

## Housing Review - Wincanton

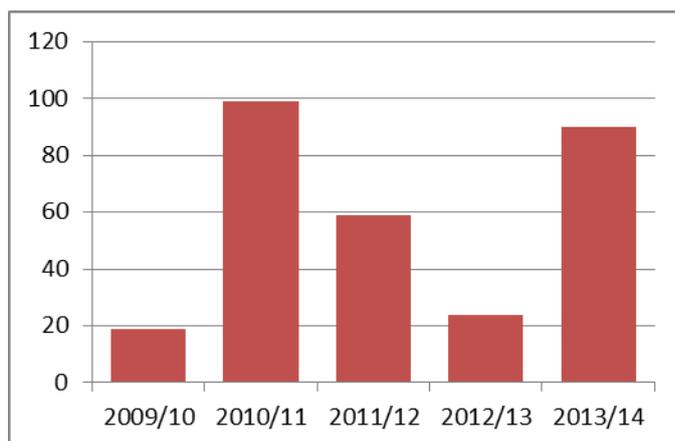
*This paper is based on a review of relevant local statistics (sourced from the Census and South Somerset District Council and County Council research), supplemented by interviews with estate agents and healthcare providers. The information provides the base evidence and supporting justification for possible Neighbourhood Plan policies, outlining the mix of housing to be sought through the planning process.*

*At the time of drafting it was noted that a revised Strategic Housing Market Assessment and Authorities Monitoring report was anticipated and the main findings from these have been incorporated as updates section.*

## Statistical Review

### Recent build rates

Recent house building in Wincanton has seen an average build rate of 58 dwellings per annum in the last 5 years (2014/15 completions are not currently published). This is double previous build rates (the historic average from 1992 to 2009 was 29 dwellings per annum)

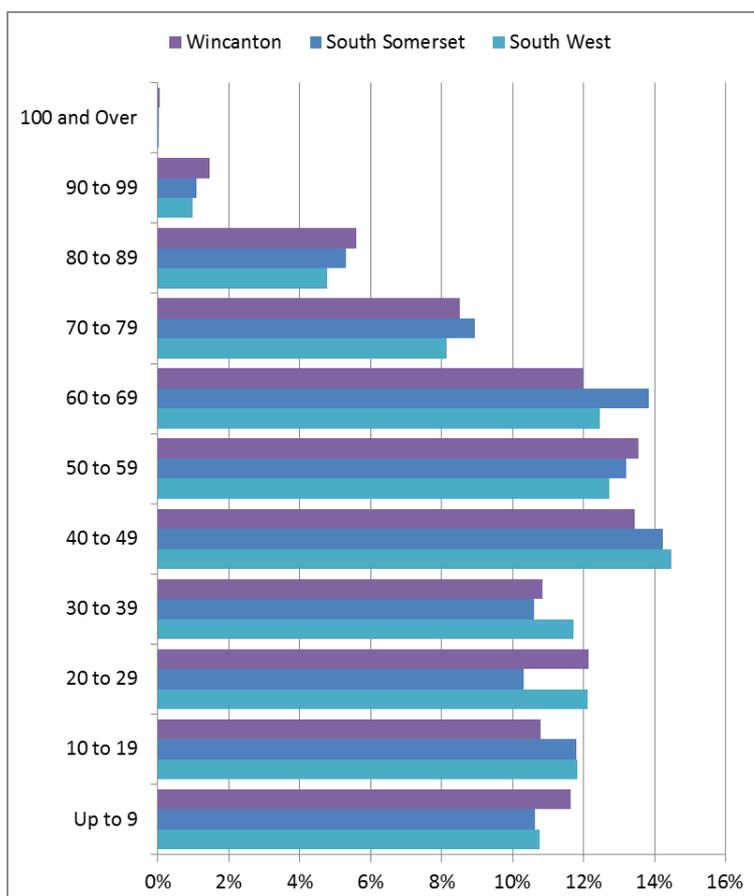


*UPDATE: the latest Monitoring Report (September 2016) confirmed total completion in Wincanton*

*2006 – 2016 to be 594, suggesting that a further 183 dwellings were built in the last two years (2014/15 and 2015/16), producing a high level of growth compared to previous years, with the 5 year average rising to 71dpa.*

### 2011 Census - Population

The age population profile for Wincanton is generally in line with the local and regional average, with the largest sector (39%) in their 40s, 50s or 60s. There is a small local 'bulge' in comparison to the District in the 20 – 29 year age group, mirrored in slightly higher numbers of children aged 0 – 9 years. The area also has slightly higher than average numbers of more elderly residents (80 years and over), with this accounting for 7.1% of all residents. This is also reflected in the slightly higher proportion of residents in care homes (accounting for 1.4% of all usual residents).



