

# Test Valley Borough Council

Mottisfont Parish

Housing Needs Survey Report

June  
2021



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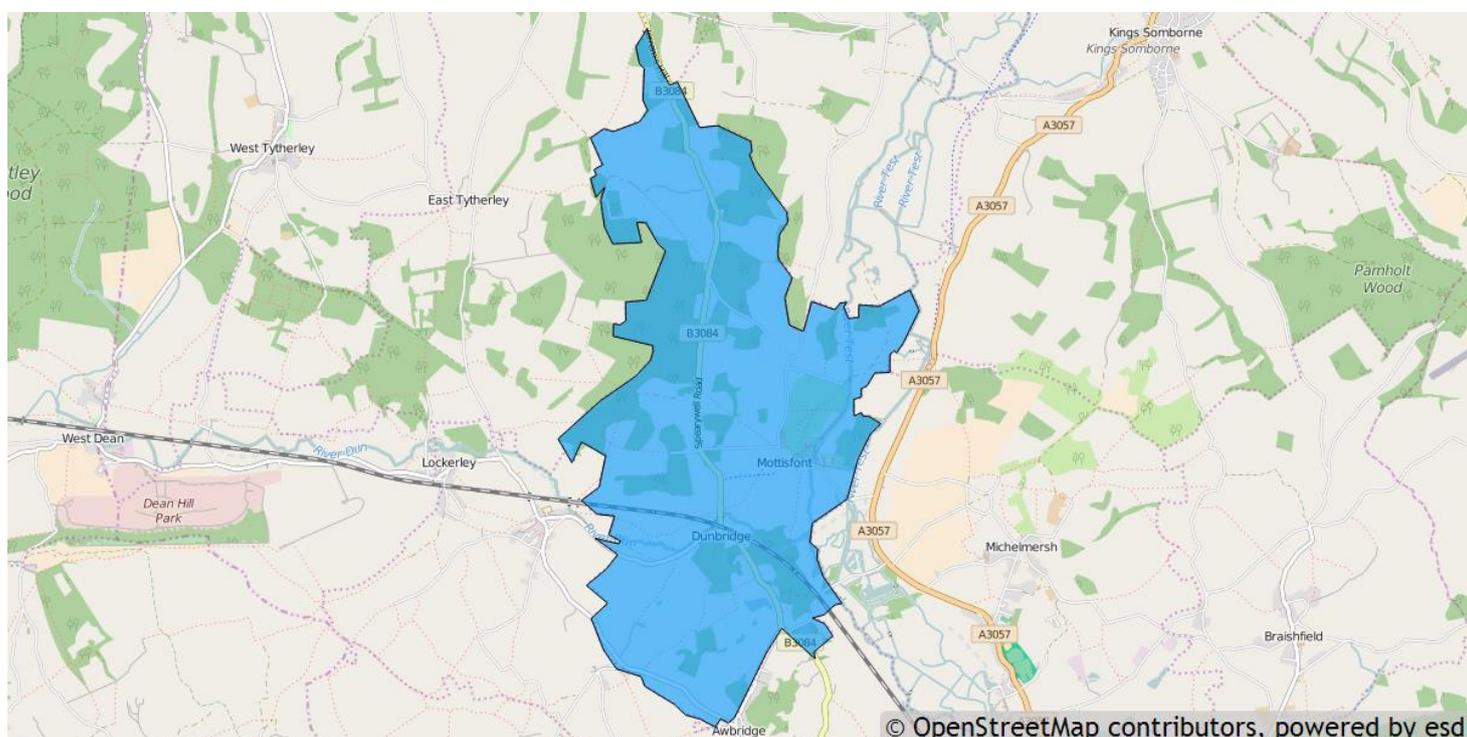
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## Parish Summary

Mottisfont is one of the Test Valley's fifty-nine parishes. Mottisfont has an area of 1185.36 hectares and represents 1.9% of the area of Test Valley. In terms of size Mottisfont is Test Valley's eighteenth largest parish. The population is 383 and the population density is 0.32 people per hectare, which is lower than the borough's average population density of 2.10 people per hectare.

The village is best known as the location of Mottisfont Abbey. Much of the surrounding land, which is part of the Mottisfont Estate, and several other buildings in the village, are in the care of the National Trust.



## 2. Introduction

Following discussions with Mottisfont Parish Council in the early part of 2021, it was agreed that the Housing Development Team at Test Valley Borough Council would carry out a housing need survey of the parish, to establish whether there is a local housing need and how best to address this.

