HOUSING NEEDS SURVEY

Colerne

Survey Report: January 2026

This report has been produced by; Wiltshire Council, County Hall, Bythesea Road, Trowbridge BA14 8JN

Wiltshire Council

CONTENTS PAGE

PART ONE

Introduction
What is a Housing Needs Survey?
Aim of the Survey
Housing Need Definition

Housing Definitions
Housing Definitions Glossary

Census Data
Census Data Overview and use of secondary data
Census Data for Parish - People
Census Data for Parish - Households

Survey Distribution and Methodology
Survey Distribution and Methodology
Response Rate
Report Structure

PART TWO

Profile of Respondents (Population Data)
Gender, Age, Employment, Disability

Profile of Respondents (Household Data)
Connection to Parish, current home data

Housing Development
Attitudes towards new Housing Development

Retirement Housing Aspirations
Current Residents

PART THREE

Housing Affordability Assessment Flowchart
Housing Affordability Assessment Flowchart

Summary of Respondents wishing to move
Parish connection, reason(s) for needing to move

Summary of Household Preferences
Ground floor, Specialist Housing and Tenure preference

Summary of Property Purchasing Intentions
First Time buyers, property size required, financial means

PART FOUR

Market House Price Averages and Affordability Assumptions
Analysis of market house prices

Private Rent and Affordable Housing Price Averages
Analysis of private rent and Affordable Housing rents

Shared Ownership and Discount Market Unit Averages
Analysis of Shared Ownership & Discount Market prices

Affordability - Colerne Respondents' Analysis
Analysis of affordability

Current Social Housing Stock
Analysis of current social housing stock

Recommendations
Recommendations for Market, Intermediate and Social Housing

Data References
Sources used and referenced

PART ONE - INTRODUCTION

WHAT IS A HOUSING NEEDS SURVEY?

Housing Needs Surveys assess the housing requirements of a parish including the size, tenure and adaptability of dwellings needed. They help local authorities, parish councils and communities to plan for future housing development by providing evidenced-based information on local housing needs, particularly for affordable housing.

Housing Needs Surveys can be used to inform Neighbourhood Plans and, where they identify a need for Affordable Housing, can be used to support planning applications for small 100% Affordable Housing schemes to meet local needs.

In addition to a Housing Needs Survey, secondary evidence (for example census data) can be useful in providing a broader picture and in comparing the parish with other areas.

AIM OF THE SURVEY

The aim of the survey is to investigate the affordable housing needs of households with a local connection to the parish of Colerne. It considers the needs of:

- households who already live in the parish.
- households who, although they don't currently live in the parish, have a local connection (for example through work or close family connection) and would like to move into the parish.

The primary data produced by a Housing Needs Survey provides detailed robust evidence of need in order to assist in meeting a community's housing needs. In addition, secondary data has been incorporated into the Rural Housing Needs Report to offer context and background information about the parish and its wider community.

HOUSING NEED DEFINITION

'Housing need' can be defined as the need for an individual or household to obtain housing that is suitable for 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
- Such problems may be concerned with housing costs, size, adaptability, location, layout, state of repair, or security of tenure
- Housing need can relate to both market and affordable housing.

PART ONE - HOUSING DEFINITIONS

The following terms were used in the Rural Housing Needs survey to help respondents understand the questions and definitions used.

Adapted Housing: a property that has been modified to improve its accessibility and make it easier for someone to live independently. Changes can be minor or major, including lowered kitchen worktops, widened doorways, level access shower, a stair lift, and external ramping. An Occupational Therapy assessment decides what changes are needed and whether the current home can be adapted, or if a move is better

Affordability: whether a household or individual can afford housing costs without financial strain

Affordable Housing: for people who cannot afford the housing that meets their needs on the open market. Includes homes for sale or rent. Certain criteria must be met to qualify

Affordable Rented Housing: homes owned by housing associations or the council, rented at a maximum of 80% of local market rates. Usually offered through Wiltshire Council's Choice Based Lettings system to households on the Housing Register. Certain criteria must be met to qualify

Co-housing: co-housing communities are run by their residents and include a mix of private and communal space. Households have a self-contained home with the benefit of shared spaces like a communal lounge, workspace or large kitchen for group meals

Choice Based Lettings: a system used by social housing providers to allocate affordable housing. It enables households to express an interest for advertised properties, rather than being directly allocated a property

Community Led Housing: community led projects that engage local people to help deliver affordable housing in their area. Often delivered in partnership with a Registered Provider

Discount Market Units: a type of affordable housing that enables properties to be purchased at a discount from the open market value. The discount remains in place when the property is resold. Certain criteria must be met to qualify

Extra Care Housing: schemes for people aged 55 or over, to own or rent apartments with personal care and housing support available on-site, 24 hours a day. Private market extra care schemes are usually sold or let on the open market, whereas affordable Extra Care Housing is allocated through Wiltshire Council's Housing Register in consultation with Wiltshire Council's Adult Social Care Team

Housing Register: a list of households needing housing and who are eligible to bid for Affordable Rented Housing and Social Rented Housing in Wiltshire Council's administrative area

PART ONE - HOUSING DEFINITIONS

Local Housing Allowance is determined by the Valuation Office Agency and calculates the maximum Housing Benefit or Universal Credit (housing element) that private renters can receive. The rates are based on location (Broad Rental Market Areas), age and bedroom entitlement. Wiltshire has four Broad Rental Market Areas - Wiltshire Council - (formerly Kennet), Wiltshire Council - (formerly North Wiltshire), Wiltshire Council - (formerly West Wiltshire), Wiltshire Council (formerly Salisbury).

Low-Cost Homes for First-Time Buyers: discounted homes for first-time buyers, often 30% below market value. The discount remains when resold. Certain criteria must be met to qualify

Open Market Housing: properties that are bought or sold on the open market with no restrictions or eligibility criteria as to who owns or occupies the property

Private Rented Housing: homes owned by private landlords or companies, let at market rates, usually for an initial fixed term of 6 or 12 months

Registered Provider (or Registered Provider of Social Housing): a housing organisation, such as a housing association or local authority landlord, that provides, manages and maintains Affordable Homes, and which is on the statutory register of social housing providers managed by the Regulator of Social Housing

Self-Build Housing: individuals or groups who organise the design and build of their own homes, or hire professionals to do it for them. This can involve finding land, obtaining planning permission and undertaking or overseeing the construction process

Shared Ownership Housing: households buy a share of a property from a Registered Provider (usually between 10 percent and 75 percent) and pay affordable rent on the rest. Further shares can be bought. Certain criteria must be met to qualify

Sheltered Housing: affordable social housing for people aged over 60, or those with physical or sensory needs. Tenants have their own property, with support services and additional communal areas. Most often let through Wiltshire Council's Housing Register or Choice Based Lettings scheme

Social Rented Housing: homes owned and managed by registered providers, housing associations or the council, let to households in need at about 50% below market rates (rates set nationally). Usually allocated through Wiltshire Council's Housing Register or Choice Based Lettings scheme. Certain criteria must be met to qualify

Supported and Specialist Housing: accommodation with support or care for people (such as those with a learning disability) to live as independently as possible. Homes are often shared but single households may be accommodated. Housing is provided by Registered Providers or the council, and allocated through Wiltshire Council's Housing Register, in consultation with Adult or Children's Social Care Teams

PART ONE - CENSUS DATA (2021) FOR COLERNE
SECONDARY DATA

CENSUS DATA

Census data is information collected from a national count of all people and households, providing a detailed snapshot of a country's population and its characteristics. This data is used by governments and other organisations to plan and fund public services like housing, education, and healthcare, and to make informed policy decisions. The data includes demographics, employment, and housing information and is used to compare different regions and track population changes over time. [1]

1 https://www.ons.gov.uk/census/aboutcensus/aboutthecensus

OVERVIEW OF CENSUS DATA

CENSUS DATA - PEOPLE

The data in this section provides an overview of the population breakdown for Colerne. The charts show gender profile, disability status, economic activity status and the age profile of all residents.

CENSUS DATA - HOUSEHOLD

The data in this section provides an overview of household information for Colerne. The charts show household tenure, number of bedrooms in current homes, household size and whether the home is recorded as a second home.

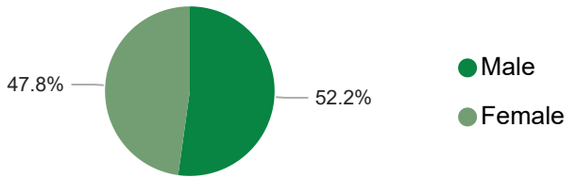
SECONDARY DATA

Census data serves as a reliable source of secondary information, providing a representative overview of the parish population.

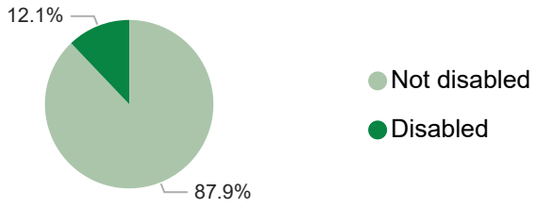
It offers an up-to-date picture of key demographic and housing characteristics across rural communities. Incorporating this data helps contextualise survey results.

PART ONE - CENSUS DATA FOR PARISH (POPULATION)

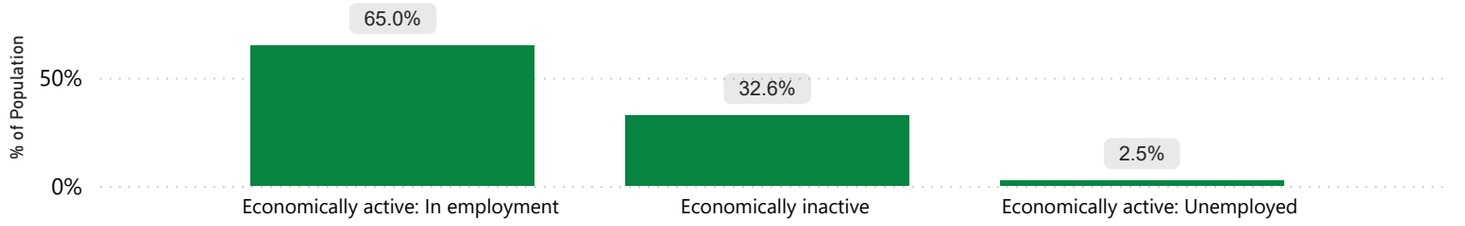
PARISH GENDER PROFILE (%)



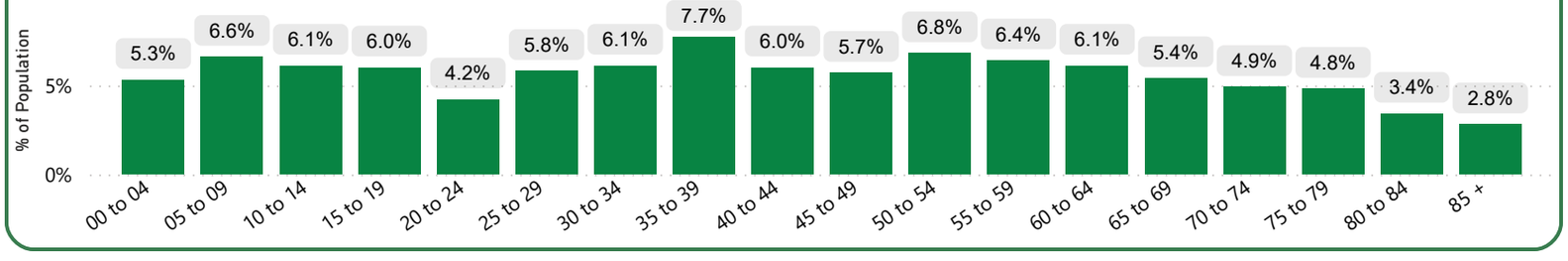
PARISH DISABILITY PROFILE (%)



PARISH ECONOMIC ACTIVITY STATUS (%)



PARISH AGE PROFILE (%)



COLERNE TOTAL POPULATION = 2530

KEY FINDINGS[2]

Gender Profile

- Colerne: **52.2% male, 47.8% female**
- Wiltshire:**49.3% male, 50.7% female**

The gender balance mirrors that of Wiltshire.

