

Parish Housing Needs Report

Broad Chalke Parish Council

14 August 2016

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Context of the Parish

The Parish of Broad Chalke is in the Wilton Community area within the local authority of Wiltshire. There is a population of 652 people across 282 households (2011 census).

There are clear restraints on any development:

- Broad Chalke lies midway through the 15 mile long Chalke Valley. It is one of the finest unspoilt examples of a chalk valley in England, and England has two thirds of the chalk streams in the world.
- The need for protection of the natural environment is recognised through the designation within the Area of Outstanding Natural Beauty (AONB) for Cranborne Chase and West Wiltshire Downs, which has the same planning restrictions as designated National Parks.
- The village itself is a designated Conservation Area.
- Farmland is of good quality. Farming and tourism provide the main local jobs; there are limited opportunities for local employment.
- There is only one minor (non-classified) road running through the village which splits in the village to go towards Fifield Bavant and ultimately Shaftesbury; or through Bowerchalke to Sixpenny Handley.
- There is no mains drainage in the village.

The village does have some amenities run for the benefit of the whole valley. It has been difficult to keep such amenities running and only recently the community had to buy out the local shop:

- The Hub is the local shop for the whole valley (the nearest local shop before Coombe Bissett in the east (5 miles) Sixpenny Handley to the West (8 miles) or Fovant to the north (5 miles). The Hub not only provides a shop and café 6 days per week, but also a Post Office on 3 days. The nearest major supermarket is 9 miles away (Tesco in Salisbury).
- The pub, the Queens Head, provides refreshment and food as well as B&B. The pub is open 7 days a week. There are several other B&Bs in the village as well.
- The village hosts the rectory of the main vicar for the Chalke Valley benefice.
- There is a bus stop and the 29 service provides a regular service to Salisbury or Shaftesbury 9 times a day on weekdays (but not in the evenings), 3-4 buses on Saturdays, and no buses on Sundays; there are therefore huge limitations for people who cannot drive, for example due to ill health.
- There is a primary school in the village, which has 195 pupils. The nearest secondary schools are in Salisbury (9 miles); or Downton (13 miles).
- There is a village hall that is used for a variety of local groups and is available for hire.
- There is a sports centre for the whole valley, which has a football and cricket

pitch, two tennis courts, and an indoor games area.

There are clear limitations on development because of the natural unspoilt environment and its official designations; however the village is keen that local people of working age are kept to make the village viable.

Introduction and aim

The village has undertaken the Housing Needs Survey as part of its Neighbourhood Plan development. The village had already been surveyed on community needs (including some aspects of housing) in the Neighbourhood Plan Survey in 2013. Following this survey, the village was consulted in a series of four well-attended open meetings, a set of two in 2013 and two in 2015. The outcome of the wide consultation through the original survey and the first two meetings was that the village's most pressing problem was the imminent closure of the shop; an asset which has now been preserved in a different location through forming a shop run by volunteers in the form of an Industrial and Provident Society.

Once this feat was achieved, further meetings were set up in 2015 to consult on other key features of the 2013 survey, particularly housing and road safety. Because the 2013 survey had contained open-ended questions, we already knew that the two key issues for the village were houses for downsizing, and starter homes for families. We tested these themes at the meetings, and gained confirmation that this was the case. The village also showed huge support at these meetings for the delivery of this housing to be community-led, through the form of a Community Land Trust (CLT). Following on from these meetings, we then conducted this specific Housing Needs survey in February/March 2016 so that we had detailed, up-to-date figures with which to justify any development.

The survey was conducted by volunteers from the affordable housing group:

- Dan Richter
- Ail Powis
- Luci Phillips
- Sylvia Gulliver
- Edward Fry

Our survey was slightly broader than the typical Wiltshire survey, in that we aimed to capture people who wanted to downsize (as this had come up as an issue) and also we wanted to include other options other than housing which a Community Land Trust model might achieve. Apart from this, our survey was broadly in line with Wiltshire Council's one.

The aim of carrying out the survey was to investigate the housing need for local people (or those who have a need to live in the parish or the locality) of Broad Chalke – whether this need was for affordable housing or types of housing that are in short supply on the open market. 'Housing need' can be defined as the need for an individual or household to obtain housing which 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 (particularly perhaps 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.

Survey methodology

The Survey was conducted in two parts. Part One was for every household in the village. Part Two were for those households requiring Affordable Housing. All surveys were anonymous.

Part One

- Surveys were printed in the local magazine, the Broad Sheet, which goes to every dwelling in the Parish.
- They were also made available on the Parish Council website (Appendix 1).
- They could be done online or dropped in to The Hub.

Part Two

- Surveys were available from The Hub in printed form
- They were also made available on the Parish Council website (Appendix 1).
- To ensure we captured people who might live outside the village we publicised it via another village website, and in the school newsletter.

About half the respondents chose to do the survey online; the remainder chose to complete on paper and these surveys were inputted into the same online survey tool after the survey closed, by volunteers from the Affordable Housing Working Group.

The survey opened on 1 February 2016 and the deadline was 12 March; a reminder was printed in the 1 March Broad Sheet magazine.

The response rate was 33% (n=93) for Part One, with 15 households responding for Part Two. This is in line with averages for this type of survey when conducted by Wiltshire Council. The received data refer only to themselves (i.e. to the survey respondents) and should not necessarily be taken as indicative of the whole population of Broad Chalke. It is particularly difficult to get accurate data on the housing needs of single people, especially the under 25s, and surveys of this type generally tend to underestimate the figures (according to Wiltshire Council).

Other than the surveys, we also gleaned evidence from the Housing Register of Wiltshire Council, the local Strategic Housing Market Assessment and the advice from allocation staff who manage the register; as well as the Census 2011 through the ONS Neighbourhood Statistics; and the Zoopla and MousePrice websites (data to May 2016).

Number of homes

How many homes are there in the Parish?

2011 census data indicates that there are 292 dwellings in Broad Chalke and 282 households. This suggests 10 empty dwellings.

We asked people if the home in Broad Chalke was their main home, and 97% of people said it was. The Census 2011 did ask about second addresses. Similar rates of people in Broad Chalke had second UK addresses to the England average.

There is some evidence from the 2013 survey that 9% of households commute to Broad Chalke as a weekend home, largely from London.

The village has expressed a wish to remain a vibrant community. One of the concerns of the village is that it does not become flooded with second homes, and also that it does not become a retirement settlement where people come to retire. Affordable housing may prove key to this ambition, as we can see from the age structure that people tend to stay in the village a long time.

How many are affordable?

Current affordable stock is believed to consist of a maximum of 35 affordable homes, which ties in with census data which showed 36 social rented homes in 2011. At 12% of overall housing stock, this would be lower than the county average of 19%.

There are also five 3 bedroom homes on the open market in Tank Lane behind the pub, called Beaton Cottages, which were deliberately designed as starter homes (i.e. small, very hard if not impossible to extend, etc). The last of these sold for £202,500 within the last few years.