Looking at the health statistics, the data is generally in line with local and regional averages, with 80% claiming to be in good or very good health, and 5% in bad or very

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bad health. 8.8% claim that their day-to-day activities are “limited a lot” (this is marginally higher than the District average of 7.9%). About 10% of residents regularly provide some degree of unpaid care, which is about average.

Based on an assessment of trends relevant to South Somerset District<sup>1</sup> it would be reasonable to assume that the population of Wincanton will reach around 6,000 persons by 2031, with just more than double the amount of people aged 80 and over than at the time of the 2011 Census, and a 33% uplift in people aged in the 60s and 70s.

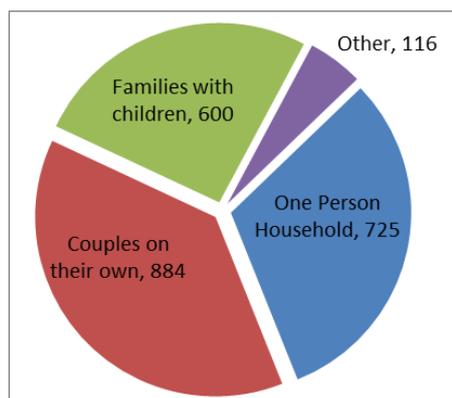
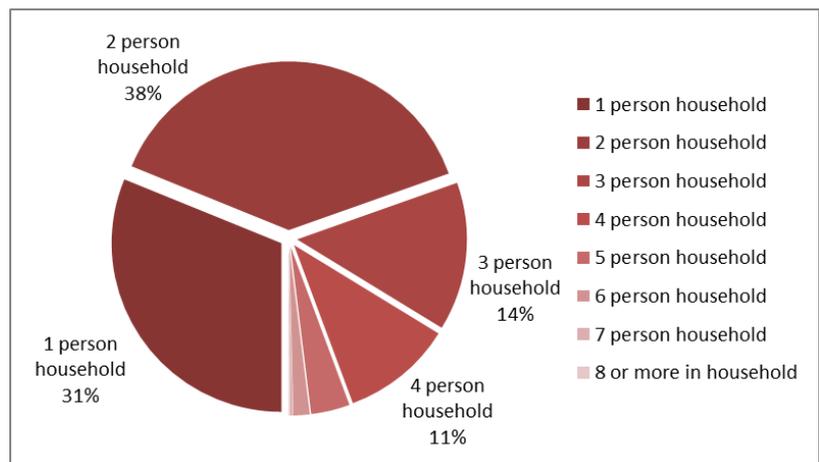
Wincanton	2011		% increase	2030	
0-19 years	1,182	22.4%	2.3%	1,210	20.1%
20-39 years	1,211	23.0%	4.2%	1,261	20.9%
40-59 years	1,423	27.0%	-6.1%	1,337	22.2%
60-79 years	1,081	20.5%	33.5%	1,443	23.9%
80+ years	375	7.1%	107.8%	779	12.9%
	5,272		14.4%	6,030	

*UPDATE: although there is no directly comparable data in the Strategic Housing Market Assessment, it projects that the 65+ year age cohort in South Somerset will increase by 57.5% in the period 2014-2039, whereas the under 65 cohort will experience a slight decline in overall numbers (-1.9%). The report also concludes that illnesses/disabilities are expected to increase significantly in the future, with a large rise in the number of people with mobility problems (86%) and dementia (up 110%) as well as a general increase in the numbers with a long-term health problem or disability. About 17%-19% of all housing provision should cater for specialist accommodation for older people within C3 use class, such as sheltered or extra-care housing.*

## 2011 Census – Household size and composition

The majority of households (69.5%) in Wincanton are occupied by one or two people – this is broadly in line with the District and regional average.

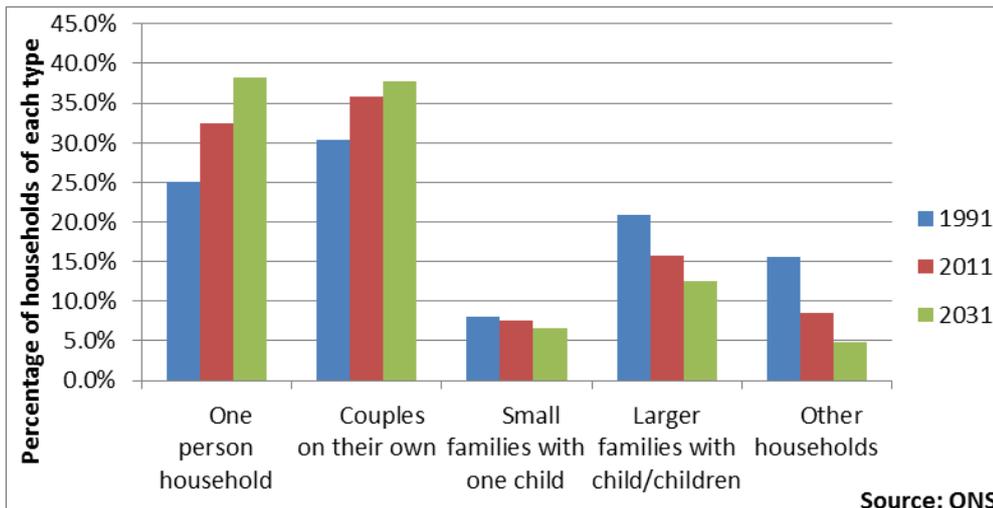
17% of households are home to a single occupant aged 65 years or over, which is slightly higher than the local and regional average.



