

# Test Valley Borough Council

Broughton Parish

Housing Needs Survey Report

October  
2022



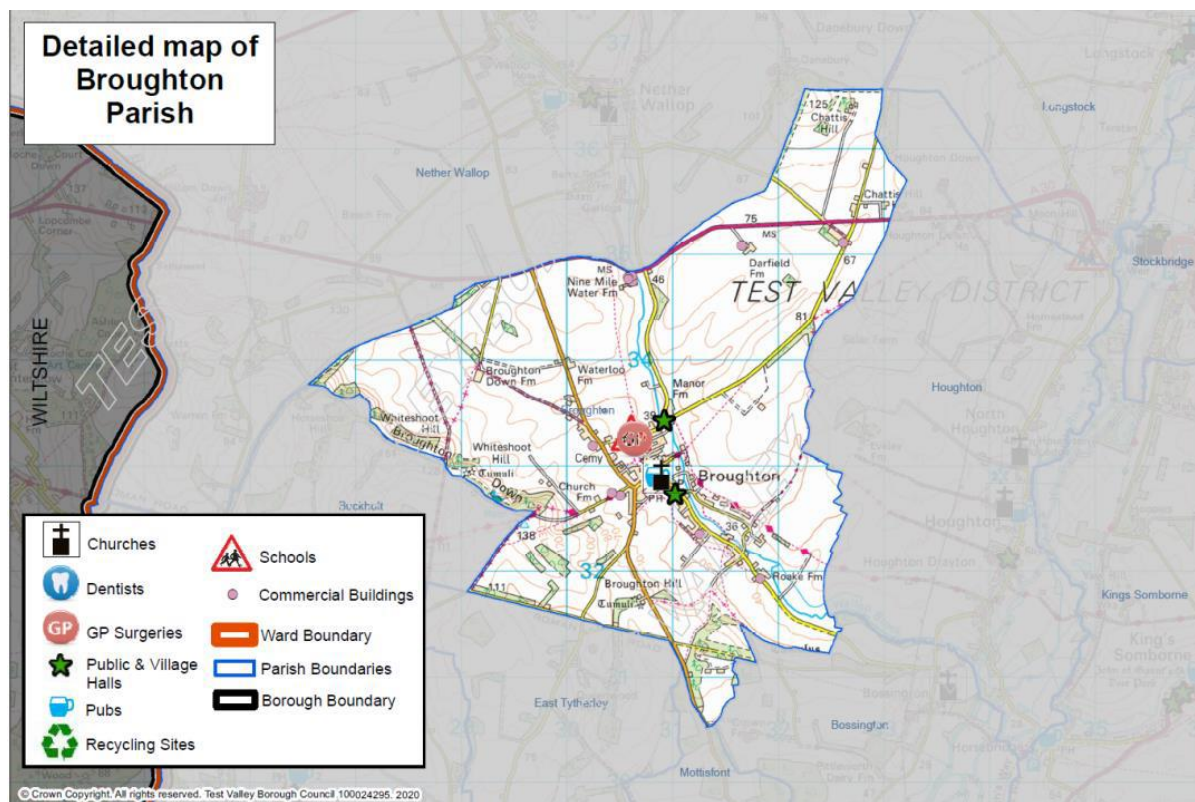
## **Contents**

- 1. Parish summary**
- 2. Introduction**
- 3. Aim**
- 4. Survey distribution and methodology**
- 5. Key findings**
- 6. Part 1 – Households currently living in the parish**
- 7. Part 2 – Households requiring accommodation in the parish**
- 8. Affordability**
- 9. Summary & Conclusion**



## 1. Parish Summary

Broughton is one of the Test Valley's fifty-nine parishes. It has an area of 1533.58 hectares which represents 2.44% of the total area of Test Valley; in terms of size, Broughton is Test Valley's thirteenth largest parish. The parish's population is 1,079 and its population density is 0.70 people per hectare, which is lower than the borough's average population density of 2.10 people per hectare.<sup>1</sup>



Within Broughton there are a range of community facilities including allotments, a Sports Field, a Village Hall alongside a Community Shop (which includes a Post Office), two pubs, and St Mary's Church.

The parish has a primary school, Broughton Primary School, whilst medical needs are served by the Broughton Surgery. The nearest railway stations are situated in either Grateley, to the north, or Mottisfont & Dunbridge, to the South.

