Wiltshire Council

Codford

Parish Housing Needs Survey

Survey Report

November 2024

Wiltshire Council
County Hall, Bythesea Road, Trowbridge BA14 8JN

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1.Parish Summary

The parish of Codford is in Warminster Community Area within the local authority area of Wiltshire.

The Codford of the 21st Century was once three settlements: Codford St Mary, Codford St Peter and Ashton Gifford. The village is 14 miles from Salisbury to the east and 7 miles from Warminster to the west. The A36 was by-passed around the village in 1990 taking the heavy traffic away.

The twin villages were turned into military encampments during two world wars. In WWI Codford had 15 camps while the other villages in the Wylye Valley had 12 between them. At the time, troops mainly from Britain, Australia and New Zealand were stationed here. There is a chalk hill figure of the Australian Army Cap Badge carved on Lamb Down, originally in 1916, covered in WWII, and cut again when hostilities ceased. It is known locally as The Codford Badge or the Rising Sun.

Codford has a Commonwealth War Grave Cemetery, known locally as the ANZAC Cemetery, off Church Lane near St Mary's Church. This is the second largest WWI New Zealand cemetery in the UK and also contains WW1 Australian war graves.

During WWII it was the British, Americans and finally the Poles who were based in the village. In 1941 the 6th Guards Armoured Brigade; comprised of Grenadier, Coldstream, Scots and Welsh Guards battalions arrived in Codford. They were camped in some of the same locations used in WW1 until 1943, when they moved and made way for the training of U.S. Armoured troops in preparation for D-Day.

The modern village has what is believed to be the only village theatre in the country with its own amateur company, located in the old Woolstore. There is a doctors' surgery with a dispensary, a veterinary surgery, a primary school, a preschool and an after-school club. A new shop opened at the beginning of 2012 with the Post Office, an off-license, a bakery, a lottery outlet, a workshop and a garage. There is a road-side café and an Indian restaurant beside the A36 at Hillside. In the middle of the village is a large village hall, (hung with the painted shutters from its predecessor, of cap and regiment badges from WWII), a social club, a large playing field with a children's play area and two tennis courts. In addition, there are facilities for skittles, short mat bowls, football, Lawn tennis and badminton. Codford is a thriving, forward- looking community with a very real sense of its history and its military past.

2. Introduction

Wiltshire Council's Development Officers discussed carrying out a rural housing needs survey with Codford 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 neighbourhood/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 Development Officers are employed by Wiltshire Council to assist in the delivery of new affordable housing.

- Development Officers work closely with rural communities, housing associations, local authorities and landowners to meet the affordable housing needs of rural communities.

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 Codford parish.

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

4. Survey Distribution and Methodology

In order to carry out the housing needs survey, questionnaires were made available online on 16th September 2024. The council applies the data protection policy to responses, ensuring that all survey responses remain anonymous.

Residents were asked to complete the online survey by 11th October 2024. The online forms were recorded and analysed by Development Officers at Wiltshire Council.

- A total of 390 households are within the parish.
- Everyone was asked to complete part one of the form.
- If a household considered itself in need, or likely to be in need, of **affordable** housing now or in the near future, it was invited to complete the part two form.
- There was a below average response rate of 10% with 39 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 Codford parish.

5. Key Findings

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

The second section examines the households who have declared a need for new housing in Codford. The section begins by describing the overall need for both market and affordable housing in the parish. A financial assessment is then made 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 in the survey was, what is your households' connection to the parish. 97% of those who replied said that it was their main home, 5% of respondents worked in parish and 3% stated they owned second homes in the parish. More than one option could be selected.

The 2021 Census data for Codford indicates that 65.9% of households in the parish were owner-occupying, 20.5% were renting from social landlords and 13.6% were privately renting or living rent free.[1]

Chart 1 shows the tenure of respondents to the survey. 79% of respondents were owner-occupiers. 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.

Chart 1

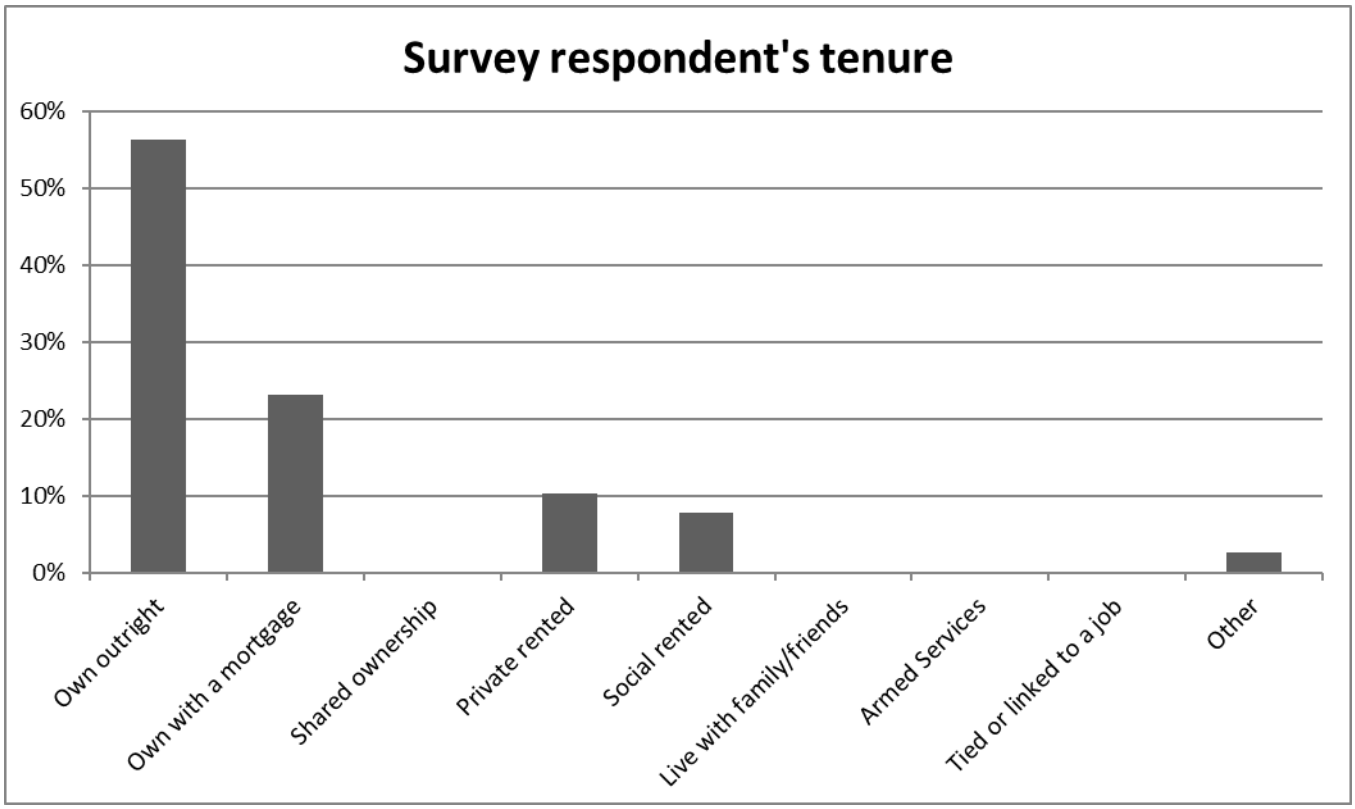


Chart 2 indicates the length of time that respondents have lived in their current home. It shows that 56% of the respondents have lived in the parish for more than ten years, which is appropriate for the high levels of owner occupation among survey respondents:

[1] http://www.nomisweb.co.uk/

Chart 2

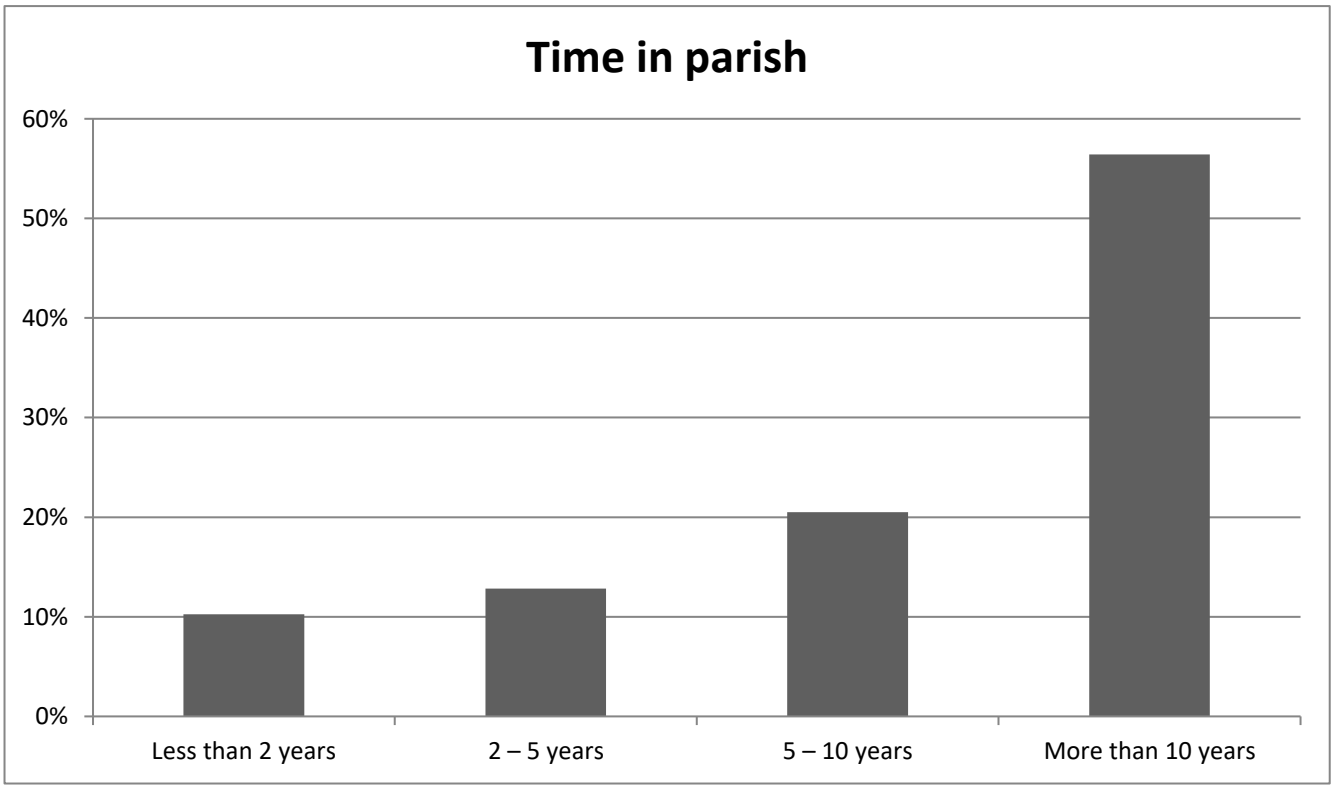
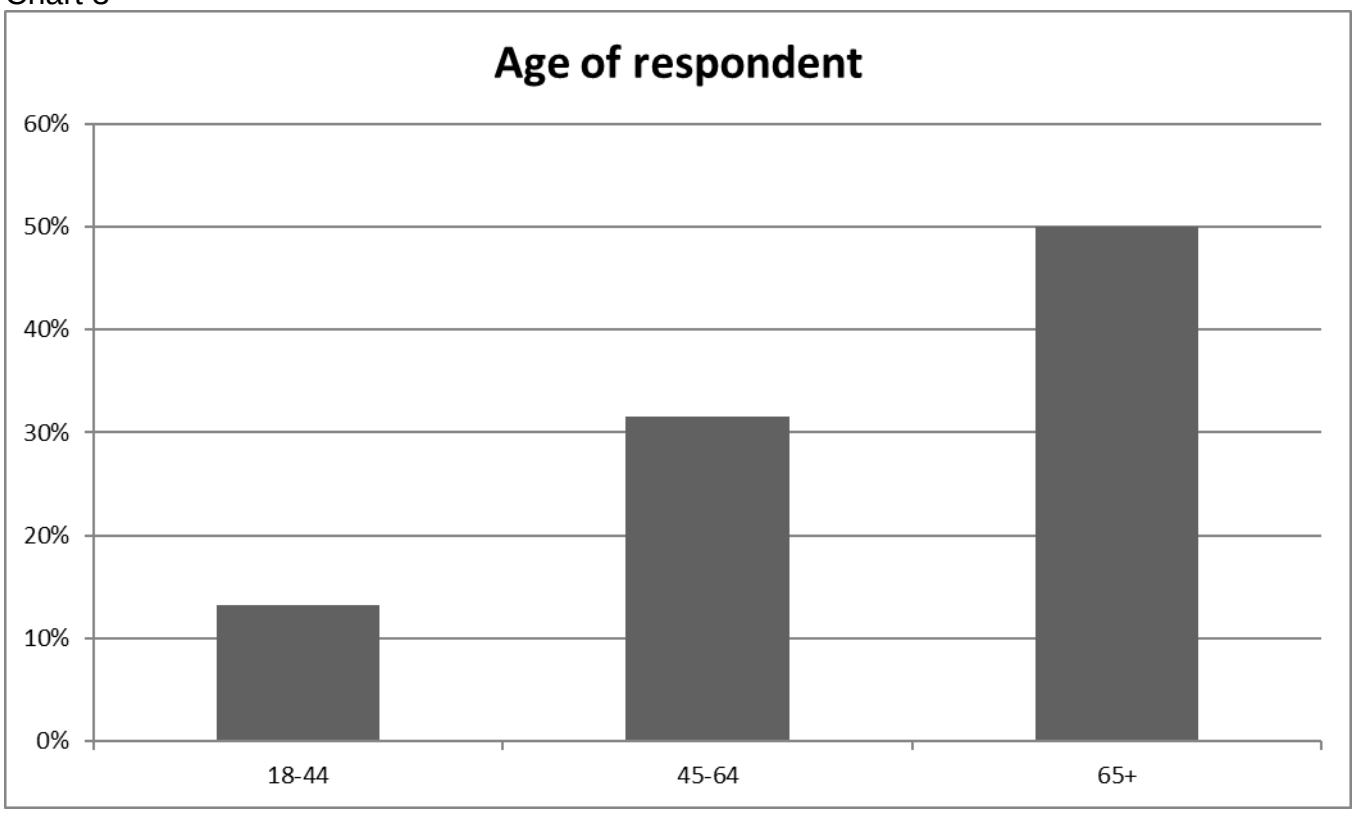


