

Seend

Parish Housing Needs Survey

Survey Report

April 2019

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1. Parish Summary

The parish of Seend is in Melksham Community Area within the local authority area of Wiltshire.

Seend is a village and civil parish about 3 miles (5 km) southeast of the market town of Melksham, Wiltshire, England. It lies about 3.5 miles (6 km) west of Devizes and 5.5 miles (9 km) miles northeast of the county town of Trowbridge. The Parish includes the sub-village of Seend Cleeve and the hamlets of Inmarsh, Martinslade, Seend Head, Sells Green and The Stocks (the latter being contiguous with Seend Cleeve). The Census of 2011 recorded a population of 1,132 people.

Seend village is on a hilltop more than 90 metres (300 ft.) above sea level. The hill is bordered to the west and south by Semington Brook, a tributary of the River Avon, and to the east by Summerham Brook, which is a tributary of Semington Brook. The village's High Street is the A361 Trowbridge-Devizes road; the A365 links the A361 with Melksham and passes through Sells Green.

The Domesday Book of 1086 does not mention a manor of Seend. In the 11th century Seend may have been part of the royal manor of Melksham. The earliest known record of the tenancy of the manor of Seend dates from 1190 when it was held by Wigan of Cherburgh.

Economic History

The Kennet and Avon Canal was built between 1794 and 1810. It passes about 0.4 miles (640 m) north of Seend village and even closer to Seend Cleeve. Renovation of the canal commenced in the 1980's and today it is used extensively by canal boat enthusiasts and on the towpath by walkers, cyclists and fishermen.

The Great Western Railway opened the Devizes Branch Line in 1857, passing about 0.6 miles (970 m) north of Seend village, and in 1858 Seend station was built to serve the area. Bromham and Rowde Halt was opened in 1909 at Sells Green, close to the north bank of the canal; the name was chosen because freight was expected to come from the horticultural area around Bromham. The line and stations were closed in 1966.

The opening of the railway encouraged quarrying of the iron ore field, which began in the middle of the 19th century and continued intermittently for the next century or so. 77,984 tons of brown haematite were quarried between 1855 and 1861 and a further 86,443 tons between 1871 and 1874. Quarrying was renewed during the Second World War and was still continuing in 1950. Seend Ironstone Quarry and Road Cutting is now a Geological Site of Special Scientific Interest;

There is a strong farming community of livestock and arable farmers. There are a significant number of small-scale businesses. There is one large employer (Bluemay – a specialist manufacturer of engineering components for industry) within the Parish.

Many inhabitants travel to the neighbouring towns for work and some inhabitants commute to London.

There is a caravan park that is used all the year around.

Facilities and Services within the Parish include:

The Church of England Parish Church of the Holy Cross is built of rubble stone faced with ashlar. The oldest part may be the low west tower, which predates the late-15th-century. Construction of Seend Methodist Chapel began in 1774 and was completed in 1775; it was opened by John Wesley. The building is red brick with ashlar stone quoins and lancet windows in an Early English style grouped in pairs and triplets. It has been a Grade 2 listed building since 1981. As of 2019 both the church and chapel are still in use.

Seend Church School was built by Thomas Bruges in 1832 and opened the following year. It is now Seend Church of England Voluntary Aided Primary School and is part of the Academy Trust of Melksham. There is also a pre-school playgroup and a 'bouncy-club' for younger children.

The Parish has three public houses: The Barge Inn and the Brewery Inn at Seend Cleeve, and the Three Magpies at Sells Green. The former Bell Inn in Seend was sold in early 2019, and, at the time of writing is subject to planning permission to convert the building to a family home. It has three community buildings; the Community Centre, the Lye Field Pavilion and Recreational Field and the WI Hall - although this building is now used for storage. The Community Centre and Lye Field buildings are hired regularly by a whole range of village organisations. The buildings are also available for hire by individuals and organisations not based in the Parish.

It has a post office and stores, located on the High Street. This has very recently changed hands and, at the time of writing, a planning application to demolish the shop and store buildings and rebuild to provide a shop, cafe and Post Office with amenity space had been submitted to Wiltshire Council.

It has a successful community bus that operates scheduled services and is available for hire.

There are many village organisations, societies and sports activities. A full list of which may be found in the Parish Magazine. There are many informal groups, for example book clubs. There is a population of 1,132 according to the 2011 Census, comprised of 479 households. ³

2. Introduction

In winter 2018, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Seend Parish Council, to establish if there was a proven need for affordable housing in the parish and potentially to use the findings of the survey to inform the parish plan.

Such surveys assist officers in identifying those areas with the greatest housing problems so that scarce financial resources can be put to best use.

Experience has shown that these surveys need to be carried out at regular intervals if the results are to remain relevant in identifying trends.

- The Principal Development Officers are employed by Wiltshire Council's Service Development and Enabling Team to assist in the delivery of new affordable housing.
- The Principal Development Officers work closely with rural communities, housing associations, local authorities and landowners to meet the affordable housing needs of rural communities.
- The survey is funded by members of the Wiltshire Rural Investment Partnership (WRIP).¹
- 'The Wiltshire Rural Investment Partnership brings together representatives from the economic development, regeneration, spatial planning, service development and enabling teams of Wiltshire Council together with Registered Provider [housing association] partners and Homes England to enable and promote the sustainable delivery of new build housing in the rural communities of Wiltshire.'²

3. Aim

The aim of carrying out the survey is to investigate the affordable housing needs of local people (or those who need to live) in Seend parish.

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

4. Survey Distribution and Methodology

In order to carry out the housing needs survey, questionnaires were delivered to the Parish Council for distribution on the 25th March 2019.

To encourage a good response, households were given a pre-paid envelope in which to return the completed survey. The council applies the data protection policy to responses, ensuring that all survey responses remain anonymous.

Residents were asked to return the completed surveys in the pre-paid envelopes by 29th April 2019. The forms were recorded and analysed by the Service Development Officers at Wiltshire Council.

¹ The members of WRIP that contribute to the survey funding are Wiltshire Council and six Registered Providers of social housing (housing associations) - Aster, GreenSquare, Guinness, Stonewater, Selwood Housing and White Horse Housing Association.