Availability of homes

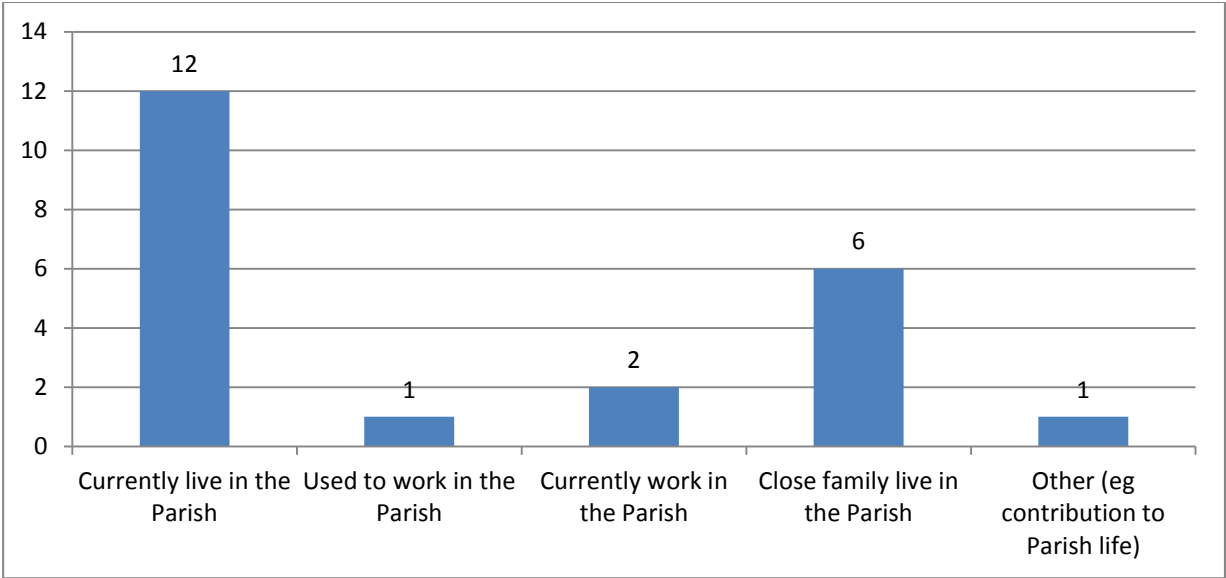
Because people stay in Broad Chalke a long time, availability of any type of home is low. Our survey showed that the average household has been in Broad Chalke for 25 years, and the median 20 years. Both of these reflect a stable population, and indeed the difference between mean and median reflects the fact that one-eighth of the households had lived in Broad Chalke for 50 years or more. The average number of homes for sale on the open market is 8 in a year, based on the average sales recorded by the Land Registry for the last 5 years.

It is difficult to estimate the rate of private rentals which come up in a year. However the scarcity of such rentals can be seen in the article from the parish magazine, the Broad Sheet in April 2016 in Appendix 2.

In terms of affordable housing, Wiltshire Council has informed that this is a low rate of between 1 and 3 re-lets per year – which reflects the settled population but also means there is little opportunity for children of residents to start their own homes.

How many are needed?

In terms of affordable housing, there were 15 responses to Part 2 of our survey. Most of these people currently live in the Parish, and around a third had close family ties (more than one response could be selected):

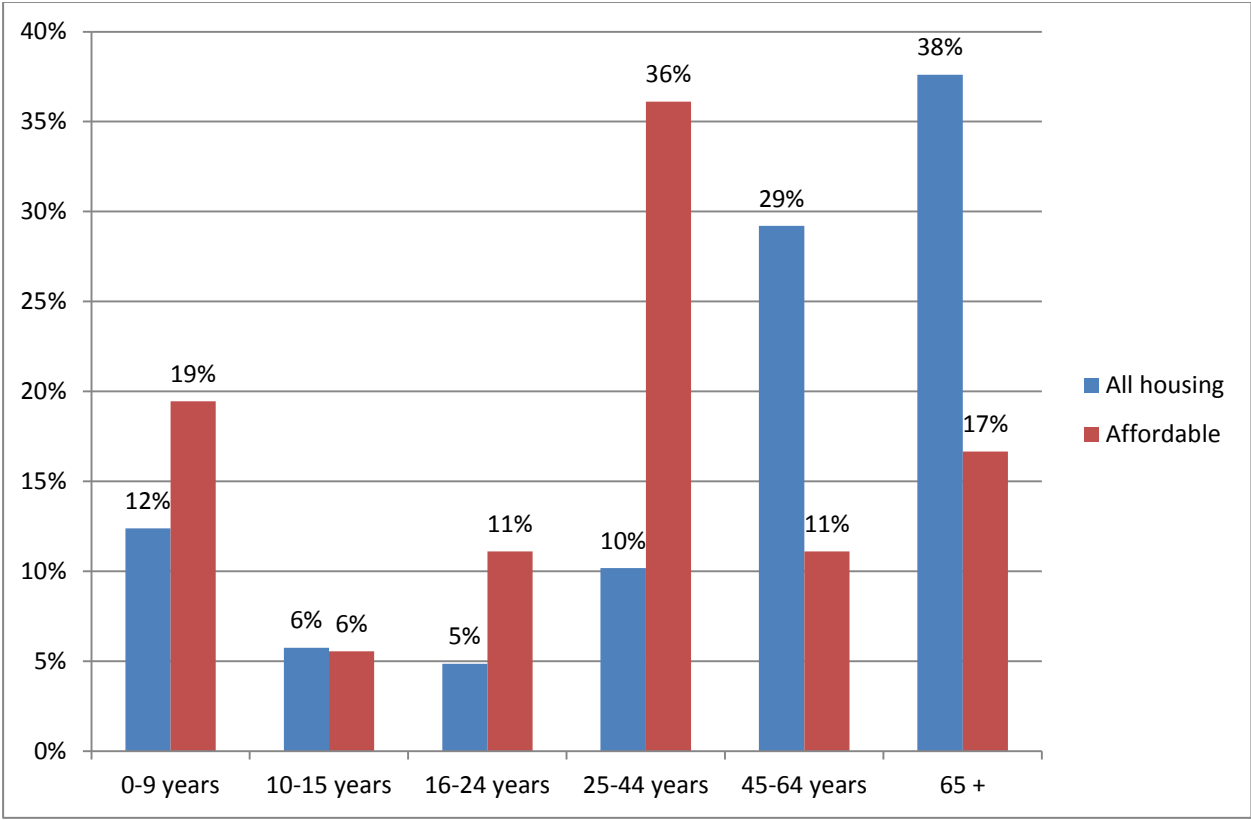


Affordable housing is a relative term and so we conducted detailed affordability calculations which are set out in Appendix 3. Essentially these showed that Broad Chalke is an expensive area and also that local wages are low, with average sold prices of £484,500 in the last year and local median wages of just £20,436. We calculated that 12 of the 15 households which responded to part 2 should qualify for affordable housing.

