



Marshfield Village Housing Survey 2013

Survey Report

INTRODUCTION

In March 2013, *Rural Housing Services* and *Marshfield Parish Council* carried out a census based survey of the housing need in the Parish. The purpose of the survey was to identify and understand the current and emerging levels of local housing need in the parish. Having seen many young households move away from the parish over the past years to find a home they can afford, the Parish Council is committed to understanding and meeting the affordable housing needs of the parish and feel this is vital if their vibrant local community is to thrive.

Rural Housing Services is a specialist rural affordable consultancy established by English Rural Housing Association. The Association is a charitable housing association registered with the Homes and Communities and its consultancy service brings years of experience in a very specialist field to support the rural development work of other housing associations, parish councils, land owners and local authorities.

Rural Housing Services were commissioned by *First Step Homes (Wessex) LTD (First Step)* to undertake the survey on their behalf, as an independent rural specialist. If an affordable housing need is identified in the village, First Step intend to then work with the Parish Council and the local authority to identify appropriate sites for development and will build affordable homes for local people in accordance with local planning requirements. During the summer of 2012 First Step carried out a short opinion survey on affordable housing in Marshfield. This provided an initial insight into attitudes towards, and the need for, an affordable housing development in the village. For information, a summary of the findings from this piece of work can be found at Appendix A.

A two part housing survey was delivered to every household living in the parish. Part one of the survey sought to collect information that reflects the profile of the community, its current housing supply and the types of household that are resident. Part two of the survey was about households wishing to move home in the next 5 years. It sought to identify the nature of their housing need and if they are able to resolve their needs in the local housing market. The survey was supported by a drop-in consultation event, as well as publicity around the parish in the form of posters, flyers and an article in the parish newsletter.

272 of the parish's 719 (census 2011) households completed and returned the survey form, giving a response rate of 26.4 % which is an adequate return rate for a rural survey. This is lower than hoped but this is not unexpected given the level of other survey activity in the parish at present. The findings from the survey are reported here as actual figures and are *not* extrapolated to reflect the potential results had 100% of households responded to the survey.

Copies of the survey form and publicity can be found in appendix B.

The findings of this survey will be used to support any decision about the development of affordable homes in the parish and will provide evidence in any potential planning application for affordable homes. This report uses information from the survey along with evidence from South Gloucestershire's HomeChoice Register and market evidence on house prices to identify the level, size and tenure mix of homes needed to meet local affordable housing need.

The Housing Survey has been developed to fulfill the emerging Core Strategy policy requirement that, for rural exception sites:

- 45 *Development proposals should be consistent with the local need identified by a housing need survey carried out in the last 5 years in accordance with national or any superseding Council approved guidance covering the rural settlement or parish (or group of rural settlements or parishes) to which the proposal is related. Advice on the preparation of these surveys and their validation can be obtained from the Council. The local housing needs survey must demonstrate that there is a genuine local need for affordable housing within the rural settlement/parish (or group of rural settlements or parishes) from people who are or have been closely connected with the rural settlement/parish (or group of rural settlements or parishes) due to family ties, support network, birth or formative years spent in that locality or who have an existing employment connection to the area covered by the survey.*

(South Gloucestershire Core Strategy CS19)

Throughout this report, the use of the phrase *affordable rented housing* or *affordable rent* will be taken to encompass both social rented and the new Affordable Rent Tenure (ART). Low Cost Home Ownership will be taken to mean all models of subsidised ownership, including shared ownership and discounted market housing. Where appropriate a distinction is drawn between models of delivery within these broad tenure descriptions. For a definition of tenure types see the NPPF extract in appendix C

NATIONAL BACKGROUND TO THE DELIVERY OF RURAL AFFORDABLE HOMES:

'Rural settlements are particularly impacted by a shortage of affordable housing. Many villages are at risk of losing vital shops and services as young families and those on modest incomes are priced out. Though average wages are lower in rural areas, the average price of a house in rural England is now over £40,000 more expensive than in urban areas, meaning young people and low earners are moving out to urban areas. The consequences are clear - 1,200 village shops have already closed nationally over the last two years and 600 rural pubs closed in the last year alone (2009).

Rural exception sites have been established to help rural communities meet local affordable housing needs by permitting affordable housing development as an exception to normal planning policy. Parish Councillors can help consider whether an affordable housing development is needed, support consultation with local residents and work with the local authority to ensure lettings are made to the members of the local community in greatest housing need (National Housing Federation, Building Brighter Futures, 2009)

This extract from a South West National Housing Federation booklet sums up why the provision of rural affordable homes is important to developing or maintaining a sustainable and vibrant community. For individual households on lower incomes, moving away from the village where they grew up or have close family & support networks is a reality unless there is an adequate supply of appropriate homes for them to rent or buy.

Development of the appropriate type of homes in the village, which are earmarked for local households, becomes a win-win for both the community and the individual. This survey will help the Parish Council, the District Council and First Step Homes determine how many and what size and tenure of homes will help Marshfield remain a sustainable community long into the future.

The National Planning Policy Framework actively supports the sustainable development of homes, particularly affordable homes, in rural areas:

54. In rural areas, exercising the duty to cooperate with neighbouring authorities, local planning authorities should be responsive to local circumstances and plan housing development to reflect local needs, particularly for affordable housing, including through rural exception sites where appropriate. Local planning authorities should in particular consider whether allowing some market housing would facilitate the provision of significant additional affordable housing to meet local needs.

55. To promote sustainable development in rural areas, housing should be located where it will enhance or maintain the vitality of rural communities. For example, where there are groups of smaller settlements, development in one village may support services in a village nearby.

