



VISION
PLANNING

Crudwell Parish Housing Needs Assessment

March 2018

Project Reference: 00001



Crudwell Parish

Housing Needs Assessment

Document Issue Record

Version:	1	2	3	4
Description/ Status:	Initial draft for client review.	Update re 2001 Census & AH data. Reformat.	Incorporating client comments. To Wilts Council.	Update re further info from WC
Date:	16/02/2018	21/02/2018	28/02/2018	14/03/2018
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Contents

1	Introduction.....	2
2	Strategic Planning Context	3
3	DCLG Household Projections	5
4	Past Dwelling Completion Rates.....	8
5	Wiltshire Core Strategy (2006–2026).....	11
6	Joint Swindon and Wiltshire Strategic Housing Market Assessment 2017.....	14
7	Parish Housing Needs Survey 2015	17
8	Wiltshire Council Housing Register	19
9	Other factors.....	21
	Housing Affordability	21
	Help to Buy	23
	Demographic Data	24
10	Discussion and Conclusions.....	29

1 Introduction

- 1.1 Vision Planning is instructed by Crudwell Neighbourhood Plan Steering Group to advise on the development of its Neighbourhood Plan.
- 1.2 This report assesses the local need for housing in Crudwell Parish, in order to inform the number of dwellings for which the Neighbourhood Plan should provide.
- 1.3 It is based on the methodology set out in *Housing Needs Assessment at Neighbourhood Plan Level: A toolkit for neighbourhood planners*, Locality, 2015 (“*the Locality HNA Toolkit*”).
- 1.4 This report begins with a summary of the strategic planning context for the area, and then runs through a number of different methodologies for calculating housing land requirements at a neighbourhood plan level. A range of other factors, including affordability and demographics, are then analysed. These various housing requirements and other factors are pulled together in the discussion and conclusions.

2 Strategic Planning Context

- 2.1 The Wiltshire Core Strategy was adopted in January 2016.
- 2.2 Core Policy 2 sets out the minimum housing requirement for Wiltshire of 42,000 dwellings between 2006 and 2026, at an annual rate of 2,100 dwellings per annum.
- 2.3 Core Policy 2 divides Wiltshire into three housing market areas (HMA). Crudwell is located in the North and West Wiltshire HMA.
- 2.4 The North and West Wiltshire HMA has a housing requirement of 24,740 dwellings, which gives an annual average rate of 1,237 dwellings.
- 2.5 Core Policy 13 sets out the Spatial Strategy for the Malmesbury Community Area. Crudwell is included in this Community Area, and the village of Crudwell is defined as a “large village”. The same policy defines Malmesbury as a “market town”, and Ashton Keynes, Great Somerford, Oaksey and Sherston are also defined as large villages.
- 2.6 Core Strategy Tables 1 and 5.7 specify an indicative requirement for the Community Area of 1,395 dwellings between 2006 and 2026, of which 885 are to be delivered in Malmesbury Town and 510 in the Remainder of the Community Area.
- 2.7 Paragraph 4.20 of the Core Strategy emphasises that these Community Area requirements are indicative on the following basis:
- “Wiltshire’s proposed strategic housing requirement is set out against defined subcounty areas as identified within the Wiltshire Strategic Housing Market Assessment (SHMA). However, in order to support the most sustainable pattern of growth, in line with the principles defined in Core Policy 1, indicative requirements are provided for each Principal Settlement, Market Town and by Community Area within paragraph 4.26. The indicative figures also allow a flexible approach which will allow the council, including through the preparation of the Site Allocations DPD, and local communities preparing neighbourhood plans, to respond positively to opportunities without being inhibited by an overly prescriptive, rigid approach which might otherwise prevent sustainable development proposals that can contribute to delivering the strategic objectives of the plan.”*
- 2.8 Core Policy 1 sets out the Settlement Strategy for Wiltshire. This sets out the

hierarchy of settlements in Wiltshire and explains how each type of settlement can be expected to grow, as follows:

*“Wiltshire’s **Principal Settlements** are strategically important centres and the primary focus for development. This will safeguard and enhance their strategic roles as employment and service centres...”*

***Market Towns** have the potential for significant development that will increase the jobs and homes in each town in order to help sustain and where necessary enhance their services and facilities and promote better levels of self containment and viable sustainable communities...*

***Local Service Centres** will provide for modest levels of development in order to safeguard their role and to deliver affordable housing...*

*Development at **Large and Small Villages** will be limited to that needed to help meet the housing needs of settlements and to improve employment opportunities, services and facilities...”*

- 2.9 On that basis, this housing needs assessment is intended to define the local housing needs of Crudwell in order to participate in meeting the needs of the housing market area set out in Core Policy 2, while maintaining the hierarchy of settlements described in Core Policy 1.
- 2.10 Swindon and Wiltshire have just begun the process of reviewing their respective local plans to cover the plan period from 2016 to 2036. In November 2017, the local authorities released a combined set of consultation documents relating to the *Swindon and Wiltshire Joint Spatial Framework*. Alongside this, the authorities released a Strategic Housing Market Assessment covering the two areas. This has not yet been tested at examination, so its weight is limited.

3 DCLG Household Projections

3.1 The Government’s planning practice guidance specifies that:

“Household projections published by the Department for Communities and Local Government should provide the starting point estimate of overall housing need.”¹

3.2 The *Locality HNA Toolkit* notes that these household projections are only available at local authority level (i.e. Wiltshire in this case). It suggests that:

- *“...you can make a pro-rata calculation on the basis of population share for your neighbourhood area...”*
- *“Note also that projections are of households rather than dwellings. To translate future number of households to dwellings, divide them by the neighbourhood plan area’s number of dwellings per household in the 2011 Census”*

3.3 Table 1 sets out the household projections for Wiltshire. The 2011 Census showed that Wiltshire had 194,194 households; Crudwell had 415. Table 1 uses these figures to derive household projections for Crudwell parish.

Table 1: DCLG Household Projections for Wiltshire, and deduced Household Projections for Crudwell Parish

Area	DCLG Household Projections: 2014 Base						
	2006	2011	2016	2021	2026	2031	2036
Wiltshire	185,873	195,635	206,210	215,307	222,776	230,076	236,616
Crudwell Parish	397	418	441	460	476	492	506

Source: Wiltshire – 2014 based live tables on household projections²

3.4 The 2011 Census identified 415 households and 431 dwellings in Crudwell Parish³. This suggests a dwellings per household ratio in Crudwell Parish of 1.0386.