The reason for needing housing was typically to start a first home (n=9), and this corresponds with the espoused aspiration for ownership / part ownership which is discussed later. A third of people said they needed a smaller home (n=5), whilst a third needed a larger home (whether or not this was due to overcrowding).

The age structure of the households which responded to Parts 1 and 2 demonstrates the need for homes for younger families in a stark fashion. The age structure within the households which responded to Part One reflected the stable population. The 65+ age group is over-represented compared to the Census – at 38% being 65 or over, compared to 16% of the population of England and Wales. In contrast, 72% of

occupants in households requiring affordable housing were 44 or less. This shows that it is generally family homes which are required for affordable housing.



Currently, there are no households on the Wiltshire Council Housing Register seeking affordable accommodation in the parish. However Wiltshire have stated that: “this however is not unusual in these rural locations particularly where there hasn’t been any recent development/no development opportunity currently within the pipeline. i.e. you will find as development proposals begin to be developed which are known to the Parishioners, households then begin to register”

In addition to those seeking affordable housing through Part 2 of the survey, Part 1 of the survey had 15 responses that indicated that their current housing would not be suitable for and that they will need other housing *within the next 5 years*. These people had lived in the Parish for a mean and median length of 35 years, which is longer than the general time for all respondents to Part 1. These 15 responses represented 30 people, 20 of whom were over 65.

These 15 responses on Part 1 fell into four broad groups, the largest of which was what we have called “Golden downsizers”:

Golden downsizers

Five of the 15 are owner-occupiers, 4 of whom wanted to be owner occupiers after leaving their current home, which they all stated as being as “Too large” in their golden

years.

Struggling private renters

Three households with an average length of 61 years in the Parish wanted to move to affordable rental, citing the costs of heating and rent. All of these wanted bungalows.

Aspirational private renters

Two households wanted to buy or part-buy their own homes, saying their current 3 bed homes were too small. These were flexible on the type of home they would need i.e. detached, semi-detached etc.

Aspirational social renters

Two of the 15 are currently renting through housing associations, and want larger homes but still through affordable rental.

Number of homes - conclusion:

Whilst there were 15 respondents to Part 2 who wanted affordable housing, plus 15 households in Part 1 who said their current homes were inadequate, these figures come with caveats:

- 8 of the 15 respondents to Part 2 were definitely different to any household which answered Part 1, based on the profile of ages and genders, but the rest could have answered both Parts; if so then this would be 23 households which need homes, with some answering both parts of our survey. Because the surveys are anonymous we cannot know for sure how many households answered both parts.
- Most of the households already live in the village and only a proportion are living in multi-generational homes; the rest would be freeing up existing homes, either because they are downsizing or moving from one tenure to another. Therefore it is crucial not to create an over-supply of homes.
- Circumstances can change in many ways, and so some of the households expressing a need may take up alternative accommodation or not require this accommodation once any homes are built.

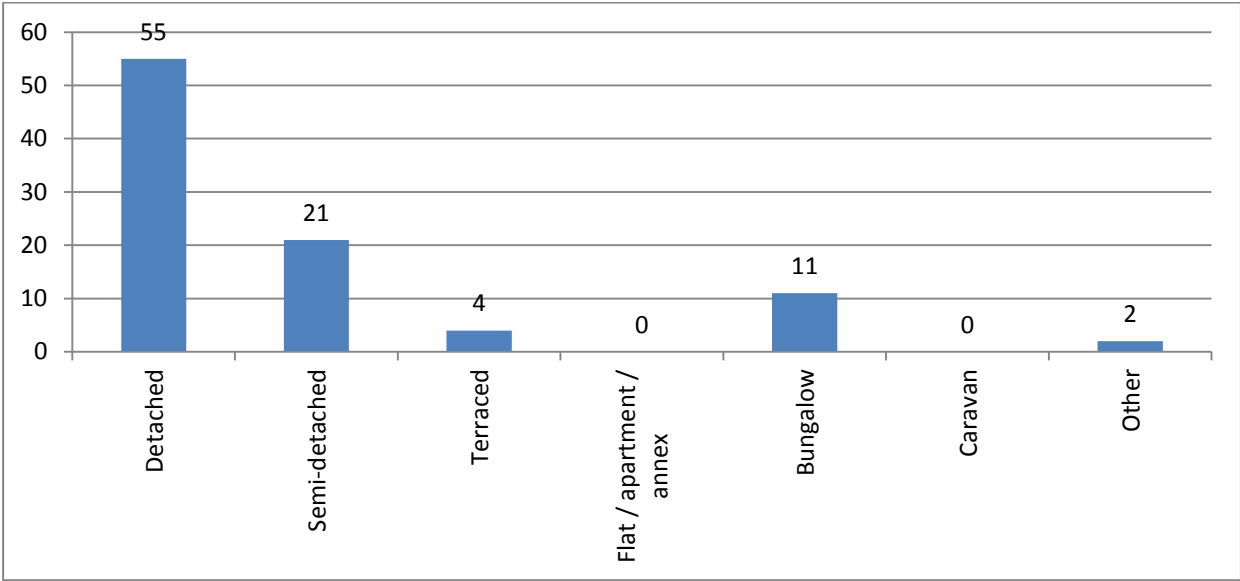
We know that there are at least 23 households requiring homes, and that 12 households out of the 15 that answered Part 2 would qualify for affordable housing. In terms of numbers, we recommend building a third to a half of the amount of affordable homes which people said were required, i.e. 4 - 6, subsidised where necessary by 2 or 3 homes for older downsizers. It is better to start by building housing in the confident expectation of filling it with local people, allowing for the fact that not all respondents will actually be in a position to buy or rent new properties, and then to build further

properties at a later stage if there is a demonstrable demand at that time.

Type and size of homes

What type and size of homes are there in the Parish?

Most respondents indicated they had detached homes, and the breakdown is reasonably representative of the types of homes as noted in the 2011 census. It is worth noting that “Terraced” in the context of Broad Chalke does include farm/barn conversions and is not always simply rows of homes.



The 2011 census showed that Broad Chalke has a much lower proportion of 1 and 2 bed homes than the Wiltshire average, the same proportion of 3 bed, more 4 bed, and hugely more 5+ bed homes than the Wiltshire average:

	Broad Chalke	Broad Chalke %	Wiltshire	Wiltshire %
All Household Spaces With At Least One Usual Resident	282		194194	
No Bedrooms	0	0.0%	330	0.2%
1 Bedroom	6	2.1%	14181	7.3%
2 Bedrooms	46	16.3%	47905	24.7%
3 Bedrooms	116	41.1%	79963	41.2%
4 Bedrooms	81	28.7%	39187	20.2%
5 or More Bedrooms	33	11.7%	12628	6.5%

The responses to our survey were over-represented from 4 bed homes (37%) and slightly over-represented for 5 or more bedroom homes (16%); whilst being under-represented for 2 and 3 bedroom homes (11% and 35% respectively). This reflects that our survey captured a greater proportion of owner occupiers who generally live in larger homes. One of the identified trends in Broad Chalke has been that since there is a high rate of home ownership over long periods of time, naturally many people have extended their homes over time – what one respondent described in Part 1 as “medium-sized houses being converted to mansions”.