24% of households have dependent children living there.

Only 1.2% of households in Wincanton have been in the UK for less than 2 years (3.0% for less than 5 years) – slightly higher than the local and regional average. This is reflected in the proportion of people that cannot speak English well (1.5%).

<sup>1</sup> <http://www.howmanyhomes.org/5.html>



Looking at potential trends (based on district-wide data), one person households are projected to grow by around 45% compared to 2011 levels, and although small families with one child may grow slightly (7% increase) there is no

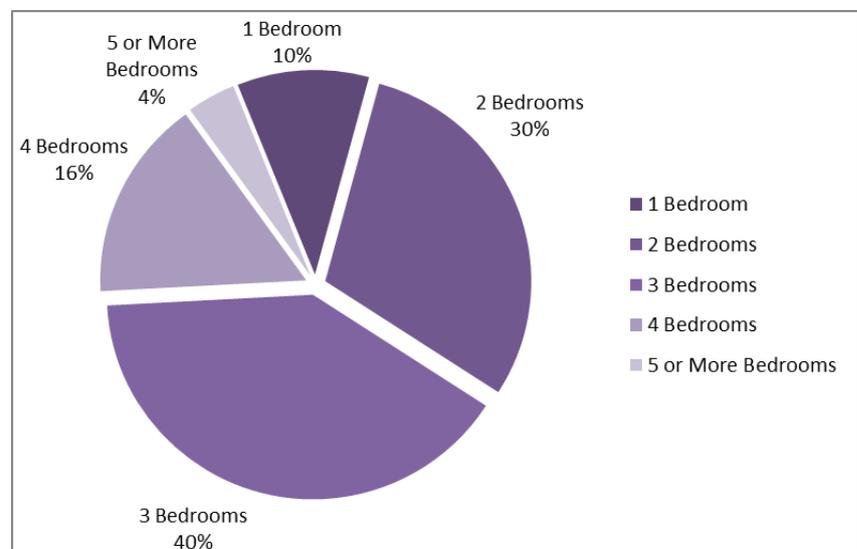
anticipated growth in larger households, with this segment potentially shrinking in absolute numbers.

**2011 Census - Housing stock and occupancy**

Most of the occupied housing stock in Wincanton is a house or bungalow, with a roughly equal mix of detached, semi-detached and terraced stock. About 1 in 6 properties are flats (mainly purpose built).

<b>House or Bungalow; Total</b>	<b>1,939</b>	<b>83.4%</b>
<i>Detached</i>	686	29.5%
<i>Semi-Detached</i>	786	33.8%
<i>Terraced (Including End-Terrace)</i>	467	20.1%
<b>Flat, Maisonette or Apartment; Total</b>	<b>386</b>	<b>16.6%</b>
<i>Purpose-Built Block of Flats</i>	295	12.7%
<i>Part of a Shared House (Including Bed-Sits)</i>	50	2.2%
<i>In a Commercial Building</i>	41	1.8%
<b>Caravan or Other Mobile or Temporary Structure</b>	<b>0</b>	<b>0.0%</b>

Most households (70%) occupied either 2 or 3 bedroom homes, with just 10% living in 1 bedroom properties, and 20% in houses of 4 or more bedrooms.