¹ Planning Practice Guidance, Reference ID: 2a-015-20140306

² Note that the 2011 Household Projections do not tally with the 2011 Census data. This is due to a number of factors including... TO BE COMPLETED.

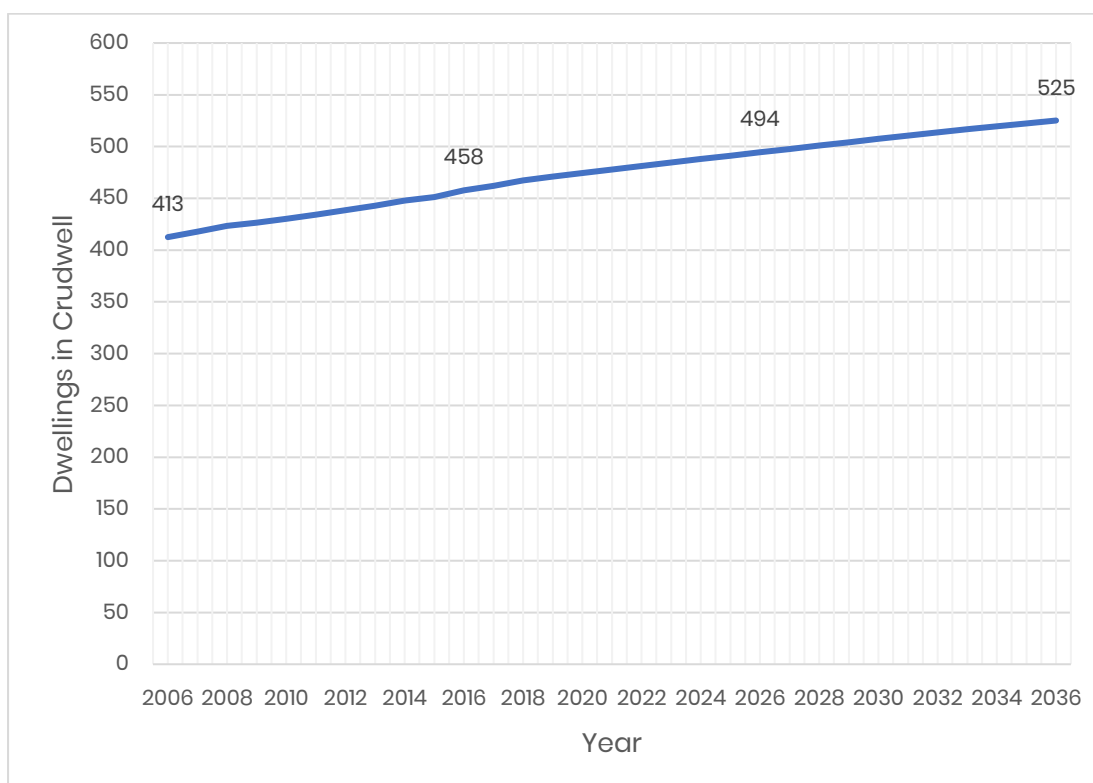
³ www.nomisweb.co.uk/

3.5 Converting the Crudwell Parish household projections in table 1 to Crudwell Parish dwelling numbers using the above ratio gives the dwelling numbers set out in Table 2.

Table 2: Deduced Dwelling Projections for Crudwell Parish based on DCLG Household Projections for Wiltshire

Area	Dwelling Projections						
	2006	2011	2016	2021	2026	2031	2036
Crudwell Parish	413	434	458	478	494	511	525

Figure 1: Projected Dwellings in Crudwell based on DCLG 2014 Households Projections for Wiltshire



3.6 This implies a housing requirement for Crudwell of 81 dwellings from 2006 to 2026.

3.7 Table E.1 of the *Community Topic Paper – Malmesbury*, released in June 2017 as part of the *Wiltshire Housing Site Allocations Plan* consultation sets out the housing completions (i.e. homes built) and commitments (i.e. homes permitted or allocated) between 1st April 2006 and 31st March 2016.

This shows that Crudwell had 12 completions by that date, and had 11 commitments at that date.

- 3.8 Based on the DCLG Household Projections method, this implies a **residual requirement of 58 dwellings** to be provided by 31st March 2026.
- 3.9 The caveat to this dataset is that it represents a “policy off” position, i.e. it assumes that housing demand is unconstrained and it does not take into account the settlement hierarchy set out in Core Policy 1.

