# FINAL

# TWYFORD HOUSING NEED SURVEY REPORT

**OCTOBER 2015**

**ACTION HAMPSHIRE**

# TWYFORD HOUSING NEED SURVEY REPORT

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**EXECUTIVE SUMMARY:**

**TWYFORD PARISH**

**HOUSING NEEDS SURVEY REPORT**

**Key Features and Main Outcomes**

* Twyford housing need survey was conducted in April 2015. 732 surveys were sent out to all households in the parish as well as those on Winchester City Council’s Hampshire Home Choice housing register stating a connection to Twyford Parish.
* Out of the 732 surveys distributed, 232 were returned, a 32% response rate. This is a good response rate.

**Support for an affordable housing scheme**

* 89% of survey respondents overall `would support a small affordable housing scheme for local people in the parish, should one be needed. 11% would not support a scheme.

**Local Housing Need Survey Results**

* The overall findings of the survey showed that whilst 35 households completed Part 2 stating a need for housing locally. A number of respondents were interested in more than one tenure option as a way to solve their need for local housing.
* The most favoured option was renting from a housing association. 22 households chose this option.13 households were interested in shared ownership. 10 were interested in buying in the open market and 5 were interested in private renting.
* 16 households who responded to the survey confirmed they are already registered for affordable housing on the Hampshire Home Choice housing register.
* 2 households are registered with ‘Help to Buy South’ for shared ownership housing.
* More than 50% of those giving income details earned below the national average. Only 2 respondents provided income details to suggest they earned a sufficient income to be able to afford to buy a home in the parish. For those on lower incomes the opportunities to stay in the parish will be limited by the availability of types of tenures they can afford.
* The majority of households stated a local connection to the parish of more than 20 years.
* The main reasons given for needing a new home in the parish included wanting to start a first home, to be closer to family living in the parish, the inability to afford the high cost of mortgage and rent levels locally.

**Future housing requirements for the parish.**

* Survey respondents identified a need for affordable housing for local people to rent or part buy (shared ownership), homes for first time buyers, housing for families and housing for older people to downsize as priority housing for the parish.
* More than 80% of survey respondents currently own their own home and 76% live in 3 and 4 bedroom houses or bungalows, with much fewer 1 and 2 bedroom homes available in the parish. With the demographic trend moving towards smaller households, this lack of 1 and 2 bedroom homes will make it difficult for many groups, such as single people and couples, first time buyers and those on low income to enter the local housing market.

**Adequacy of existing home**

* 41 survey respondents stated their current homes were not adequate for their future needs. Most wanted larger or small homes or required repair or improvement to their current home to make it fit to remain. Respondents also mentioned difficulty in affording rent or mortgage repayments and insecurity of current accommodation as reasons why their home was inadequate for their needs.
* For existing homeowners considering a move, buying on the open market was the preferred tenure.

**The survey recommendations**

* The survey has identified the need for a mix of new homes both market and affordable to meet the needs of local residents of the parish. This is evidenced in the results of the survey and by those with a local connection currently registered for affordable rented and shared ownership housing on the Hampshire Home Choice Housing Register and the Help to Buy Register.
* Further investigation with Winchester City Council and South Down’s National Park Authority is recommended to confirm whether this identified need equates to the target of new homes proposed for the parish in the South Down’s National Park Draft Local Plan.

**SECTION ONE: BACKGROUND INFORMATION**

1. **Rural affordable housing for local people**
2. Access to affordable housing is a real concern for many residents living in rural areas; they are often some of the least affordable places to live in the country.
3. House prices in rural areas have nearly doubled in the last ten years, up 82% from £126,016 to £228,742. However, wages have not kept pace, rising 17% slower in rural areas than in urban areas over the last five years*.’* (Source: National Housing Federation-‘*Thirty-something’s abandon villages as rural housing prices soar’* (June 2013*)*
4. Rising house prices and few homes for affordable rent often result in some members of the community having to leave their village. The number of affordable rented council properties has reduced considerably since the introduction of the government’s ‘Right to Buy’ scheme, particularly in rural areas. This has resulted in demand outstripping supply.
5. When people move elsewhere the result can be the closure of village schools, shops, pubs, bus routes, post offices and local businesses. It is important for community sustainability that they remain vibrant and made up of people from all ages and social groups.
6. The affordable housing built by the Hampshire Alliance for Rural Affordable Housing (HARAH) will be specifically for people with a local connection to their parish. Before a household is offered an affordable property, they will be asked to provide documentary evidence of their local connection.
7. The local connection criteria and length of connection are written into the Section 106 agreement, a legal document which sets out planning conditions for the housing.
8. The HARAH Affordable Housing projects help those who do not have the financial means for a mortgage, by offering them the chance to have a home, which they rent or part own. The freehold will remain with Hyde Housing, so that such houses will not be available on the open market.
9. The waiting list for affordable accommodation has increased in recent years as more and more people are unable to afford properties on the open market, due to increasing house prices and falling incomes. The current climate means that many people are struggling to find an affordable property.