Occupancy rating (bedrooms) provides a measure of whether a household's accommodation is overcrowded or under occupied. The number of bedrooms required (based on a standard formula) is subtracted from the number of bedrooms present to obtain the occupancy rating. 73.3% of households were in housing with one or more bedrooms over the standard requirement, compared

to 2.3% in houses with too few bedrooms. Research undertaken by Somerset County Council<sup>2</sup> suggests that socially rented housing in Somerset was much more likely to be overcrowded (5% of this sector), with

<sup>2</sup> <http://www.somersetintelligence.org.uk/mobility-occupancy.html>

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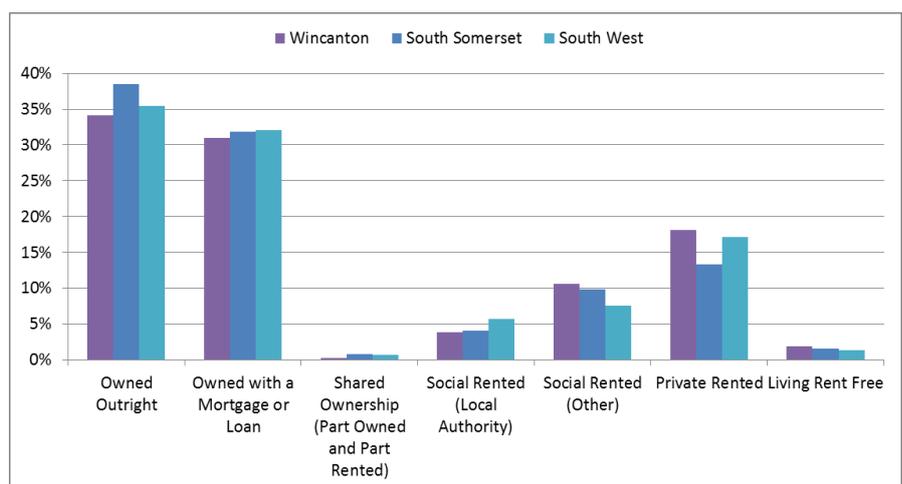
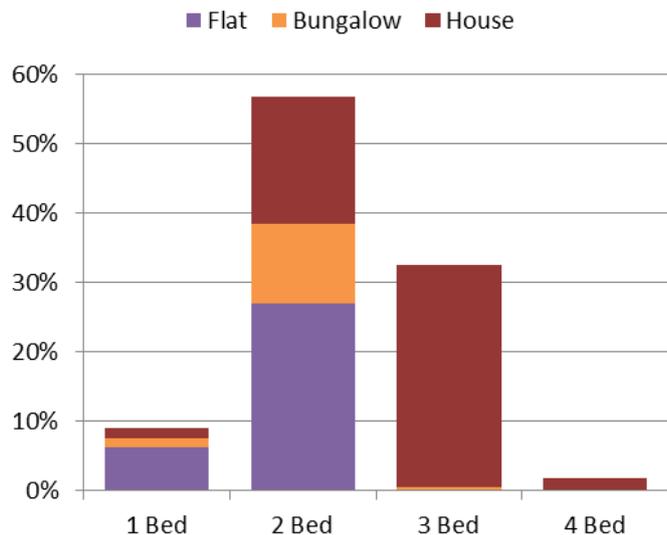
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considerably fewer social rented properties being under-occupied compared to the private sector (with owner occupied housing having the lowest occupancy rates as a whole).

There were 2,325 households living in the 2,478 dwellings in Wincanton at the time of the Census, giving a vacancy rate of around 6.2% (slightly higher than the district average). 3.5% of the population owned one or more homes elsewhere in the UK or abroad.

## 2011 Census - Housing tenure

About a third of households in Wincanton owned their homes outright, and another 30% have a loan or mortgage against their home. At the time of the Census there were very few households (6) recorded as being in shared ownership. The stock of private rented homes was higher than social rented homes (18.2% compared to 14.5%), with the proportion of social rented homes about average for the area.

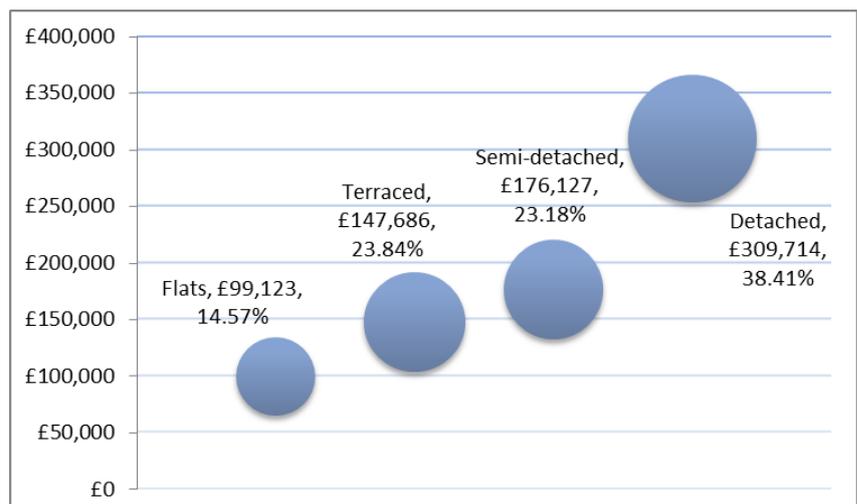


## Affordable Housing stock

There are 427 affordable dwellings in Wincanton (2016). Of these, 333 are social rent /affordable rented units. Of these, about 1 in 8 (13%) are bungalows, and a third (33%) are flats, the majority (53%) being houses. Just over half were 2 bedroom homes, with very few 1 bedroom or 4 bedroom and larger properties.