4 Past Dwelling Completion Rates

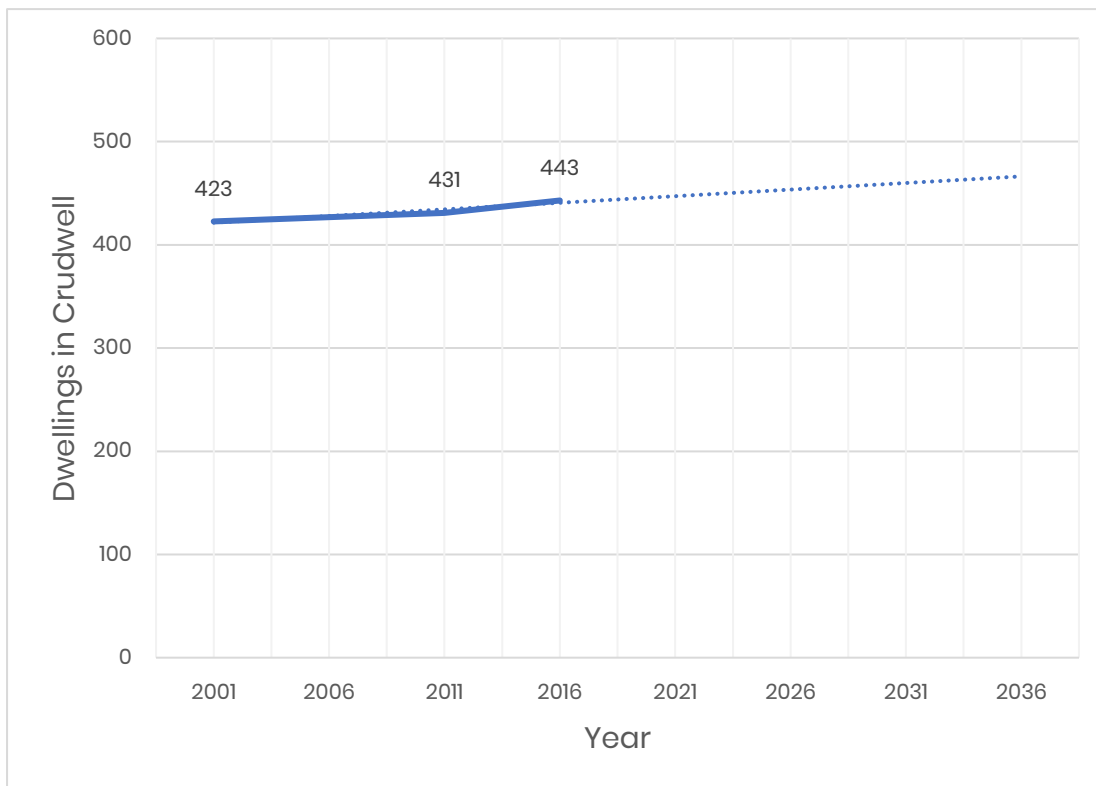
- 4.1 The *Locality HNA Toolkit* suggests that past dwelling completion rates in the Parish should be analysed with reference to the number of dwellings in the 2001 Census, the 2011 Census, and the number of dwellings today.
- 4.2 The Toolkit notes (on page 11) that *“It is useful to project it forward at the same rate to understand how continuation of past rates might differ from other projections.”*
- 4.3 The 2011 Census indicates that there were 431 dwellings in Crudwell in that year.
- 4.4 The number of dwellings in Crudwell is not available from the 2001 Census, but this Census does tell us that Crudwell had 407 households in 2001.
- 4.5 Using the dwellings/households ratio for Crudwell from the 2011 Census of 431/415, we can estimate the number of dwellings in Crudwell in 2001 as being 423.
- 4.6 As we know the number of dwellings in 2011 is 431, for these purposes it is satisfactory to assume that Crudwell had 427 dwellings in 2006 (i.e. $(431+423)/2$).
- 4.7 Paragraph 3.7 above notes that 12 dwellings were completed between 2006 and 2016, so this means Crudwell had 443 dwellings in 2016.
- 4.8 Table 3 shows the growth rates (i.e. annual average dwelling completions) between 2001 and 2011, 2001 and 2016, and 2011 and 2016, and projects the number of dwellings required in 2026 based on each of these growth rates. The requirement from 2006 to 2026 is then derived by deducting the number of dwellings in 2006 from the derived number in 2026 in each scenario.

Table 3: Dwellings in Crudwell in 2001 (deduced), 2011 (actual) and 2016 (actual)

Projections based on...	2001	2006	2011	2016	Annual dwelling completions	2026	Requirement 2006 to 2026
2001 to 2011 growth rate	423	427	431	443	0.8	443	17
2001 to 2016 growth rate	423	427	431	443	1.4	454	27
2011 to 2016 growth rate	423	427	431	443	2.4	475	48

4.9 It is most logical to use the longest growth rate to determine the requirement from 2006 to 2026 because this deals best with the highs and lows of the house price and housing delivery cycle. This scenario is set out in Figure 2.

Figure 2: Projected dwellings based on past trends



4.10 On that basis, this method suggests a housing requirement of 27 dwellings

between 2006 and 2026, of which, as set out above, 12 are completed and 11 are committed.

- 4.11 This implies a residual **requirement of 4 dwellings**. If we chose to use the faster growth rate between 2011 and 2016, this would result in a **residual requirement of 25 dwellings**.

5 Wiltshire Core Strategy (2006–2026)

5.1 The *Locality HNA Toolkit* specifies that the adopted local plan or core strategy for an area should inform neighbourhood plan housing needs assessments. It notes:

“If the Core Strategy/Local Plan was adopted post-NPPF, it can be considered robust. If it is older, the data underpinning its housing policies may be out of date. However, note that the Basic Conditions of neighbourhood planning (specifically, Basic Condition E) gives, for the purposes of neighbourhood planning, significant weight to any adopted Core Strategy/Local Plan, even if adopted pre-NPPF.”

5.2 Section 2 of this housing needs assessment summarises the Wiltshire Core Strategy housing requirement for the period 2006 to 2026.

5.3 Crudwell parish is located within the North and West Housing Market Area (HMA). The Core Strategy sets a housing requirement for this HMA of 24,470 dwellings from 2006 to 2026. It is this requirement that must be met based on paragraph 47 of the National Planning Policy Framework.

5.4 The Core Strategy also defines Crudwell as being within the Malmesbury Community Area, and it sets an indicative housing requirement for the Community Area from 2006 to 2026 of 885 dwellings in Malmesbury town, and 510 dwellings in the Remainder of the Malmesbury Community Area.

5.5 The Malmesbury Community Area includes the parishes set out in table 4. Table 4 also gives household and dwellings numbers from the 2011 Census.

Table 4: Dwelling and Household Numbers from 2011 Census in Parishes across Malmesbury Community Area

Parish	2011 Census	
	Dwellings	Households
Ashton Keynes	597	475
Brinkworth	511	494
Brokenborough	85	78
Charlton	193	173

Parish	2011 Census	
	Dwellings	Households
Crudwell	431	415
Dauntsey	246	232
Great Somerford	314	304
Hankerton	117	114
Lea and Cleverton	333	314
Leigh	153	138
Little Somerford	147	140
Luckington	274	257
Malmesbury	2,397	2,280
Minety	584	566
Norton and Easton Grey	89	81
Oaksey	227	219
Sherston	722	686
Sopworth	54	48
St Paul Malmesbury Without	915	855
Totals	8,389	7,869
Total excl Malmesbury	5,992	5,589

5.6 The dwelling numbers for Crudwell and the two totals at the foot of the table indicate that Crudwell parish included 1.39% of the Malmesbury

Community Area's dwellings in 2011, and 7.19% of the Remainder of the Community Area excluding Malmesbury.