<sup>1</sup> Parish Profiles | Test Valley Borough Council

## 2. Introduction

Following discussions and a parish meeting with Broughton Parish Council in the early part of 2022, 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 Broughton 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 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 hand delivered by members of the Parish Council to all households within Broughton at the end of August 2022/beginning of September 2022. 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 3rd October 2022. The forms were recorded and analysed by the Housing Development Officer at Test Valley Borough Council.

- A total of 516 questionnaires were distributed to the households of Broughton.
- Everyone was asked to complete Part 1 of the form.
- If a household considered itself in need, or likely to have a need for affordable housing within the next five years, they were invited to complete Part 2 of the survey.

- There was a response rate of 40% with **211 replies** received. The aim of a survey is to achieve a 40% response rate, therefore this has been achieved, and is a positive response rate.
- 145 of those responses were received via return post and 66 online via Survey Monkey.
- This report describes the views only of the residents who returned the questionnaires and those views may not be representative of the wider population of Broughton.

## 5. Key Findings

### Part 1

- 50.25% of respondents feel there is insufficient housing in the parish for people to move to.
- 34.39% of respondents would support a housing development scheme of between 11-20 homes, 22.22% would support a scheme of 4-10 homes. 20.63% would support 10-40 homes, 14.29% would support 1-3 homes and 8.47% would support 40+ homes; 22 respondents did not complete this question.
- Overall out of the 211 surveys received, 189 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 the affordable housing product known as shared ownership (48.76%) (part rent/part buy), followed by homes to purchase on the open market (37.31%), closely followed by affordable rent (34.33%), social affordable housing to rent (33.83%) and then affordable Discount Market homes (28.86%).  
(This was a multiple choice question)
- There is evidence to support housing for occupants to down-size, however the data also indicates that people would rather remain in their home and under-occupy rather than move.

### Part 2

- There are 18 respondents to Part 2 of the survey.
- Only 15 went on to complete all of the questions for part 2.
- Majority of respondents are aged 55+.
- the two most popular reasons to move are:
  - (1) Currently living with family/friends and want own home and (2) Home is too big and need to downsize
- The tenure most supported by those who responded to Part 2 of the survey is homes to purchase on the open market, followed by social affordable rent and shared ownership.
- 9 of the respondents are home owners (with/without mortgage) and 4 respondents live with family and friends.
- Of the home owners, 7 wish to purchase a dwelling on the open market.

- Of the respondents, 14 currently live in the parish and 1 has family connections to the village.

## ***Housing Need***

As of 11<sup>th</sup> October 2022, the Hampshire Home Choice register shows that there are: 12 households registered for affordable/social rented housing and have a local connection to the parish of Broughton:-

Number of Bedrooms	Number of registered applicants
1 bed	8
2 bed	2
3 bed	1
4 bed+	1
<b>Total</b>	<b>12</b>

Of the 12 applicants, 7 applicants live in Broughton, 1 applicant has family connection in Broughton and the remaining 4 have local connection via surrounding villages. Of the 7 applicants living in Broughton, 3 are social housing tenants requesting a transfer to other social housing in Broughton, 2 are living in private rented and 2 are living with family.

Of the 8 applicants asking for 1 bed accommodation (7 who live in Broughton and 1 with family connection to Broughton) there is a need for 4 x 1 bedroom ground floor accommodation.

As of 11<sup>th</sup> October 2022 the Help to Buy register shows that there are 4 applicants registered for shared ownership for Broughton requesting 1 x 3 bedroom, 2 x 2 bedroom and 1 x 1 bedroom accommodation. The applicants have sufficient income and savings to qualify for a shared ownership property.

## **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 43 social housing properties in Broughton owned by Aster. The stock consists of 6 x studio flats, 17 x 1 bedroom flats, 6 x 2 bedroom houses, 3 x 2 bedroom bungalows and 11 x 3 bed houses.

There are also 22 social housing properties in Broughton owned by Sovereign housing. The stock consists of 4 x 1 bedroom houses, 9 x 2 bedroom houses and 9 x 3 bedroom houses.

There have been 24 lettings in Broughton over the past 5 years via Hampshire Home Choice:

- 5 x studio flats
- 14 x 1 bed
- 3 x 2 bed
- 2 x 3 bed

## 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 Broughton. 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	0.48%	1
25 – 34	2.86%	6
35 – 44	5.71%	12
45 – 54	17.4%	36
55 – 64	22.38%	47
65+	49.05%	103
Prefer not to say	2.38%	5
<b>TOTAL</b>		<b>210</b>

(Table 1) Answered: 210 Skipped: 1

As shown in the table above (Table 1), there are significant numbers of households responding to the survey aged 65+. The data received shows 53% of respondents form a couple household, 18% form single occupancy households. Of the households with children, only 14 have children aged under 10 years old and 18 households have children aged 10 -15 yrs.

