



# **Crudwell Parish Housing Needs Assessment**

**March 2018**

**Project Reference: 00001**



# Crudwell Parish

## Housing Needs Assessment

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Produced by:	Stuart Miles BEng MA MRTPI	Stuart Miles BEng MA MRTPI	Stuart Miles BEng MA MRTPI	Stuart Miles BEng MA MRTPI

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# 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.

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## 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

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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."*<sup>1</sup>

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 projections<sup>2</sup>

3.4 The 2011 Census identified 415 households and 431 dwellings in Crudwell Parish<sup>3</sup>. This suggests a dwellings per household ratio in Crudwell Parish of 1.0386.

<sup>1</sup> Planning Practice Guidance, Reference ID: 2a-015-20140306

<sup>2</sup> 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.

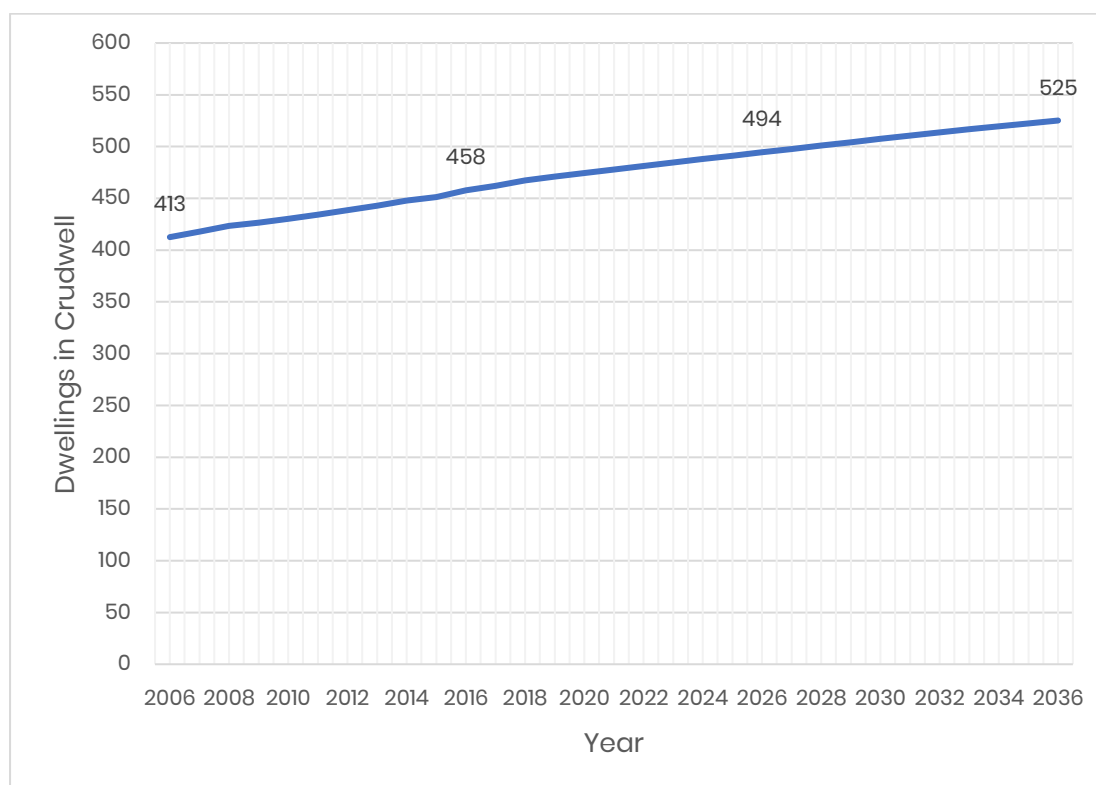
<sup>3</sup> [www.nomisweb.co.uk/](http://www.nomisweb.co.uk/)

- 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 1<sup>st</sup> April 2006 and 31<sup>st</sup> March 2016.



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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 31<sup>st</sup> 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.

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## 4 Past Dwelling Completion Rates

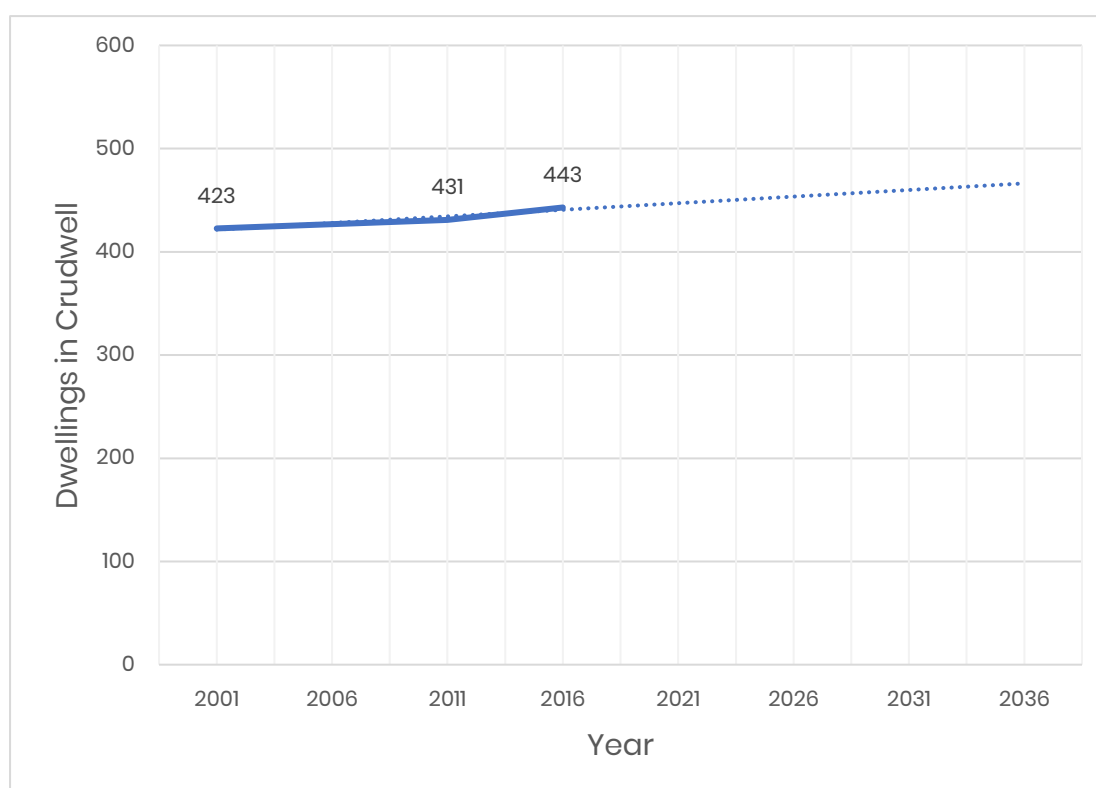
- 4.1 The *Locality HNA Toolkit* suggests that past dwelling completion rates in the Parish should be analysed with reference to the number of dwellings in the 2001 Census, the 2011 Census, and the number of dwellings today.
- 4.2 The Toolkit notes (on page 11) that *"It is useful to project it forward 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	<b>423</b>	427	<b>431</b>	443	0.8	443	17
2001 to 2016 growth rate	<b>423</b>	427	431	<b>443</b>	1.4	454	27
2011 to 2016 growth rate	423	427	<b>431</b>	<b>443</b>	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

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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**.