- 5.7 When these proportions are multiplied by the Community Area housing targets of 1,395 and 510 dwellings respectively, this implies a housing requirement for Crudwell from 2006 to 2026 of 19 or 37 dwellings respectively. When the 12 completions and 11 commitments are taken into account, this leaves **no further dwellings** to be provided in the first scenario, and **14 dwellings** in the second.

6 Joint Swindon and Wiltshire Strategic Housing Market Assessment 2017

- 6.1 Swindon Borough and Wiltshire Councils have each recently begun work on their next local plan/core strategy, running from 2016 to 2036.
- 6.2 In November 2017, both local authorities launched a joint consultation exercise as the initial stages of their respective local plan reviews. As part of this, a new joint Strategic Housing Market Assessment was released.
- 6.3 The Locality HNA Toolkit suggests that the emerging local plan might be taken into account in determining housing need as part of a neighbourhood plan, but with the following note of caution:
- “The weight any emerging Core Strategy/Local Plan carries in planning terms depends on how far it has progressed (the closer to adoption, the greater the weight).”*
- 6.4 This emerging SHMA has not yet been examined, and decisions about where housing should be located are not yet made. Nevertheless, it is worthwhile to examine what this might mean for Crudwell.
- 6.5 The SHMA defines four Housing Market Areas for Swindon and Wiltshire combined. Crudwell is proposed to be included in a larger Swindon Housing Market Area, according to Figure 28 of *Volume 1: Defining the HMAs*.
- 6.6 Figure 69 of the *SHMA Report of Findings* sets out the calculation for the objectively assessed housing requirement for this HMA.
- 6.7 It begins by explaining that the change in household numbers in the HMA based on DCLG Household projections is 26,247 dwellings.
- 6.8 We know from table 1 above that the equivalent figure for Crudwell is 65 dwellings. This is 0.25% of the HMA’s total.
- 6.9 If we multiply the figures in Figure 69 of the HMA by 0.25%, this gives the following.

Table 5: Dwelling growth in Crudwell based on 2017 SHMA

Stage		Swindon HMA	Crudwell Parish
HOUSEHOLDS			
Baseline household projections taking account of local circumstances		26,247	65
DWELLINGS			
Allowance for transactional vacancies and second homes: based on dwellings without a usually resident household		848	2
Housing need based on projections taking account of local circumstances		27,095	67
Adjustment for suppressed household formation rates: concealed families and homeless households with allowance for vacancies and second homes		425	1
Baseline housing need based on demographic projections		27,520	68
Further adjustments needed...	In response to balancing jobs and workers: additional dwellings needed to align future jobs and workers	0	0
	In response to market signals dwellings needed in addition to the adjustment for suppressed household formation to deliver the percentage uplift proposed	0	0
	In response to housing backlog	1,039	3
	Less overlap between uplifts	0	0
Combined impact of the identified adjustments		1,039	3
Full Objectively Assessed Need for Housing 2016-36		28,559	71

-
- 6.10 This implies a requirement between 2016 and 2036⁴ of 71 dwellings in Crudwell. When the 12 completions and 11 commitments are discounted, this requirement becomes **48 dwellings**.
- 6.11 As with the housing numbers derived from the DCLG figures in section 3, this is a policy off position and needs to be caveated on the basis that it is clearly not reasonable to expect Crudwell to grow at the same rate as Swindon and other larger settlements, as this calculation implies.

⁴ Note that this relates to the 2016 to 2036 twenty year period rather than the 2006 to 2026 twenty year period to which this housing needs assessment relates. Nevertheless, for the purposes of determining the potential housing requirement for Crudwell Parish that might result from the 2017 SHMA only, the two time periods are comparable.

7 Parish Housing Needs Survey 2015

- 7.1 Wiltshire Council undertook a Parish Housing Needs Survey for Crudwell Parish in 2015. Surveys were distributed in November 2014 and returned in December 2014.
- 7.2 455 surveys were distributed. 179 surveys were returned. (Incidentally, the deduced number of dwellings in 2015 in table 2 is 451 dwellings, so this provides an additional check to confirm the veracity of the numbers in table 2.)
- 7.3 This Survey provided a substantial amount of data, but in terms of housing need, i.e. the need for affordable housing, it came to the conclusion that the need at that time was as set out in Table 6.

Table 6: Expressed Housing Need based on 2015 Parish Survey

Bedrooms	Number of Dwellings		
	Social Rented	Shared/ Low Cost Ownership	Sheltered Housing for Older People
One	4	0	0
Two	2	0	0
Three	0	2	0
Total	6	2	0

- 7.4 Core Strategy Policy 43 requires the provision of affordable housing at a rate of 40% on sites of five dwellings or more.
- 7.5 Despite this, National Planning Practice Guidance⁵ restricts affordable housing on sites of ten dwellings or less.
- 7.6 In order to deliver eight affordable homes at 40%, a total of **20 dwellings** would be needed, on sites of at least 10 dwellings⁶. This suggests that the minimum number of dwellings required to achieve the eight affordable

⁵ Planning Practice Guidance Paragraph: 031 Reference ID: 23b-031-20161116

⁶ Based on changes proposed in the draft revised NPPF, March 2018

homes would be 20 on a single site. If smaller sites are chosen, then the total number of dwellings would need to increase to ensure that each was large enough to enable the provision of affordable homes, i.e. 11 dwellings or more.

- 7.7 It should be noted that 179 of the 455 surveys were returned. It is assumed that those with a housing need are more likely to respond than those not in housing need. On that basis, there is no need to increase the housing need proportionately.
- 7.8 This requirement is based on 2015 data, so there is no need to discount the completions. There may be some double counting with the commitments however. The outline application for ten dwellings at Ridgeway Farm (15/03136/OUT) was permitted on 24 March 2016, so it is assumed that this forms ten of the 11 dwellings committed. We understand that two x 2 bed and two x 3 bed affordable homes are proposed as part of this development.

8 Wiltshire Council Housing Register

8.1 A snapshot of Wiltshire Council's Housing Register as at 14th March 2018 is included in Tables 7 and 8. Bands 1 to 4, in table 8, are those who Wiltshire considers to be in housing need; table 7 includes those on Wiltshire's open market register, which includes those who do not meet Wiltshire's strict definition of housing need.

