



Marlborough Area Neighbourhood Plan: Housing Needs and Requirements study 2017

Cobweb Consulting

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1. Executive summary

1.1. Background

Marlborough Area Neighbourhood Plan (MANP) Housing Steering Group commissioned Cobweb Consulting to carry out a local housing needs survey and analysis in November 2016. The primary objective was to provide a robust evidence base to inform policies being developed for the Neighbourhood Plan, which is being drawn up in the context of the Wiltshire Core Strategy. The methodology used involved a postal and web survey, stakeholder interviews, and secondary data analysis to provide context.

1.2. Context

1.2.1. Population and age structure

In 2015 the area population¹ (Marlborough with Manton, Mildenhall, Savernake and Preshute) was 8,406, having experienced a 6% increase between 2001 and 2015. The proportion of those aged over 50 had increased from 35% to 42%, and there had been a corresponding decline in 'family' aged groups (children under 16 and adults 25 to 49). There had been a small increase in younger adults 16 to 24. The area has a higher proportion of over 50s than the national average.

1.2.2. Households

In 2011 the area contained 3,800 households, 90% who lived in Marlborough. There were more one and two-person households, and significantly more 65+ households than the national average. A detailed tenure and property type breakdown appears in Chapter 4.

1.2.3. Incomes

The average² household income in 2013-14 was £37,960. Average incomes tended to be higher than Marlborough in the rural areas to the south, and lower in the areas to the north. The lowest quartile earners (i.e. bottom quarter) had incomes of £21,000 (rural parishes) to £25,000 (Marlborough) or below; the highest quartile earned £84,000 (rural parishes) to £93,000 (Marlborough), or more. There are important differences in household income by age, with the young earning less.

1.2.4. House prices and rents

The average house price in Marlborough increased from £300,000 in 2010 to £380,000 in 2016; these 2016 prices are consistently higher than the Marlborough average in the rural areas (£100,000 higher in Savernake, £200,000 in Preshute / Mildenhall). Generally the average price has been 1.3 times the England average. Lower quartile prices average at

¹ Figures in this and all other sections are the most recent available. So, for example, population figures are based on Office of National Statistics data, most recent 2015, whereas household numbers are based on the Census, 2011 which is the most recent data for this.

² See 3.3.3 for clarification of what this 'average' means

£220,000 for Marlborough and £250,000 for the rural parishes. The median rent across the study area is £829 pcm, ranging from £650 for a one bed flat to £1,350 for four beds; the median lower quartile rent in £547 pcm.

1.2.5. Affordability

Based on a definition that a household should not have to pay more than 33% of gross income on housing costs, the income required to service a lower quartile purchase entry price of £220,000 in Marlborough would be £47,000 pa. The equivalent sum for the more expensive rural areas would be just under £54,000. The income required to service a private rented two bedroom lower quartile home would be £19,000 in Marlborough and £24,000 in the rural parishes. If the income requirements are compared to actual earnings, for young people 16 to 24 the requirement is around 3.5 times greater than their lower quartile earnings. Intermediate tenure housing (generally shared ownership) requires an income of £30,000 (Marlborough) and £33,000 (rural parishes), to ensure affordability.

1.2.6. The active housing market

According to stakeholders, there is general under-supply of most forms of housing, the effect of which has been to keep house prices moving up, or at least constant. It is considered that the market is showing signs of increased activity this year. In the past, the traditional market has been families moving into the area; however, more recently, stakeholders have noted a reduction in incomers from elsewhere, and more moves further afield. The market is becoming 'more localised' it was commented – that is, an increasing number of moves within Marlborough, including households downsizing or upsizing. The reduction of families with children was noted, as was some element of downsizing by empty-nesters and retirees. There was concern about the over-proliferation of retirement developments. Low cost ownership options – Help to Buy and Shared Ownership – were very popular, but were often reliant on the 'Bank of Mum and Dad'. Private renting had not taken off as strongly as elsewhere, possibly because of lack of supply, and lack of return on investment. Those who did rent tended to be those looking to buy but without parental support and those saving for a deposit; post-relationship-breakdown tenants; couples moving in from villages; and short term bridge rentals. Perhaps surprisingly there is some market for those dependent on Universal Credit.

1.2.7. Future housing development

Wiltshire Core Strategy 2015 - 2026 envisages 920 new homes being developed in the Marlborough Community Area (larger than the MANP area), of which 680 would be in Marlborough itself. According to the latest Housing Land Supply Statement(HLSS), March 2017,³ all but 57 have been completed, or are committed for development, including the recently agreed 175 home Crown Estates development on the Salisbury Road site. A further 39 units at least have outline planning permission, but these are not incorporated in the HLSS pending future validation, in case they lapse during the period between HLSSs. It should be noted that the MANP timescale runs from 2014 to 2026, a slightly different period to that of the Core Strategy.

The Council is planning to consult on further site allocations in June 2017, though this will not affect the MANP area, where required sites have already been identified. Development has been and is constrained by natural features: AONB status, areas of SSSI, and proximity to the adjacent World Heritage Site. This has frustrated the ambitions of housing

³ <http://www.wiltshire.gov.uk/housingland-supply-statement-march--update.pdf>

associations in particular, to develop more shared ownership homes. There was strong support from the survey for more affordable home development for young people, and for developments of up to ten homes. As noted, there has been concern expressed about the number of retirement developments.

1.2.8. Future population growth

Based on current trends, the population will rise to 10,141, an increase of 549 on 2014 figures by 2026, the end date for the MANP period. These trends are based on natural growth (excess of births over deaths) and internal migration; cross-border inward and outward migration are in balance. However, over time, the death rate will overtake the birthrate, and international out-migration is forecast to increase. This means that the forecast increase is primarily based on inward migration from other parts of England and Wales. Forecasts are impacted by spatial planning: if more land is released for housing development, the population will rise, and vice versa. But migration trends will also be impacted by geopolitical factors, including the continuing impact of the 2007-08 financial crisis, the national economy, and the current and future impact of Brexit.

1.3. Area profile

1.3.1. Dwelling type and tenure

Some 83% of households live in houses, with the largest single property type the detached house (33%). While 18% of Marlborough's dwellings are flats, there are only 30 in the rural parishes in total. There is a lower level of owner occupation (60%) than the national average. The social and private rented sectors each account for around 20% of tenures. Private renting is more significant in the rural parishes than in Marlborough, especially in Preshute.

1.3.2. Overcrowding and under-occupation

60% of owner-occupiers have two or more spare bedrooms in their homes, 30% have one extra, and there is minimal overcrowding. 28% of social renters have one extra bedroom, 10% have two extra, and 6% are overcrowded.

1.3.3. Health

85% of residents have good or very good health, higher than the England average.

1.3.4. Deprivation

As a whole, the area has relatively low deprivation, with around two-thirds to three-quarters of other communities being more deprived. There is one LSOA⁴ – Marlborough East (North) - which is substantially more deprived than elsewhere in the MANP area.

1.3.5. Economic activity and inactivity

64% of working age people are in employment, higher than the England average. 67% were economically active (this includes those seeking employment). 33% were economically inactive including 14% working age but retired, 11% students, and the rest either long-term

⁴ LSOA – Lower Layer Super Output Area – the second smallest unit of geographical measurement used in the Census 2011

sick or at home looking after their families. There is a greater than average proportion who work from home, but around 60% drive to work⁵.

1.3.6. Occupation, industry and qualifications

The area has a higher proportion of people in senior managerial and professional positions, and fewer in relatively less skilled or unskilled areas. Employment is concentrated in the public administration sectors, including education and health, especially in Marlborough. There are slightly more jobs in agriculture and forestry (concentrated in the rural parishes) than the England average. Marlborough College is of considerable impact on the local economy, responsible for direct and indirect provision of 750 fte jobs and £26M GVA⁵; short supply and high costs of local housing (and the alternative expense of commuting) have made it difficult for the college to recruit lower or medium-paid staff.

1.4. Opinions and needs of residents and stakeholders

1.4.1. Demographics

There were 996 responses to the postal and web surveys. More women than men responded (60% to 40% weighted). 65% of the sample was of working age, but there was a bias towards older residents when compared to Census data. 39% of households were couples without children, the largest single group. At least 29% of households had children. Average household size was 2.4 people.

1.4.2. Property and tenure profile

70% had lived in the area for over 10 years, and almost half (47%) had lived in the same property. One in four had moved at least once during their time in the area, with private rented tenants the most likely to have done so. One in five had come into the area within the previous five years, the main reasons being work, family connections, or the nature of the area itself. 77% were owners (49% owned outright); 11% rented from social landlords and 12% from private landlords or were in tied accommodation. 8% have had adaptations made to their properties, and 4% thought they would need some in the next ten years. 43% had at least one motor vehicle, and the principal type of fuel used was mains gas (64%).

1.4.3. Benefits, employment, work travel

Half respondents received some form of state benefit, the most prevalent being the State Pension (31%) followed by Child Benefit (13%). Some 60% of respondents were employed (40% f/t, 20% p/t), with their locations fairly evenly split between inside and outside the MANP area. More than half full-timers work outside the area, the dominant destination being Swindon (26%).

1.4.4. Views on housing supply

89% think that the greatest need is for more affordable homes for young people. There was

⁵ Gross Value Added – the common definition of economic gain

a good level of support for shared ownership schemes and properties to rent from social landlords. Few thought there was a need for large family homes or retirement accommodation. Two out of three would find developments of up to ten homes acceptable and around half of that would agree larger sites of between 10 and 50 homes.

1.4.5. Level of future demand for housing

Around 400 households indicated they wanted to move within the next five years, comprising 243 existing households wanting to move together, and 161 newly-forming households moving into independent accommodation. Unsurprisingly, most of the latter group comprised young households. Principal reasons for moving included both needing a larger home (32%) and a smaller one (18%) as well as employment and cost-related reasons. These figures should be regarded as a minimum future need, as some non-respondents undoubtedly would also want to move. These figures should not necessarily be viewed as a requirement for additional stock, as there will be natural movement within the existing stock, and there will be moves out of the area, for employment or education.

1.4.6. Nature of future demand

40% of the 400 households were single adults, 35% were couples with no children, and 22% were households with children. 33% aspired to a one-bedroom home, 35% to a two-bed, 25% to a three-bed, and 7% to a four-bed or larger. 64% would prefer an owner-occupied home as their next residence, though only 56% expected this to be the case. Around 15% both preferred and expected to be social renters. 4% wanted their next home to be privately rented, but 13% expected that this would be the case. In terms of property type, although 46% would prefer a detached house, only 23% expected to move into one, with more realistic numbers expecting flats, terraces, and semi-detached housing. In terms of location 72% would prefer to remain in the MANP area.

1.4.7. Need for specialist accommodation

Very few households – only nine – preferred to move into sheltered or retirement accommodation, and there were only seven who expected to do so. Extra care availability would be the prime motivation of those who wanted to move. Care professionals noted that new residents were likely to be older than had been the case in the past, and that they frequently had more multiple and complex needs, including increasing numbers with dementia. There are issues about attracting and retaining care and nursing staff because of low wages, lack of local accommodation (and therefore their need to commute).

1.4.8. Respondents' views on affordability

Of those expecting to buy, just over 40% said they could afford to buy a property priced £250,000 or lower, and 48% were able to afford a price in excess of this. Existing households, unsurprisingly, could afford more than newly forming ones. In terms of renting, 53% could pay no more than £600 pcm, and the remainder would have a ceiling of £800. In terms of the income needed to meet these costs, 49% earned less than £33,600 pa, but there is also a group of nearly one in four (23%) who earn more than £52,800 pa. A requirement for a wide variety of housing at different price points is indicated.

1.5. Bringing it together – indications of demand for market and affordable housing

1.5.1. Chapter 5 explored the nature of future demand for housing, based primarily on the survey results. Chapter 6 brings together this data and links it to the data on affordability, prices and rents analysed from secondary sources in section 3, to describe the volume of future demand against the ability of the private sector to meet that demand – and the consequent need for non-market or affordable housing to meet the difference. Here we summarise the findings.

1.5.2. The figures we use below and in the attached tables are based on the number of responses to the survey. As noted, nearly a quarter (24%) of households in the MANP area responded to the survey, which had gone out to all households (that is, it was a census of all households).

1.5.3. Although 76% of households did not respond, we cannot safely assume that none of them have views on their housing requirements in the future, or potentially want to move. In particular, there may well be 'concealed' households within this group who may want to move to form new, independent households in the next five years, but have not responded. In postal surveys like this, lower response rates from younger people and working people (those most likely to want to move) are the norm. So we suggest that the figures that follow be taken as minimum likely requirements, rather than the maximum number of homes that will be needed.

1.5.4. The figures that follow are not necessarily requirements for new developments in any particular sector. Some movers will be able to access vacant accommodation from those leaving the area, or the homes of those that have died; others will meet their needs outside the MANP area. However, here we can indicate the overall likely demand for some form of new or alternative accommodation.

1.5.5. Below we give figures for different types and size of household, by the moving status, and by various income groups that could access different price points or tenures. Please note that figures do not add up, because of differential rates of response to different questions. Remember too that they represent those that may want to move over the next five years, not necessarily all at once or immediately. However, for planning purposes they should give a useful indicative pattern of the minimum unmet demand from households that may need or want to move, and their ability to meet their needs at different points in the market.

1.5.6. Meeting needs in the open market

The initial threshold we are using to distinguish between those who can meet their needs in the market and those who cannot is the income level of £47,000, identified in table 3.6 as the minimum income required to buy a lower quartile home using no more than 33% of income to meet housing costs.

We estimate that there are at least 97 households in this position that will want to move in the next five years.

1.5.7. Meeting needs in the intermediate (shared ownership) sector

This would require a household income of around £30,000 (£34,000 outside Marlborough). Because of the way the survey captured income data, in fact the income band we are using

starts at £33,000, so it is slightly more reflective of those able to access the rural areas outside Marlborough, as well as the more urban parts of the NP area.

At least 68 households indicating they wish to move over the next five years would be in a position to take up shared ownership.

1.5.8. Meeting needs in the private rented sector (PRS)

An income of £19,300 would be needed in Marlborough, and again, higher in the more rural areas to access the PRS.

We estimate that at least 100 households wanting to move over the next five years could afford to access the private rented sector (though it may not be their tenure of choice) if there was sufficient supply available.

1.5.9. Meeting needs in social / affordable⁶ rented housing

Those with income below £19,200, if they are to achieve a move, would be reliant on access to social / affordable housing if they are to remain in the Marlborough and NP area. ***At least 107 households, 60% of whom are newly forming households seeking independence from the family or other existing household and hoping to move into their own accommodation in the next five years would require social or other forms of affordable housing.***

⁶ By 'social / affordable' we mean rented accommodation with a rent below 2/3 the median rent – see 3.6 for details

Table 1.1 Summary of need and requirements 2016-2021

Category	All movers		Affordable		PRS		Intermediate		Market	
	Numbers	%	Numbers	%	Numbers	%	Numbers	%	Numbers	%
Type of household										
Single adult	142	36%	67	62%	45	42%	17	23%	13	13%
1 adult, 1 plus dep. children	33	8%	10	9%	8	8%	3	5%	12	11%
Two adults only	140	36%	18	17%	32	29%	35	49%	55	52%
2 adults, 1 plus dep children	58	15%	5	5%	17	15%	15	21%	22	21%
Other situation with dep. ch.	3	1%	3	3%	0	0%	0	0%	0	0%
Other situation without dep. ch.	17	4%	5	5%	7	6%	2	2%	3	3%
										0%
TOTAL	394	100%	109	100%	109	100%	72	100%	105	100%
Number of people in HH										
1	169	42%	73	66%	50	45%	22	30%	23	22%
2	134	33%	30	27%	35	31%	23	33%	45	42%
3	42	10%	8	7%	13	12%	2	2%	18	17%
4+	58	15%	0	0%	13	12%	25	35%	20	19%
TOTAL	402	100%	112	100%	112	100%	72	100%	107	100%
Number of bedrooms req.										
1	92	25%	52	48%	28	28%	5	7%	7	7%
2	147	39%	48	45%	47	47%	30	44%	22	22%
3	107	29%	7	6%	25	25%	27	39%	48	50%
4+	27	7%	0	0%	0	0%	7	10%	20	21%
TOTAL	372	100%	107	100%	100	100%	68	100%	97	100%

2. Introduction

2.1. Background

2.1.1. Marlborough Area Neighbourhood Plan (MANP) Housing Steering Group commissioned Cobweb Consulting to carry out a local housing needs survey and analysis in November 2016.

2.1.2. The primary objective of the study was to provide a robust evidence base of housing needs and requirements, to inform policies being developed for the Neighbourhood Plan 2014-2026. This is being developed in the context of the Wiltshire Core Strategy 2015-2026, as it relates to Marlborough and Parishes area.

2.1.3. It is understood that undertaking a Plan is the only formal route for the community to be able to really influence the future shape of Marlborough, and to give the community a say in the type of development that takes place in Marlborough, Mildenhall, Preshute and Savernake. The Plan will influence affordable housing, local jobs, transport, the vitality of the High Street and the environment. It will also need to take into account surgery capacity, school places, other community facilities and infrastructure, so knowledge of the make-up and demographics of households is essential. And, specifically on housing, one of the key aims set out in the Neighbourhood Plan Designation application was 'providing everyone in the Neighbourhood Plan Area with access to a decent home'.

2.1.4. There is an existing Wiltshire Strategic Housing Market Assessment (SHMA), but it is rather out of date (2011) and it lacks specificity around the requirements of the MANP area.

2.1.5. Having said that, we need to take into account the guidance produced by AECOM for the Planning Advisory Service (PAS)⁷, which sets out the relationship between local Neighbourhood-based Housing Needs Assessments and the broader Strategic Housing Market Assessment. It considers that a neighbourhood assessment is a 'locally-specific study bringing together data from a range of sources to determine a notional 'fair share' of housing development that the neighbourhood plan can contribute to within the wider context ...'. The PAS guidance also notes that both SHMAs and Neighbourhood Needs Assessments have their roots in the National Planning Policy Framework and the associated Planning Policy Guidance, and suggests that where possible the methodology for a local needs assessment should emulate that used in SHMAs. The approach we have taken reflects this model.

2.2. Brief

2.2.1. As well as the prime objectives of the exercise described above, the brief required a range of specific pieces of information and data. These are summarised below:

⁷ Housing Needs Assessments for Neighbourhood Plans, PAS / AECOM 2016

Table 2.1 Requirements of brief

Brief requirement
A 'snapshot' of the current state of housing in the MANP area, including the number, type, tenure, and occupancy rates of current buildings
Planned new-build accommodation
Data on population, including demographics, time in area, and trends in population change
A socio-economic profile of the area, and related trends
Data on current and historic house prices and rents (private and social sector), and related trends
Analysis of the affordability of renting and purchase, based on assumptions around rent / price levels and incomes
Current and future demand for different types, tenures, and costs of housing (and related incomes)
The brief lists a series of housing and employment-related topics on which the views and opinions of local residents should be sought
Finally, the study should draw conclusions about the future housing needs of the MANP area.

2.3. Methodology

2.3.1. The steering group required an evidence base that took into account, in parallel:

- up to date resident and local stakeholder views, assessment and opinion of what is required in the way of housing requirements and developments
- empirical secondary data-based evidence of the current and future state of housing needs and markets in the MANP area
- The information required in the table above

2.3.2. We considered that gathering a full picture of the different elements described in the brief, and summarised above, would take a combination of activities and methodologies.

2.3.3. With the agreement of the steering group we therefore carried out a three element methodology:

- A postal and web-based questionnaire, distributed to all residents in the MANP area (the methodology is described in more detail in Chapter 5)
- A series of structured interviews with local stakeholders (e.g. estate agents, landlords, local authority housing and planning staff)
- A review and analysis of secondary data relating to the MANP area from official national and local sources

2.4. Structure of report

2.4.1. The report is structured as follows:

- Chapter 1: An executive summary
- Chapter 2: Introduction: background, brief and methodology
- Chapter 3: Context: population, income and affordability
- Chapter 4: Area profile: stock, tenure, development plans
- Chapter 5: Housing needs and opinions of residents: the survey results
- Chapter 6: Bringing it all together
- Chapter 7: Conclusions and recommendations
- Appendices

2.5. Acknowledgements

2.5.1. We would like in particular to thank Shelley Parker, Town Clerk of Marlborough Parish Council, for her support, guidance and efficient organisation of the project, which has been of immeasurable help in enabling us to complete the assignment. We would also like to thank Councillor Mervyn Hall, Chair of the Marlborough Area Neighbourhood Plan Steering Group and now Mayor of Marlborough, and other members of the Group. We would like to also thank the stakeholders we consulted, including representatives of Wiltshire Council, local estate and lettings agents, housing associations, care home facilities and Marlborough College. And last and most importantly, we would express our gratitude to the near-1000 residents of Marlborough, Manton, Mildenhall, Savernake and Preshute for their time and thoroughness in completing paper and web-based versions of the survey questionnaire.

2.5.2. This report has been produced by Cobweb Consulting. The authors are Danny Friedman, Ros Grimes, and Philip Leather.

3. Context: population, income and affordability

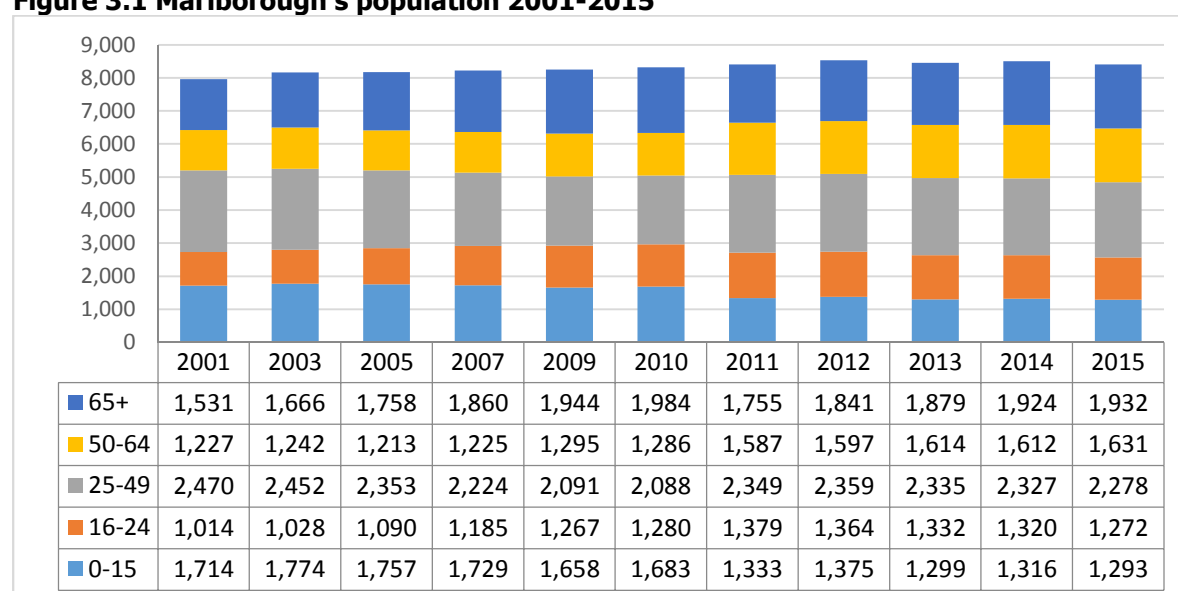
3.1. Population and age structure

3.1.1. Estimates of Marlborough's population over the period 2001-15 can be derived from ONS (Office of National Statistics) mid-year estimates for LSOAs⁸, five of which make up the Marlborough area. A single LSOA covers the parishes of Preshute and Mildenhall along with Fyfield, Ogbourne St Andrew and Ogbourne St George, and results for this area cannot be subdivided. Likewise a single LSOA covers Savernake together with Milton Lilbourne, Easton, Wooton Rivers and part of Wilcot. The limitations of these results should therefore be borne in mind.