Rural exception sites are defined in the NPPF as: *Small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection. Small numbers of market homes may be allowed at the local authority's discretion, for example where essential to enable the delivery of affordable units without grant funding.*

The NPPF contained a new set of national definitions for affordable housing. These can be found in appendix C

SETTING THE SCENE – PLANNING POLICY IN SOUTH GLOUCESTERSHIRE

Land use planning policy for development in South Gloucestershire is coming towards the end of a period of transition between the adopted Local Plan and

the emerging Core Strategy, which is undergoing its final period of examination and is due to be adopted later in 2013. An extract from emerging Core Strategy can be found at appendix E

Both planning frameworks make provision for the development of affordable homes in rural areas on exception sites, with the emerging plan following the lead of the NPPF in allowing the limited development of open market homes on exception sites to enable the delivery of affordable homes.

When delivering homes in villages, wider rural and residential development policy applies dependant on the area in question – this might for example include greenbelt policy, conservation policy and environmental policy. Significant attention also needs to be paid to Local Character Statements, Neighbourhood or Parish Plans and other formal statements issued by the Parish or District Council which may affect specific or groups of parishes.

South Gloucestershire Housing Enabling Team has recently issued formal policy and guidance on delivering affordable homes in rural areas through the use of exception sites. This guidance note can be found here:

<http://www.southGloucestershire.gov.uk/Documents/Rural%20Exception%20Sites%20Guidance.pdf>

SETTING THE SCENE – HOUSING NEED IN SOUTH GLOUCESTERSHIRE

At the District and sub-regional level, levels of affordable housing need are identified though the West of England Strategic Housing Market Assessment (SHMA) 2009 and through the South Gloucestershire choice-based lettings register.

West of England SHMA 2009

The West of England SHMA 2009 touches on rural housing issues for the sub-region and a summary of the rural information can be found at appendix D.

South Gloucestershire rural areas were found to be typical of rural West of England with higher than average house prices and lower than average incomes when compared to their urban counterparts.

The SHMA found that in South Gloucestershire rural areas, only 64% of households could afford to buy or rent in the local market without assistance, meaning a significant 36% couldn't do so without some form of intervention. Rural South Gloucestershire was shown to have a net need for affordable homes of 127 new homes in 2011 and a predicted 137 in 2016. The SHMA predicts that by 2016, 16.3% of households in the rural areas will have a weekly income of less than £225 and that the highest proportion of new homes were shown to be for larger families.

Data from South Gloucestershire HomeChoice Register

All affordable rented homes in South Gloucestershire are accessed through the Council's HomeChoice choice-based lettings register. The register allows

applicants to express a preference for where they would like to be rehoused. For rural housing developments, potential applicants must demonstrate a local connection with the parish and whilst this preference is an indicator of those who would like to live in the parish, it cannot be automatically assumed that those households have the required local connection. However, it can be a good early indicator of local demand. The HomeChoice numbers below show a low demand for homes in Marshfield, but this is in part owing to the low level of supply and the limited mix of affordable homes in the parish.

Unit size	General needs	Older persons needs	total
1 bed	3	1	4
2 bed	3	2	5
3 bed	2	-	2
4 bed	1	-	1
Total	9	3	12

(Source: South Gloucestershire HomeChoice register May 2013)

When a property is available for allocation, households on the HomeChoice register are invited to 'bid' for the chance to be allocated the property. Since April 2010, six two bed sheltered bungalows have been available for re-letting and only two, two bed flats. *No family homes have become available for re-letting in this time.* Interest in these properties was keen with an average of 26 applicants bidding per vacancy. (highest 36 bids, lowest 13 bids). None of these properties went to households with a local connection to Marshfield and evidence is not available to suggest what levels of local interest there were in the homes. These units would NOT have had any formal local lettings criteria attached to them.

This constrained supply of re-lets means that even relatively low levels of demand are unlikely to be met.

The Council's Allocations policy currently contains some specific provision for allowing under-occupation of homes in rural areas to promote sustainable tenancies. The following extract is from the 2013 South Gloucestershire Council HomeChoice Lettings Policy and Procedure:

9 Rural areas

The partners will allow limited under-occupation for families in certain rural areas. This is to enable families to continue living in the area of their choice where there is very limited property availability. The rural areas where this applies are:

*Acton Turville, Aust, Badminton, Cromhall, Dodington, Doynton, Hawkesbury Upton, Hinton, Horton, Iron Acton, **Marshfield**, Old Sodbury, Pucklechurch, Rangeworthy, Tormarton, Tytherington, Wapley, Westerleigh, Wick, Wickwar*

The Lettings and Allocations Policy also contains criteria on income of households applying for a home through HomeChoice, and will allocate priority banding in accordance with this:

If a household has sufficient financial resources to resolve their housing need, they will not be able to progress any higher than the registered category (the lowest priority category)

Each case will be assessed against the following factors:

- *Income (including any benefits, tax credits or maintenance payments received.)*
- *Capital, savings and financial assets (including equity in property.)*
- *Size and composition of household.*
- *The local housing market and interest rates.*
- *Ability of applicant to meet their housing need in the private housing sector (taking into account certain financial commitments such as maintenance payments and student loans.)*

Applicants will normally be determined as having sufficient financial resources if, taking into account their capital and any savings and net annual income, the total exceeds one third of the average suitable property price in South Gloucestershire.

As at May 2013, the income ceilings for this assessment of financial capability are £47,941 for families with dependants and £36,939 for households with no dependants.

SETTING THE SCENE – PARISH INFORMATION

Marshfield is a small market town, linear in plan form, which lies adjacent to the A420 Bristol to Chippenham Road. It occupies an exposed position on the dip slope of the southern Cotswolds. The village is situated 9 miles from Bath, Bristol and Chippenham and is only 3 miles from J18 of the M4.

Marshfield is located within an agricultural area and is surrounded by attractive open countryside. The town possesses a wealth of historic buildings, many of which are listed. The High Street consists of 17th and 18th century houses, all of which contribute to the historic character of Marshfield.