Table 7: Snapshot of Wiltshire Council's Housing Register for Malmesbury Community Area as at 14th March 2018 (All Bands)

Parish	Number of Dwellings					
	Total	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
Ashton Keynes	2	2				
Brinkworth	1	1				
Crudwell	1		1			
Great Somerford	1		1			
Luckington	2	1	1			
Malmesbury	45	18	23	2	2	
Oaksey	1		1			
Sherston	5	3	1	1		
Total	58	25	28	3	2	

Table 8: Snapshot of Wiltshire Council's Housing Register for Malmesbury Community Area as at 14th March 2018 (Bands 1 to 4 only)

Parish	Number of Dwellings					
	Total	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
Ashton Keynes	1	1				
Brinkworth	1	1				
Crudwell	1		1			
Great Somerford	1		1			
Luckington	2	1	1			
Malmesbury	38	14	20	2	2	
Oaksey	1		1			
Sherston	3	2	1			
Total	48	19	25	2	2	

8.2 The housing needs register suggests that one household has expressed a need for an affordable home in Crudwell – a two bed dwelling. If this one affordable home was provided as part of a larger market housing development, then that development would need to include at least **10 dwellings**⁷, and four affordable homes would then be provided.

8.3 This would be sufficient to meet Crudwell's current needs, along with a proportion of the needs of neighbouring and nearby parishes.

⁷ Based on changes proposed in the draft revised NPPF, March 2018

9 Other factors

- 9.1 Under the heading *“Drawing conclusions on quantity of housing needed”*, the *Locality HNA Toolkit* suggests that *“the most effective way you can determine the quantity of housing needed is to assess the range or the average of the housing projections for the plan period from the various quantitative sources you have gathered, and then adjust them upwards or downwards based on specific factors (described in the PPG as ‘market signals’) you consider apply within the area being assessed compared with surrounding areas or markets. This is fundamentally the same approach as would be used at local authority level, but on a smaller scale.”*
- 9.2 This section analyses factors that will inform the ultimate housing requirement for Crudwell Parish, bearing in mind the wide range of requirements determined by the different methods set out earlier.

Housing Affordability

- 9.3 The 2015 Parish Survey analysed house prices in some detail. It included the following summary:

It is possible to estimate the average property prices in the Crudwell area:⁵

Bedrooms	Aug 2014 – Oct 2014
1	£205,000
2	£224,100
3	£274,900
4	£424,000
5+	£611,800

Example calculation for a mortgage

Typically, a household making a single application can obtain a mortgage of 3.5 times their annual income, or 3x annual income for joint applications. Households would generally expect to need a deposit of around 15% of the total price.

If an average two-bedroom property sold in Crudwell cost £224,100 then a household may require £33,615 as a deposit. Annual household income would have to be at least £54,424 for a single applicant or £63,495 for joint applicants. The Annual Survey of Hours and Earnings indicates that the gross annual median income of employed persons in the North Wiltshire area in 2011 was only £20,149:⁶

- It would be unlikely that a household would be able to purchase a property in this parish without a large deposit, some equity in an existing property or a substantial income.
- First time buyers would generally struggle to meet the criteria necessary for obtaining their own home.
- In some cases intermediate housing (shared ownership or low cost market housing) would be a suitable option, whilst in other instances affordable rented accommodation would be appropriate.

9.4 The following caveat was included:

⁵ House price estimates from the Mouseprice local area guide to the SN16 postcode area, www.mouseprice.com/area-guide/average-house-price/. Please note that the SN16 postcode covers a wider area than Crudwell parish and that there may be significant internal variation in house prices.

9.5 On 16th February 2018, Mouseprice's house price data for SN16 was as follows:

SN16 (Malmesbury) Average current values

PROPERTIES	SN16	SN	NATIONAL
1 Bedroom properties	£221,000	£142,600	£198,800
2 Bedroom properties	£269,600	£199,500	£222,500
3 Bedroom properties	£340,600	£258,600	£256,000
4 Bedroom properties	£524,900	£414,300	£452,900
5+ Bedroom properties	£713,900	£588,200	£733,500

9.6 On that basis, house prices for all sizes of home have increased in the local area since October 2014, and for 2, 3 and 4 bedroomed homes, by more than 20%.

9.7 Mouseprice also demonstrates that the price/earnings ratio is worse in the SN16 postcodes than in the SN postcode more generally, and nationally.

SN16 (Malmesbury) Price/earnings ratio

	SN16	SN	NATIONAL
Average current value	£412,600	£286,300	£307,100
Average Earnings	£29,594	£22,550	£24,478
Price / Earnings	13.94	12.70	12.55

9.8 This affordability issue would imply that more than a minimal number of homes should be provided as part of the Crudwell neighbourhood plan.

Help to Buy

9.9 Help to Buy South keeps a register of people with an interest in shared ownership properties. Table 9 shows a snapshot of the number of households on the register in the Malmesbury Community Area.

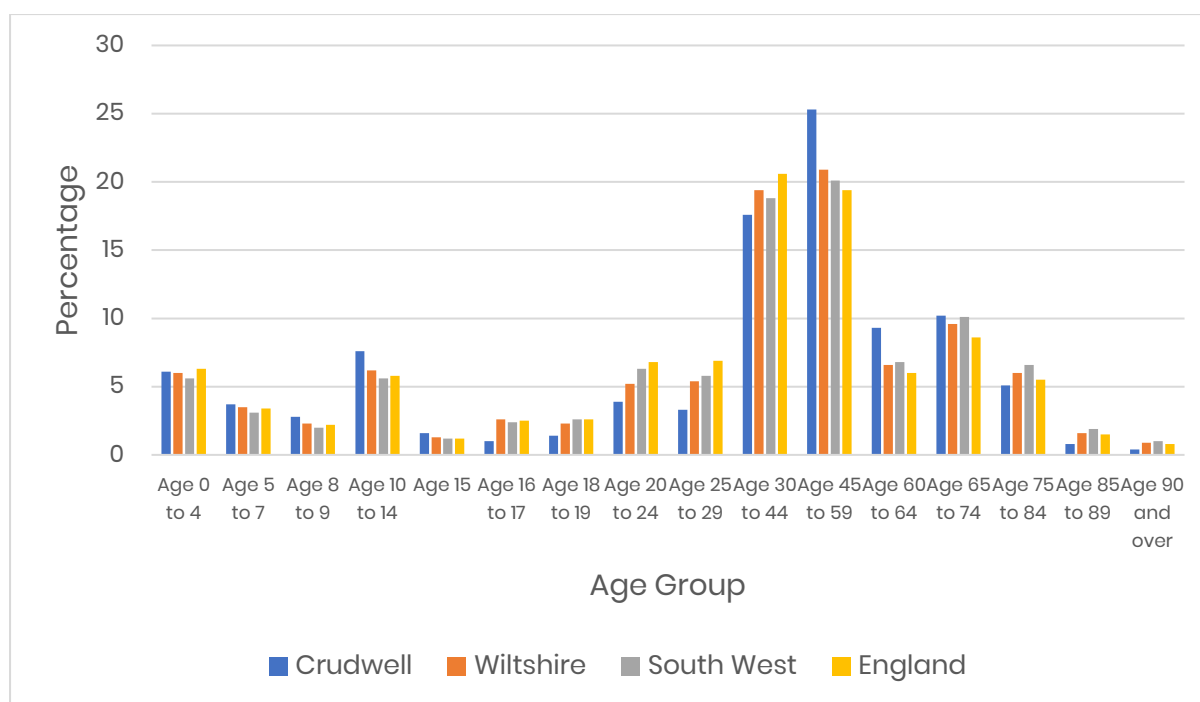
Table 9: Snapshot of Help to Buy South’s Shared Ownership Register for Malmesbury Community Area as at 14th March 2018

