

Test Valley Borough Council

Abbots Ann Parish

Housing Needs Survey Report

August

2024

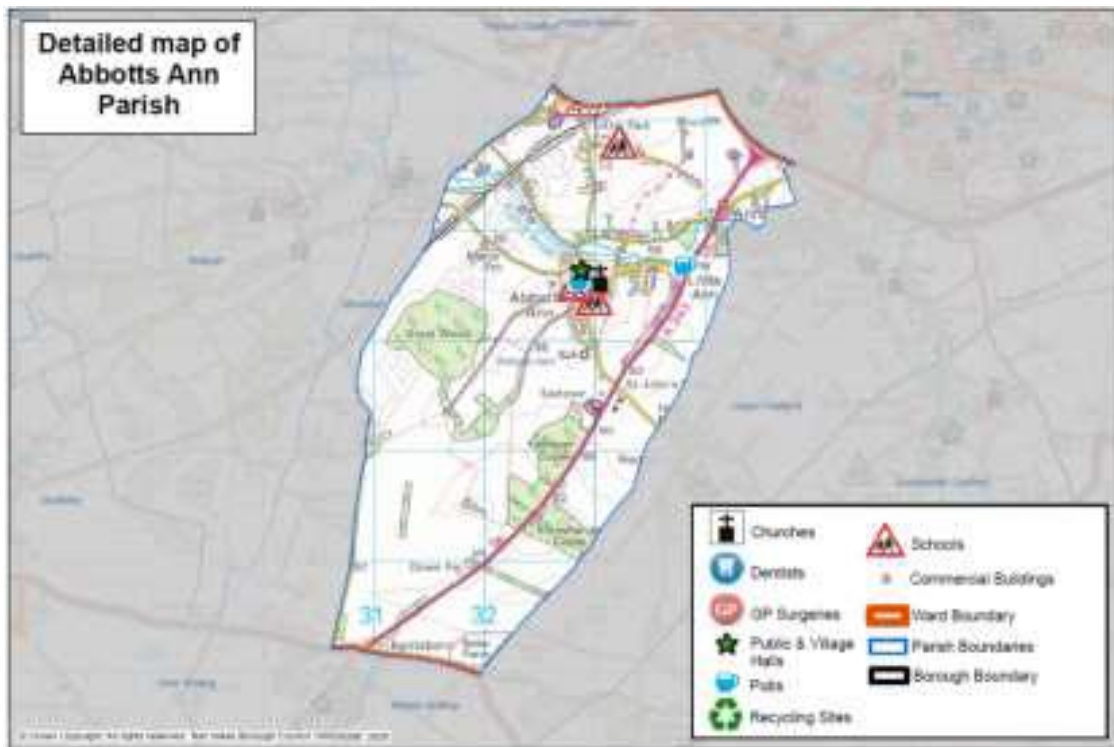


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1. Parish summary

Abbotts Ann is one of the Test Valley's fifty-nine parishes. It has an area of **1281.75** hectares which represents **2.04%** of the total area of Test Valley; in terms of size, **Abbotts Ann** is Test Valley's **fifteenth largest** parish. The parish's population is **1,331** and its population density is **1.02** people per hectare, which is lower than the borough's average population density of **2.10** people per hectare.



Within Abbotts Ann there are a range of community facilities including two pubs, a Village Store and Post Office, Bulbery Playing Field, War Memorial Village Hall, and St Mary's Church.

The Parish has a primary school, Abbotts Ann Church of England Primary School. The nearest GP surgeries are located in Andover, where the nearest railway station is also situated.¹

¹ [Parish Profiles | Test Valley Borough Council](#)

2. Introduction

Following discussions with Abbotts Ann Parish Council and Abbotts Ann Community Land Trust in the latter part of 2023/early part of 2024, 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.

Percentage figures have been rounded up/down to the nearest tenth.

3. Aim

The aim of carrying out the survey is to investigate the housing needs of local people (or those who need to live) in Abbotts Ann parish.

- Housing need can be defined as the need for an individual or household to obtain housing that is suitable to their circumstances.
- It implies that there are problems or limitation 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 Abbotts Ann within the month of June 2024. A SurveyMonkey survey was also available for residents to complete online.

To encourage a good response, households were given a pre-paid envelope in which to return the completed survey, if they did not wish to complete the online

survey. The Council applies the data protection policy to responses, ensuring that all survey responses remain anonymous.

There were some additional questions asked by Abbots Ann Community Land Trust, and responses to these questions have been collated and provided to Abbots Ann CLT to evaluate and provide feedback to the residents of Abbots Ann.

Residents were asked to either complete the Housing Needs survey online or return the completed paper surveys in the pre-paid envelopes by Monday 29th July 2024. The surveys were recorded and analysed by the Housing Development Officer at Test Valley Borough Council.

- A total of 606 questionnaires were distributed to the households of Abbots Ann.
- Everyone was asked to complete Part 1 of the form.
- If a household, or any member(s) of the household needed to move to or within the parish within the next five years, they were invited to complete Part 2 of the survey.
- There was a response rate of approximately 36% with **219 replies** received in total.
- 71 of those responses were made online via SurveyMonkey and 148 responses were received via returned post.
- This report describes the views only of the residents who returned the questionnaires, and those views may not be representative of the wider community of Abbots Ann.