The survey has been carried out at no financial cost to the Parish Council.

This survey also raises awareness of housing issues facing local people and gave respondents space to express their views on local housing issues.

The findings in this report are based on the respondents to this survey only.

## 3. Aim

The aim of carrying out the survey is to investigate the affordable housing needs of local people (or those who need to live) in Mottisfont parish (***which includes Dunbridge***).

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

## 4. Survey Distribution and Methodology

In order to carry out the housing needs survey, questionnaires were posted via Royal Mail to all households within Mottisfont on the 14<sup>th</sup> May 2021. A Survey Monkey survey was also made available on the Parish Council website.

To encourage a good response, households were given a pre-paid envelope in which to return the completed survey. The council applies the data protection policy to responses, ensuring that all survey responses remain anonymous.

Residents were asked to return the completed surveys in the pre-paid envelopes by 4<sup>th</sup> June 2021. The forms were recorded and analysed by the Housing Development Officer at Test Valley Borough Council.

- A total of 150 questionnaires were distributed to the households of Mottisfont.
- Everyone was asked to complete the Part 1 of the form.
- If a household considered itself in need, or likely to be in need of affordable housing within the next five years, they was invited to complete Part 2 of the survey.
- There was a response rate of 28% with 42 replies received.
- 36 responses were received via return post and 6 via Survey Monkey.
- This report describes the views only of the residents who returned the questionnaires and these views may not be representative of the wider population of Mottisfont.

## 5. Key Findings

### Part 1

- 52% of respondents feel there is insufficient housing in the parish for people to move to.
- 26% of respondents would support a housing development scheme of between 11-20 homes and 36% would support a scheme of 4-10 homes. 23% would support 1-3 homes, 13% would support 10-40 homes and 2% 40+ homes; 7% of respondents did not complete this question.
- Overall out of the 42 surveys received, 39 respondents confirmed they would support a development of some kind within the parish over the next 15 years.
- The tenure most supported for a housing scheme is for homes to purchase on the open market (15), with affordable housing product shared ownership (part buy/part rent) closely following (14), and then social affordable housing to rent (12). (This was a multiple choice question)
- There is evidence to support housing for occupants to down-size.

### Part 2

- There are 5 respondents to Part 2 of the survey:
  - There is 1 x single occupant requiring a 1 bedroom bungalow either social rent or open market rent, downsizing from a 3 bedroom private rented dwelling.
  - There are 2 x couples requiring a 1 bedroom bungalow, either social rent or affordable rent, downsizing from 2 bedroom private rented/tied accommodation.
  - 1 x couple requiring a 2 bedroom bungalow currently living in private rented accommodation, requiring either affordable rent, homes to purchase on the open market OR Self/Custom build. (As a couple an assessment via Hampshire Home Choice would need to take place to see if this respondent qualifies for a 2 bedroom property for affordable rent)
  - 1 x family living in 3 bedroom owner occupied dwelling (no mortgage) requiring a 4 bedroom house to purchase on the open market.

## **Housing Need**

As of 21<sup>st</sup> June 2021, the Hampshire Home Choice register shows that there are: 7 households registered for affordable rented housing and have a local connection to the parish of Mottisfont:-

<b>Number of Bedrooms</b>	<b>Number of registered applicants</b>
1 bed	6
2 bed	1
<b>Total</b>	<b>7</b>

Of the 7 applicants, 2 applicants live in Mottisfont, and the remaining 5 have local connection via employment or family members. Of the 7: 5 applicants are living in private rented, 1 applicant is a social housing tenant and 1 stated 'other' as their living circumstances.

Of the 6 applicants requiring 1 bed, 3 applicants require ground floor accommodation.

At present (June 2021) the Help to Buy register shows that there are only 2 applicants registered for shared ownership for Mottisfont requesting 2 bedroom accommodation and 3 bedroom accommodation. The applicants have sufficient income and savings to qualify for a shared ownership property.

## **Social Housing Stock**

There are 6 social housing properties in Dunbridge owned by Aster Group. The stock consists of 1 x 3 bed house, 1 x 2 bed bungalow and 4 x 1 bed bungalows.

There have been no lettings of social/affordable rent in the last 5 years. With the low levels of turnover of social housing in the parish, the existing social housing supply could not meet the needs of the households responding to section two of this survey who are in need of affordable accommodation.

The National Trust have confirmed that they own 56 rented properties in the parish, most of which are let on Assured Shorthold tenancies.