Parish	Number of Dwellings					
	Total	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
Ashton Keynes	7		4	3		
Brinkworth	2		1	1		
Great Somerford	1		1			
Malmesbury	45	7	25	12	1	
Minety	5		3	2		
Sherston	6	1	5			
Total	66	8	39	18	1	

Demographic Data

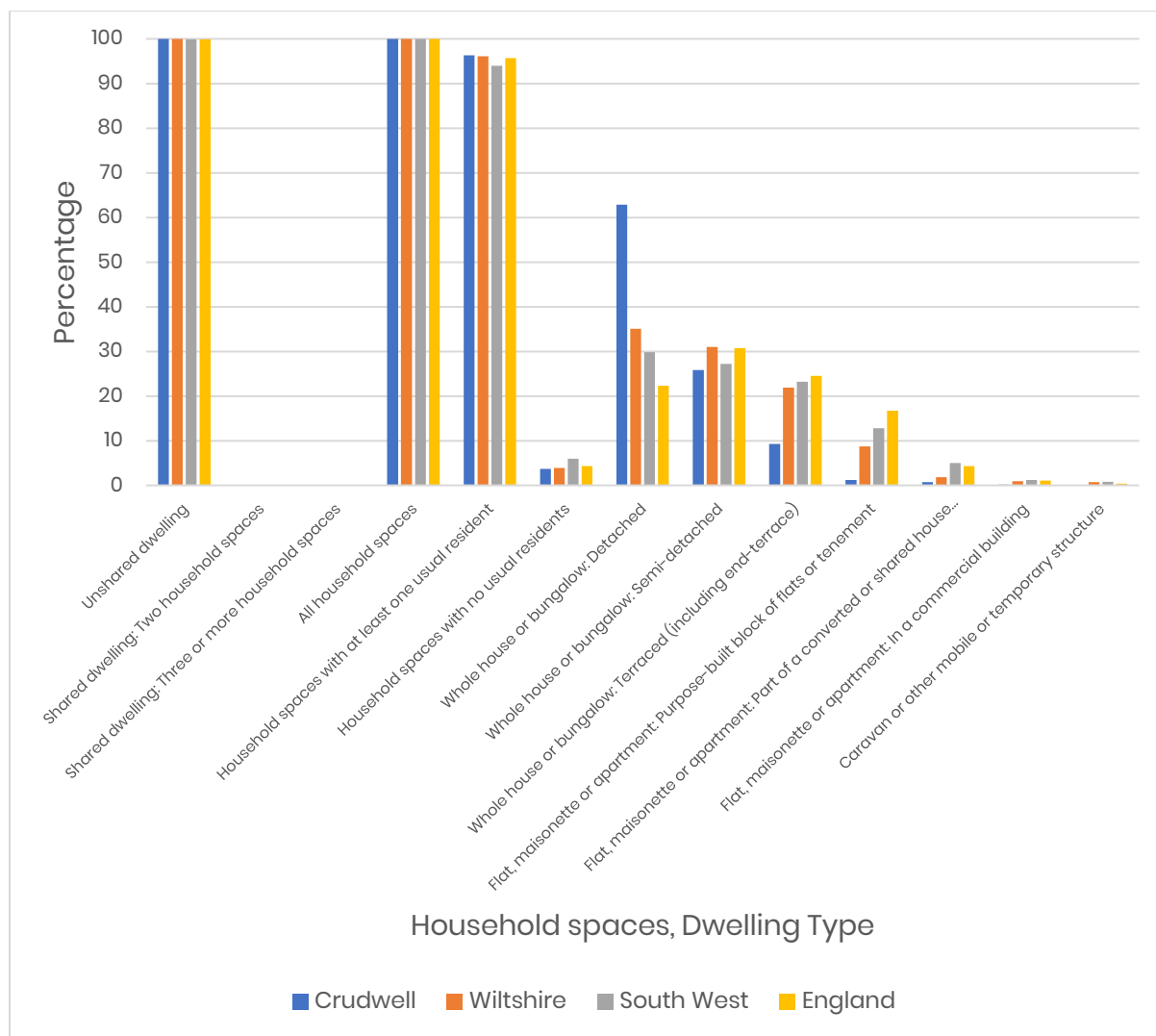
- 9.10 The Locality HNA Toolkit suggests that some conclusions about housing need might be derived from analysing data from the most recent Census, to gain a better understanding about how Crudwell parish compares with larger geographical areas.
- 9.11 The age structure of Crudwell in the 2011 Census is compared with Wiltshire, the South West region and England in Figure 3.