3.1.2. In 2015 the total population for this area was 8,406. For Marlborough the estimates show a relatively small increase in population from 2001-15 (450 or 6% in total). The composition of the population changed, with the proportion of people aged 50 or more increasing from 35% in 2001 to 42% in 2015, with a corresponding decline in the younger population. Although population ageing is a feature in many areas, Marlborough has a much higher proportion of over 50s than the national average (36%). The largest population falls were in the 'family' age groups, that is children aged under 16 and adults aged 25-49 (from 51% in 2001 to only 43% in 2015, compared to 52% nationally). There was actually a small increase in the proportion of 16-24s. So the population is both aged and ageing.

3.1.3. Within the older (65+) age group in 2015, more than half (51%) were aged 75 or more and thus considerably more likely to require care and support. They represented one in eight of the whole population.

Figure 3.1 Marlborough's population 2001-2015



Source: ONS Mid-year population estimates for small areas 2015

⁸ LSOA – Lower Layer Super Output Area – the second smallest unit of geographical measurement used in the Census 2011

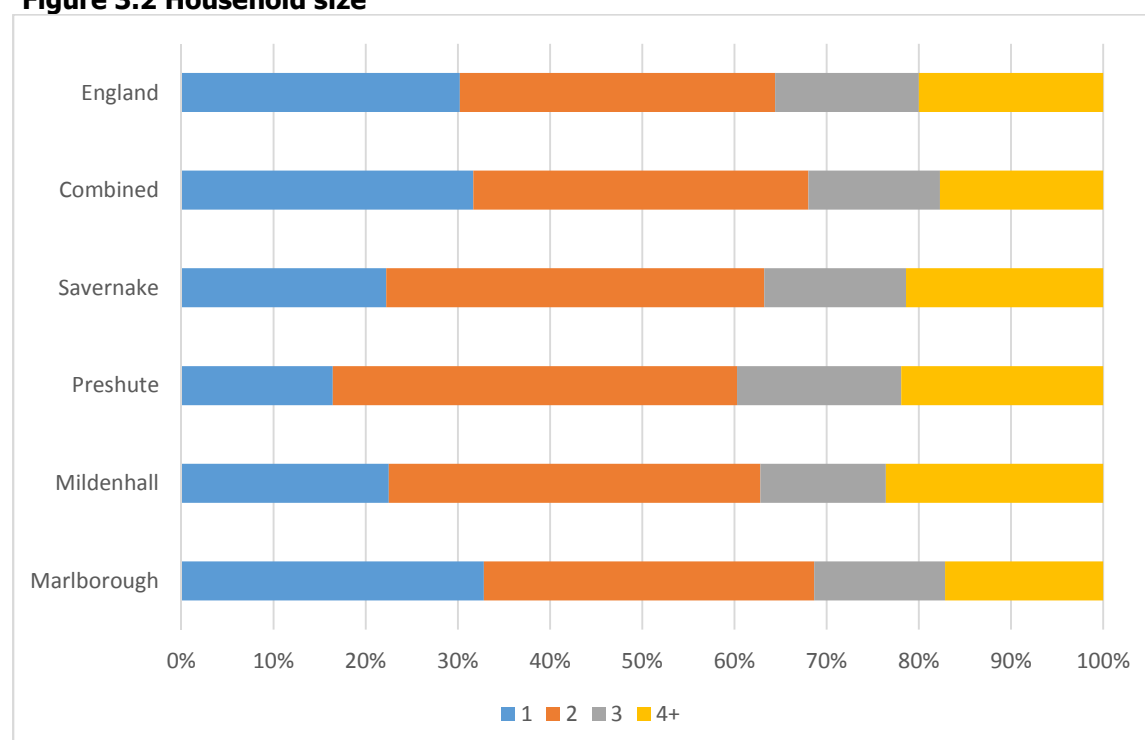
3.1.4. ONS do not produce population projections for areas below local authority level, and the latest 2014-based projections relating to the study area cover the whole of the Wiltshire Unitary authority. This is because population change at small area level is heavily influenced by land use allocations: in other words it is policy rather than demographically driven. If Marlborough were to grow at the same rate as Wiltshire over the 2014-2039 period (12%) its population would reach 9,519, an increase of 1,020 people, but this would be a policy-based outcome.

3.1.5. For the Preshute/Mildenhall area, the pattern of 2001-2015 change is similar to that for Marlborough, but in 2015 45% of the population was aged 50 or more compared to 33% in 2001, with the decline of people in family age groups even more significant. The Savernake area had the highest proportion of older people of all, with 51% of the population over 55, up from 45% in 2001, and the same pattern of reduction in the numbers of people of family age. These more rural areas thus present an even more ageing population profile than Marlborough.

3.2. Households

3.2.1. In 2011 the area contained 3,800 households, 90% of whom lived in Marlborough. There were more one person (32%) and two person (36%) households than the national average numbers, and fewer larger households. The three rural parishes had a higher proportion of larger households.

Figure 3.2 Household size

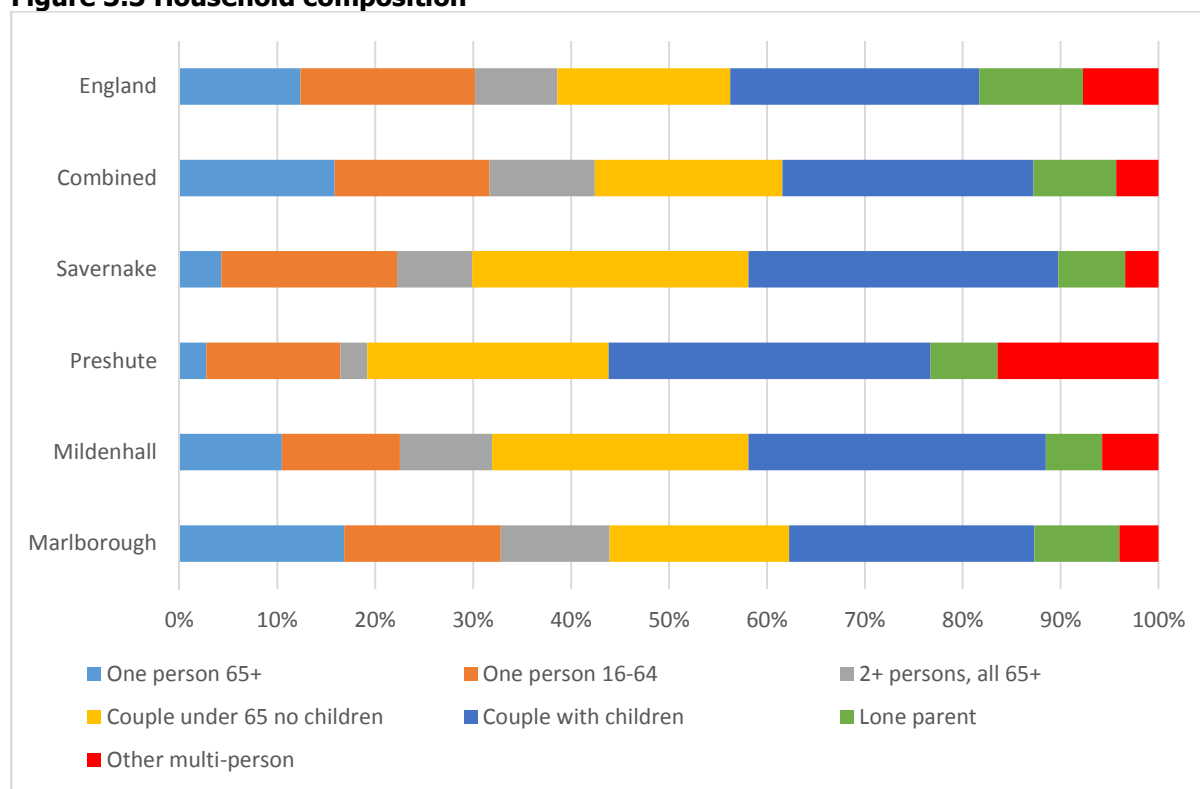


Source: ONS, 2011 Census of Population, Table LC4405EW - Tenure by household size by number of bedrooms

3.2.2. In terms of household composition, there are significantly more single person households aged 65+ and other all 65+ households (27%) than the national average (20%). The proportions of couples with or without children are similar to the national

average, but there are fewer lone parent households, or other types such as multi-adult households sharing accommodation such as are found in increasing numbers in more urban areas. The three rural parishes have significantly more couples with or without children than Marlborough, and even fewer lone parent households.

Figure 3.3 Household composition



Source: ONS, 2011 Census of Population, Table KS105 EW – Household composition

3.3. Local incomes

3.3.1. ONS produce estimates of household incomes for MSOAs⁹ which are aggregates of a number of LSOAs. LSOAs can be used to examine population and house prices. The estimates are modelled from a number of national data sources, notably the Family Resources Survey. One Middle Super Output Area covers the five LSOAs which make up the urban area of Marlborough.

3.3.2. For the rural parishes the estimates relate to much larger areas but give a general indication of how incomes in the area relate to those in Marlborough itself and to national income levels. The latest estimates available are for 2013-14. The estimates are subject to some uncertainty so upper and lower confidence limits are provided. As the focus here is on housing affordability, we shall examine gross household incomes unadjusted for household size.

3.3.3. The estimates do not include a national average, but the average estimate across all MSOAs (not the true estimated average household income because of variations in the

⁹ Middle Layer Super Output Area

numbers of households in each MSOA) was £39,520 per annum and the estimate for the middle ranked MSOA was £37,960.

3.3.4. For Marlborough the estimated average household income was higher (£45,760). The estimate for the large rural MSOA to the south of Marlborough was slightly higher than for Marlborough (£46,800), whilst that for the large MSOA to the north was lower than the Marlborough average (£44,200), but both areas had a higher estimated household income than the national average or midpoint. In each MSOA the range of the estimate was between about £40,000 and £50,000 or just over this level, and was certainly greater than the variation between the three areas.

3.3.5. This data provides a useful general guide to the average capacity of households in Marlborough to afford housing. **If it is assumed that a typical household can afford to pay rent equivalent to 33% of household income the range of affordable rents in Marlborough would be from £1,115-£1,430 per month.**

Table 3.1 Household incomes by areas

MSOA	Gross household income 2013-14 (£ per week)				
	Average	Upper confidence limit	Lower confidence limit	Confidence range	Annual income (£ per annum)
E02006634 (Rural areas to north)	850	960	750	210	44,200
E02006635 (Marlborough)	880	1000	780	220	45,760
E02006636 (Rural areas to south)	900	1030	790	230	46,800
Average MSOA	760				39,520
Middle-ranked MSOA	730				37,960

Source: ONS small area income estimates 2013-14

3.3.6. However, the overall average household income is of only limited value in accessing the ability of households to buy or rent. The official English Housing Survey provides more data on the spread of household incomes, but data is only available at regional level. Data for the South West region can be broken down by type of area, distinguishing towns with a population of under 10,000 people from large urban settlements, and rural areas consisting of villages and hamlets. This regional data can then be adjusted by the difference between the regional average and the Marlborough averages for each type of area to give a distribution of incomes as shown in the table below. This provides a more detailed basis for the estimation of what proportion of households can afford different prices or rents.

3.3.7. The incomes in table 3.2 are broken down into deciles and quartiles, for Marlborough and the rural parishes. Thus, for instance, the lowest-earning quarter of households will have annual incomes of £24,607 (Marlborough) or £20,568 (rural parishes) or below; the highest-earning 10% will earn £93,085 (Marlborough) or £84,439 (rural parishes) or above.

Table 3.2 Household incomes by settlement type

Household gross annual income (income from all adult household members)					
		Town and fringe		Hamlets/isolated dwellings	
Percentile		From English Housing Survey	Marlborough estimate	From English Housing Survey	Rural parishes estimate
	10	9,159	13,212	10,170	10,872
	20	14,278	20,597	17,020	18,195
Lower quartile	25	17,058	24,607	19,240	20,568
	30	18,255	26,334	23,519	25,143
	40	22,411	32,329	30,342	32,437
Median	50	26,564	38,320	34,319	36,688
	60	30,290	43,695	43,910	46,942
	70	37,347	53,875	51,008	54,530
	80	43,948	63,397	61,331	65,566
	90	64,527	93,085	78,985	84,439
Mean		31,721	45,760	41,345	44,200
Adjustment factor		1.442567		1.0690	

Source: our estimates, from ONS small area income estimates 2013-14 and CLG, English Housing Survey 2013-14

3.3.8. There are also important differences in incomes by age. Some households (for example those made up of very young people starting out in the housing market) might typically have lower incomes than average, whilst households in their 30s and 40s with two earners might have higher than average incomes. Using ratios from the English Housing Survey derived as described above gives the estimates of median (average) and lower quartile (bottom quarter) household incomes in Marlborough and the rural parishes as shown below.

Table 3.3 Household incomes by age groups

Household gross annual income (inc. income from all adult household members)				
	Town and fringe		Hamlets and isolated dwellings	
Median income	From English Housing Survey	Marlborough estimate	From English Housing Survey	Rural parishes estimate
All ages	26,564	38,320	34,319	36,688
16-24	20,355	29,363	20,355	21,760
25-34	28,080	40,507	30,612	32,726
35-44	36,016	51,955	33,280	35,578
45-54	37,100	53,519	35,910	38,390
55-64	28,080	40,507	60,672	64,861
65+	22,092	31,869	27,716	29,630
Lower quartile income				
All ages	17,058	24,607	19,240	20,568
16-24	9,360	13,502	9,360	10,006
25-34	25,932	37,409	18,282	19,544
35-44	22,105	31,888	19,760	21,124
45-54	17,176	24,777	27,300	29,185
55-64	19,487	28,111	29,859	31,920
65+	12,870	18,566	15,455	16,522

Source: our estimates, from ONS small area income estimates 2013-14 and CLG, English Housing Survey 2013-14

3.4. House prices

3.4.1. The average house price in Marlborough increased steadily from slightly above £300,000 in 2010 to over £380,000 in 2016, with a slight jump in 2014 which could have been caused by an atypical mix of sales in that year. The average price has been consistently higher in the rural areas which, as explained above, include other parishes. In 2016 the average was about £100,000 higher in Savernake and £200,000 higher in Preshute/Mildenhall. Average prices in these areas should be treated as indicative because of the relatively small number of sales.

3.4.2. In Marlborough the average price has stayed at around 1.3 times the England and Wales average except in 2013-2014 when it rose relative to the national average before falling back to the longer term figure. So although prices are high in the area, they are not, as in parts of London for example, drawing away from the national average in relative terms. A full table of prices, ratios and sales appears as appendix 1, at the end of this report.

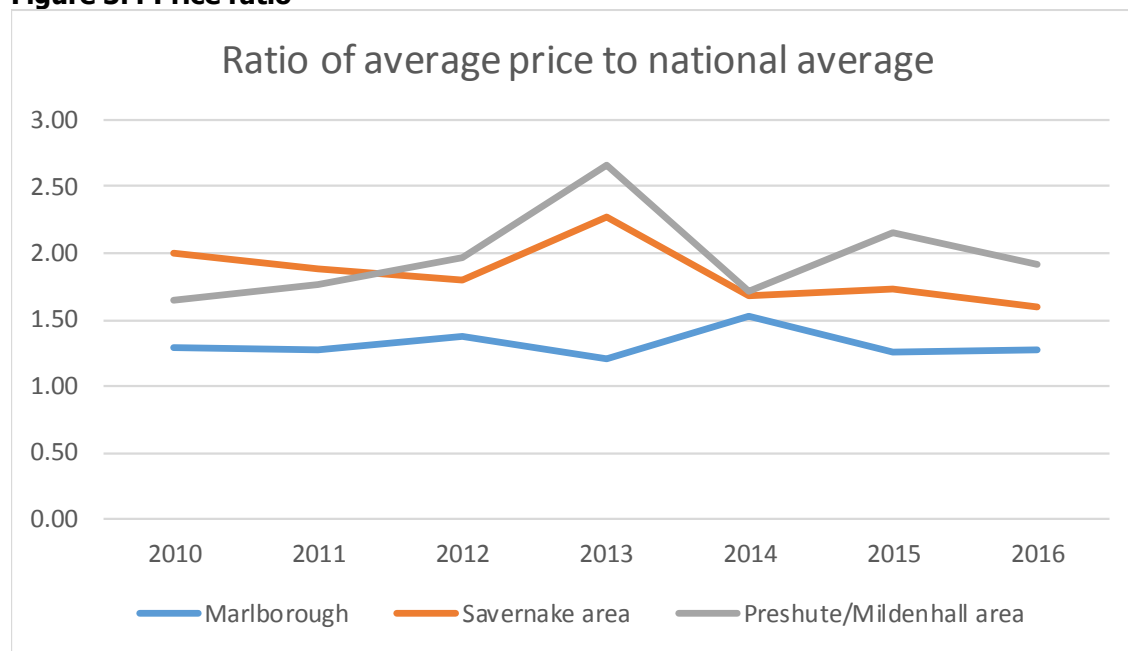
3.4.3. Prices in the rural areas, whilst more volatile than in Marlborough, have consistently been much higher than the national average, posing a real challenge to affordability, but as in Marlborough there is no clear evidence of any recent increase in the size of the gap.

3.4.4. Detached houses and terraced houses make up about the same proportion of sales in Marlborough (roughly one third each), but the proportion of detached houses sold has been falling while that of terraced houses has increased. Flats and semi-detached houses make up the remainder of sales. The proportion of flats has increased from less than 10% in 2010 to 17% in 2016, while the proportion of sales which are semi-detached houses has fallen. In the two rural areas the picture is different, with detached houses, not surprisingly, consistently making up half, or more than half, of all sales.

3.4.5. The lower quartile threshold price is the price for which the dwelling was sold which is one quarter of the way up the spectrum if properties are arranged in descending order of price. Three quarters of properties sold cost more than this threshold and one quarter cost less. This is frequently used to indicate the guideline minimum price which households would have to pay to enter the market. Whilst cheaper properties may be available their quantity and quality may not be sufficient. The lower quartile threshold for Marlborough in 2015 was £245,000 but the number of cases was relatively small.

3.4.6. If sales prices over the 2010-2015 period are inflated to 2015 values using an index based on the overall rate of price increase year by year, a slightly lower threshold (£220,000) emerges and this is regarded as a better estimate. The equivalent for the more rural parishes derived by the same method is £250,000.

Figure 3.4 Price ratio



Source HM Land Registry price paid data, accessed February 2017

Table 3.4 Profile of sales by dwelling type: Marlborough

	Detached	Semi	Terrace	Flat/apt	
2010	36%	24%	32%	9%	100%
2012	33%	22%	35%	10%	100%
2014	34%	20%	38%	8%	100%
2016	31%	15%	37%	17%	100%

Source HM Land Registry price paid data, accessed February 2017

3.5. Local private rents

3.5.1. There is no definitive source of data on rents at parish level equivalent to the HM Land Registry Price Paid data on sales, but a number of internet sites provide information on asking rents in local areas. The table below shows asking rents from the website home.co.uk in February 2017. There is only limited data on rents in rural areas around Marlborough but what is available suggests a premium of about 25% on the rents shown in the table.

Table 3.5 Asking rents in Marlborough

	Median rent per month	Median rent per annum	Estimated lower quartile rent per annum
Median rent	829	9,948	6,566
1 bed	650	7,800	5,148
2 bed	805	9,660	6,376
3 bed	1,324	15,888	10,486
4+ bed	1,350	16,200	10,692

Source: Home.co.uk, accessed February 2017

3.6. Affordability

3.6.1. Table 3.6 below gives an indication of the affordability of housing in Marlborough based on the price/rent thresholds and income estimates set out above. **At the lower quartile threshold for Marlborough of £220,000, the income required to service a mortgage is just over £47,000 per annum.** This is based on a 25 year repayment loan at 5% interest with a deposit of 5%, and the constraint that households should not spend more than 33% of their gross income on housing costs. **The equivalent income requirement in the rural parishes is just under £54,000 per annum, because the threshold price is higher.**

3.6.2. **The income required to service the threshold private sector rent for a two bedroom unit is lower at about £19,000 per annum in Marlborough and £24,000 per annum in the rural parishes.**

3.6.3. If these income requirements are expressed as a ratio in relation to lower quartile incomes for younger households, the requirement is about 3.5 times the lower quartile income for 16-24 year old households in Marlborough and 5.4 times in the rural parishes. It only falls below 1.0 for rented accommodation in Marlborough for those aged over 25 (who are more likely to wish to be owner occupiers but will often lack the ability to achieve this).

3.6.4. From the table showing the distribution of incomes above, **the likely proportion of all households able to afford to purchase at the lower quartile threshold in Marlborough is between 30-40%. For the 16-24 age group the proportion would be somewhat lower and for the 25-44 age group somewhat higher.** Clearly, most of those aged 16 – 24 would not be expected to be in the home ownership market, but it would be reasonable to expect them to be able to find homes in the private rented sector. Sample numbers in the English Housing Survey do not permit a more precise breakdown. For the rural parishes the equivalent proportion for all households is between 20-30%.

3.6.5. We will refer back to these figures again in Chapter 6, where we examine the numbers of households that say they want to move, or where some part wants to set up as an independent household, based on the numbers from the survey.