**TWYFORD**

**Housing Needs Survey**

**JULY 2015**

**SURVEY REPORT**

**BACKGROUND AND GENERAL INFORMATION**

**2. Introduction**

1. Following discussions with Twyford Parish Neighbourhood Plan Group in 2015, it was agreed that the Rural Housing Enabler at Action Hampshire would carry out a Housing Need Survey of the parish. The aim was to determine whether or not there is a need for affordable housing for local people within the parish. The survey was expanded to include questions around the future housing needs of the parish, in order to provide evidence to help inform the Neighbourhood Development Plan currently being carried out.
2. The survey and this report has been conducted and produced by Action Hampshire. Thus, the report and the findings are an independent and impartial commentary based on the evidence collected.
3. The survey has been carried out at no financial cost to the Parish Council. The survey was funded by Winchester City Council as part of its remit to explore the need for affordable housing across its District. The work is also fully supported by the City Council as the housing authority for that area.
4. This survey is the most recent comprehensive study of housing need undertaken in the parish. Whilst some households will already be on Hampshire Home Choice Housing Register, many may not be included on existing records of need. This survey also raises awareness of housing issues facing local people and gives respondents space to express their views on local housing issues.
5. The findings in this report are based on the survey only. They should be read in conjunction with other district-wide housing needs surveys, the housing market assessment, affordable housing and planning policies to place the conclusions in a district-wide, sub-regional and regional context.
6. For a wider overview of the national rural housing problem, reference should be made to the findings and recommendations of the Government’s Affordable Rural Housing Commission Final Report, May 2006 ( [www.defra.gov.uk](http://www.defra.gov.uk) )

**3. Survey Purpose and Methodology**

1. The purpose of the survey was to acquire detailed information about the current housing situation and the numbers and types of households in housing need and to find out what kind of alternative housing they were seeking. Also, it gave people an opportunity to express their views on what was needed or not.
2. Based on a core questionnaire, the survey form (a copy is appended to the report) was agreed by Twyford Parish Council and Winchester City Council in its final form before distribution. The survey form was divided into two parts: Part One collected general information about the respondent’s household and Part Two for completion by those in housing need. Also, the questionnaire included an explanatory section on what is meant by affordable housing provided by housing associations, together with a case study of a current resident now living in a small rural exception site.
3. An important element in the design of the form was to reveal what is called hidden or concealed households, people who cannot afford to be in the housing market and are living within another household.
4. The forms were hand delivered by members of the Parish Council and returned in pre-paid envelopes to the Rural Housing Enabler at Action Hampshire.
5. The data processing was carried out by the Rural Housing Enabler.
6. As the questionnaires went to 100% of households, this is a total or census survey rather than a sample survey. This methodology is that recommended\* as being appropriate for rural areas. In the more usual borough-wide sample surveys, rural wards are grouped together and as such it is not possible to disaggregate information for individual villages or parishes. There is a presumption (*Source: A Guide to Housing Needs Assessment, IOH 1993*) that there will be a greater response from those in need using this methodology. The results are presented as found (no figures have been ‘grossed up’).

\*Assessing Housing Need in the South East – A Good Practice Guide (SEERA 2004)

1. It should be noted that some respondents did not answer all the questions asked.
2. It is possible that a degree of housing need occurs within the households who did not respond to the questionnaires and therefore the need identified in this report could be an under-representation of the real situation. The actual figures from the survey can be classed as demonstrable need.
3. Some information has also been cross-referenced to the 2001 Census, 2011 Census, and the HM Land Registry parish-based data from web-based sites, the Office of National Statistics. (ONS) and Rural Community profile Twyford (Parish) Action with Communities in Rural England (ACRE) Rural evidence project 2013
4. It is hoped that this report is clear and readable. But some terms have differing definitions, not least ‘*What is affordable housing’?*

We have used the following definition in this report:

*‘Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.’*

(Please note that when we refer to housing association rented properties, this could be social rented or affordable rented.)

1. The Affordable Homes are destined to help those who do not have the financial means for a mortgage, by offering them the chance to have a home, which they can part purchase or rent. These homes will be affordable in perpetuity; and are not currently permitted to be sold on the open market. They must only be available to people with a **local connection** to the parish.
2. The terms ‘house’ and ‘housing’ used in this report refers to all types of residential property including flats, bungalows, sheltered accommodation etc. unless otherwise stated.

**4. Response to Survey**

1. Of the 732 questionnaires distributed, 232 were processed, a 32% response. The response rate is good for such a survey and is large enough to have statistical validity. (1)
2. Population figures show that approximately 1600 people live in Twyford Parish *(data is taken from Census 2011 (table KS102EW).* The 732 forms distributed equate to the Council Tax Register records for the number of households and in addition the Parish Council ensured that all addresses were within the Parish. 42 surveys were sent out to households registered with Hampshire Home Choice Housing Register living outside the parish but stating a local connection to the parish, validating this as a 100% survey.
3. The 232 returned survey forms represent a survey population of 591 people, giving an average household size of 2.54 people. This equates well with the census population statistics, which give an average of 2.5 people per household, validating this as a representative survey.
4. The survey was carried out in April 2015 for 4 weeks before the questionnaire return date. All forms returned to the Rural Housing Enabler during this period have been included in this analysis. A copy of the Housing Need Survey covering letter and questionnaire can be found at **Appendix 3**
5. A breakdown of the data as compiled from answers to the questions on the survey form is presented in the following sections of the report. A full data analysis of results can be found at **Appendix 2.**
	1. At a 95% confidence interval, the margin of error in this survey would be +/- 6.6%.  If we take the example of home ownership … if in this survey 50% of people say they own their own home, if we repeated the survey many times, then 95% of the time between 43.4% and 56.6% of respondents would say that they own their own home.