There is a substantial level of under-occupation of larger homes within the Parish. 29 individuals or couples are living in 4 or 5 bedroom homes, according to Part 1 of our survey, and these people are mostly in the 65+ age bracket. We may assume that this number may be underestimated as the survey response rate was 33%. Clearly in a free market, people have the right to stay in their family home. However the Parish Council and Wiltshire Council should look at what they can do to incentivise people in their golden years to free these homes up for families. Part of this could be through provision of suitable accommodation within their own village to downsize to. The willingness of many in their golden years to move is demonstrated in the following comments from different households on Part 1:

As we get older, our house may prove too large to care for (particularly the garden) and too expensive to heat. Then we would like to stay in the village, move to an attractive well-insulated detached smaller home with a smaller garden

To build bungalows among this plan for older people would be a good idea, with at least two bedrooms, to be of a decent size, and for local residents

We would like to downsize in the village and would prefer a smaller new build to buy when releasing our house to be a family home.

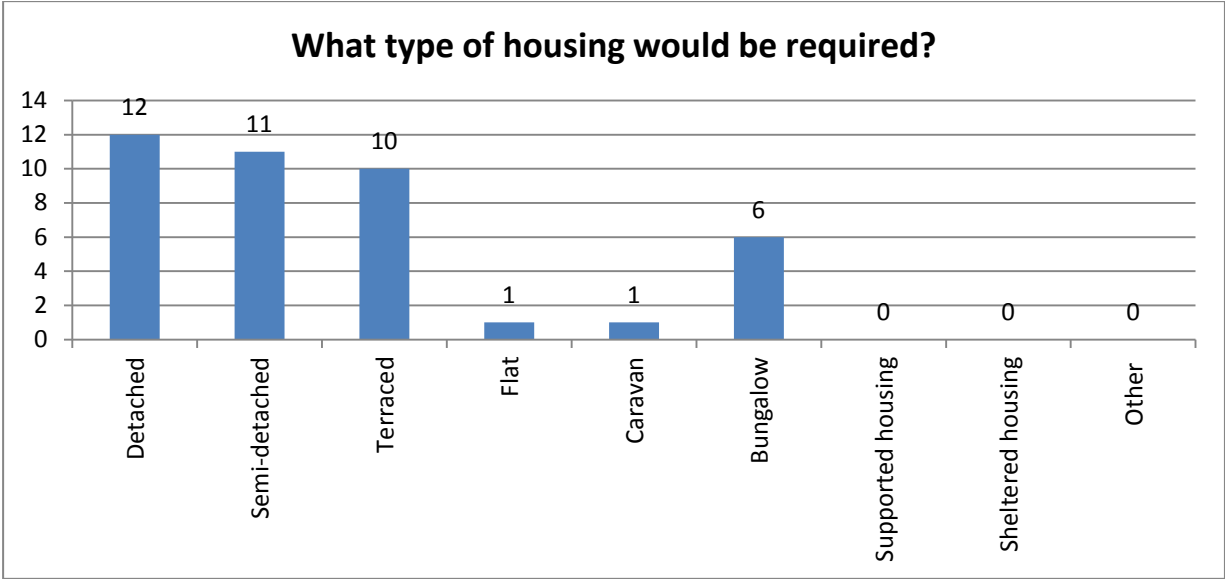
At some point in the near future we would need and prefer a small 2 bedroom bungalow

Am seriously interested in smaller housing units/housing suitable for older residents to downsize, freeing large housing for families... where it is possible to walk to local facilities

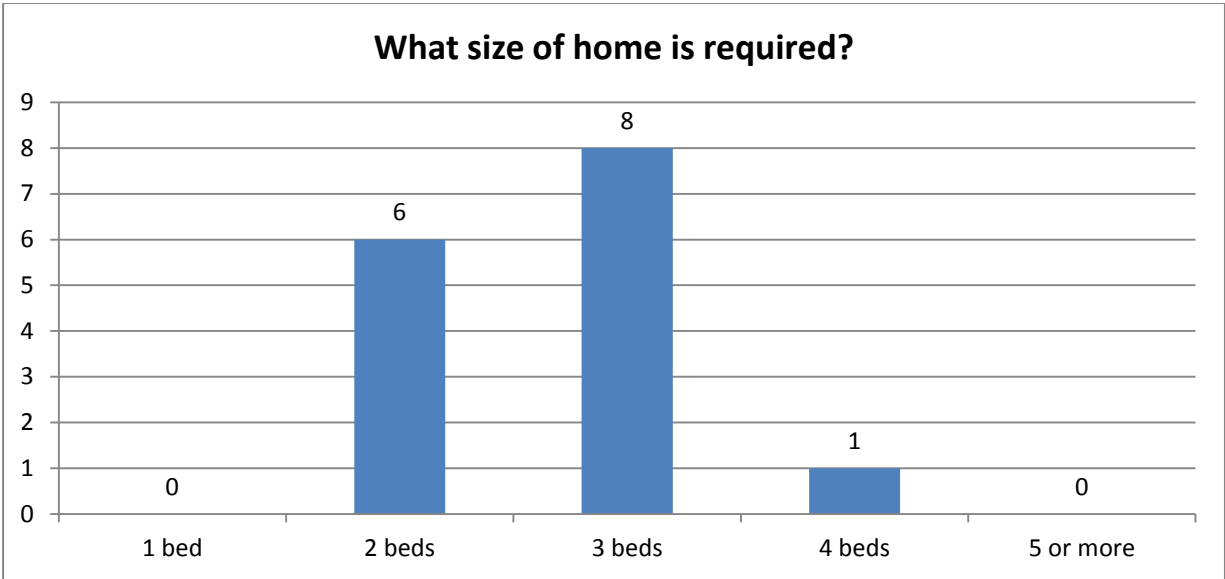
What type and size is desired?

The types of homes sought by respondents to Part 2 were detached, semi-detached and terraced. Again, people could select more than one option and were generally

flexible. Over two thirds of people selected more than one option. Only one household selected bungalow only:



Households responding to Part 2 preferred 2-3 bedroom homes, which reflects the fact that people generally required affordable housing in order to start their own home:



In addition to the homes required for affordable housing, the Golden downsizers expressed in Part 1 that they wished for a mix of detached and bungalows (n=4 and 3 respectively, with some households selecting more than one option).

Type and size of homes - conclusion:

It is clear that the new affordable homes should be 2 and 3 bedded homes in size - this will also restore some balance to the proportions of the size of homes in the

village; people requiring affordable housing were generally very flexible about the type of home required.

This is borne out by comments in the survey, for example this comment from Part 1:

Housing for 2nd time buyers is important i.e. those people needing to move to a home capable of enabling family life. This might be relevant for young adults that grew up in the village/valley and who had to buy a flat/small house in Salisbury or further afield for affordability. A small 2 or 3 bedroom house in the village would enable these people to return to their roots and invest in the community.