5. Key Findings

Part 1 – These are the views from the 219 responses received:

- 71% of respondents feel there is insufficient housing in the parish for people to move to.
- 38% of respondents would support a housing development scheme of between 21-40 homes, 27.5% would support a scheme of 11- 20 homes, 12.5% would support a scheme of 40+ homes, 7% would support a scheme of 4-10 homes and 6% would support a scheme of 1-3 homes. 9% provided other comments. 12 respondents did not complete this question.
- Overall, out of the 219 surveys received, 188 respondents confirmed they would support a development of some kind within the parish over the next 15 years.
- The tenures most supported (highest ranking) for a housing scheme is for homes to purchase on the open market at 54%, followed by 49% supporting affordable home ownership in the form of shared ownership. 37% support a mixed tenure scheme via Community led housing. There is a combined support of 70% for social rented (35%) & affordable rented housing (35%). (This was a multiple-choice question)
- There is evidence to support housing for occupants to down-size (majority homeowners), however the data also indicates that majority people would rather remain in their home and under-occupy rather than move.

Part 2 – These are the housing requirements from the 34 respondents looking/needing to move:

There were 42 respondents that answered 'yes' to Part 2 of the survey, but 8 did not go on to complete any questions in part 2. Therefore, all data provided is based upon the responses of those 34 that did complete the questions.

- The majority of respondents are aged 75 or older, followed by 55 – 64 age range and then followed by 25 – 34 and 18 – 24 (equal responses) age range, 65 – 74 and 45 - 54 (equal responses) age range, and finally 35 – 44 age group.
- The most popular reason(s) to move was: Currently living with family/friends and want own home, followed by :Home is too big and need to downsize.
- The top 3 tenures most supported by those who responded to part 2 of the survey are: Homes to purchase on the open market (23 responses), followed by equal responses for: Affordable Housing to buy – (in the form of Shared Ownership) and Affordable Housing to buy (Discount Market/equity loan), both receiving 12 responses each.

- There was a combined support of 19 responses for Social and Affordable Housing to rent.
- 12 of the respondents are homeowners (with/without a mortgage) and 16 respondents live with family in the parish. Of the 12 homeowners, 11 are living in larger properties looking to downsize, and 1 respondent requires the same number of bedrooms as they currently have. Of the remaining respondents, 4 are renting from a Private Landlord and 2 are renting from a Council/Housing Association.

Housing Need

As of 1st August 2024, the Hampshire Home Choice register shows that there are: 11 households registered for affordable/social rented housing and have a local connection to the parish of Abbots Ann:

Number of Bedrooms	Number of registered applicants
1 bed	3
2 bed	3
3 bed	5
4 bed+	0
Total	11

Of the 11 applicants, 7 live in the parish of Abbots Ann, and 4 applicants have local connection via family in the parish. Of the 11 applicants, 3 are living with family/friends, 3 are in private rented housing, 3 are in social housing and 2 have other circumstances.

Help to Buy were previously the zone agent appointed by government to hold details of applicants interested in Affordable Home Ownership products. Help to Buy has now ceased (31st March 2023) and at present we have no data available from this date to confirm data for Shared Ownership interest.

Data up until 31st March 2023 for shared ownership interest for the whole of Test Valley, is listed below:

Number of Bedrooms	Number of registered applicants March 2023
1 bed	171
2 bed	609
3 bed	304
4 bed+	24
Total	1108

Social Housing Stock

The Council is a non-stock holding local authority, having transferred its housing stock in the year 2000 to Testway Housing Association (now Aster Housing).

There are 55 social housing properties in the parish of Abbots Ann. This stock consists of:

2 x 1 bedroom flat

20 x 1 bedroom bungalow

10 x 2 bedroom flat

7 x 2 bedroom bungalow

15 x 3 bedroom house

1 x 4 bedroom house

We do not have access to other data regards any other social housing within Abbots Ann owned by any other Housing Provider other than Aster.

There have been 14 lettings (rented accommodation) in the parish of Abbots Ann over the past 5 years via Hampshire Home Choice:

6 x 1 bedroom accommodation

6 x 2 bedroom accommodation

2 x 3 bedroom accommodation

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 Abbots Ann. 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	1%	2
25 – 34	2%	4
35 – 44	3%	7
45 – 54	11%	24
55 – 64	21%	46
65+	60%	131
Prefer not to say	1%	3
TOTAL		217

(Table 1) Answered: 217. Skipped: 2.

As shown in the table above (Table 1), the highest number of respondents was from households whereby the main responder is aged 65+.

Disability and Nationality

The table below (Table 2) indicates there is a low percentage of residents with a disability in the parish. Of the 215 respondents, 21 people responded that they have a disability. Of these 21 respondents who confirmed that they have a disability, 6 confirm they have had some adaptations to their property and those are also included within the response to Q10.

Q3 Do you have a disability?	%	Responses
Yes	10%	21
No	87%	188
Prefer not to say	3%	6
TOTAL		215

(Table 2) Answered: 215 Skipped: 4

Of the 17 that responded to having adaptations in their home (Q10), 6 respondents confirmed having a disability, which would indicate that 11 respondents confirmed they have an adapted home but answered 'no' to having a disability via Q3.

Q10 Has your home been adapted?	%	Responses
Yes	8%	17
No	92%	196
TOTAL		213

(Table 3) Answered: 213 Skipped: 6

Q11 Does your home need adapting?	%	Responses
Yes	18%	39
No	75%	160
Other	6%	13
TOTAL		212

(Table 4) Answered: 212 Skipped: 7

Of the 39 respondents that confirmed their home would need adapting, 33 respondents are home owners with no mortgage, 3 respondents are home owners with a mortgage and 3 respondents rent from a Council/housing association/other social rented landlord.

There were 13 responses which confirm 'other' to the question above, these comments have been collated and provided to the Parish Council.