Disability

Whilst generally comparable, Colerne's disability rate is 4.8% lower than the Wiltshire average. **(Wiltshire: 83.1% not disabled, 16.9% disabled**) compared to Colerne **(87.9% not disabled and 12.1% disabled).**

Employment and Economic Activity

- Colerne: **65% employed, 32.6% retired, 2.5% unemployed**
- Wiltshire: **60.2% employed, 37.5% retired, 2.3% unemployed**

Colerne has a slightly higher number of people in employment and a lower proportion retired compared to the Wiltshire average.

Age Profile

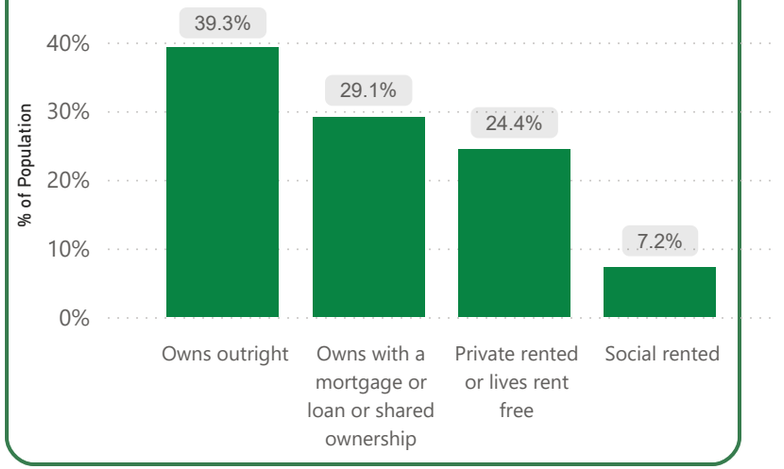
- Colerne: **18% aged 0-14, 35.8% aged 15-44, 25% aged 45–64, 21.3% aged 65+**
- Wiltshire: **16.3% aged 0-14, 33.9% aged 15-44, 26.8% aged 45–64, 22.9% aged 65+**

The working-age share is almost identical to Wiltshire's average. Colerne's biggest age group is age 15-44.

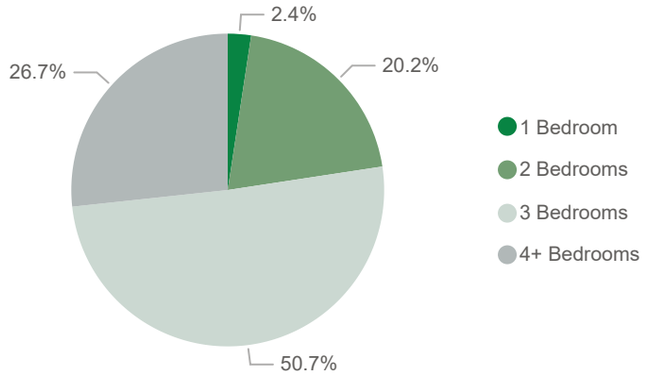
[2] https://www.ons.gov.uk/visualisations/customprofiles/build/

PART ONE - CENSUS DATA FOR PARISH (HOUSEHOLD)

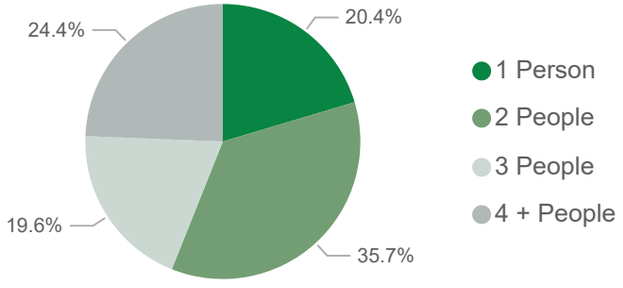
HOUSEHOLD TENURE (%)



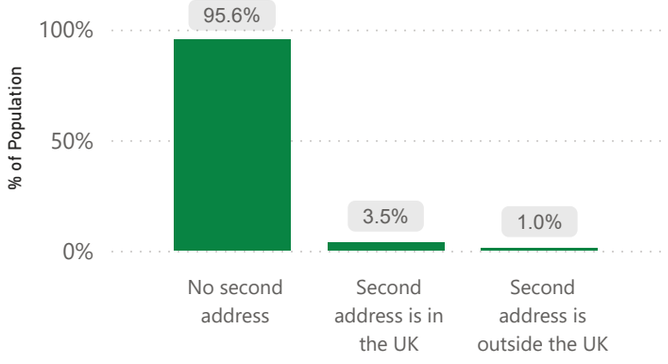
NUMBER OF BEDROOMS PER HOME (%)



HOUSEHOLD SIZE (%)



SECOND ADDRESS INDICATOR (%)



KEY FINDINGS[2]:

Housing Tenure

- Colerne: **68.4%** owner- occupied, **24.4%** private rented**, 7.2%** social rented
- Wiltshire: **68%** owner-occupied**, 17.5%** private rented**, 14.5%** social rented

It is evident from the 2021 Census data that Colerne shows similar home ownership levels comparable to the Wiltshire average, with higher rates of private renting, and a much lower proportion of social rented housing.

Property and Household Size

- Larger homes- (3+ bedrooms): **77.4%**
- Smaller homes- (1–2 bedrooms): **22.6%**
- Household size -56**%** consist of 1-2 people
  44% consist of 3 or more people

Colerne's housing stock is dominated by larger family-sized homes, yet over 50% of households only have 1-2 people. This may suggest a high level of under-occupation, and also limited smaller homes for young singles, or couples or older residents wishing to downsize.

Second Homes

95.6% of households of those living in Colerne have no second address. **4.5%** spend at least 30 days of the year living at a second address outside of the parish.

[2] https://www.ons.gov.uk/visualisations/customprofiles/build/

PART ONE - SURVEY DISTRIBUTION AND METHODOLOGY

SURVEY DISTRIBUTION AND METHODOLOGY

Wiltshire Council carried out a Housing Needs Survey, at the request of parish council between 24 November and 15 December 2025.

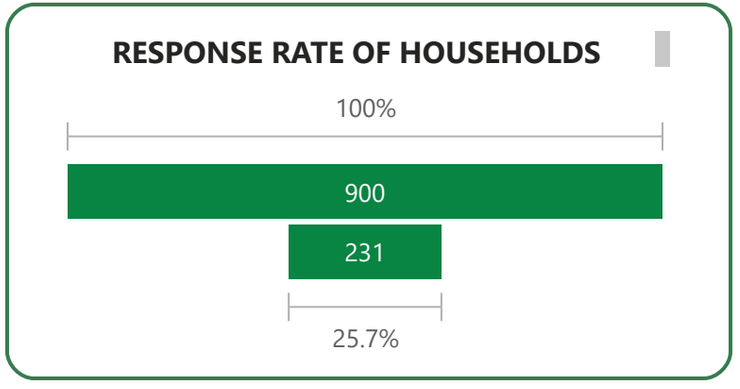
The parish council took responsibility for promoting the survey locally and delivered a postcard to each residential address and business in the parish. Each household which lived in the parish or wanted to move into the parish (and had a local connection through work or close family connection) were asked to complete a questionnaire.

Households were encouraged to complete the survey online. However, paper copies of the survey were provided on request together with stamped addressed envelopes to return the completed questionnaire directly to Wiltshire Council.

The survey responses were analysed by the Housing Enabling Team at Wiltshire Council, applying the data protection policy to ensure that all survey responses remain anonymous.

RESPONSE RATE

A total of 900 households are within the parish. 231 households completed the survey. This represents a 26% response rate which is considered to be a strong response.



Of the response rates:

- **30%** of respondents are age 18-44
- **41%** of respondents are age 45- 64
- **28%** of respondents are age 65+
- **1%** of respondents preferred to not say

This survey captured a broad age range, and the distribution is fairly balanced, which supports the survey as being representative of all residents.

REPORT STRUCTURE

This report considers the views only of the residents who completed the questionnaires and may therefore not be representative of the wider population of Colerne.

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 Colerne and housing preferences into old age. This section also describes the amount and types of new housing, if any, which would be supported by residents who responded to the survey.

The second section considers the housing needs of respondents. A financial assessment is used to consider the need for market housing, affordable home ownership and affordable rented accommodation. The need for older persons accommodation and adapted housing is also considered. The results of this assessment are provided in the recommendations of the report.

PART TWO - SURVEY FINDINGS
HOUSEHOLDS CURRENTLY LIVING IN THE PARISH

PART TWO OVERVIEW

Part Two of the Rural Housing Needs Report presents findings from all survey respondents, regardless of whether they identified a housing need. This section provides an overview of respondent demographics, community attitudes toward housing development, and retirement aspirations.

The results offer a snapshot of the groups engaged and their perspectives, helping to inform future planning and policy consideration

Responses were received from 231 respondents.

SUMMARY OF PART TWO

PROFILE OF RESPONDENTS
Age, gender, employment status and disability status

PROFILE OF RESPONDENTS
Connection to the Parish, current property size and tenure

ATTITUDES TOWARDS HOUSING DEVELOPMENT
Respondents attitudes towards development types and future housing development in the Parish

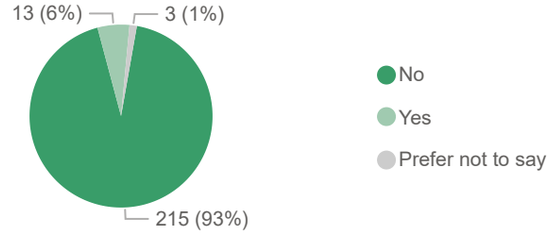
RETIREMENT HOUSING ASPIRATIONS
Retirement aspirations in the community

USE OF PRIMARY DATA

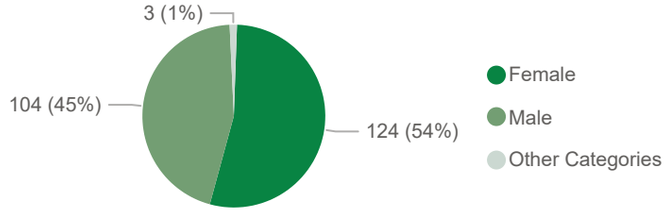
Primary data refers to information collected directly from the source. In this case, respondents of the Rural Housing Needs Survey. It is accurate, reliable, current, and tailored to the specific requirements of Wiltshire Council and the parish council.