**SECTION TWO: THE SURVEY FINDINGS**

**5. Current Housing Situation – Key Features**

Part 1 of the questionnaire was completed by all households whether or not there was any housing need so as to build up a picture of the current housing situation in the parish.

**The Population**

1. 232 households replied to the housing need survey, representing 591 people.
2. 23% of the total population of households represented in the survey are under 16 years of age. This is higher than the Census return rates for Twyford parish of 21% and the England average of 19% (1)
3. 41% of respondents are working age adults compared to the Twyford Census return (57%) and England average of (65%).
4. The breakdown of this age group as illustrated in the table shows that in both survey response and in Twyford Census return the 16-24 age group at 7% is much lower than the English mean. This small proportion may suggest there has been an outward migration of younger people from Twyford.
5. 36% of residents in this survey are aged 65 years and over. The census return for Twyford suggests that 21% of the population is aged 65+. The England average for this group is 16%
6. This tells us that those aged 65+ are over represented in the survey response and working age adults are under-represented. In particular the age groups of 25-44 within the survey response are much lower that the census returns of 21% and England average of 27%. In addition the age group 16-24 accounts for 7% of the survey and the census return but is much smaller when compared to the England average of 13%. The 25-44 age groups in the survey at 10% and the Census at 21% are still significantly below the English mean.
7. The overall profile here, matches the one depicted for many rural villages in ‘The State of the Countryside Report’ 2007and many other more recent studies that highlight the outward migration of younger people from the rural area due to the high cost of market housing and the lack of affordable housing, whilst at the same time an in-migration of affluent families and an ageing resident population

.The table below provides a breakdown by age of survey residents compared with Twyford and England population breakdown.

**Fig 1: Age profile of Survey Respondents vs Census vs English Mean**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Age range in** **household**  | **Survey****households**  | **Survey** **%** | **Census 2011** **%** | **England****Pop %** |
| **0-15** | 134 | 23% | 21% | 19% |
| **16-24** | 47 | 7% | 7% | 13% |
| **25-44** | 59 | 10% | 21% | 27% |
| **45-64** | 136 | 24% | 29% | 25% |
| **65+** | 215 | 36% | 21% | 16% |
| **Total** | **591** | **100%** | **100%** | **100%** |

(1). Census 2011 <http://www.neighbourhood.statistics.gov.uk>

**The Housing Stock and Tenure**

1. Housing is an important issue in rural communities. Recent increases in house-prices, have far outstripped average increases in earnings, meaning that local people on average incomes are priced out of the housing market in the area in which they grew up. An important feature of a sustainable and inclusive community is that its housing supply must be fair and balanced and must provide affordable housing accessible to the whole of its local community.
2. The 2011 Census data breakdown for Twyford parish showed 72% of housing to be owner occupied, 12% to be rented from a Housing Association or the Council, 11% to be privately rented and 3% to be other. (2)

(2). Census 2011 <http://www.neighbourhood.statistics.gov.uk>

1. The results from those responding to the survey show a much higher rate of owner occupation as compared to census data`. 84% of survey respondents own their property. 7% live in either council or housing association accommodation and 7% live in the private rented sector. 1% live in tied accommodation and 1% live with parents.
2. We can expect owner occupation to be over represented in the survey, whilst other groups are underrepresented.

**Fig 2 Housing Tenure of Survey Respondents vs Census 2011 vs English Mean**

1. Of these, 96% or (220 households) live in a house or bungalow and only 4% or (9 households) live in a flat or other type of home.
2. 76% (175) live in properties with 3 or 4 bedrooms and only 24% or (55) are 1 or 2 bedroom homes. With the demographic trend towards smaller households, this lack of 1 and 2 bed units will make it difficult for single people, couples, small families or first time buyers and people on low income to enter the housing market.

**Fig 3 Number of current bedrooms in home**

**Property Turnover**

1. When asked about length of residency in the parish 68% of survey respondents had lived in the parish for over 10 years. Of these 32% for more than 30 years. 13% had been resident for 5-10 years. 13% for 2-5 years and 6% less than 2 years. This represents a very stable community

|  |  |  |
| --- | --- | --- |
| **Length of residency** | **Respondents** | **%** |
| 0-2 years | 13 | 6% |
| 2- 5 years | 29 | 13% |
| 5-10 years | 31 | 13% |
| 10-20 years | 50 | 22% |
| 20-30 years | 33 | 14% |
| 30+ | 74 | 32% |
| **Total** | **230** | **100%** |

**Adequacy of existing home to meet current and future needs**

1. When asked about the adequacy of their existing home to meet their current or future needs within the next three years, 82% of respondents said they felt their home was adequate for their needs.
2. Of the 41 respondents (18%), stating their home was inadequate most went onto give reasons. The majority wanted either a larger or smaller home, or cited improvement or repairs required. Other reasons included rent or mortgage too expensive, or the tenancy was insecure.