Q4 What is your nationality?	%	Responses
British	99%	214
Irish	0.5%	1
Citizen of a different country	0%	0
Prefer not to say	0.5%	1
TOTAL		216

(Table 5) Answered: 216 Skipped: 3

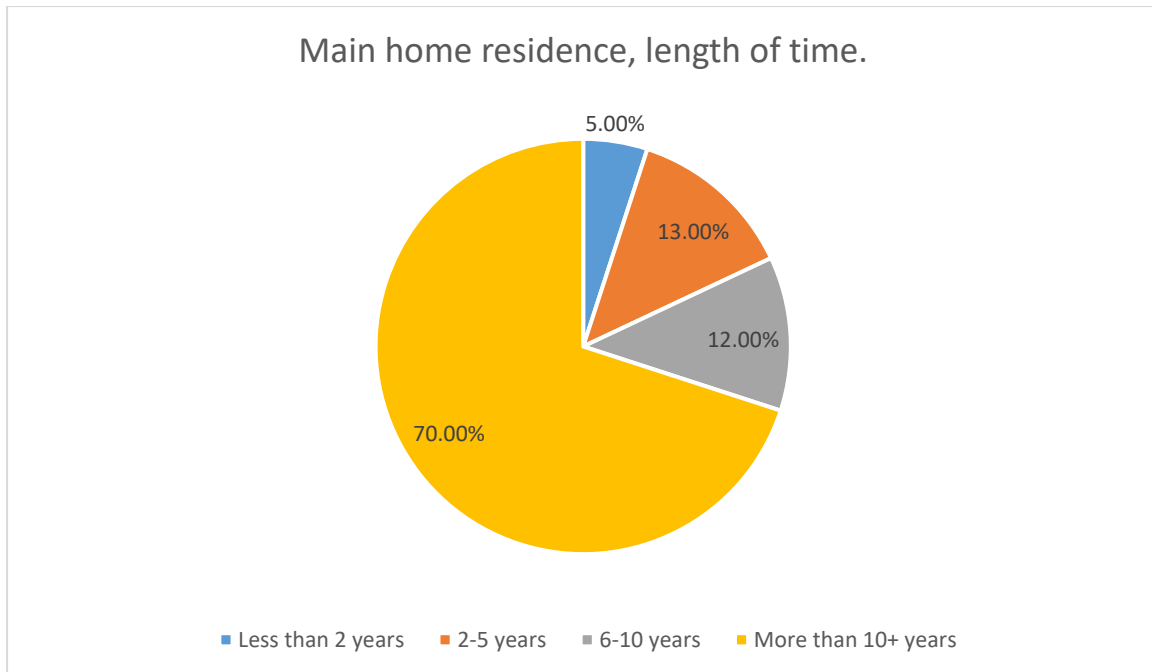
Residency and tenure

Questions 5-9 asked about connection to the parish, length of time in parish, current tenure, number of bedrooms in current home and household numbers:

Q5 Connection to the parish	%	Responses
Main home in parish	99%	213
Second/holiday home in parish	0.5%	1
Other	2%	5
TOTAL		219

(Table 6) Answered: 216 (3 responders provided 2 answers) Skipped: 3

As can be seen above, majority of respondents reside in the parish (main home). There were 5 responses which confirm another connection to the parish, of which these comments have been collated and provided to the Parish Council.



(Pie chart 7)

The pie chart above shows that, of the 212 respondents whose main home is in the parish, 70% (149) have lived in the parish for more than 10 years, 12% (26) between 6-10 years, 13% (27) 2-5 years and 5% (10) for less than 2 years.

Q7 Please specify your tenure	%	Responses
Own outright	66%	144
Own with a mortgage or loan	24%	51
Shared ownership/equity (part rent/part buy)	0.5%	1
Rent from a private landlord or letting agent	3%	7
Rent from Council/housing association/other social rented	6%	12
Live with parents/other family members/friends	0.5%	1
Live in Armed Services accommodation	0%	0
Live in accommodation tied or linked to a job	0.5%	1

Other	0.5%	1
TOTAL		218

(Table 8) Answered: 217 (1 respondent provided 2 answers) Skipped: 2

As can be seen from the table above (Table 8), the majority of respondents either own their own property outright (66%) or own a property with a mortgage (24%). The number of respondents living in private rented accommodation within Abbots Ann is 3% and 6% rent from the Council/housing association/social rented. 1 respondent confirmed living with family/friends.

The table below (Table 9) combines **question 7** (tenure) and **question 8** current bedrooms:

Q7 Current tenure	1 bed	2 bed	3 bed	4 bed	5+ bed	Not specified	TOTAL
Own outright	2	11	39	61	30	1	144
Own with mortgage	1	5	19	16	10	0	51
Shared Ownership	1	0	0	0	0	0	1
Private rent	0	4	2	1	0	0	7
Rent from Council/HA	2	7	3	0	0	0	12
All other choices	0	1	2	0	0	0	3
Did not answer	0	0	0	0	0	2	2
TOTAL	6	28	65	78	40*	3	220*

(Table 9) * 1 respondent answered 2 tenure options

Q8 Current bedrooms	Q9 Household numbers								Total Dwellings
	1p	2p	3p	4p	5p	6p	7p	Not specified	
1	5	1	0	0	0	0	0	0	6
2	15	11	2	0	0	0	0	0	28
3	14	34	11	1	2	0	0	3	65
4	16	38	9	12	2	0	1	0	78
5+	6	18	5	5	5	0	0	0	39
Not specified	0	1	1	0	0	0	0	1	3
TOTAL	56	103	28	18	9	0	1	4	219

(Table 10)

The table above (Table 10) is in response to the questions asked on current house size (**Question 8**) and occupancy (**Question 9**) 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 and 5+ bedrooms that are under-occupied (see highlighted section).