PART TWO - PROFILE OF SURVEY RESPONDENTS

DISABILITY STATUS (RESPONSES)



GENDER PROFILE (RESPONSES)

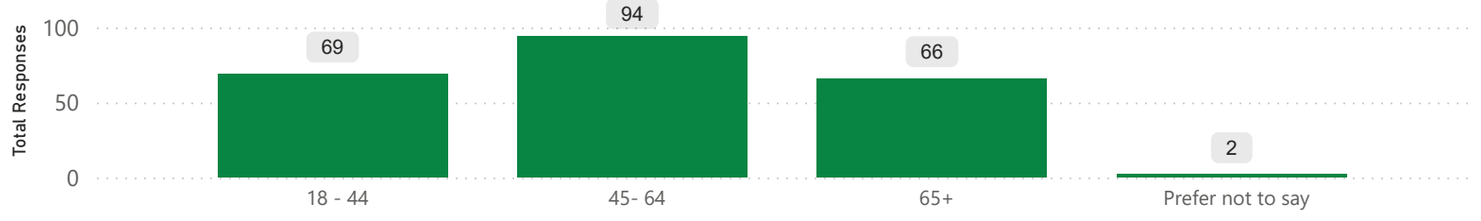


TOTAL RESPONSES = 231

EMPLOYMENT STATUS (RESPONSES)



AGE PROFILE (RESPONSES)



KEY FINDINGS:

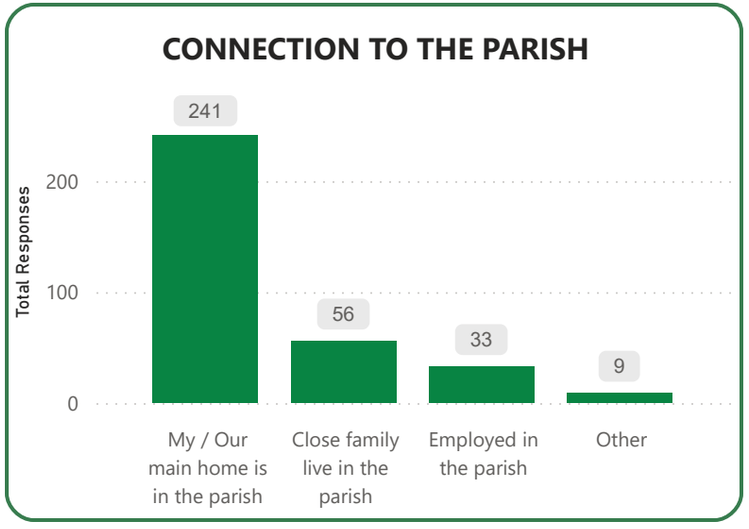
Profile of Respondents
This section looks at existing households in the parish based on survey responses. Respondents were asked their disability status, gender, age and employment.

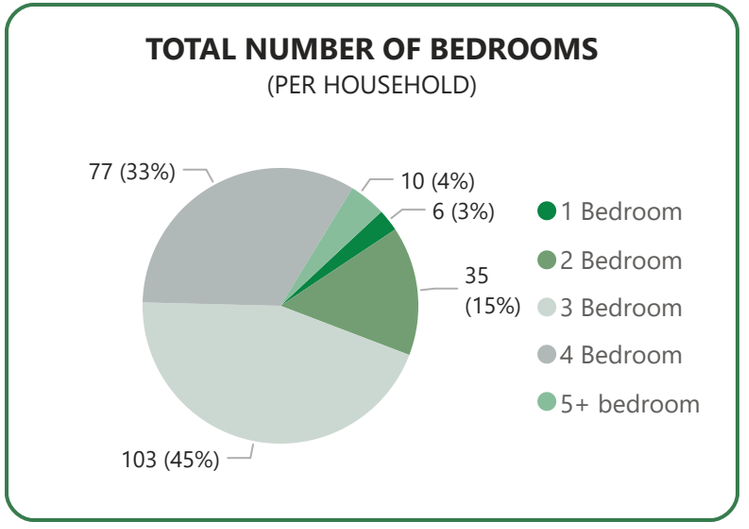
Gender and Disability
93% of respondents do not have a disability.
There was a slightly higher response rate by females, **54%**, with a **45%** response rate from males.
3 respondents (**1%**) chose different categories. Due to the small numbers in these categories and to ensure the survey remains anonymous, these responses were grouped together as 'other categories'.

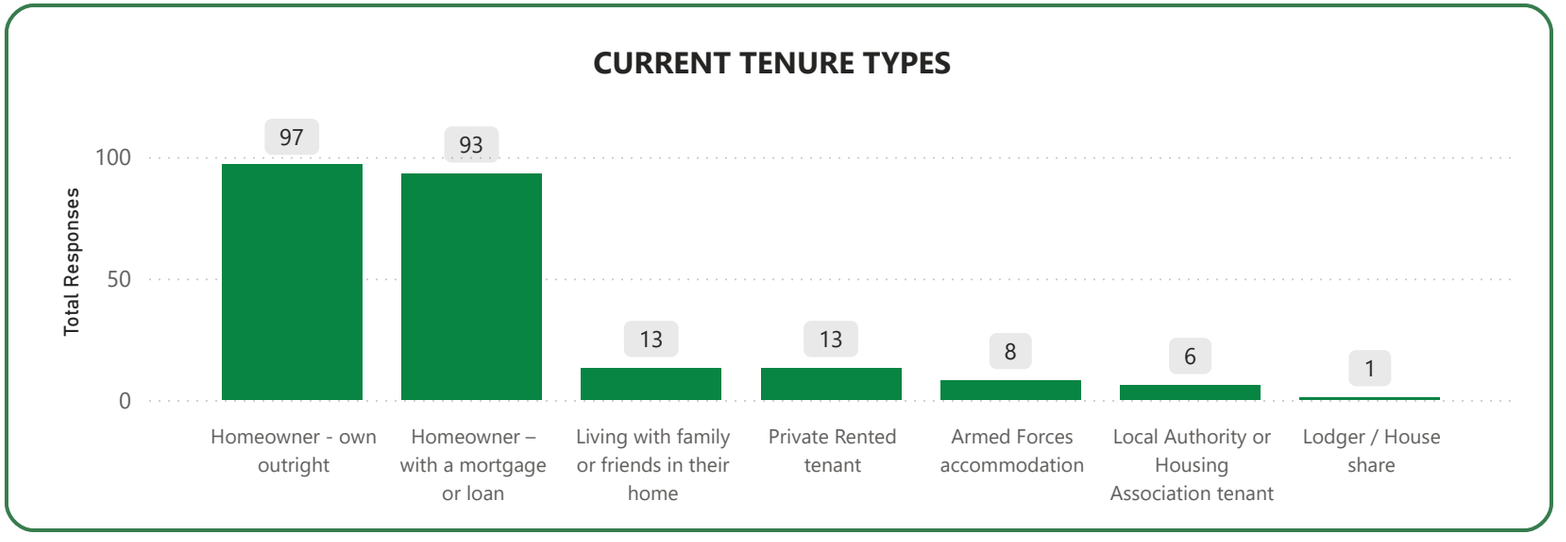
Employment Profile
Among respondents who indicated their economic status, responses were varied, although the majority reported being in employment.

Age Profile
18–44 years: 30% (69 respondent)
45–64 years: 41% (94 respondents)
65+ years: 28% (66 respondents)
Prefer not to say: 1% (2 respondent)

PART TWO - PROFILE OF RESPONDENTS (HOUSEHOLD DETAILS)







KEY FINDINGS:

Parish Connection
Survey respondents were asked their connection to the parish (multiple options could be selected)
71% Main home was in the parish
16% Have close family in the parish
10% Are employed in the parish
3% Chose 'other' as their parish connection

Property Size
45% of respondents have 3 bedrooms
33% have 4 bedrooms
15% have 2 bedrooms
4% have 5+ bedroom
3% have 1 bedroom

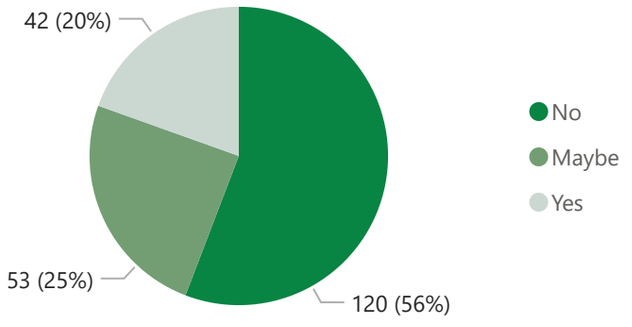
This mirrors the 2021 Census data and suggests a prevalence of larger family homes amongst the respondents and in the Parish.

Tenure
82% of respondents (190) are owner-occupiers
5% of respondents (13) live with family / friends
5% of respondents (13) live in private rented
4% of respondents (8) live in Armed Forces
3% of respondents (6) live in social housing
1% of respondents (1) is a lodger

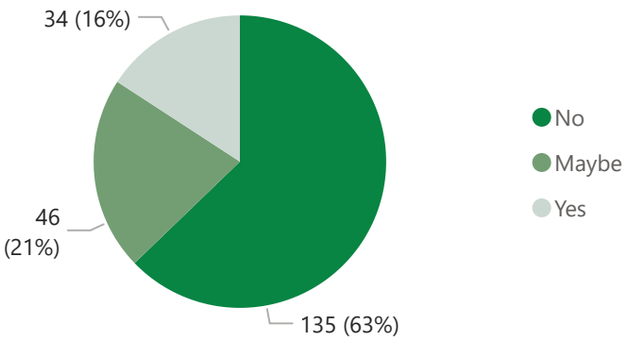
These results indicate a bias in the survey responses towards those living in owner-occupied homes and the rest of this section should be read with this in mind.

PART 2 - ATTITUDES TOWARDS NEW HOUSING DEVELOPMENT

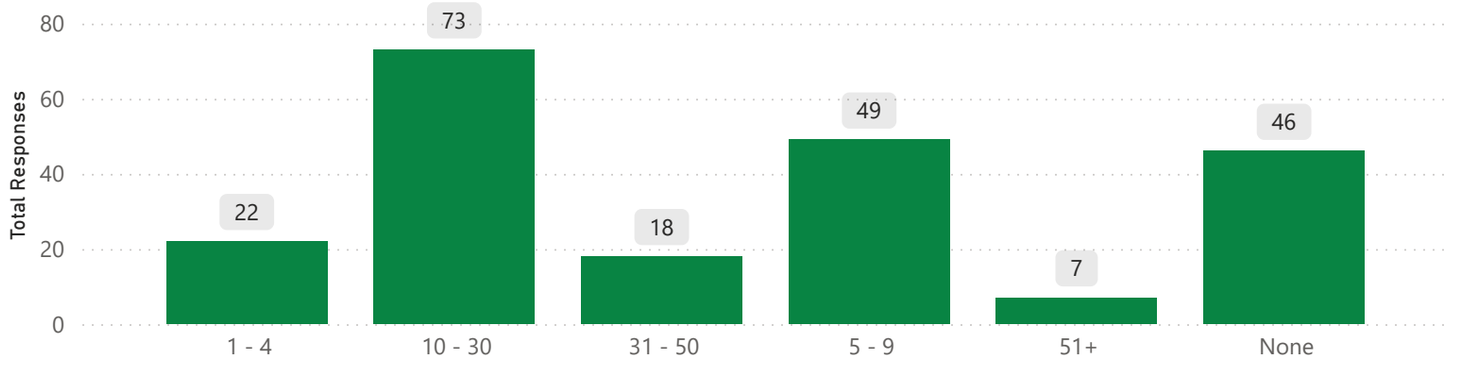
SUPPORT FOR CO-HOUSING



WILLINGNESS TO PARTICIPATE IN THE DELIVERY OF COMMUNITY LED HOUSING



NUMBER OF NEW HOMES SUPPORTED



KEY FINDINGS:

Residents that currently live in the Parish (215) were asked their opinions on the delivery of new housing in the parish. Multiple options were allowed.