The older parts of Marshfield are predominated by some 17th but mostly 18th century buildings, many of historic note and many of which are listed. The village was designated a conservation area in 1973.

The parish comprises 719 households with a total population of around 1700. Of the total population 417 are dependent children and 397 are over 65. The parish has an untypically young population for a rural area, with an average age of only 42 years and only 41 residents over 85. (Census 2011)

The local housing market is typical of rural South Gloucestershire and much of the west of England generally. Evidence from Rightmove suggests a healthy housing market in the SN14 postcode region with almost 150 homes being sold between Sept 2012 and Feb 2013. However, typical of many villages in the area, the open market for homes is predominated by high value, larger homes, with a very constrained supply of smaller and more affordable properties:

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Market availability as at 20/06/13:

	2bed homes	3 bed homes	4 bed homes	5+ bed homes
	175,000	325,000	369,950	795,000
	199,500	325,000	395,000	895,000
	275,000	375,000	425,000	1,000,000
		375,000	450,000	
		540,000	485,000	
		555,000	485,000	
		630,000	499,950	
			650,000	
			650,000	
Average House price	216,500	446,428	489,988	896,999

www.rightmove.co.uk

The existing affordable housing stock is largely owned and managed by Merlin Housing Society and comprises 51 homes for rent at social rent levels. There is a significant lack of affordable 2 bedroom family houses in the parish. Turnover of homes in the parish is very low and the demand for these limited vacancies far exceeds supply, as the figures provided earlier demonstrate.

Current affordable housing stock - Marshfield

	1 bed flat	2 bed flat	2 bed house	3 bed house	1 bed bungalow	2 bed bungalow	
Sheltered	-	1	-	-	16	-	17
General Needs	-	8	-	23	-	-	32
Total		9	-	23	16	-	51

Marshfield is a thriving community with two pubs, tea room, grocery store, newsagent, two garages and a pet and garden store, butcher and Post Office. The community is well served by a medical practice, a local vets and a new primary school. The two halls and sports field are home to many community activities and clubs catering for every age group. Marshfield Dairies and Marshfield Bakery are two of the Parish's best known employers. Local employment is influenced by the rural setting of the community.

The local community is made up of longstanding families and people who have moved recently into the parish.

Public transport is provided by Fairsaver which runs a regular daily bus service (service 635) between Chippenham and Bristol via Marshfield, with a less frequent daily bus service between Cepen Park and Bath via the village (service 79).

The Parish Council is concerned that if local young people, couples and families cannot stay living in the parish, there is a real threat to the services, facilities and clubs that serve the community. For the parish to flourish in future years it needs to sustain a wide range of household and they recognise that by developing more affordable homes for the villages, they are helping to meet this challenge.

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Note: use of Census and other statistical data. Data is sourced from the Office for National Statistics web site

RESULTS FROM PARISH HOUSING NEEDS SURVEY

The housing survey was split into 2 parts. The first section of the survey form gives a flavour of the households living in the parish and sought to identify the community's views on affordable housing provision. The second part of the form focused on the housing requirements of households wanting to move within the parish and their ability to resolve their own housing needs in the local housing market.

272 completed survey forms were returned to Rural Housing Services. However, not all respondents answered all questions, which means that totals for each question will not always add up to 272. Percentages have been based on the number of respondents to each question and have been rounded to the nearest 0.5%.

Actual figures are being provided. No results have been extrapolated and it must be noted that results do not apply to the whole community.

Part 1 – You and Your Household

Q1: Is this home your main home?		
Yes, main home	258	95%
No, second home	3	2%
No response	11	4%

This reflects Neighbourhood Statistics data which show a similar low level of second homes in Marshfield.

Q2: How would you describe your home?		
House	244	91%
Bungalow	7	3%
Flat / apartment	14	5.5%
Sheltered / retirement	3	1.5%
Caravan / mobile home	0	0
Other	0	0

The census does not define homes in the same category as this survey, but it does reveal that the highest proportion of properties are detached, semi-detached or terraced houses or bungalows (95%) with a very low proportion of flats (6%), as reflected in the survey results above.

Q3. What is the tenure of your home?		
Owned outright	149	55%
Owned with mortgage	72	27%
Shared ownership	0	0%
Tied to a job	3	1%
Rent from Housing Assoc	17	6%
Rented from a private landlord	25	9%
Other	3	1%

According to 2011 census statistics for Marshfield, the tenure mix shows that 73% of homes in the ward are owner occupied, 14.9% private rented and 8.9% social rented. This is a good match for the data gathered from the survey and suggests that a representative sample from the parish responded. The tenure options given in the census do not exactly match those of the survey but the general balance between broad tenure types is not dissimilar.

Q4. How many bedrooms does your home have		
1 bed / bedsit	15	6%
2 bed	43	16%
3 bed	95	35%
4 or more bed	116	43%

Generally, the housing stock in the parish is for larger family homes. This pattern is demonstrated in the homes that go to the market and it exacerbates the housing problem for small, lower income households as competition for smaller homes is high due to the constrained supply, which inflates house prices locally.

Q5. What is your connection with the parish		
Currently living in parish	235	96%
	Number of years in parish?	
	1-3	21
	4-6	27
	7-9	14
	10-14	36
	15-20	21

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	20+	93
Previously lived in parish	3	1%
Work in parish	1	0%
Family live in parish	7	3%
Other	0	

The survey was not distributed outside of the parish, so this response is as expected. Further work on establishing the pattern and level of housing need should explore the local connections of people who want to move into Marshfield but do not currently live there.

Q7. What type of household are you?		
One person household	18	7%
Two parent family	98	37%
Couple	36	14%
Lone parent family	12	5%
Retired Couple	63	24%
Retired single person	37	14%
Other	2	1%

Comparison against known information for this set from the 2011 census is not reliable as changes in family make up are much more fluid than other demographics.