To further analyse the under-occupancy, of the 18 households in 5+ bedroom properties with occupancy of 2 people, 16 own their property outright and 2 own their property with a mortgage/loan.

Of the 38 households in 4-bedroom properties with occupancy of 2 people, 34 own their property outright and 4 own their property with a mortgage/loan.

Of the 34 households in 3-bedroom properties with occupancy of 2 people, 21 own their property outright, 10 own their property with a mortgage/loan, 2 rent from a private landlord and 1 is in tied accommodation.

Of the 14 households in 3-bedroom properties with single persons occupying, 11 own their property outright and 3 own their property with a mortgage/loan.

This highlights a high need for 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 55yrs 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.

Homes for those over 55

Q14 If you will remain living in this parish as you get older, would you like to downsize to a smaller property?	%	Responses
Yes, I would like to buy or rent a smaller home in my parish	26%	46
No, I will stay in my current home and won't downsize	43%	75
No, I will stay in my current home and subdivide it or adapt it for my needs	7%	12
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	24%	42
TOTAL		175

(Table 11) Answered: 175 Skipped: 44

Of the respondents aged over 55, the table above (Table 11) indicates that there is some (26%) desire to downsize with 43% of respondents saying they will stay in their current home; this is in conflict with the data above that suggests that there is under-occupancy of homes, but indicates that people would rather remain in their own home and under-occupy than move.

With the majority of respondents choosing to remain in their own home, this could be due to the high costs involved with moving, such as Estate Agent fees, stamp duty, surveys, solicitors, conveyancing fees and many more, however this report cannot evidence this.

24% of respondents will however consider options available through future developments.

Question 15 asked what type of smaller home they would consider and of those 169 that responded, 26% (44) will consider a smaller house to purchase, 2% (3) will consider a smaller house to rent, 27% (45) will consider a smaller bungalow to purchase and 4% (6) a smaller bungalow to rent. 2% (3) would consider moving to accessible/supported accommodation within a block/complex however 40% (68) stated they did not wish to move. 50 skipped this question.

Housing Requirements

Of the 216 respondents who answered **Question 12** (3 skipped this question), 71% (153) do not feel there is sufficient housing in the parish for people to move to, 22% (47) feel there is and 8% (16) provided another comment (comments have been collated and provided to the Parish Council).

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 212 respondents 191 answered no and 21 answered yes (comments have been collated and provided to the Parish Council).

The types of housing that will be supported is detailed in the table below (Table 12) this provides an insight as to what residents would support being built in the parish. **(Respondents could choose more than one option)**. 6 respondents made other comments (comments have been collated and provided to the Parish Council).

Q16 What sort of homes would you support being built in the parish?	%	Responses
Homes to purchase on the open market	54%	113
Affordable housing to buy – shared ownership (part buy/part rent)	49%	102
Mixed tenure scheme via Community le housing	37%	77
Social affordable housing to rent (rent set by Government formula)	35%	74
Affordable housing to rent (80% of open market rent)	35%	74
Homes to rent on the open market	33%	70
Affordable housing to buy discount market/equity loan	28%	59
Extra Care/sheltered housing	27%	57
Self-build or custom build homes	23%	48
None	9%	19
TOTAL		693

(Table 12) Answered: 210 Skipped: 9

There is a high level of support for open market housing 54%, but consideration needs to be given as to the open market values in the area, and whether or not open market housing is affordable to those who have indicated a desire to buy in the parish.

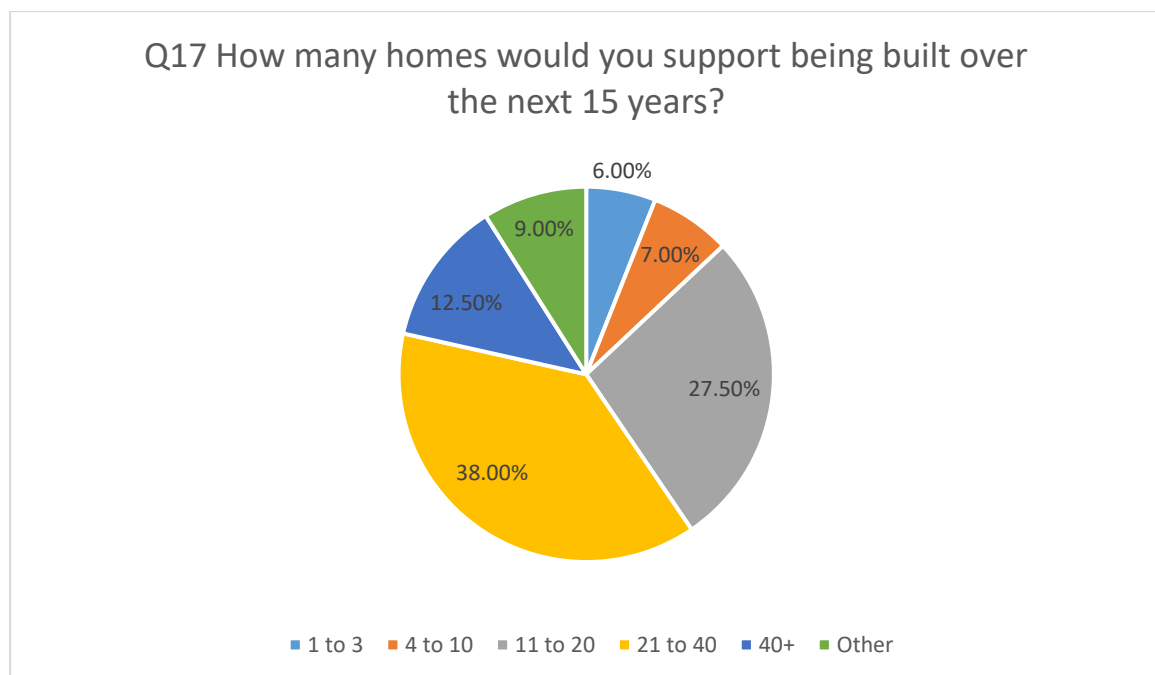
The evidence suggests that there is also a high level of support for affordable housing products such as shared ownership 49%, social rented 35% and affordable rented 35%.