The National Trust confirmed that although the majority of housing tenure is Assured Shorthold tenancies (AST), many of their tenants stay with the National Trust for a long time. The estimated average tenancy length is around five years with a substantial proportion staying ten years or more.

## 6. Part One of Survey

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

### Population

The age range of respondents is shown in the table below:

Q2 Age range	%	Responses
Under 18	0%	0
18-24	0%	0
25-34	2.5%	1
35-44	12%	5
45-54	7%	3
55-64	31%	13
65+	45%	19
Prefer not to say	2.5%	1

(Table 1)

As shown in the table above (Table 1), there are significant numbers of households responding to the survey aged 55+. The data received shows 38% of respondents form a couple household, 21% form single occupancy households. Of the households with children, only 4 have children aged under 10 years old and 3 are aged 10 -15 yrs.

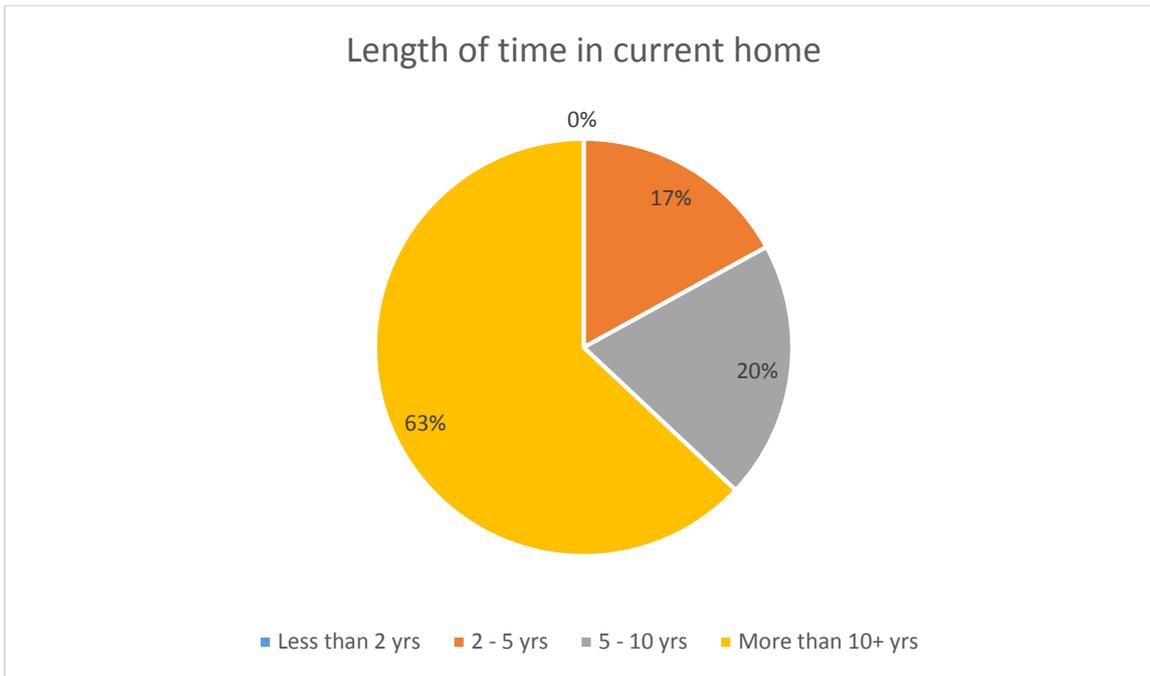
### Residency and tenure

**Questions 5-7** asked about the type of residency within the parish (Table 2), length of time in the parish (Pie chart 3), tenure (Table 4) and number of bedrooms in the current home (Table 5).

Q5 Connection to the parish	%	Responses
Main home is in parish	95%	41
Work in the parish	5%	2
Do not live in the parish, but family members live here	0%	0
Second/holiday home in parish	0%	0
Other	0%	0
Total Respondents: 41		

(Table 2) (43 responses may equate to more than 1 person per household responding)

As can be seen above, of the 43 responses 95% already reside in the parish and 5% work in the parish (there could be a number of respondents whose main home is in the parish who also work in the parish).



*(Pie chart 3)*

The pie chart above shows that of the 41 households whose main home is in the parish, 63% (26) of respondents have lived in the parish for more than 10 years, 20% (8) between 5-10 years, 17% (7) 2-5 years and 0% for less than 2 years.