Chart 3 reflects the age range of respondents to this survey with 50% being aged 65+, 32% aged 45 to 64 and the remaining age bracket of 18 to 44 was 13%.

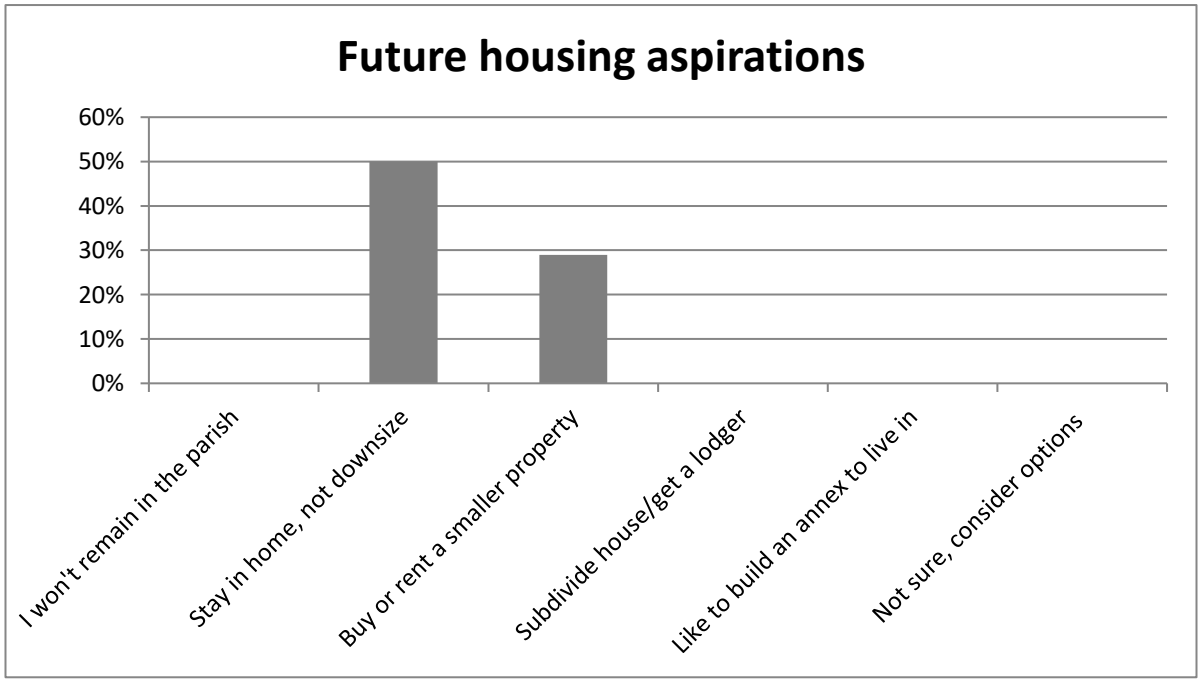
Chart 3



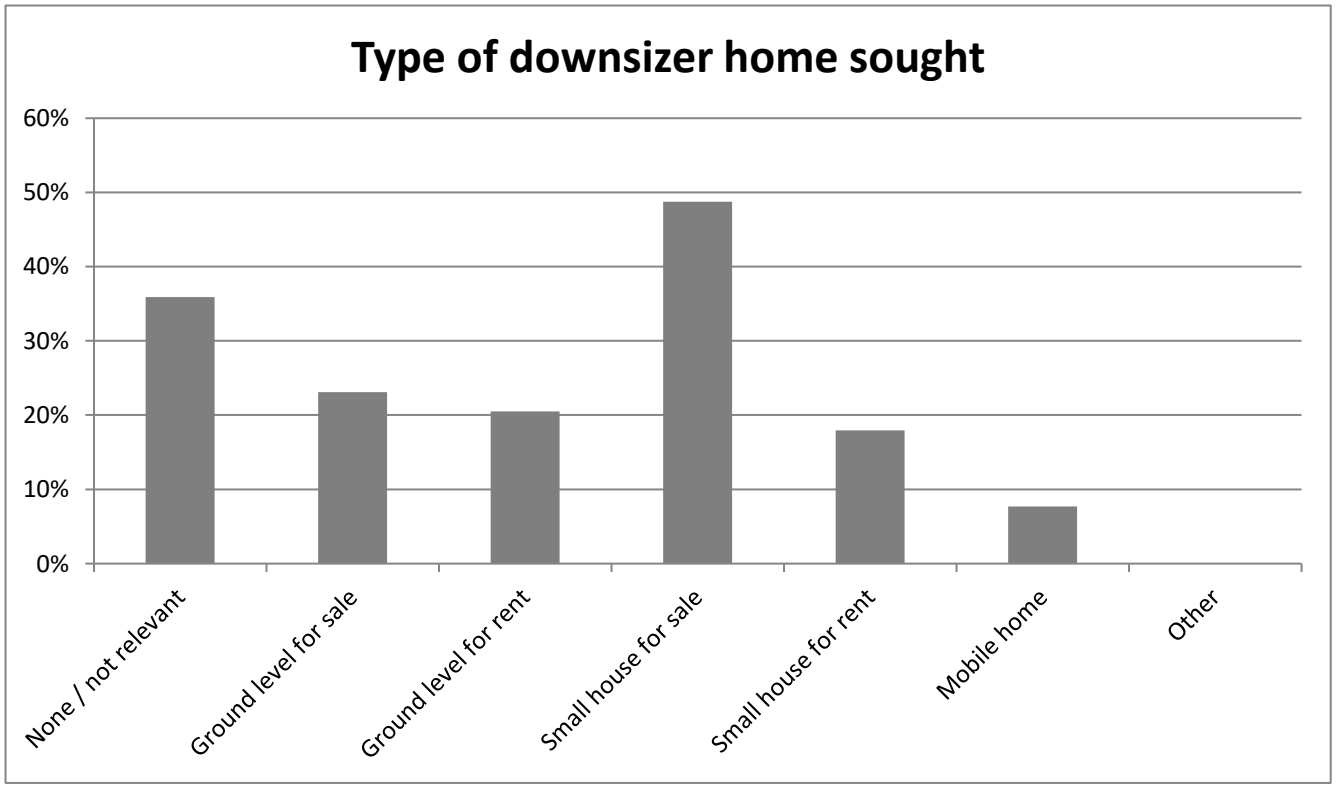
Many respondents to the survey lived in large family homes, with 52% of respondents having four or more bedrooms in their property. 37% had three bedrooms, 11% two