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## 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
<b>Totals</b>	<b>8,389</b>	<b>7,869</b>
<b>Total excl Malmesbury</b>	<b>5,992</b>	<b>5,589</b>

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

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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.



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## 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

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- 6.10 This implies a requirement between 2016 and 2036<sup>4</sup> 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.

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<sup>4</sup> 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.

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## 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**

	Number of Dwellings		
Bedrooms	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 Guidance<sup>5</sup> 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 dwellings<sup>6</sup>. This suggests that the minimum number of dwellings required to achieve the eight affordable

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<sup>5</sup> Planning Practice Guidance Paragraph: 031 Reference ID: 23b-031-20161116

<sup>6</sup> Based on changes proposed in the draft revised NPPF, March 2018

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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.

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## 8 Wiltshire Council Housing Register

- 8.1 A snapshot of Wiltshire Council's Housing Register as at 14<sup>th</sup> 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<sup>7</sup>**, 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.

<sup>7</sup> Based on changes proposed in the draft revised NPPF, March 2018



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## 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:<sup>5</sup>

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.<sup>6</sup>

- 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:

<sup>5</sup> House price estimates from the Mouseprice local area guide to the SN16 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://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 16<sup>th</sup> February 2018, Mouseprice's house price data for SN16 was as follows:

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### 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.

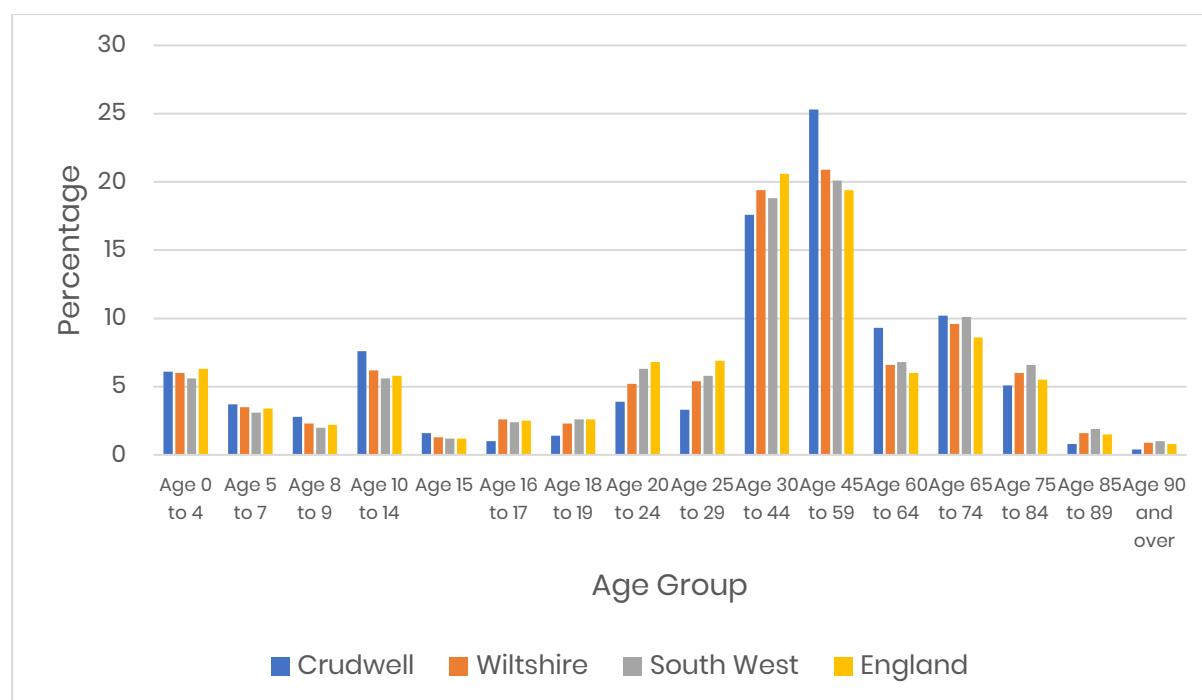
**Table 9: Snapshot of Help to Buy South's Shared Ownership Register for Malmesbury Community Area as at 14th March 2018**