Q7 Tenure	%	Responses
Own outright	38%	16
Own with a mortgage or loan	11%	5
Shared ownership/equity (part rent/part buy)	0%	0
Rent from a private landlord or letting agent	35%	15
Rent from Council/housing association/other social rented	5%	2
Live with parents/other family member/friends	0%	0
Live in Armed Services Accommodation	0%	0
Live in accommodation tied or linked to a job	2%	1
Other (please specify) ** See appendices.	7%	3
No Response		
Total Respondents: 42		

*(Table 4)*

As can be seen from the table above (Table 4), the majority of respondents own their own property outright (38%) as well as owning a property with a mortgage (11%). The number of respondents living in private rented accommodation within Mottisfont is 35%.

No of Bedrooms	Number of occupants							Total Dwellings
	1p	2p	3p	4p	5p	6p	7p	
1	3							3
2	1	6						7
3	4	10	7	1				22
4		3		1				4
5+	1	3					1	5
<b>Total</b>	9	22	7	2	0	0	1	

(Table 5)

The table above (Table 5) is in response to the questions asked on current house size and occupancy of those that responded. The table details the number of dwellings by bedroom size and the occupancy levels. As can be seen, there is a high proportion of 3, 4, 5 and 8 bedrooms that are under-occupied. To further analyse the under-occupancy, of the 6 households in 2 bedroom properties with occupancy of 2 people, 3 households privately rent, 2 households rent from the National Trust and 1 household is in tied accommodation. Of the 10 households in 3 bedroom properties with occupancy of 2 people, 7 are owner occupied (no mortgage), 1 owner occupied with mortgage, 1 private rented and 1 housing association rented.

This highlights a possible need for some down-sizing accommodation in respect of open market homes, but as can be seen from further detail indicated in the section below which asked the question of residents over 55 how they would aspire to meet their housing needs as they get older, consideration will need to be given to the type and tenure of this housing.

### ***Disabled Requirements and Homes for those over 55***

The table below (Table 6) indicates there is a low percentage of residents with a disability in the parish. Of the 42 respondents, 2 people responded that they had had some adaptations to their property and 6 indicated that adaptations were required.

Q3 Do you have a disability	%	Responses
Yes	10%	4
No	90%	38
Prefer not to say	0%	0
TOTAL		42
(Table 6)		

Q14 If you remain living in the parish as you get older would you like to downsize?	%	Responses
Yes, I would like to buy or rent a smaller home in my Parish	20%	6
No, I will stay in my current home and won't downsize	43%	13
No, I will stay in my current home and subdivide it or adapt it for my needs	10%	3
No, I will stay and build an annex and rent the main house	0%	0
Not sure but would consider options available through future developments in the Parish	27%	8
TOTAL		30

(Table 7)

Of the respondents aged over 55, the table above (Table 7) indicates that there is not an exceptionally high desire to downsize with 43% of respondents saying they will stay in their current home; this is in conflict with the data that suggests that there is under- occupancy of homes, but indicates that people would rather remain and under-occupy than move. 27% of respondents will however consider options available through future developments and 20% of respondents will consider buying or renting a smaller home. **Question 15** asked what type of smaller home they would consider and of those respondents, 27% will consider a smaller bungalow/house to purchase and 23% a smaller bungalow/house to rent.

### **Housing Requirements**

**Question 13** asked whether anyone in the family had moved away from the parish in the last 5 years due to difficulty finding suitable housing in the parish, of the 42 respondents 41 answered no and 1 answered yes.

Of the 42 respondents (**Question 12**), 52% do not feel there is sufficient housing in the parish for people to move to, 40% feel there is and 8% provided another comment (see appendices).

The types of housing that will be supported is detailed in the table below (Table 8) this provides an insight as to what residents would support being built in the parish. (Respondents could choose more than one option).