² Para 1.1, 'Purpose', *Terms of Reference for the Wiltshire Rural Investment Partnership*. Full WRIP membership: Wiltshire Council, Aster, White Horse Housing Association, GreenSquare, Guinness, Stonewater, Selwood Housing, Homes England, and the Wiltshire Community Land Trust.

- A total of 479 questionnaires were distributed to the parish.
- Everyone was asked to complete the part one form.
- If a household considered itself in need, or likely to be in need, of affordable housing within the next five years, it was invited to complete the part two form.
- There was a good response rate of 33% with 159 replies received.
- This report describes the views only of the residents who returned the questionnaires and these views may not be representative of the wider population of Seend.

5. Key Findings

This report is divided into two parts. The first section looks at existing households in the parish in order to provide a description of the current housing in Seend and housing preferences into old age. This section also describes the levels of new housing, if any, which would be supported by respondents to the survey.

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

Part One – Households currently living in the parish

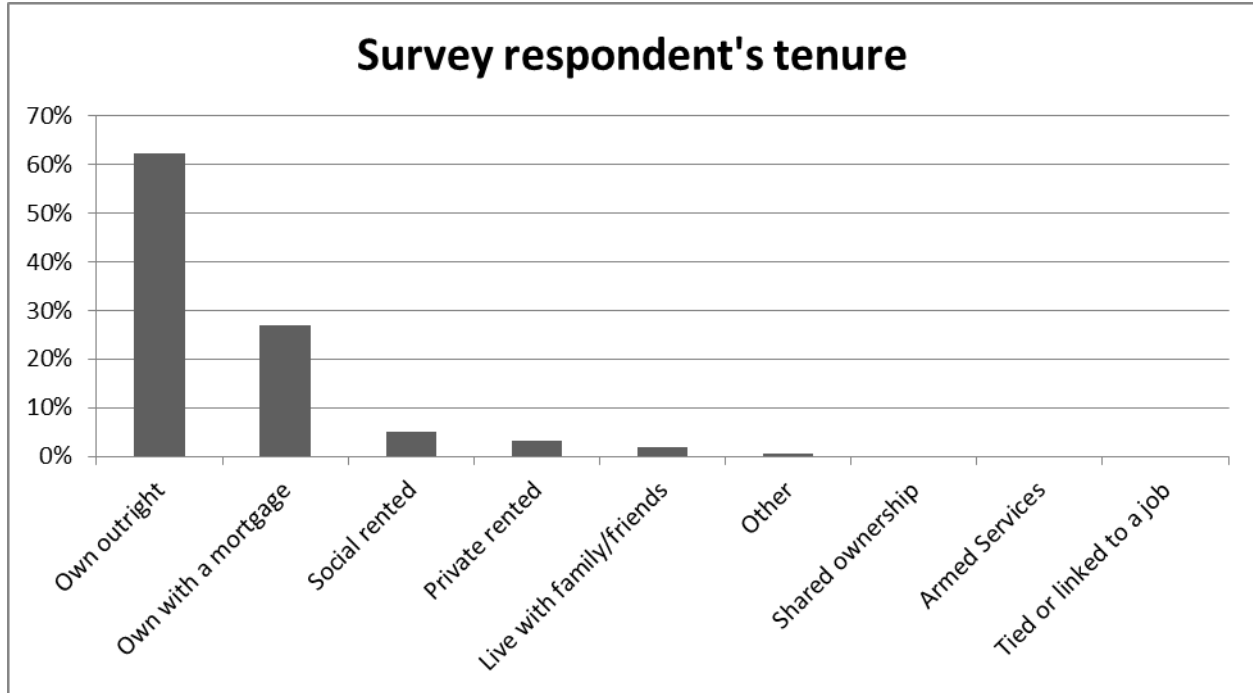
The first question asked on the survey was what is your households connection to the parish. 99% of those who replied said that it was their main home, 3% worked in parish and 1% said they do not live in the parish, but family members do.

The 2011 Census data for Seend indicates that 75.8% of households in the parish were owner-occupying, 12.5% were renting from social landlords, 9.6% were privately renting, 0.2% was shared ownership and 1.9% of households were living rent free.³

The chart below shows the tenure of respondents to the survey. The majority (89%) of respondents were owner-occupiers, while 5% of respondents were living in socially rented properties, 3% were renting from a private landlord or letting agency, 2% living with family/friends, none were living in accommodation tied to their employment, and 1% were living in a tenure described as 'other'. These results indicate a bias in the survey responses toward those living in owner-occupied homes and the rest of this section should be read with this in mind.

³ <http://www.nomisweb.co.uk/>

Chart 1



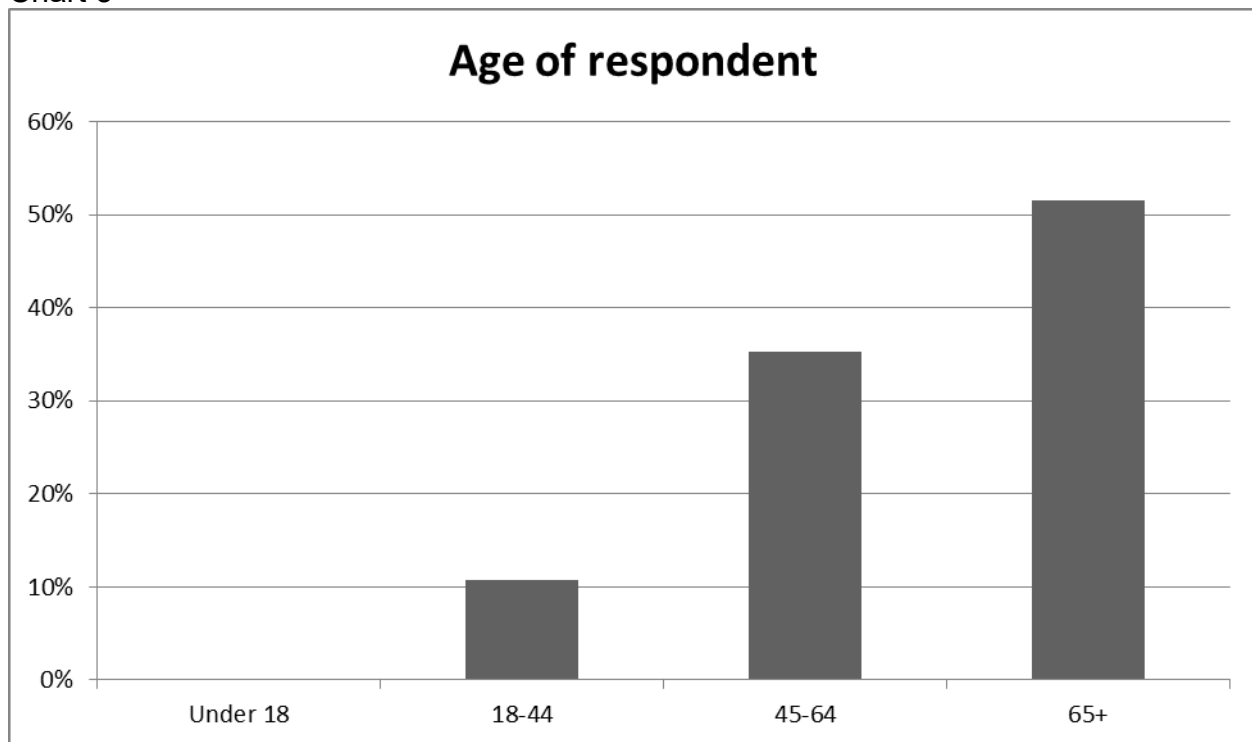
The chart below indicates the length of time that respondents have lived in their current home. It shows that the majority of people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:

Chart 2



The chart below reflects the age range of respondents to this survey with around half (52%) being 65+

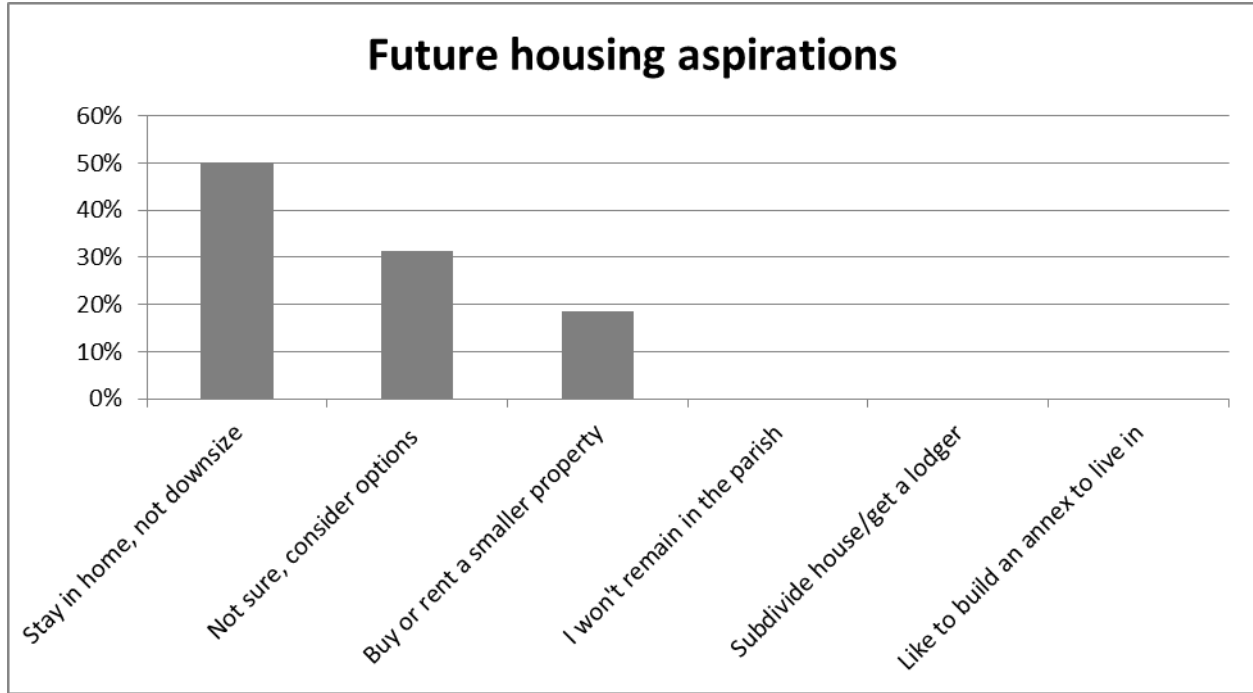
Chart 3



Respondents were asked how many children aged between 10 and 15 live in your home. Out of the 159 households 37 have children in this age range.

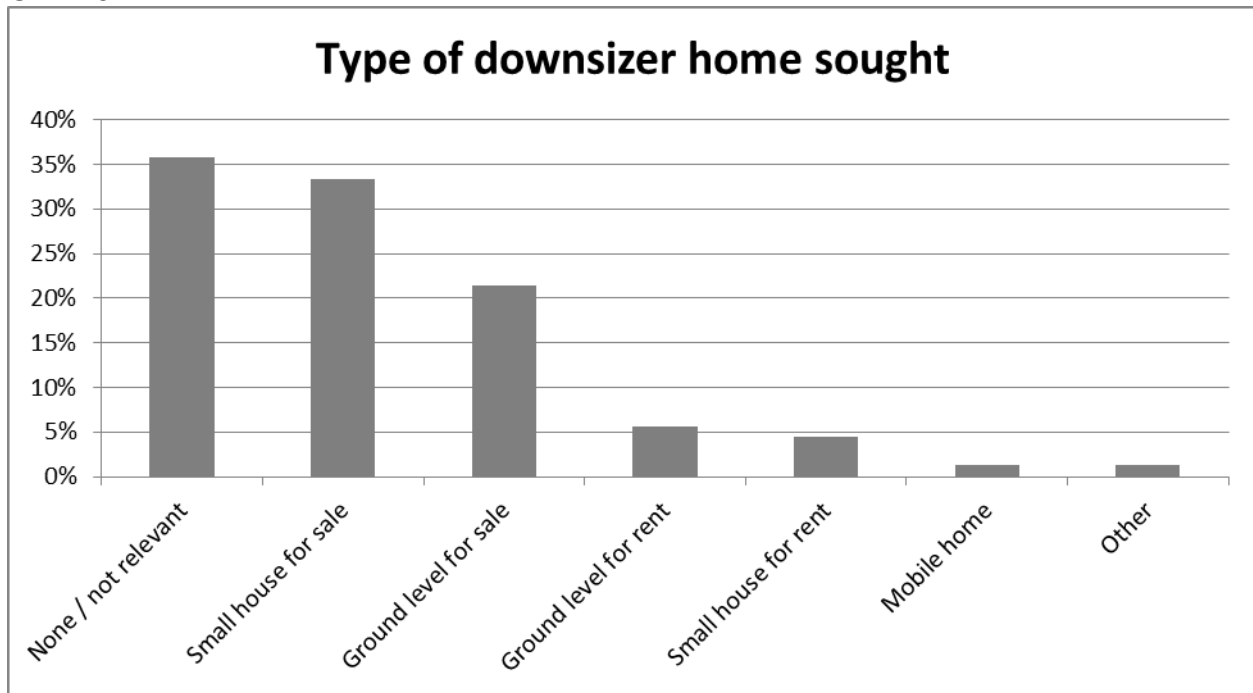
Many respondents to the survey lived in large family homes, with 12% of respondents having five or more bedrooms in their property. 34% lived in four bedroom homes, 38% had three bedrooms, 12% two bedrooms and 4% of respondents lived in homes with one bedroom.