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

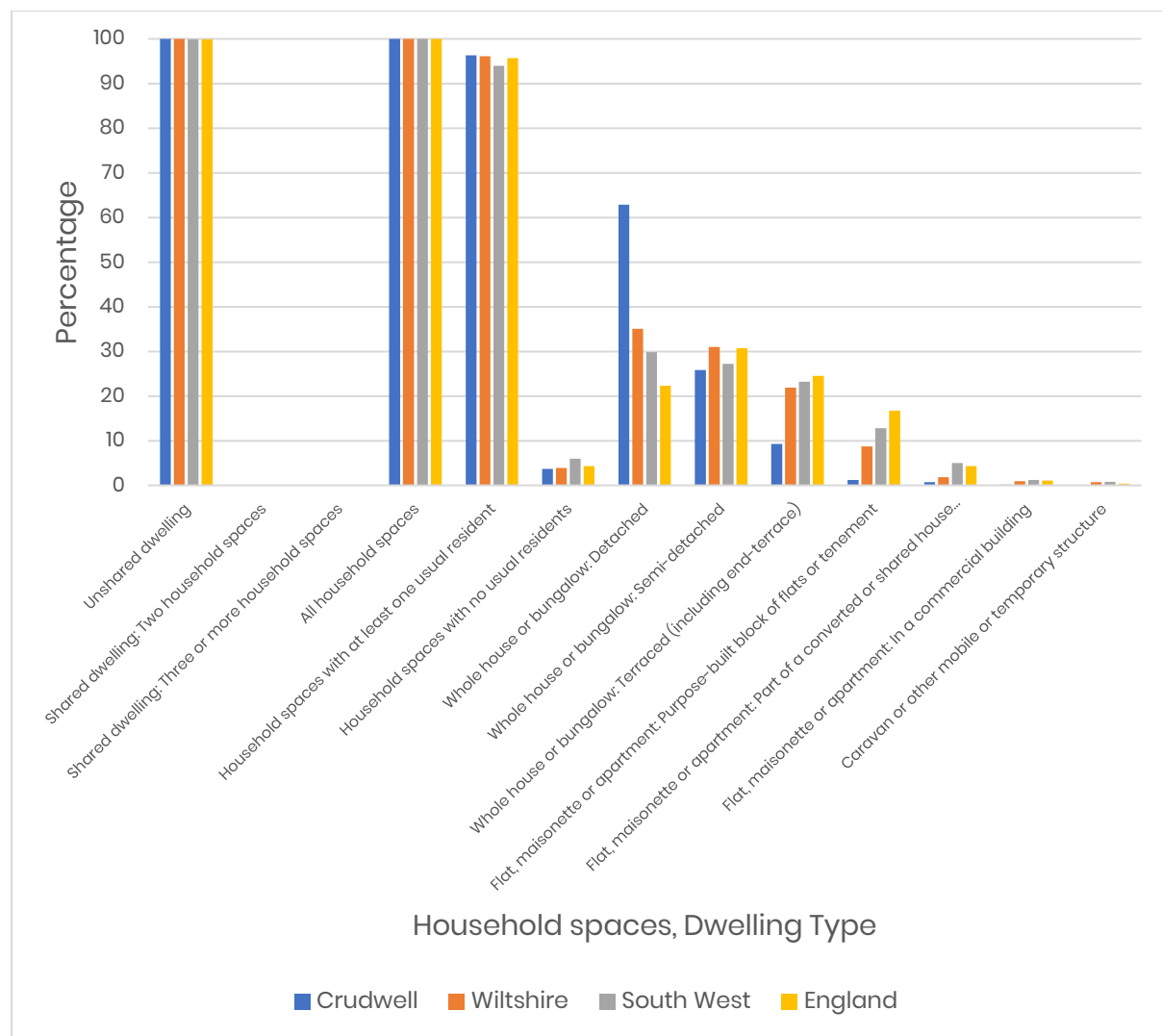
- 9.10 The Locality HNA Toolkit suggests that some conclusions about housing need might be derived from analysing data from the most recent Census, to gain a better understanding about how Crudwell parish compares with larger geographical areas.
- 9.11 The age structure of Crudwell in the 2011 Census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

**Figure 3: Age Structure – 2011 Census**



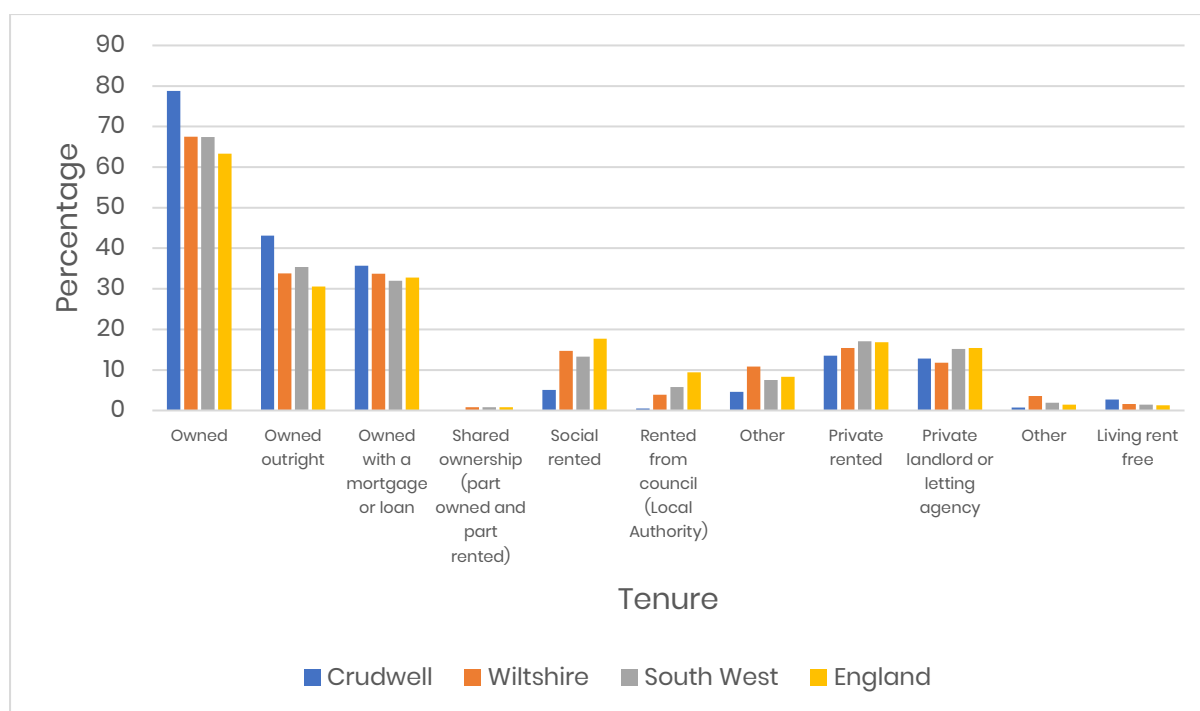
- 9.12 This data shows that Crudwell parish has a larger proportion of children up to age 14 than the larger areas in which it sits, a lower proportion of 16 to 44 year olds, a higher proportion of 45 to 74 year olds, and a lower proportion of people aged 75+.
- 9.13 The reasons behind this are likely 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.