Table 3.6 Affordable rent and price thresholds

	Rent and price thresholds 2016	Marlborough	Rural areas
Buying	Lower quartile price	£220,000	£250,000
	Deposit %	5	5
	Principal	£209,000	£237,500
	Period	25	25
	Annual Interest Rate	5%	5%
	Annual payment	£15,610	£17,738
	Income required to service mortgage	£47,302	£53,752
	Total payment	£390,239	£443,453
Renting	Median rent two bed flat	£805	£1,006
	Threshold rent at 2/3 median	£531	£664
	Annual threshold rent	£6,376	£7,970
	Income required to service rent	£19,320	£24,150

Income estimates for younger age groups		Marlborough	Rural areas
Lower quartile income	16-24	13502	10006
	25-34	37409	19544
	35-44	31888	21124

Ratio of lower quartile price/rent to lower quartile income		Marlborough	Rural areas
Price	16-24	3.50	5.37
	25-34	1.26	2.75
	35-44	1.48	2.54
Rent	16-24	1.43	2.41
	25-34	0.52	1.24
	35-44	0.61	1.14

3.7. Social rented accommodation

3.7.1. As discussed in chapter four below, some 20% of households live in social rented homes (housing association and local authority owned). Additionally, there are currently 34 households on the Wiltshire Housing Register in immediate need of rented accommodation, who have expressed Marlborough as their first preference location. These are made up as follows:

- 1 bedroom x 16
- 2 bedrooms x 14
- 3 bedrooms x 3
- 4 bedrooms x 1

3.7.2. However, we would treat numbers on the Housing Register as an indicator of housing need or requirements with some caution. Only 2% of households in the survey who said they wanted to move or had a member wanting to set up an independent household were on the Register. This figure only rose to 7% when we just examined those on the

lowest incomes (that is, those most likely to be eligible for or really require social / affordable housing). The absence of these households on the Register may be due to the necessary criteria that potential applicants must meet (local connection, financial thresholds, evidence of need), and / or a recognition of the severe shortage of and demand for a limited resource¹⁰. In chapter 6 we estimate the number of households that may require social / affordable accommodation if they are to be able to move or set up independently, based on the survey results.

3.7.3. During the calendar year 2016 there were 16 lettings of affordable rented homes in the Marlborough area, as follows:

- 1 bedroom x 8
- 2 bedrooms x 6
- 3 bedrooms x 2

3.7.4. Of these households, 11 had indicated Marlborough and first preference, and five had indicated other parishes as their preferred location. In addition, another 19 households who had indicated Marlborough as their favoured location had accepted a property in another parish.

3.8. Intermediate tenure housing

3.8.1. Intermediate tenure products can offer a more affordable alternative to purchase for households who cannot afford the market lower quartile threshold price but who have a higher income than that required to rent. The cost of accessing intermediate tenure housing can vary substantially depending on the nature of each scheme and the costs of financing it. Stakeholders considered that intermediate tenure schemes in the area had typically cost around 70% of the market threshold price, so we have modelled the impact of costs at this level on income requirements and affordability. The income thresholds required for schemes with different costs can be estimated from these examples.

3.8.2. Option 1 assumes that the total annual costs associated with a typical shared ownership product are set at 70% of the costs of buying in the open market at the lower quartile threshold price. Meeting these costs requires an annual income of about £33,000, or £37,600 in the rural areas.

3.8.3. Option 2 shows a more detailed assessment based on a unit cost of just over £150,000 (Marlborough) or £175,000 (rural areas), representing 70% of the open market figure and thus assuming some element of subsidy, for example through land costs or a planning agreement. It also assumes an initial purchase of 50% of equity, an annual service charge of 10% of mortgage costs and rental payments on the outstanding equity. The income requirements are correspondingly lower. Chapter 6 shows the impact of these cost levels and income requirements on the proportions able to access intermediate housing options.

¹⁰ Choice-based lettings scheme at Homes4Wiltshire
<http://www.homes4wiltshire.co.uk/Data/ASPPages/1/2.aspx>

Table 3.7 Intermediate tenure products

		Marlborough	Rural areas
Shared ownership option 1	Annual SO costs (mortgage plus rent)	£10,927	£12,417
Cost=70% annual open market costs	Income required to service SO	£33,111	£37,626
Shared ownership option 2	Cost of SO unit	£154,000	£175,000
Price=70% open market price	Proportion purchased	50%	50%
	Principal	£77,000	£87,500
	Period	25	25
	Annual Interest Rate	5%	5%
	Annual mortgage payment	£5,463	£6,208
	Annual service charge	£546	£621
	Rent	£3,850	£4,375
	Shared ownership cost per annum	£9,860	£11,204
	Income required to service SO	£29,878	£33,952

3.8.4. It can be noted that there are 50 households that have registered an interest in Shared Ownership products, under the Help to Buy scheme, which Wiltshire Council manages alongside the choice-based lettings scheme. In terms of size these break down as follows:

- 1 bedroom x 11
- 2 bedrooms x 31
- 3 bedrooms x 7
- 4 bedrooms x 1

These figures indicate interest only – no account has been taken at this stage of whether the household could afford to buy a Shared Ownership home.

3.9. The active housing market

Owner-occupation

3.9.1. To gain a clearer and up to date impression of the current housing market we interviewed estate agents, lettings agents, developers and housing associations. All commented on the general under-supply of stock in the area, the effect of which was to keep house prices consistent, or moving upwards, in the price range £250,000 to £800,000. The luxury end of the market, £1m plus, has been particularly sluggish but it is considered that the market generally is showing signs of improvement this year.

3.9.2. The traditional market has been families moving into the area because of the schools, and those moving in to retire (though as noted elsewhere there is concern about over-provision of retirement homes). Because of its relatively good transport links, the area has been able to attract those working as far afield as London and Bristol (and this finding was notable in the residents' survey). However, interviewees noted a slowdown in recent times in movement from London (possibly because of the slowdown in the London market itself). People are also moving further afield, to Somerset and Bath. As regards Marlborough, the market is becoming slightly more localised, encouraged by the increasing ease of home

working and commuting (from Marlborough outwards). A certain element of downsizing was also noted, both from people retiring and 'empty nesters'. The longer-term reduction in the number of families with children (across all tenures) was noted in chapter 3.

3.9.3. At the other end of the market, lower cost ownership options – Help to Buy and Shared Ownership – were very popular, but there was very little supply. The 'bank of Mum and Dad' was an important prop for the first time buyer market and there are younger buyers in the market.

Private renting

3.9.4. Perhaps because of this, private renting has not taken off as strongly in Marlborough as it has elsewhere. Again, lack of supply has been a problem, and the relatively high purchase prices in Marlborough have meant that investor landlords often did not get a reasonable yield on properties they buy and then rent out. This was in contrast to Swindon, which has had a more active rental market.

3.9.5. In terms of who renters are, they tend to be: those looking to buy but without a deposit or parental support, post- relationship- breakdown tenants, young couples moving in from the surrounding villages, and short-term 'bridge' rentals where a sale is being negotiated. There were also indications from local stakeholders that there are a number of local couples now having to live in Swindon who would like to return to the villages, but are unable to do so because of lack of affordable rented homes in the area. Under-supply is particularly acute for smaller properties where the rent is less than £1,000 per month, although there is still price sensitivity to quite small differences. The smaller properties are more likely to be those let to local people.

3.9.6. Perhaps surprisingly there is still some market among those dependent on benefits although, again, very limited supply. The advent of Universal Credit has meant that landlords may not know if someone was claiming. Lettings agents would generally ask for a guarantor or rent up front. There was no great evidence of Buy to Let having had or beginning to have an impact, possibly because of the imposition of 3% Stamp Duty on such transactions from 1 April 2016

Future housing development

3.9.7. The overall development framework is the Wiltshire 2015 Core strategy (2015-2026) which was adopted in May 2015. This envisages 42,000 new homes being built across the county between 2006 and 2026, including 920 in the Marlborough Community Area (much larger than the Neighbourhood Plan area), of which 680 would be in Marlborough itself. According to the latest Housing Land Supply Statement (HLSS), March 2017, all bar 57 have been completed, or are committed for development, including the recently agreed 175 home Crown Estates development on the Salisbury Road site. A further 39 units at least have outline planning permission, but these are not incorporated in the HLSS pending future validation, in case they lapse during the period between HLSSs. It should be noted that the MANP timescale runs from 2014 to 2026, a slightly different period to that of the Core Strategy. The council is planning to go out to consultation on further site allocations in June 2017, though this will not affect the MANP area as Marlborough's Core Strategy land targets have been met already.

3.9.8. Housing development in the Marlborough area has been and continues to be constrained by natural features: the area's status as an AONB, its Conservation areas, and its proximity to the Stonehenge and Avebury World Heritage site. This translates in housing

terms into few options for new, larger sites, and a lack of new supply (both for purchase and rent). One housing association commented that the only opportunities were occasional S.106¹¹ sites and that if more land was available they would happily buy and develop (including affordable development), as *'it would be very attractive for us to get more affordable housing in Marlborough'*. If they were able to develop, the main focus would be on shared ownership properties.

3.9.9. It is worth noting that the resident survey (chapter 5.3) indicated that some 89% agreed that more affordable homes for young people was a priority; that 67% approved of developments of up to ten homes; and 37% approved of larger developments of up to fifty homes. Another of the stakeholders commented that there seems to be an acceptance locally, both from residents and others, that development is needed. Some reservations are expressed about issues such as increased traffic.

3.9.10. Wiltshire's affordable housing target policy is 40%, which has been achieved on the Salisbury Road site. The preferred mix is for 75% affordable rent (30% being 1 beds, 45% being 2 beds and 25% being three-beds); and 25% being shared ownership (65% two-beds and 35% three-beds). The development also includes resources for community development, including £7.5m for St John's School and £80,000 for a GP surgery, plus works to roads and cycle paths. The rest of the Salisbury Rd development (60%) will be for market sale.

3.9.11. In terms of the type of development that has been prevalent to date, a number of separate interviewees expressed concern about the proliferation of retirement (over 55s) property. One comment was that 'the area is saturated with them' and there are more in the development pipeline. In an environment where there is demand from the open market, especially younger buyers, it seems a short sighted policy to restrict development in such a way. One stakeholder noted that it was not helpful in attracting those of working age into the area.

Future population growth

3.9.12. The quantity and impact of future housing development is very much dependent on future population growth. At a county-wide level, this will be covered by the forthcoming Wiltshire Strategic Housing Market Assessment. Official population projections prepared by the Office of National Statistics do not cover areas smaller than local authorities. The most recent (2014-based) projections for Wiltshire show population growth of 12% over the period 2014-2039. However, based on existing Census data we examine local population growth more closely.

3.9.13. 2011 is the latest date for which an estimate of population for Marlborough and the rural parishes is available. This showed the population to be 9,351, of whom 90% lived in Marlborough. At that date, the area represented just under 2% of Wiltshire's population. Assuming that this proportion remains unchanged, the population of the study area would have been 9,592 in 2014. According to the latest ONS estimates which, as noted above, covers the period to 2039, the population will rise to 10,735, an increase of 1,144 persons by then. Applying these proportions to the MAPN period, which ends in 2026. by that date

¹¹ Section 106 of the Town and Country Planning Act 1990; these involve legally-binding planning obligations entered into between developers and local authorities under the terms they can include provision of affordable housing, among other infrastructure enhancements, as a condition of development.

population is expected to have reached 10,141, an increase of 549 on 2014 figures.

3.9.14. The projection for Wiltshire assumes that recent trends in birth and death rates and levels of migration will apply in the future. If growth differs from past trends the projections will need to be adjusted.

3.9.15. Natural growth (the excess of births over deaths) accounts for about 500 additional persons per annum across Wiltshire and migration for about 1,600 at the present time. All the net growth from migration arises from moves from other parts of England and Wales. Cross-border and international inward and outward migration are more or less in balance.

3.9.16. Birth and death rate trends are relatively well-understood: the greatest uncertainty arises from migration projections. The Wiltshire Core strategy comments on the high levels of inward migration experienced over the last several years, and its (negative) impact on affordability¹².

3.9.17. There is considerable uncertainty around future migration trends at present. This arises partly from the continuing impact of the global financial crisis of 2007-08 on the national and local economies, but more significant in future years will be the impact of the UK's departure from membership of the European Union. National and local authority level projections do not at present take account of this development.

3.9.18. The ONS projections assume that the current net increase of 500 people per annum through natural change will transform into a net loss of 1,000 per annum by 2039, arising in particular from a greater number of deaths. This is not due to higher death rates but simply from the ageing of the population and the much higher numbers of people in 2039 in older age groups. A net loss of 600 persons per annum is also projected as a result of cross-border and international migration. Hence future population growth is generated entirely from a much higher level of projected inward migration from elsewhere in England and Wales, around 3,300 per annum by 2039.

3.9.19. Population change at local level is also subject to the impact of spatial planning policy, and this becomes more significant as the size of area decreases. Marlborough may for example grow at the same rate as Wiltshire as a whole, but much will depend on the amount of land released for new housing in the area and the extent to which this is developed. Where sites released for housing are large, they can have a significant effect on population and lead to increases which are well above longer term trends.

3.9.20. Conversely policies to strongly restrict development might reduce population growth to below trends. So the estimate of growth made above is trend-based and could be affected by a large number of factors. Some of these will be national in their impact, others might affect Wiltshire as a whole, and others, (notably those relating to the location of future development), will impact specifically on Marlborough and the rural parishes.

¹² Wiltshire Council Core Strategy, para 2.13

4. Area profile

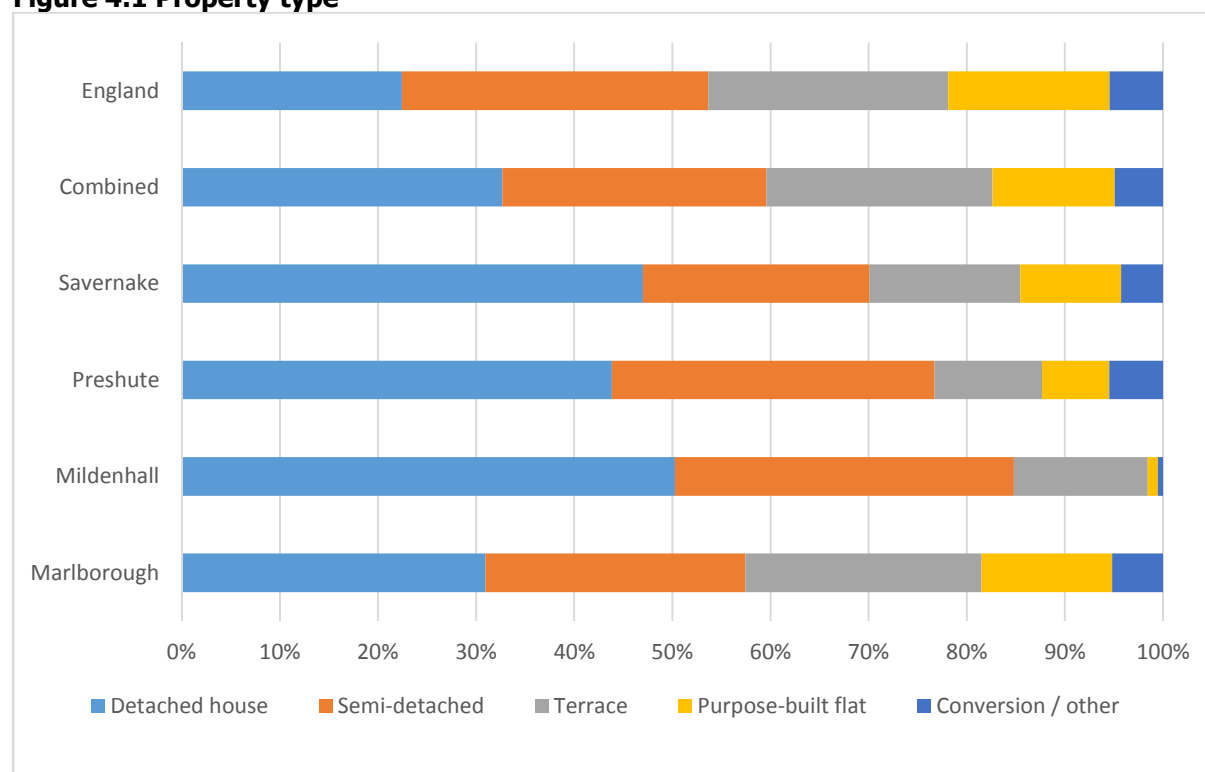
4.1.1. Having examined the state of the current housing market and the demographic factors that impact upon it, this chapter as required in the brief takes a 'snapshot' profile of what these factors have resulted in, in housing and economic terms, over the years.

4.2. Dwelling type and tenure

4.2.1. Of the 3,800 households in the study area, some 83% live in a house of some type or another, with the largest single property type being the detached house (33%). Twelve percent live in purpose-built flats with the remainder in buildings that have been converted into self-contained flats, shared houses or other forms of accommodation. Occupation of houses is higher than the England average.

4.2.2. There are some differences between Marlborough and the more rural parishes, with the latter dominated by detached houses (50% in Mildenhall), and characterised by a scarcity of flats (under 30 in total in the three rural parishes). Marlborough has a more typical balance, with 18% dwellings being flat dwellers (compared to the England average of 21%).

Figure 4.1 Property type



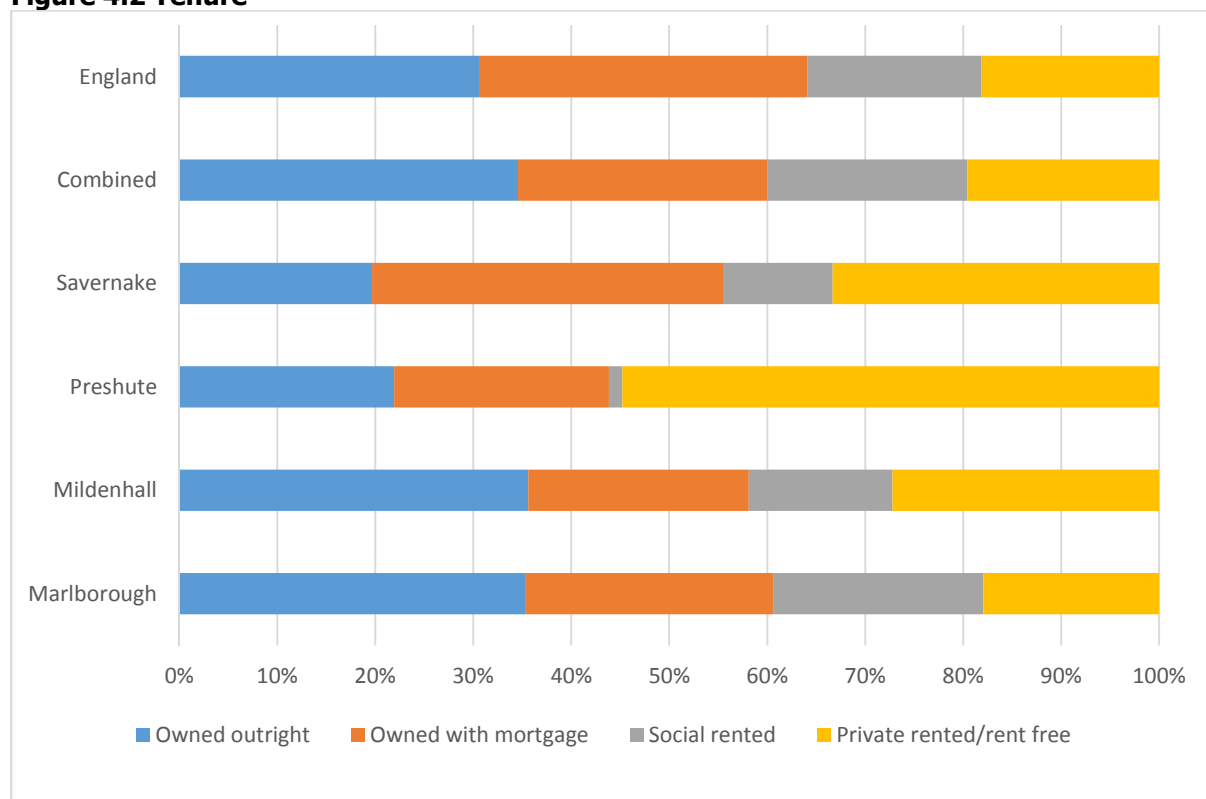
Source: ONS, 2011 Census of Population, Table QS402EW – Accommodation type, households

4.2.3. The tenure profile of the area shows a lower level of owner occupation (60%) than the national average (64% in 2011). If the area has followed national trends the proportion of home ownership will be lower in 2016. The proportions of both social and private renting

(20% each) are higher in the area than the national average.

4.2.4. In Marlborough the higher level of renting is made up by the social rented sector. In the rural parishes the proportion of social renting is low and it is private renting which is much more significant. In Preshute an extraordinary 55% of accommodation is privately rented but as in many rural areas this stems from historical patterns of provision related to estate and land ownership rather than from the newer growth in private renting post 1990 which has occurred nationally, and probably relates to accommodation associated with Manton Stables.

Figure 4.2 Tenure



Source: ONS, 2011 Census of Population, Table LC4405EW - Tenure by household size by number of bedrooms

4.3. Overcrowding and under-occupation

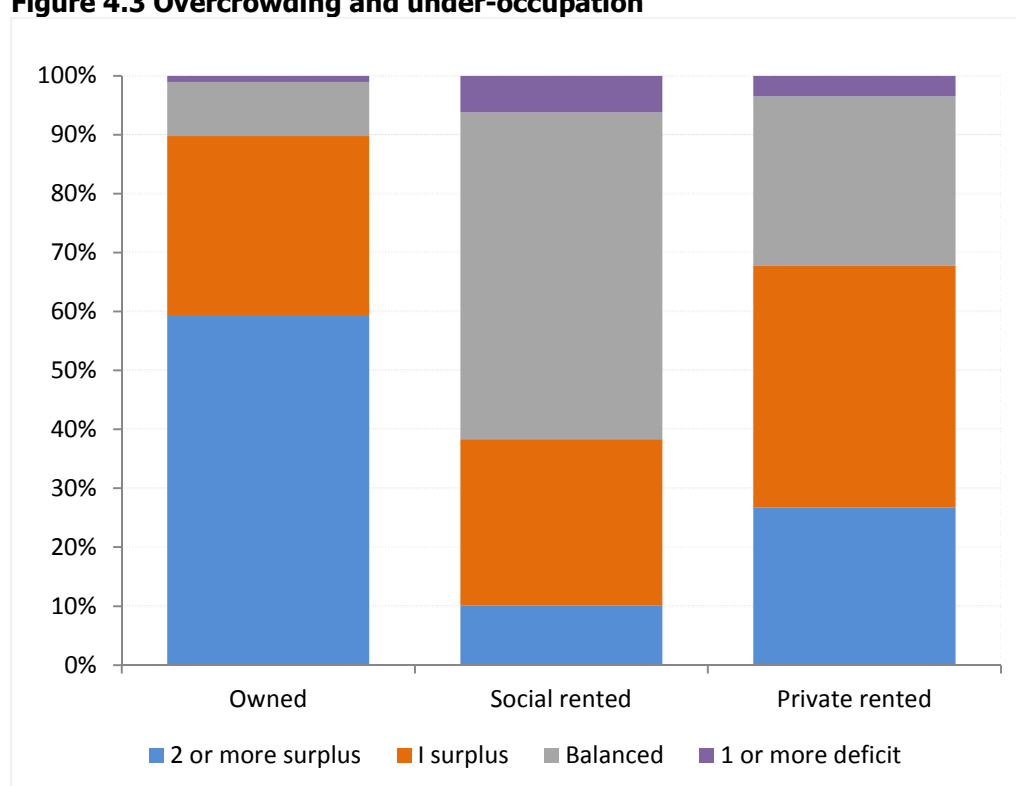
4.3.1. We also examined the degree to which households were either overcrowded according to their needs, or were under-occupying their homes. We looked at this by tenure as clearly there are different options and opportunities to balance the supply of and demand for different sizes of accommodation depending on tenure. We only examined the overall, combined MANP area, as numbers were too small in the rural parishes to be meaningful.