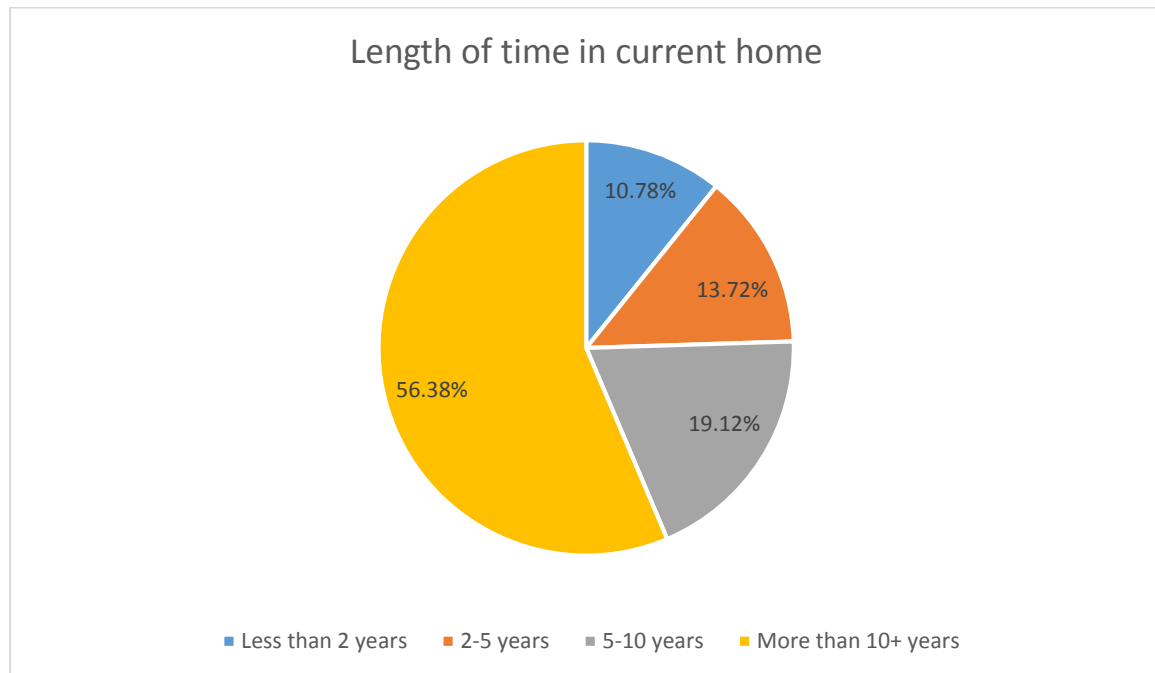
### *Residency and tenure*

**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 the parish	98.08%	204
Work in the parish	0.48%	1
Do not live in the parish, but family members live here	0.48%	1
Second/holiday home in parish	1.44%	3
Other	0%	0
<b>TOTAL</b>		<b>209</b>

(Table 2) Answered: 208 Skipped: 3 (1 response provided 2 answers)

As can be seen above, of the 208 respondents 98.08% already reside in the parish and only 0.48% work in the parish. There were 3 responses (1.44%) who confirm they have a second/holiday home in the parish.



(Pie chart 3)

The pie chart above shows that of the 204 households whose main home is in the parish, 56.38% (115) of respondents have lived in the parish for more than 10 years, 19.12% (39) between 5-10 years, 13.72% (28) 2-5 years and 10.78% (22) for less than 2 years.



Q7 Tenure	%	Responses
Own outright	60.48%	127
Own with a mortgage or loan	26.67%	56
Shared ownership/equity (part rent/part buy)	2.86%	6
Rent from a private landlord or letting agent	2.86%	6
Rent from Council/housing association/other social rented	6.19%	13
Live with parents/other family members/friends	0.48%	1
Live in Armed Services accommodation	0.00%	0
Live in accommodation tied or linked to a job	0.48%	1
Other	0.00%	0
<b>TOTAL</b>		<b>210</b>

(Table 4) Answered: 210 Skipped: 1

As can be seen from the table above (Table 4), the majority of respondents own their own property outright (60.48%) as well as owning a property with a mortgage (26.67%). The number of respondents living in private rented accommodation within Broughton is 2.86% and 6.19% rent from the Council/housing association/social rented.