Q8a. Has your home been adapted to increase physical accessibility?		
Yes	20	
Q8b. Will your home need adapting in the next 5 years?		
Yes	22	

This data suggests that that there is small but significant need from local people for homes that are suitable for people with mobility problems but new homes do not need to provide specifically for mobility requirements: All new affordable homes are built to provide access for wheelchairs and ease of adaptability if the need arises in future years.

Q9. Are you in favour of a small development of affordable homes for local people if there was a proven need?		
Yes	216	80%
No	29	11%

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Don't know	24	9%
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Whilst it is inappropriate to say that the survey is representative of the views of the whole community, this positive response shows that there is generally support across Marshfield for the provision of affordable homes for local people. As proposals to build affordable homes in the parish develop further, significant levels of communication with the community are necessary to promote local support and understanding.

Q10. Has anyone in your family moved away in the last 5 years due to a difficulty finding an affordable home locally?		
Yes	19	

This is a small but significant response that reinforces the Parish Council's fear that households are being forced to move out of the village because of issues of affordability.

Q11. Does your household, or anyone in your household, want or need to move homes <i>within the parish</i> in the next 5 years??		
Yes	58	
Who wants to move??		
q.11a Whole household	42	
q11b Additional household	12	
q11c Both but want to move separately to different homes	1	
58 respondents to the survey answered yes to the above questions, although only 55 continued to then respond to section 2 of the survey. This amounts to ¼ or 25% of the households completing the survey identifying a level of local housing demand in the parish. Part 2 of the survey helps us determine if these households can meet their own housing needs or if they require some form of affordable housing in order to meet their housing needs locally.		

Part 2 – Housing Needs

All households likely to want to move in the next 5 years were asked to complete part 2 of the village housing survey. The data from this part of the report is being split to record data from:

- a) *Affordable housing need* –households who are not home owners and who are likely to need help to resolve their housing need with an affordable home
- b) *Open market demand* – owner occupiers &/or households on higher incomes who should be able to resolve their housing need on the open market

The purpose of this part of the survey is to provide part of the evidence of housing need to help the Parish Council, Local Authority and First Step Homes make a decision about whether to develop a small scheme of affordable homes for local people. The open market housing evidence could help the Parish Council to influence any future open market development to ensure that wider local housing needs can be met. In light of the emerging localism agenda, both sets of data will support any Neighbourhood Planning activities for the Parish.

A) Affordable Housing Needs – summary of survey responses:

There are 37 households who are both eligible to go on the South Gloucestershire HomeChoice register and who want to move in the parish in the next five years. These are households who are likely to need help in resolving their housing needs.

Q13 Where Does *this household live?*

Together as a household in the village – 24

With another household in the village – 13

Outside the parish – 0

Local Residency is one of the local connection criteria used in allocating affordable rural homes. The highest level of demand is being shown by whole households wanting to move within the parish and who cannot afford to do so. There are also 11 hidden households currently living with parents or family / friends in the village.

Q14 Does a member of the household work in the parish

Yes – **8** No – **29**

Each of these respondents also lived in the parish. Work was not undertaken to identify people in housing need who have a permanent job in Marshfield but who live elsewhere and this is something that could be addressed by wide ranging publicity in the future as homes are developed to ensure that these households are not overlooked.

Q15 When does the household want to move?

Within 2 years – 22 2-5 years – 12 5 or more years – 3

This shows that the need for new affordable homes is an immediate issue that should be addressed; however there is a clear on going need for homes into the future.

Q16 What is the minimum number of bedrooms you require?

*1 bed / bedsit – 6 2 bedrooms – 15
3 bedrooms – 15 4 or more bedrooms – 1*

There is a significant demand for family sized homes in the village shown by the survey respondents. However, there are issues of under occupancy to be considered when determining the size of homes to be developed. At present South Gloucestershire DO allow a one bedroom under occupancy in rural homes in order to improve the sustainability of tenancies. This policy is currently under review in light of Welfare Benefit reforms and the under occupancy allowance may be revoked.

It is typical of housing surveys that respondents would like a larger home than national occupancy guidelines suggest. If the household make up of each respondent is assessed against South Gloucestershire allocations criteria NOT allowing under occupancy, the unit requirement is:

*1 bed / bedsit – 13 2 bedrooms – 18
3 bedrooms – 6 4 or more bedrooms – 0*

Q17 Which tenure would you prefer?

Buying on the open market – 15 (note – based on the information provided it is unlikely that the households expressing this tenure preference would be able to afford to purchase a home on the open market but could potentially afford shared ownership. 13 households clearly require some form of affordable housing although two household's income and savings suggest they could readily afford to buy a home within a lower price range, but such homes do not appear frequently for sale in the parish.)

Renting from a housing association – 14

Renting from a private landlord – 0

Shared ownership – 8 (note – based on the information provided most of the households expressing this preference could potentially afford shared ownership or some form of lower cost open market housing, although 2 do not demonstrate the mortgage capacity and/or savings to support shared ownership purchase)

Not given - 0

Q18 Are you on the Local Authority housing register?

Yes – 4 No – 33

It is not uncommon for households wanting to move in a rural environment to feel that the Local Authority cannot help resolve their housing needs, particularly in areas where the supply of affordable homes is limited. This is not the case and all allocations for any rural homes developed will be through the South Gloucestershire HomeChoice Register. Further work is needed to ensure that *all* households who cannot afford to resolve their housing needs register with the HomeChoice team.

Q19 What type of accommodation do you require?

House – 27 Flat/maisonette – 6 Bungalow – 3
Sheltered / retirement housing – 1 Other – 0 Not given – 0

Generally, respondents' preference are for houses over flatted accommodation but in housing allocation policy terms, childless couples and single people would not be allocated a family house.

Q20 What is your main reason for wanting or needing to move?