4.3.2. The results are in Figure 4.3. They are based on what is known as the 'bedroom standard', which allocates an ideal number of bedrooms to a household depending on the family make up (number of adults, couples, and children of different ages and genders, and has underlying it assumptions about how far it is acceptable to share rooms). As can be clearly seen, some 60% of owner-occupiers have two or more extra bedrooms in their homes, with another 30% having an extra one. There is minimal evidence of overcrowding. The pattern is very different for the social rented sector, where 55% have balanced needs

and provision, 6% are overcrowded, 28% have one extra bedroom and 10% have two extra. The private rented sector sits in the middle of these extremes with relatively similar proportions of one and two extra bedrooms, and 'balanced' provision. Only 3% are overcrowded.

4.3.3. In terms of housing policy, and interventions to improve the usage of the stock, in the owner-occupier sector indubitably a significant proportion of the under-occupiers will be older people whose children have grown up and moved away. There may be options to encourage some of those to downsize, freeing up larger homes for incoming or emerging family households. In the social rented sector, although the 'bedroom tax' may have stifled some management options to use transfer policy to make more efficient use of stock, nonetheless there should at least be some scope to help alleviate some of the limited incidence of overcrowding present.

Figure 4.3 Overcrowding and under-occupation

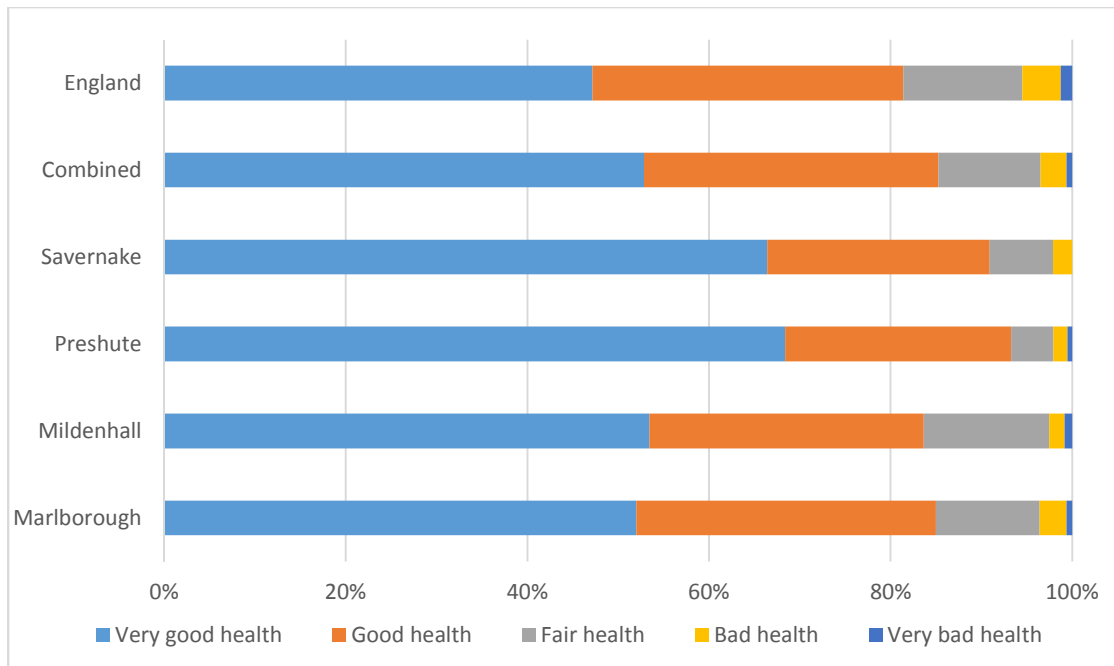


Source: ONS Census 2011 LC4108EW - Occupancy rating (bedrooms) by tenure

4.4. Health

4.4.1. In general, residents of the MANP area enjoy higher levels of good health than England as a whole, with 85% having very good or good health, compared to 81% across England. This difference is particularly notable in Preshute and Savernake, where over 90% have good or very good health.

Figure 4.4 Health



ONS Census 2011 QS302EW - General health

4.5. Deprivation

4.5.1. The Department of Communities and Local Government produces a national index of deprivation which includes data on incomes but also other aspects of deprivation such as education, health and disability, crime and factors affecting rural areas such as barriers to the delivery of services due to low population density. This index is not available for parishes but is provided for LSOAs.

4.5.2. Five of these areas in combination cover Marlborough Parish, with two other LSOAs covering much larger rural areas which include Savernake, Preshute and Mildenhall but also other similar rural parishes. The table below shows the overall index and rating on each of the index components for the three areas in 2015. The data for the five LSOAs covering Marlborough is presented separately and as an average for the whole area. The index scores in themselves are relative (they indicate whether an area is more or less deprived than others rather than being an absolute measure of deprivation), so the table shows the rank of each area in comparison to the national average, with the lowest ranks representing the greatest level of deprivation.

4.5.3. On the overall index, the whole area has a relatively low level of deprivation, with ranks around two thirds to three-quarters of the way down the spectrum of rankings. Within Marlborough, one LSOA (E01031862 – Marlborough East (North)) shows a much higher level of deprivation.

Table 4.1 Deprivation

		Rank (1 is most deprived. 32,900 is least deprived in England)								
	LSOA	Index of Multiple Deprivation	Income	Employment	Education, Skills and Training	Health Deprivation and Disability	Crime	Barriers to Housing and Services	Living Environment	Geographical Barriers
Marlborough	E01031861	26185	22785	23202	19122	22898	23360	19692	29077	10778
	E01031862	12399	10704	13627	5320	15189	18541	12698	17047	11958
	E01031863	27168	23943	25233	29536	20665	17623	28103	17375	21798
	E01031864	32050	32626	32444	32478	31489	32198	8753	32474	2746
	E01031865	22778	25984	23162	8886	24036	17064	19825	21695	20878
Marlborough	Average	24116	23208	23533	19068	22855	21757	17814	23533	13631
Savernake	E01031866	21122	27874	30611	27010	31104	19182	1319	7031	619
Preshute	E01031868	23221	29948	31942	26857	31765	20484	1064	13477	497

Source: English indices of multiple deprivation, 2015

4.6. Economic activity and inactivity

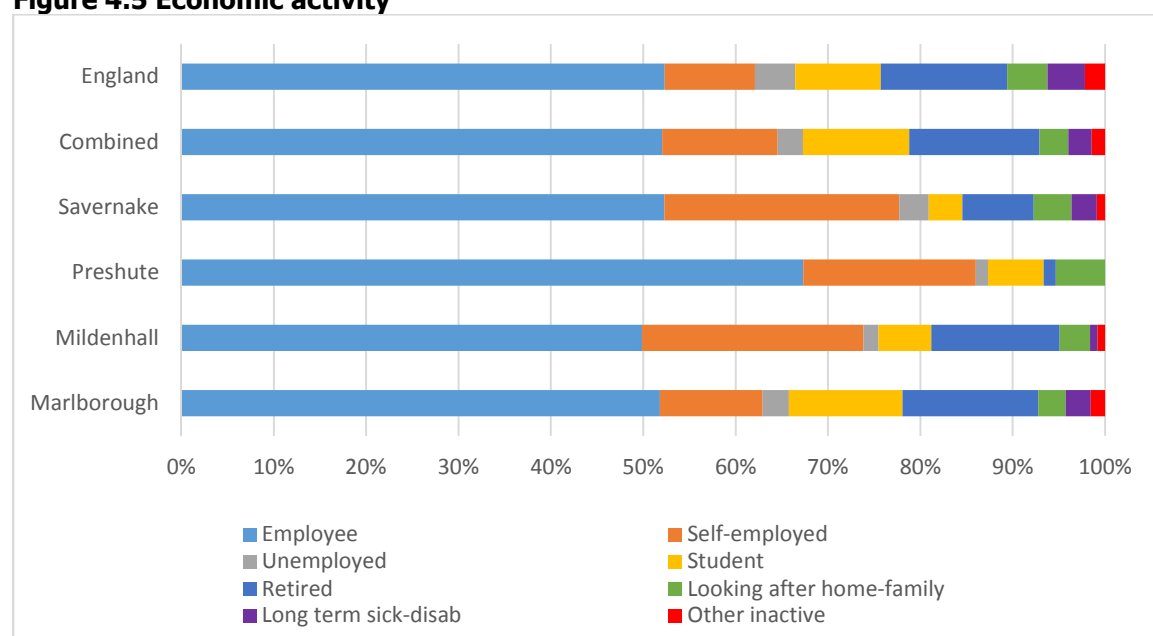
4.6.1. In 2011 there were 6,656 people aged 16-74 in the area, of whom 5,919 (89%) lived in Marlborough Parish. Some 67% of people aged 16-74 in the area were economically active (employed, unemployed or full time students), with the remainder economically inactive (retired, at home looking after family, long term sick or disabled). The other parishes had much higher proportions of people economically active. The proportion of people who were employed or self-employed in the area (64%) was slightly above the national average of 62%.

4.6.2. As can also be seen from figure 4.6, a higher proportion (10%) work from home, twice the overall England rate (5%). There may be planning implications here, as regards the attractiveness of small start-up units, or home / work-style developments. Nonetheless a significant proportion of the employed drive to work (or are passengers) – around 60%. This is reflected in the proliferation of multiple car availability, with 40% of households having three or more cars available for use.

4.6.3. Employment is concentrated in the public administration sector (see figure 4.10) and this is a reflection of the influence of Marlborough College on the societal mix and economy of Marlborough and neighbourhood. With over 400 staff it is the largest single employing institution in the Marlborough area, with a GVA (Gross Value Added - the normal measure of the value of economic performance) of £26.2M. Including those involved in the supply chains for Marlborough College in the area, its contribution amounts to 750 FTE jobs. Direct employment by the college accounts for 11% of the total. It also makes a considerable 'in kind' offer to the town, including use of sports facilities, swimming pool and volunteering by pupils. Marlborough College has an expansion programme which will see the number of pupils increase by 7% in the academic year 2018-19. This will, in turn, lead to increased employment requirements and opportunities.

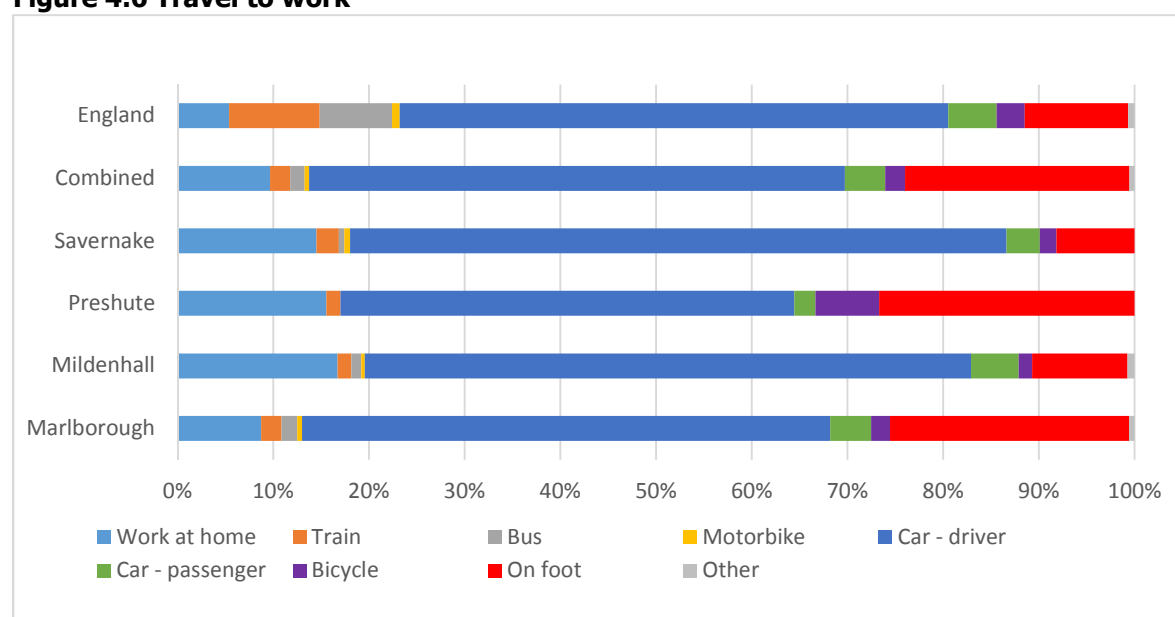
4.6.4. The majority of academic staff are housed by the College directly as terms of employment and it is felt 'hugely important' to be able to do this in terms of attracting staff. A much higher proportion of support staff (catering, housekeeping, laundry) live out of the area and often travel in from Swindon. The expense of living in Marlborough (or the alternative costs of having to commute in from Swindon) is making it difficult to recruit lower- paid or even medium-paid non-residential staff. The College authorities consider that a mixture of types of additional affordable housing – rented and shared ownership – would be desirable. Beyond current plans, the College are looking to develop more housing themselves (or release land for housing as they have done in the past) but there are no firm plans to date.

Figure 4.5 Economic activity



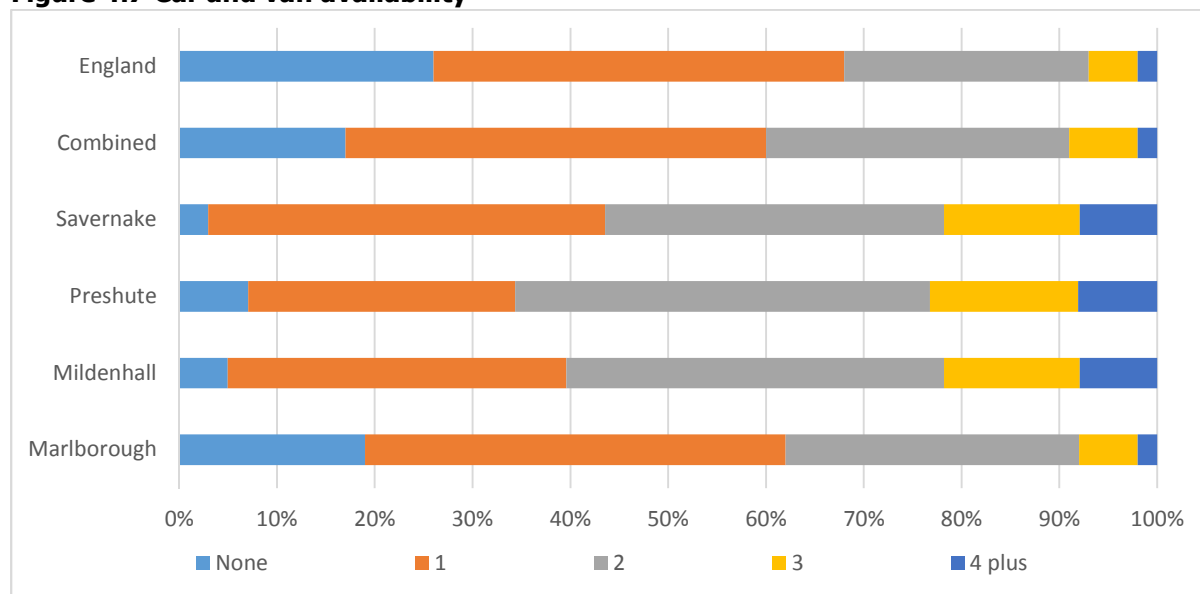
Source ONS 2011, Census of Population, Table QS601EW - Economic activity

Figure 4.6 Travel to work



Source: ONS Census 2011 QS701EW - Method of travel to work

Figure 4.7 Car and van availability

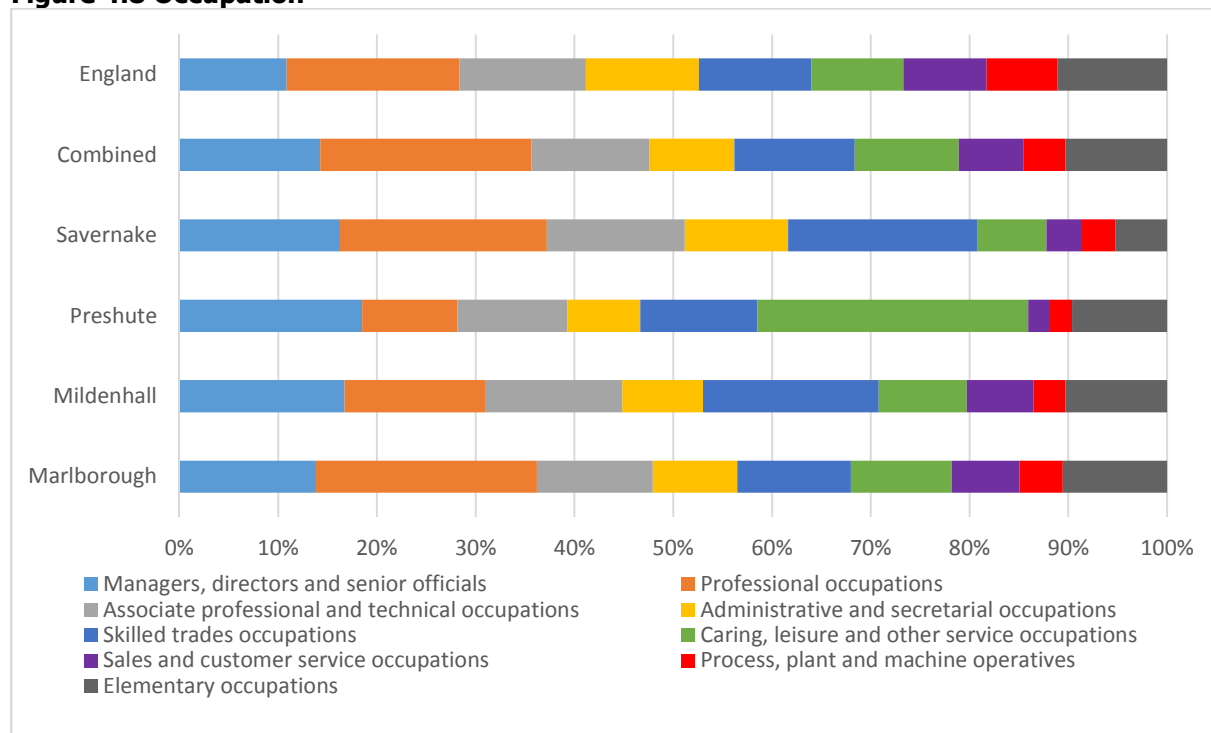


Source: ONS Census 2011 KS404EW - Car or van availability

4.7. Occupation, industry and qualifications

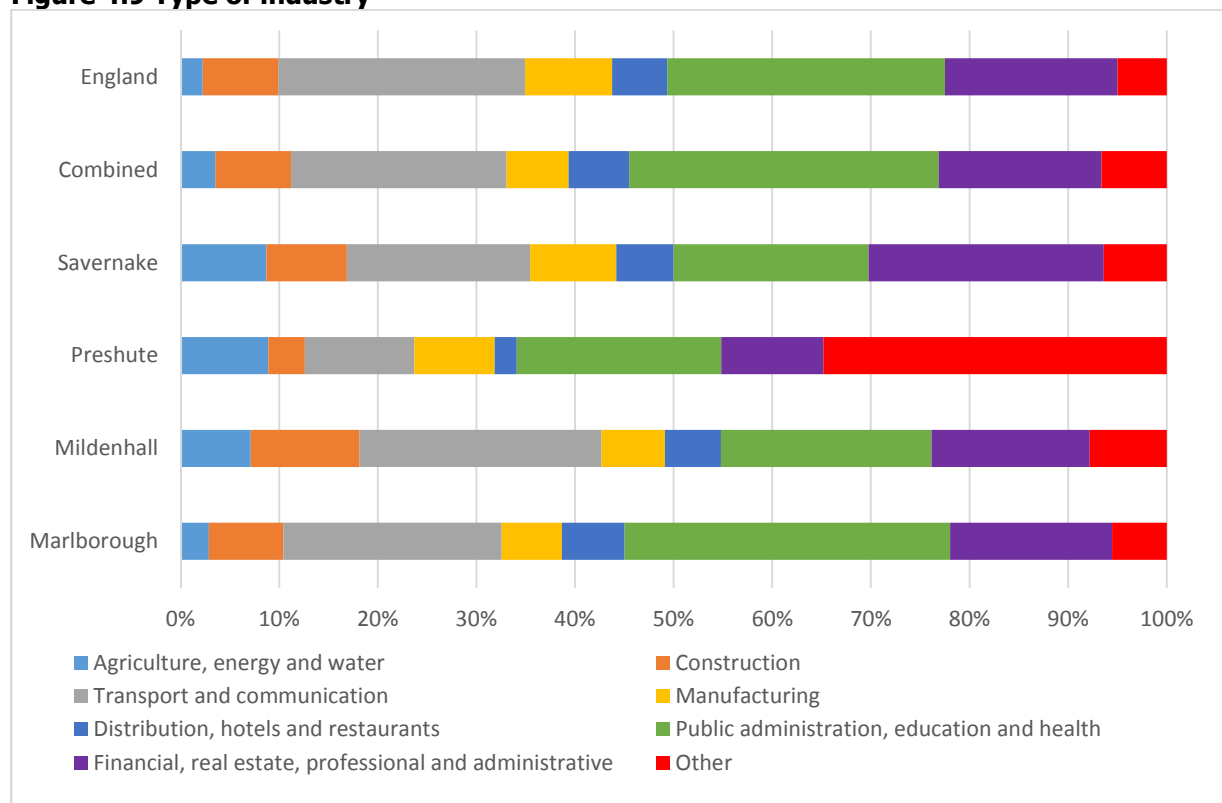
4.7.1. Compared to England as a whole, the area has a higher proportion of people in senior managerial or professional occupations, and fewer in mid-range employment groups such as administrative and secretarial employment, and in groups characterised by the ONS as less skilled, such as caring and other services, plant and machine operation and elementary occupations.