making a combined total of 70% for the rented (affordable) tenure. This could provide the opportunity to consider tenure options to suit a number of prospective customers.

This question listed both Self-build or custom build homes AND Community led housing (i.e Community Land Trust) as options, however neither of these options can be classed as a tenure, but rather a route into delivering housing.

There were 48 responses for Self-build or custom build homes and 77 responses supported Community led housing.

Both self-build or custom build homes AND housing via a community led housing scheme (Community Land Trust) could potentially deliver a mixed tenure scheme.



(Pie chart 13) Answered: 207 Skipped: 12

Question 17 (Pie chart 13) indicates the number of homes that the 168 respondents wishing to see new development in the parish would support.

1 – 3 homes = 6% (12)

4 – 10 homes = 7% (15)

11 – 20 homes = 27.5% (57)

21 – 40 homes = 38% (78)

40+ homes = 12.5% (26)

Other = 9% (19) (comments have been collated and provided to the Parish Council).

Question 18 asked for comments to be provided about housing development within the parish. (all responses to this question have been collated and provided to the Parish Council)

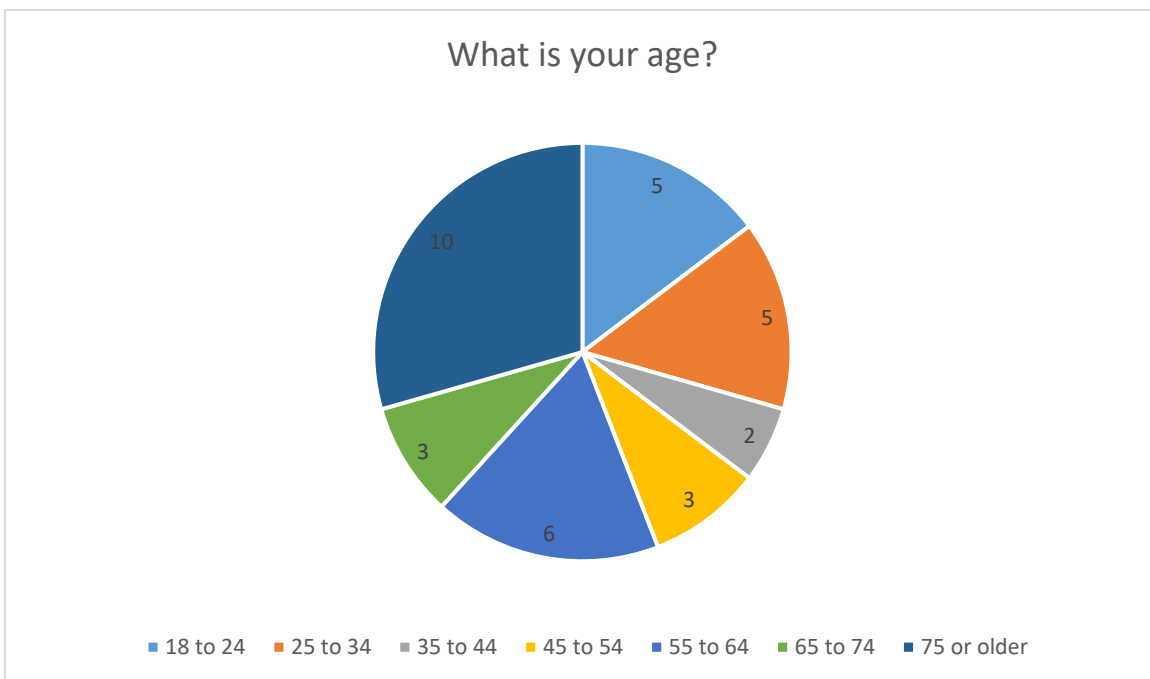
7. Part 2 of Survey

The second part of the survey examines the households that have declared a need for housing in Abbotts Ann over the next 5 years.

This part also looks at what tenure could be supported for a new development as well as the affordability levels.

42 people responded yes to part 2 of the survey indicating that they will need to move (Question 20), however only 34 went on to answer the further questions. Therefore, the following data is based upon the 34 who responded in full.

Pie chart 14 outlines the age of respondents, **question 22**. The highest responses were from the age group 75 or older, followed by the age group 55-64 and then followed by 25-34 and 18-24 age group, 65-74 and 45-54 age group and finally 35-44 age group.



(Pie chart 14)

Local Connection

Of the respondents who answered yes to **Question 25**, 28 answered that they currently live in the parish, 6 do not live in the parish. Of the 6 respondents who do not live in the parish, 2 respondents confirmed they grew up in the parish and also have family live in the parish, 2 respondents confirmed family live in parish. Finally, 2 respondents gave conflicting information, by stating 'no' to living in the parish (Q25) but confirmed their connection to the parish as main home in the parish (Q26) and grew up in parish/family live in parish. So, this shows that respondents have a strong connection to the parish.