Need larger accommodation – 7
Need smaller accommodation – 2
Need a more affordable home – 5
Need / want to change tenure - 5
Need to set up independent accommodation – 13
Need physically adapted home - 1
Need a more secure home – 3
Need sheltered accommodation- 1

These responses are typical reasons for people wanting to move within their rural community. The Parish Council is particularly keen to meet the needs of young households wishing to set up an independent home in the village. These households would normally have to move away from the local community to resolve their housing needs.

Q22 Household composition of those wanting to move within the parish

2 parent family – 20
Couple - 0
One person household -11
Single parent family –3
Retired couple – 3
Retired single person – 0
Other – 1

The majority of demand for affordable homes in the village comes from families (23) wishing to stay living in Marshfield. Single people also make up a significant element of local need (11) currently looking to leave the family home and set up independent accommodation within the parish. Relatively few older (retired) households revealed themselves as requiring an affordable home in the parish – this may reflect that the largest supply of available social homes comes from within the sheltered housing stock and that this need is being met as it arises.

The 23 families looking for an affordable home in the parish are unlikely to have their need met within the existing social housing stock as re-lets of family homes are infrequent.

Q23 If you wish to buy a home, what total house price could you afford?

(Most mortgage lenders will only allow you to borrow a maximum of 3.5 x a household's income)

>£50,000 – 0	£50,000 to £69,999 – 0
£70,000 to £99,999 - 6	£100,000 to £149,000 – 8
£150,000 to £199,999 – 3	£200,000 to £249,000 – 3
<£250,000 – 1	Not looking to buy - 16

All forms had this question completed. The household able to achieve a mortgage of £250,000 are marginal as to whether they would be able to qualify for an affordable home, but the questionnaire does not look at the other household circumstances that would determine this and the supply of local homes within their budget is extremely limited.

Q24 If you wish to buy a home, please indicate what savings or financial support you would have to use as a deposit?

<£10,000 – 10	£10,000 - £14,999 – 4
£15,000 - £19,999 – 2	£20,000 - £24,999 – 0
£25,000 – £29,999 – 1	>£30,000 – 3

In the current housing market, 100% mortgages are rarely available and very expensive where they are offered. Potential homeowners need to be able to achieve minimum deposits of 10-15% as well as being able to service the legal costs of buying a home. Many potential shared owners, whose income would support an appropriate mortgage, would struggle to receive mortgage offers due to a lack of deposit.

Those indicating a low level of savings are largely the same households showing that they can only achieve a mortgage of <£150,000. Whilst these households MAY be able to afford low cost home ownership, the lack of savings make this an unlikely prospect.

Those showing a higher level of savings tend to be the households showing the higher mortgage ability. However, as the Rightmove evidence shows, the supply of open market homes below £250,000 is extremely limited and low cost home ownership becomes a likely and viable option.

Q25 – What is the total monthly take home income (after deductions) of everybody who will be responsible for the cost of housing (rent or mortgage)?

> £420 pcm – 1	£420 - £834 – 6
£835 - £1249 – 4	£1250-1665 – 5
£1666 - £2499 – 10	£2500 - £3329 – 6
< £3300 - 0	No response - 5

The net income figures here can be compared to the South Gloucestershire allocations policy requirement that a family with dependent children should take home no more than £47,941 and a household with no dependents, £36,939.

Of the respondents completing section 2 of the Needs Survey ALL fall below the appropriate income threshold for Choice-Based Lettings

It is essential that a household's income must be able to cope with potential rise in mortgage interest rates – home ownership is not encouraged to households at the very margins of the affordability threshold.

Households on lower incomes can qualify for housing and council tax benefits to help meet their living costs.

Summary of key findings and conclusion – Affordable Housing needs in Marshfield

There is a clearly identified local need for affordable homes in the parish of Marshfield. 37 households have returned survey forms that clearly demonstrate that they meet the South Gloucestershire affordable housing criteria and have a strong local connection with the parish. Three of these are owner occupiers but who are showing a particular need for older persons housing in the village which is unlikely to be available on the open market.

Local residency is the key local connection given, but employment and close family within the parish also appear as strong local connection criteria.

A significant level of need is demonstrated by younger single people, couples and even families who are currently living with family in the village and who wish to set up an independent home within Marshfield.

Census data provides a valuable insight into the emerging population who will be looking for a new home in the future – there are 137 people aged between 16-24 currently living in the village many of whom will currently be living with family.

Several respondents aspire to open market home ownership but the income data given suggests that this is not a realistic option in the local housing market.

Based on the income data provided and information from shared ownership valuations in the area, there is an realistic demand for shared ownership in the parish but affordable rented homes are the tenure most likely to meet long term, local need in the village.

Many single households and couples aspire to a 2 bedroom property and demand is almost exclusively for houses. Demand for larger homes is lower, although there is a far lower re-let supply of larger family homes in the village and any demand for 3 bed houses is unlikely to be met locally through existing

stock and there does not appear to be a significant *affordable* housing demand for properties (bungalows) for older households.

There is an ongoing debate over the sustainability of providing 1 bedroom properties for single people and couples as part of any rural affordable housing development. The table below reflects a general view that in rural areas where supply is constrained, households should be allowed an element of under occupancy, thus allowing the household to grow within their existing home. If this position is supported, it is suggested that smaller 2 bedroom homes suitable for 3 people are developed. If built as 'house type flats' with a garden, they have the added benefit of providing suitable level access accommodation suitable for older people or smaller families with one child.

Recommendations

It is recommended that Marshfield Parish Council continue to work with First Step and their chosen registered affordable housing provider (housing association) to identify a site for the development of affordable homes for local people.