Figure 4.8 Occupation



Source ONS 2011, Census of Population, Table QS606EW - Occupation (Minor Groups)

Figure 4.9 Type of industry

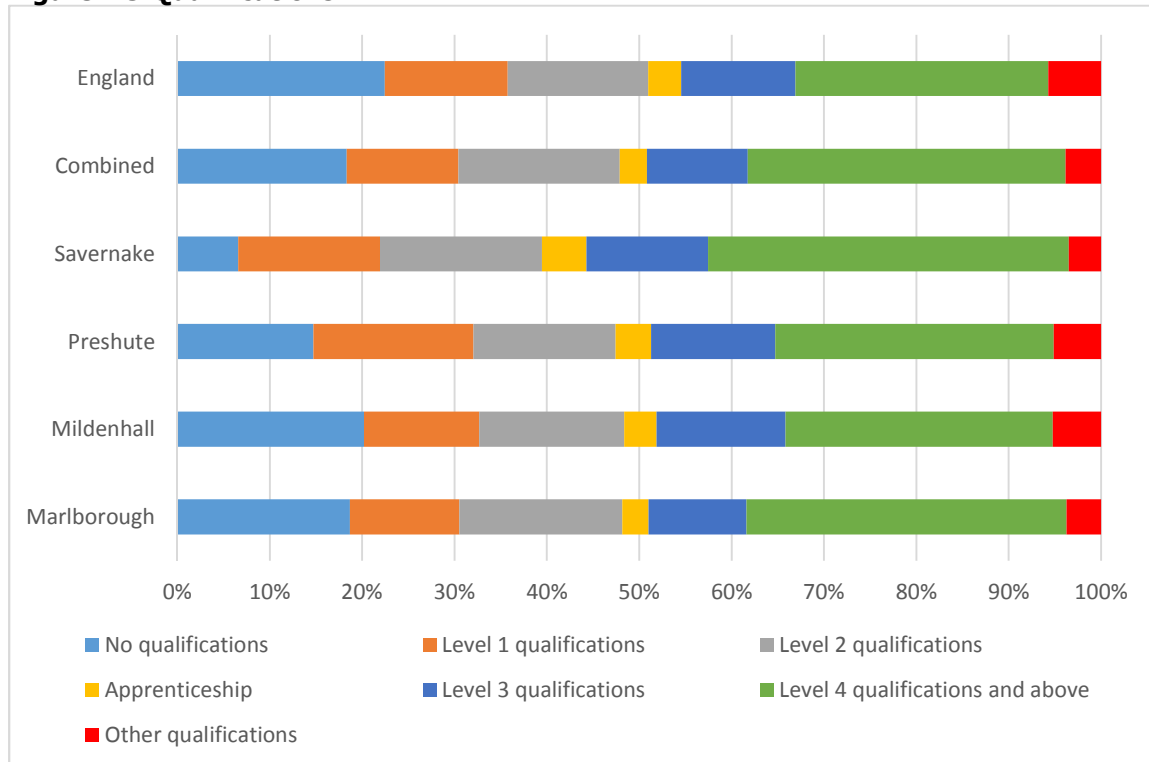


Source ONS 2011, Census of Population, Table QS605EW – Industry

4.7.2. In terms of industrial composition, the area has more jobs in agriculture and forestry than the national average but the proportion is still very small – 4%. There is a higher proportion of people working in public administration, education and health services (31%) than the national average (28%), and there are fewer in manufacturing (6% compared to 9% nationally). Marlborough Parish is the most similar in profile to the national average. The three rural parishes have considerably higher proportions of people in agriculture and forestry.

4.7.3. The occupational structure is reflected in the high proportion of people in the area with NVQ level 3 or level 4 qualifications (45%) compared to that for England as a whole (39%), and conversely the small proportion with no qualifications. Savernake has an even higher proportion of well-qualified people than the average for the whole area, with the other three parishes being relatively similar to one another.

Figure 4.9 Qualifications



Source ONS 2011, Census of Population, Table QS501EW - Highest level of qualification
Industry

5. Opinions and needs of residents and stakeholders

5.1. Introduction

5.1.1. This section comprises a report based on the major activity of the project, the undertaking of a full scale resident survey. Where appropriate it also incorporates the views of stakeholders with whom we conducted in depth telephone interviews.

5.2. Methodology

5.2.1. The prime method chosen was a postal survey. Every household in Marlborough and the three surrounding Parishes (4,217 in total) was sent a questionnaire (shown in Appendix 3) which included a general section on housing and also collected more detailed information from any households expecting to be looking for accommodation in the next five years.

5.2.2. A separate, short business questionnaire was also included with the household questionnaire so that we could obtain responses on relevant topics from people who run businesses from home or anyone proposing to start or relocate a business in Marlborough.

5.2.3. Web versions of both were also made available and publicised on the Town Council website. The questionnaires were distributed in January 2017 and response was closed mid-February. The Town Council also distributed the business questionnaire to a mailing list of businesses in the town or the Parishes. This one was kept open until the end of February.

5.2.4. Good response rates were achieved and the final samples were 996 for the household survey (886 by post and 110 from the web version) and 168 for the business survey. This means that nearly one in four households – 24% - responded to the household survey.

5.2.5. This report presents the findings relating to housing needs; business needs will be the subject of a separate document. The household sample is robust and gives a maximum statistical error of +/- 2.7% at the 95% level. That is, we can be 95% sure that the survey results would fall within 2.7% either side of the figure achieved had the whole population responded to the survey.

5.3. Detailed findings

5.3.1. The breakdown of the sample within the area compared to the actual distribution of households shows a close relationship: 93% of returns were from Marlborough itself (which holds 90% households); 4% from Mildenhall (5%), 2% from Savernake (3%) and 1% from Preshute (2%). We have considered, within our analysis, whether there are any differences between Marlborough and the Parishes (aggregated due to the small numbers) and this will be noted in the text if appropriate.

5.3.2. The profile of the sample by gender, age group, ethnic group, disability and employment status is shown in Appendix 2. As with many similar surveys, relatively more questionnaires were returned by older residents meaning that the achieved sample was not representative of the Neighbourhood Plan Area by age. We have therefore applied a weighting based on the ONS 2011 figures for Household Reference Persons in Marlborough and the Parishes so that the results may be interpreted as representative of the study area. Unless otherwise stated, the figures in this section are taken from the weighted data.

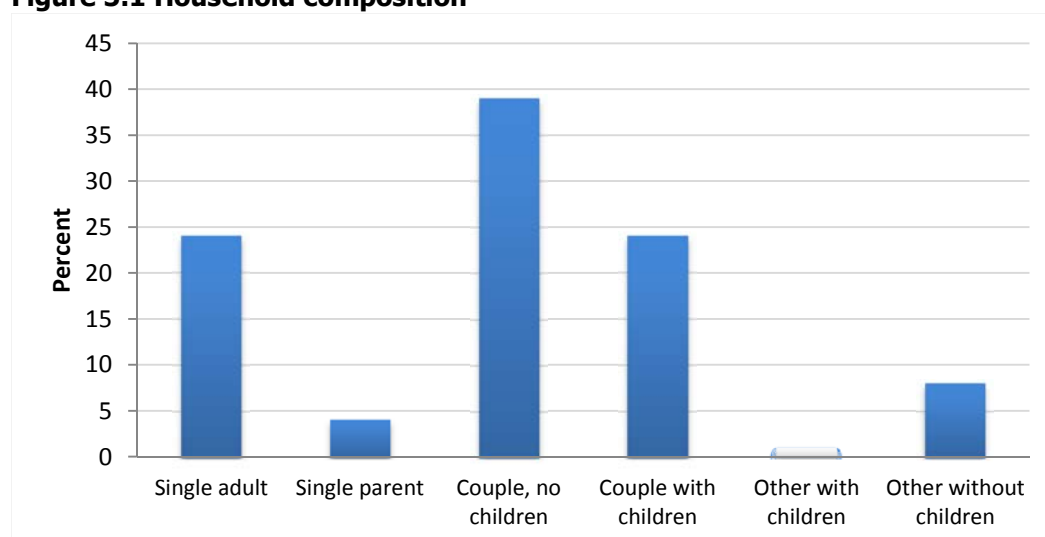
5.3.3. The remainder of this section is divided into the topics covered by the questionnaire with the main emphasis being on future need.

5.4. Household composition and residence

5.4.1. This section describes the profile of household types and sizes in the Neighbourhood Plan Area, as represented by the respondents to the survey, based on residents in nearly a quarter of the properties in the MANP area.

5.4.2. The type of household most frequently found in the sample was a couple without children, at 39%.

Figure 5.1 Household composition

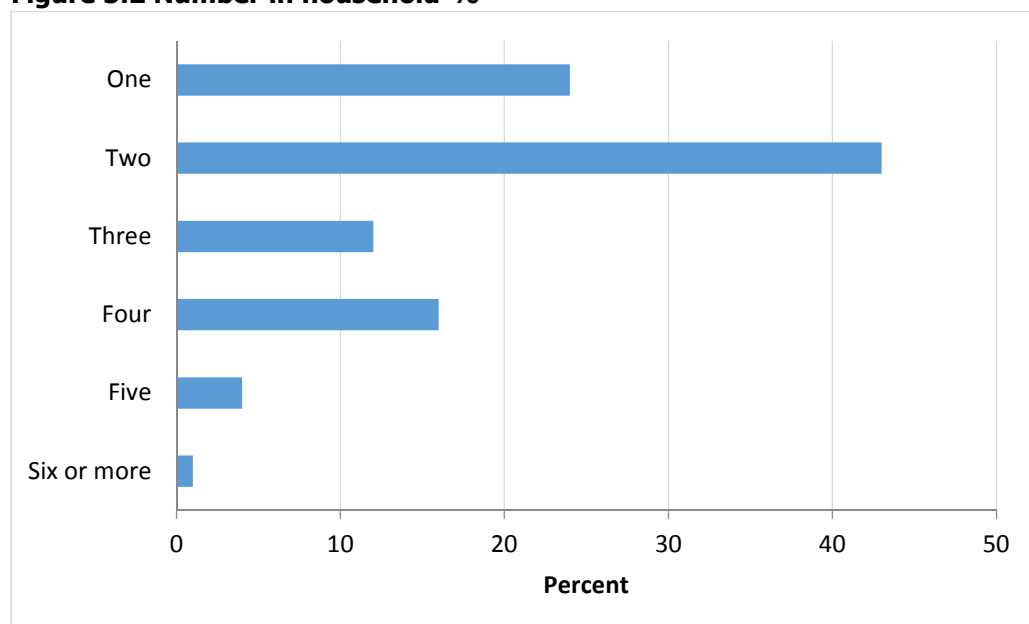


Base: all respondents

5.4.3. There were then equal proportions, 24%, of single adult households and couples with children. Overall, 29% of these households included dependent children. The age breakdown confirms that it was mainly those under 50 who have dependent children but there were some within households with adults aged 50 to 64. It was a little more likely that single adults were living in Marlborough itself and that couples were living in the other parishes but the differences are small. This breakdown is fairly similar to that found in Chapter 3, except that single adults are under-represented.

5.4.4. The number of people in any one household ranged from one to seven although, as the household type analysis suggests, two was most likely. There were few households with more than four people. The average (mean) is 2.4 people per household. This breakdown is similar to that in Chapter 3, except that one person households are under-represented, and two person households over-represented.

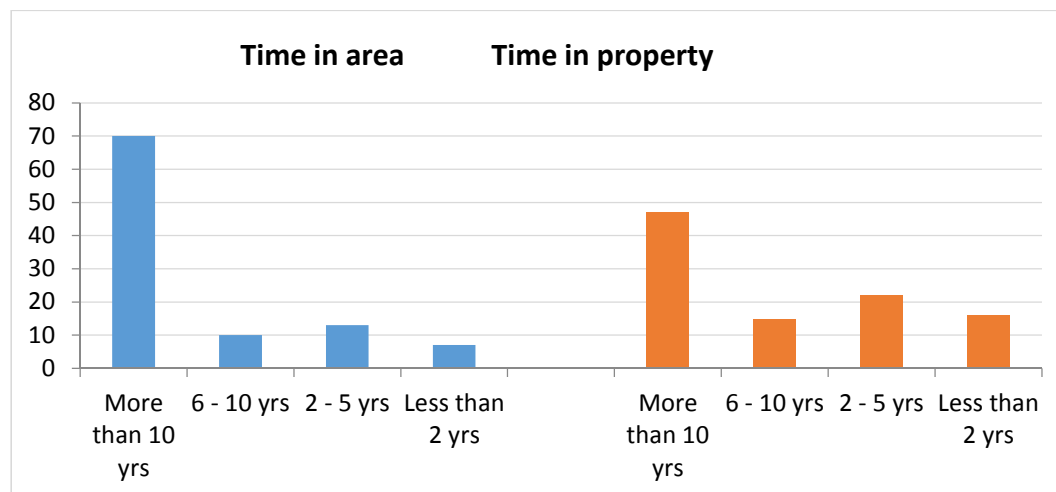
Figure 5.2 Number in household %



Base: all respondents

5.4.5. Respondents were asked how long they had lived in both their current property and the Marlborough/Parishes area. Figure 5.3 shows the results for both and indicates a largely settled and stable community. Some 70% had lived in the area for more than 10 years and almost half (47%) had resided in the same property for a similar time. Not surprisingly, both were more likely amongst the older residents (50+).

Figure 5.3 Length of residence



Base: all respondents

5.4.6. This figure also illustrates that there is movement within the area with almost one in four people residing in the area longer than they had been in their current property. Referencing length of residence by tenure it was found that half of those in social rented properties had been in their homes for at least ten years and only 11% had moved in within the previous two years. In contrast, half of private tenants had been in their homes for less than two years and 69% for less than five. This suggests that perhaps the private rented

sector is seen as a short term solution which is a pattern similar to national statistics, and a new and growing sector in Marlborough due to affordability issues.

5.4.7. Newcomers to the area are nevertheless at a significant level: one in five had come to live in Marlborough within the previous five years. This reinforces the analysis in the Wiltshire Core Strategy of considerable inward migration. They were a little more likely to be found in Marlborough than in the surrounding Parishes. This group was asked why they had come to live in the area and what had attracted them. Table 5.1 below shows that employment was the strongest motivation, one in three giving this as the reason.

Table 5.1 Reasons for moving to the area

	%
Convenient for or closer to work	34
Closer to family/family already live here	22
Like the town/good amenities	22
Near the countryside/like the rural area	16
Good schools	10
Accommodation within walking distance/close proximity to facilities	7
Lively area/community	7
Good transport links/closeness of M4	6
Small/market town	5
Have friends in the area	5
Other reason	21

Base: all moving to area within last five years (188)

5.4.8. Moving to be near family was also important and there is a good deal of comment which illustrates the appeal of the town itself and the proximity of attractive countryside. The availability of good schools was specifically mentioned by 10%. Stakeholder comment supports this in general terms, underlining the appeal of the area and confirming that being in the catchment area for well-regarded local schools was a significant attraction.

'Marlborough is a place that people want to be so demand is always strong'

The 'other reasons' included: friendly people, being a clean and quiet area, the reputation of the town, retiring to a rural area and accommodation that was available or affordable in their particular circumstances.

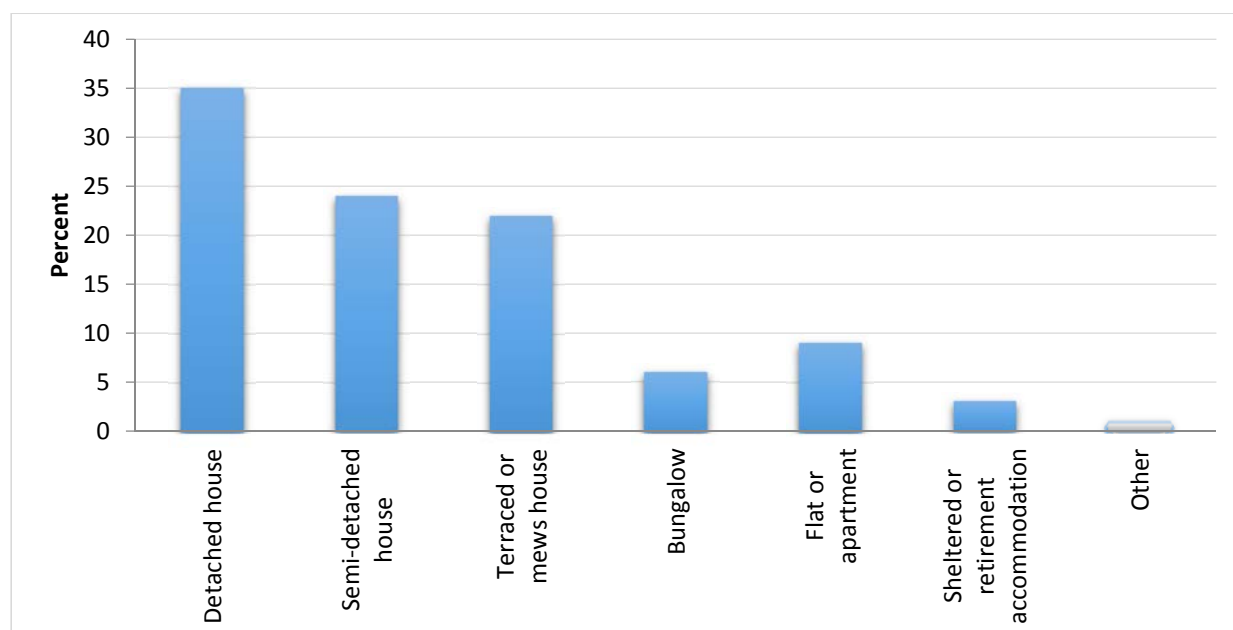
5.4.9. Some differences in the reasons given may be seen between the subgroups. For example, employment related reasons are more likely for those under 50 years old, whereas it is those 65 and over who are more likely to have moved to be near their family. Older people particularly like being able to walk to the town and its facilities. Again, stakeholder comment supports this – the 'compactness' of the town and facilities makes it an ideal location for those who do not want to be reliant on a car. There is also a strong retail offer with an emphasis on independent shops.

5.5. Property profile

5.5.1. The properties represented in the survey were predominantly houses with fewer flats and bungalows and a small number in retirement accommodation or other types of

property. This is a similar profile to that noted in Chapter 4 (table 4.1).

Figure 5.4 Type of property



Base: all respondents

5.5.2. The age breakdown shows a number of features which might all be expected: younger people are more likely to live in semi-detached or terraced properties whereas detached houses are most likely in the 50 – 74 age range, bungalows tend to be for older people (particularly those over 75), flats are particularly popular with under 35s but also have a peak for the oldest age group, over 85. Those living in sheltered or retirement accommodation were largely, but not exclusively, over 75.

Detached houses were also more frequently found where respondents lived in the Parishes, with a broader spread of property types within Marlborough itself.

5.5.3. There were a high proportion of 'owner occupiers' in the sample with 49% of the total owning their property outright. Including those with a mortgage increases home owners to 77% with a handful in shared ownership.

Table 5.2 Tenure

	%
Owned outright	49
Owned with a mortgage	28
Shared ownership	1
Rented from Housing Association	10
Rented from Wilts Council	<1
Rented from a private landlord	8
Tied to job/other	4

Base: all respondents

5.5.4. Cross referencing with age shows that mortgages are most frequently held by those in the 25 – 50 age range and that more than 80% of those over 65 own their own homes. Younger people then form higher proportions of those who rent their home. This is

especially true for privately rented homes – 17% of those aged 16 – 34 rent privately compared with only 4% of those over 65.

5.5.5. Comparison of tenure and economic activity shows that: outright ownership is much more likely where respondents are retired, social renting is predominantly for those who are economically inactive and for both renting privately and owning a home with a mortgage, it is most likely that respondents will be working.

5.5.6. The tenure breakdown diverges from that in the Census, noted in Chapter 4. Owners tend to be over-represented and all other tenures under-represented.

5.6. Motor vehicles

5.6.1. The survey also recorded how many vehicles (cars, vans or motorcycles) were used by the members of each household. Table 5.3 shows that one or two was by far the most likely response.

Table 5.3 Number of vehicles used by household members

	%
None	5
One	43
Two	39
Three	11
Four or more	2

Base: all respondents

5.6.2. Only 5% of households had no vehicles and these were very largely where the respondent was aged 75 or above. Economically active households were more likely to have two or three cars whereas retired people were more likely to have only one. There was a slight difference by location too, with households in Marlborough most likely to have one car but more than half of those in other Parishes having two.

5.6.3. Anecdotally there seems concern amongst some residents about a lack of parking. Some made comments on the questionnaires and two took the trouble to ring the helpline to discuss parking issues.

5.6.4. Car access in the survey was very similar to that noted in the Census, except that more households had no access to vehicles in the Census.

5.7. Adaptations

5.7.1. A final point within the property profile is to note that 8% say they already have adaptations to their home to increase accessibility or mobility. This was much more likely where there was existing disability or illness within the household; 40% of this group compared with only 3% of other households. The likelihood also increases with age, up to one in three homes where the respondent is aged 85 or over.

5.7.2. Asked about future needs, some 4% think they may need some adaptations in the next five years but around 40% were unsure about this or did not answer the question. There is some overlap within this – around one in three of those who currently have adaptations also think they will need more in the future.

5.8. Fuel and energy

5.8.1. Respondents were asked which was the main fuel used to heat their home. Although some gave more than one answer, it is clear that mains gas is by far the most likely.

Table 5.4 Main fuel used to heat home

	Total	M'boro	Parishes
	%	%	%
Mains gas	64	72	36
Electricity	12	12	2
Gas and electricity combined	10	11	2
Some other combination	5	4	15
Oil	4	1	36
Other fuel	1	1	9

Base: all respondents (899/833/66)

5.8.2. Twelve percent of homes are reliant on electricity but any others are at a low level overall. The final two columns in table 5.4 show the differences between homes in Marlborough and in the other Parishes. Although the sample from people living in other Parishes is relatively small, it does show a much greater reliance on oil, presumably in the absence of mains gas, and also higher usage of others fuels such as coal. Looking at a tenure comparison, it may be seen that 40% of those who live in homes rented from a social landlord say that electricity is their main form of heating, compared with only 8% of home owners.

