondents (eight households) answered 'yes', indicating a low level of sustained need for housing in the parish.

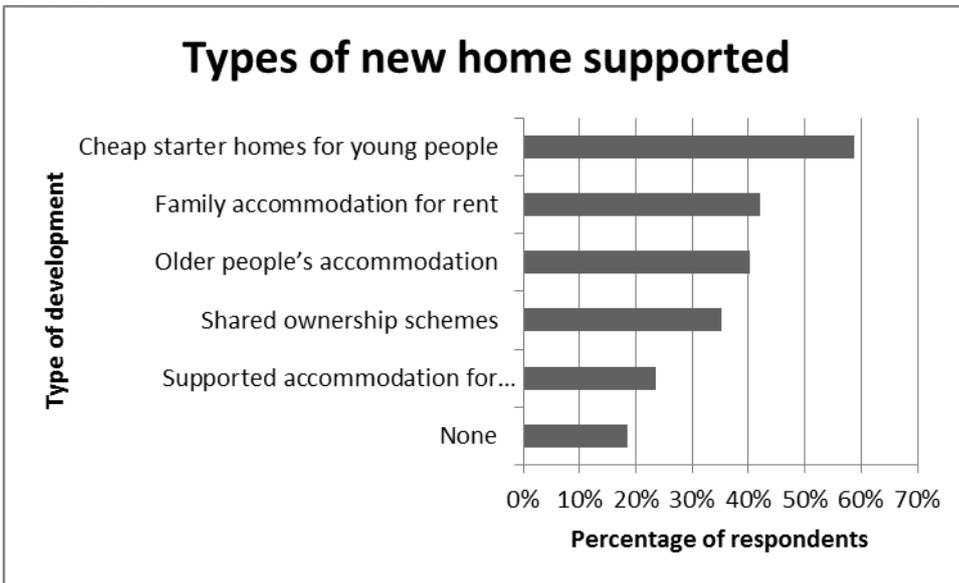
Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (82.8%) were in support of some new housing in Yatton Keynell, with the most popular option (32% of respondents) being for between eleven and twenty new homes. 17.2% of respondents were opposed to any new housing in Yatton Keynell 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 Yatton Keynell by the survey respondents were affordable starter homes for young people (58.8%) and family accommodation for rent (42%). Full results are given in the chart below (more than one answer could be given):

Chart 5



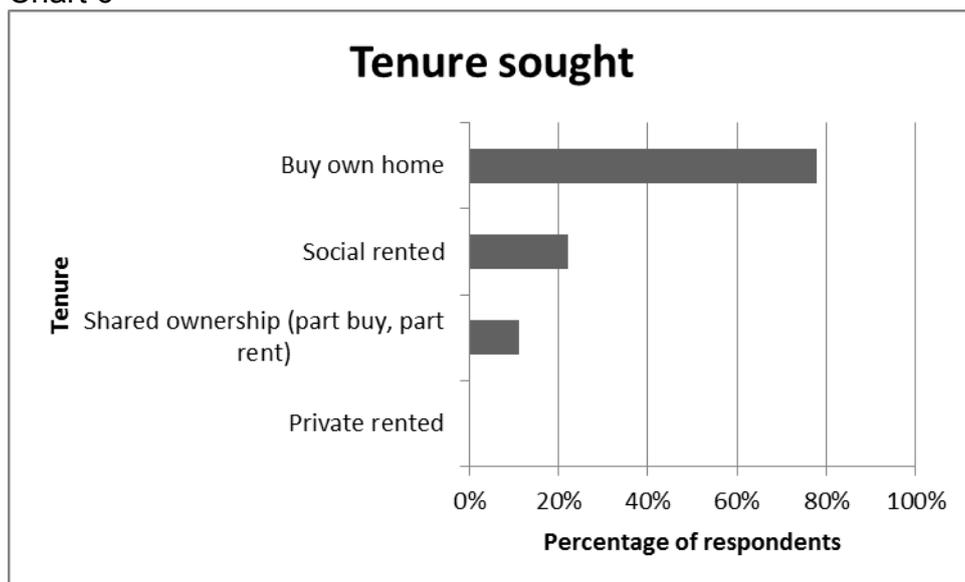
Part two – Households requiring accommodation in the parish

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 Yatton Keynell 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 Yatton Keynell. The most frequent reasons given for needing to move were currently living with their families but wanted to live independently in the parish (four households) and wishing to move to cheaper accommodation (three households).

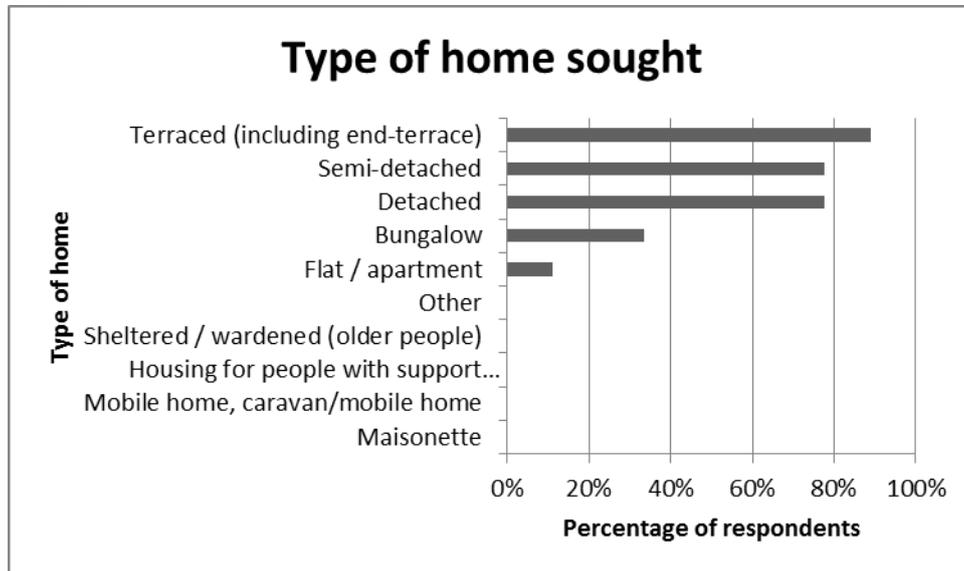
The respondents requiring accommodation in the parish were asked what type of tenure they sought. Households could indicate more than one response. The expressed preference was mainly for owner occupation as shown in the chart below:

Chart 6



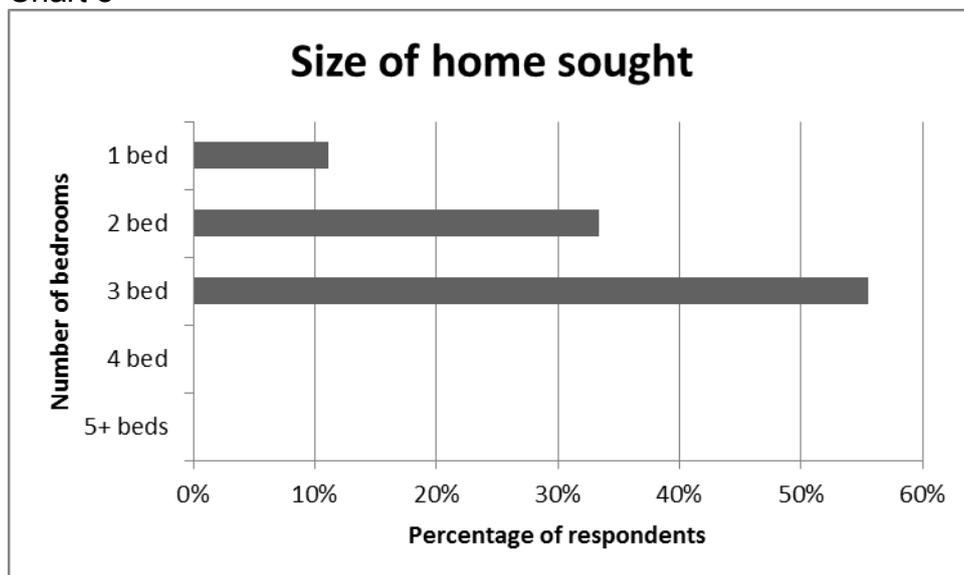
Respondents to this section were also asked what type of housing they required. The most sought-after type was terraced properties. Full responses are given in the chart below (more than one answer could be given):

Chart 7



In terms of size, the most popular option was for three bedroom homes and respondents also expressed a need for properties with one and two 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 Yatton Keynell to meet their needs, to which 88.9% of households answered 'yes'.

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

Three of the nine 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 low, with no households declaring more than £9,999 in savings. While levels of savings were mainly low, household incomes were more varied. Two households described gross household incomes of more than £47,500 pa; three between £33,500 and £40,000; two between £24,500 and £27,499 pa, and the remaining two households indicated very low gross household incomes of less than £10,999 pa. The median gross income bracket reported by the nine respondents was £33,500-£34,999pa.

Comparing income, savings and equity levels with affordability in Yatton Keynell suggests that two 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 Yatton Keynell, presented in Section 8.

Seven of the nine households expressed a desire to purchase a home. However based on the income and savings declared four households aspirations were unachievable and did not meet the financial criteria for low cost home ownership. These households wished to buy only. The other three households, on assessing levels of equity, savings and income, an open market purchase was achievable. These households expressed a desire to purchase two and three bedroom properties.

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 Yatton Keynell area:⁴

Bedrooms	April 2019
1	£196,400
2	£243,800
3	£295,900
4	£460,700
5+	£709,100

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 Yatton Keynell cost £243,800 then a household may require £36,570 as a deposit. Annual household income would have to be at least £59,209 for a single applicant or £69,077 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in Wiltshire in 2018 was £28,329:⁵

- 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 SN14 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN14 postcode covers a wider area than Yatton Keynell parish and that there may be significant internal variation in house prices.

⁵ Annual Survey of Hours and Earnings, 2018, resident analysis. Gross annual pay of full time 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 April 2019, there were two households on the Wiltshire Council Housing Register seeking affordable accommodation in Yatton Keynell parish: one of these households is also described in Section 8 of this report as in need of affordable housing. The remaining household on the Register is seeking a property with four bedrooms; however they did not complete a questionnaire.

It should be noted that the housing register is not static and therefore any full assessment of housing need in the parish must take account of the Register as it changes.⁶

- The 2011 Census recorded twenty nine social homes in the parish.⁷ These properties represent 8.7% of the total housing in Yatton Keynell, which is lower than the Wiltshire affordable housing average of 14.7%.⁸
- The social housing in Yatton Keynell had a zero re-let rate in the past year: from the first to the fourth quarter of 2018/19 no social homes were let in the parish.⁹
- 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.

⁶ Wiltshire Council, Housing Strategy, live tables.

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

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

⁹ 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 housing ¹⁰

- 2x one bedroom homes

Shared ownership / discount market homes ¹¹

- None

Sheltered housing for older people

- None

¹⁰ 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.

¹¹ 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.