Type of housing needed

Of the households needing to move, **Question 27**, 16 of the respondents are part of an existing household and 16 are a whole household that needs to move. 2 respondents did not answer this question, however looking at the other information provided by the 2 respondents, indicates that both are whole households looking to move.

Question 28 - The minimum number of bedrooms a household states they need is as follows (Table 15):

No. of beds	Responses
1 bed	8
1 or 2 bed	2
2 bed	15
2 or 3 bed	1
3 bed	8
TOTAL	34

(Table 15)

Of the 34 respondents, the table below (Table 16) shows the breakdown of family size, bedrooms requested, dwelling type preferred and tenure preference. Respondents could choose more than one property type and tenure. ***When making a conclusion at the end of this report, the household details and financial information will be taken into account and inform the conclusion and may not mirror the choices below.***

Family size Q29	Minimum bedroom required Q28	Property required Q32			Tenure preferred Q33						
		HSE	FL or MA	BUNG	OM	OMR	SR	AR	S/O	DM	Ext Care
Single	1 bed	X	X	X			X				
Single	1 bed			X			X				
Single	3 bed		X							X	
Single	1 bed		X						X		
Single	2 bed			X	X						
Single	2 bed	X	X		X	X		X	X	X	
Single	1 or 2 bed	X	X	X	X	X		X			
Single	3 bed	X			X						
Single	2 bed			X	X						
Single	3 bed			X	X						
Single	3 bed	X			X						
Single	1 bed		X				X				

Single	1 bed		X		X	X	X	X	X	X	
Single	1 bed		X			X	X	X	X	X	
Single	2 bed	X	X	X	X				X		
Single	2 bed	X			X		X	X	X	X	
2 Person household	2 bed	X			X	X					
2 Person household	1 bed	X	X		X	X	X	X	X	X	
2 Person household	2 bed			X	X						
2 Person household	2 bed	X			X						
2 Person household	3 bed			X						X	
2 Person household	2 bed	X	X	X					X	X	
2 Person household	1 or 2 bed	X	X	X	X	X	X	X	X	X	
2 Person household	2 bed	X	X		X				X	X	
2 Person household	3 bed	X		X	X						
2 Person household	2 bed			X	X		X				X
2 Person household	2 bed	X	X		X	X					
2 Person household	2 or 3 bed	X		X	X						
2 Person household	2 bed			X				X			
2 Person household	2 bed	X	X	X					X	X	
2 Person household	2 bed			X	X						
5 Person household	3 bed	X			X						
Not Answered	1 bed		X				X	X	X	X	
Not Answered	3 bed	X			X						
Total		19	16	17	23	8	10	9	12	12	1

(Table 16)

Key:

HSE = House

FL or MA = Flat/Maisonette

BUNG = Bungalow

OM = Homes to purchase on the Open Market

OMR = Homes to rent on the Open Market

SR = Social rent

AR = Affordable rent

S/O = Shared Ownership (part rent/part buy)

DM = Affordable Discount Market sale

Ext Care = Extra care/sheltered housing

As can be seen from the data, there are 16 single persons who would potentially only qualify for 1 bedroom accommodation, but 5 have a preference for 2 bed, 4 have a preference for 3 bed and 1 has a preference for a 1-2 bed.

There are 15 two occupant households in total. 10 are requiring 2 bedroom accommodation, 1 is requiring a 1 bed, 1 is require a 1 or 2 bed, 1 is requiring a 2 or 3 bed and 2 are requiring a 3 bedroom accommodation.

There is one 5 occupant household requiring a 3 bedroom accommodation.

Finally, there were 2 responses whereby neither question(s) 28, 29, 32 or 33 were answered, either in full or part.

19 respondents selected a house as the preferable type of property, 17 selected a bungalow and 16 selected a flat/maisonette (respondents could select more than one option).

There were 5 respondents requesting accommodation on one level and 2 respondents requested wheelchair accessible accommodation.

The responses in part 2 are not requesting any accommodation larger than 3 bedrooms.

When considering affordable housing options, eligibility will be a factor when considering the mix and tenure of a proposed scheme.

The reasons for wishing to move are detailed below (Table 17): (Respondents could select more than one answer):

Q30 What are the main reasons for needing to move?	%	Responses
Currently living with family/friends and want own home	33%	11
Want to move back to parish	12%	4
Current home is overcrowded	3%	1

Too expensive (private rent)	6%	2
Lack or have to share facilities with other households (not family members)	0%	0
Eviction/end of tenancy/repossession	3%	1
Tied accommodation (not secure)	0%	0
Employment (within the parish)	0%	0
Home is too small and need to upsize	3%	1
Home is too big and need to downsize	30%	10
To provide support to family within the parish/to be near family	9%	3
Require ground floor accommodation	6%	2
Require adapted accommodation	3%	1
Member of household is/was in Armed Forces and/or has/will retire in the next 5 years	0%	0
Other	24%	8
TOTAL		44

(Table 17) Answered: 33 Skipped 1

As can be seen above, the most popular reason to move is listed as 'Currently living with family/friends and want own home'.

The next two most popular reasons to move are:

- Home is too big and need to downsize
- Other

The 'other' comments have been collated and provided to the Parish Council.