There is more flexibility around the type and size of homes needed for golden years downsizers. There was some consensus that these should be both detached and bungalow in type. In terms of size for these homes, the majority of households wanting to downsize had 4 or 5 bedrooms; therefore need a reasonable amount of space to downsize to. As we have seen, Broad Chalke has proportionately larger homes than the county [and England and Wales] average, so when people say “smaller” homes as in the following quote, from the 2013 survey, then this needs to be seen in context.

There is a crying need for smaller, good quality private homes for older people wishing to downsize within the village... which allows them to retain their independence

Therefore we recommend that even if homes intended for downsizing are 2 or 3 bedrooms, that they are not small in terms of actual room size.

Tenure of homes

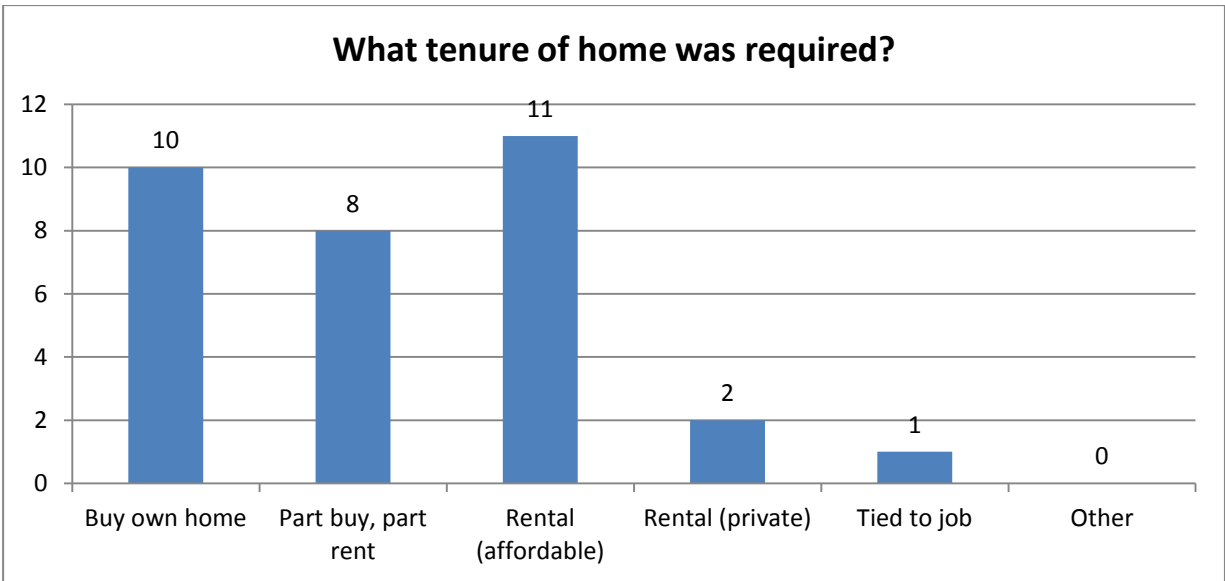
What tenure are the homes in the Parish?

The responses from our Part 1 survey were over-represented slightly from those who owned their own home (with or without a mortgage), and under-represented in the rented sector, particularly in privately rented accommodation. This is in accordance with what Wiltshire Council have typically found in their Housing Needs Surveys.

Tenure	Broad Chalke Census 2011	Census 2011 %	Broad Chalke Housing Needs Survey 2016	Housing Needs Survey %
Owned outright	112	40%	49	53%
Owned (mortgage)	66	23%	26	28%
Shared ownership	0	0%	0	0%
Social rented	36	13%	7	8%
Private rented	57	20%	8	9%
Other (eg living rent free, tied to job etc)	11	4%	3	3%
Total	282		93	NB rounding means %s add up to > 100%

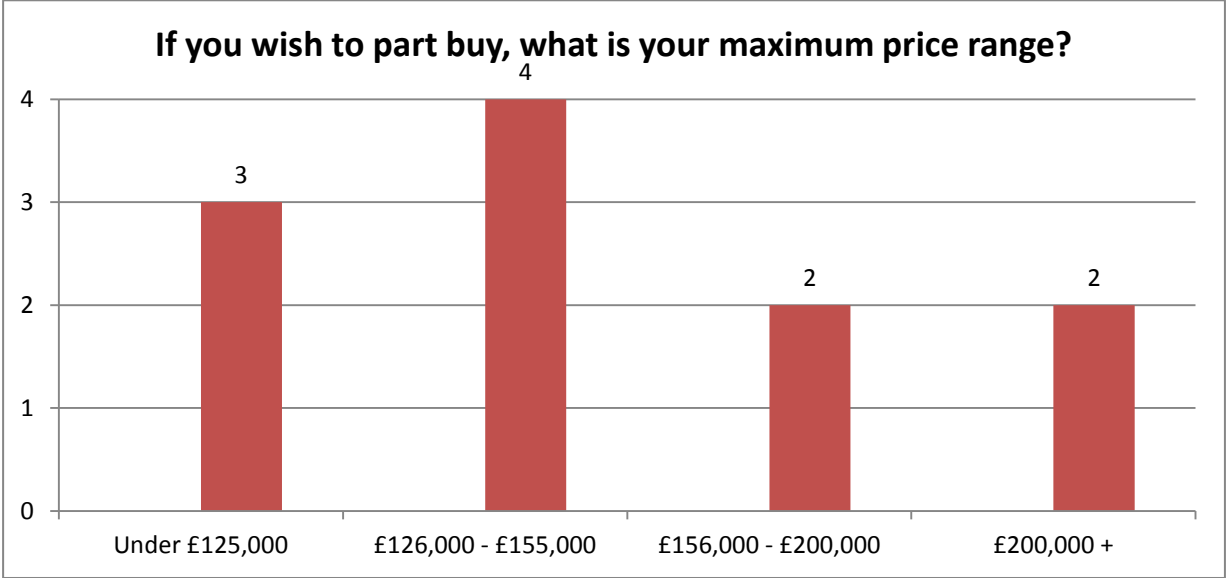
What tenure is desired?

The type of tenure sought was spread widely. Two thirds of people were flexible – in that they put more than one kind of tenure. Most of those who opted for “Buy own home” also selected part buy and/or affordable rented.