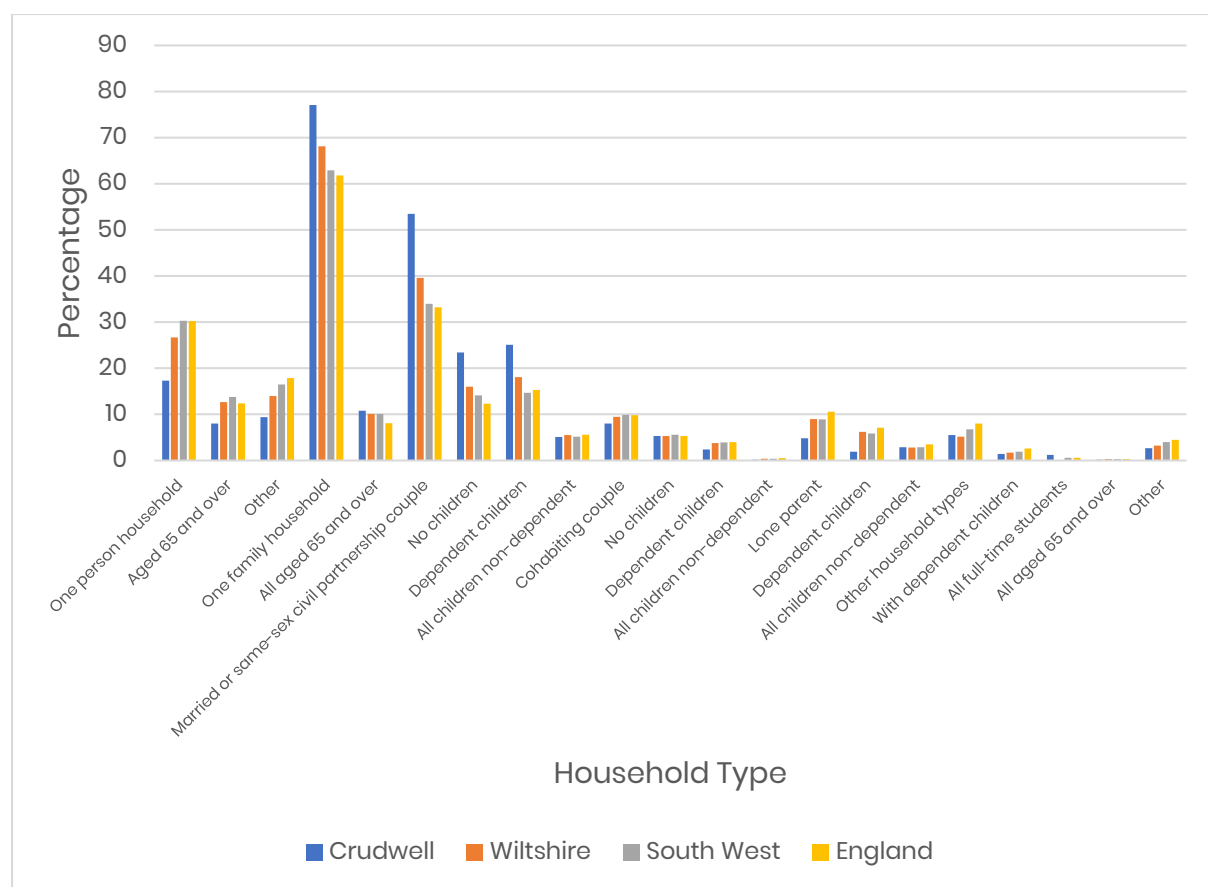
**Figure 5: Dwelling Tenure – 2011 Census**



- 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.

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## 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**

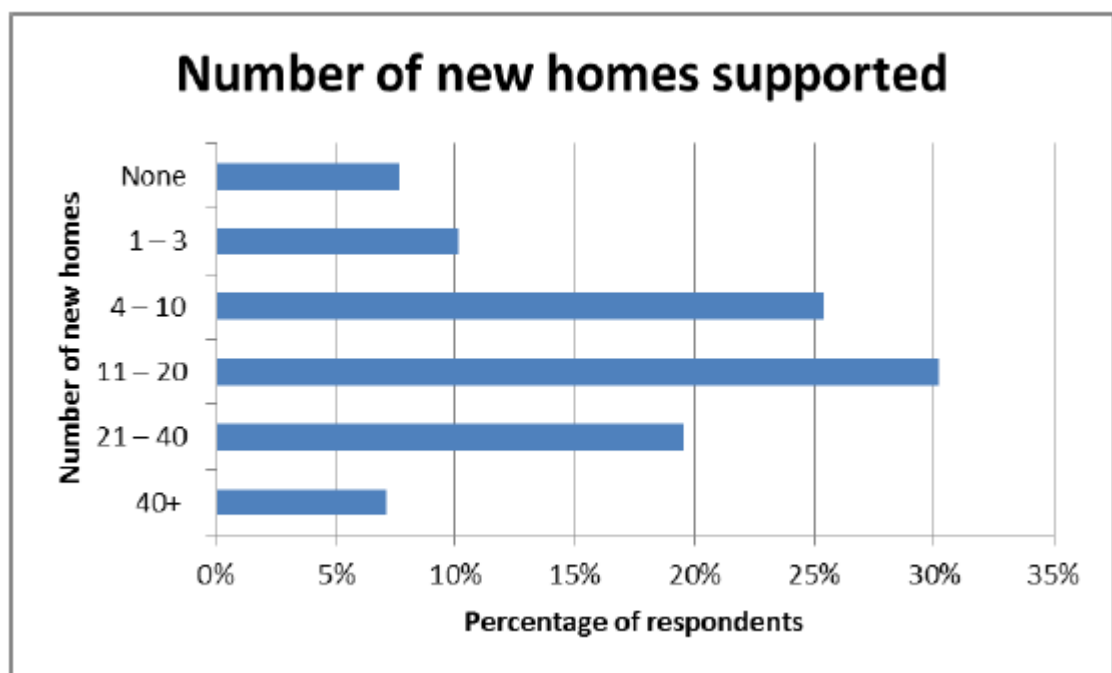
Method	Residual Housing Requirement for Crudwell Parish – 2006 to 2026
DCLG Household Projections for Wiltshire	58
Past Dwelling Completion Rates	4 or 25
Wiltshire Core Strategy: Proportion of Community Area dwellings in Crudwell	0
Wiltshire Core Strategy: Proportion of Community Area Remainder dwellings 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

- 
- 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.



# **Crudwell**

## **Parish Housing Needs Survey**

### **Survey Report**

**January 2015**

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## 1. Parish Summary

The parish of Crudwell is in Malmesbury Community Area within the local authority area of Wiltshire.

- There is a population of 1,057 according to the 2011 Census, comprised of 415 households.<sup>1</sup>

Crudwell is a charming Wiltshire village straddling the A429 with Malmesbury to the south and Cirencester in Gloucestershire to the north. The county border meets at Kemble, whilst the Fosseway, which was the Roman Road from Exeter to Lincoln, lies on the village's western side. The Fosseway is both the parish and county boundary. Hamlets include Chelworth, Cheglow, Murcott, Eastcourt and West Crudwell. Early settlements in the village are recorded as early as AD683.