Chart 4



The above chart indicates 50% of those respondents who wish to remain in the parish or are not sure would remain in their current home.

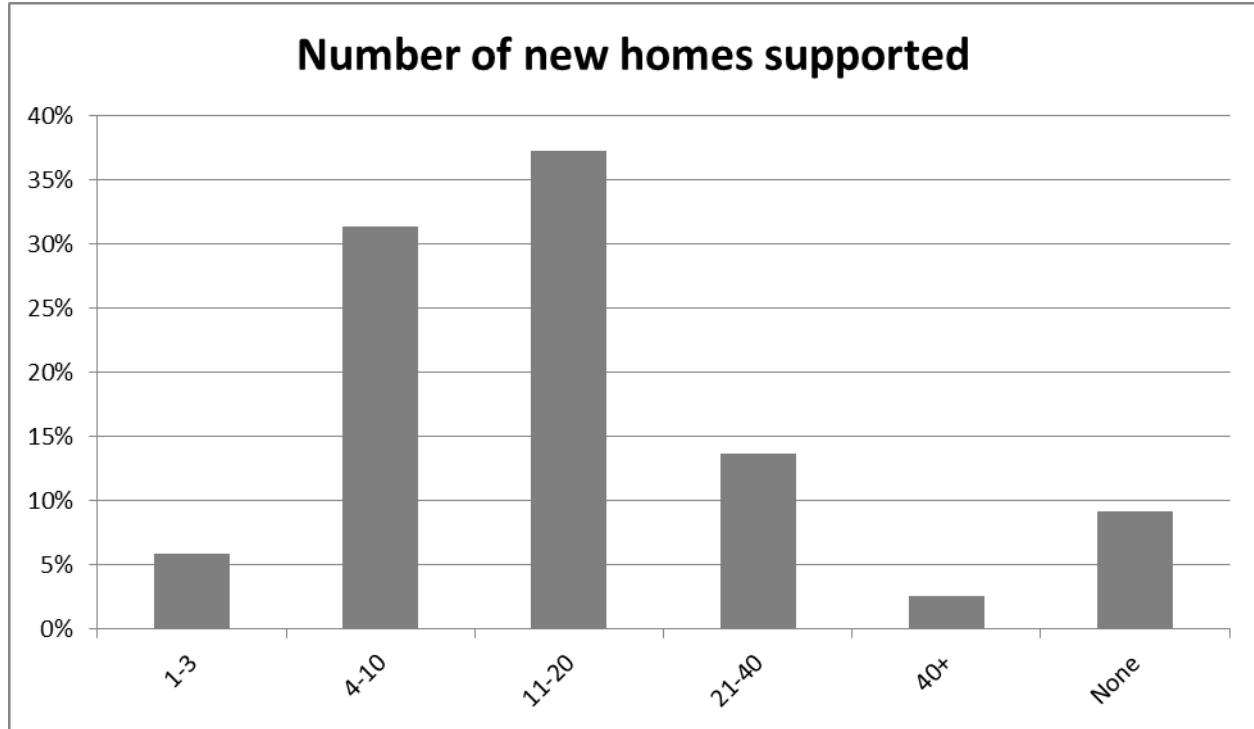
Chart 5



The preferences of those respondents who would consider down-sizing are shown in chart 5.

Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (91%) were in support of some new housing in Seend, with the most popular option (37% of respondents) being for between eleven and twenty new homes. 9% of respondents were opposed to any new housing in Seend parish:

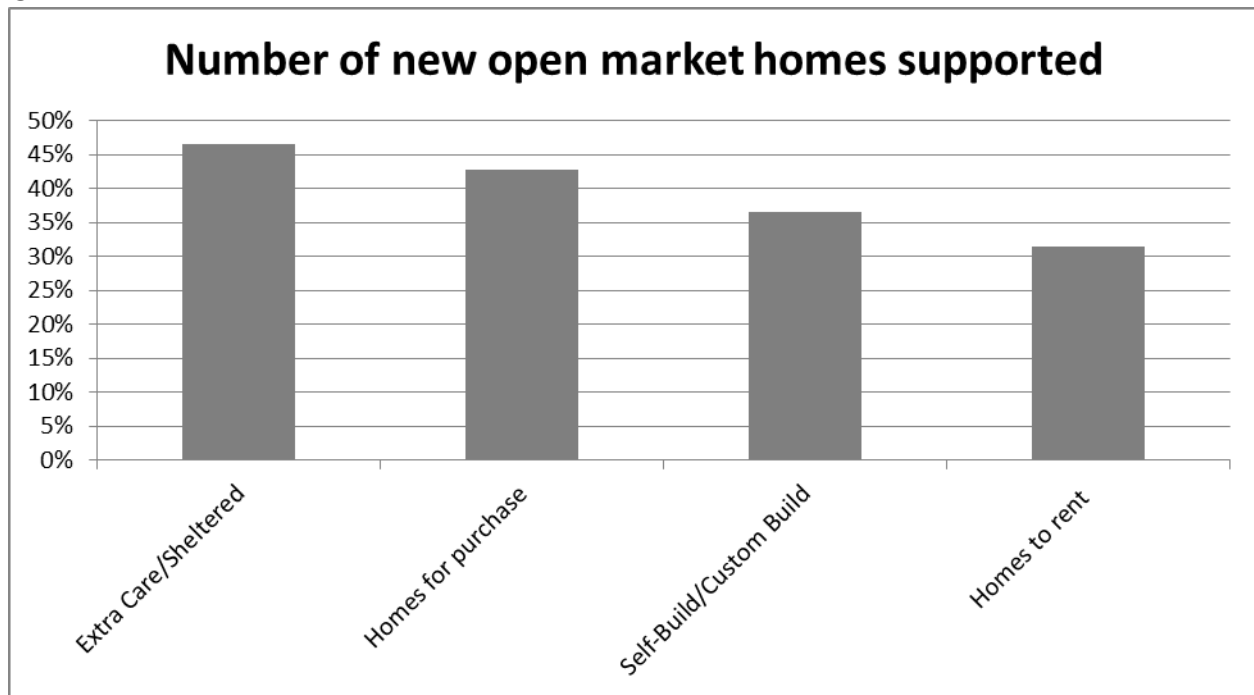
Chart 6



Respondents to this section were asked what types of housing development they would support.

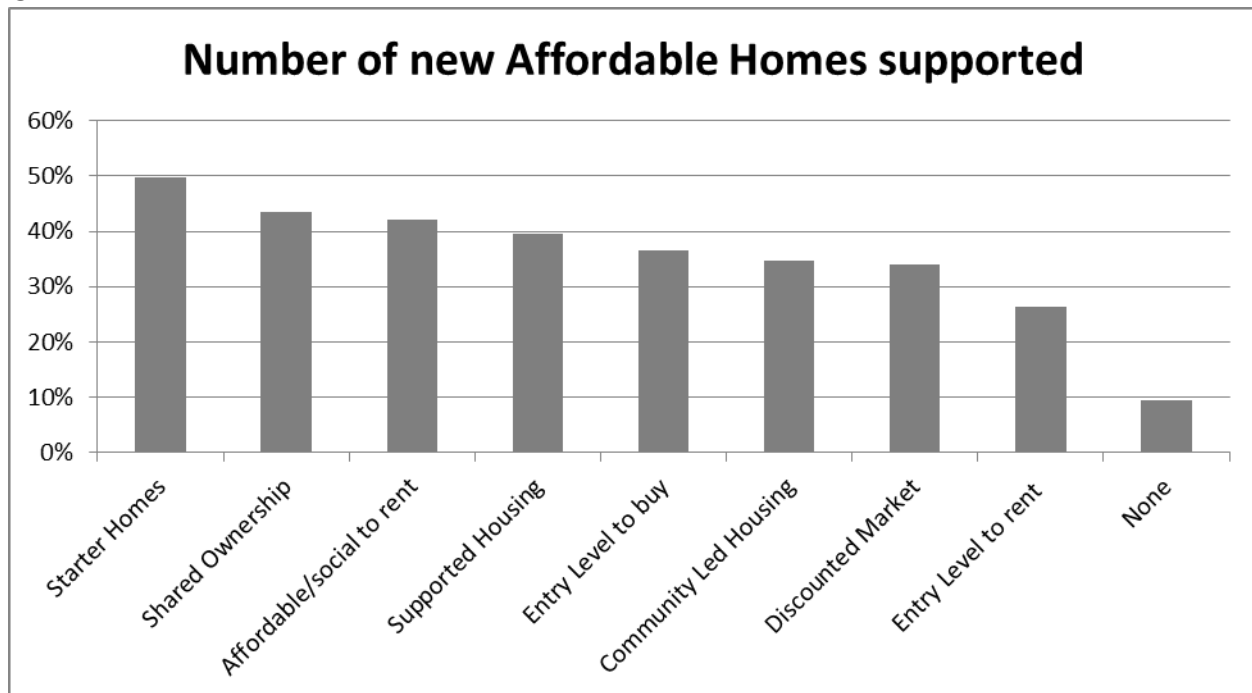
The types of open market homes considered most needed in Seend by the survey respondents were extra care/sheltered housing (47%), homes for purchase (43%), self/custom build (36%) and home to rent (31%). More than one answer could be given:

Chart 7a



The types of affordable homes considered most needed in Seend by the survey respondents were starter homes for purchase (50%) and share ownership homes (43%). More than one answer could be given:

Chart 7b



Part two – Households requiring accommodation in the parish

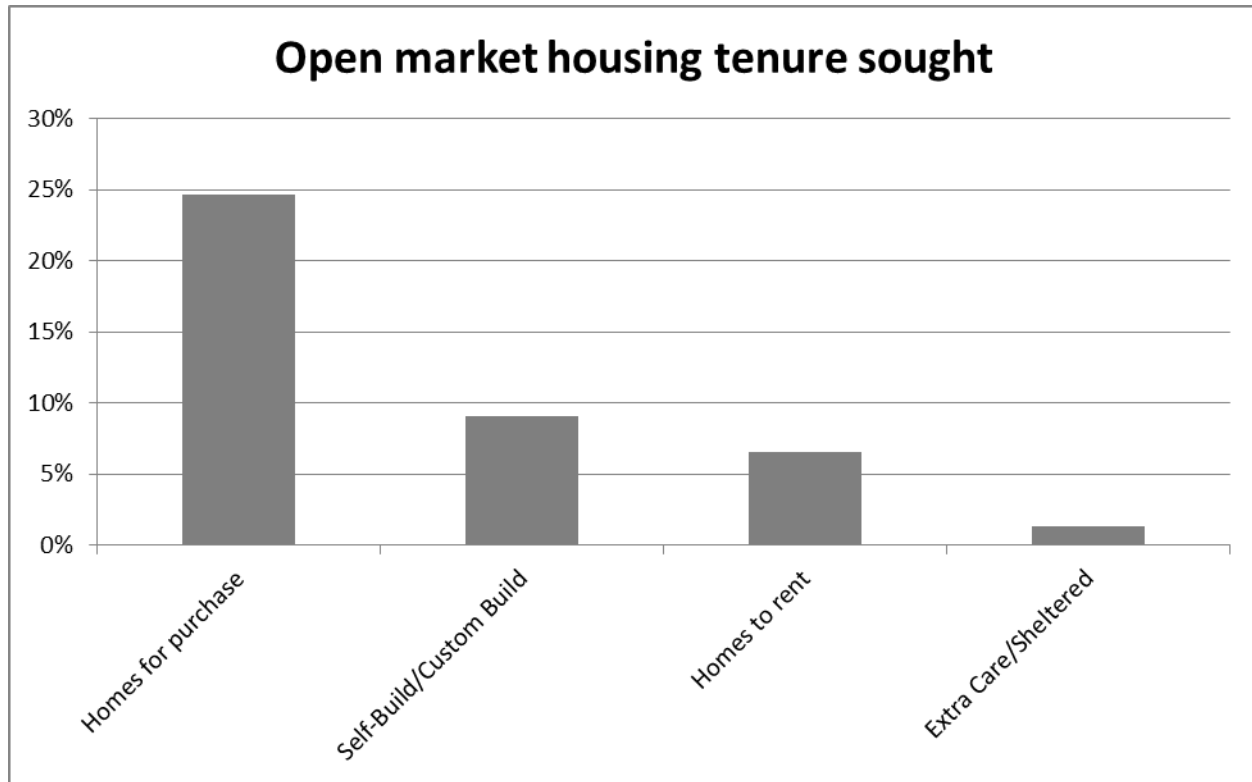
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Seend are then made in order to describe in more detail the need for specifically affordable (i.e. non-market) housing.