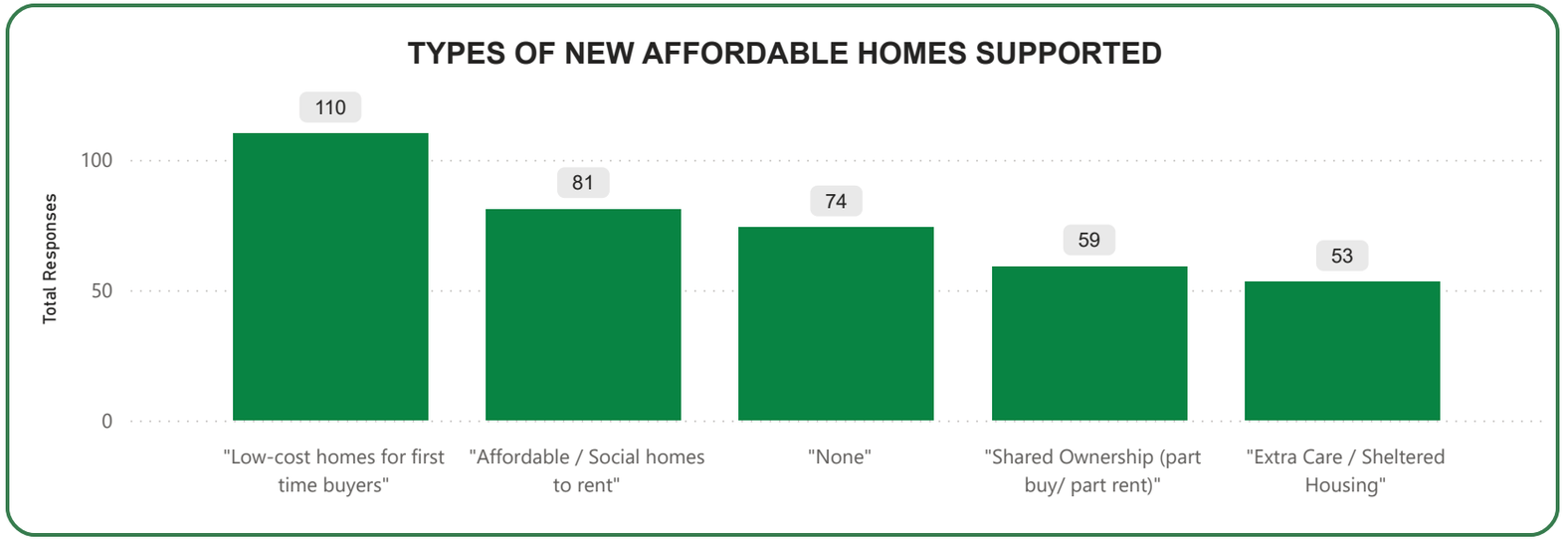
Co-Housing and Community Led Housing
25% of respondents supported co-housing, with an additional **20%** 'maybe' interested.

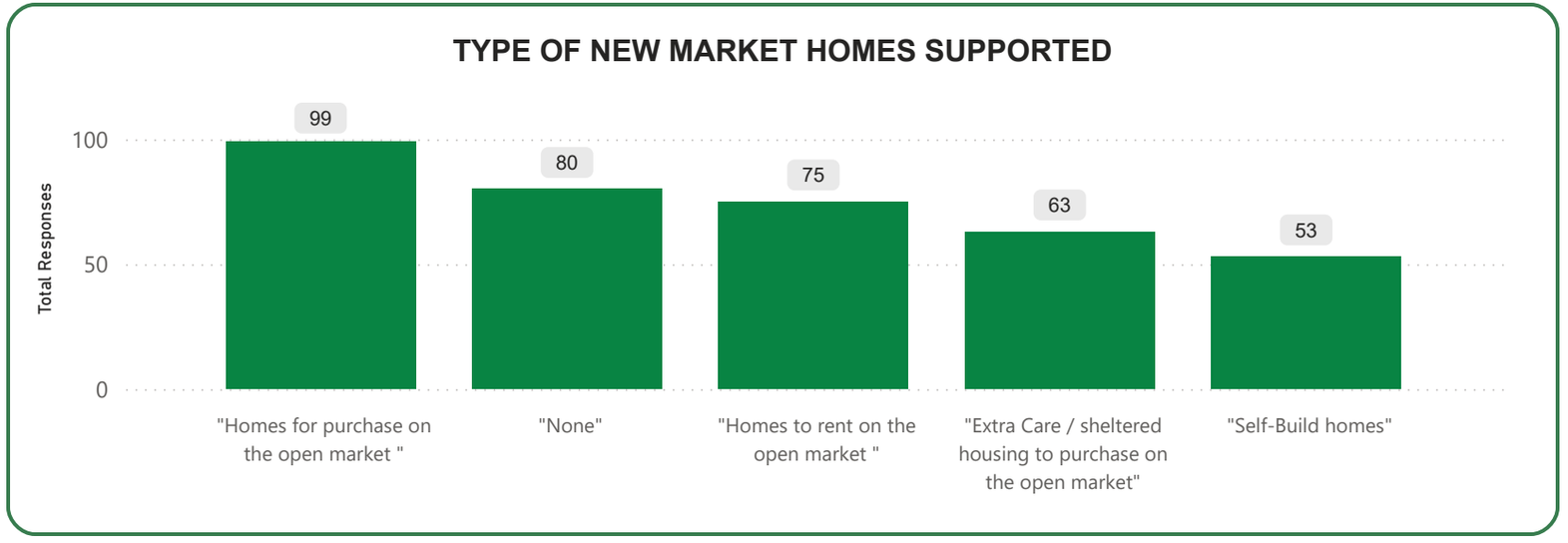
37% of respondents indicated that they were willing, or would consider, participating in the delivery of Community Led Housing.

Number of new homes supported
79% of respondents (169) support new housing development in Colerne, with the most popular option for between 10 - 30 homes **(32%)**.

21% of respondents (46) were opposed to any new housing in Colerne.

PART 2 - ATTITUDES TOWARDS NEW HOUSING DEVELOPMENT





KEY FINDINGS:

Affordable Homes
The majority of respondents supported new Low Cost Homes for first time buyers, closely followed by Affordable / Social homes to rent. However support was evident across all tenures.

74 respondents did not support any new affordable homes.

(Multiple options could be selected)

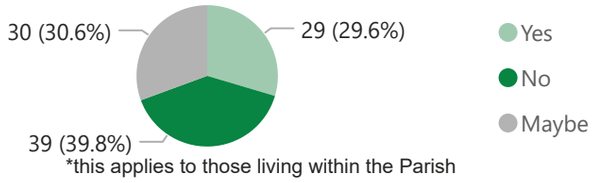
Open Market Homes
The majority of respondents supported new open market homes, particularly homes to purchase and rent.

80 respondents did not support any new market homes.

(Multiple options could be selected)

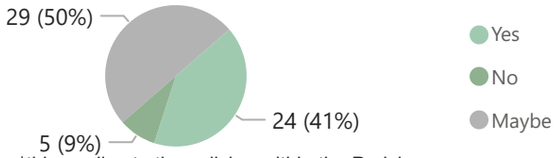
PART 2 - RETIREMENT HOUSING ASPIRATIONS

RESPONDENTS SEEKING TO MOVE



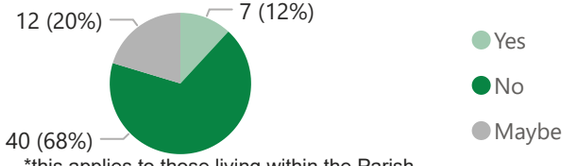
*this applies to those living within the Parish

RESPONDENTS SEEKING TO DOWNSIZE



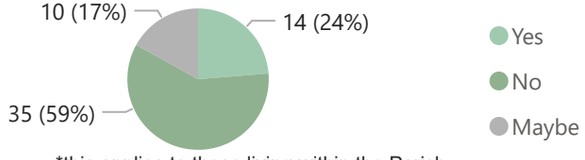
*this applies to those living within the Parish

RESPONDENTS INTERESTED IN SELF BUILD



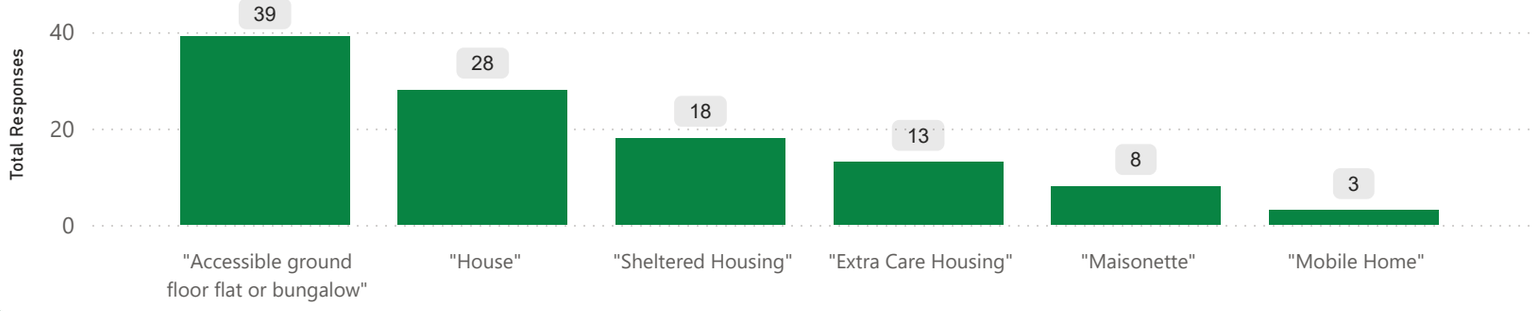
*this applies to those living within the Parish

RESPONDENTS INTERESTED IN CO-HOUSING



*this applies to those living within the Parish

TYPES OF PROPERTIES SOUGHT BY RETIREES



KEY FINDINGS:

The following details the housing aspirations of those households in retirement.

Downsizing
42% of respondents (98) live in a household where at least one member is aged 60.

59 of the 98 **(60%)** respondents answered 'yes' or 'maybe' to wanting to move within the Parish. Of these, **41%** (24 respondents) answered 'yes' to wanting to downsize in the parish, and **50%** were 'maybe' interested in downsizing.

Self Build and Co-Housing
There was very limited support for self-build homes as a retirement option, with **68%** of respondents not interested.

24% of respondents (14) aged 60+ were interested in Co-Housing and **17**% 'maybe' interested. Notably, **59%** were not interested in Co-Housing.

Type of properties sought by Retirees
There were strong preferences for accessible ground floor flats / bungalows (39 responses) and houses (28 responses). Other preferred options include sheltered housing and extra care housing.
(Multiple options could be selected)

PART THREE SURVEY FINDINGS
HOUSING NEED

PART THREE OVERVIEW

Part Three of the Rural Housing Needs Report aims to identify the unmet housing needs of all survey respondents.