**Fig 4: Reasons why current home unsuitable**

1. Respondents were asked if they were seeking a move what tenure would be most preferable. Of the 60 households answering this question, 63% favoured buying on the open market; 23% were interested in affordable renting; 8% were interested in shared ownership; 3% were interested in private renting and 3% were interested in retirement or supportive housing.
2. Of those answering this question 91% wanted to stay within the parish.

|  |  |  |
| --- | --- | --- |
| **Preferred tenure if seeking a move** | **Number** | **%** |
| Buying on the open  | 44 | 63% |
| Affordable rent | 16 | 23% |
| Shared ownership | 6 | 8% |
| Private renting | 2 | 3% |
| Other | 2 | 3% |
| **Total** | **70** | **100%** |

**Housing Need and Out-Migration**

1. 12% of respondents reported that members of their family had left the parish in the last few years due to the difficulty of finding a suitable home locally. Of these 52% were looking for an affordable home to rent or share-own from a housing association or the council. 33% were looking for a suitable home to buy; 15% were interested in private renting.
2. Respondents were asked if anyone currently living in the home will require a separate home now or within the next 5 years. 51 households were identified by those responding to the survey. Of these 65% wanted to stay in the parish and 35% wanted to leave.
3. Respondents were asked for preferred choice of tenure. 34% were interested in renting from a housing association or council, 30% were interested in buying outright on the open market. 15% were interested in private renting and 8% were interested in shared ownership. Other tenures mentioned included student housing and supported housing.

**Local views on future new housing development needed in the parish**

1. Respondents were asked what types of housing, if any, were needed in the parish in the future. (82%) or (191) households answered this question.
2. Affordable housing for local people was chosen as the category most needed. It was mentioned (135) times by those responding to the survey. This was followed by housing for first time buyers (127); housing for families (109) and housing for older people downsizing (104). The ‘other’ category mentioned the need for higher end properties, sheltered housing and a hotel.
3. The results of the survey and the associated comments made by respondents suggested that more housing across a variety of tenures at a variety of price levels was needed to get the housing market moving in Twyford.

|  |  |  |
| --- | --- | --- |
| **Residents views on types of housing needed in the parish in the future** | **Number** | **%** |
| Affordable housing for local people | 135 | 27% |
| Housing for older people (downsizing) | 104 | 21% |
| Housing for first time buyers  | 127 | 25% |
| Housing for families | 109 | 22% |
| Other | 27 | 5% |
| **Total** | **502** | **100%** |

**Level of support for a small development of Affordable Housing for Local People**

1. One of the purposes of the report was to establish the level of local support for a possible new scheme of affordable housing for local people within the parish.
2. Question 12 on the questionnaire asked:

***‘Would you support a small development of affordable housing in the parish if there was a proven need from households with a genuine local connection?’***

1. A total of 222 respondents answered this question. Of these:-

|  |  |  |
| --- | --- | --- |
| YES | 197 | 89% |
| NO |  25 | 11% |
| **TOTAL** | **222** | **100%** |

1. 89% stated they would support an affordable housing scheme for local people in the parish. Numerically, this represents overwhelming support by those responding, should a scheme be needed. 11% would not support a scheme.
2. 107 respondents backed up their decision by adding comments and I have included these as verbatim transcripts in **Appendix 1A**
3. I have made no judgement nor attempted to attach any weight to these findings either way, preferring to leave such local opinion to be considered by the Parish Council.
4. Whilst most comments give overwhelming support, a number have qualified support by suggesting any development should be in keeping, on a small scale, well designed and for local people. Hampshire Alliance for Rural Affordable Housing (HARAH) builds small affordable housing schemes for local people that are in keeping with the local area.

**Suggested Sites for Development**

1. The survey invited residents to suggest suitable site suggestions where a small affordable housing scheme might be developed. More than 92 comments were received to this question. The site receiving most comments was Northfields and Humphreys Farm. Other site suggestions included the social club, the field near the surgery and Churchfields.The full list is attached at **Appendix 1B.**

**Households completing Part 2 of the survey form**

**6 Local Connection**

1. Respondents were asked to fill out Part 2 of the survey form **only** if they had a need for local housing, within the next three years and wished to stay within the parish. This included affordable housing as well as market housing.

1. 33 respondents completed Part 2 of the form. 1 household completed the survey on behalf of three members of their household. Not all questions were answered by all respondents.
2. **This means 35 households have identified themselves in need of housing and want to remain in the parish.**
3. The table below illustrates the 35 respondent’s local connection to the parish and length of time of that connection.

|  |  |  |
| --- | --- | --- |
| **Does the household needing to move currently live in the parish?** | **No of Households** | **%** |
| Yes | 15 | 44 |
| No | 20 | 56 |

1. Of those 15 households currently living in the parish. 11 have a connection of more than 10 years. Most have a connection of more than 20 years to the parish. Overall, results show that the majority of these households have a long standing local connection to the parish.

**Fig 5 Local connection in years by those currently living in the parish**

1. Of the 20 households currently living outside the parish, all stated a connection either by way of having previously lived in the parish or family currently resident or currently working in the parish. Many respondents ticked more than one category. The results were as follows :-

19 respondents had family currently living in the parish;

16 respondents had previously lived in the parish and

 5 currently work in the parish

**Fig 6 Reason and length of years for connection to the parish for those not currently living in the parish.**

**Current Tenure**

1. In terms of the current tenure of the 35 households, the information is as follows:

**Fig 7 Ownership of respondent’s current home**

1. Respondents were asked who owns their current home. 14 rented from a private landlord. 8 owned their own home, 6 rented from a housing association or the council, 3 lived with parents and 2 lived in tied accommodation.
2. It is worth noting that of those owning their own home, 3 were over 65 years of age and were looking to downsize and stay in the parish but to move to smaller homes and their preferred tenures were buying on the open market and shared ownership. A number of others owned homes outside the parish but wished to move back to the area to be closer to family members living in the parish.