No of Bedrooms	1p	2p	3p	4p	5p	6p	7p	Total Dwellings
1	3	4						7
2	6	19						25
3	18	33	7	10				68
4	7	35	10	12	5			69
5		17	4	5	3			29
6+	1	2		3	1			7
<b>TOTAL</b>	<b>35</b>	<b>110</b>	<b>21</b>	<b>30</b>	<b>9</b>			<b>205</b>

(Table 5) Answered: 205 Skipped: 6

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 and 5+ bedrooms that are under-occupied (see highlighted section).

To further analyse the under-occupancy, of the 35 households in 4 bedroom properties with occupancy of 2 people, 29 own their property outright, 5 own their property with mortgage/loan and 1 is in tied accommodation to a job. Of the 33 households in 3 bedroom properties with occupancy of 2 people, 23 own their property outright, 5 owner occupied with mortgage/loan, 3 are in Council/housing association rented accommodation, 1 in private rented accommodation and 1 respondent did not answer.

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 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.

### ***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 209 respondents, 17 people responded that they had a disability. Of these 17 responses, 8 confirm they have had some adaptations to their property and 9 indicated that adaptations were required.

<b>Q3 Do you have a disability?</b>	<b>%</b>	<b>Responses</b>
Yes	8.13%	17
No	89.95%	188
Prefer not to say	1.91%	4
<b>TOTAL</b>		<b>209</b>

(Table 6) Answered: 209 Skipped: 2

<b>Q14 If you will remain living in this parish as you get older, would you like to downsize to a smaller property?</b>	<b>%</b>	<b>Responses</b>
Yes, I would like to buy or rent a smaller home in my parish	17.88%	27
No, I will stay in my current home and won't downsize	50.99%	77
No, I will stay in my current home and subdivide it or adapt it for my needs	7.28%	11
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	23.84%	36
<b>TOTAL</b>		<b>151</b>

(Table 7) Answered: 151 Skipped: 60

Of the respondents aged over 55, the table above (Table 7) indicates that there is a small (17.88%) desire to downsize with 50.99% 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.

23.84% of respondents will however consider options available through future developments.

**Question 15** asked what type of smaller home they would consider and of those respondents (148), 24.32% will consider a smaller house to purchase, 0.68% will consider a smaller house to rent, 8.11% will consider a smaller bungalow to purchase and 3.38% a smaller bungalow to rent. 4.05% would consider moving to accessible/supported accommodation within a block/complex and 59.46% stated they did not wish to move.

### ***Housing Requirements***

Of the 203 respondents who answered **Question 12**, 50.25% do not feel there is sufficient housing in the parish for people to move to, 38.42% feel there is and 11.33% 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 209 respondents 196 answered no and 13 answered yes.

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). 15 respondents made other comments (comments have been collated and provided to the Parish Council).