5.8.3. Relating to insulation, it was found that:

- 90% of homes have double or secondary glazing
- 87% have roof insulation
- 61% have wall insulation

5.8.4. The lower figure for wall insulation is understandable as it is not generally as popular but it seems there is quite a significant proportion who do not have roof insulation. Analysis by property type shows that this is largely due to the proportion of people who live in flats or sheltered/retirement accommodation (which may well also be flats) and for whom roof insulation might not be relevant or necessary. For the same reasons, the lowest incidence of wall insulation is for those who live in flats or terraced properties.

5.8.5. A final question in this section asked how people typically paid for the energy consumed. The use of direct debit was by far the most likely, 81% gave this as their response. Monthly or quarterly billing was preferred by 14% but very few, 2%, used pre-payment cards. There do not seem to be any patterns to the preferences of different subgroups.

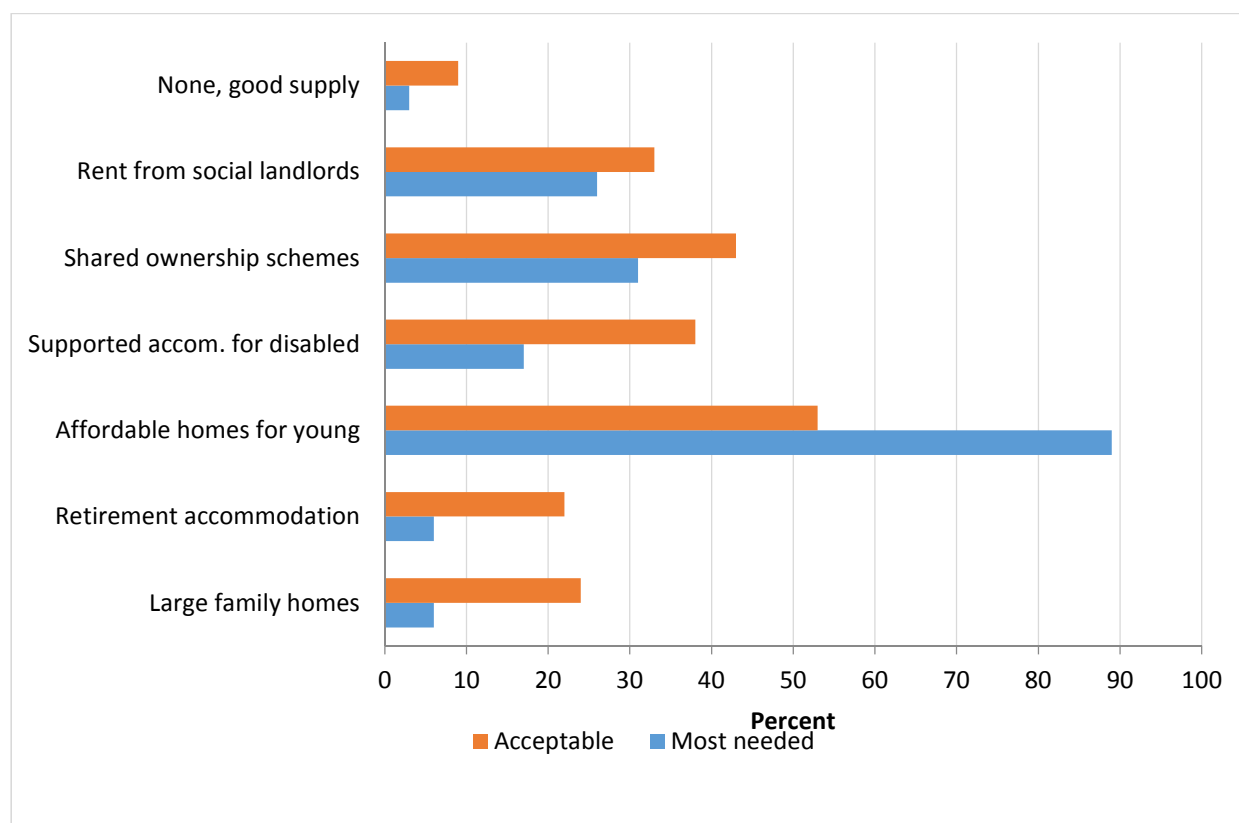
5.9. Views on housing supply

5.9.1. Views were sought on the types of property which would be both acceptable and most needed, if there were to be development in the area. There is widespread agreement that the greatest need is for more affordable homes for young people. Some 89% of

respondents gave this response, although only 53% said they thought this type of property was acceptable, which seems a slight contradiction.

5.9.2. There was also a good level of support for both shared ownership schemes and property to rent from social landlords, which further acknowledges an awareness of the high cost of property in the local area. In both of these instances, more people thought them acceptable than most needed. There do not seem to be any identifiable patterns of opinion within the different subgroups.

Figure 5.5 Acceptable and most needed property types

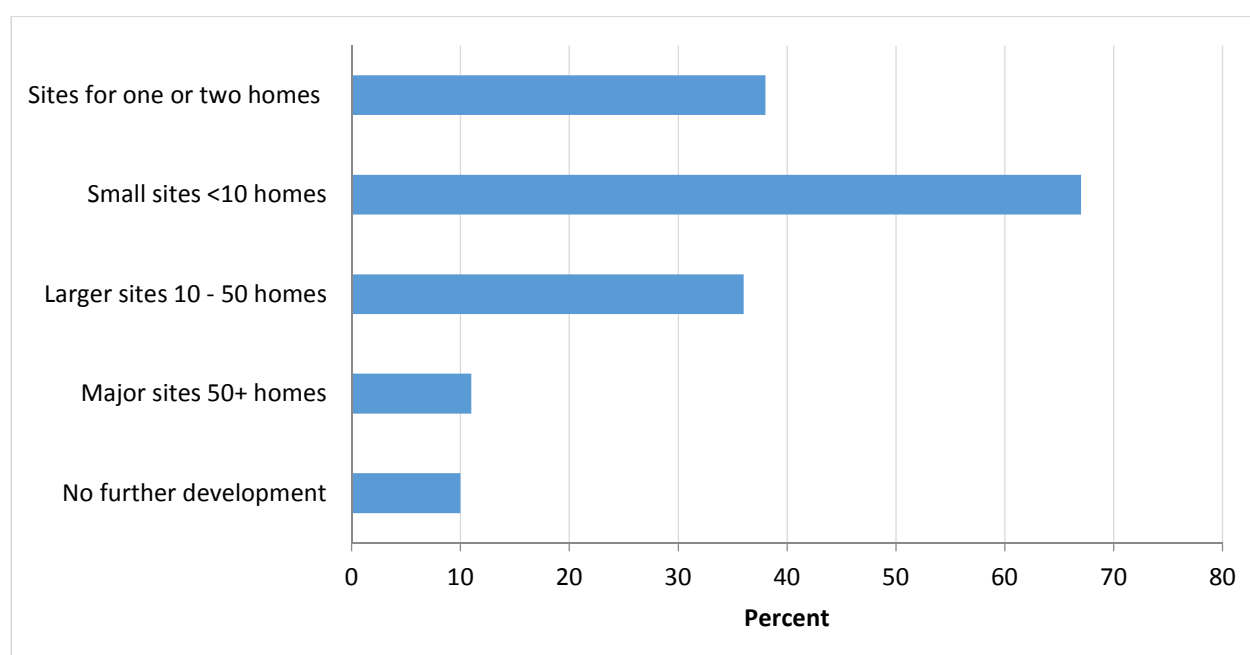


Base: all respondents

5.9.3. Whilst around one in four people felt that large family homes and retirement accommodation would be acceptable, few thought there was much need for either. And it is interesting that very few people feel the local supply is adequate for all: only 3% said that nothing was 'most needed'.

5.9.4. There was also a question to examine the acceptability of different sizes of potential new developments, as shown in figure 5.6.

Figure 5.6 Size of development acceptable locally



Base: all respondents

5.9.5. Two out of three people find a small development of up to ten homes acceptable and around half that number would agree with a larger site of 10 – 50 homes. However, only 11% would want to accept a major development with more than 50 homes. A small proportion, 10%, would prefer to see no further development at all. They are more likely to live in one of the other Parishes than in Marlborough itself (21% compared with 9%) but otherwise do not have any particular characteristics.

5.10. Benefits, employment and work travel

5.10.1. Respondents were asked if anyone in the household received any of a list of benefits and it was found that exactly half did so. By far the most likely was the State Pension, followed by Child Benefit. All others were at a very low level. It can also be seen by comparing figures for receipt of State Pension in the sample with the actual figures (see figure 4.4) that those claiming old age pensions were over-represented in the survey (hence the weighting of data).

Table 5.5 Receipt of benefits

	%		%
Income Support	2	Attendance Allowance	2
Housing Benefit	5	Carers Allowance	2
Local Housing Allowance	<1	Other disability-related benefits	1
Council Tax Support	3	Child Benefit	13
State Pension	31	Child Tax Credit	5
Pension Credit	2	Working Tax Credit	2
Jobseekers Allowance	<1	Universal Credit	<1
ESA	2	None of these	50
DLA / PIP	4		

Base: all respondents

5.10.2. Economic activity clearly affects the likelihood of receiving benefits. For example, only 33% of economically active households receive any benefits and for most of them it is Child Benefit or Child Tax Credit. Almost all of those in receipt of Housing Benefit live in social housing.

5.10.3. As shown in Appendix 2, some 60% of the sample is currently employed. This included 40% working full time and 20% part time. There are some differences between the subgroups; for example, full time workers are a little more likely to be male (46% of men compared with 35% of women) and part time workers much more likely to be female (27% compared with 9% of men). There is also a slightly higher proportion of workers in the other Parishes and more retired people in Marlborough itself. This is supported anecdotally by the older people who had commented that they liked to be within walking distance of facilities by living in the town.

5.10.4. Those who are working were asked if this was within the Marlborough area or outside and the results show a fairly even split overall.

Table 5.6 Location of employment

	Total	Full time	Part time
	%	%	%
Within Marlborough/Parishes	48	39	65
Outside the area	44	53	26
Both within and outside the area	8	8	9

Base: all in employment (548/369/179)

5.10.5. However, there are differences between the full and part time workers. More than half of those working full time do so outside the area, whereas two out of three in part time employment work locally. This is quite understandable as part time workers would probably find it less attractive or financially rewarding to travel longer distances. The much higher proportion of full time workers going out of the area may suggest a lack of options within Marlborough and/or a preference for living in Marlborough or the Parishes, at the expense of travelling greater distances, and signals an element of 'dormitory town' nature. – that is those that are comfortable to domicile in one locality whilst being prepared to travel to a more attractive place of work in the absence of local higher paid jobs or career prospects.

5.10.6. A very broad range of locations was found for those who work outside the area, with Swindon the most likely single destination, followed by London. We understand that Marlborough and neighbouring parishes have been included in the Swindon sub-market in the forthcoming Wiltshire and Swindon SHMA and our findings do bear this out.

Table 5.7 Work destinations outside the area

	%
Swindon	26
Travel around, mostly local or South West	13
London	10
Across UK/international	8
Newbury	6
Devizes	5
Pewsey	3
Reading	3
Salisbury	3
Tidworth	2
Heathrow	2
Bristol	2
Burbage	2
Other locations	26

Base: all working outside area and providing information (277)

5.10.7. There were more than 20% who were not tied to one location and either travelled around or mentioned more than one base. The 'other locations' were each mentioned by fewer than 2%.

5.10.8. The final question concerning work travel was the mode of transport used. Cars were by far the most likely, with very little use of public transport.

Table 5.8 Means of transport for travel to work

	%
Car – driver	58
Car – passenger	2
Walk	16
Train	2
Cycle	1
Bus	<1
Multiple means	12
None – work from home	7

Base: all working and providing information (549)

5.10.9. Almost all of the car usage was as drivers so there is perhaps little scope or will for car sharing to reduce congestion. There are some users of public transport amongst those who gave multiple means of travel (e.g. car and train) but overall public transport is used by only a few. This perhaps reflects the lack of a railway station in Marlborough itself.

5.10.10. A good proportion were able to walk or cycle to work and some work from home so, overall, 24% did not impact at all on any congestion or parking issues. In relation to the nature of employment, detailed analysis shows that full time workers are more likely to drive to work (reflecting that a higher proportion of them travel outside the area) and part time workers rely more on walking to work or being home based.

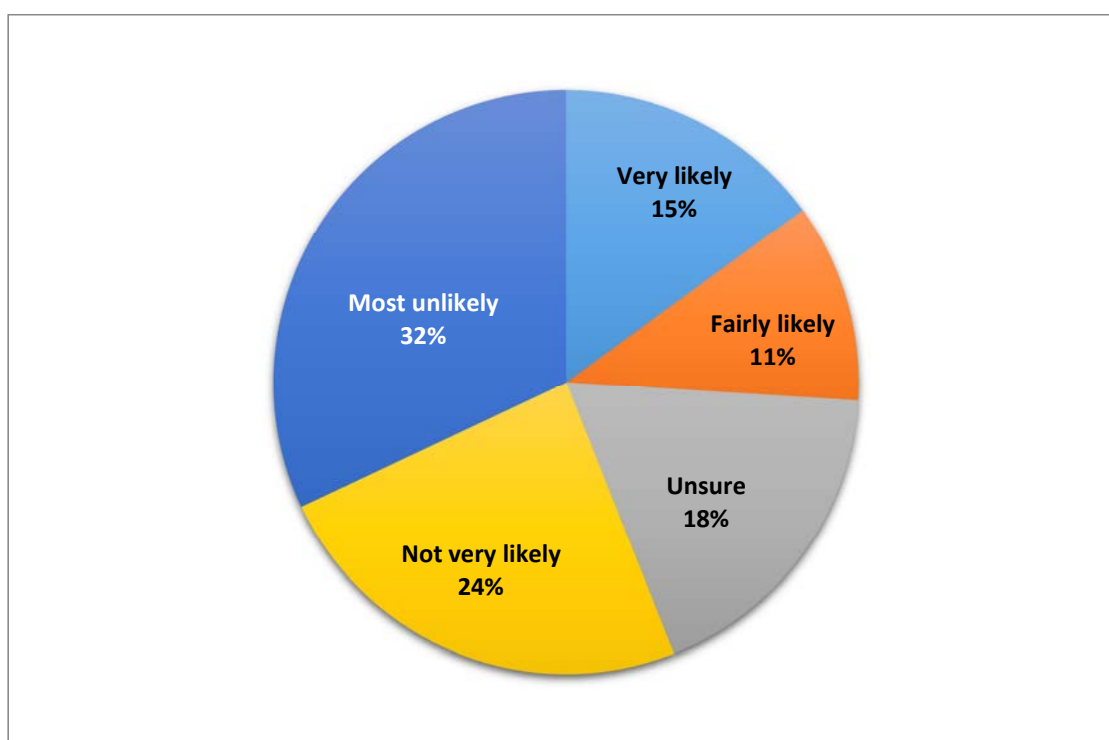
5.11. The level of future demand for housing

5.11.1. An important objective of the survey was to obtain information on the likely demand for property over the next five years. There were two elements to this: existing households moving and new households being created by people moving out of existing households into independent accommodation.

Existing households moving

5.11.2. Looking first at the intentions of existing households, it was found that, although the majority were settled, there were around one in four households who were thinking of moving. This includes 15% 'very likely' to move and 11% 'fairly likely'. This equates to 243 households in the survey.

Figure 5.7 Likelihood of existing household moving in next five years



Base: all respondents

5.11.3. As might be expected, it is broadly younger households who are more likely to move and older ones who are more settled. For example, 52% of those aged 25 – 34 are 'very likely' to move and 46% of those over 75 are 'most unlikely' to do so. Similarly, working households are more likely to be considering a move than those where the residents are retired. Current tenure has an influence too – least likely to be moving are those who own their homes outright and those in housing rented from a social landlord. This correlates quite closely with the age breakdown. Around one in three of those who own their homes with a mortgage are considering a move. In sharp contrast, 49% of those renting from a private landlord are 'very likely' to move with a further 12% 'fairly likely'. Only 16% of private renters think they are unlikely to move. This is further evidence that renting privately is seen largely as a short term solution.

5.11.4. There are a small number within the sample (25) whose accommodation is linked to their job and 60% of them think they are likely to move within five years which is perhaps

understandable.

5.11.5. One of the main reasons given for wanting to move was to obtain a larger or a smaller property, as table 5.9 shows. This is followed by employment reasons and a desire to reduce the cost of either housing and /or energy.

Table 5.9 Reasons for household wanting to move

	%
Need a larger property	32
Need a smaller property	18
For employment reasons	16
Want to reduce housing costs	16
Want to reduce energy costs	14
To be nearer shops and services	10
Want to be nearer family and friends	8
To own our own property	8
Health care and support reasons	7
Access problems with current home	6
Move out of town/area too busy	3
Need a driveway/parking	3
Other reasons	19

Base: all very or fairly likely to move and giving reasons (235)

5.11.6. Not surprisingly, it is younger people who need more space and older ones who wish to downsize, broadly speaking. The need to reduce housing costs seems to exist in all age groups, although of least relevance to the most elderly.

5.11.7. Access problems and healthcare issues are both more relevant to the older age groups, particularly over 65, and to those with a disability or long term illness. The small number wanting to be able to own their own home are mostly under 35 and almost all currently living in privately rented accommodation.

Creation of new households from within existing households

5.11.8. The second possibility for future housing demand is new households being created from within existing ones. There were 161 households in the survey (17% of the total) who thought someone from within the household might leave to set up their own household within the next five years. This was most likely where the householders are aged 35 – 65 currently.

5.11.9. The overwhelming reason would be young people becoming independent from the family home, cited by 80%. An additional 15% gave the similar reason of marriage or moving in with a partner. A further 9% might move for employment reasons and 5% would be going off to university. Some 7% in total would be looking for care and support or for a more suitable property. But the clear need created by these newly forming households was accommodation for young people.

Overview of the level of demand

5.11.10. Taking an overview then of future demand, within the survey responses there are potentially around 400 households who will be looking for accommodation over the course of the next five years. As the survey only covered approximately one in four

residents this should be viewed as a minimum figure. It does not represent a level of demand for **additional** housing as there will no doubt be some natural movement within the existing stock that could meet some of the requirements. Nor will all of those households be looking for accommodation within the area, some will move away for employment or education.

5.11.11. Chapter 6 extrapolates from the survey to give some numerical indications of future demand for affordable and market housing.

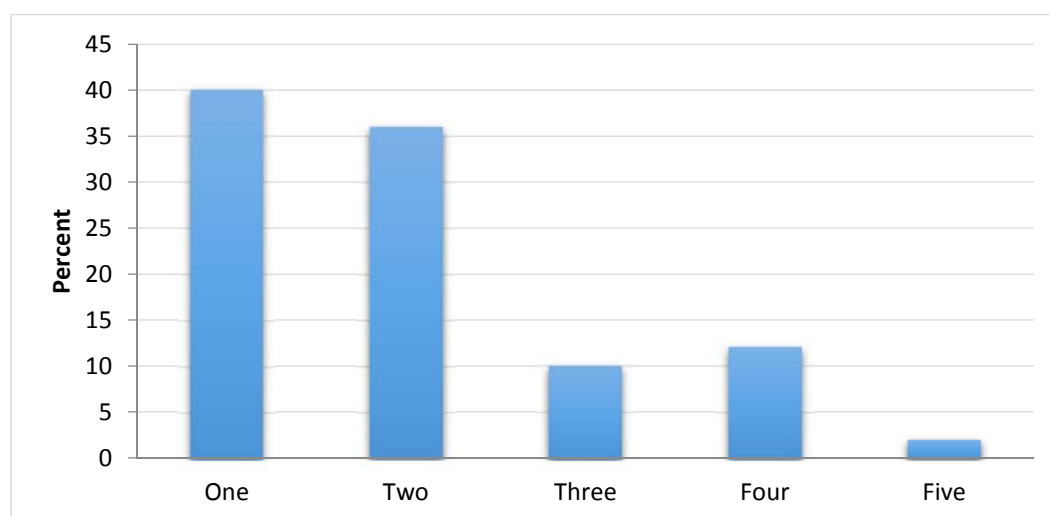
5.12. The nature of future demand

5.12.1. The survey also sought to establish the detail of what would be required in the future. Questions were asked on the size and nature of property required, preferred locations and financial capabilities. Not everyone who had indicated a possible move for the current household or the creation of a new household provided all the remaining detail but most of the results are based on good sized samples of 200 – 300 people.

Size of future property

5.12.2. The majority of those looking for accommodation would be households of one or two people.

Figure 5.8 Number of people in household requiring accommodation



Base: requiring accommodation in the next five years and providing information (285)

5.12.3. One person is much more likely when it is an emerging household – 66% of this group compared with only 23% of existing households moving.

5.12.4. Almost one in four of the households looking for accommodation were larger families which would fit with the important reason for moving of needing a larger property.

The type of household to be accommodated was as follows:

Table 5.10 Type of household requiring accommodation

	%	No. of households
Single adult	40	160
Single adult with one or more children	7	28
Couple with no children	35	140
Couple with one or more children	14	56
Other situation with dependent children	1	4
Other situation without dependent children	4	16

Base: requiring accommodation in the next five years and providing information (297)

5.12.5. This mirrors closely the household size shown in the previous chart. Although around one in five of these households include children, which indicates a demand for family homes, there are also plenty of singles and couples without children likely to be seeking accommodation so we should expect a balanced and varied demand from the sample as a whole. The last column shows the potential breakdown by household type of the 404 households likely to be looking for a property in the next five years.

5.12.6. The number of bedrooms required by these households is shown in this table. This is based on their own assessment, not a calculation of need from the household information, which might give a different result.

Table 5.11 Number of bedrooms required

	%	No. of households
One	33	133
Two	35	141
Three	25	101
Four	7	28

Base: requiring accommodation in the next five years and providing information (305)

5.12.7. The strongest requirement is for one or two bedroom homes, with four the maximum size requested. As would be expected, emerging households generally require smaller properties than existing households moving – 96% would want one or two bedrooms, compared with 44% of the existing households.

5.12.8. Cross referencing with the household type shows that 40% of single person households would like two or even three bedrooms and the majority (95%) of couples without children would nevertheless like two or more bedrooms. The number of bedrooms preferred is therefore often very different from the need that might be formally assessed. Again, the last column shows the bedroom requirement broken down for the 404 potential moving households.