## House price data

During 2015 in Wincanton there were some 153 houses bought and sold on the open market<sup>3</sup>, with an average house price of £209K (median average £178K). Of this, some 8% were new built properties. Average prices ranged from £99K for a flat to £310K for a detached property, with flats accounting for 15% of sales, terraced and semi-



<sup>3</sup> <http://landregistry.data.gov.uk>

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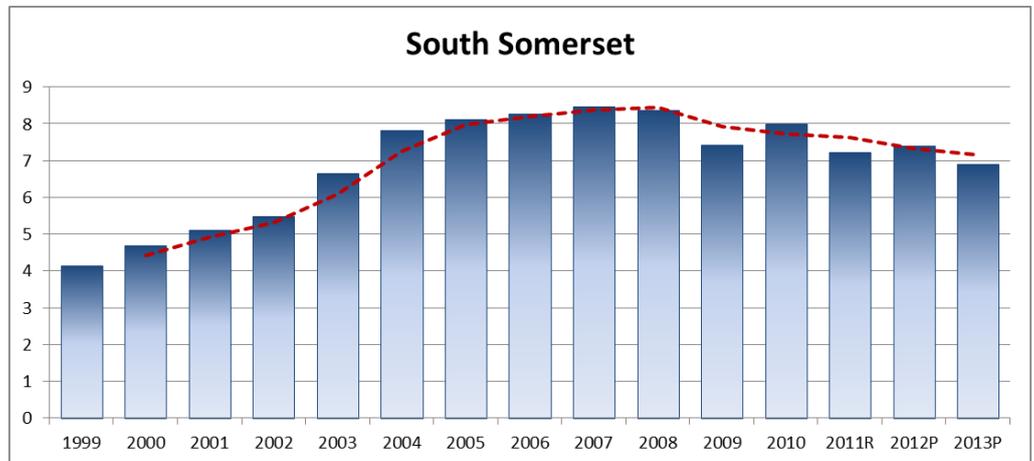
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detached accounting for around 23% of sales each, and detached 38% of sales.

A ‘snapshot’ of private market rental properties advertised in January 2016 highlighted 7 properties being advertised at rents from around £450pcm for 1 and 2 bedroom properties. A similar snapshot in April 2016 indicated that these prices may be higher, with the median rent for 1 and 2 bedroom properties at that time being just over £600pcm.

House prices across the local area remain unaffordable as a whole, with an estimated net weekly household income of £501<sup>4</sup> compared to median house price of £178K (2014). Assuming a 10% deposit and 4% interest rate, the average household would need to spend nearly 40% of its disposable income on mortgage repayments. Across the district the ratio of lower quartile house price to lower quartile earnings has remained around 7:1 over the past 10 years.



## Local Housing Need

In April 2016 there were 78 applicants are on the housing register that had expressed an interest to be housed in Wincanton, of which only 12 households were already living in the parish. 60% of the 78 households could prove a local connection. A significant proportion of these were for 1 bedroom properties, with 1 and 2 bedroom homes accounting for 86% of total demand.

House size	TOTAL	Gold band (highest need)	Silver	Bronze band (lowest need)	
1 bedroom	50%	39	5	8	26
2 bedroom	36%	28	5	10	13
3 bedroom	12%	9	-	6	3
4 bedroom	3%	2	-	2	-
<b>TOTAL</b>		<b>78</b>	<b>10</b>	<b>26</b>	<b>42</b>
			13%	33%	54%

*UPDATE: although there is no data specifically for Wincanton in the 2016 Strategic Housing Market Assessment, there are a number of conclusions regarding the overall number and type of houses needed at a district level that are worth noting for comparison.*

*The report concludes that the objectively assessed need for the district is around 547 – 607 dwellings per annum (about 20% lower compared to the current local plan target of 725 dwellings per annum).*

*The net need for affordable housing is estimated at 206 dwellings per annum (ie about 35% of the total need), mostly for affordable or social rented products, but with around 10-15% of housing of the need being for intermediate products (such as shared ownership).*

*A ‘target’ of up to 20% of new homes to be Starter Homes is considered realistic, but would not be as affordable as other intermediate products unless discounted much more than the minimum 20%, which*

<sup>4</sup> Small area income estimates for middle layer super output areas, England and Wales, 2011/12

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would impact on viability and therefore the overall amount of affordable housing provided. Across South Somerset the estimated number of households that would qualify for starter homes is just over 1,500 currently, and this is estimated to grow year on year by approximately 120.