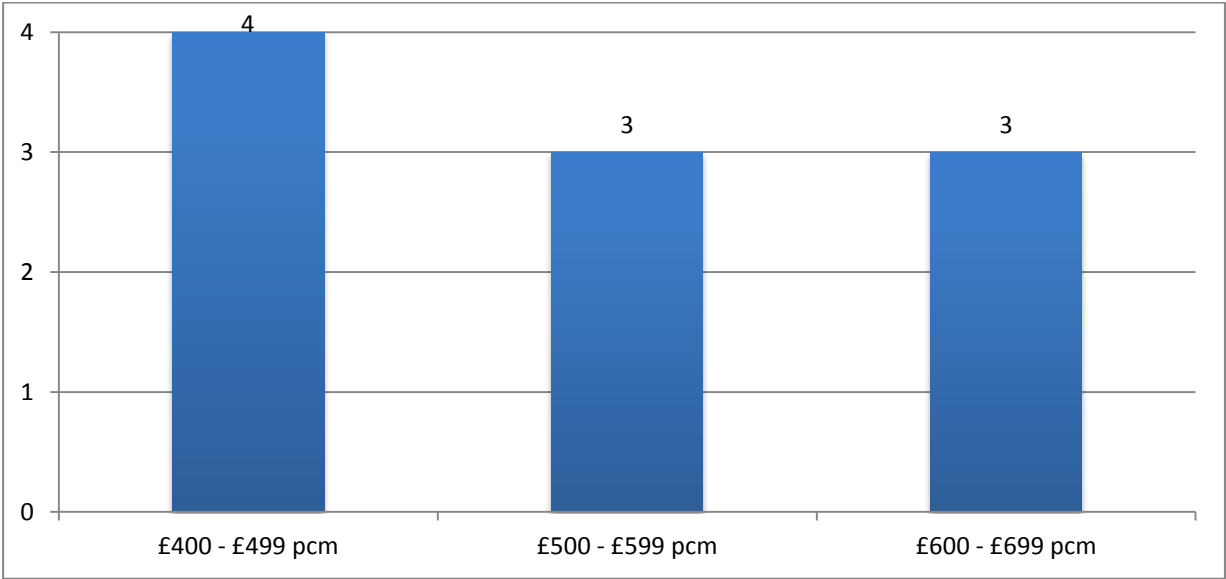


We can see that the majority of those who responded to Part 2 would wish to at least have some share in the ownership. This is also something that was favoured by the village so we can ensure we get people who have a stake in the community.

We asked households what their maximum stake might be if they wanted to part buy. We had 11 responses which seemed to capture people wanting to buy their own home as well as part buy (as there were 8 households indicating they would wish to part buy, part rent. The majority of those who answered this question were in the range £126k – 200k. Where people wanted to part-buy, their maximum price range was typically £126,000 to £155,000 but with almost as many in the under £125,000 range:



There was a clear preference for affordable rented over privately rented. Part of this would be the disparity between private and affordable rental costs. Private rental typically costs £850 - £1,000pcm for a family home in the village, whereas rental affordability expressed by respondents was half that, with the majority wanting rental of £400-499, although a good proportion of households could also afford £600-699.



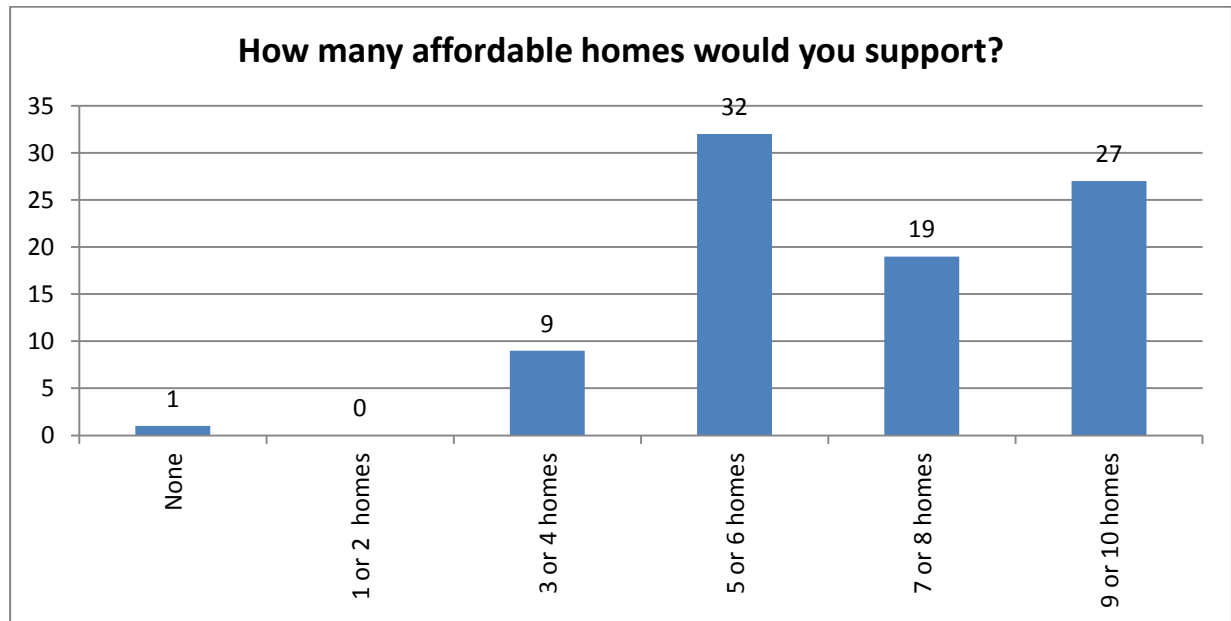
Tenure of homes - Conclusion

There is some demand for shared ownership homes, something which does not currently exist in Broad Chalke but is increasing in popularity nationwide. We recommend that half the affordable homes should be shared ownership - there is clear demand from half the respondents to Part 2 for this tenure, and a corresponding ability to afford it (ref Appendix 3).

Levels of support from the community

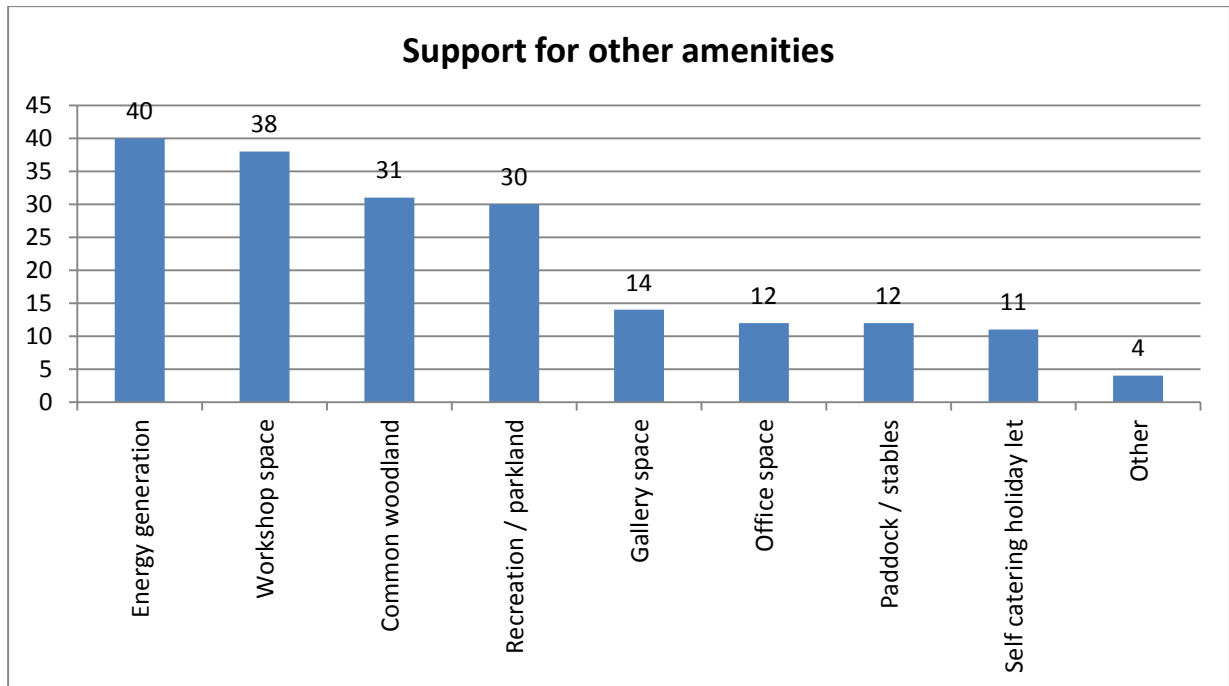
What support is there for affordable housing?