A total of 69 respondents identified a housing need and a requirement to move. However 21 of the 69 respondents provided insufficient information to enable reliable interpretation and housing recommendations. Therefore this section will focus on the housing needs of 48 respondents.

The reasons for needing to move, combined with affordability analysis, housing costs, rent and tenure preference, alongside anticipated re-let and sale rates (detailed in Part 4) inform recommendations for future housing provision within Colerne.

SUMMARY OF PART THREE

FLOWCHART
The flowchart shows the assumptions made about housing need and affordability

SUMMARY OF REPONDENTS WISHING TO MOVE
Data showing the number of respondents wishing to move, parish connection reason, and the respondents main reason for needing to move within the parish

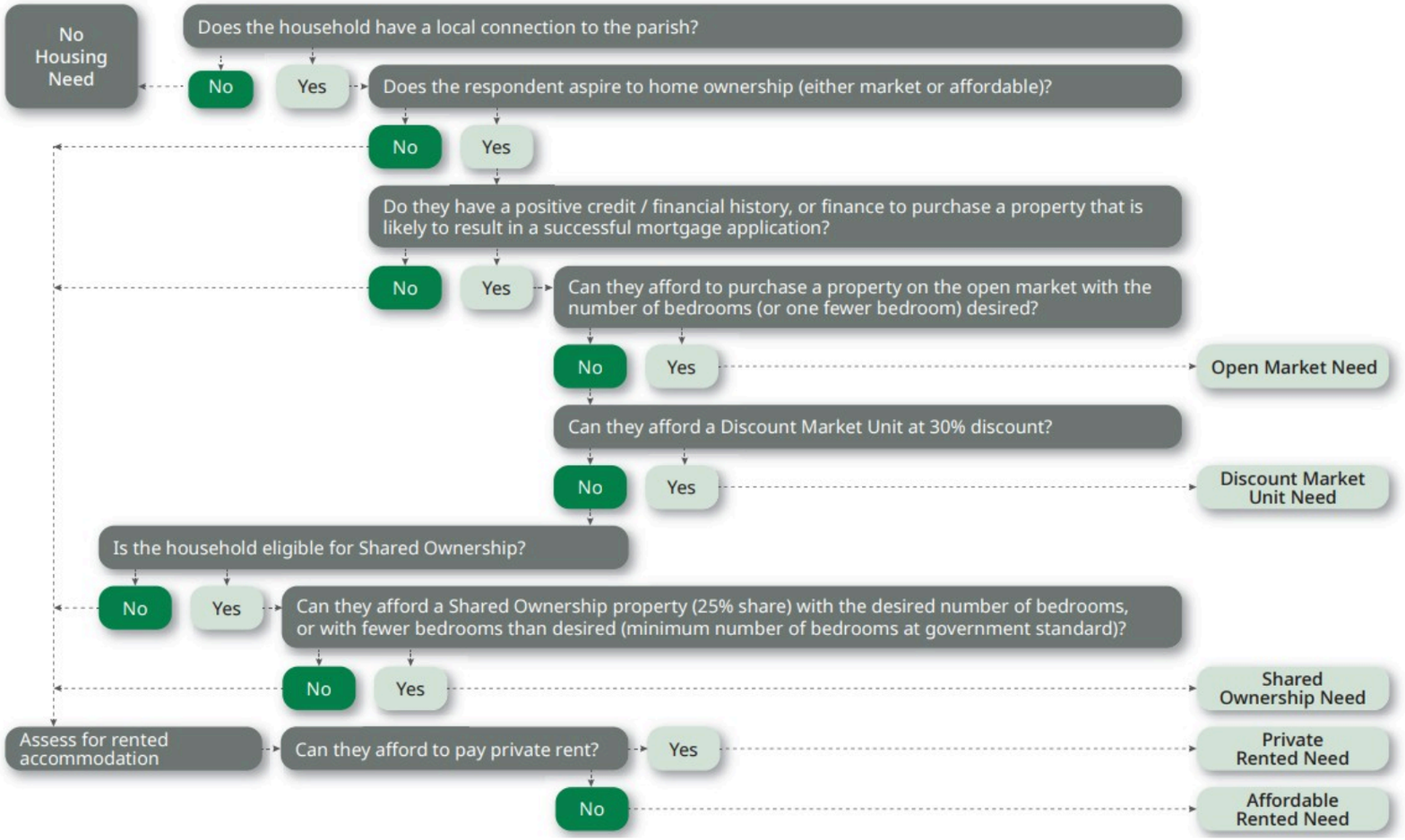
SUMMARY OF PROPERTY PURCHASE INTENTIONS
Data showing the number of previous home owners / first time buyers, size of property required, funding stream for purchasing a property, and ground floor requirements

SUMMARY OF DISABILITY AND ADAPTATIONS REQUIRED
Data showing disability and adaptation requirements

WHAT IS HOUSING NEED?

‘Housing need’ can be defined as the need for an individual or household to obtain housing that is suitable to their circumstances.

PART THREE - AFFORDABILITY ASSESSMENT FLOWCHART



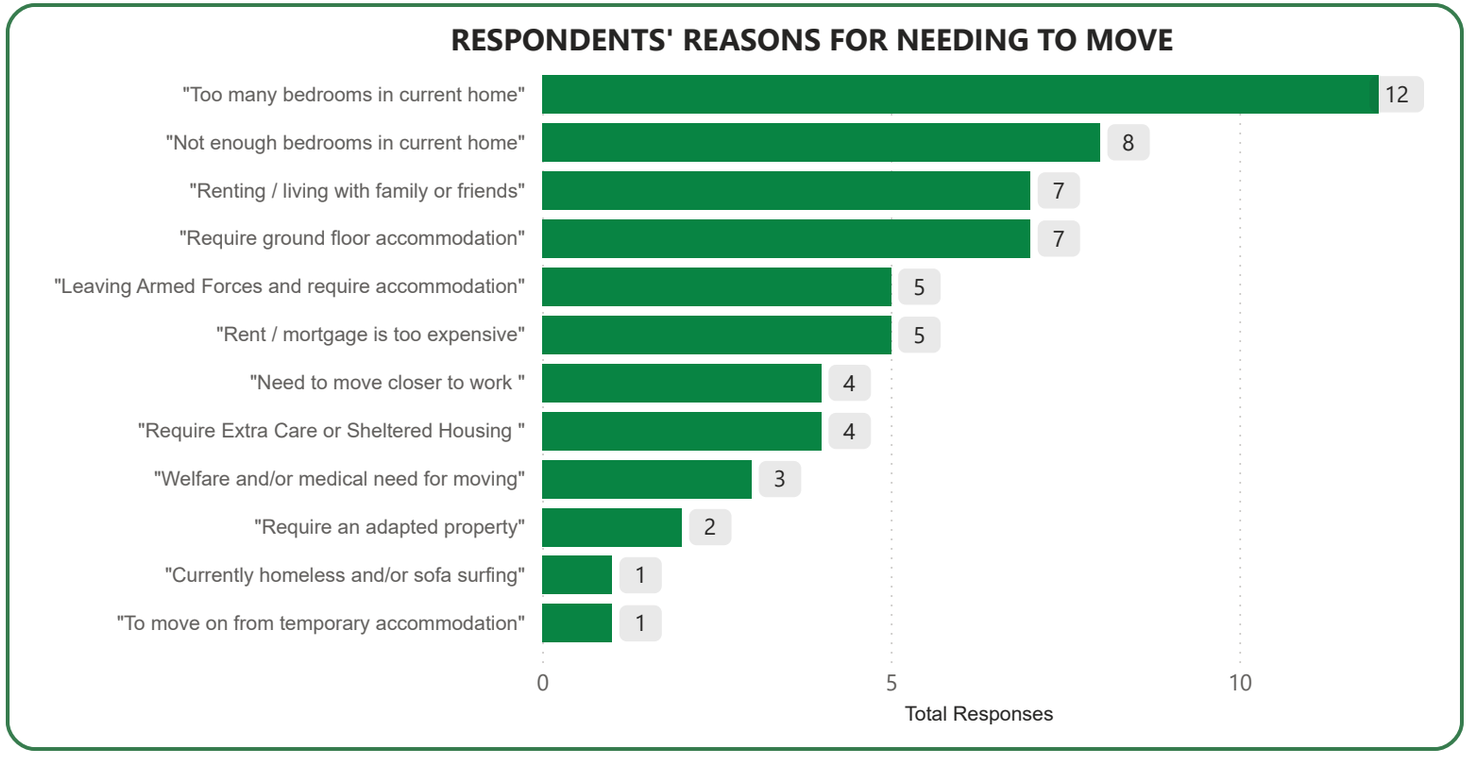
The flowchart illustrates how housing need is assessed and the assumptions used to determine suitable housing options based on affordability.

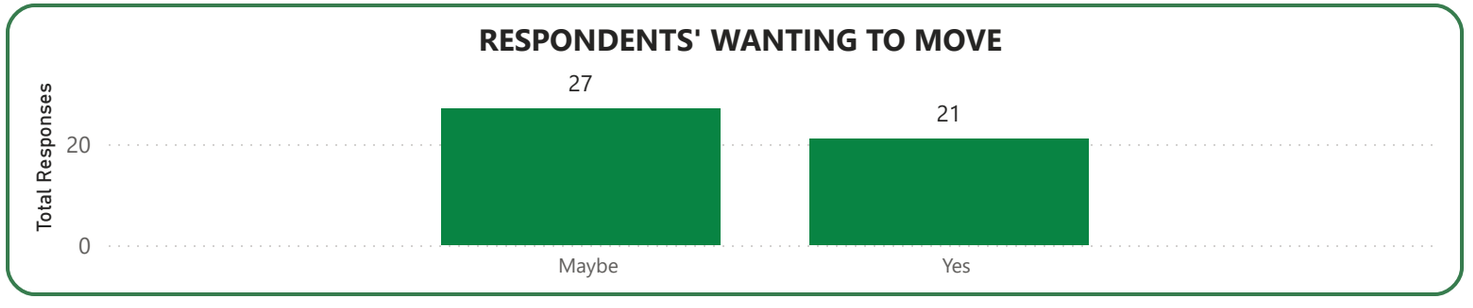
Some households can meet their needs by purchasing on the open market. If they cannot afford this, options such as discounted market or shared ownership may apply if eligibility criteria are met.

Where these are not viable, private rental may resolve the need.

If affordability remains an issue, the household may require affordable or social rented housing.

PART THREE - SUMMARY OF RESPONDENTS WISHING TO MOVE





KEY FINDINGS:

- **Total respondents stating a housing need:** 69
- **Insufficient information provided:** 21 respondents
- **Analysis Focus:** 48 respondents

69 respondents replied to this section of the survey, indicating a housing need and a requirement to move to a property in Colerne. Whilst 69 respondents identified a housing need, 21 of the 48 respondents provided insufficient information to enable reliable interpretation and housing recommendations. Therefore this section (Part 3) will focus on the housing needs of 48 respondents.