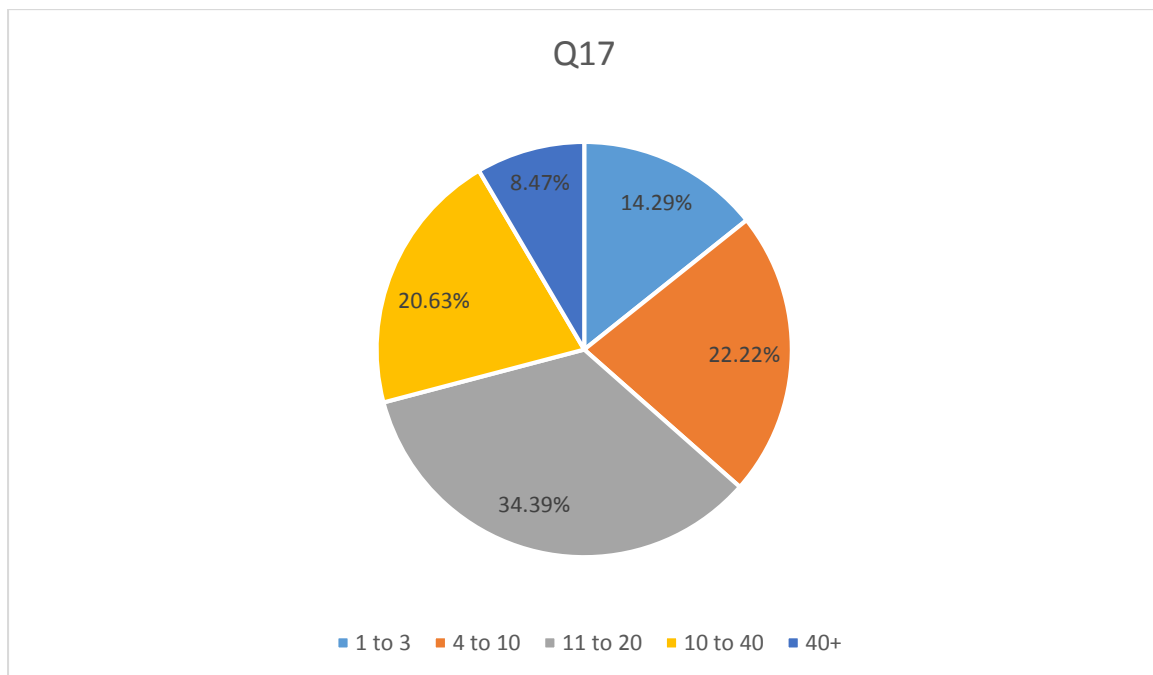
<b>Q16 What sort of homes would you support being built in the parish?</b>	<b>%</b>	<b>Responses</b>
Homes to purchase on the open market	37.31%	75
Homes to rent on the open market	20.40%	41
Social affordable housing to rent (rent set by Government formula)	33.83%	68
Affordable housing to rent (80% of open market rent)	34.33%	69
Affordable housing to buy – Shared ownership (part rent/part buy)	48.76%	98
Affordable housing to buy discount market/equity loan	28.86%	58
Extra care/sheltered housing	23.38%	47
Self-build or custom build homes	23.38%	47
Community led housing (i.e Community Land Trust)	19.40%	39
None	17.91%	36
<b>TOTAL</b>		<b>578</b>

(Table 8) Answered: 201 Skipped: 10

The evidence suggests that the highest level of support is for affordable housing products such as shared ownership, affordable rented, social rented and Discount Market. This will provide the opportunity to consider tenure options to suit a number of prospective clients. Community led housing and self-build or custom build homes could potentially include a mixed tenure scheme. There is support for some Extra Care/Sheltered housing.

There is a high level of support for open market housing, 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.

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



(Pie chart 9) Answered: 189 Skipped: 22

**Question 17** (Pie chart 9) indicates the number of homes that the 189 respondents wishing to see new development in the parish would support.

1 – 3 homes = 14.29% (27)

4 – 10 homes = 22.22% (42)

11 – 20 homes = 34.39% (65)

10 – 40 homes = 20.63% (39)

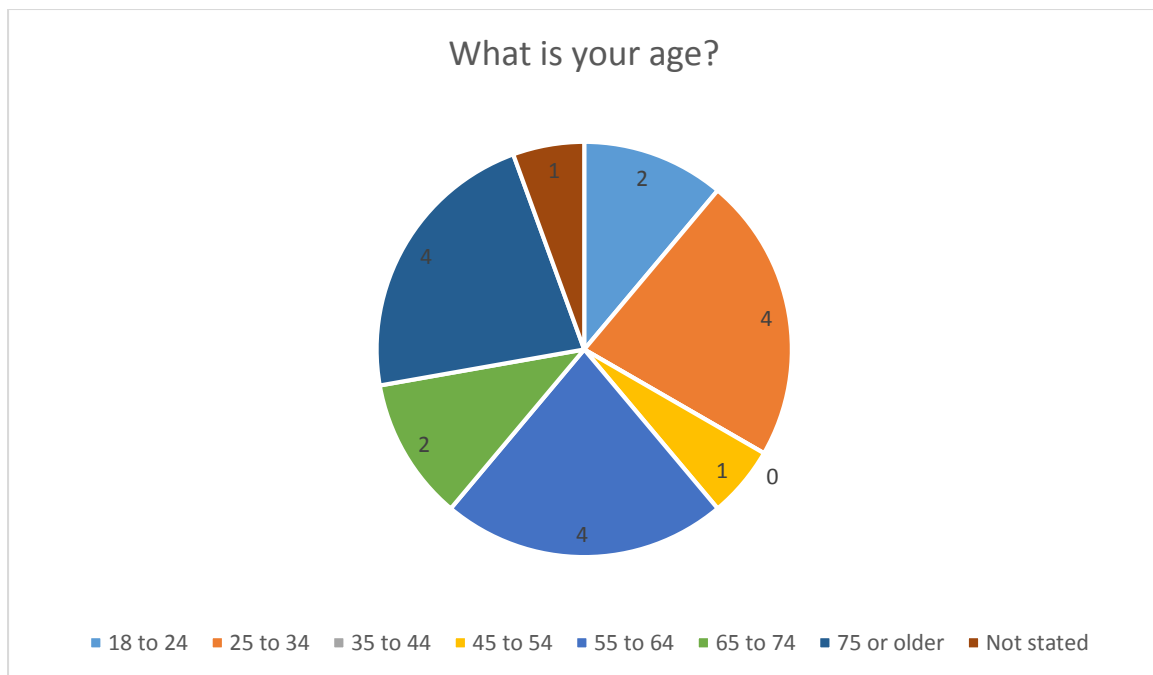
40+ homes = 8.47% (16)