Twenty Seven respondents replied to this section of the survey, indicating their need for housing in Seend. The most frequent reasons given for needing to move were respondents currently living with their families but wanted to live independently in the parish (eight households) and home too big and need to downsize (eight households).

Those respondents who selected 'other' gave replies such as garden too big, would like to be nearer to parents for childcare, to live in the village where I grew up. More than one answer could be given.

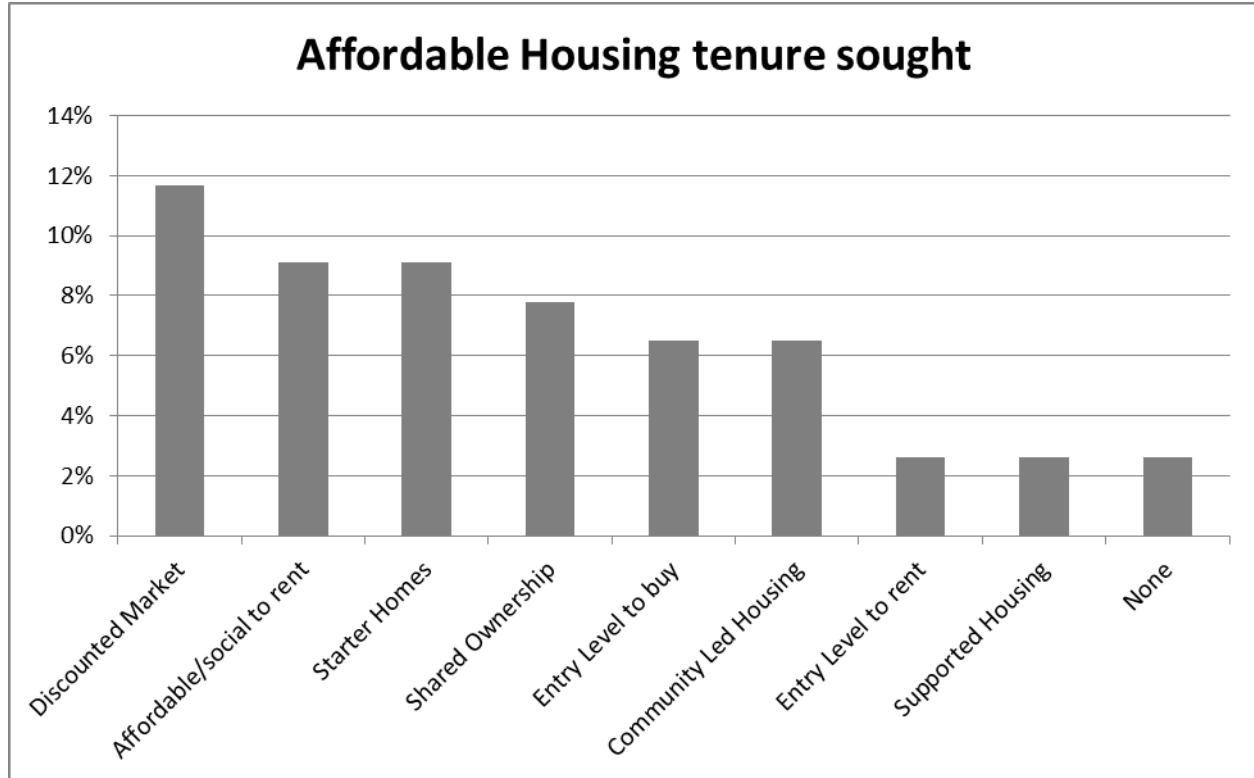
The respondents requiring accommodation in the parish were asked what type of open market tenure they sought. The expressed need was for all types of tenure, with homes for purchase on the open market the most desired. Households could indicate more than one response:

Chart 8a



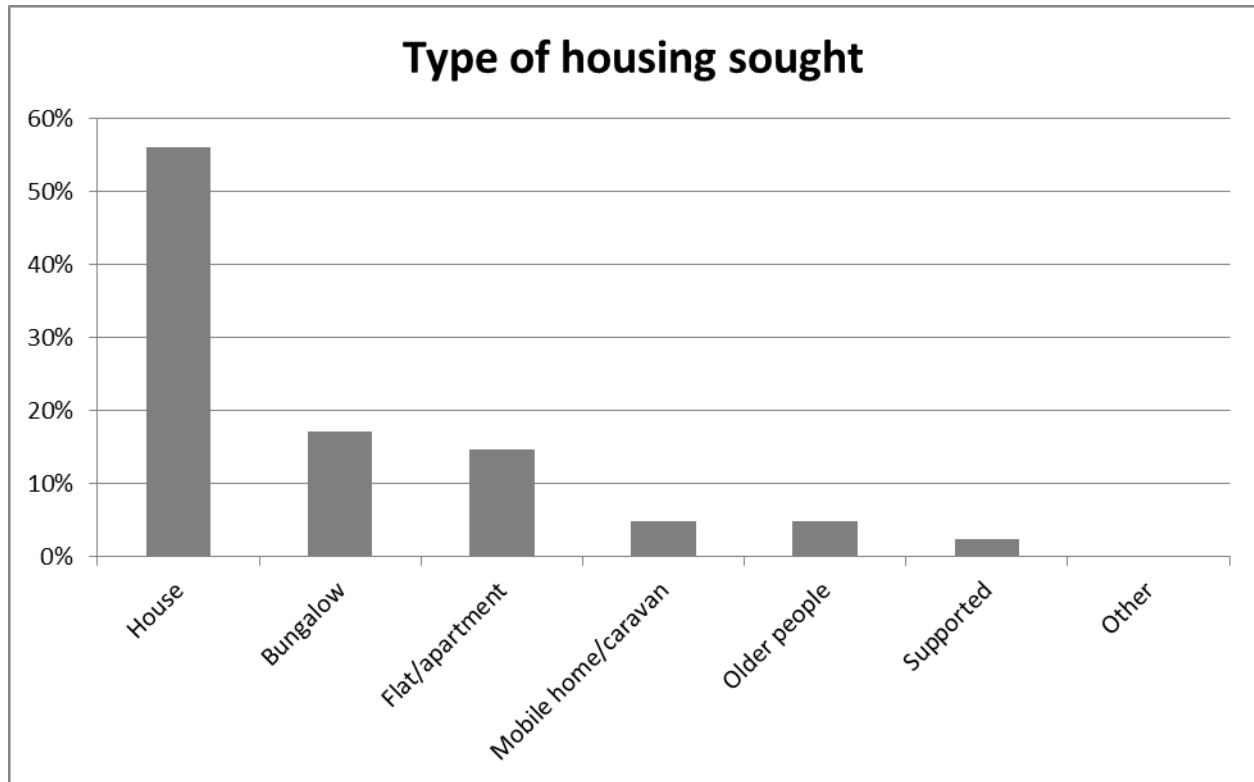
The respondents requiring accommodation in the parish were asked what type of affordable housing tenure they sought. The expressed need was for all types of tenure, with discounted market homes for purchase the most desired. Households could indicate more than one response:

Chart 8b



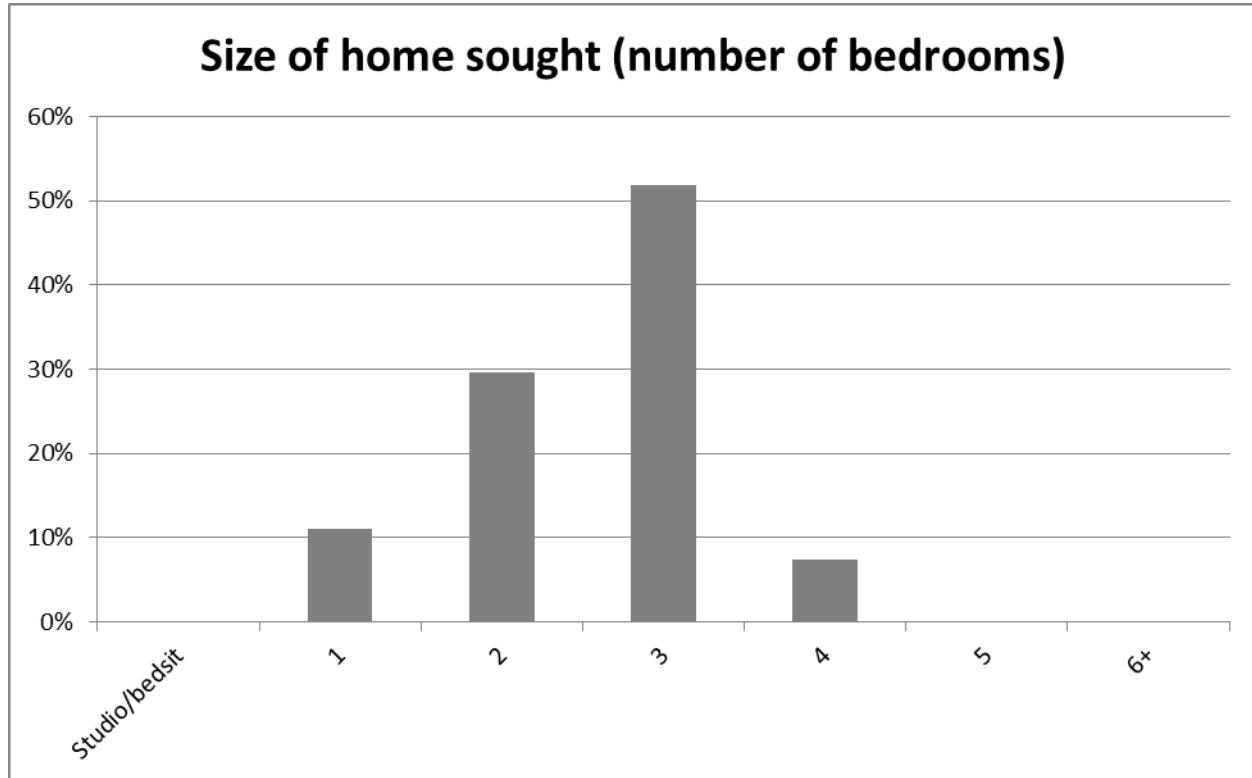
Respondents to this section were also asked what type of housing they required. The most sought-after type was a house. Full responses are given in the chart below (more than one answer could be given):

Chart 9



In terms of size, the most popular option was for three bedroom homes and respondents also expressed a need for properties with one, two and four bedrooms. No need was declared for studio (bedsit) or homes with five or more bedrooms:

Chart 10



The respondents were then asked if there was existing suitable accommodation in the parish to move into, to which seventeen responded no, nine selected don't know and one said yes.

In order to assess the need for **affordable** housing in Seend, it is necessary to consider the equity, income and savings levels of respondents. Please note that due to the need to preserve the confidentiality of respondents, only a short summary of the financial assessment is presented below.