Reason(s) for needing to move

The survey asked the reason(s) why respondents needed to move. The most common reasons for needing to move were:

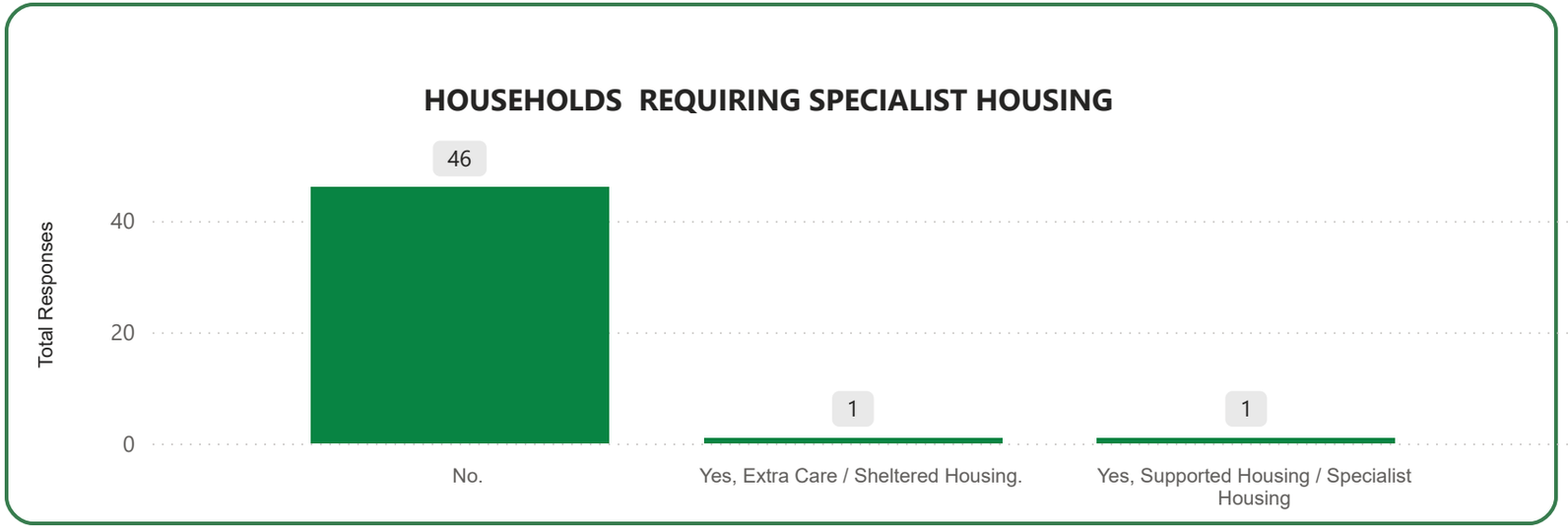
- Too many bedrooms in current home
- Not enough bedrooms in current home
- Renting with friends / family and would like own home
- Require ground floor accommodation
- Rent / mortgage is too expensive
- Need to move on from Armed Forces Accommodation

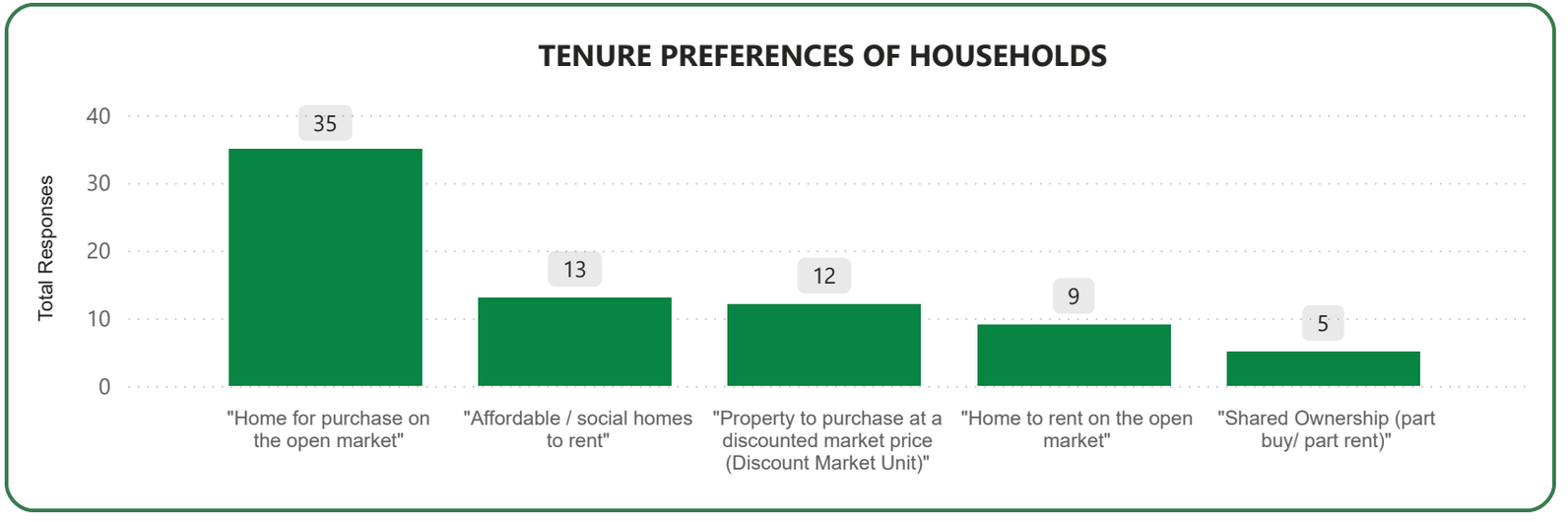
Other reasons included,

- Need to move closer to work
- Require Extra Care or Sheltered Accommodation
- Welfare / Medical need to move
- Require an adapted property
- Currently homeless or sofa surfing
- To move on from Temporary accommodation

(Multiple options could be selected)

PART THREE - SUMMARY OF HOUSING PREFERENCES





KEY FINDINGS:

Specialist Housing
96% of respondents (46) did not require specialist housing.
2% of respondents (1) required Extra Care / Sheltered Housing
2% of respondents (1) required Supported / Specialist Housing.

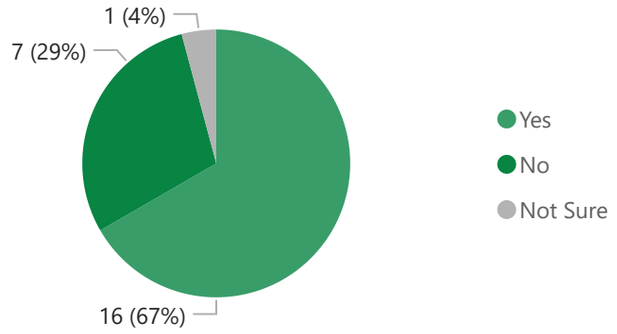
Tenure Preferences
The respondents were asked what type of open market tenure and affordable housing tenures they sought.

Homes for purchase on the open market was the most desired tenure, followed by Affordable / Social homes to rent and properties to purchase at a discounted market price (Discount Market Unit). There was also some interest in homes to rent on the open market and Shared Ownership properties.

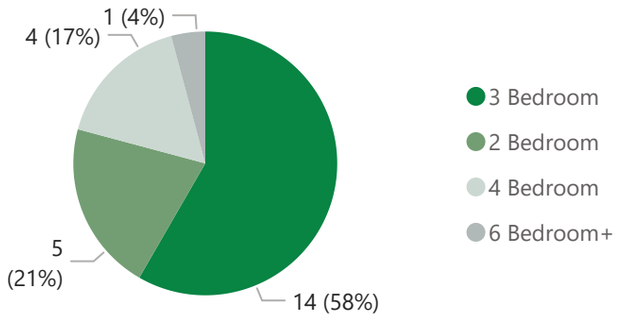
(Multiple options could be selected)

PART THREE - SUMMARY OF PROPERTY PURCHASING INTENTIONS

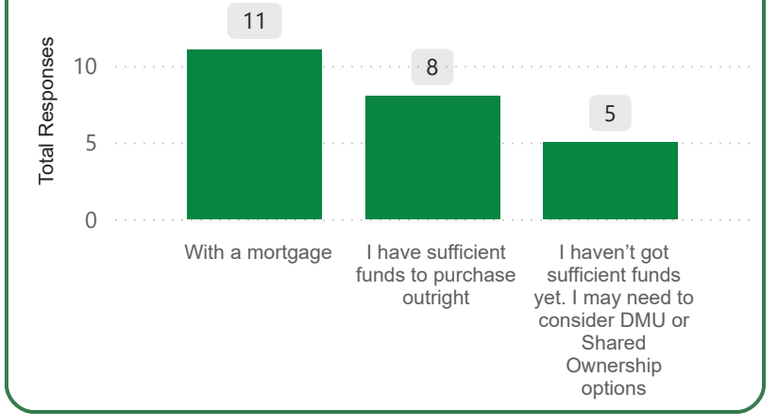
HOUSEHOLDS THAT CURRENTLY/ HAVE PREVIOUSLY OWNED THEIR HOME



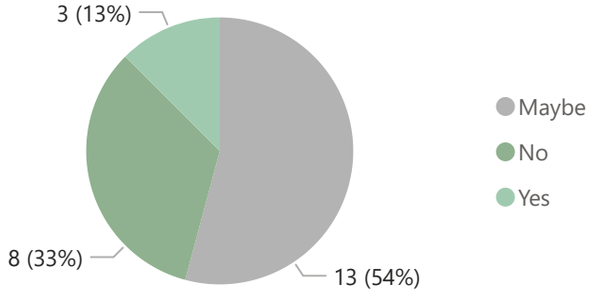
PROPERTY SIZE REQUIRED FOR PURCHASE



FINANCIAL MEANS TO PURCHASE



HOUSEHOLDS REQUIRING GROUND FLOOR TO PURCHASE



KEY FINDINGS:

The survey asked those with a housing need if they were seeking to purchase a property, and how they would fund the purchase. 24 of the 48 respondents intend to purchase a property on the open market **(50%).**

Home Ownership
Respondents were asked about their home ownership status.
Current or Previous Home Owners (Not First-Time Buyers):16 respondents (**67%**) have owned a property or are current homeowners.
Never Owned a Property (Potential First-Time Buyers): 7 respondents (**29%**) have not owned a property before and are not currently homeowners.
1 respondent (**4%**) was unsure of this information
Property Size for Purchase
21% of respondents (5) indicated they require a 2 bedroom property, whilst **58%** (14) stated a 3 bedroom property and **17%** (4) stated a 4 bedroom property. **4%** (1) wished to purchase a 6+ bedroom home.
Financial means to purchase a property
11 respondents **(46%)** stated that they aim to purchase with a mortgage. 8 respondents (**33%**) have funds to purchase outright, 5 respondents (**21%**) did not yet have sufficient means to purchase and may need to consider DMU's or Shared Ownership
Ground Floor Accommodation
13% of respondents (3) indicated a need for ground floor accommodation, whilst 54% respondents (13) answered 'maybe'.

PART FOUR - SURVEY FINDINGS
AFFORDABILITY AND HOUSING COSTS

OVERVIEW OF PART FOUR

Part Four presents findings on the affordability analysis of open market purchase, private rent housing costs, Shared Ownership and Discount Market Unit housing costs, as well as Affordable and Social Rent costs.
The analysis considers financial capacity, housing costs, rent and tenure preferences, and requirements, alongside anticipated re-lets of existing social housing stock and sale rates.

- 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.

These factors inform recommendations for future housing provision within Colerne.