- Crudwell is near Kemble village (approx 2 miles (3.2 km)) which is the nearest railway station, with mainline services to London Paddington.
- The village is a compact community comprising of a mix of older and modern properties.
- All Saints Church, which dates back to the 14th Century, is located on the edge of the village and is a Grade 1 listed building.
- The Church of England Village School is very popular and has recently had an excellent OFSTED report.
- Crudwell also has a thriving pre-school which has just been given an outstanding rating following its latest Ofsted report.
- Crudwell has two thriving public houses, two hotels, a post office and a community-run Village Hall.
- The village has a playing field and three village community areas which are well used and supported, all of which provide facilities for adults and juniors.
- Crudwell has an outdoor gym which is well used by the community.
- The village also has a stream running through it which is one of the sources of the River Thames.
- Crudwell is an agricultural village and has at least seven working farms.
- There are many active groups and societies within the village.
- A team of local residents is currently consulting with the local community on the preparation of a Parish Plan.

There are a number of annual village events, the two largest being The Crudwell Bike Ride which is held in June, this annual activity is a 24 hour "Le Mans" style event which raises funds for the local Village Hall and other charities. The Crudwell Strawberry Fayre is in its 27<sup>th</sup> year and is held in early July on the village green and the surrounding area, over 150 local volunteers enjoy serving visitors with strawberry delights and a slice of our village atmosphere. Both events take up a whole weekend and the event welcomes many visitors from outside the village year after year.

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<sup>1</sup> 2011 Census. <http://www.nomisweb.co.uk/>



## 2. Introduction

In September 2014, Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Crudwell 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 new housing 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).<sup>2</sup>
- 'The Wiltshire Rural Investment Partnership brings together representatives from the economic development, regeneration, spatial planning, new housing and housing strategy teams of Wiltshire Council together with Registered Provider [housing association] partners and the Homes and Communities Agency to enable and promote the sustainable delivery of new build housing in the rural communities of Wiltshire.'<sup>3</sup>

## 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 the parish) in Crudwell 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.

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<sup>2</sup> The members of WRIP that contribute to the survey funding are Wiltshire Council and seven Registered Providers of social housing (housing associations) - Aster, GreenSquare, Guinness, Jephson Housing, Raglan Housing, Selwood Housing and Wiltshire Rural Housing Association.

<sup>3</sup> Para 1.1, 'Purpose', *Terms of Reference for the Wiltshire Rural Investment Partnership*. Full WRIP membership: Wiltshire Council, Aster, Wiltshire Rural Housing Association, Raglan Housing Association, GreenSquare, Guinness, Jephson Housing Association, Selwood Housing, the Homes and Communities Agency, and the Wiltshire Community Land Trust.

## **4. Survey Distribution and Methodology**

In order to carry out the housing needs survey, questionnaires were delivered to the Parish Council for distribution at the beginning of November 2014.

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 19<sup>th</sup> December 2014. The forms were recorded and analysed by the Housing Strategy department at Wiltshire Council.

- A total of 455 questionnaires were distributed to the parish.
- Everyone was asked to complete the first section of the form.
- If a household considered itself in need, or likely to be in need, of affordable housing within the next five years, it was invited to complete the rest of the survey.
- There was a very good response rate of 39.3% with 179 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 Crudwell.
- Six responses were made online.

## **5. Key Findings**

This report is divided into two parts. The first section looks at existing households in the parish in order to provide a description of the current housing in Crudwell. 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 Crudwell. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made in order to determine the numbers of households who have a current need for new affordable housing. The results of this assessment are summarised in the recommendations of the report (Section 8).

### **Part One – Households currently living in the parish**

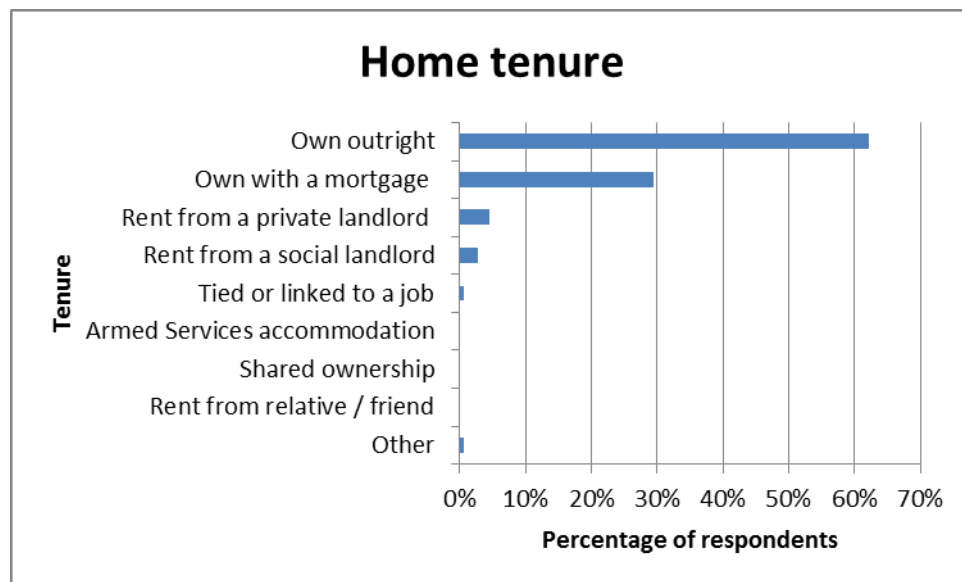
The first question asked on the survey was whether the respondents' home in Crudwell was their main home. 99.4% of those who replied said that it was.

The 2011 Census data for Crudwell indicates that 78.8% of households in the parish were owner-occupying, 5.1% were renting from social landlords, 13.5% were privately renting and 2.7% of households were living rent free.<sup>4</sup>