bedrooms. No respondents to the survey reported living in a home with one bedroom or a studio. Chart 4 indicates that 50% of respondents wish to remain in their home and not downsize.

Chart 4

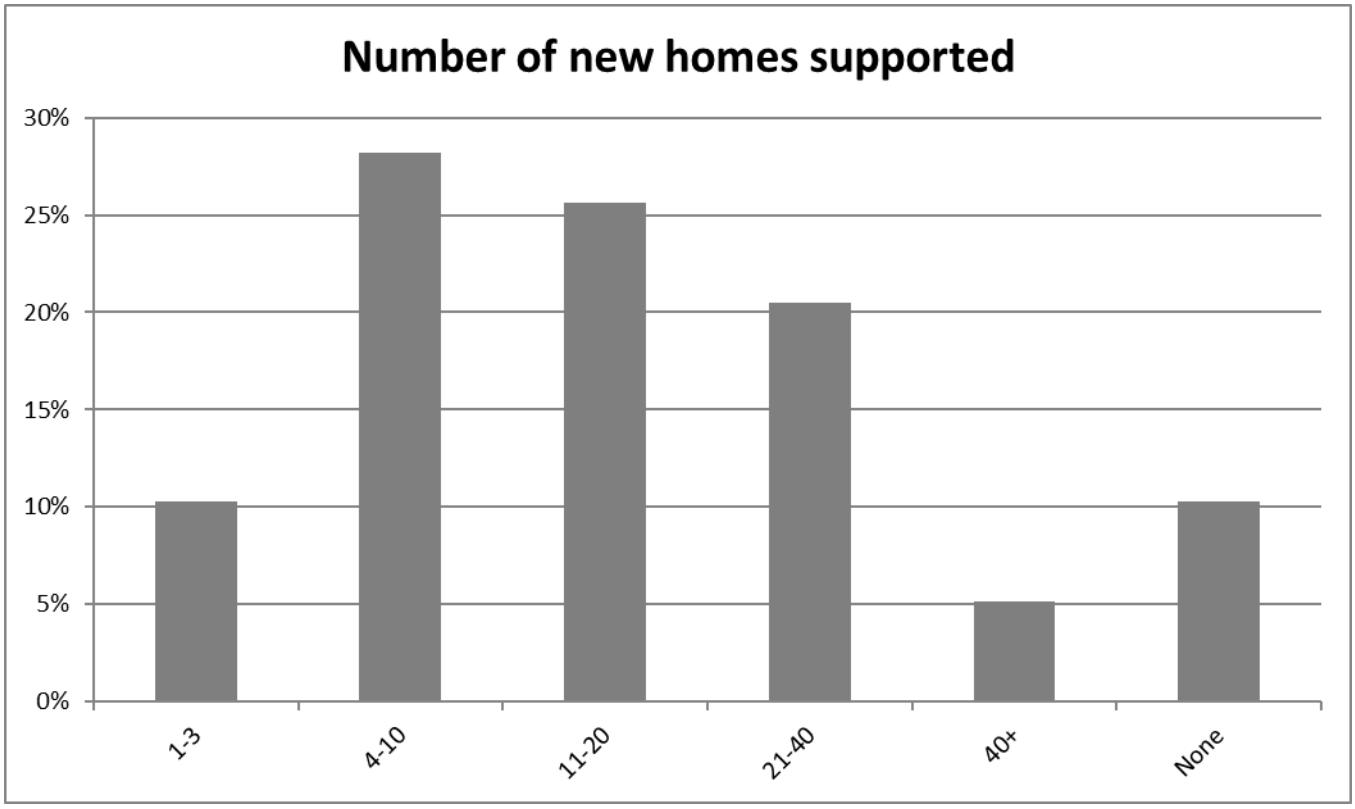


The preferences of respondents who would consider down-sizing are shown in chart 5.
Chart 5



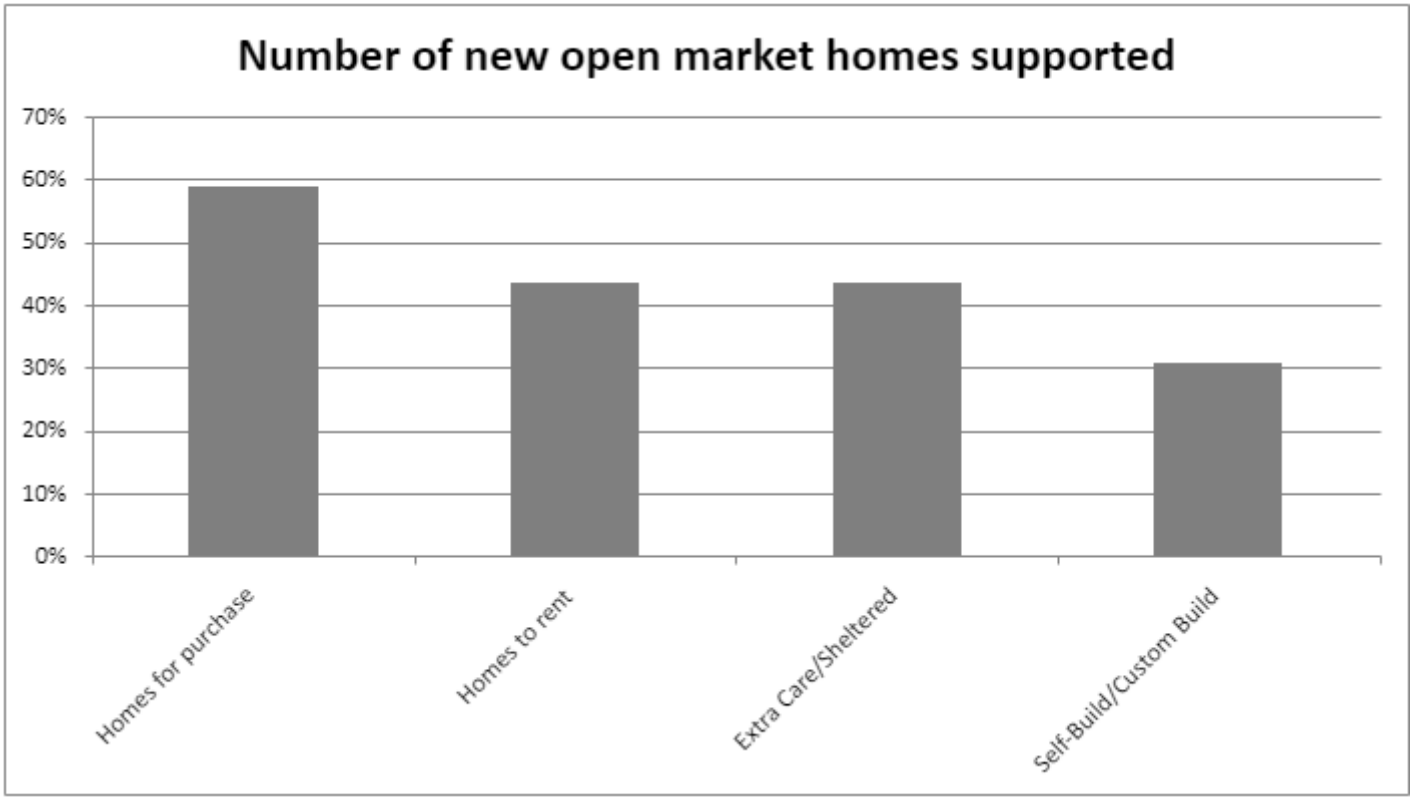
Respondents were then asked how many new homes they would support being built in the parish. The majority of respondents (90%) were in support of some new housing in Codford, with the most popular option (28% of respondents) being for between four and ten new homes. 10% of respondents were opposed to any new housing in Codford parish:

Chart 6



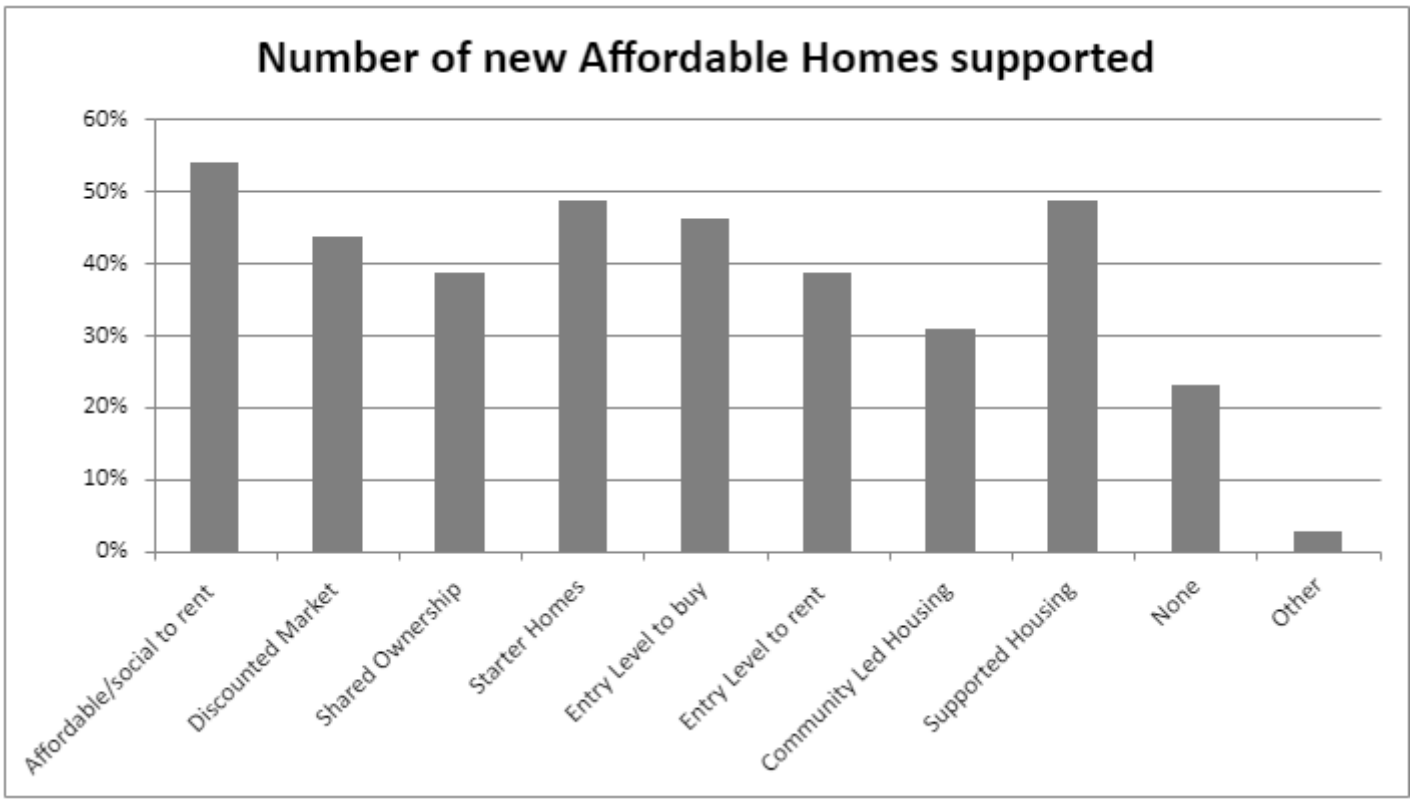
Respondents were asked what types of market housing development they would support. The types of market homes considered most needed in Codford by the survey respondents were open market homes for purchase (59%), extra care / sheltered (44%), self/custom build (31%) and homes to rent (44%). More than one answer could be given:

Chart 7a



The types of affordable homes considered most needed in Codford by the survey respondents were affordable/social to rent (54%), and starter homes (49%) and supported housing (49%), however, it can be seen from the chart below that affordable homes were supported across all tenures. 23% of respondents answered none. More than one answer could be given:

Chart 7b



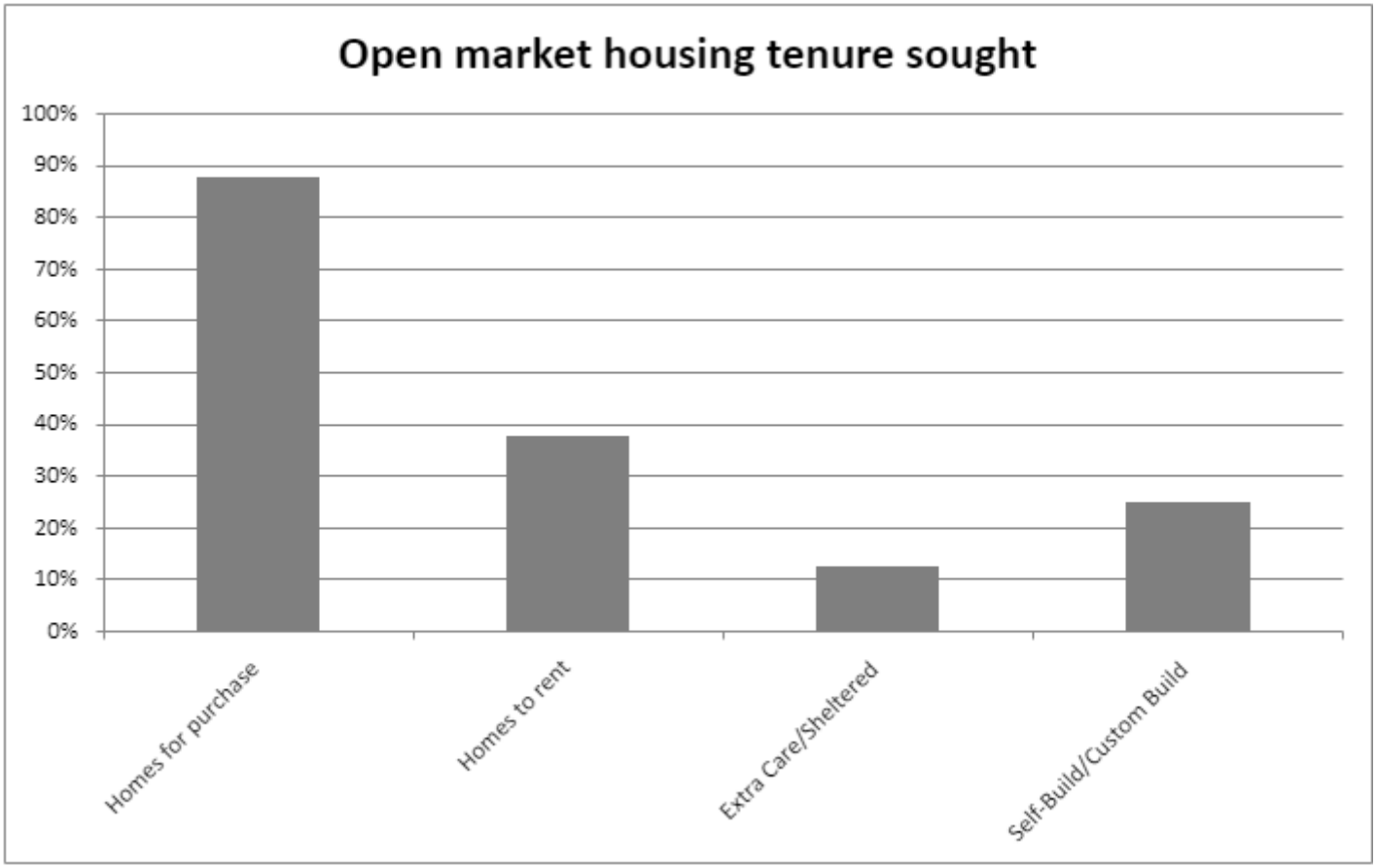
Part two – Households requiring accommodation in the parish

This section of the report looks initially at all the responses to section two of the survey 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 Codford are then made in order to describe in more detail the need for specifically affordable (i.e. non-market) housing.

Eight respondents replied to this section of the survey, indicating their need for housing in Codford. The most frequent reasons given for needing to move were respondents renting but wishing to buy and overcrowding. More than one answer could be given.

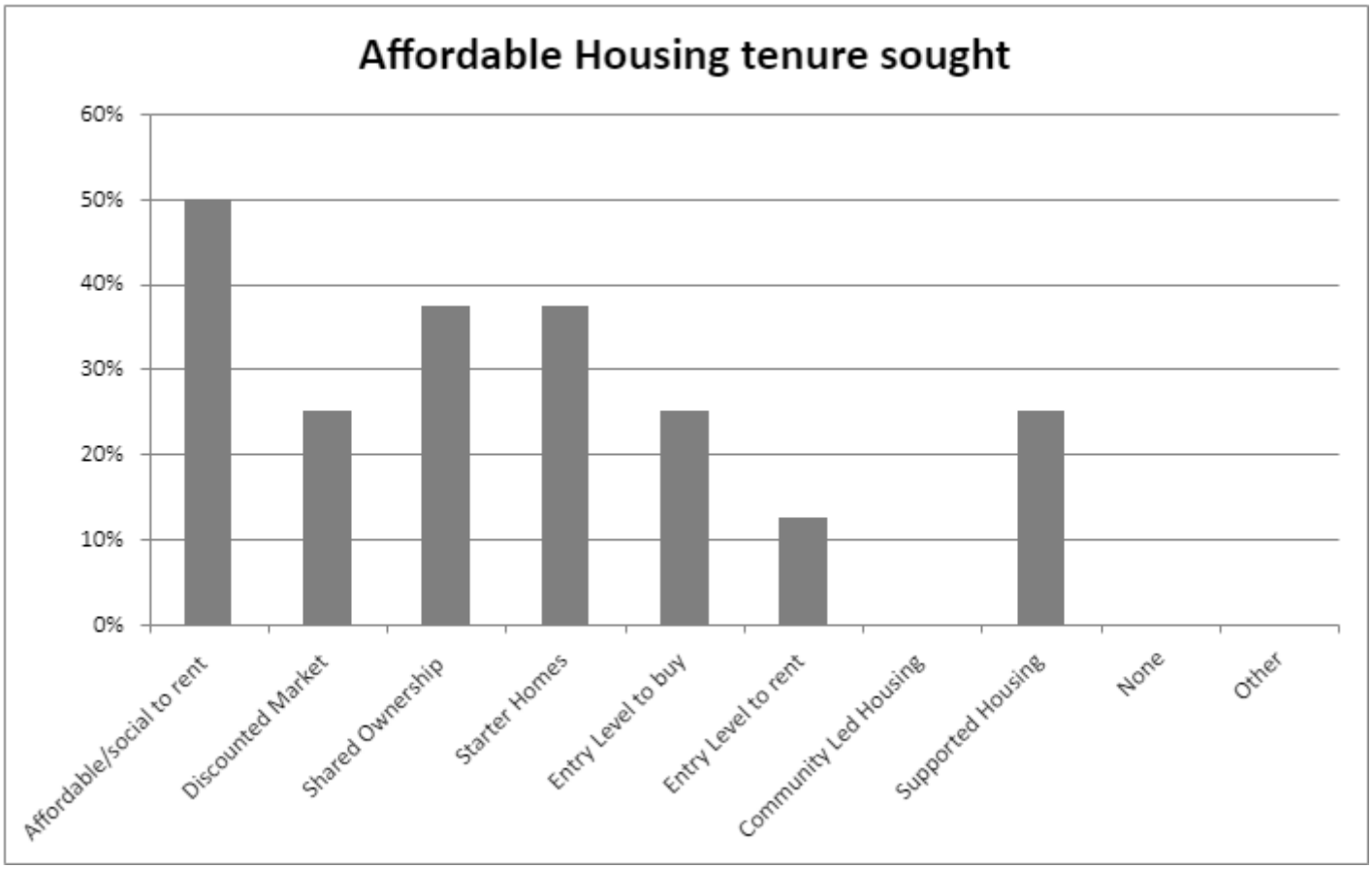
The respondents requiring accommodation in the parish were asked what type of open market tenure they sought. The need for homes for purchase on the open market was the most desired. Households could indicate more than one response:

Chart 8a



The respondents requiring accommodation in the parish were asked what type of affordable housing tenure they sought. The respondents indicated affordable/social homes to rent, starter homes and shared ownership. Households could indicate more than one response:

Chart 8b



Respondents to this section were also asked what type of housing they required. The most sought-after were house and bungalow. Full responses are shown in Chart 9 below (more than one answer could be given):

Chart 9

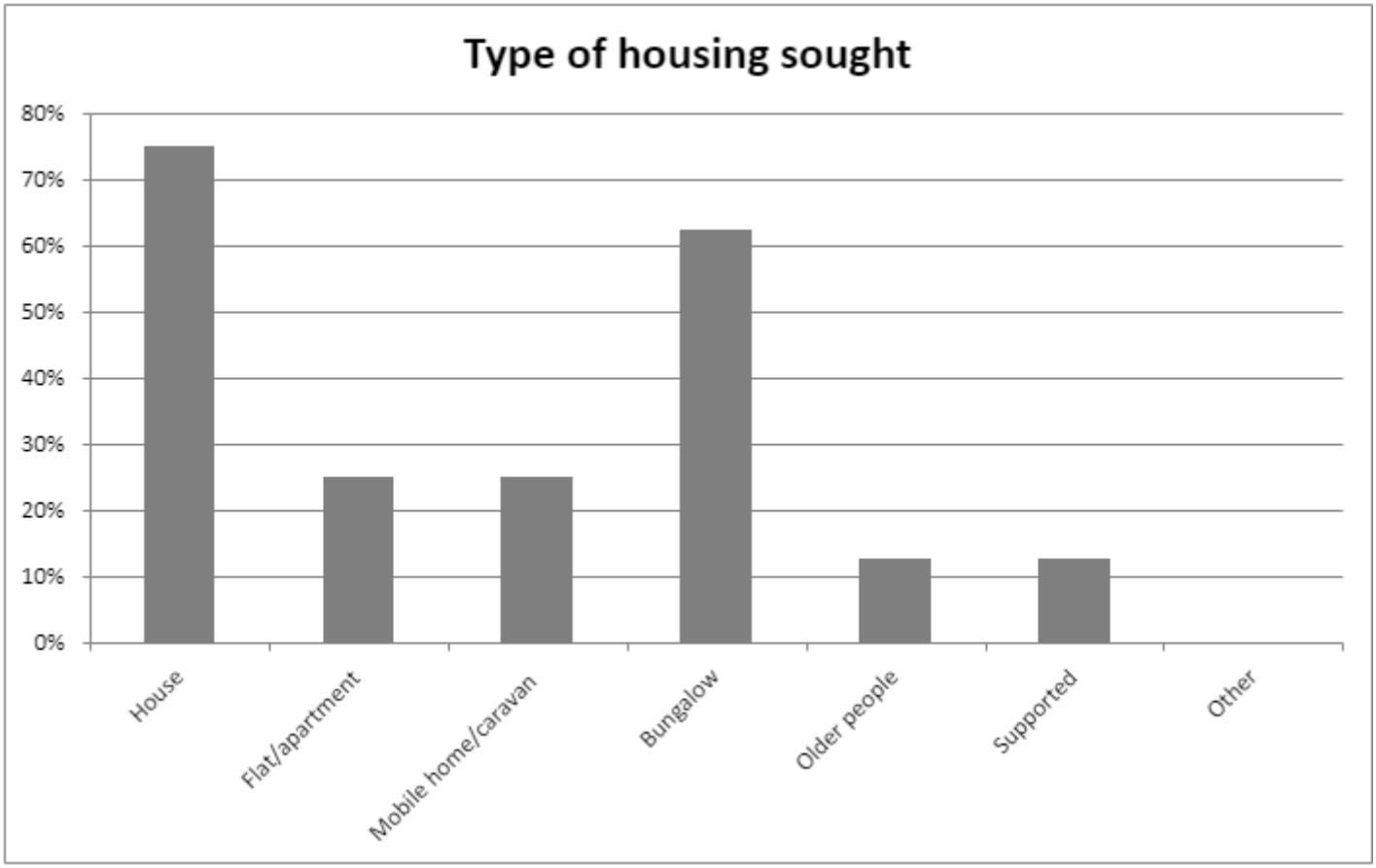
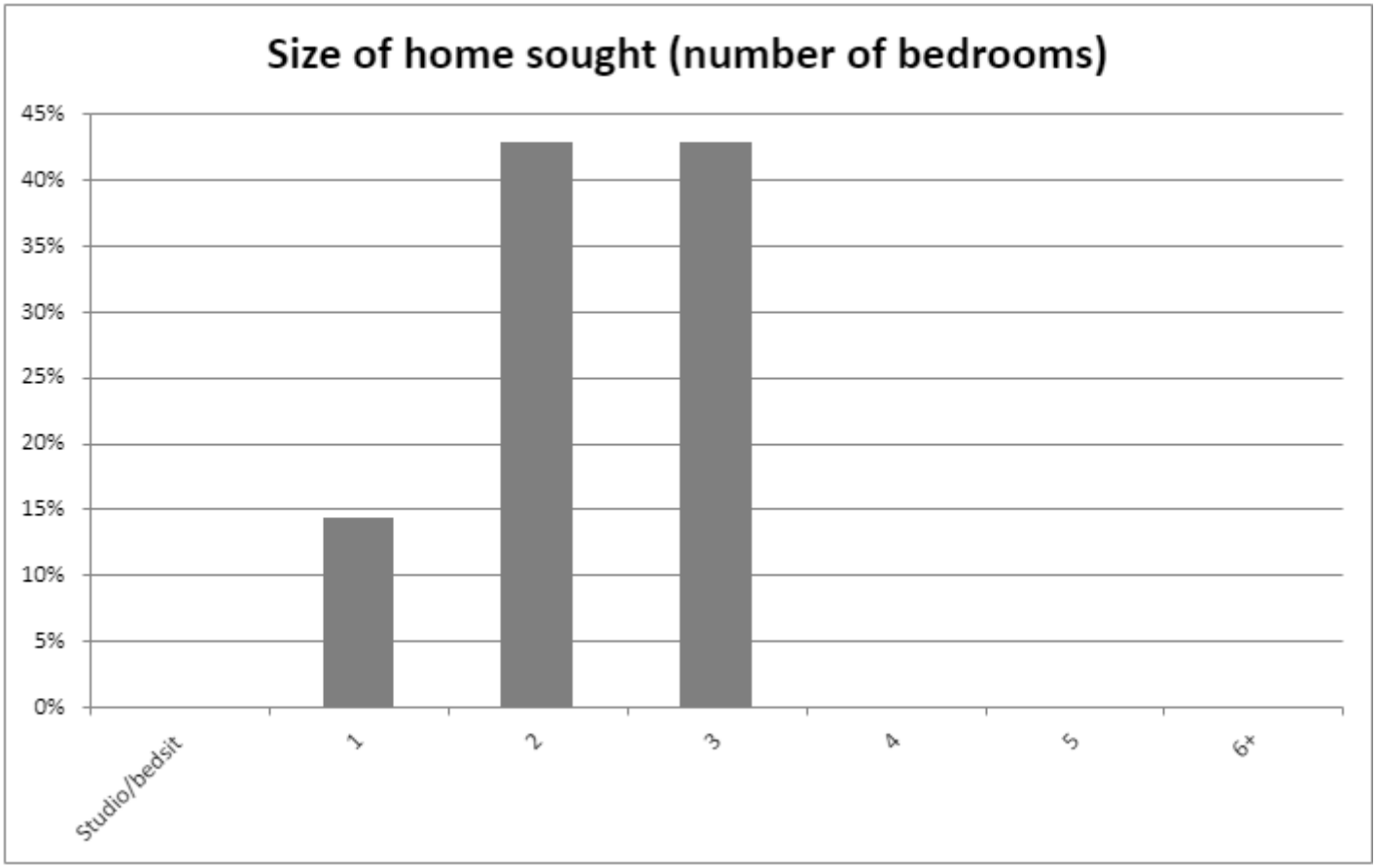