In terms of house size, the suggested split across the county is summarised in the following table:

House size	Social / Affordable Rented	Intermediate / starter home	Market
1 bedroom	35-40%	15-20%	5-10%
2 bedroom	35-40%	50-55%	30-35%
3 bedroom	20%	25-30%	40-45%
4+ bedroom	5%	0-5%	15/20%

Applied across the whole group, this would suggest about 50% of all new homes should be 1 or 2 bedroom in size, with market homes being mainly 2 or 3 bedroom homes. The limited evidence available points towards homes falling below the nationally prescribed space standards. This is particularly notable in the smaller properties which makes these far less 'lifestyle' friendly.

The level of interest in self and custom building homes appears to be far higher than the number currently on the local authority register. The numbers on the register was 24 for South Somerset as at May 2016 (this had risen to 41 by February 2017, although none had specified the Wincanton area).

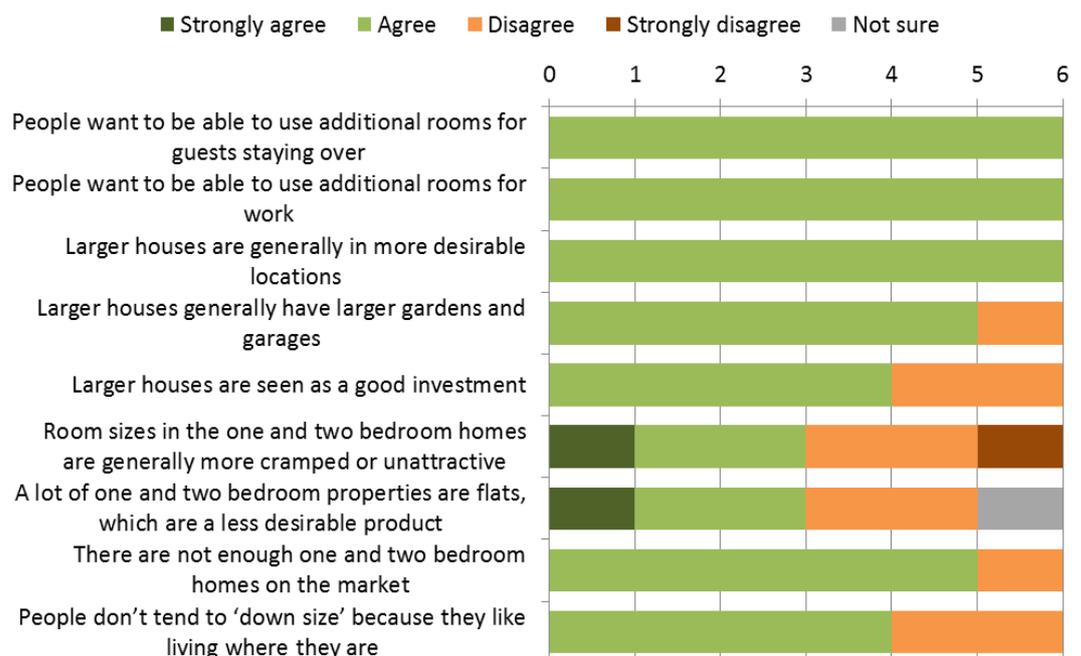
## Healthcare and Estate Agent Feedback

### Local healthcare sector opinion

Feedback from the Practice Manager of the Wincanton Health Centre confirmed that the statistics on the age and household profiles and health levels appears to match the current reality, and there is increasing demand for housing more suitable for those with reduced mobility or requiring some degree of support. As an estimate, it was felt that in the region of 30 – 40% of households are likely to require higher accessibility standards within the next 10 years, with little prospect that the market would provide such homes without intervention. One idea put forward to cater for this sector was to encourage the provision of a retirement complex with a shop and a social centre etc, which would help address what is perceived to be a gap between standard housing and sheltered accommodation / residential care.

### Estate agent survey

A survey was sent round the six local estate agents and letting agents, who all took part, and the following is their combined feedback. All the respondents agreed that the statistics (as summarised) matched their understanding of the current housing



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market. 4 out of 6 considered that there was increasing evidence of the need for more housing suitable for those with reduced mobility or requiring some degree of support. Specific comments highlighted the demand for more bungalows, especially on relatively level ground near to everyday facilities.