The connection to Abbots Ann of the household is detailed below (Table 18):

Q26 What is the connection to Abbots Ann	Total
Main home in the parish	25
Work in the parish	3
Grew up in the parish	6
Family members living in the parish	11
Second home/holiday home in parish	0

Other	1
TOTAL	46

(Table 18) (8 respondents provided 2 or more answers) Answered: 33 Skipped 1

The current tenure/housing situation, of the respondents are as follows, with some information cross referenced with Question 30 (Table 19). 16 respondents living with family/friends and 18 living in self-contained accommodation.

Current tenure	Total
Live with family in the parish	13
Live with family outside parish	3
Property owned outright	7
Property owned with mortgage/loan	5
Renting from Private Landlord	4
Renting from Council/Housing Association	2
TOTAL	34

(Table 19)

The table below (Table 20) 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 homes to purchase on the open market (23), followed by equal responses of (12) Affordable home ownership in the form of Shared Ownership and Affordable home ownership to buy discount market/equity loan.

It should also be noted that with a combined result of 19 responses, there is keen interest in social housing to rent and affordable housing to rent.

Q33 What tenure of home would the household moving prefer?	Responses
Homes to purchase on the open market	23
Homes to rent on the open market	8
Social housing to rent (rent set by Government formula)	10
Affordable housing to rent (80% of open market rent)	9
Affordable housing to buy – shared ownership (part buy/part rent)	12
Affordable housing to buy discount market/equity loan	12
Extra Care/sheltered housing	1
None	0
TOTAL	75

(Table 20) Answered: 34

Employment status and affordability

Of the respondents to Part 2: - 13 are in full-time employment, 3 are in part-time employment, 4 are self-employed/own their own business, 14 are retired and 1 is either full-time or part-time student. There were 3 answers provided as 'other'. (4 respondents provided more than one answer).

Of the 13 respondents who confirmed full-time employment - 2 have an income of £20,000 - £24,999, 1 has an income of £30,000 - £39,999, 1 has an income of £40,000 - £49,000, 1 has an income of £50,000 - £59,999, 1 has an income of £60,000 - £79,999, and 1 has an income of £100,000 - £149,999. 6 did not answer this question.

Question 36 asked what could be spent monthly on rent or mortgage payments, taking into account all household outgoings only 21 responded. The table below (Table 21) shows available budget:

Q36 How much can the household afford to spend on rent or mortgage payments?	Responses
£0	0
£100 - £500	3
£501 - £1,000	13
£1,001 - £2,000	2
£2,001 – £2,500	2
£10,000 +	1
TOTAL	21

(Table 21)

Question 39 also asked what savings were available separate to resources for a deposit. There were 17 respondents. 1 respondent has savings between £1,000 - £4,999, 3 respondents have savings of £5,000 - £9,999, 2 respondents have savings of £10,000 - £14,999, 1 respondent has savings between £15,000 - £19,999, 2 respondents have savings between £20,000 - £29,999, 1 respondent has savings of £30,000 - £39,999 and 3 respondents have savings of over £80,000. Finally, 4 respondents confirmed they had no savings.

Question 40 asks for any indication of debt within the household. There were 20 respondents. 18 respondents confirmed no debt, 1 respondent confirmed a debt of between £10,000 - £19,999 and 1 respondent confirmed a debt of over £100,000.

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.

Properties in Abbots Ann had an overall average price of £818,071 over the last year.

The majority of sales in Abbots Ann during the last year were detached properties, selling for an average price of £877,333. Terraced properties sold for an average of £462,500.

Overall, sold prices in Abbots Ann over the last year were 3% down on the previous year and 23% up on the 2021 peak of £665,262.²

Information from several house buying websites suggests little movement in the housing market for smaller properties at an affordable amount within Abbots Ann. This is an issue for younger people wishing to access the housing market as well as those wishing to down-size.

Evidence

The Strategic Housing Market Assessment, January 2022, considers that a threshold of 30% of income is used for housing costs. The income thresholds for owner-occupation assume a household have a 10% deposit and can secure a mortgage for four and a half times their salary. These assumptions are considered to be broadly in line with typical lending practices although it is recognised that there will be differences on a case-by-case basis.³

A buyer for a property valued at £400,000 would need on average a 10% deposit of £40,000 with a mortgage of £360,000. For a loan of 4.5 times annual income, a household would need a gross annual income of approximately £80,000. Lower deposits would require a higher income threshold.

The 2023 Annual Survey of Hours and Earnings (ASHE), produced by the Office for National Statistics, estimates that the median gross annual pay in Test Valley is £32,576 with the mean figure being £37,343. Test Valley's lower quartile (LQ) for gross annual pay was £23,453. 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 £46,906.⁴

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 social rented/affordable rented accommodation would be appropriate.

Open Market Rent

At the time of preparing this report there was only 1 property available to rent within a ½-mile radius of Abbots Ann, via Rightmove. The rental price is £2,250pcm (cottage).

In order to afford this an annual household income of £90,000 would be required (based on a no more than 30% spend on housing costs).

² [House Prices in Abbots Ann \(rightmove.co.uk\)](https://www.rightmove.co.uk/property-market-research/price-trends/price-trends-abbotts-ann)

³ [pt6_2 Test Valley Strategic Housing Market Assessment JGC 2022 \(2\).pdf](#)

⁴ [Employee earnings in the UK - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk/employment-and-labour/earnings-and-payments/tables/employee-earnings-in-the-uk)

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 £350,000

Share price £87,500

Deposit @10% £8,750

Mortgage £78,750

Unsold value £262,500

Monthly rent £602.00

Estimated mortgage £495.00 pm based on a 25 year repayment mortgage

Estimated monthly cost £1,097 (based on interest rate of 5.75%) *Please note, this is excluding service charges which vary by property and scheme.*⁵

An annual household income of £38,491 pa would be required to afford a shared ownership option based on the above example.