SUMMARY OF HOUSING COSTS

OPEN MARKET HOUSE PRICES - AVERAGES FOR COLERNE AND WILTSHIRE
Data - Average Open Market house prices for Colerne and Wiltshire by bed size

PRIVATE RENT AVERAGES FOR COLERNE AND NATIONALLY, AND AFFORDABLE RENT AND SOCIAL RENT AVERAGES IN WILTSHIRE
Data - Average private rental figures for Colerne and Nationally by bed size.
Data - Average Affordable Housing rental figures for Affordable Rent and Social Rent in Wiltshire by bed size

SHARED OWNERSHIP AND DISCOUNT MARKET UNITS - AVERAGES PARISH AND WILTSHIRE WIDE
Data - Average house prices for shared ownership and discount market units for Colerne and Wiltshire

AFFORDABILITY - COLERNE RESPONDENTS ANALYSIS
Data - How respondents housing costs are currently being paid, and affordability

CURRENT SOCIAL HOUSING STOCK
Analysis of current social housing stock

HOUSING NEED RECOMMENDATIONS PAGE
Recommendations for Market, Intermediate and Social Housing

PART FOUR
MARKET HOUSE PRICE AVERAGES AND AFFORDABILITY ASSUMPTIONS

OPEN MARKET HOUSE PRICES AND AFFORDABILITY ASSUMPTIONS

Open Market House Prices and Affordability
In order to investigate affordability, further research has been carried out on house prices and market rent in the area. The tables show the average house prices for 1-4 bedroom properties in Colerne, compared to the Wiltshire average.[3] 1-bedroom data is based on the SN14 postcode due to insufficient sales data within the last two years in Colerne.

Assumptions Relating to Affordability of a Mortgage
The Annual Survey of Hours and Earnings (ONS) indicates that the gross annual median income of full time employed persons in Wiltshire as of April 2025 was £37,861 (estimated).[4]

Typically, a household making a mortgage application can obtain a mortgage of 3.5 times their annual income. Households would generally expect to need a deposit of around 5% of the purchase price. Therefore, if an average terraced property sold on the open market in Colerne for £359,711 then a household may require £17,985 as a deposit and would require an annual household income of at least £97,636

[3] https://landregistry.data.gov.uk

[4] https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/annualsurveyofhoursandearnings/2025

OPEN MARKET HOUSE PRICES

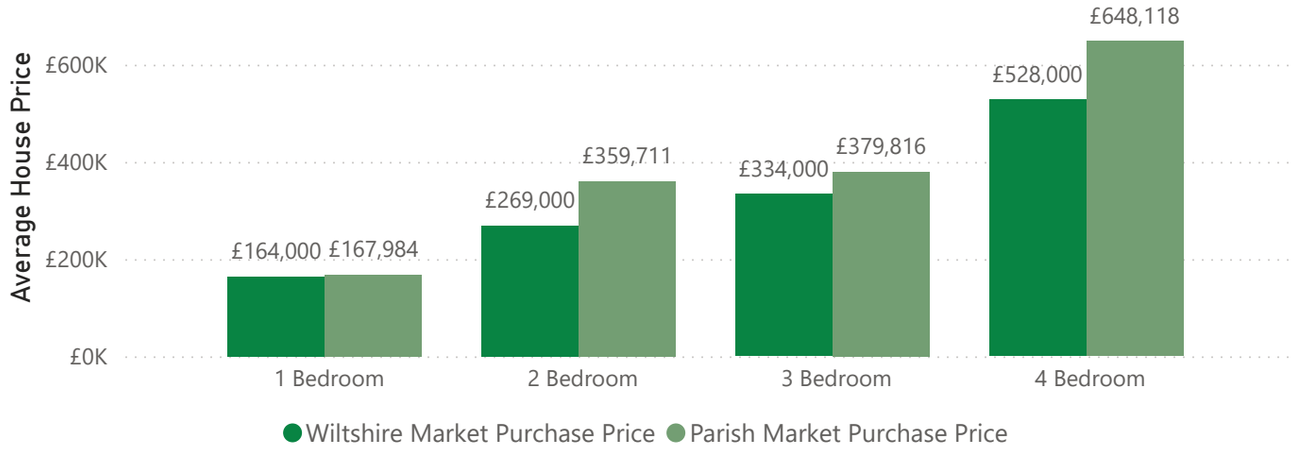
MARKET HOUSE PRICES - PARISH

House Size	Market Purchase Price
1 Bedroom	£167,984
2 Bedroom	£359,711
3 Bedroom	£379,816
4 Bedroom	£648,118

MARKET HOUSE PRICES WILTSHIRE WIDE

House Size	Market Purchase Price
1 Bedroom	£164,000
2 Bedroom	£269,000
3 Bedroom	£334,000
4 Bedroom	£528,000

MARKET HOUSE PRICES - WILTSHIRE AND PARISH AVERAGES



PART FOUR - PRIVATE RENT AND AFFORDABLE HOUSING AVERAGES AND AFFORDABILITY ASSUMPTIONS

PRIVATE RENT, SOCIAL AND AFFORDABLE RENT

Private Rent and Affordability
Average private rents for 1-4 bedroom properties in Wiltshire and nationally (Sep 2025) were reviewed to assess affordability. [5]

Assumptions Relating to Affordability of Private Renting
The Office for National Statistics (ONS) considers that a private rent is affordable if the household would spend 30% (or less) of their gross income on rent (for new or existing tenancies). 30% is therefore the affordability threshold. Any household who would need to spend more than 30% of their income on rent is assumed to require Affordable Housing. [6]

Affordable and Social rent and Affordability
The tables show the average Social and Affordable rent costs in Wiltshire for the period 2024-2025. [7]
It is assumed that Social Rent is around 50% of the market rate and that Affordable Rent is around 80% of the market rate.

Assumptions Relating to Affordability of Affordable & Social Rent
It is assumed that all social rented housing (whether Social Rent or Affordable Rent) will be let at a rent which is capped at the Local Housing Allowance rate. This ensures that tenants who qualify for universal credit or housing benefit will have their housing costs fully covered.

[5] https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/privaterentandhousepricesuk/september2025
[6] https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/privaterentalaffordabilityengland/2024
[7] https://www.homes4wiltshire.co.uk

PRIVATE RENT AVERAGES

PRIVATE RENT COSTS - WILTSHIRE

House Size	Monthly Rent Cost
1 Bedroom	£713
2 Bedroom	£926
3 Bedroom	£1,160
4 Bedroom	£1,665

PRIVATE RENT COSTS - NATIONAL

House Size	Monthly Rent Cost
1 Bedroom	£840
2 Bedroom	£1,067
3 Bedroom	£1,283
4 Bedroom	£1,816

SOCIAL RENT AND AFFORDABLE RENT AVERAGES

SOCIAL RENT - WILTSHIRE

House Size	Social Rent Monthly
1 Bedroom	£502.93
2 Bedroom	£577.80
3 Bedroom	£656.72
4 Bedroom	£950.69

AFFORDABLE RENT - WILTSHIRE

House Size	Affordable Rent Monthly
1 Bedroom	£597.35
2 Bedroom	£765.44
3 Bedroom	£911.52
4 Bedroom	£1,094.47

PART FOUR - SHARED OWNERSHIP AND DISCOUNT MARKET UNIT AVERAGES AND AFFORDABILITY ASSUMPTIONS

SHARED OWNERSHIP AND DISCOUNT MARKET UNIT COSTS

Low Cost Home Ownership (LCHO) and Affordability
Average estimated costs for Shared Ownership and Discount Market Units, for 1-4 bedroom properties in Colerne and Wiltshire (Sep 2025) were reviewed to assess affordability. [3] 1-bedroom data is based on the SN14 postcode due to insufficient sales data within the last two years in Colerne.

Assumptions Relating to Affordability of LCHO
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. The average share sold in Wiltshire is 29%. A mortgage deposit of 5-10% of the value of the share will be required.

- Shared Ownership - Assuming a 2 bed home is purchased with a 29% share (£104,316) of the open market value, paying an affordable rent on the share retained by the Registered Provider, and with a 5% deposit, an annual household income of at least £38,040 is required (based on the figures presented in the table and an interest rate of 3.9%).
- Discount Market Units purchased at 30% discount (i.e.70% of open market price). Assuming a household obtains a mortgage based on 3.5 times their annual income and having a 5% deposit, a household would require an annual income of at least £68,345 for a 2 bed home in Colerne (based on the figures presented in the table).

[3] https://landregistry.data.gov.uk

SHARED OWNERSHIP

BASED ON WILTSHIRE HOUSE PRICE

House Size	Market Price	10% Share	29% Share
1 Bedroom	£164,000	£16,400	£47,560
2 Bedroom	£269,000	£26,900	£78,010
3 Bedroom	£334,000	£33,400	£96,860
4 Bedroom	£528,000	£52,800	£153,120

BASED ON PARISH PRICE

House Size	Market Price	10% Share	29% Share
1 Bedroom	£167,984	£16,798	£48,715
2 Bedroom	£359,711	£35,971	£104,316
3 Bedroom	£379,816	£37,982	£110,147
4 Bedroom	£648,118	£64,812	£187,954

DISCOUNT MARKET UNITS (DMU)

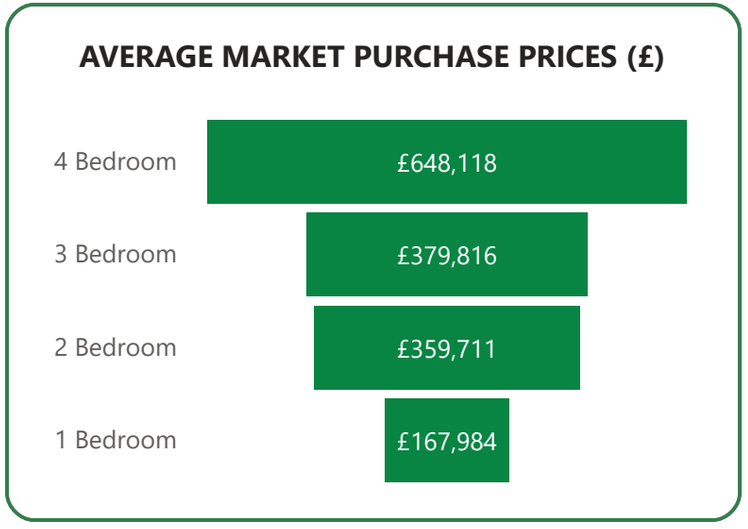
BASED ON WILTSHIRE HOUSE PRICE

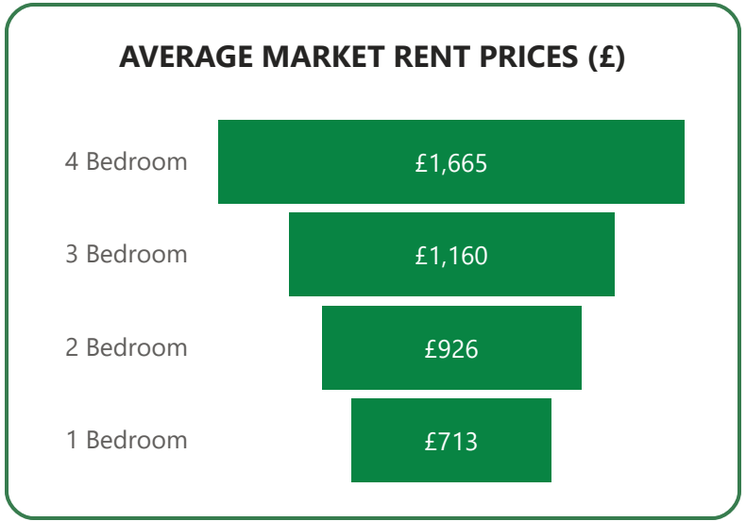
House Size	Market Price	DMU Price
1 Bedroom	£164,000	114,800
2 Bedroom	£269,000	188,300
3 Bedroom	£334,000	233,800
4 Bedroom	£528,000	369,600