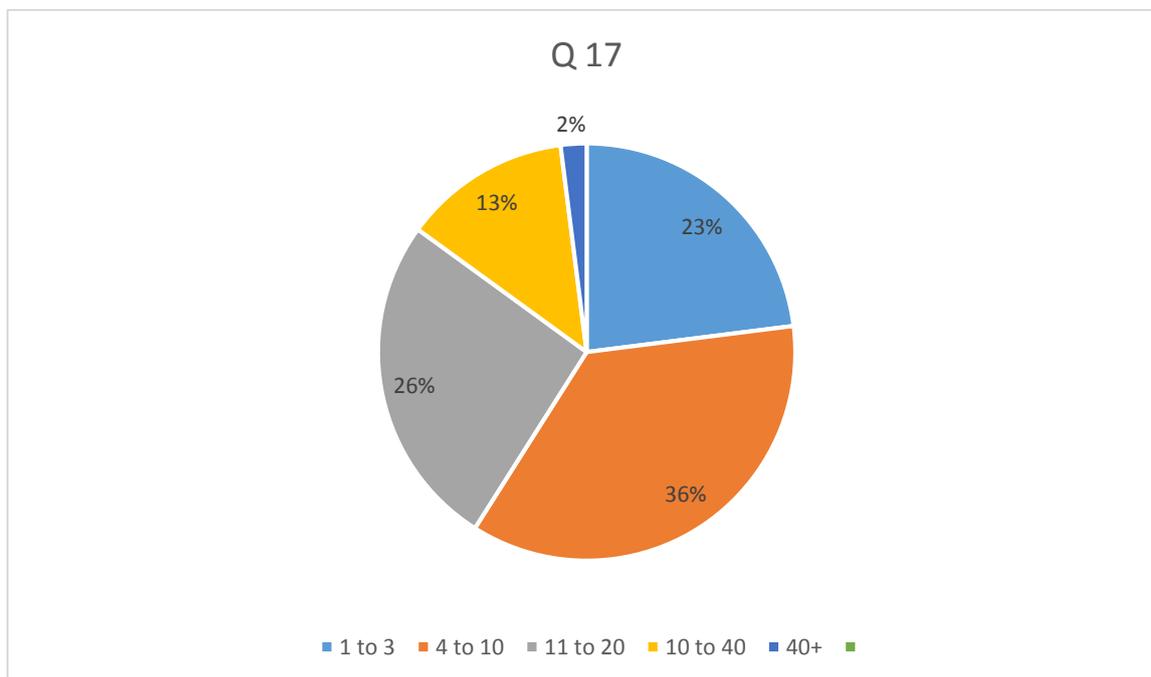
2 respondents made other comments – see appendices.

Q16 What sort of homes would you support being built?	%	Responses
Homes to purchase on the open market	36%	15
Affordable housing to buy - shared ownership (part buy/part rent)	33%	14
Social affordable housing to rent (rent set by Government formula)	29%	12
None	26%	11
Affordable housing to rent (80% of open market rent)	24%	10
Affordable housing to buy discount market/equity loan	24%	10
Homes to rent on the open market	19%	8
Extra care/sheltered housing	12%	5
Self-build or custom build homes	12%	5
Community led housing (i.e. Community Land Trust)	7%	3
Total Respondents: 42		

(Table 8)

The evidence suggests there is support for Home Ownership both in the form of open market housing and affordable housing products such as shared ownership/Discount Market/Shared Equity. There is also support for both social rented and affordable rented homes. This will provide the opportunity to consider tenure options to suit a number of prospective clients.

**Question 17 – How many homes would you support over the next 15 years?**



(Pie chart 9)

**Question 17** indicates the number of homes that the 39 respondents wishing to see new development in the parish would support.

1 – 3 homes = 23% (9)

4 – 10 homes = 36% (14)

11 – 20 homes = 26% (10)

10 – 40 homes = 13% (5)

40+ homes = 2% (1)

## 7. Part 2 of Survey

The second part of the survey examines the households that have declared a need for housing in Mottisfont and looks at what tenure could be supported for a new development as well as the affordability levels. 5 people responded to part 2 of the survey.

### *Age Groups Responding to Survey*

The age group of respondents is shown in the table below (Table 10). As can be seen from the chart, the majority of respondents are within the 65 - 74 age group followed by 55-64 and 75+ age groups equally.