Tenure of future property

5.12.9. Respondents were asked about the tenure of the properties likely to be sought, giving both their preference and the tenure they expected to have. Figure 5.9 shows some marked differences between preference and expectation, which perhaps reflects peoples' realistic view of the market. NB some people gave more than one answer/option, so the percentages total to more than one hundred.

Figure 5.9 Property tenure preferred and expected



Base: requiring accommodation in the next five years and providing information (295)

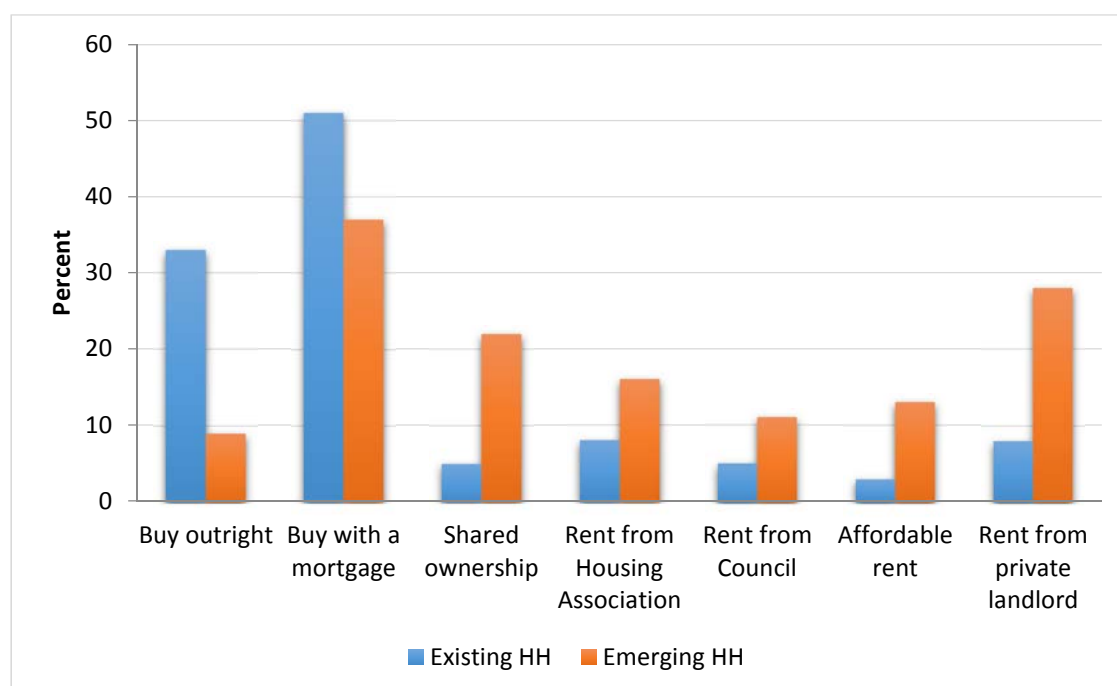
5.12.10. Property purchase is a strong overall preference, with almost 30% wishing to buy outright. It is interesting that preference and expectation levels are very similar for those giving the most likely option of buying with a mortgage. However they may not be exactly the same people – some of those who would like to buy outright clearly feel they will need to have a mortgage and in all probability some of those who would like to buy with a mortgage feel they may have to compromise by going for shared ownership or rental. So there is some 'slippage' from purchase to rental.

5.12.11. Looking at the rental options, we can see that preference and expectation levels are similar for Housing Association rental. But people do not seem to think that Council or affordable rent homes would be quite as available or accessible as they would like. Part of this shortfall may be taken up by Housing Associations or shared ownership but more likely is that it will transfer to the private rented sector. The chart clearly shows that considerably more people expect to be renting privately than would really like to, this sector taking up the shortfall in other areas of the market. It is a common finding in current markets that many of those in the private sector are there reluctantly by virtue of being unable to afford to buy.

5.12.12. Another group who expect to be within the private sector, albeit smaller in this case, are those who might prefer to be renting from social landlords. Whether it is a perceived supply shortfall or financially based again is unclear, but up to a third of those preferring a social landlord or an affordable rent property think they may rent privately.

5.12.13. There are also some very clear differences in the views of existing households moving and emerging households with the latter being understandably more modest in their expectations. This chart shows the difference in expected tenure for these two groups.

Figure 5.10 Expected tenure by nature of moving household



Base: requiring accommodation in the next five years and providing information (181/113)

5.12.14. Although about one in three emerging households expect to buy with a mortgage, there is generally less emphasis on purchase. Almost four times as many expect to rent from private landlords. This may be partly strategic for newly independent young adults who may be unsure about their employment or where they would like to live but no doubt there are financial reasons too, evidenced by 28% expecting to rent while only 8% give this as their preference.

5.12.15. The next table shows the projected tenure requirements, in terms of number of households, for the 404 households looking for accommodation in the next five years. Although some respondents gave more than one option we have still been able to estimate the broad proportions by tenure type. This should be regarded as indicative and the figures for expected tenure are probably more realistic than those for preference.

Table 5.12 Future tenure

	Preferred tenure	Expected tenure
Buy outright	117	78
Buy with a mortgage	143	150
Shared ownership	30	38
Rent from HA	33	37
Rent from Council	33	23
Affordable rent	22	21
Rent from private landlord	14	50
Other tenure or linked to employment	10	5

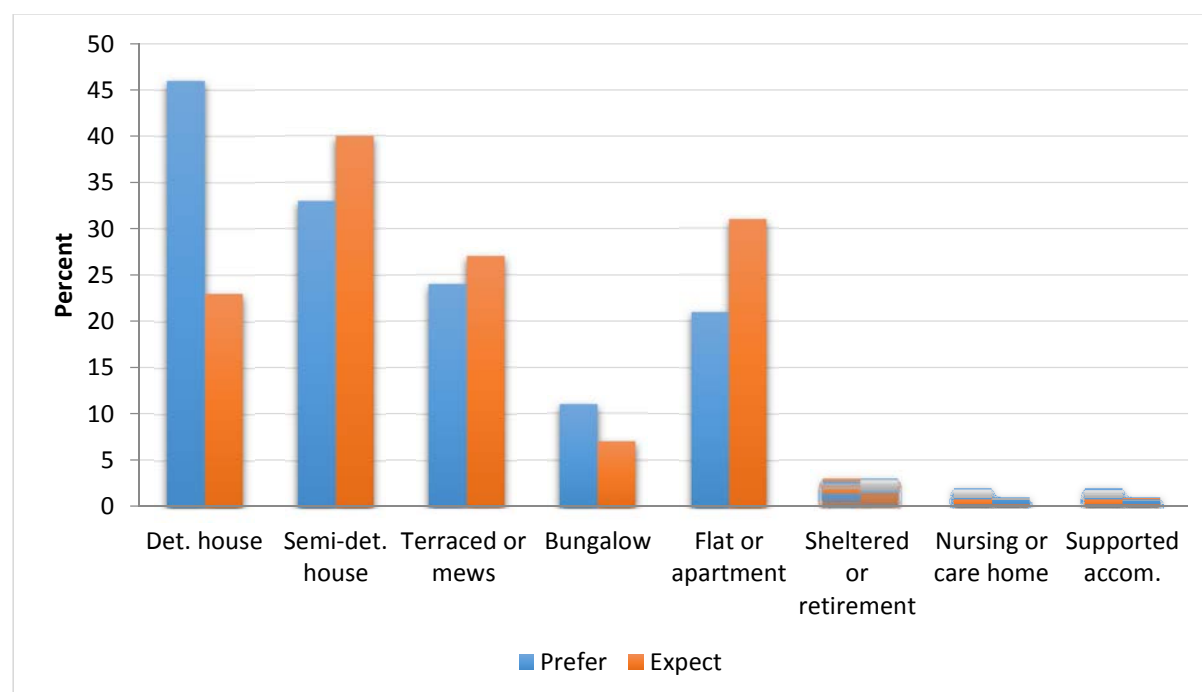
Base: absolute numbers

5.12.16. Stakeholder comment suggests that there may be insufficient rental property to meet the apparent demand.

Type of future property

5.12.17. The potential movers were also asked what type of property they would prefer and then expect to obtain. Again, some gave more than one option so percentages add to more than 100.

Figure 5.11 Property type preferred and expected



Base: requiring accommodation in the next five years and providing information (295)

5.12.18. This again suggests an element of compromise as a strong preference for detached houses is frequently moderated to another type of house or a flat. Although demand for bungalows is at a lower level, there is a fall in expectation of obtaining one which may be related to a lack of supply or perceived higher prices. Again there are differences in the expectations of different types of household. Most noticeably, emerging households are far more likely to opt for a flat than existing households, 57% compared with 14%. Second choice for emerging households would be a terraced or mews house; far fewer of them expected a detached or semi.

5.13. The need for specialist accommodation

5.13.1. The requirement for specialist accommodation is at a much lower level but it is worth looking at it in more detail; the numbers are very small to translate into percentages so the chart may not give a clear picture. There are nine people who would prefer sheltered or retirement accommodation and seven who expect to have such a property.

5.13.2. There are some elements of compromise which may not be related to availability or cost. For example, there are people who would prefer to live in a house but think they will have sheltered accommodation or those who would prefer sheltered accommodation but think they may need a nursing home or supported accommodation. But the numbers give an idea of likely demand. The extra care offered by a nursing home or supported accommodation would each be the preference of five people, with four and three

respectively expecting this to be achieved.

5.13.3. As part of our consideration of the need for specialist accommodation we interviewed the manager of a large, local care home. Her opinion was that the demographic of those needing care homes (as opposed to nursing homes) was changing. People were definitely getting older before they came into a care home, as life spans increased more generally. This meant that increasing numbers have multiple and complex issues, including an increased incidence of dementia.

5.13.4. This meant changes in care practice – e.g. increasing numbers of pills to dispense, a need for higher (but still pre-nursing home) levels of care. As someone who had been working in the care sector for many years she felt that this had led to a shift in the nature of provision. What are now care homes are almost offering the level of care that used to be associated with nursing homes and current nursing/extra care homes are in practical terms almost hospital wards. Providers now seem less inclined to offer nursing/extra care facilities because of a shortage of the nurses they need. The home to whose staff we spoke has recently discontinued an extra care wing but does have a dedicated dementia unit. Care homes also increasingly rely on GP and District Nursing services to provide the level of medical care needed.

5.13.5. In terms of the residents, many were local people, but older relatives of Marlborough dwellers were also moving in to be nearer their family, from as far afield as Scotland and Wales.

5.13.6. Like other care homes, the one whose staff we interviewed sometimes had difficulty in getting and retaining staff, because of low wages and lack of local authority contracting resources. It was stated that the rates that Wiltshire Social Services were able to offer were 'completely unrealistic' for what was needed to be provided. There was some frustration at the slow pace Social Services were perceived as taking in getting hospital patients assessed and discharged so they could move into the more comfortable care home environment.

5.13.7. So far this home has avoided having to bring in agency staff, but long commuting times and poor transport links are not helpful for them. Some staff did actually live in Marlborough but a lot drive in from Swindon and other areas in which it is cheaper to live. There is an emphasis on upskilling care workers to meet the increased demands of general, everyday care.

5.14. Location of future property

5.14.1. The final question on the nature of the property required asked in what area the moving household would prefer to live. There was a very clear preference for remaining in the Marlborough area.

Table 5.13 Preferred area to live

	%
Remain in Marlborough or the Parishes	72
Swindon	4
Elsewhere in Wiltshire or surrounding counties	11
Elsewhere in the UK	19
Outside the UK	1

Base: requiring accommodation in the next five years and providing information (300)

5.14.2. Almost three out of four expressed a preference for remaining in the same area.

This was more likely for existing households moving, 77% compared with 64% of emerging households. This is understandable as existing households are more likely to have established links to the area which would make them unwilling to move away. Given that the majority of new households are young people becoming independent from the family home it is also understandable that they would look at a wider range of locations - they are more likely to opt for Swindon, elsewhere in the UK or even outside the UK than are existing households moving. (A few people gave more than one answer to this question so the percentages total more than 100).

5.15. Respondents' views on affordability

5.15.1. There are two approaches to assessing the affordability of future housing for those wanting to move. The first approach is to consider the views and aspirations of respondents to the survey, in terms of what they expressed as the prices and rents they would be able to afford. This is considered in this section. The following Chapter 6 takes a different approach. It looks at the market indicators for current house prices and private sector rents (discussed in Chapter 3), and attempts to 'match' the data that we have available on residents' incomes, savings, assets and equity.

5.15.2. Those expecting to buy were asked the maximum purchase price they could afford and their answers suggest a fairly broad scope. The last column shows the projected breakdown for the 228 households (from table 5.12) who expect to buy their next property. The figures do not add up precisely as some respondents gave several answers and some did not give a sum excluding those who did not give a sum.

Table 5.14 Maximum purchase price if hoping to buy

	%	No. of households
Up to £150,000	15	33
From £150,001 - £200,000	12	26
From £200,001 - £250,000	15	33
From £250,001 - £300,000	13	29
From £300,001 - £400,000	13	29
From £400,001 - £500,000	9	19
Over £500,000	13	29
Don't know	9	20

Base: all providing price information (217)

5.15.3. Just over 40% of potential purchasers can afford a property priced £250,000 or lower. This leaves a slightly higher proportion (48%) able to afford a purchase price in excess of £250,000, with a few who are unable to say. Existing households planning to move were generally able to afford higher prices than newly forming ones; almost half of the latter gave a maximum price of £150,000 and three out of four a figure of £250,000. This compares with only 30% of existing households who would be limited to £250,000.

5.15.4. A similar question was asked about potential rent levels. Fewer people answered as fewer were expecting to rent a property. Again, the provisos about missing sums and multiple answers apply.

Table 5.15 Maximum monthly rent affordable

	Total	Expect HA	Expect Council	Expect affordable rent	Expect private	No of households
	%	%	%	%	%	
Less than £400 per month	22	32	49	27	9	21
£401 - £600 per month	31	33	33	18	30	30
£601 - £700 per month	18	15	3	18	14	17
£701 - £800 per month	16	7	7	16	31	15
£801 - £900 per month	3	6	0	0	6	3
£901 - £1000 per month	1	0	0	0	2	1
£1,400 - £1,600 per month	1	0	0	0	2	1
Don't know	9	8	8	22	6	8

Base: all providing rent information (96/33/20/19/44)

5.15.5. More than half the sample (53%) would not be able to pay rent of more than £600 per month and most of the remainder would have a ceiling of £800. Table 5.15 also shows the relative figures for those expecting to rent from Housing Associations, the Council and the private sector. The bases are relatively small but it is sufficient to indicate the perceptions of differing rent levels. That is, private rents are expected to be higher than others, with Council properties expected to be the lowest. People are a little more uncertain about affordable rent as it is probably a newer concept for them.

5.15.6. The final column in Table 5.15 shows the number of households likely to be able to afford each rent band amongst those (from Table 5.12) who will expect to rent.

5.15.7. Income information for the households seeking accommodation again shows a very wide spread.

Table 5.16 Gross income for households seeking accommodation

Income bands		%	No of households
Per month	Per annum		
Under £800	Under £9,600	9	26
£801-£1,199	£9,600 - £14,399	6	17
£1,200-£1,599	£14,400 - £19,199	9	34
£1,600-£1,999	£19,200 - £23,999	11	14
£2,000-£2,399	£24,000 - £28,799	8	17
£2,400-£2,799	£28,800 - £33,599	7	23
£2,800 - £3,199	£33,600 - £38,399	7	14
£3,200 - £3,599	£38,400 - £43,199	3	17
£3,600 - £3,999	£43,200 - £47,999	6	14
£4,000 - £4,399	£48,000 - £52,799	1	29
£4,400 - £6,249	£52,800 - £74,999	9	51
£6,250 - £8,332	£75,000 - £99,999	6	20
£8,333 - £12,500	£100,000 - £150,000	7	9
Don't know		14	

Base: all providing income information (119)

5.15.8. Half the sample (49%) earn less than £33,600 per annum but there is also a group of almost one in four (23%) whose annual income is in excess of £52,800. This again seems

to suggest that the supply of property needs to meet a very wide range of requirements. The final column shows the projected income breakdown for the 285 households likely to be looking for accommodation.

5.15.9. This requirement for a wide variety of housing at different price points is confirmed in chapter 6, where we look at the incomes above against the actual housing market conditions (as opposed to survey respondents opinions).

6. Bringing it together: indications of demand for affordable and market housing

6.1.1. Chapter 5 explored the nature of future demand for housing, based primarily on the survey results. This section brings together this data and links it to the data on affordability, prices and rents analysed from secondary sources in section 3, to describe the volume of future demand against the ability of the private sector to meet that demand – and the consequent need for non-market or affordable housing to meet the difference.

6.1.2. We have concentrated on those indicating that they wish to move within the next five years, and have further divided them into those who indicated that the whole household would want to move, and those where some part of the household was planning to move to set up independently.

6.1.3. We repeat the 'health warning' given in chapter 5 that the figures that follow are not necessarily requirements for new developments in any particular sector. Some movers will be able to access vacant accommodation from those leaving the area, or the homes of those that have died; others will meet their needs outside the MANP area. However, here we can indicate the overall likely demand for some form of new or alternative accommodation.

6.1.4. Some 241 of the 'movers' supplied income data, so calculations are based on this sample, but we have weighted this up to all 404 movers.

6.1.5. Although 76% of households in the MANP area did not respond to the survey, we cannot safely assume that none of them have views on their housing requirements in the future, or potentially want to move. In particular, there may well be 'concealed' households within this group who may want to move to form new, independent households in the next five years, but have not responded. In postal surveys like this, lower response rates from younger people and working people (those most likely to want to move) are the norm. So we suggest that the figures that follow be taken as minimum likely requirements, rather than the maximum number of homes that will be needed.

6.1.6. Below we give figures for different types and size of household, by the moving status, and by various income groups that could access different price points or tenures. Please note that figures do not add up, because of differential rates of response to different questions, and increasing approximation as we use grossing up. Remember too that they represent those that may want to move over the next five years, not necessarily all at once or immediately. However, for planning purposes they should give a useful indicative pattern of minimum unmet demand from households that may need or want to move, and their ability to meet their needs at different points in the market.

Meeting needs in the open market

6.1.7. The initial threshold we are using to distinguish between those who can meet their needs in the market and those who cannot is the income level of £47,000, identified in table 3.6 as the minimum income required to buy a lower quartile home using no more than 33%

of income meet housing costs¹³. It will be noted that a higher income will be needed outside Marlborough, so we have used the threshold band of £48,000 used in the survey as the actual household income threshold below which households will not be able to afford to buy.

6.1.8. Those that have an income above this figure and want to move are shown in table 6.1. ***We estimate that there are at least 97 households in this position that will want to move in the next five years.***

Meeting needs in the intermediate (shared ownership) sector

6.1.9. Table 6.2 shows similar figures for those that could access the intermediate sector (shared ownership) if stock was to be available. As shown in table 3.7, this would require a household income of around £30,000 (£34,000 outside Marlborough). Because of the way the survey captured income data, in fact the income band we are using starts at £33,000, so it is slightly more reflective of those able to access the rural areas outside Marlborough, as well as the more urban parts of the NP area. So, table 6.2 shows those with incomes of between £33,000 and £47,000, at which point open market purchase becomes an option. It can be noted that housing association stakeholders indicated a substantial appetite and demand for the development of more shared ownership or similar homes.

6.1.10. ***At least 68 households indicating they wish to move over the next five years would be in a position to take up shared ownership.***

Meeting needs in the private rented sector (PRS)

6.1.11. Also shown in Chapter 3 are the threshold entry costs for accessing the private rented sector. At income of £19,300 would be needed in Marlborough, and again, higher in the more rural areas. As noted in Chapter 4 the size of the PRS is now similar to that of the social rented sector and, if Marlborough and neighbouring parishes are following the trajectory of elsewhere in the country, the PRS is likely to be growing rapidly after a relatively slow start. Certainly, a reasonably significant proportion of moving households in the survey (especially newly-forming households – 28%) expected to use the PRS, even if it was not their first choice. So table 6.3 shows those with incomes of above £19,200 but below £30,000, where accessing shared ownership becomes possible.

6.1.12. ***We estimate that there are at least 100 households wanting to move over the next five years could afford to access the private rented sector*** (though it may not be their tenure of choice) if there was sufficient supply available.

Meeting needs in social / affordable rented housing

6.1.13. Finally table 6.4 shows those with income below £19,200 who, if they are to achieve a move, would be reliant on access to social / affordable housing if they are to remain in the Marlborough and NP area ***There are at least 107 households in this position, 60% of whom are newly forming households seeking independence from the family or other existing household and hoping to move into their own accommodation in the next five years.*** This last group would exclude those who may fall into housing need in the future, through becoming homeless or unable to afford the cost of accessing alternative housing. This group would probably include some of the 34 households from the Marlborough area currently on the Wiltshire Council Housing Register.

¹³ We note that Wiltshire Council allocation policy uses a figure of 30%

Table 6.1: Can afford to meet needs in the open market and indicate that they want to move

Category	All movers	Whole household moving	Part of household moving
	Survey	Survey	Survey
Type of household			
Single adult	13	5	8
1 adult, 1 plus dep. children	12	12	0
Two adults only	55	52	3
2 adults, 1 plus dep children	22	22	0
Other situation with dep. ch.	0	0	0
Other situation without dep. ch.	3	2	2
TOTAL	105	92	13
Number of people in HH			
1	23	10	13
2	45	42	3
3	18	18	0
4+	20	20	0
TOTAL	107	90	17
Number of bedrooms required			
1	7	3	3
2	22	13	8
3	48	47	2
4+	20	20	0
TOTAL	97	84	13

Table 6.2: Can meet needs through intermediate housing (Shared Ownership Option 2) if supply is available

Category	All movers	Whole household moving	Part of household moving
	Survey	Survey	Survey
Type of household			
Single adult	17	13	3
1 adult, 1 plus dep. children	3	3	0
Two adults only	35	32	3
2 adults, 1 plus dep children	15	13	2
Other situation with dep. ch.	0	0	0
Other situation without dep.	2	2	0
TOTAL	72	63	8
Number of people in HH			
1	22	18	3
2	23	18	5
3	2	2	0
4+	25	25	0
TOTAL	72	63	8
Number of bedrooms			
1	5	0	5
2	30	27	3
3	27	27	0
4+	7	7	0
TOTAL	68	60	8

Table 6.3: Could meet needs in Private Rented Sector (if stock available)

Category	All movers	Whole household moving	Part of household moving
	Survey	Survey	Survey
Type of household			
Single adult	45	20	25
1 adult, 1 plus dep. children	8	5	3
Two adults only	32	15	17
2 adults, 1 plus dep children	17	15	2
Other situation with dep. ch.	0	0	0
Other situation without dep.	7	3	3
TOTAL	109	58	50
Number of people in HH			
1	50	23	27
2	35	17	18
3	13	8	5
4+	13	13	0
TOTAL	112	62	50
Number of bedrooms			
1	28	10	18
2	47	23	23
3	25	22	3
4+	0	0	0
TOTAL	100	55	45

Table 6.4: Can only afford social / affordable rented (if available)

Category	All movers	Whole household moving	Part of household moving
	Survey	Survey	Survey
Type of household			
Single adult	67	20	47
1 adult, 1 plus dep. children	10	3	7
Two adults only	18	10	8
2 adults, 1 plus dep children	5	5	0
Other situation with dep. ch.	3	3	0
Other situation without dep.	5	2	3
TOTAL	109	43	65
Number of people in HH			
1	73	20	53
2	30	13	17
3	8	8	0
4+	0	0	0
TOTAL	112	42	70
Number of bedrooms			
1	52	15	37
2	48	15	33
3	7	7	0
4+	0	0	0
TOTAL	107	37	70

7. Conclusions and recommendations

7.1.1. The main findings from the research that has gone into this report are synthesised in the Executive Summary, and we will not repeat them in detail here. This chapter notes some of the more general points about housing needs, requirements, and markets in the MANP area that the Neighbourhood Plan Housing Steering Group may want to consider.