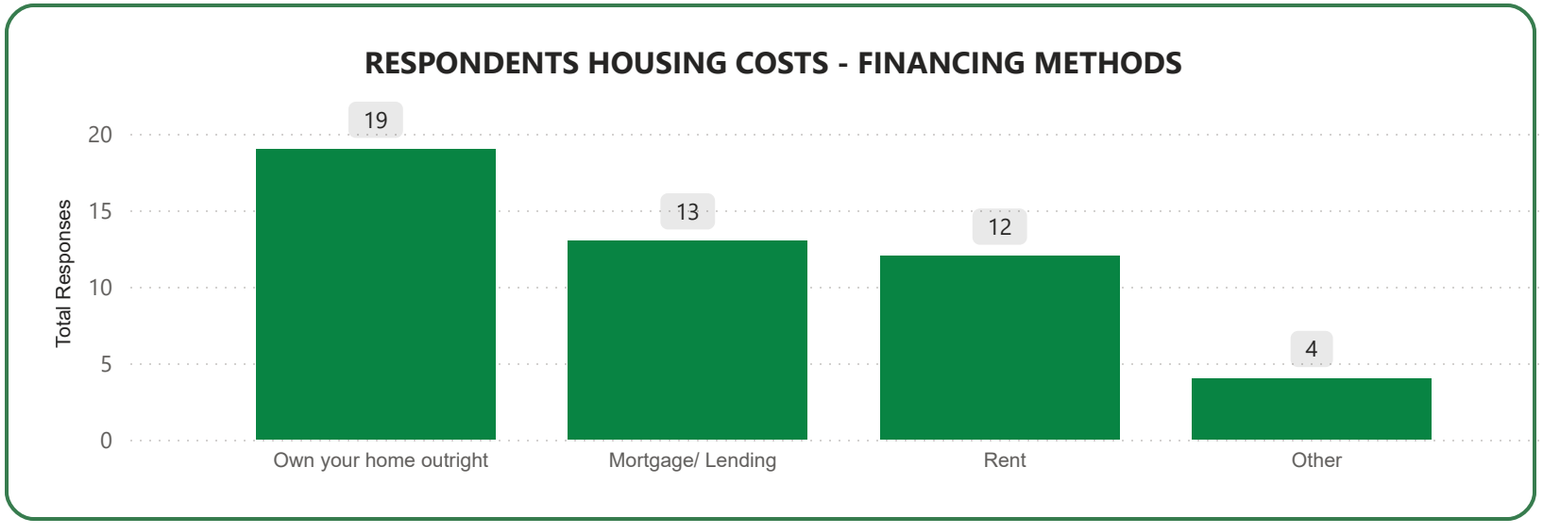
BASED ON PARISH PRICE

House Size	Market Price	DMU Price
1 Bedroom	£167,984	£117,589
2 Bedroom	£359,711	£251,798
3 Bedroom	£379,816	£265,871
4 Bedroom	£648,118	£453,683

PART FOUR - AFFORDABILITY COLERNE RESPONDENTS ANALYSIS







KEY FINDINGS:

To assess the need for affordable housing in Colerne, it is necessary to consider respondents' equity, income and savings levels. Due to confidentiality requirements, only a brief summary of the financial assessment is presented below.

Key General Observations

- It is unlikely that a household could purchase a property on the open market in this parish without a large deposit, existing equity in a property or a substantial income.
- First time buyers seeking open market housing would generally struggle to meet the criteria necessary to obtain 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 private rented, or Affordable / Social rented accommodation would be appropriate.

Affordability Analysis

Comparing respondents' income, savings and equity with local property prices suggests that some of respondents can resolve their housing needs by purchasing a suitable property on the open market.

The survey also identified that DMU's, Shared Ownership, private renting and rented Affordable Housing may resolve housing needs of some households.

PART FOUR - CURRENT SOCIAL HOUSING STOCK

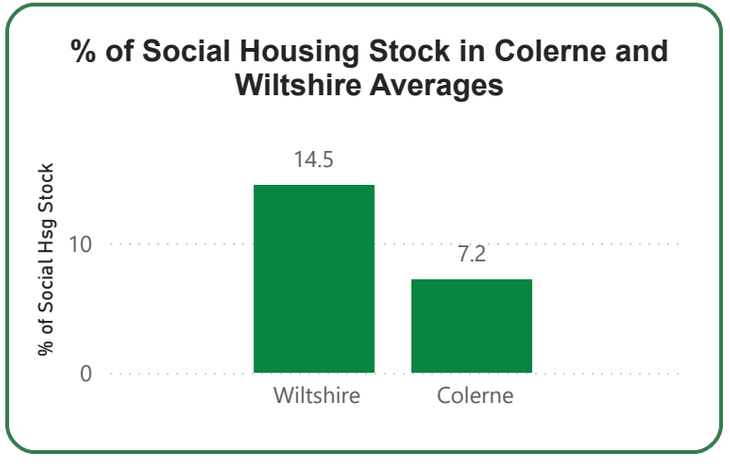
SOCIAL HOUSING STOCK IN COLERNE

Assumptions relating to availability of stock

The 2021 Census recorded 73 social homes in the parish. These properties represent 7.2% of the total housing in Colerne, which is much lower than Wiltshire's affordable housing average of 14.5%. [2]

One social home has been re-let in Colerne over the last three years. [7]

The extremely low levels and turnover of social housing in the parish suggest that **very few** of the households considered to be in need of social rented housing could meet their needs through accessing the existing social housing of the parish.



Households already on the Council's Housing Register

Where the Housing Enabling Team identifies a household with a verified local connection to the parish on the Housing Register, but which has not completed a survey, that household's requirements will be incorporated into the recommendations. Due to the confidential nature of the survey, it is not possible to identify every household in this category.

Currently, there are three households registered with the Council's Housing Register (Homes4Wiltshire) where the households have selected Colerne as their preferred parish and have a verified parish connection.

These households have not completed a survey but have been added to the recommendations.

[2] https://www.ons.gov.uk/visualisations/customprofiles/build/

[7] https://www.homes4wiltshire.co.uk

Assumptions relating to bedroom entitlement

Whether or not a property is affordable is dependent on its size. If a household has indicated an intention to purchase a larger property than the analysis suggests they can afford, will be considered to be in need of a smaller property provided that a smaller property would meet their household's bedroom requirements.

Recommendations for numbers of bedrooms in subsidised rented properties are made in line with the 'family size' criteria implemented as part of the Housing Benefit changes by the 2012 Welfare Reform Act and Universal Credit Regulation 2013. [8, 9].

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.

In making recommendations for the number of bedrooms, we have considered the age of children in two years time to predict the bedroom requirement at the likely time of development.

[8] https:/www.legislation.gov.uk/ukpga/2012/5/contents

[9] https://www.legislation.gov.uk/uksi/2013/376/contents

RECOMMENDATIONS

INTRODUCTION

The following recommendations 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.

Please note that the recommendations represents the minimum need for the following reasons:

- The recommendations are a snapshot of need at the time that the survey was conducted and do not take account of future changes in need, for example arising from the changing housing needs of employees of local businesses.
- The recommendations are based only on the questionnaires that were completed together with any need identified on the Housing Register. The recommendations may not represent the parish's full housing need as responses were not received from every household.

ADDITIONAL SOURCES TO BE CONSIDERED

This survey's recommendations concentrate on those households who are unable to afford accommodation on the open market as well as those households that may be seeking alterative housing on the open market

This is a snapshot of need and may demonstrate a lower housing need as it only reflects those that have completed the survey and those that were on the housing register. At the time of any planning application, the following additional sources must also be considered.

- **Wiltshire Council Housing Register** – for confirmed demand
- **Local Strategic Housing Market Assessment (SHMA)** – for broader market trends and projections.

SUMMARY OF RECOMMENDATIONS

MARKET HOUSING
Detailed recommendations of property type and size

INTERMEDIATE HOUSING
Detailed recommendations of property type and size

SOCIAL HOUSING
Detailed recommendations of property type and size

RECOMMENDATIONS- COLERNE

Taking into account finances, cost of housing and rent, and tenure preferences - together with likely re-let and sale rates - it is estimated that the following properties are required.

MARKET HOUSING

Market homes required to purchase:

- 1 x 1 bed house / flat
- 6 x 2 bed houses + 4 x 2 bed bungalow (adapted)
- 6 x 3 bed House + 3 x 3 bed Bungalow / flat
- 1 x 4 bed bungalow
- 1 x 6 bed house

Market homes required to rent:

- 1 x 1 bed flat

Market Specialised Housing required:

- 1 x 1 bed Sheltered / Extra Care
- 1 x 2 bed Sheltered / Extra Care (ground floor)

INTERMEDIATE HOUSING

Shared Ownership

- 1 x 2 bed, 4 person house
- 1 x 4 bed, 6 person house

Discount Market Unit

- 1 x 1 bed, 2 person flat

First Homes

No recommendations

SOCIAL HOUSING

(Social / Affordable Rent restricted to Local Housing Allowance Rates)

General Needs Housing

- 5 x 1 bed, 2 person Flat / Maisonette
- 6 x 2 bed, 4 person house
- 2 x 3 bed, 6 person house
- 1 x 4 bed, 7 person house

Ground Floor / Adapted Housing

- 4 x 1 bed, 2 person bungalow or ground floor flat

Sheltered Housing for Older People

- 2 x 1 bed, 2 person Sheltered Bungalow/ Flat
- 3 x 2 bed, 3 person Sheltered Bungalow/ Flat

REFERENCES PAGE

This section lists all sources referenced in this report.

These sources have been consulted to ensure accuracy in the findings and recommendations presented.

Readers may refer to these sources for further information or to verify the data and analysis presented in this report.

REFERENCED SOURCES

1 Census (2021), Census Data. Available at: **https://www.ons.gov.uk/census/aboutcensus/aboutthecensus** (Accessed: November 2025)

2 Census (2021), Census Data. Available at: **https://www.ons.gov.uk/visualisations/customprofiles/build/** (Accessed: November 2025)

3 HM Land Registry (2025), UK House Price Index and Data. Available at: **https://landregistry.data.gov.uk** (Accessed 2025)

4 Office for National Statistics (2025), Employee Earnings in the UK. Available at: **https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/annualsurveyofhoursandearnings/2025 (Accessed: November 2025)**

5 Office for National Statistics (2025), Private Rent and House Prices, UK. Available at: **https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/privaterentandhousepricesuk/september2025** (Accessed: November 2025)

6 Office for National Statistics (2025), Private Rental Affordability - England, Wales and Northern Ireland. Available at: **https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/privaterentalaffordabilityengland/2024** (Accessed: November 2025)

7 Homes4Wiltshire (2025), Homes4Wiltshire. Available at: **https://www.homes4wiltshire.co.uk** (Accessed: November 2025)

8 Legislation.gov.uk (2025), Welfare Reform Act 2012. Available at **https:/www.legislation.gov.uk/ukpga/2012/5/contents** (Accessed: November 2025)

9 Legislation.gov.uk (2025), The Universal Credit Regulations 2013. Available at: **https://www.legislation.gov.uk/uksi/2013/376/contents** (Accessed: November 2025)