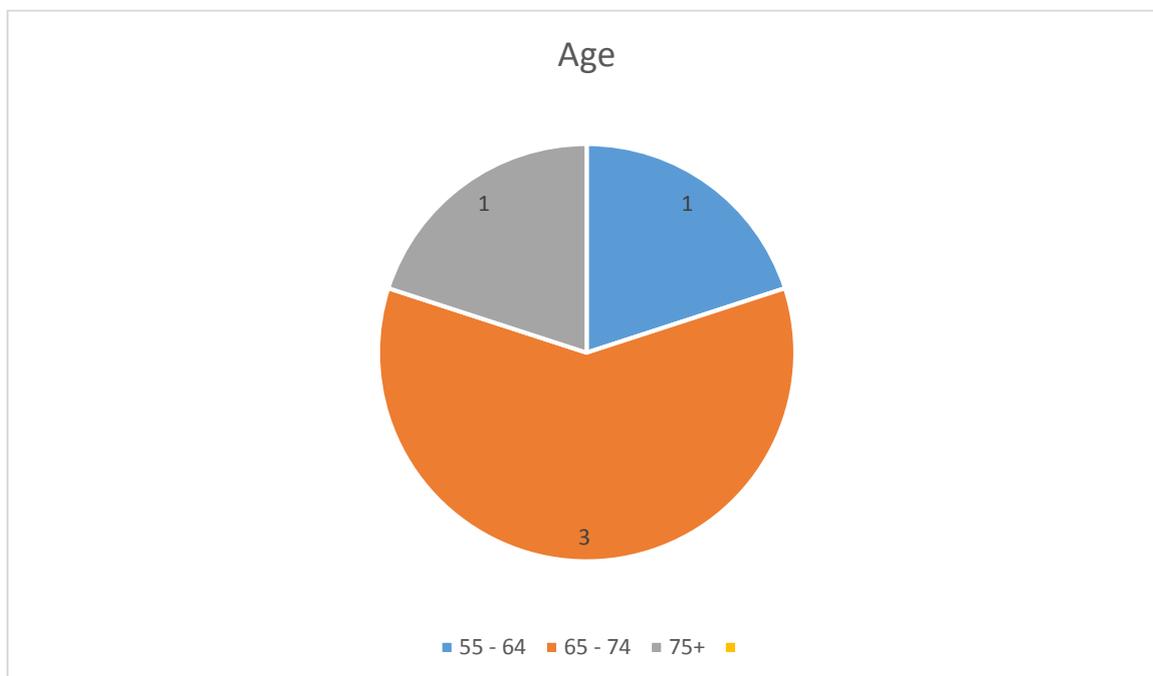


Table 10

## Local Connection

All 5 of the respondents already live in the parish. This shows respondents have a strong connection to the village.

## Type of housing needed

Of the households needing to move, 1 of the respondents is part of an existing household, 3 are a whole household that needs to move and 1 respondent did not complete this question.

The minimum number of bedrooms a household will need is as follows (Table 11):

No. of beds	Responses
1	3
2	1
4	1

Table 11

Of the 5 that responded the table below (Table 12) shows the breakdown of occupancy and bedrooms:-

How many people will live in the home	Number of occupants					No. of beds required	Dwelling type required
	Single	Couple	Females over 16	Females 10 - 15	Females under 10		
1	1					1	Bungalow
2		1				1	Bungalow
2		1				1	Bungalow
2		1				2	Bungalow
4		1	2	1		4	House

Table 12

As can be seen from the data, there is 1 single person and 2 couples requiring 1 bedroom. All 3 respondents are living in larger private rented accommodation (1 responded confirmed both private rented & tied accommodation). There is one couple that requires 2 bedrooms, also living in private rented accommodation. And finally, a respondent requiring 4 bedrooms and currently living in smaller owner occupied (owned outright) dwelling.

The reasons for wishing to move are detailed below (Table 13): (Respondents could select more than one answer):

Q30 What are the main reasons for needing to move	%	Responses
Too expensive (private rent)	20%	1
Home is too big and need to downsize	60%	3
To provide support to family within the Parish/to be near family	20%	1
Require ground floor accommodation	80%	4
Require adapted accommodation	20%	1
Other**	20%	1

Table 13

\*\* Bungalows need to be built

The current tenure of the 5 respondents is as follows (Table 14):

Current Tenure	Total
Own outright	1
Private rent/tied accommodation	4
<b>Total</b>	<b>5</b>

Table 14

80% (4) of respondents selected a bungalow as the preferable type of property, and one respondent selected a house. There were 2 respondents requesting accommodation on 1 level and 1 respondent requesting adapted for a specific mobility issue housing. There was no interest in affordable housing home ownership.

The table below (Table 15) shows the tenure options that were preferable (respondents could select more than one option). As can be seen from the results, respondents are keen to see social and affordable rented homes then followed by homes to purchase on the open market.

Q33 What tenure would the household prefer	Responses
Social affordable housing to rent (rent set by Government formula)	3
Affordable housing to rent (80% of open market rent)	2
Homes to purchase on the open market	2
Self-build or custom build homes	1
Homes to rent on the open market	1
Total Respondents:	5

Table 15

## Employment status and affordability

The majority (4) of the respondents are retired, but of these 4 respondents one confirmed they had part-time employment. 1 Respondent confirmed full-time employment.

Of the one respondent in full time employment, the responded did not complete the question on income.