**Reasons Accommodation Needed**

**Fig 8 Number and reasons why accommodation needed.**

1. The largest group requiring a new home come from those wanting to start a first home and those wanting to be nearer family, some of whom moved away for reasons such as no affordable homes and wish to return to support or be supported by family members.
2. Difficulties affording high rents and mortgages were cited as a major problem for many households, as well as living in insecure tenancies.
3. The comments above demonstrate that households need a good annual income to afford to rent privately or purchase a property in rural areas so it is not surprising 11 respondent’s report they cannot afford to rent or buy a property locally. It also indicates that the shortage of suitable affordable housing in rural areas affects a wide spectrum of people.

**Household Composition**

1. Respondents were asked how many people of each age and sex would live in the new home. A total of 72 people were reported, with the largest single age category being 45-64, followed by children under 16.

**Fig 8 Age profile and household composition of households requiring accommodation**

|  |  |  |
| --- | --- | --- |
| **Age range in household**  | **Total No** | **%** |
| **0-15** | 14 | 19% |
| **16-24** | 13 | 18% |
| **25-44** | 7 | 10% |
| **45-64** | 34 | 47% |
| **65+** | 4 | 6% |
| **Total** | **72** | **100%** |

1. It is worth noting that the smallest group requiring new housing is the 65+ grouping, a group which is over represented in the survey. The 45-64 age group is the largest group requiring housing.
2. Looking to the future it would be beneficial to maintain a mix of ages in the parish (from birth to old age) working in the local area and supporting a full range of local businesses and services. In order for this to be achieved all age groups, in particular young people need to be able to access affordable accommodation in the parish.
3. The household composition of this group is made up of 56% without children. Of these, 25% are single households and 31% couples without children. Families both single parent and two parent families make up 41% of the survey groupings.

|  |  |  |
| --- | --- | --- |
| **Household composition**  | **No of Households** | **%** |
| Single | 8 | 25 |
| Couple | 10 | 31 |
| Single adult family | 4 | 13 |
| Two adult family | 9 | 28 |
| Other – extended family | 1 | 3 |

**Size, type and tenure of accommodation required**

1. In terms of bedroom size of accommodation required, 13 household’s required two bedrooms, 11 household’s required 3 bedrooms, 8 household’s required 1 bedroom and 3 household’s required 4 bedroom.

**Fig: 9 Size of bedrooms required**

1. It must be noted that some households requiring a property at an affordable rent may have stated they need a larger property than they would be eligible for through the councils ‘Hampshire Home Choice scheme. For example, a couple or single person registered on this scheme will only be eligible for a one bedroom property unless they have special circumstances.
2. Respondents interested in other types of tenure such as outright sale or shared ownership or private renting would not face the same restrictions by bedroom size.
3. This table shows that most of the need from emerging households is for one and two bed homes for couples and single people. They make up 56% of all the households requiring housing. Single adult and two adult family housing accounts for 44% of household composition
4. Though there is a clear need for smaller units in the parish reflected by the household composition pattern, the results also show the need for 3 and 4 bedroom accommodation.

**Preferred Tenure**

|  |  |  |
| --- | --- | --- |
| **Preferred Tenure** | **Number** | **% of respondent interest** |
| Renting from housing association  | **22** | **71%** |
| Shared Ownership  | **13** | **42%** |
| Buying on the open market | **10** | **32%** |
| Private renting | **5** | **16%** |

1. Respondents were asked what the best tenure option would be to meet their housing need. 31 households completed this question; many ticked more than one preferred tenure option.
2. Renting from a housing association was chosen as the preferred tenure by 22 households (71%) Of these 16 have stated they are currently registered on the Hampshire Home Choice housing register. A further 4 have left contact details to find out more information about registering for affordable housing. 2 other households were also interested in outright sale as well as the affordable housing option.
3. 13 households (42%) were interested in shared ownership. 2 have stated they are currently registered on the Help to Buy South and 5 left contact details. 8 were also interested in the affordable rent tenure option.
4. 10 households (32%) were interested in open market sale. Of these, 3 are existing elderly homeowners wishing to downsize and stay in the parish. A number of others live outside the parish but wish to return to be closer to family members currently residing in the parish.
5. 5 households (16%) were interested in private renting.
6. It should be noted that a number of households without existing properties to sell, who had chosen the options of buying on the open market and shared ownership as preferred tenures, did not appear to have sufficient income levels to make these housing options a reality. For many, renting from a housing association may be only affordable option open to them. The household income information presented below will highlight this fact in more detail.

**Households requiring specialist care and support**

1. Two households responding stated family members required support to live independently.

**Household Income**

1. Respondents were asked to give their gross annual income for the household. Not all respondents provided income details.
2. The mean average earnings in 2013 for England were approx. £27,000. (ONS Annual Survey of Hours and Earnings (ASHE) 2013
3. 60% of survey respondents earn below this level. 40% of respondents earn above the national average. Only 2 respondents earn more than £40,000
4. For those on lower incomes the opportunities to stay in the parish will be limited by the availability of types of tenures that they will able to afford.