Based on the evidence gathered approximately 3/5 of these homes should be for affordable rent and 2/5 for some form of low cost home ownership (possibly with a distinction between traditional shared ownership and other forms of low cost home ownership). There is a clear distinction between households who can afford a home at the margins of the open market purchase, and who may benefit from a discounted market initiative or from the cross-subsidy homes and those who fall into a subsidised Shared Ownership model.

The following table shows an indicative need for affordable homes in the parish, this is established by considering each survey respondent's household type, size and income / mortgage capacity – it is not a reflection of the demand (wants) expressed by individuals who aspire to property sizes and tenures beyond their capacity. This table is a summary of the 'Likely appropriate tenure' and 'likely appropriate unit type / size' columns of the detailed summary of respondents found at appendix F

Erring on the side of caution, households who appear to be marginal for shared ownership have been counted as requiring an affordable rented home.

	Rent	Shared ownership	DMH / low end cross subsidy	total
1 b2p or 2b,3p flats*	11			11
2b,4p homes	7	5	3 (bungalows)	15
3b,5p homes	5	2	4	11
	23	7	7	37

(*depending on outcome of policy decisions on 1 bed units)

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Based on this assessment a simple ratio of units can be applied to any size development (with a sensible approach taken to rounding of units).

It needs to be noted that a viability assessment will be carried out to determine the ratio of cross-subsidy to affordable housing units. The table is simply intended to show how these units may assist in meeting a specific local need in the village.

% units	Rent	Shared ownership	DMH / low end cross- subsidy	total
1 b2p or 2b,3p flats	30	0	0	30
2b,4p homes	19	14	8 (bungalows)	41
3b,5p homes	14	5	11	30
	62	19	19	100%

Consultation with the community is essential at key stages – if a number of opportunities come forward with potential for development, consultation with the parish can help determine the site to be developed.

Consultation will be required to inform the community of the final decision on sites and shared development proposals, prior to the submission of any planning application. It is recommended to hold a Village Information and Consultation Event in the weeks leading up to the submission of a planning application.

It is good practice to undertake a Registration of Interest exercise in the community at this time in order to gather household specific details for anyone interested in applying for affordable homes being developed in the village. This detail enables fine tuning of tenure & unit mix for the scheme prior to submission of planning.

The Parish Council will become key stakeholders in the design and development of any new homes and will be asked to consider and comment on the details of any planning application for new homes prior to submission.

At all stages of development, local households must be reminded that allocation of the homes is through the South Gloucestershire HomeChoice register and that they must complete and submit a HomeChoice application form to the council.

The Parish Council should be asked to formally accept the findings of the survey and make resolution to support the further work on developing affordable homes in the village. This does not prejudice the council's role as a statutory consultee on any planning submission that arises from the work.

Whilst there is a clear demand for low cost home ownership in the village, the mortgage-ability of ownership products in rural areas can be an issue for many lenders due to the ongoing occupancy restrictions and in perpetuity requirements for affordability. It is essential that the products being made

available in Marshfield have been designed to meet the needs of the lenders and ensure that local people can access the mortgages they require if aspirations of home ownership are to be met. If there is any doubt about the lending on rural low cost home ownership products, it is recommended that all of the affordable homes are delivered for rent in order to ensure occupation by local people.

B) Open Market Housing Demand – summary of survey responses:

There are 19 households who responded to the survey as wishing to move but who do not require an affordable home. The information given here may help the Parish Council determine the nature of new open market homes proposed for Marshfield, including those that may be used to deliver cross-subsidy to fund the affordable homes proposed.

Q13 Where Does this household live?

Together as a household in the village – 19
With another household in the village – 0
Outside the parish – 0

Not unsurprisingly, it is existing home owners living in the village who now aspire to move within the community.

Q14 Does a member of the household work in the parish

Yes – 3 No – 16

Each of these respondents also lived in the parish. Work was not undertaken to identify people in housing need who have a permanent job in Marshfield but who live elsewhere and this is something that could be addressed by wide ranging publicity in the future as homes are developed to ensure that these households are not overlooked.

Q15 When does the household want to move?

Within 2 years – 9 *2-5 years – 8* *5 or more years – 2*

This shows that there is a current pressing demand by households who wish to move in the village both immediately and in the near future.

Q16 What is the minimum number of bedrooms you require?

1 bed / bedsit – 1 *2 bedrooms – 4*
3 bedrooms – 12 *4 or more bedrooms – 2*

There is a significant demand for open market, family sized homes in the village shown by the survey respondents.

The greatest demand is for homes with 2 or 3 bedrooms, although this is the lowest supply of properties coming to the open market.

Q17 Which tenure would you prefer?

Buying on the open market – 19

Renting from a housing association – 0

Renting from a private landlord – 0

Shared ownership – 0

Not given - 0

Q18 Are you on the Local Authority housing register?

Yes – 1 No – 18

Q19 What type of accommodation do you require?

House – 16 Flat/maisonette – 0 Bungalow – 3
Sheltered / retirement housing – 0 Other – 0 Not given – 0

Q20 What is your main reason for wanting or needing to move?

Need larger accommodation – 9
Need smaller accommodation – 5
Need a more affordable home – 1
Need / want to change tenure - 2
Need to set up independent accommodation – 0
Need physically adapted home - 2
Need a more secure home – 0
Need sheltered accommodation- 0

These responses are typical reasons for existing owner occupiers wanting to move within their rural community.

Q22 Household composition of those wanting to move within the parish

2 parent family – 7
Couple - 5
One person household - 0
Single parent family – 0
Retired couple – 2
Retired single person – 5
Other –

Unsurprisingly, couples and families looking for a new home in the village are seeking larger accommodation whilst the retired households are looking to downsize into smaller, more affordable and more appropriate homes, including bungalows adapted for physical disability and old age.

Q23 If you wish to buy a home, what total house price could you afford?