The nature of the aging population:

7.1.2. Like most areas in England, and especially non-inner city areas, the population in the MANP area is both aged and aging. While the whole population is increasing, proportionately, the numbers in the over 50 age group, and especially those in the over 65 and over 75 age groups are increasing at a faster pace. And the proportion of the working age population that will be essential to meet their care and support demands is shrinking.

7.1.3. This shrinkage is primarily through demographic reasons, but factors such as the cost of housing and the necessity for commuting are also relevant. Both the largest employer in Marlborough (the College) and an important care home noted the difficulties in recruiting and retaining lower-paid and lower-skilled staff.

7.1.4. While it would not be sensible to speculate too much on the impact of Brexit, if withdrawal from the EU leads to less immigration from both Europe and beyond of those who can take up lower paid positions in the NHS, health care industries, and associated service sectors, then it will become even harder to fill these jobs.

7.1.5. From a purely housing perspective, the results of the survey have shown that there is little appetite for sheltered or retirement accommodation, and there was a constant thread of comment about over-provision in this area.

7.1.6. To us this indicates that one policy direction that is well worth exploring is increased investment in aids and adaptations, designed to enable older people to live independent lives in their own homes. This approach, combined with floating support, may reduce reliance on what will be increasingly stretched care services, and avoid encouraging the development of unpopular retirement accommodation.

Retaining younger households in future

7.1.7. While the number of younger family households has reduced, the number of younger pre-families (those aged 16 to 24) has actually increased (See Chapter 3.1). In parallel, we can see that there is substantial demand (at least 160 potential households) for accommodation from those planning to move in the next five years from this group – newly forming households, needing one or two bedroom homes, and primarily wanting to stay in the MANP area (5.11.9).

7.1.8. Given the discussion above on the aging population, it is clearly in Marlborough's interests to retain as many younger residents as possible, if only to meet the needs of the aging population, as well as ensuring a reasonable demographic mix in the area, and to take up other employment and enterprise opportunities if they arrive.

7.1.9. Given that this group will generally be on lower incomes than older and better

established families, straightforward owner-occupation or indeed shared ownership is unlikely to be affordable. However, while according to our data the private rented sector would still be very expensive for young people on the lowest incomes (47% of earnings for rent on 16-24 lower quartile earnings), for those on median incomes, it would appear to be more of an option.

7.1.10. There are a number of policy initiatives that the Town Council or Wiltshire Council could take to encourage affordable and responsible private renting: publicising the existence of tenancy deposit schemes; liaison with local lettings agents and landlords; encouragement to building owners to put 'above the shop' unused space into letting for example. There may also be opportunities in future planning and site allocation to include a measure of private renting (alongside affordable renting) in new developments. And there may, possibly, be opportunities alongside Marlborough College to specifically develop lower-cost rented accommodation, for the benefit of both their staff and other local lower-paid residents.

7.1.11. In parallel, as one of the barriers to young people setting up home in the MANP area is low income, the Town Council might want to consider ways of boosting young people's incomes. There is a raft of employment and training-related initiatives, including apprenticeships, vocational and IT related courses which can boost skill sets, qualifications, and employability. Involving businesses and employers in the area in these initiatives would benefit both, as they would be able to call upon a more localised pool of labour, for both lower and higher skilled requirements

Expensive – but not that expensive

7.1.12. One of the things researchers were slightly surprised about when we looked at the secondary data on house prices and rents in Marlborough was that they were relatively low. We would stress the word 'relatively', but a ratio of 1.3 times average England prices is lower than we would have expected for an attractive semi-rural area, with all the scenic and historic attractions that the MANP area offers (we note that ratios are higher in the rural parishes).

7.1.13. We also note that both prices and levels of property sales have been fairly stable over the last few years and, if anything, there appears to be less in-migration from other parts of England than had been the case earlier (thus helping keep prices down).

7.1.14. Regardless of the reasons, clearly any measures the authorities could take to retain affordability would be welcome to the existing and future population. These could include a tight planning watch on likely speculative development; an approach to any future site appraisal exercises that would prioritise social and community gain against private sector commercial gain; encouragement of community asset status on any suitable and potentially vulnerable sites; implementation of rural exemption sites status in development proposals (if not already in force).

Intermediate and affordable housing

7.1.15. One of the other notable features that has emerged from the study is the requirement for a wide range of different types of housing at different market points, to meet current and future requirements. We have touched on market and private rented housing above, and there is also a role for intermediate and affordable housing.

7.1.16. There is substantial interest in intermediate housing, from housing associations, developers and potential residents. Some fifty households from the MANP area are on the Wiltshire Council Open Market (i.e. shared ownership) register. And from the survey we

estimate at least 68 households could afford the tenure. While the majority of these are single people or couples, around 25% have one or more children, and ensuring that these newly-developing families are able to afford to stay in the area is an important element of meeting the objective of retaining younger households.

7.1.17. There remains a substantial group – approaching 30% - of those who want to move over the next five years who could only access affordable / social housing. Around 80% of these are households with no children, so it is unlikely that they will be able to access social housing. Most will need to meet their needs in the private rented sector (especially if it continues to cater for those on Universal Credit), and we have already discussed ways in which the sector could be encouraged to provide affordable and reasonable standard accommodation. But many will no doubt have to look outside the area, to the detriment of social mix.

7.1.18. Some 17% of the group have children, and this is where planning and affordable housing policy will need to meet. Housing associations and developers have noted the paucity of development opportunities in the area, because of the environmental and physical constraints in place, so where there are opportunities in the remaining sites to be allocated, careful attention to the likely size and type of demand for affordable renting highlighted in this report should be taken (and its balance with shared ownership).

7.1.19. Likewise, if there are infill or adhoc S. 106 or CIL opportunities, this should also be taken into account. It will be important not to allow the constraints on development to have the effect of forcing prices up or provision of affordable homes down. There may in some cases be opportunities for off-site or commuted development of affordable homes, but here careful consideration will have to be given to travel, commuting, social and economic impact.

Appendix 1: Housing price and market data

	2010		2011		2012		2013		2014		2015		2016	
	Average price	No of sales	Average price	No of sales	Average price	No of sales	Average price	No of sales	Average price	No of sales	Average price	No of sales	Average price	No of sales
Marlborough	304,773	136	293,556	156	325,193	147	299,670	149	403,999	158	370,213	155	382,691	144
Savernake	471,233	15	434,393	14	425,712	13	562,283	15	442,791	28	511,339	19	481,930	23
Preshute	385,373	15	410,398	20	468,494	8	659,115	13	450,900	15	637,235	23	577,188	14
England and Wales	235,476		231,940		237,601		248,478		263,916		295,839		301,724	
Ratio of average price to EW average														
Marlborough	1.29		1.27		1.37		1.21		1.53		1.25		1.27	
Savernake area	2.00		1.87		1.79		2.26		1.68		1.73		1.60	
Preshute/Mildenhall area	1.64		1.77		1.97		2.65		1.71		2.15		1.91	

Source: HM Land Registry Price Paid data

Appendix 2: Survey sample profile

Gender		Unweighted	Weighted
		%	%
	Male	43	40
	Female	57	60

Age group		Unweighted	Weighted
		%	%
	16-24	1	2
	25-34	4	9
	35-49	16	27
	50-64	32	27
	65-74	25	16
	75-84	16	13
	85 or over	6	6

Ethnic group		Unweighted	Weighted
		%	%
	White British and nations	96	94
	Irish	1	1
	Any other White	2	3
	Mixed White & Black African	<1	<1
	Mixed White & Asian	<1	<1
	Any other mixed / multiple ethnic background	<1	<1
	Indian	<1	<1
	Black African	<1	<1
	Any other Black background	<1	<1
	Any other ethnic group	<1	<1
	Prefer not to answer	<1	1

Disability or long term limiting illness within household		Unweighted	Weighted
		%	%
	Yes	15	14
	No	85	86

Employment status		Unweighted	Weighted
		%	%
	Full time (30hrs plus)	31	40
	Part time (under 30hrs)	18	20
	Government training / apprenticeship	<1	<1
	Registered unemployed and looking for work	<1	<1
	Retired	46	35
	Looking after home / family full time, not seeking work	2	2
	Student / full-time education	<1	<1
	Long term illness / disability	1	1
	None of the above	1	1
	Prefer not to answer	<1	<1

The adjustment to the sample on the basis of age group also affected working status, moving it much nearer to the actual employment rate of 64%. However, it had little impact on gender, ethnic group or the incidence of disability.

Appendix 3: Household questionnaire



Marlborough

Area Neighbourhood Plan

HOUSING AND BUSINESS SURVEY

This survey is concerned with the area included in the Marlborough Area Neighbourhood Plan, that is Marlborough and the surrounding parishes of Mildenhall, Savernake and Preshute. It aims to gather key information about the housing and business needs of these communities. This questionnaire has been sent to every household within the area. It should only take a few minutes to complete and is an opportunity to influence the way the area develops in the future. Please complete and return it by the closing date of

Friday, 17th February 2017

Sections 1 and 2 are for completion by all households.

Section 3 is to be completed if the household wishes to move or if there will be a new household needing separate accommodation in the next five years.

Also enclosed is a short business survey (on yellow paper) to be completed if you own or run a business in the Neighbourhood Area (and have not received a questionnaire at the business address) or if you are thinking of setting up a business.

To complete the questionnaires, please tick the boxes next to the answers you wish to give or write in the space provided. If you have any queries about the survey please contact Ros Grimes of Cobweb Consulting on 077661 77554.

PRIZE DRAW

All information you provide will be kept completely confidential and not used for any other purpose, but if you want to enter the prize draw for a chance to win the 1st prize of £100 or two 2nd prizes of £50 each please give your contact details below:

Name: Address: Phone or e-mail:

SECTION 1 Your housing situation and needs

Q1 Is your property ...?

Detached house	1	Sheltered or retirement accommodation	6
Semi detached house	2	Supported accommodation	7
Terraced or mews house	3	Farm	8
Bungalow	4	Caravan or mobile home	9
Flat or apartment	5	Other (please specify)	10

Q2 Is the property ..?

Owned outright	1	Rented from Wiltshire Council	5
Owned with a mortgage	2	Rented from a private landlord	6
A shared ownership home	3	Tied to a job	7
Rented from a Housing Association	4	Other (please explain)	8

Q3 How many people live in your home?

Q4 Which of these options best describes the composition of your household?

(Dependent children are those up to the age of 16 years or 18 if still in full-time education)

Single adult	1
One adult with one or more dependent children	2
Two adults only, who are married or living as a couple,	3
Two adults who are married or living as a couple, with 1 or more dependent children	4
Other situation with dependent children	5
Other situation without dependent children (including where grown-up children remain at home)	6

Q5a How long have you lived in this property?

Q5b And how long have you lived in the Marlborough/Parishes area?

	Property	Area
Less than 2 years	1	1
2 – 5 years	2	2
6 – 10 years	3	3
Longer than 10 years	4	4

Q6 If you have lived in the area for five years or less, what attracted you to move into the area?

Q7a What is the main type of fuel you use for heating your home?

Mains gas	1	Bottled gas	5
Electricity	2	Wood	6
Oil	3	Renewables (solar or heat Pumps)	7
Coal	4		

Q7b On energy efficiency, do you have?

Roof insulation	1	Wall insulation	2	Double or secondary glazing	3
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Q7c How do you pay for energy?

Direct Debit	1	Pre-payment card	2	Monthly or quarterly billing	3
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Q8 How many cars, vans or motorcycles are used by people in your household?

Q9a Looking ahead, how likely is it that your household will move to another property within the next five years?

Very likely	1	<i>If you are likely to move please answer Question 9b, otherwise go on to Question 10a</i>
Fairly likely	2	
Unsure	3	
Not very likely	4	
Most unlikely	5	

Q9b What are your reasons for wanting to move?

Need a larger property	1
Need a smaller property	2
Want to reduce housing costs	3
Need to reduce energy costs	4
To move to a different area for employment reasons	5
To move to a different area to be nearer family and friends	6
Access problems with current home (e.g. too many stairs)	7
To be nearer shops and services	8
To obtain more care or support for health or age reasons	9
Other reason (please explain)	

Q10a Is there anyone within your current household who will need or want to move into separate accommodation and form a new household in the next five years?

Yes	1	<i>Please answer Q10b</i>
No	2	<i>Please go to Q11</i>

Q10b Why will this household be seeking separate accommodation?

Becoming independent from family home	1
To be nearer employment	2
To obtain a more suitable property	3
To obtain more care or support	4
Marriage/living with a partner	5
Current accommodation not affordable	6
Other reason (please explain)	

Q11 In your opinion, if there is to be housing development within the area, which of the following would be a) acceptable and b) most needed?

	Acceptable	Most needed
Large family homes (luxury housing)	1	1
Retirement accommodation for older people	2	2
Affordable homes for young people	3	3
Supported accommodation for people with disabilities	4	4
Shared ownership schemes	5	5
Homes to rent from social landlords	6	6
None of these, there is a good supply	7	7

Q12 And which of these would be acceptable locally?

Single dwellings or small developments of 1 or 2 houses	1
Small sites with less than 10 houses	2
Larger sites with 10 – 50 houses	3
Major developments with more than 50 houses	4
No further development	5

SECTION 2 About yourself

Now please give us a little information about yourself, so we can see that we have heard from a good cross section of people who live in Marlborough and the Parishes.

We do not need names and addresses but please give us your postcode so we can check that all areas of Marlborough Neighbourhood Area are represented in this survey.

Postcode:

Q13 Are you ..?

Male	1
Female	2

Q14 Into which of these age groups do you and your spouse/partner (if you have one) fall?

	You	Spouse/partner
16 – 24	1	1
25 – 34	2	2
35 - 49	3	3
50 - 64	4	4
65 – 74	5	5
75 – 84	6	6
85 or over	7	7

Q15 Which of these best describes the ethnic groups to which you and your spouse/ partner (if you have one) belong?

White	You	Spouse/partner
English/Welsh/Scottish/Northern Irish/British	1	1
Irish	2	2
Gypsy or Irish Traveller	3	3
Any other White background	4	4
Mixed/multiple ethnic group		
Mixed White & Black Caribbean	5	5

Mixed White & Black African	6	6
Mixed White & Asian	7	7
Any other mixed/multiple ethnic background	8	8
Asian/Asian British		
Indian	9	9
Pakistani	10	10
Bangladeshi	11	11
Chinese	12	12
Any other Asian background	13	13
Black/ Black British		
Black Caribbean	14	14
Black African	15	15
Any other Black background	16	16
Any other ethnic group		
Arab	17	17
Any other ethnic group	18	18
Prefer not to answer	19	19

Q16a Is there anyone in your household whose day to day activities are limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

Yes	1
No	2

Q16b Have you had any adaptations to your home to increase mobility or accessibility and do you think you will need to in the next five years?

	Have had adaptations	Will need adaptations
Yes	1	1
No	2	2
Unsure		3

Q17 What is your employment status?

Full-time work (30 hours or more per week)	1	Looking after home or family full time and not seeking work	6
Part-time work (less than 30 hours per week)	2	Student/full time education	7
Government Training/Apprenticeship	3	Unable to work due to long-term sickness/disability	8
Registered unemployed and looking for work	4	None of the above	9
Retired	5	Prefer not to answer	10

Q18 If you are in employment or self employed, do you work within the Marlborough area or outside?

Within Marlborough/Parishes area	1
Outside	2

Q19 If outside the area, where do you work?

--

Q20 What means of transport do you normally use to travel to work?

Car or van – driver	1	Bus	5
Car or van – passenger	2	Walk	6
Motorcycle	3	Cycle	7
Train	4	None, work from home	8

Q21 Does anyone in your household receive any of these benefits? Please tick all that apply

Income Support	1	Attendance Allowance	10
Housing Benefit	2	Carers Allowance	11
Local Housing Allowance	3	Other disability-related benefits	12
Council Tax Support	4	Child Benefit	13
State Pension	5	Child Tax Credit	14
Pension Credit	6	Working Tax Credit	15
Jobseekers Allowance	7	Universal Credit	16
Employment and Support Allowance	8	None of these	17
Disabled Living Allowance / Personal Independence Payment	9		

IMPORTANT

If the current household wishes to move (or is likely to within the next five years), or there is someone who wants to move to form a new household (or is likely to in the next five years), please answer the questions in Section 3, which begins on the next page. There is space to tell us about two possible households moving.

SECTION 3 Household moves

Household Household

1 2

Q22 What household is planning to move? Is this...

The current household moving?	1	1
Someone moving out to form a new household?	2	2

Q23 How many people will be in the household requiring accommodation?

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Q24 And how many will there be of each of the following? Please put in numbers

Adult couples (<i>number of couples, not number of adults</i>)		
Single adults 16 or over		
Boys 10 – 15		
Girls 10 – 15		
Boys 0 - 9		
Girls 0 - 9		

Q25 What type of household will it be?

Single adult	1	1
One adult with one or more dependent children	2	2
Two adults only, who are married or living as a couple,	3	3
Two adults who are married or living as a couple, with 1 or more dependent children	4	4
Other situation with dependent children	5	5
Other situation without dependent children (including where grown-up children remain at home)	6	6

Q26 What will be the minimum number of bedrooms required?

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Q27 What type of property would the household *prefer* to have?

Detached house	1	1
Semi-detached house	2	2
Terraced or mews house	3	3
Bungalow	4	4
Flat or apartment	5	5
Sheltered or retirement accommodation	6	6
Nursing or care home	7	7
Supported accommodation	8	8
Other (please specify)	9	9

Q28 What type of property would the household *expect* to have?

Detached house	1	1
Semi-detached house	2	2
Terraced or mews house	3	3
Bungalow	4	4
Flat or apartment	5	5
Sheltered or retirement accommodation	6	6

Nursing or care home	7	7
Supported accommodation	8	8
Other (please specify)	9	9

Household Household

Q29 What sort of tenure would they *prefer* to have? **1 2**

Buy a property outright	1	1
Buy with a mortgage	2	2
Have a shared ownership home	3	3
Rent from a Housing Association	4	4
Rent from a Council	5	5
Have an 'affordable rent' property (up to 80% market rent)	6	6
Rent from a private landlord	7	7
Obtain accommodation linked to a job	8	8
Other (please specify)	9	9

Q30 What sort of tenure would they *expect* to have?

Buy a property outright	1	1
Buy with a mortgage	2	2
Have a shared ownership home	3	3
Rent from a Housing Association	4	4
Rent from a Council	5	5
Have an 'affordable rent' property (up to 80% market rent)	6	6
Rent from a private landlord	7	7
Obtain accommodation linked to a job	8	8
Other (please specify)	9	9

Q31 In what area would the household prefer to live?

Remain in Marlborough or the parishes	1	1
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Swindon	2	2
Elsewhere in Wiltshire or surrounding counties	3	3
Elsewhere in the UK	4	4
Outside the UK	5	5

Q32 If the household is hoping to buy a property, what is the maximum they could afford?

Up to £150,000	1	1
From £150,001 - £200,000	2	2
From £200,001 - £250,000	3	3
From £250,001 - £300,000	4	4
From £300,001 - £400,000	5	5
From £400,001 - £500,000	6	6
Over £500,000	7	7
Don't know	8	8

Q33 If they are hoping to rent, what is the maximum amount of rent they could afford each month?

Household 1 Household 2

Less than £400 per month	1	1
£401 - £600 per month	2	2
£601 - £700 per month	3	3
£701 - £800 per month	4	4
£801 - £900 per month	5	5
£901 - £1000 per month	6	6
£1001 - £1200 per month	7	7
£1201 - £1400 per month	8	8
£1401 - £1600 per month	9	9
More than £1600 per month	10	10
Don't know	11	11

Q34 Is the household currently on the Housing Register?

Yes	1	1
No	2	2
Don't know	3	3

Q35 Into which of these bands will the gross income (before tax and NI, etc) for the household fall? That is, the total income from employment and benefits before any deductions but *excluding* Housing Benefit.**Per month****Per year**

Under £800	Under £9,600	1	1
£801-£1,199	£9,600 - £14,399	2	2
£1,200-£1,599	£14,400 - £19,199	3	3
£1,600-£1,999	£19,200 - £23,999	4	4
£2,000-£2,399	£24,000 - £28,799	5	5
£2,400-£2,799	£28,800 - £33,599	6	6
£2,800 - £3,199	£33,600 - £38,399	7	7
£3,200 - £3,599	£38,400 - £43,199	8	8
£3,600 - £3,999	£43,200 - £47,999	9	9
£4,000 - £4,399	£48,000 - £52,799	10	10
£4,400 - £6,249	£52,800 - £74,999	11	11
£6,250 - £8,332	£75,000 - £99,999	12	12
£8,333 or over	£100,000 or over	13	13
Don't know	Don't know	14	14

Thank you very much for completing the questionnaire. If you also own or run a business in the area or are thinking of setting up a business then please complete the separate business questionnaire enclosed with this one. Then return the completed questionnaire(s) to us in the Freepost envelope provided.

Cobweb Consulting FREEPOST RTKA-YTZU-AKXA 2 Kemerton Road London SE5 9AP