**Fig 10 Table of Income results from survey respondents**

|  |  |
| --- | --- |
|  **ANNUAL INCOME** |  **HOUSEHOLD**  |
| **Under £10,000****£10,000 - £15,000** **£15,001 - £20,000****£20,001 - £27,000****£27,001 - £30,000****£30,001 - £35,000****£35,001 - £40,000****£40,001 - £50,000****£50,000+** | 254322320 | 9%21%17%13%9%9%13%9%0% |
| **TOTAL** | **23** | **100%** |

**Local Income Levels and Affordability**

1. House prices, affordability and housing need are a product of demand and supply.

Analysing house prices allows an assessment of affordability and provides evidence of the extent to which households are priced out of the market and may need subsidised affordable housing.

1. The DTZ Winchester Housing Market and Housing Need Assessment Update 2012 provides evidence to show that average house prices in Winchester District significantly exceed those in Central and South Hampshire market areas. It states that despite the downturn in the market since 2007, house prices in the District have doubled over the last 10 years. Although incomes have grown over the same period they have not grown by the same scale and the result has been declining affordability of home ownership.

Source: DTZ Winchester Housing Market and Housing Need Assessment Update 2012.

**Open Market**

1. Measuring average house prices in villages can be difficult due to the small number of transactions that take place. However, there is sufficient information available to give an indication of the sort of prices a new home buyer can expect to encounter in Twyford parish.
2. On 6th July 2015, a search on the website ‘Right Move’ stated that the majority of sales in Twyford were detached properties with an average price of £590,433. Terrace properties sold for an average of £501,600 and semi-detached properties fetching £470,625.
3. Twyford with an average price of £513,325 was similar in terms of sold prices to nearby Otterbourne (507,212), but was more expensive than Colden Common (£319,950) and Winchester (£446,217)
4. On this day, 5 properties were available to purchase in the parish ranging from £575,000 for a 3 bedroom detached house for sale to £225,000 for a 2 bed maisonette. (data sourced from [www.rightmove.co.uk](http://www.rightmove.co.uk)
5. To afford the cheapest property available for £225,000 a buyer would usually need at least a 20% deposit of £45,000. A mortgage for a property at this price would be £180,000. For a loan at 3.5 times an annual income, a household would need a gross annual income of £52,000.
6. A mortgage for a property priced at £225,000 is 7 times the income of someone earning an average income.
7. The information provided by the survey would suggest that only a small number of respondent households had a sufficient income or deposits to consider buying in the open market.

**Market rent**

‘With house prices set to rocket by 35% by 2020, an entire generation will be locked out of *home ownership forever and will be forced to rent for life. A stable and affordable rental market would ease the pressure and be a good alternative, but England’s housing market is broken. Tenancy agreements are short term and insecure. And as house prices rise, rents do too. On average, they currently take up half of an English person’s disposable income but in 10 years that will have risen to 57%. By 2020, rents are expected to soar by an average of 39%.’*

(Source:Home Truths 2013/14, the housing market in England.)

1. 2011 Census results show that the percentage of households renting privately in the United Kingdom has increased from 9% to 15% since 2001. The private rented sector has increased significantly in the last 13 years as high house prices have meant that renting privately is now the only option for many households. Renting privately however, can be very expensive in rural areas.
2. On the 3rd July 2015, 2 properties were available to rent in Twyford Parish. This was a 2 bed cottage to rent at £950 per month and a 3 bed cottage to rent at £950 per month. (1)

Source (1) [www.rightmove.co.uk](http://www.rightmove.co.uk)

1. To calculate the affordability of private renting, net income is used. It is considered a household cannot afford to rent if a suitably sized property is more than 30% of net monthly (take home) income. This equates to average of 45% gross income.

 (Source; Assessing Housing Need in the South East’ summary of the SEERA Good Practice Guide 2004).

1. To afford to rent the properties mentioned above, a household would need a gross annual income of approx. £37,000.
2. Of the 23 households providing income details. 18 households or 78% would not be able to afford the two properties that were available for rent in the parish from the website, as their income levels were below the recommended levels.
3. This information equates with the findings from the DTZ Housing Market report mentioned earlier, which found that the income required to rent a 2 bed property in Winchester District was between £30,000-£40,000. Using this information, this means that 69% or 16 of the 23 households that provided income information would **not** be able to afford to rent in the open market.

**Fig 11. Current private sector asking rent levels in SO21 on the Zoopla website 6/7/15.**

|  |  |  |
| --- | --- | --- |
| **Average private rent levels in SO21**  | **weekly rent**  | **monthly rent**  |
| 1 bed | No data | No data |
| 2 bed | £219 | £ 949 |
| 3 bed | £292 | £1267 |
| 4 bed | £453 | £1964 |

**Shared Ownership**

1. Shared Ownership, as a tenure option gives the opportunity to ‘part buy’ or ‘part rent’ a home from a housing association. This means if a household cannot afford to buy a property outright they may be able to afford to buy a share in a property, typically 25% to 75%. Households also have the option to buy further shares in the property up to maximum 80%.
2. When a property has been built on a rural exception site, the maximum percentage that can be owned is 80% so that the property always remains available as affordable housing in the rural parish and is not available to be sold on the open market.
3. Shared Ownership housing schemes are designed for people who cannot afford to buy a home by outright purchase and who are in housing need. The minimum acceptable income threshold to be eligible for a shared ownership property is £18,000 per year.
4. The housing need survey has identified 13 households who were interested in shared ownership.
5. More than 50% of respondents stated their earnings to be above the £18,000 income threshold. However a small number of respondents ticked this option with incomes of below the threshold level and are unlikely to be eligible.
6. If the parish were to consider a scheme that included shared ownership, it is recommended more investigation by the housing association should be carried out to ensure that the costs of this tenure are genuinely affordable for the income levels of those responding to the survey.
7. Respondents interested in shared ownership were asked whether they had sufficient savings to meet a deposit and legal costs. 36% had savings of more than £10,000.