(most mortgage lenders will only allow you to borrow a maximum of 3.5 x a household's income)

>£50,000 – 0	£50,000 to £69,999 – 0
£70,000 to £99,999 -	£100,000 to £149,000 – 0
£150,000 to £199,999 – 2	£200,000 to £249,000 – 4
<£250,000 – 12	

Q24 If you wish to buy a home, please indicate what savings or financial support you would have to use as a deposit?

<£10,000 – 0	£10,000 - £14,999 – 0
£15,000 - £19,999 – 1	£20,000 - £24,999 – 1
£25,000 – £29,999 –5	>£30,000 – 13

Q25 – What is the total monthly take home income (after deductions) of everybody who will be responsible for the cost of housing (rent or mortgage)?

> £420 pcm –0	£420 - £834 – 1
£835 - £1249 –1	£1250-1665 – 1
£1666 - £2499 –4	£2500 - £3329 –3
< £3300-6	No response -1

The income / savings questions demonstrate that there is a clear body of households who have the savings and income behind them to buy a property on the open market in the village. The biggest hindrance to these households moving is the supply of lower priced family homes on the open market. Although a number of households completing these questions show a relatively low income, it needs to be remembered that an owner occupier will have a property to sell to release funds – this is particularly the case in the retired population where households are typically cash poor but asset rich.

Summary of key findings and conclusion – Open market demand within Marshfield

A small but clear demand was shown by survey respondents for open market homes in the parish, both in the immediate and mid term.

A very broad assessment of the information provided suggests that 12 of these households will resolve their demand for a new home in the village on the open market.

The demand for lower value, 1,2 & 3 bed homes is unlikely to be met within the current housing market, which is characterised by larger and more expensive properties.

Recommendations

No intervention is specifically recommended in the open market although the Parish Council may like to bear in mind the identified local demand if faced with influencing open market development in the years to come.

However, given the likelihood that any affordable housing development is likely to require cross-subsidy from the development of a small number of open market homes, this could be used as an opportunity to help meet local demand for 2 and 3 bedroom open market properties with values between £150,000 and £250,000 pounds.

A small but clear open market demand is being shown for bungalows by people wishing to downsize or move into age-appropriate housing. It is not recommended that these are delivered as sheltered or supported housing. Instead, any care or support needs can be delivered to the occupier effectively into their new home through local care providers.

Adding these households to the numbers of respondents who have been identified in the Affordable Housing section of this report, the complete summary of local households who may be helped into resolving their housing needs or aspirations by a development of affordable and cross-subsidy homes is:

	Rent	Shared ownership	DMH / low end cross subsidy	total
1 b2p or 2b,3p flats*	11		1 (bungalow / level access)	12
2b,4p homes	7	5	8 (3 bungalows)	20
3b,5p homes	5	2	5	12
	23	7	14	44

Appendix A

Findings from First Step Opinion Survey Summer 2012

43 respondents to the simple questionnaire circulated in the All Around Marshfield magazine:

Of these 83% support the concept of new development for local people

Only 14% do not support the concept of new development

16 respondents identified themselves as being in housing need now

23 respondents believe they will have a housing need in the future

16 respondents have stated that family members have had to move out of the village due to affordability issues

14 respondents are in need of retirement/sheltered housing

11 respondents are in need of downsizing

Appendix B

Survey Paperwork and Publicity

- 1) Survey form**
- 2) Accompanying letter**
- 3) Publicity Posters / flyers**
- 4) Press / newsletter articles – copies to be attached**

Appendix C

NPPF Definition of Affordable Housing

Affordable housing: 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.

Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.

Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.

Homes that do not meet the above definition of affordable housing, such as “low cost market” housing, may not be considered as affordable housing for planning purposes.

Appendix D

Extract from West of England Strategic Housing Market Assessment

The West of England SHMA report (2009) touches on rural housing issues for the sub-region stating:

5.3 A significant part of the HMA area is rural. This brings different challenges to managing the housing market. As can be seen from our modeling, there are high levels of demand for housing generally, and for social housing in particular, in many rural areas. However, it can be more difficult to deliver supply. The Government confirmed in PPS3 it's commitment to improving the affordability and supply of housing in all communities, including rural areas. However, the RSS focuses new development on strategically significant towns and market towns, with only "some" development in rural areas "as appropriate". Appropriate growth is seen as that which includes promotion of economic activity, extends the range of services available, does not increase traffic, and promotes self containment. Development of housing in smaller settlements will continue to be dependent on proving housing need, but with less emphasis on need which arises only within the settlement itself.

and

5.3.10 ...in summary, the SHMA confirms that there are high levels of demand for affordable housing in rural areas, with some areas having a significant demand for intermediate housing and some very high demand for family housing. While absolute numbers may be lower, in many areas the intensity of need is similar to that of urban areas, and in some areas is higher. There are additional barriers to the delivery of affordable housing in rural areas which would be tackled, at least in part, if the Government were to implement the recommendations made in the recent Taylor report. (West of England Strategic Housing Market Assessment 2009, Prof G Bramley, Heriott Watt University www.westofengland.org)

Key data from the West of England SHMA for the South Gloucestershire Rural zone:

COMPONENTS OF AFFORDABLE HOUSING NEED – average year	New households	Migrant households	Older ex-owners need	Backlog of need	Supply of re-lets	Net aff housing need
South Gloucestershire Rural	41	0	6	9	16	40
SOUTH GLOUCESTERSHIRE	916	88	98	246	246	917
West of England	6065	544	692	1854	1854	5191

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NET NEED OVER TIME	2006	2007	2009	2011	2016	2021
South Gloucestershire Rural	40	43	26	32	33	34
SOUTH GLOUCESTERSHIRE	917	1038	1038	862	1061	1148
West of England	5191	6449	6449	4811	6217	6535