**Question 18** asked for comments to be provided about housing development with 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 Broughton over the next 3 years? Although no timeframe was listed, 3 years is the estimated period. This part also looks at what tenure could be supported for a new development as well as the affordability levels. **18 people responded yes to part 2 of the survey indicating that they will need to move (Question 20), however only 15 went on to answer the further questions. Therefore the following data is mainly based upon the 15 who responded in full.** Pie chart 10 outlines the age of respondents, and as can be seen, the majority of respondents are aged 55+.



(Pie chart 10)

### ***Local Connection***

Of the respondents, 14 currently live in the parish, 1 has family connections to the village and 3 did not answer this question. This shows respondents have a strong connection to the village.

### ***Type of housing needed***

Of the households needing to move, 4 of the respondents are part of an existing household, 11 are a whole household that needs to move and 3 respondents did not complete this question.

**Question 28** - The minimum number of bedrooms a household states they need is as follows (Table 11):

No. of beds	Responses
1 bed	2
2 bed	6
2-3 bed	1
3 bed	4
4 bed	2
Not answered	3
<b>TOTAL</b>	<b>18</b>

(Table 11)

Of the 15 that answered Q28, the table below (Table 12) shows the breakdown of family size, bedrooms requested, dwelling type preferred and tenure preference. Respondents could chose more than one property type and tenure.

Family size Q29	Minimum bedroom required Q28	Property required Q32			Tenure preferred Q33								
		House	Flat	Bungalow	OM	OMR	SR	AR	S/O	DM	Ext Care	S/B	Com Led
Couple	2 bed	X		X	X								
Couple	3 bed	X			X								
Couple	3 bed	X		X					X				X
Family of 3	4 bed	X		X	X								
Couple	3 bed	X			X								
Single	1 bed	X	X		X	X	X	X		X			
Family of 4	4 bed	X			X							X	
Family of 2	2 bed	X		X			X						
Couple	1 bed			X			X	X					
Single	2 bed			X						X	X		
Couple	2-3 bed	X		X	X								
Couple	3 bed	X		X	X	X							
Single	2 bed	X							X				
Family of 2	2 bed	X					X		X				
Family of 3	2 bed	X				X		X	X	X			
<b>Total</b>		<b>13</b>	<b>1</b>	<b>8</b>	<b>8</b>	<b>3</b>	<b>4</b>	<b>3</b>	<b>4</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>1</b>

(Table 12)

Key:

OM = Homes to purchase on the Open Market

OMR = Homes to rent on the Open Market

SR = Social affordable rent

AR = Affordable rent  
 S/O = Shared Ownership (part rent/part buy)  
 DM = Affordable Discount Market sale  
 Ext Care = Extra care/sheltered housing  
 S/B = Self-build/Custom build  
 Com Led = Community Led Housing

As can be seen from the data, there are 3 single people who would potentially only qualify for 1 bedroom accommodation, but 2 have a preference for 2 bed. There are 9 two occupant households in total. 1 is requesting 1 bedroom, 3 are requesting 2 bedroom accommodation, 1 is requesting a 2/3 bedroom accommodation and 4 are requesting a 3 bedroom accommodation. The 3 occupant households (2) have requested 1 x 2 bed and 1 x 4 bed accommodation. Finally there is one 4 person household requesting a 4 bedroom accommodation.