The mismatch between household size and house sizes was felt to be primarily due to a range of factors (see graph). The general consensus was that people have larger homes than they need because of the flexibility this 'extra space' provides (in terms of staying visitors, work and garden space etc) and also that larger homes tends to be in more desirable locations. Most agreed that there were also not enough 1 or 2 bedroom homes on the market. There was a much more mixed opinion whether the nature of the smaller 1 and 2 bedroom properties available (in terms of room size, design and communal nature of flats) was also a contributing factor. Those who had been involved in housing for some time (4 of the 6) generally agreed that studio and 1 bedroom flats have always been more difficult to sell, even in more buoyant markets. .

The estimate for the amount of households in rented accommodation who were waiting to buy in the short to medium term varied between 10 to 30%. The general view was that these were households saving up to afford a starter home. There was quite contrasting evidence of demand for custom and self-build plots, from some seeing little or no evidence, to receiving enquiries on a nearly daily basis.

Overall comments highlight the lack of current stock of all types to meet current demand, despite increased build rates in recent years. The most sought after types are 2 and 3 bedroom properties in the £150,000 to £210,000 price bracket. Family homes with small gardens were highlighted as being more difficult to sell.

*UPDATE: the 2016 Strategic Housing Market Assessment suggests that the main issue with 1 bedroom homes is the limited flexibility such properties offer, particularly as in reviewing space standards the report highlights that smaller homes tend to be disproportionately small compared to space standards..*

*The study interviewed one estate agent in Wincanton, the results of which are repeated here:*

*"The Wincanton estate agent told us that there were high levels of incoming households to the town. It attracted incomers from Kent and the South East because of its lower house prices. Interest from investors was always high with the majority of lettings going to local households a high proportion of which were Polish or other Eastern European EU workers. We noted a high vacancy rate in a recent residential development to the west of the town. The agent told us that this was built during the recession and was mostly purchased by investors. Some investors were now selling and other tenancies were available for letting. The agent said this was a market adjustment rather than a symptom of over-supply. We were told that there is an undersupply of 2 and 3-bedroom family homes."*

## **What does the evidence tell us?**

The following conclusions can be drawn from an appraisal of the above evidence:

Wincanton's age population profile will have an increasing number of elderly (80 years +) residents by 2030, accounting for about 13% of the predicted population (almost double current levels). About 9% of the population say that their day-to-day activities are "limited a lot", and about 5% say that they are in bad or very bad health. With an aging population, these figures are likely to rise, increasing the need for more suitable accommodation for people who have limited mobility or who may need a greater degree of support, whether from the healthcare sector or the wider community. Factors such as single level

accommodation, level and easy access to local facilities, wheelchair access and inclusion of care systems that enable independent living can be readily accommodated, will all be potentially relevant.

The vast majority (70%) of households are occupied by one or two people. The amount of one and two person households is projected to grow, whereas the projections indicate that there will be no growth in larger 'family' households. This suggests that there is little locally driven need for larger homes (particularly in the private market sector), as the current stock of larger homes should more than cater for the likely demand.

Open market housing is largely unaffordable in comparison to average household income levels. The average household would need to spend an unsustainable amount of its disposable income on mortgage repayments. Private rented housing does provide one solution, but there are limited choices and rents are not significantly lower than mortgage repayments, which means that it is also harder to save a deposit to move onto the housing ladder. There is also a significant waiting list for affordable rented homes. This suggests that affordable housing will continue to play a key role in meeting local needs, but could usefully be supplemented by more affordable private market housing solutions.

Using a standard 'occupancy' formula, nearly 3 out of 4 houses are under-occupied by the equivalent of one or more bedrooms – this is particularly the case with housing sold on the open market. However typical studio and 1 bedroom homes have not generally sold easily on the private market, regardless of the economic cycles. The latest study suggests that this may be partly due to room sizes which fail the suggested national minimum space standards. There are obvious benefits from having larger houses with more space (to those that can afford to live in them), which explains why open market demand is primarily for 2 to 3 bedroom properties. But building larger homes than in reality are needed inevitably caters more for wealthy incomers, and less for local people on local wage levels. More innovative solutions are needed to find suitable, popular configuration/s for 1 bedroom homes.

## **Local Plan policies on housing type and mix**

The following summarises the current adopted 2006-28 Local Plan policies in regard to housing type and mix. The policies were based on the 2009 Strategic Housing Market Assessment (SHMA) Taunton & South Somerset Housing Market Areas.

### ***POLICY HG3&4: PROVISION OF AFFORDABLE HOUSING***

Planning permission for the erection of new dwellings will be permitted provided that, where it is viable to do so, the scheme provides 35% affordable housing on sites of 6 or more dwellings, and 5% on sites of up to 5 dwellings

*10.17 The definition of affordable housing can be found in the NPPF205 – NB this is likely to be amended in light of the Housing and Planning Bill*

### ***POLICY HG5: ACHIEVING A MIX OF MARKET HOUSING***

A range of market housing types and sizes should be provided across the district on large sites that can reasonably meet the market housing needs of the residents of South Somerset. The mix should contribute to the provision of sustainable and balanced communities. On small sites, housing types and sizes should be provided that, taken in the context of existing surrounding dwellings, contribute to the provision of sustainable, balanced communities.