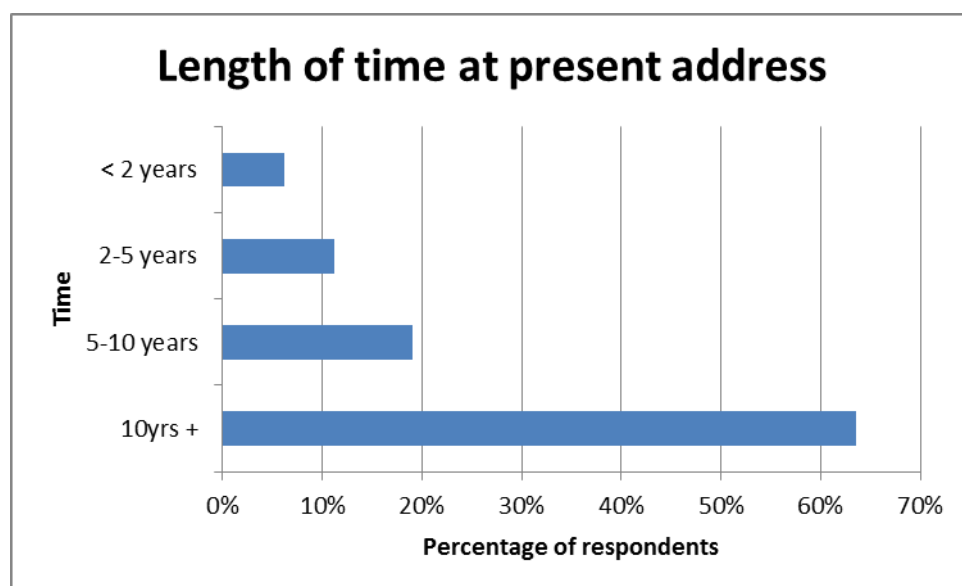
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<sup>4</sup> <http://www.nomisweb.co.uk/>

The chart below shows the tenure of respondents to the survey. The majority (91.5%) of respondents were owner-occupiers, while 2.8% of respondents were living in socially rented properties, 4.5% were renting from a private landlord or letting agency, 0.6% were living in accommodation tied to their employment, and 0.6% 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.

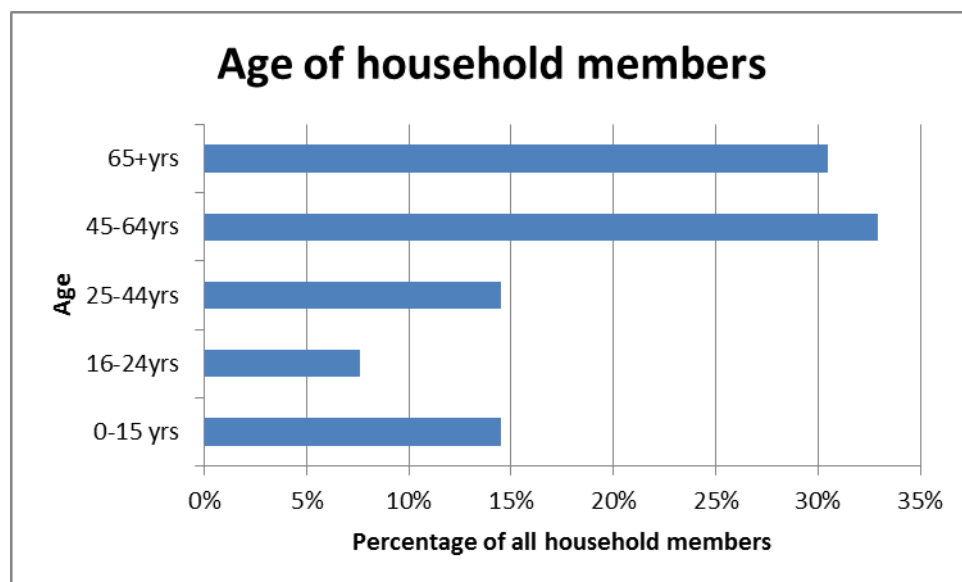


The chart below indicates the length of time that respondents have lived in their current home. It shows that the majority of people who responded to the survey have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:



Many respondents to the survey lived in large family homes, with 14.6% of respondents having five or more bedrooms in their property. 50% lived in four bedroom homes, 22.5% had three bedrooms, 10.7% two bedrooms and 2.2% of respondents lived in homes with one bedroom.

The spread of ages recorded in the survey indicates that around a third (30.5%) of respondents' household members were aged 65+:



As shown in the chart above, there were significant numbers of households responding to the survey with members aged 25-64 and with children aged under 16. This indicates a spread of different household types in Crudwell, from older person households with fewer members, to younger households with children.

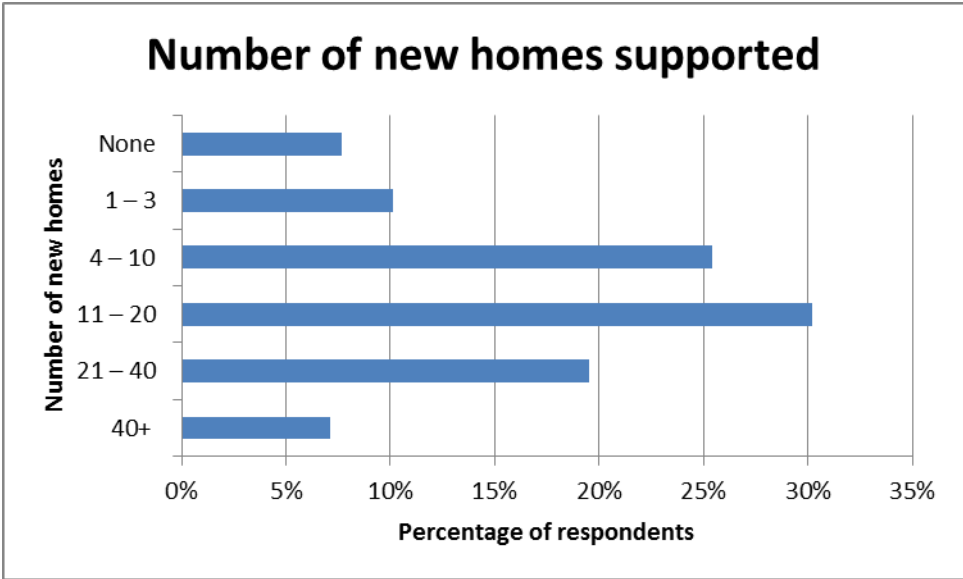
The distance travelled to work can also be a good measure of the sustainability of local housing development, as more people working locally can indicate an ongoing need for local housing. The table below shows how far people in the respondents' households travelled to work:

Persons in household	Distance to work				
	Up to 2 miles	2 - 10 miles	10 - 50 miles	50 miles +	Total
Person 1	14	31	49	15	109
Person 2	10	0	25	3	38
Person 3	1	2	1	1	5
Person 4	1	0	0	0	1
Person 5	1	0	0	0	1
<b>Total</b>	<b>27</b>	<b>33</b>	<b>75</b>	<b>19</b>	<b>154</b>