SIZE MIX OF SOCIAL RENTED HOMES REQUIRED 2009-2021	1bed flat	2 bed flat	2 bed house	3 bed house	4+ bed house
SOUTH GLOUCESTERSHIRE –actual	264	8	226	133	65
%	37.9	1.2	32.5	19.1	9.3
West of England	1591	-92	1106	736	401
%	41	-	28.8	19.2	10

SIZE MIX OF SOCIAL RENTED HOMES BY ZONE - %	1-2 bed non-family	2-4 bed family
South Gloucestershire Rural	22	78
West of England	40	60

Source: West of England Strategic Housing Market Assessment 2009

**South Gloucestershire Council: Emerging Core Strategy Policy
Delivery of Affordable Homes in Rural Areas**

Wording of the South Gloucestershire Core Strategy Policy CS19 (Rural Exception Sites) and supporting text, based on the December 2011 Core Strategy Incorporating Post-Submission Changes, taking into account any amendments made by the Inspector's Draft Main Modifications, the Additional Modifications, the Inspector's Further Draft Main Modifications and Further Additional Changes.

Rural Housing Exception Sites

10.40a Where communities wish to support further housing development which would not normally be acceptable because of planning policy constraints, South Gloucestershire Council's preference would be to achieve this by empowering local communities through opportunities presented by Neighbourhood Planning. In the absence of an adopted Neighbourhood Plan the following policy will be applicable.

POLICY CS19 - RURAL HOUSING EXCEPTION SITES

Proposals for permanent affordable housing to meet an identified local need (including a small element of market housing where this will facilitate the successful delivery of the affordable housing) will be permitted as an exception on sites where market housing would not normally be acceptable.

Proposals should be:

- supported by an approved housing needs survey;
- well related to a rural settlement
- modest in scale and in keeping with the form and character of the settlement and local landscape setting; and
- supported or initiated by the appropriate Parish Council.

Permission will be subject to conditions, or a legal obligation will be negotiated, to ensure that the affordable housing is reserved in perpetuity for those in local affordable housing need. Such provision will normally be delivered without public subsidy.

10.41 The Council is committed to delivering affordable homes in the rural areas to meet the identified local needs of households unable to meet their housing needs on the open market and to promote inclusive and thriving communities.

10.42 This policy allows for the development of affordable housing in rural locations where market housing would not normally be acceptable, because of planning policy constraints, subject to there being identified need. This policy will deliver both 100% affordable housing sites and sites where it can be satisfactorily proved that a small element of market housing will facilitate the delivery of affordable housing to meet identified local housing need where

sufficient public subsidy is unavailable subject to the proposals fulfilling the other policy requirements. Proposals containing an element of market housing should be supported by a viability assessment, which demonstrates that the proportion of market housing provided should be no greater than that required to deliver the agreed amount of affordable housing identified from an approved housing needs survey.

- 10.42a Proposals must be well related and in sympathy with the scale, form and character of the settlement and the locality and should pay particular attention to the local distinctiveness of the settlement and the surrounding area. Environmental considerations including landscape and heritage matters and other constraints, including the impact on the openness of the Green Belt and AONB policy, may determine the number of dwellings considered to be acceptable. This may result in fewer dwellings than that identified in the local housing need survey (see paragraph 10.45).
- 10.42 Proposals must be well related, in terms of their physical proximity and design, to an existing rural settlement.
- 10.44 The identification of appropriate sites and design principles will be best achieved through an appraisal of the whole rural settlement(s) concerned and should include engagement with the communities/parishes concerned. Where proposals include an element of market housing, the design of the site and individual units should ensure integration with the affordable housing. Development should be supported by the appropriate Parish Council.
- 10.45 Development proposals should be consistent with the local need identified by a housing need survey carried out in the last 5 years in accordance with national or any superseding Council approved guidance covering the rural settlement or parish (or group of rural settlements or parishes) to which the proposal is related. Advice on the preparation of these surveys and their validation can be obtained from the Council. The local housing needs survey must demonstrate that there is a genuine local need for affordable housing within the rural settlement/parish (or group of rural settlements or parishes) from people who are or have been closely connected with the rural settlement/parish (or group of rural settlements or parishes) due to family ties, support network, birth or formative years spent in that locality or who have an existing employment connection to the area covered by the survey.
- 10.46 Affordable housing on rural exception sites will be subject to a condition or legal obligation, which limits occupancy to those with the local connection, defined in paragraph 10.45 above. Should dwellings remain unoccupied for a period of time a cascade approach to widen the area of connection will come into effect. The cascade approach will be defined in a legal agreement, together with details of how the dwellings will be reserved as affordable in perpetuity.
- 10.47 Policy CS18 does not apply to Policy CS19.
- 10.48 Rural communities are encouraged to undertake local housing needs surveys and prepare parish plans and/or design statements to set out the future needs and aspirations for their communities, in order to help inform proposals for rural housing exception sites and provide information to assist in determining such applications. The Council expects that affordable housing will also be delivered by Neighbourhood Planning.

- 10.49 Should rural affordable housing not be delivered in sufficient numbers through Neighbourhood Planning, the Rural Housing Exceptions (Policy CS19) and the Affordable Housing (Policy CS18), then consideration will be given to allocating Affordable Housing Only Sites in or adjoining a rural settlement. This will be considered in conjunction with the review of the defined settlement boundary approach to villages outlined in the text to the Rural Areas Policy CS34 and will involve engagement with local communities and other stakeholders/partners. Any such allocations will be identified in the Policies, Sites and Places Development Plan Document and will need to be supported by up to date and validated local housing needs surveys.
- 10.50 The Council will prepare a revised Affordable Housing Supplementary Planning Document to amplify this policy and Affordable Housing Policy CS18.

Delivery

- 10.51 This policy will be delivered through partnership working with Parish Councils, rural landowners, the Council (as planning and housing authority) and affordable housing providers approved by the Council.

June 2013

**Detailed assessment of households indicating a need to move in
Marshfield**