Twelve of the households responding to this section of the survey reported having equity in an existing property. Estimated levels of savings among the respondents was mixed with savings declared of between £25,000 and £80,000 and other households with £13,000 and under. Two households declared no savings. Income levels were relatively healthy with nine of the twenty seven households reported gross incomes of less than £25,500, while twelve reported a gross household income between £27,500pa and £35,000 with three reporting between £45,000 and £70,000. Three households did not answer this question. The median gross income bracket reported by twenty-four respondents was **£25,000-£29,999pa**.

Comparing income, savings and equity levels with affordability in Seend suggests that **nine** of the twenty seven households would require public assistance in order to achieve their required housing and so would be considered 'in housing need' as defined in Section 3 of this report. These households inform the recommendations of this survey for new affordable housing in Seend, presented in Section 8.

Five households who currently own their properties and live in Seend expressed a desire to downsize and purchase smaller accommodation. Seven households specified they would like to purchase with four of them showing an interest in self/custom build properties. On assessing levels of equity, savings and income, an open market purchase was achievable to all these households. The number of bedrooms ranged from one to four bed properties.

One household did not want to purchase a property; however the savings and income declared would make the household eligible to buy on the open market.

Two households specified they would like to purchase, rather than rent. However based on the income and savings declared the households aspirations were unachievable and did not meet the financial criteria for low cost home ownership. The three remaining households did not declare any financial information, or information relating to their current housing circumstances. Therefore we have been unable to determine the housing need for these five households and as such they are excluded from the recommendations of this report.

6. Affordability

In order to investigate affordability, further research has been carried out on house prices in the area.

It is possible to estimate the average property prices in the Seend area:⁴

Bedrooms	May 2019
1	£147,500
2	£198,000
3	£240,400
4	£337,000
5+	£440,900

Example calculation for a mortgage

Typically, a household making an application can obtain a mortgage of 4.5 times their annual income. Households would generally expect to need a deposit of around 15% of the total price.

If an average two-bedroom property sold in Seend cost £198,000 then a household may require £29,700 as a deposit. Annual household income would have to be at least £37,400. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in Wiltshire in 2018 was £28,329:⁵

Example calculation for a Shared Ownership scheme

A household eligible for a home offered under the Shared Ownership scheme has the potential to buy a share in a property between 25% - 75% of the purchase price and then pay a low cost rent on the remaining share. A mortgage deposit of 5-10% of the value of the share will be required.

An average two-bedroom property to the value of £198,000 for a shared ownership property with a 25% (£49,500) share may require a 5% mortgage deposit of £2,475 with rent to pay on the remaining share of £148,500.

- The sale prices above are from the local post code area. It is recognised that homes in rural parishes will have higher prices than those in the towns in the same post code. The value of a particular size of property in a village may vary to a wider degree than in a town and may be subject to a much lower turnover. Therefore, it would be difficult to establish comparative prices for homes for sale in a village alone.

⁴ House price estimates from the Mouseprice local area guide to the SN12 postcode area, www.mouseprice.com/area-guide/average-house-price/ . Please note that the SN12 postcode covers a wider area than Seend parish and that there may be significant internal variation in house prices.

⁵ Annual Survey of Hours and Earnings, 2018, resident analysis. Gross annual pay of full time employed persons resident in Wiltshire, www.nomisweb.co.uk . Note that while the mortgage calculation refers to household income, i.e. to the combined income of all persons in the home, the ASHE figure refers to individual income.

- In respect of rent affordability calculations, the starting point for these calculations is 80% of open market rents in the area. The average open market rents in the parish might relate to properties with a larger floor area and surrounding grounds, rather than the average within the area that the local market rent is calculated by. Homes specifically built as affordable housing would be delivered at a more standard specification, keeping the values lower.
- It would be unlikely that a household would be able to purchase a property on the open market in this parish without a large deposit, some equity in an existing property or a substantial income.
- First time buyers seeking open market housing would generally struggle to meet the criteria necessary for obtaining their own home.
- In some cases intermediate housing (shared ownership or low cost market housing) would be a suitable option, whilst in other instances affordable rented accommodation would be appropriate.

7. Summary

This survey's recommendations (see Section 8 below) concentrate on those households who are unable to afford accommodation on the open market.

This is just a quarter of the research needed for this assessment: the Housing Register of Wiltshire Council, the local Strategic Housing Market Assessment and the advice from allocation staff who manage the Register must also be taken into account.

- In May 2019, there were two households on the Wiltshire Council Housing Register with both seeking 2 bed accommodation, one affordable and another open market.
- The 2011 Census recorded sixty social homes in the parish.⁶ These properties represent 12.5% of the total housing in Seend, which is lower than the Wiltshire affordable housing average of 14.7%.⁷
- The social housing in Seend had a 3% re-let rate in the past year: from the first to the fourth quarter of 2018/19, only two social homes were re-let in the parish.⁸
- The low levels and turnover of social housing in the parish suggest that **very few** of the households responding to section two of this survey and in need of affordable accommodation could meet their needs through accessing the existing social housing of the parish.

⁶ Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

⁷ Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

⁸ Wiltshire Council, Housing Strategy, live tables.

8. Recommendations

This survey's recommendations concentrate on households unable to afford accommodation on the open market.

The following indicates the minimum need over the next three years for new affordable housing development in the parish, based on the responses to the survey. The recommendations describe a snapshot of the need for affordable housing at the time the survey was conducted and do not take account of future changes in need, for example arising from the changing housing needs of employees of local businesses. The recommendations may not represent the parish's full housing need as responses were not received from every household. In order to fully assess the housing need in the parish, the recommendations need to be considered alongside evidence provided by Wiltshire Council's Housing Register, the Strategic Housing Market Assessment, and the advice of allocation staff who manage the Register.

Subsidised rented housing ⁹

- 2x one bedroom homes
- 2x three bedroom homes

Shared ownership / discount market homes ¹⁰

- 1 x two bedroom home (bungalow)
- 4x three bedroom homes (1x bungalow)

Sheltered housing for older people

- None

⁹ Please note that recommendations for numbers of bedrooms in subsidised rented properties are where possible made in line with the 'family size' criteria implemented as part of the Housing Benefit changes by the 2012 Welfare Reform Act.

¹⁰ Please note that recommendations for numbers of bedrooms in shared ownership/discounted market properties are based on the number of bedrooms wanted by respondents, applicants can purchase the size of home they are able to afford.