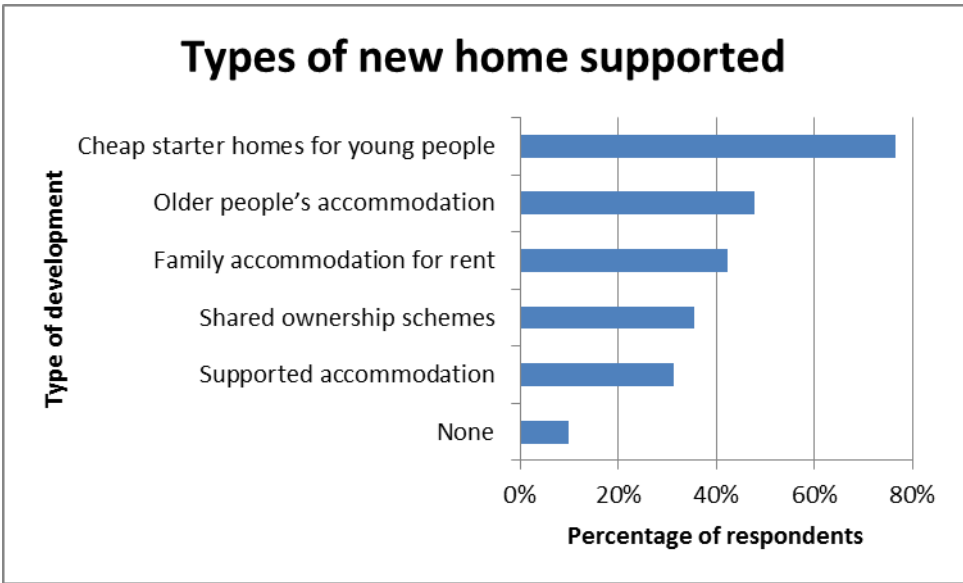
These results suggest a mixed level of sustainability for new housing development in Crudwell, indicated by the survey respondents' access to local sources of employment. While 39% of the households' working members usually travel less than ten miles to their place of work, 61% travel more than that, suggesting a potential lack of more local sources of employment.

Respondents were also asked whether anyone currently living in their household would need separate accommodation in the parish now or in the near future, to which 5.3% of respondents (nine households) answered ‘yes’, indicating a low level of sustained need for housing in the parish.

Respondents were then asked how many new homes they would support being built in the parish. A large majority of respondents (92.3%) were in support of some new housing in Crudwell, with the most popular option (30.2% of respondents) being for between eleven and twenty new homes. 7.7% of respondents were opposed to any new housing in Crudwell parish:



Respondents to this section were finally asked what types of housing development, if any, they would support. The types of housing considered most needed in Crudwell by the survey respondents were affordable starter homes for young people (76.6%) and older persons’ accommodation (47.7%). Full results are given in the chart below (more than one answer could be given):

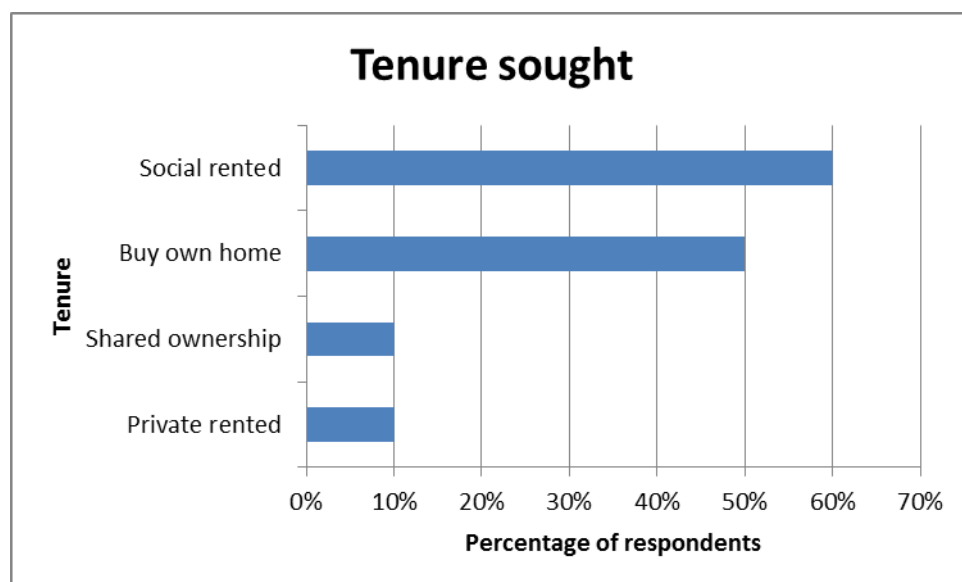


## Part two – Households requiring accommodation in the parish

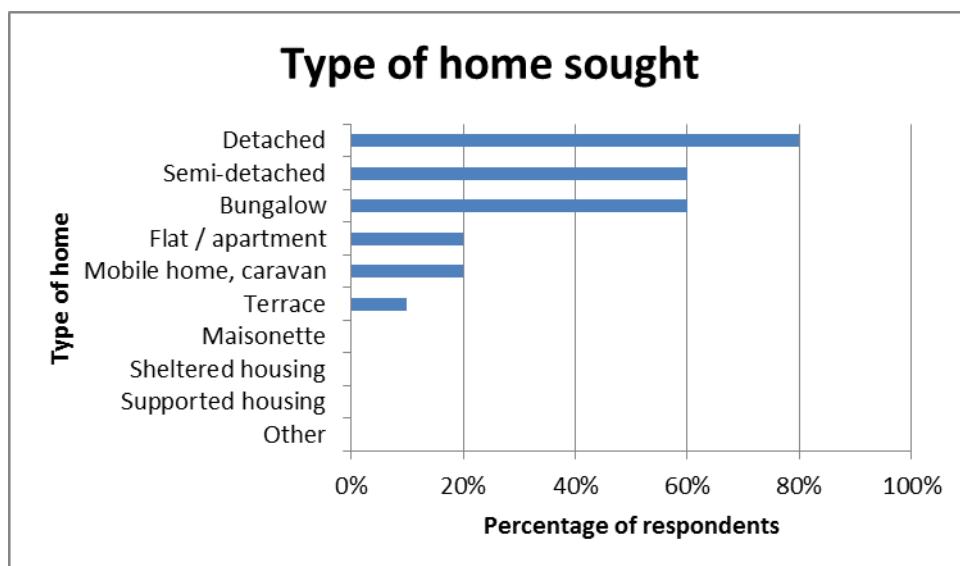
This section of the report looks initially at all the responses to section two of the survey in order to give a broad picture of the need for both market and affordable housing in the parish. A financial assessment and an evaluation of the current affordable housing in Crudwell are then made in order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

Ten respondents replied to this section of the survey, indicating their need for housing in Crudwell. The most frequent reasons given for needing to move were to provide support to family members (four households), and that respondents were currently living with their families but wanted to live independently in the parish (four households).