The chart shows that there is support for anywhere between 5 and 10 homes as needed - 88% of those who answered the question had selected an option in this range. Only one respondent said they would support no homes, nine said 3 or 4 homes, and only five people left the question unanswered.



What support is there for other assets as part of any development?

There is also a clear indication that the population would welcome developments other than strictly housing development, with (in order of priority) energy generation (unobtrusive), workshop space, common woodland, and recreational space also being highly valued.



Support for affordable housing – conclusion

There is clear support for affordable housing for people with genuine local connections. There is some concern that these homes remain affordable and are not sold off:

Any housing for first time buyers must remain as such so when it is sold it must be priced appropriately. All affordable housing MUST remain so.

There is also clear support from nearly half the respondents for unobtrusive energy generation, eg rooftop solar energy, so we recommend this is taken forward as part of the CLT model. Slightly smaller proportions wanted workshop / office space and woodland; so these should be investigated further in terms of needs and feasibility.

Recommendations

Housing need

The survey has shown that there is not enough affordable housing in proportion to the housing stock. This puts the village and its facilities at risk of decline. In addition it has shown a need for open market housing for people in their golden years who have typically lived in their home a long time, perhaps extended it, and now find it too large and too expensive to maintain and heat.

The low levels and turnover of social housing in Broad Chalke indicate that none of the respondents to section two of the survey who are in need of affordable housing could meet their needs through access to the existing social housing of the parish. In addition there is willingness from many respondents to take an equity stake, which is something the Parish would wish to encourage in terms of ensuring people have a long term stake in the community.

This report has shown there is a need for the following housing over the next five years in Broad Chalke:

Open market housing to encourage downsizing

- **2 x 2 bed bungalow for older singles / couples in their golden years**
- **1 x 3 bed cottage for older singles / couples in their golden years**

The intended use of these homes should be reinforced through a covenant specifying them as both for local people and for retirement housing. The design should preclude ability to greatly extend.

Subsidised rented housing

- **1 x two bed home**
- **1 x three bed home**
- **1 x 2-3 bed bungalow**

Shared ownership

- **1 x two bed home**
- **2 x three bed homes**

Sheltered housing for older people

- None

Supported housing for people with disabilities

- None

Total: up to 9 homes

It is recommended that, because of the caveats mentioned on p12, that development is carried out in two tranches within a suitably flexible site: (1) To deliver a development of 2 subsidised rented houses and 2 shared ownership houses, subsidised where necessary by open market housing; and (2) To deliver a second stage of 1 subsidised rented house and 1 shared ownership house, subsidised where necessary by open market housing. This would mean delivering either 4 or 6 affordable homes. We repeat our assertion that it is better to start by building housing in the confident expectation of filling it with local people, allowing for the fact that not all respondents will actually be in a position to buy or rent new properties, and then to build further properties at a later stage if there is a demonstrable demand at that time.

It is clear that the design of these homes would need to fit the Village Design Statement, and both the individual homes and their layout would need to maximise any advantages of the chosen site. We envisage these homes as being of excellent quality and enhancing the area.

Other assets

Energy generation clearly has a mandate and should be integrated into the development. CLTs can own assets other than housing, and rooftop solar energy would form a useful asset to the village.

Further work should be done to consult with the village on the idea of workshop/office space. We need to know what the villagers envisaged they might do with this space, and what alternatives there are within (say) a 3-5 mile radius.

There is support for woodland to be taken forward as part of the scheme, however this would be dependent on the site. Done in the right way, this could help shield the new development from other existing views, and could even enhance the local built and natural environment.

Appendix 1 – screenshot of the Parish Council website



Welcome to the Broad Chalke Parish Council Website. You can use this site to access agendas and minutes, accounts and other formal documents.

Our main focus recently has been on producing our Neighbourhood Plan. The Housing Survey is a part of producing this Plan. See below.

Broad Chalke Housing Needs Survey



HOUSING SURVEY, PART ONE

Part One is for **every household currently living in the Parish**. [Click here](#)

NB - The issue of "Down-sizing", for people currently in the village, is covered in Part One.

HOUSING SURVEY, PART TWO

Part Two is for **any household requiring Affordable Housing**, whether currently living in the Parish or not. [Click here](#)

Our aim is to find out what the local need for housing is, for people with genuine local connections. If there is the need, then we intend to provide a small plot of mixed housing - all of good quality, blending with the local vernacular style, and which are affordable for local people to live in. The proposal put to, and endorsed by, the village meetings 9 months ago was to form a local Community Land Trust (CLT). A CLT manages housing (and potentially other assets) by the community, for the community, with benefits for the community.

Appendix 2 – Example showing lack of privately rented homes

From *The Broad Sheet Parish Magazine*, April 2016

Family in Need of Housing

My name is Amy [REDACTED] (maiden name [REDACTED]) and I am writing to you in need of housing. I am a local girl and lived in Broad Chalke for 22 years. My mother is Penny [REDACTED] who lives at Knighton road and my father was Stephen [REDACTED]. As you probably already know my whole family lives and have lived in the village for a very long time.

My family consists of me, my husband Craig, who is a tree surgeon and our 1 year old son [REDACTED]. We are expecting another baby in July.

We are in desperate need of a 2 or more bedroom house. We cannot afford to rent through an estate agent due to the ridiculous fees they charge so are seeking to rent privately. Due to unforeseen circumstances me and my husband had to accept housing options separately and have been living apart for 6 months which has been very challenging and disruptive for us. We are desperate to be reunited as a family and are hoping that we can come back to Broad Chalke, our home, to be with our family.

If you have any properties to rent privately or know of anyone in the Chalke Valley area that does, please contact me to discuss further. We appreciate you taking the time to read our plea for help and really hope you may be able to help us in some way.