Chart 10 shows the size of home sought:



In terms of size, the most popular option was for two and three-bedroom homes. No need was declared for studio (bedsit) or homes with four or more bedrooms.

The respondents were then asked if there was existing suitable accommodation in the parish to move into, to which five households (71%) responded no and one household (14%) responded yes.

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

Comparing income, savings and equity levels with affordability in Codford suggests that some respondents 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. The majority of the expressed need was for 2- or 3-bedroom general need, rented properties, as well as some ground-floor, wheelchair accessible properties and larger family homes.

For other respondents, an open market purchase would be achievable. The expressed need was almost entirely for 3-bedroom, open-market houses, with one preference for a 3-bedroom, wheelchair accessible bungalow.

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 Codford area.[2]

Property Type	April 2022- April 2024
Flat/1 Bedroom	£183,666
Terrace/2 bedroom	£270,000
Semi Detached/3 bedroom	£362,500
Detached/4 bedroom	£635,000

Example calculation for a mortgage

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

If an average terraced property sold in Codford cost £270,000 then a household may require £40,500 as a deposit. Annual household income would have to be at least £57,375.

[2] House price estimates from **HM Land Registry Open Data**. Please note that the SN15 postcode covers a wider area than Codford parish and that there may be significant internal variation in house prices.

The Annual Survey of Hours and Earnings indicates that the gross annual median income of full time employed persons in Wiltshire in 2022 was £36,783.[3]

Example calculation for a Shared Ownership scheme

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

An average terraced property to the value of £270,000 for a shared ownership property with a 10% (£27,000) share may require a 10% mortgage deposit of £2,700 with rent to pay on the remaining share of £267,300.

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

- In respect of rent affordability calculations, the starting point for these calculations is 80% of open market rents in the area. The average open market rents in the parish might relate to properties with a larger floor area and surrounding grounds, rather than the average within the area that the local market rent is calculated by. Homes specifically built as affordable housing would be delivered at a more standard specification, keeping the values lower.

- It would be unlikely that a household would be able to purchase a property on the open market in this parish without a large deposit, some equity in an existing property or a substantial income.

- First time buyers seeking open market housing would generally struggle to meet the criteria necessary for obtaining their own home.

- In some cases intermediate housing (shared ownership, discount market units or First Homes) would be a suitable option, whilst in other instances affordable rented accommodation would be appropriate.

7. Summary

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

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

[3] Annual Survey of Hours and Earnings, 2022, resident analysis. Gross annual pay of full time employed persons resident in Wiltshire, **https://www.nomisweb.co.uk/datasets/asher**. 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.

- On the 4th November 2024, there were 5 households on the Wiltshire Council Housing Register seeking housing in Codford parish. Please note that Wiltshire Council operates a 'choice-based' lettings system and therefore these households do not necessarily have a local connection to Codford.

- The 2021 Census recorded 80 rented Affordable homes in the parish.[4] These properties represent 20.5% of the total housing in Codford, which is higher than the Wiltshire rented Affordable housing average of 14.5%.[5]

- Social housing in Codford has had three re-lets in the year 4th November 2023 to 4th November 2024.[6]

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 and the Council's housing register. The recommendations describe a snapshot of the need for affordable housing at the time the survey was conducted and do not take account of future changes in need, for example arising from the changing housing needs of employees of local businesses, or changes to households' sizes or health needs for example. The recommendations may not represent the parish's full housing need as responses were not received from every household. In order to fully assess the housing need in the parish, the recommendations need to be considered alongside evidence provided by any changes within Wiltshire Council's Housing Register, the Strategic Housing Market Assessment, and the advice of allocation staff who manage the Register.

Subsidised rented housing [7]

- 1 x 1-bed / 2-person flat / bungalow - ground floor
- 1 x 2-bed / 3-person flat / bungalow – ground floor / wheelchair accessible
- 1 x 2-bed / 4-person house
- 1 x 3-bed / 5-person house
- 1 x 3-bed / 6-person house
- 1 x 5-bed / 9-person house

Shared ownership / discount market homes[8]

- 1 x 2-bed house

[4] Table QS405EW, 2011 Census: Tenure – Households, English parishes / Welsh communities.
[5] Table QS405EW, 2011 Census: Tenure – Households, local authorities in England and Wales.
[6] Wiltshire Council, Housing Strategy, live tables.
[7] 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.
[8] Please note that recommendations for numbers of bedrooms in shared ownership/discounted market properties are based on the number of bedrooms wanted by respondents, applicants can purchase the size of home they are able to afford.

Sheltered housing for older people

- 1 x 2-bed bungalow – ground floor / wheelchair accessible