**Affordable rent**

*(A new form of tenure was introduced by the former coalition government that allows Housing Associations to charge up to 80% of market rent)*

1. In recent years, the government has taken steps to bring social housing rents closer to those in the private sector. Reduced government grant has meant that rents have had to increase to make schemes financially viable for the housing association. Affordable rents for new tenants are set at up to 80% of the amount payable in the private rented sector. Although the affordable housing rents are higher than the old style social rent levels, the tenure is still more secure than its private sector counterparts and does not demand large scale deposits at the start of the tenancy.
2. Results from the survey show that 22 households are interested in renting from a housing association as an option.
3. The likely average affordable rents for a newly built property in the parish in 2015 would be in the region of £520 per month for a one bed property, £650 for a two bed property, £750 for a three bed property.

**Fig 12. Average affordable rents charged by Hyde Housing Association in Winchester District Area 2015**. (Source Hyde Housing Association)

|  |  |  |
| --- | --- | --- |
| **Current average affordable rent levels**  | **weekly rent**  | **monthly rent**  |
| 1 bed | £120 | £520 |
| 2 bed | £150 | £650 |
| 3 bed | £175 | £750 |
| 4 bed | No data | No data |

1. Households unable to afford a property at an ‘Affordable Rent’ can choose to apply for housing benefit to help pay the rent. Eligibility for this benefit will depend upon individual’s circumstances to meet the criteria to receive the benefit.
2. 7 households have stated they will be claiming housing benefit.
3. For the majority of households represented here, the most affordable option would be renting from a housing association.

**Households on Hampshire Home Choice Winchester City Council’s Housing Register**

1. Winchester City Council maintains a Housing Register of people who wish to be considered for council or housing association rented accommodation. This register is managed by Hampshire Home Choice.
2. To be eligible the household must lack suitable housing. This includes such criteria as homelessness, concealed households; property in major disrepair or unfitness, lack of bathroom or kitchen, overcrowding and housing that is too expensive compared to household income.
3. The current figures show that 28 households have registered their housing need with the council and have indicated a local connection to Twyford parish. This is broken down as:

**Fig 13. Number of people registered with Hampshire Home Choice stating a connection toTwyford Parish. (**Source Winchester City Council)

|  |  |
| --- | --- |
| **Hampshire Home Choice** **Housing Register** | **No of households** |
| 1 bed | 23 |
| 2 bed | 3 |
| 3 bed | 1 |
| 4 bed | 1 |
| **Total** | **28** |

1. Of the **35** households providing information for the Twyford Housing Need Survey. **16** households have indicated that they are already registered with Hampshire Home Choice.

**Households on Help to Buy South (Shared Ownership) Housing Register**

1. The ‘Help to Buy South’ Housing Register is maintained by Radian Housing Association and is a waiting list of households in Hampshire interested in being considered for shared ownership accommodation.
2. 7 households are currently registered with Help to Buy South stating they want to live in Twyford parish. Only 2 households in the survey have stated they are already registered with ‘Help to Buy South’.
3. In summary, of those respondents completing Part 2 of this survey stating a requirement for affordable rented or shared ownership housing. 17 are currently registered on one or both of the two housing registers above.
4. A number of other households responding and interested in affordable rent or shared ownership have left contact details. These have been passed on to Winchester City Council’s Housing Department to send out information on registering with Hampshire Home Choice (affordable rented) and Help to Buy South (shared ownership) housing.
5. It is important to remember that only those registered will be considered for properties should a housing scheme be progressed. The Parish Council may wish to consider ways they can encourage residents who may need this form of housing to register.

**Affordable Housing Stock in the Parish**

1. Twyford Parish has 79 council or housing association owned properties.

 (*Figures supplied by Census 2011* [*www.neighbourhood.statistics.gov.uk*](http://www.neighbourhood.statistics.gov.uk)

1. This accounts for 12.4% of the parish’s housing stock. This is lower than the national average for England where 17.7% of the housing stock is rented from the council or a housing association.
2. The table below illustrates the number of homes on average per year which become vacant for relet to those on the Hampshire Home Choice housing register. The information highlights that on average 3 relets become available each year. The exception being 2012, when 18 homes were available. Of these, 15 homes were due to the completion of Hewlett Close, the local parish rural affordable housing scheme.

**Turnover of affordable housing stock in Twyford Parish**

**Fig 14 Statistics for new council and housing association lettings Twyford Parish.**

**(**Source Winchester City Council)

|  |  |
| --- | --- |
| **Year** | **Total no of relets** |
| **2009** | 1 |
| **2010** | 3 |
| **2011** | 2 |
| **2012** | 18 |
| **2013** | 5 |
| **2014** | 3 |
| **2015** | 3 |
| **Total** | **35** |

1. Without the supply of new affordable housing in the parish, those on the waiting list will wait many years for a property to become available in the parish.