**Question 36** asked what could be spent monthly and weekly on rent or mortgage payments, taking into account all household outgoings. The table below (Table 16) shows available budget:

Monthly	£250	£500	£750	£950	£1500
Monthly (by respondent number)	1	1	1	1	1

Table 16

**Question 37** asks how much deposit would you be able to raise. There were 2 responses. One respondent confirmed £50,000 and the other respondent confirmed 20% (assumption being made to property value). Of the 2 responses to the question on deposit availability, both of the respondents would have capacity for a deposit on an affordable home ownership product.

**Question 39** also asked what savings were available separate to resources for a deposit. There were 3 respondents. 1 respondent has savings of £5,000 - £9,999, 1 respondent has savings of £10,000 – £14,999 and the remaining respondent has savings of £50,000 - £80,000.

**Question 40** asks for any indication of debt within the household. There were 3 respondents and all confirmed no debt.

## 8. Affordability and Tenure Options

### Market Home Ownership

Measuring average house prices within individual parishes can be difficult due to the small number of transactions that take place. A Right Move search of homes for sale in Mottisfont provided no properties for sale as at 18<sup>th</sup> June 2021.

According to Zoopla estimates, the average value of a property in Mottisfont in 2020 is **£636,886**. This is an increase of 20% over the past 5 years and makes Mottisfont the twenty-eighth most expensive parish in Test Valley.

As can be seen from the information above, the hope of purchasing an open market property for many will be unobtainable due to price or no properties being available.

The Test Valley Borough Council Review of the Housing Evidence Base and Assessed Housing Need in Test Valley, July 2016, uses 3.5 times household income as a measure of affordability for home ownership. It is also recommended that no more than 30% of income is used for housing costs. A buyer for a three bedroom property at £270,000 would need on average a 10% deposit of £27,000 with a mortgage of £243,000. For a loan of 3.5 times annual income, a household would need a gross annual income of approximately £70,000. Lower deposits would require a higher income threshold.

The average total household income before housing costs (equalised) across Test Valley in 2018 was £54,600. This figure is typically used by mortgage lenders to assess a household's ability to afford to borrow.<sup>1</sup> Test Valley's gross LQ earnings<sup>2</sup> for 2018 was £15,889 per year. This is the LQ income before taxes (or benefits) for individual earners and so only correlates with the measure of household incomes above for single-person households. To estimate the income of LQ-earning households with two earners, the annual income is doubled, to £31,778.

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

- First time buyers would generally struggle to meet the criteria necessary for obtaining their own home.
- In some cases intermediate housing (shared ownership or low cost market housing) would be a suitable option, whilst in other instances affordable rented accommodation would be appropriate.

### ***Open Market Rent***

At the time of preparing this report there were no properties available to rent in Mottisfont. However looking at the rental market <sup>3</sup>in the vicinity over the past 6 months, the average rent across 1, 2 and 3 bed properties is £1,062pcm. In order to afford this an annual income of £42,437 would be required (based on a no more than 30% spend on housing costs).

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<sup>1</sup> Total annual household income is the sum of the gross income of every member of the household plus any income from benefits such as Working Families Tax Credit.

<https://www.ons.gov.uk/methodology/geography/ukgeographies/censusgeography>

<sup>2</sup> Rental prices RightMove 2020/21

### ***Shared Ownership model***

Shared ownership is the affordable home ownership option that Affordable Housing Providers provide. It is a part ownership part rent option that allows for a smaller percentage purchase thus making the deposit, mortgage and costs more affordable. Interest rates may not be as favourable on the shared ownership product.

An example of the shared ownership model (at 25% share) and affordability is outlined below:

Full price	£250,000
Share price	£62,500
Deposit @10%	£6,250
Mortgage	£56,250
Unsold value	£187,500
Monthly rent	£390.03(based on unsold equity @ 2.5% of value)
Monthly service charge	£80.00
Estimated mortgage	£362.42 pm based on a 25 year repayment mortgage

**Estimated monthly cost £833.04 (based on interest rate of 6%)**

An annual income of £33,288pa would be required to afford a shared ownership option based on the above outlay.

### ***Affordable Rent***

Affordable rent is a tenure introduced by Government allowing affordable housing providers (AHP's) to charge up to 80% of market rent on all new developments of affordable housing. Affordable rents are usually capped by AHP's to ensure that they do not exceed Local Housing Allowance Rates (the maximum eligible rates that are permitted in connection with claims for Housing Benefit). Affordable rented homes are allocated through Hampshire Home Choice to eligible households.