**POLICY HG6: CARE HOMES AND SPECIALIST ACCOMMODATION**

Proposals for care homes or similar specialist accommodation that meets an identified local need will be supported where it is consistent with the Settlement Strategy.

*10.36 The SHMA identifies the profile for new market housing in South Somerset taking into account supply and demand for each type and size. The profile is based on examining the difference between the supply and demand for homes. It suggests that in terms of housing type in South Somerset there is a greater requirement for detached and semi-detached houses than for terraced housing and flats. In terms of size there is a much smaller requirement for 1 bedroom properties compared with the other house sizes with three quarters of the requirement being for 2 and 3 bedroom properties.*

**POLICY TA1: LOW CARBON TRAVEL**

Developments of all new residential dwellings should enable ease of working from home by providing a designed in specific work area with broadband connections.

**What are the possible solutions?**

- A. Encouraging more innovative developments that provide desirable 1 bedroom homes. This should in particular include homes that will appeal and cater for older people. Key considerations might include:
  - Individuality and quality in the design of buildings and communal spaces
  - Use of technical advances that encourage independent living
  - Level access – avoiding ramps, stairs etc as far as practical
  - Access to managed / shared space for occasional needs eg staying visitors,
  - Inclusion of private amenity space
  - Room sizes at or higher than the prescribed national standards
  - Good access to day to day facilities
- B. Requiring homes to meet more stringent standards for accessible and adaptable dwellings that make it potentially suitable for a wide range of occupants, including older people, those with reduced mobility and some wheelchair users (ie meeting national space standards, Lifetime Homes or the higher standards set in Building Regulations)
- C. Maintaining an ongoing supply of affordable rented homes, and also providing starter homes and self-build plots to help households have potentially quicker access to affording their own home.
- D. Ensuring that the remaining open market housing is focused on 2 to 3 bedroom properties. Where designed for families these should have reasonable sized gardens. Bungalows are also in demand and should be encouraged where appropriate to the character of the area.

The Local Plan policies as adopted require affordable housing to be provided on all sites of 6 or more dwellings (although whether 35% is achieved will depend on the viability of the site as a whole). The policies also seek a mix of open market housing types and sizes, with the mix appropriate to creating “sustainable, balanced communities”. This implies that the mix takes into account existing provision, with the aim of ensuring there is suitable housing for people of all incomes, abilities and the range of household sizes found in the local population, and that any one type is not so concentrated to predominate in any one area. The evidence in the Strategic Housing Market Assessment does not include an assessment at town-level.

The potential requirement for starter homes has arisen since the Local Plan was adopted, but details of how this will impact on planning are still being explored through the Housing White Paper (February 2017). This has announced that, rather than a mandatory requirement for starter homes, the Government intend to amend the NPPF to introduce a clear policy expectation that housing sites deliver a minimum of 10% affordable home ownership units. It will be for local areas to work with developers to agree an appropriate level of delivery of starter homes, alongside other affordable home ownership and rented tenures.

The statutory duty in the 2015 Self-build and Custom Housebuilding Act, to consider the demand for custom and self-building housing as demonstrated by the Council's register (which came into force this month), has also come into effect since the adoption of the Local Plan. It is too early for this to provide any reliable data on potential interest for Wincanton, but it would be reasonable to assume that there is a demand that will become more evident over the plan period, particularly if opportunities are appropriately marketed.

Having regard to all the above, there appears to be a definite role for the Neighbourhood Plan, to:

- (1) Provide more localised information on the appropriate mix of house types and sizes in line with the thrust of Local Plan policy HG5 to achieve sustainable and balanced communities. This would emphasise the need for more innovative 1 bedroom homes, homes that will appeal and cater for older people, and 2 and 3 bedroom homes (and that the latter should have reasonable sized garden space).
- (2) Highlight the need for the Local Plan Review to consider adopting the higher Building Regulation accessibility standards on new homes suited to older people's needs (there is a requirement that before setting any optional standards the implications on viability need to be assessed, which is beyond the remit of this neighbourhood plan) – with an interim policy that encourages (but cannot require) such homes
- (3) Promote the delivery of starter homes, particularly where these would remain affordable to local people in perpetuity and therefore more closely align to the currently accepted definition of affordable housing
- (4) Include consideration of opportunities for custom / self build homes, either as part of the potential affordable housing requirements, or on the open market