Figure 3: Age Structure – 2011 Census



- 9.12 This data shows that Crudwell parish has a larger proportion of children up to age 14 than the larger areas in which it sits, a lower proportion of 16 to 44 year olds, a higher proportion of 45 to 74 year olds, and a lower proportion of people aged 75+.
- 9.13 The reasons behind this are likely to be many, but it would be reasonable to assume that each is a function of the relatively low population and low number of facilities in Crudwell parish, its attractive location and good quality primary school, and its relatively high house prices.
- 9.14 This combination of factors is likely to mean that young adults leave the village in search of a wider choice of employment and recreation, and more affordable housing. As people age, the physical attractiveness of the village draws those with a higher income who are looking to “settle down” and who can afford housing here to, or perhaps back to, the area. Then, as people reach beyond the age of 75, and therefore are more likely to need more care, leave the village again in search of that care.
- 9.15 This would appear to emphasise the need for more affordable homes in order to enable younger adults who would like to stay, to do so.
- 9.16 Figure 4 shows the dwelling composition for Crudwell parish, Wiltshire, the South West and England.

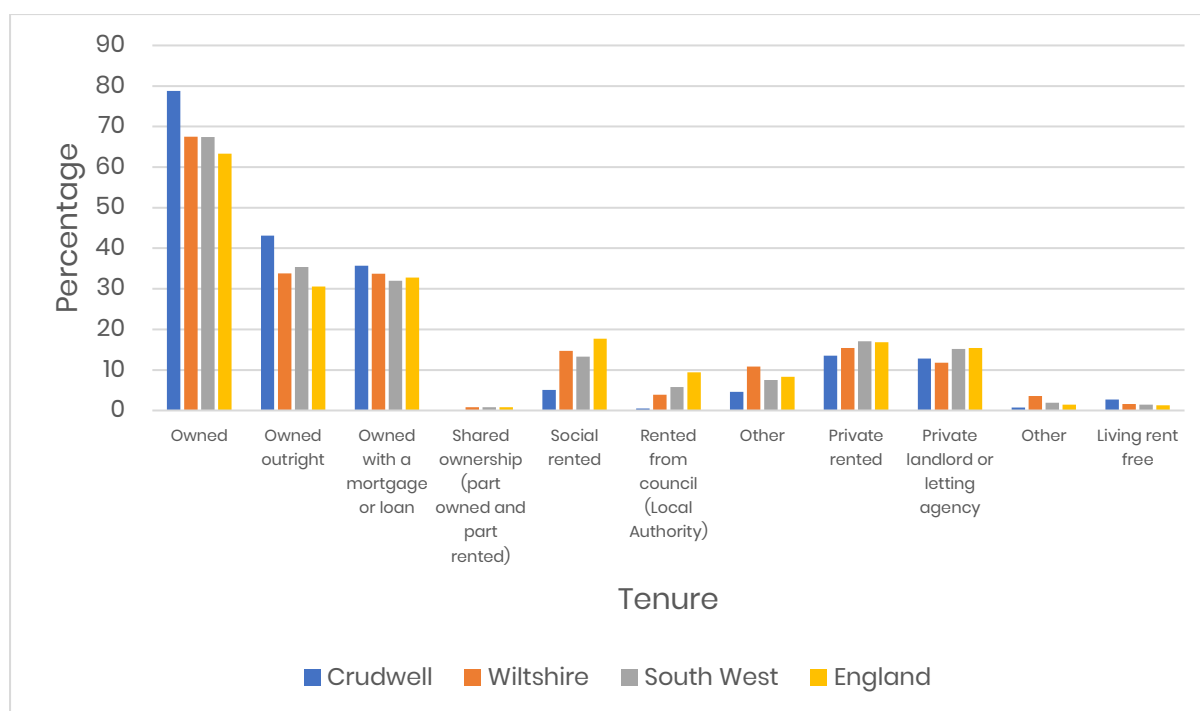
Figure 4: Dwellings, Household Spaces and Accommodation Type – 2011 Census



9.17 Figure 4 shows that Crudwell has a significantly greater proportion of detached dwellings, and a significantly smaller proportion of terraces and flats than the larger comparison areas. This reflects the rural nature of the area and is perhaps also a factor of the relatively high house prices in Crudwell.