**Future housing supply**

1. The justification for a Rural Exception Scheme for the parish, which is a housing scheme specifically designed to meet the needs of local people unable to meet their own needs in the housing market, can only be made where existing housing policies applying to the settlement cannot deliver the required housing for the identified housing need.
2. The South Down’s National Park emerging Draft Local Plan proposals indicates that Twyford parish may be required to accommodate approximately 20 new homes. It is a requirement that these homes should meet local housing need.
3. If this draft policy is adopted, the location of the homes, the size and type of homes will be based on up-to-date evidence of local needs. The draft policy suggests that a suitable mix will be determined through liaison with the National Park Authority, Parish Council, Housing Authority and Rural Housing Enablers where applicable.

**SECTION THREE: THE WAY FORWARD**

**Conclusions**

1. Although most households (82%) are satisfied with their housing situation, there is a demonstrable unmet housing need from local people for approximately 35 units of housing.
2. The unmet needs appears to be a product of a low turnover of relatively large expensive open market housing in the parish, a lack of smaller properties for people starting a home, or wishing to downsize and a lack of smaller properties available for rent

**Local Housing Need**

1. The housing need survey has identified 35 households with a local connection to the parish in need of housing locally. The majority of respondents have a long standing local connection with the parish of more than 10 years. Almost half are current residents, the remainder have either previously lived in the parish, have close family living in the parish, or currently work in the parish.
2. The main reasons given for needing a new home include wanting to start a first home, moving closer to family, insecurity of tenure and difficulty paying current rent or mortgage.
3. The most popular tenure chosen to solve housing need was affordable renting from a housing association. This was chosen by 22 households. The income details provided would suggest this is also the most affordable tenure for the majority of household replying to this survey.
4. Of these, 16 are already registered on the Hampshire Home Choice housing register.
5. Of the other tenure choices 13 households were interested in shared ownership and 10 households were interested in buying on the open market and 5 were interested in private renting. For those on lower incomes the opportunity to access tenures other than affordable renting will be very difficult.
6. Regarding bedroom size, 13 households require 2 bedroom accommodation, 11 households require 3 bedroom accommodation, 8 households require 1 bedroom accommodation and 3 households require 4 bedroom accommodation.
7. Winchester City Council Hampshire Home Choice housing register has 28 households currently registered who have indicated a local connection to Twyford. 16 of these are represented in this survey.
8. The Help to Buy South shared ownership register has 7 households registered wishing to live in Twyford. 2 of these are represented in this survey.
9. To be considered for housing association affordable rented or shared ownership homes respondents must be registered on one of these two registers.
10. 89% of the entire survey respondents have suggested that if a rural affordable housing scheme for local people was required for the parish. This would be supported.

**Future requirements for housing development within the parish.**

1. Survey respondents identified affordable housing for local people, housing for first time buyers, housing for families and housing for older people to downsize as priority housing groups for the parish.
2. Additional comments made in the survey suggested that whilst there is a clear need for rented affordable housing for local people, housing across a variety of tenures and price levels was required to accommodate a variety of groups needing new housing in the parish.
3. A number of site locations have been suggested by respondents. The parish council and neighbourhood plan steering group will need to investigate the potential of these sites further.
4. More than 80% of survey respondents currently own their own home and most are 3 and 4 bedroom houses and bungalows, with much fewer 1 and 2 bedroom homes available in the parish. With the demographic trend moving towards smaller households, this lack of 1 and 2 bedroom homes will make it difficult for many groups, such as single people and couples, first time buyers and those on low income to enter the local housing market. This imbalance should be considered in discussions on any new housing planned for the parish in the future.

**Adequacy of existing home**

1. 41 survey respondents stated their current homes were not adequate for their future needs. Most wanted larger or small homes or required repair or improvement to their current home to make it fit to remain. Respondents also mentioned difficulty in affording rent or mortgage repayments and insecurity of current accommodation as reasons why home inadequate for needs.
2. For existing homeowners considering a move, buying on the open market was the preferred tenure.

**The survey recommendations**

1. The survey has identified the need for a mix of new homes both market and affordable to meet the needs of local residents of the parish. This is evidenced in the results of the survey and by those with a local connection currently registered for affordable rented and shared ownership housing on the Hampshire Home Choice Housing Register and the Help to Buy Register. Further investigation with Winchester City Council and South Down’s National Park Authority is recommended to confirm whether the target of new homes for the parish suggested in the South Down’s National Park Draft Local Plan reflects this identified need.
2. It should also be remembered that a housing needs survey is only a snapshot of the given need at any one time and while the scale of need is not likely to change by the time any possible future scheme is likely to be achieved, the mix and size of units would need to be cross-referenced with the Hampshire Home Choice Housing Register to show emerging need with a local connection at that time.

**DRAFT**

**Recommendations for Parish Council**

It is recommended that the Parish Council

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1. Accept the findings of this report.
2. Work with HARAH to investigate developing an affordable housing scheme for local people in the parish.
3. Consider how the housing needs can be met of those groups identified in the survey who are able to meet their requirements through the open market e.g. first time buyers and existing homeowners who require different types of housing.
4. Encourage local residents who require affordable rented housing or shared ownership to register on Winchester City Council’s Housing Register operated by Hampshire Home Choice for rented affordable housing and ‘Help to Buy South’ for shared ownership properties

Mags Wylie

Rural Housing Enabler

Community Action Hampshire

August 19th 2015