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.

Abbots Ann Local Housing Allowance rate falls within Basingstoke Broad Market Rental Areas, and the weekly Local Housing Allowance levels are as follows⁶:

Basingstoke:

£93.51 per week	Shared accommodation
£179.51 per week	One bedroom
£218.63 per week	Two bedroom
£264.66 per week	Three bedroom
£322.19 per week	Four bedroom

⁵ [Shared Ownership Mortgage & Affordability Calculator - Legal & General Affordable Homes \(landgah.com\)](#)

⁶ Local Housing Allowance rates - Direct Gov

In 2022/2023 the average **affordable rent** across all properties own by Registered Providers in England was £143.22pw. The average for the South East was £172.23pw.⁷

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.

In 2022/2023 the average **social rent** across all properties own by Registered Providers in England was £98.20pw. The average for the South East was £109.77pw.⁸

9. Summary

34 respondents answered 'yes' to part 2 and completed the relevant questions.

- Of those 34 respondents, 12 are homeowners (either owned outright or with a mortgage). Of the 12 homeowners 11 are living in larger properties looking to moving to smaller properties. Of those 11, 7 require a property to purchase on the open market, 1 would purchase on the open market/social rent or Extra-care accommodation, 1 would consider purchasing a property on the open market but also consider renting on the open market, 1 would consider open market rent/social rent/affordable rent/shared ownership & discount market accommodation and finally 1 would consider purchasing a Discount Market property.

The final homeowner, wishes to have the same number of bedrooms they currently have and to purchase on the open market.

- 16 respondents are living with family/friends. Of these 16 respondents, 7 respondents are of single households, 6 respondents are of 2 person households and 1 respondent has a 5 person household. 2 respondents did not provide an answer.
- 4 respondents are living in private rented accommodation. Of these respondents, 1 wants the same size accommodation as they are already living in. 2 wish to downsize and 1 wishes to upsize. One wishes to purchase their own home via open market, 1 respondent chose open market purchase/open market rent/social rent/affordable rent/shared ownership & discount market, 1 respondent chose open market purchase/social rent/affordable rent/shared ownership & discount market and finally 1 chose affordable rent .
- 2 respondents live in an Affordable housing dwelling managed by an Affordable Housing Provider. 1 respondent wishes to upsize with a preference for home

⁷ [2023_RP-briefing-note_FINAL_V1.0_.pdf \(publishing.service.gov.uk\)](#)

⁸ [2023_RP-briefing-note_FINAL_V1.0_.pdf \(publishing.service.gov.uk\)](#)

ownership via discount market, and the final respondent wishes to move to a property of the same size with a preference for social rent.

The tenure required overall in priority order for a housing scheme via part 2 of the survey is for:-

1. Homes to purchase on the open market.
2. Affordable housing to buy – shared ownership.
3. Affordable housing to buy – discount market/equity loan
4. Social housing to rent (rent set by Government formula).
5. Affordable housing to rent (80% of open market rent).
6. Homes to rent on the open market.
7. Extra Care/Sheltered Housing

Conclusion

The survey results alone would suggest that there is a minimum need over the next five years for the following **affordable housing provision** in the parish. Affordable housing is only applicable to those who are unable to meet their housing needs in the open market, and who have a household income of less than £80,000 (for affordable home ownership) and £60,000 (for social/affordable rent):-

Social Rented/Affordable Rent (5):-

1 bedroom house/flat x 1

1 bedroom flat x 1

1 bedroom (all dwellings) @ social rent x 1

1 bedroom bungalow @ social rent x 1

1 bedroom flat @ social rent x 1

Note – social rented and affordable rented housing is based upon ‘need’ as opposed to ‘want’, and the above recommendation takes that into consideration, as well as financial information.

Affordable Home Ownership: -Shared Ownership/Discount Market (9):-

1 bedroom flat x 1 (shared ownership)

1 bedroom flat x 1

2 bedroom (all dwellings) x 3

2 bedroom house/flat x 1

2 bedroom house x 2

2 bedroom bungalow x 1

Although the Discount Market tenures are to be sold at a discount of 20% or more of local market values, this tenure may still not be achievable to some due to affordability, in relation to income and house values.

(all dwellings = flat/house/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.

Majority of respondents who completed part 2 of this survey expressed a very keen interest in purchasing a property on the open market. Please see list below:

Open Market purchase (16)

2 bedroom (all dwellings) x 1

2 bedroom house/flat x 1

2 bedroom house x 2

2 bedroom bungalow x 5

2-3 bedroom house/bungalow x 1

3 bedroom house x 4

3 bedroom bungalow x 2

Open Market rent (1)

1 bedroom bungalow x 1

3 respondents did not provide sufficient data

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.

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 on shared ownership demand. However, people who are priced out of homes on the local market often don't ask to be placed on the local housing register (Hampshire Home Choice) and in that sense can be hidden from the usual statistics and numbers identifying housing need.

Although there is not up to date data for the demand of shared ownership in Abbots Ann, once people are aware that an affordable housing development is possible it is likely that we will see enquiries regarding affordable home ownership. 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.

From the responses received from part 2, there is keen interest for open market dwellings and affordable home ownership.

Therefore, as a Parish, you may wish to consider developing a housing scheme under the Revised Local Plan, policy COM9 – Community Led Development. Policy COM9 allows communities to bring forward housing opportunities to deliver both open market and affordable housing.

Report Completed: Clare Jenkins
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Date: August 2024