9.18 Figure 5 shows the tenure of homes in Crudwell compared with Wiltshire, the South West and England.

Figure 5: Dwelling Tenure – 2011 Census

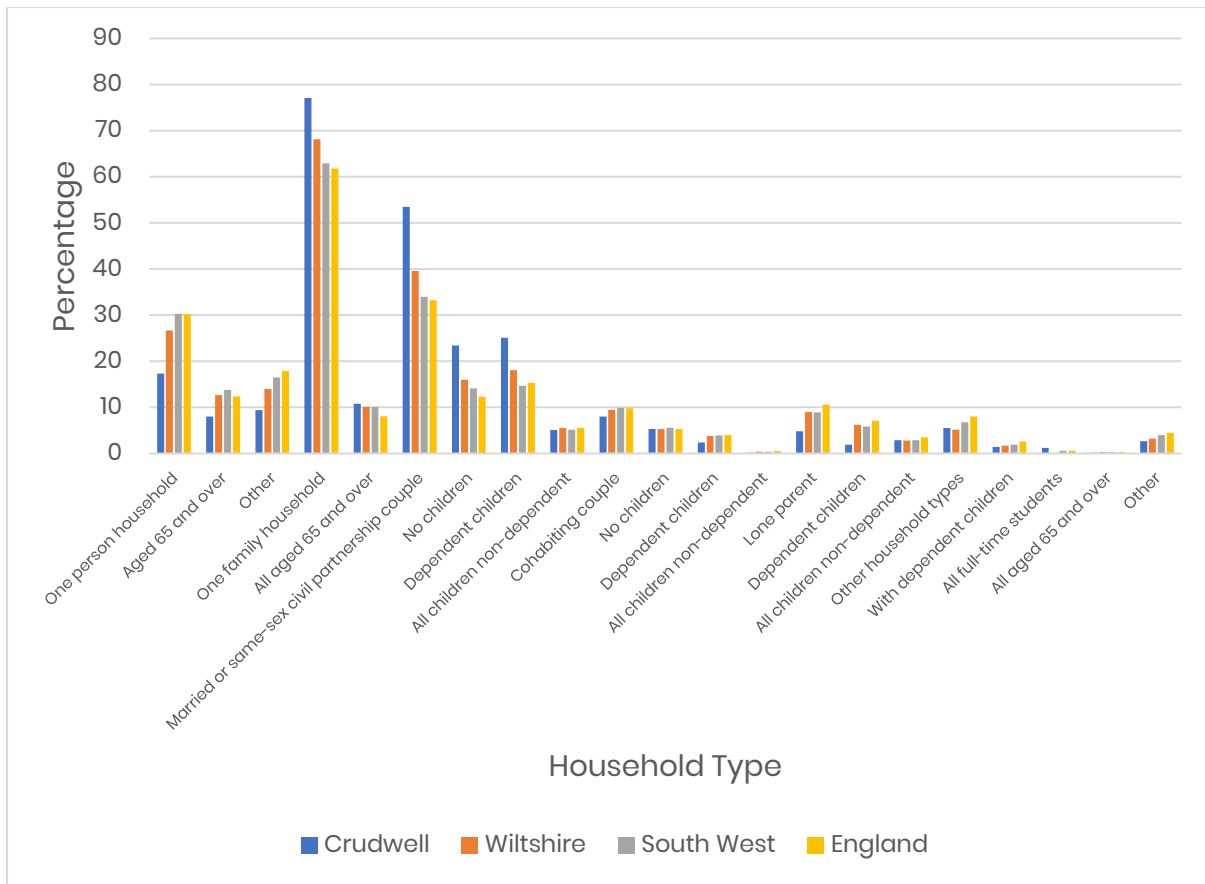


9.19 This shows that a greater proportion of homes in Crudwell are owner occupied than in Wiltshire, the South West and England, and of these, more are owned outright. This perhaps reflects the greater proportion of 45 to 74 year olds who are more likely to have paid off mortgages than younger people.

9.20 This chart also shows that Crudwell has a smaller proportion of affordable housing stock (i.e. shared ownership, social rented, rented from the Council or other forms of affordable housing) and a lower proportion of privately rented housing. When this factor is compared with the age and affordability factors it emphasises the need for more affordable homes of all tenures.

9.21 Figure 6 shows the composition of households in Crudwell compared with Wiltshire, the South West and England.

Figure 6: Household Composition – 2011 Census



- 9.22 Figure 6 shows that Crudwell has a lower proportion of one person households regardless of age, a greater proportion of one family households, with or without children, and a lower proportion of lone parents.
- 9.23 This suggests either a need for more family homes if existing trends are to be continued, or a suppressed need for smaller, more affordable homes.

10 Discussion and Conclusions

- 10.1 The various methods for calculating Crudwell's housing requirement during the plan period result in markedly different outcomes. The residual requirements, when the 12 completions and 11 commitments since 2006 are deducted, are summarised in table 10 below.

Table 10: Summary of Housing Requirement Analysis

Method	Residual Housing Requirement for Crudwell Parish – 2006 to 2026
DCLG Household Projections for Wiltshire	58
Past Dwelling Completion Rates	4 or 25
Wiltshire Core Strategy: Proportion of Community Area dwellings in Crudwell	0
Wiltshire Core Strategy: Proportion of Community Area Remainder dwellings in Crudwell	14
Joint SHMA 2017 (untested)	48
Parish Housing Needs Survey 2015	20
Wiltshire Housing Register	10 (in order to provide any affordable housing)

- 10.2 As the Core Strategy refers to development at large villages meeting local housing needs, the provision of sufficient homes to meet Crudwell's affordable housing needs should be seen as a minimum residual housing requirement.
- 10.3 This requirement is demonstrated by the **Housing Needs Survey 2015**, which suggested a minimum need for eight affordable homes. To deliver eight affordable homes under the current planning policy regime would

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- require the delivery of 20 homes in total.
- 10.4 There is an argument that the delivery of four affordable homes as part of the ten dwelling Ridgeway Farm development meets some of this requirement and that the residual requirement should be reduced.
- 10.5 Equally, there is an argument that the expressed need for eight affordable homes is a minimum on the basis that not all the parish surveys were returned. This is backed up by the analysis of house price and Census data which would appear to suggest that higher house prices in Crudwell are having an effect on Crudwell's ability to attract and retain young adults.
- 10.6 The **DCLG Household Projections** probably over-estimate the total housing requirement for Crudwell because this method assumes that each settlement in Wiltshire grows at the same rate compared to its number of existing dwellings. Growing Crudwell at the same rate as larger settlements such as Chippenham, Malmesbury or Cricklade would be contrary to Core Policy 1.
- 10.7 Relating Crudwell's housing requirement to the Community Area requirements set out in the current **Core Strategy** probably under-estimates the overall need, certainly when Malmesbury is excluded, for the same reason. This is because Crudwell, along with Ashton Keynes, Great Somerford, Oaksey and Sherston, are large villages, which should grow proportionately more than the smaller villages and unclassified settlements in the community area.
- 10.8 Using **past completion rates** as a determinant of future housebuilding does not deal with suppressed housing demand. The Government is aiming to boost housing supply, which implies an increase in housebuilding across the board. Additionally, a good deal of the past 15 years have seen relatively low economic growth for a range of reasons, so the past 15 year period cannot be expected to represent an optimal growth rate.
- 10.9 The **2017 Joint SHMA** is untested. Additionally, using this as a basis results in similar problems to using the DCLG Household Projections, in that this implies that Crudwell should grow at the same rate per existing dwelling as Swindon, Royal Wootton Bassett, Marlborough, Cricklade, Highworth and Purton, all of which, it must be assumed, will be designated higher in a future settlement hierarchy than Crudwell.
- 10.10 **Wiltshire's Housing Register** identifies a need for one x 2 bed home in

Crudwell, as part of a wider unmet need for 58 social rented homes in the Malmesbury Community Area, or 48 if only bands 1 to 4 are considered. In addition, 66 households have expressed a need for shared ownership housing in the Malmesbury Community Area, although none specify Crudwell Parish as a preferred location.

- 10.11 On balance, it seems reasonable to assume that **Crudwell parish's residual housing requirement up to 2026 is 20 to 25 dwellings.**
- 10.12 In order to deliver sufficient affordable homes to meet the identified local need, this should either be delivered on a single site or, if a multiple site strategy is preferred, then each site should have a capacity of at least 10 dwellings in order to lead to the provision of affordable homes.
- 10.13 Finally, although not be a determinant of local housing need, it is reassuring to note that the 2015 Parish Survey asked respondents how many new homes in the parish they would support. The summary of responses is below.