Mottisfont Local Housing Allowance rate falls within the Broad Market Rental Area for Southampton and the weekly Local Housing Allowance levels are as follows:

£77.44 per week – shared accommodation

£136.93 per week – 1 bedroom

£178.36 per week - 2 bedroom

£212.88 per week – 3 bedroom

£276.16 per week – 4 bedroom

## Social Rent

This is subsidised housing that is owned and managed by an Affordable Housing Provider and allocated through Hampshire Home Choice to eligible households. Generally social rents are set using a government formula. This creates a 'formula rent' for each property, which is calculated based on the relative value of the property, the size of the property and relative local income levels. Social rents are 45-65% of open market rents.

## 9. Summary

- There are 5 respondents to Part 2 of the survey:
  - There is 1 x single occupant requiring a 1 bedroom bungalow for either social rent or open market rent, downsizing from a 3 bedroom private rented dwelling.
  - There are 2 x couples requiring a 1 bedroom bungalow, either social rent or affordable rent, downsizing from 2 bedroom private rented/tied accommodation.
  - 1 x couple requiring a 2 bedroom bungalow currently living in private rented accommodation, requiring either affordable rent, homes to purchase on the open market OR Self/Custom build. (As a couple an assessment via Hampshire Home Choice would need to take place to see if this respondent qualifies for a 2 bedroom property for affordable rent)
  - 1 x family living in 3 bedroom owner occupied dwelling (no mortgage) requiring a 4 bedroom house to purchase on the open market.
- The tenure required for a housing scheme via part 2 of the survey is for social rent, closely followed by affordable rent and homes to purchase on the open market.

## Conclusion

The survey results alone would suggest that there is a minimum need over the next three years for the following **affordable housing provision** in the parish:-

### **Social Rented/Affordable Rent:-**

**3 x 1 bedroom bungalow**

**1 x 2 bedroom bungalow**

The summary describes only a snapshot of the need for affordable housing at the time the survey was conducted and does not take account of future changes in need, for example arising from the changing housing needs of employees of local businesses. The respondents who completed part 2 of this survey did not express an interest in Shared Ownership home ownership but over time this is likely to change given the high values within Mottisfont and younger generation wishing to remain in the village via a home ownership route.

The summary may not represent the parish's full housing need as responses were not received from every household, for example households which are on the Housing Register (Hampshire Home Choice) may not have completed a questionnaire and will not be included in the summary.

As can be seen from the housing register details (which shows 6 applicants for 1 bed accommodation) as there were only 3 respondents for 1 bed accommodation from the survey who are eligible for affordable housing, the respondents are potentially not registered on the housing register and represent new additional need.

In order to fully assess the housing need in the parish, the summary needs to be considered alongside evidence provided by Hampshire Home Choice (as above) together with information from Help to Buy South. There are only 2 applicants registered for Mottisfont at present for shared ownership housing, but this may well change once people are aware that an affordable housing development is possible. A Registered Provider would also wish to provide a more balanced mix of affordable/social rented including shared ownership in order to make a development viable.

## 10 Appendices

### Appendix 1 – free text comments Questions 7, 12 & 16

Q7 Please specify your tenure
Rent from the National Trust
Q12 Do you feel there is sufficient housing in the Parish for people to move to?
Don't know
Unsure
Q16 What sort of homes would you support being built in the Parish?
I think we have an over balance of homes to rent in parish – private and social. Bungalows

### Appendix 2 – free text comments Question 18 (Please provide any comments about housing development in your parish)

There should be no more.
The only area in the parish suitable for housing in the while parish development is the railway yard at the station. I would support development there of 4-10 railway style cottages
A home is the biggest investment a person make in his lifetime. We want to live in a rural location not a ... (word not legible).
there is a suitable brownfield site at Dunbridge
As above - question 16.
Not sure.
In favour of development on the Goods Yard but not with housing of only one type. Increasing housing has to be supported with an increase in basic amenities e.g. a shop.
Don't think we need anymore housing in this parish.
Housing development will spoil the local small village feel and beauty.
There is currently a 60-40 split on owned and affordable houses - no more affordable or sheltered housing is required in the parish. This is better than average.
I fully support housing development tying in area of housing. House design and appearance must fit in with the rest of the village, local brick/flint slate.
X - Ruin a beautiful piece of green belt!!
Unique village dominated by National Trust. Current range of occupants by age, work is well balanced. Affordable housing would not be suitable in this location.
I live in a small village and would expect it to remain so
The land around is owned by the National Trust who will not be helpful.
Unnecessary
Would be good to see a small development of bungalows for older people
The attempts to cram lots of housing into the plot opposite the station are not really appropriate. However, some development of this land, but with fewer dwellings, would seem sensible