Amy [REDACTED]
Contact telephone number: 07 [REDACTED] 20
Email: amy[REDACTED]@hotmail.co.uk

Air Ambulance

Don't forget our car Treasure Hunt 2nd April at 2-30 pm. Entry forms can be obtained at the Hub, Queens Head or at the Sports Field on the 2nd April. We will be holding our next meeting at the Queens Head on 14th March please come and help us arrange something for the summer. I am still collecting jewellery whole or broken beads not acrylic or plastic. I have some nice necklaces for sale glass beads and semi precious. I also make to order with Gem Stones and Fresh Water Pearls. for more information please contact [REDACTED] or Malcolm Penney ([REDACTED]) or Emma Emm 01722 [REDACTED]

Appendix 3 – Affordability

In order to investigate affordability, further research was carried out on house prices in the area. It is possible to estimate the average property prices for Broad Chalke and determine how affordable they are in the context of local wages.

Current prices

Average current values from mouseprice for the SP5 postcode area are:

	SP5	SP	National
1 bedrooms	£227,300	£163,000	£202,000
2 bedrooms	£297,900	£222,900	£218,800
3 bedrooms	£372,500	£284,400	£249,600
4 bedrooms	£556,800	£439,800	£440,800
5 bedrooms or more	£771,200	£661,600	£746,200

From <http://www.mouseprice.com/area-guide/average-values/sp5> accessed on 04/04/2016. House price estimates from the Mouseprice local area guide to the SP5 postcode area, www.mouseprice.com/area-guide/average-house-price/. Please note that the SP5 postcode covers a much wider area than the Parish of Broad Chalke and that there may be significant internal variation in house prices.

This indicates that – apart from 5 bedroom homes – homes in Broad Chalke are significantly more expensive than equivalent homes nationally – and especially in 3 bedroom homes. 3 bedroom homes would be the minimum size needed for an average family home, as average family size in the UK is 1.9 children and often the children are different sexes.

Actual sold prices

Using actual sale prices land registry data via Zoopla, we can see that there have been 9 sales in Broad Chalke in the last 12 months, with an average price of £484,500.

When looking at a longer period the last 5 years, this shows that detached homes make up the majority of the 40 sales, with semi-detached forming just over a quarter, and terraced homes 10%. The average price paid in the last 5 years was £459,215.

This was composed of:

- Detached £495,375 (24 sales)
- Semi-detached £435,567 (12 sales)
- Terraced £265,500 (4)

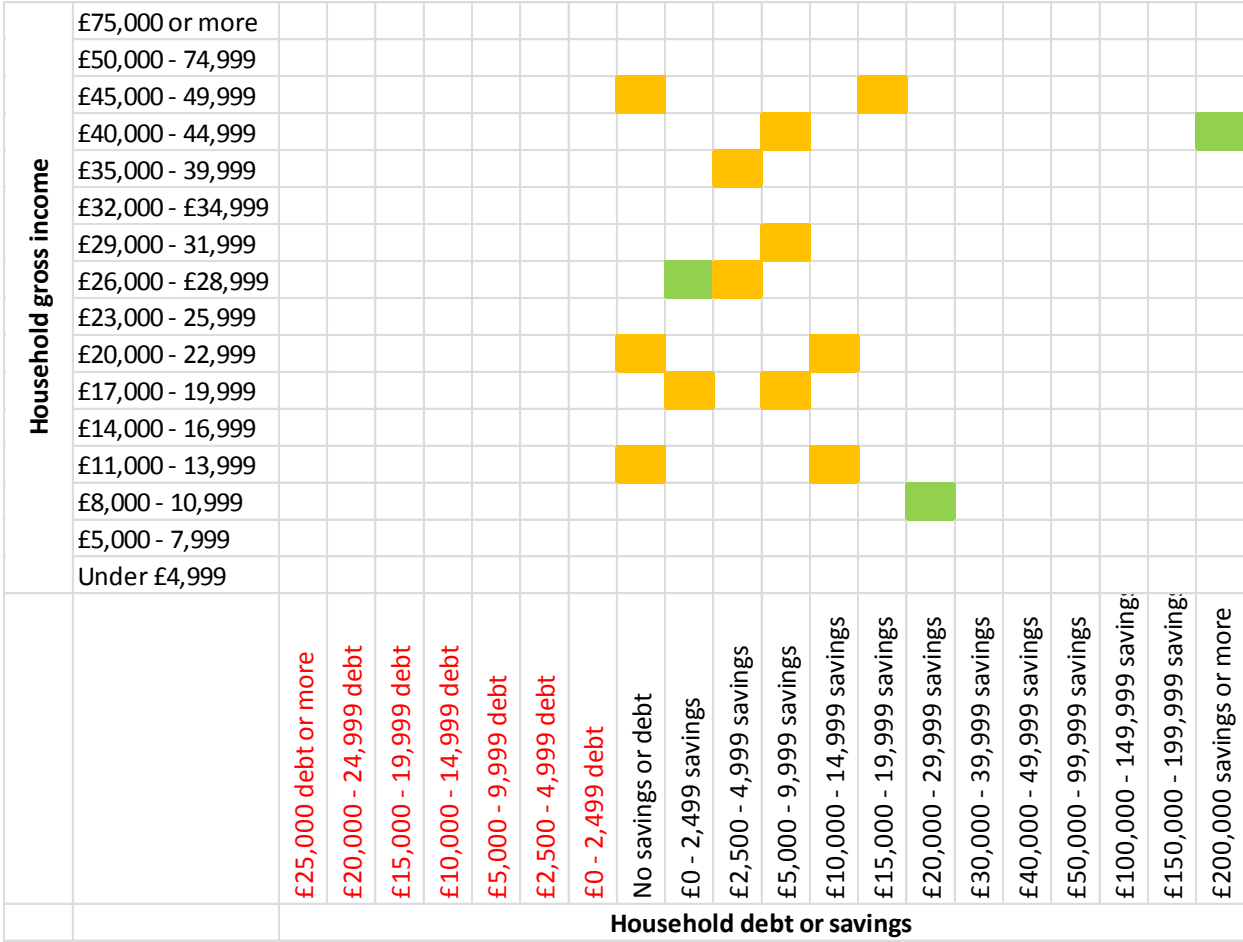
Local earnings

The median gross weekly earnings per person for Wiltshire UA in the ONS's 2015 Annual Survey of Hours and Earnings are £393 per week, i.e. £20,436 per year. A single person making an application can usually 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.

Therefore if an average two-bedroom property in Broad Chalke cost £297,900 then a household may require £44,685 as a deposit. The remaining mortgage would be £253,215, which would need an Annual household income would have to be at least £84,405 for a single applicant or a combined income of £72,347 for joint applicants. This is 4 times the median salary for Wiltshire for a single person to afford a home, or nearly twice the median salary for a couple.

Wiltshire Council has advised that, considering the average prices of homes in Broad Chalke, it is unlikely that a household would be able to purchase a property without a large deposit, some equity in an existing property or a substantial income. First time buyers would generally struggle to meet any of 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.

Affordability amongst our 15 respondents to Part Two



The chart above shows household gross income set against household debt/savings, with one household represented by each shaded square. The households shaded in green would not meet the requirements for affordable housing as they had substantial equity in their home which, once released, would mean they had enough money to afford private housing. All other squares (shaded orange) would meet the requirements for affordable housing as the household income and savings would be below the £45k savings and £72k household income for an average 2 bedroom home.