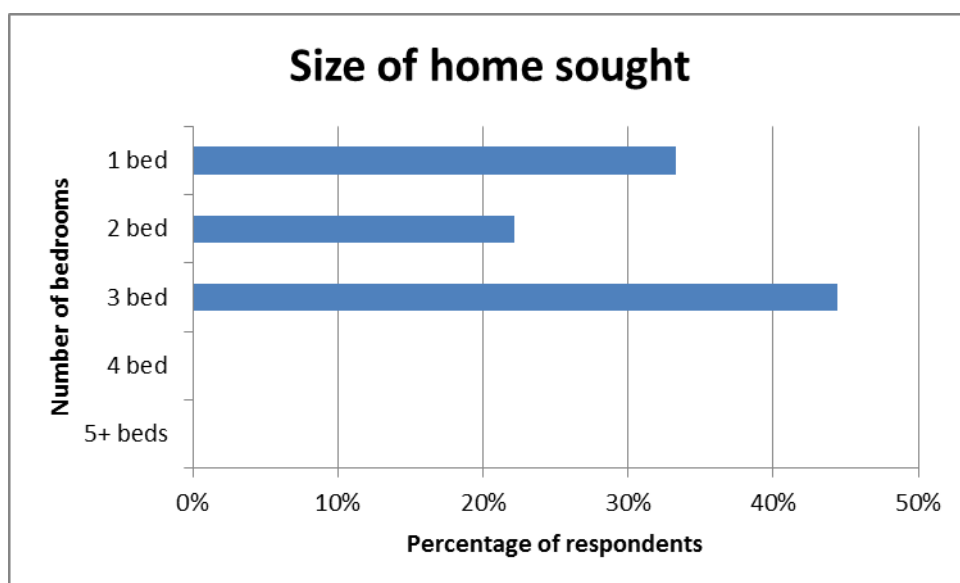
The respondents requiring accommodation in the parish were asked what type of tenure they sought. The expressed need was for all types of tenure, with socially rented homes the most desired. Households could indicate more than one response:



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



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



The respondents were then asked if there was a lack of suitable existing housing in Crudwell to meet their needs, to which all ten households answered 'yes'.

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

Only one of the households responding to this section of the survey reported having equity in an existing property, and the estimated levels of savings among the respondents were very low, with no households declaring more than £2,499 in savings. Income levels were also

notably low. Six of the ten households reported gross incomes of less than £16,999, while only one reported a gross household income of over £40,000pa. The median gross income bracket reported by the ten respondents was £14,000-£15,499pa.

Comparing income, savings and equity levels with affordability in Crudwell suggests that nine of the ten 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 Crudwell, presented in Section 8.

The remaining household specified that they would like to purchase, rather than rent, a new home. However, as this household declared no savings or equity, and a low income, it did not meet the financial criteria for low cost home ownership and as such is excluded from the recommendations of this report. The household, which used to reside in Crudwell but does not at the moment, stated a need to move both in order to downsize from their current home and to move closer to their employment, and it is possible that changing financial circumstances may mean that in the future this household would be suitable for low cost home purchase in Crudwell. Their requirement was for a three bedroomed detached home.



## 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 Crudwell area:<sup>5</sup>

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:<sup>6</sup>

- 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.

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<sup>5</sup> House price estimates from the Mouseprice local area guide to the SN16 postcode area, [www.mouseprice.com/area-guide/average-house-price/](http://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.

<sup>6</sup> Annual Survey of Hours and Earnings, 2011, Table 8.7a, Office of National Statistics, <http://www.ons.gov.uk> . Note that while the mortgage calculation refers to household income, i.e. to the combined income of all persons in the home, the ASHE figure refers to individual income.

## 7. Summary

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

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

- In July 2014, there were ten households on the Wiltshire Council Housing Register seeking affordable accommodation in Crudwell parish: two of these households are also described in Section 8 of this report as in need of affordable housing. The remaining eight households on the Register are seeking properties with between one and four bedrooms, and any full assessment of housing need in the parish must take account of the Register.<sup>7</sup>
- The 2011 Census recorded twenty one social homes in the parish.<sup>8</sup> These properties represent 5.1% of the total housing in Crudwell, which is lower than the Wiltshire affordable housing average of 14.7%.<sup>9</sup>
- The social housing in Crudwell had a 4.8% re-let rate in the past year: from the first to the fourth quarter of 2013/14, only one social home was re-let in the parish.<sup>10</sup>
- The low levels and turnover of social housing in the parish suggest that **none** of the households responding to section two of this survey and in need of affordable accommodation could meet their needs through accessing the existing social housing of the parish.
- However, one of the nine households deemed financially eligible for affordable housing specified in their survey response that they were seeking privately, rather than socially, rented accommodation. This household is in receipt of Housing Benefit and so should, in principle, be able to use their Local Housing Allowance (LHA) to rent privately in Crudwell. However, the household described a lack of suitable accommodation for their needs in the parish, and it is notable that while Crudwell has a sizeable proportion of privately rented homes (13.5% of the total parish stock), the turnover of these is low and rents are generally higher than the LHA. Given this household's preference for renting privately, it is **not** included in the recommendations of this report for new subsidised rented homes, but the lack of availability of low cost privately rented homes in Crudwell does indicate a need for an open-market or mixed tenure development in the area. The household is seeking a three bedroomed detached home.

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<sup>7</sup> Wiltshire Council, Housing Strategy, live tables.

<sup>8</sup> Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.

<sup>9</sup> Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.

<sup>10</sup> 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. Please note that this report provides a description of the affordable housing need only of those who responded to the survey, and as such may underestimate the total affordable housing need in the parish. As described in Section 7, the survey is only a quarter of the evidence required to fully assess housing need in the parish. Wiltshire Council's Housing Register, the Strategic Housing Market Assessment, and the advice of allocation staff who manage the Register **must** also be taken into account in properly determining local housing need.

### **Subsidised rented housing <sup>11</sup>**

- 4x one bedroom homes (1x bungalow/ground floor accommodation; 1x bungalow/ground floor accommodation providing assistance with personal care)
- 2x two bedroom homes

### **Shared / Low cost home ownership**

- 2x three bedroom homes

### **Sheltered housing for older people**

- None

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<sup>11</sup> 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.