The age groups and tenure types of the households varies so it would appear that some may be hoping for space for growing families, but some require extra space as a preference due to downsizing. 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 13): (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	26.66%	4
Want to move back to parish	0%	0
Current home is overcrowded	20%	3
Too expensive (private rent)	13.33%	2
Lack or have to share facilities with other households (not family members)	0%	0
Eviction/end of tenancy/repossession	0%	0
Tied accommodation (not secure)	0%	0
Employment (within the parish)	0%	0
Home is too small and need to upsize	13.33%	2
Home is too big and need to downsize	26.66%	4

To provide support to family within the parish/to be near family	13.33%	2
Require ground floor accommodation	6.66%	1
Require adapted accommodation	6.66%	1
Member of household is/was in Armed Forces and/or has/will retire in the next 5 years	0%	0
Other	20%	3
<b>TOTAL</b>		<b>22</b>

(Table 13)

As can be seen above, the two most popular reasons to move are:

- Currently living with family/friends and want own home, and
- Home is too big and need to downsize.

The current tenure of the 15 respondents is as follows (Table 14):

<b>Current tenure</b>	<b>Total</b>
Own outright	3
Own with mortgage/loan	6
Private rent	1
Council/Housing Association	1
Living with family/friends	4
<b>TOTAL</b>	<b>15</b>

(Table 14)

13 respondents selected a house as the preferable type of property, only 1 respondent selected a flat and 8 selected bungalows (respondents could select more than one option). There are 2 respondents requesting some type of adaption/adapted accommodation and 1 respondent mentioned a need for sheltered housing.

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 homes to purchase on the open market, followed by Social affordable housing to rent and Affordable Housing to buy (S/O), followed by Affordable housing to rent (80% of open market rent), Homes to rent on the open market and Affordable housing to buy discount market/equity loan.



Q33 What tenure of home would the household moving prefer?	Responses
Homes to purchase on the open market	8
Homes to rent on the open market	3
Social affordable housing to rent (rent set by Government formula)	4
Affordable housing to rent (80% of open market rent)	3
Affordable housing to buy – shared ownership (part buy/part rent)	4
Affordable housing to buy discount market/equity loan	3
Extra Care/sheltered housing	1
Self-build or custom build homes	1
Community led housing (i.e Community Land Trust)	1
None	0
Other	0
<b>TOTAL</b>	<b>28</b>

(Table 15)

## Employment status and affordability

Of the respondents to Part 2, 5 are in full time employment, 7 are retired, 3 are full/part-time students and 2 are unemployed. (1 respondent provided more than one answer).

Of the 5 respondents in full time employment, 4 responded to the question on income. 1 has an income of £25-30k and 4 have an income of £80 - £100k.

**Question 36** asked what could be spent monthly as rent or mortgage payments, taking into account all household outgoings only 8 responded. The table below (Table 16) shows available budget:

Q36 How much can the household afford to spend on rent or mortgage payments?	Responses
£100 - £500	3
£501 - £1,000	1
£1,001 - £2,000	2
£2,001 – £2,500	1
£2,501 - £3,000	1
<b>TOTAL</b>	<b>8</b>

(Table 16)

Of the 10 responses to **question 37** on deposit availability (Table 17), 5 have above average savings, and could therefore proceed to purchase a property on the open market.

Q37 If the household is wishing to buy, how much deposit would you be able to raise?	Responses
£5,000 - £10,000	2
£10,001 - £20,000	1
£100,000 - £200,000	1
£200,001 - £250,000	2
£400,000 - £500,000	2
Other	2
<b>TOTAL</b>	<b>10</b>

(Table 17)

**Question 39** also asked what savings were available separate to resources for a deposit. There were 9 respondents. 3 respondents has savings of £1,000 - £4,999, 1 respondent has savings of £5,000 - £9,999, 1 respondent has savings of £20,000 – £29,999, 1 respondent has savings of £30,000 - £39,999, 1 respondent has savings of £40,000 - £49,000 and the remaining 2 respondents has savings of over £80,000.

**Question 40** asks for any indication of debt within the household. There were 7 respondents. 6 respondents confirmed no debt and 1 respondent confirmed £5,000 - £9,999 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 Broughton only came up with a few results as of October 2022.

According to Zoopla estimates w.e.f October 2022, the average sold price for a property in Broughton, Hampshire in the last 12 months is £705,699.

Different property types in Broughton, Hampshire have different average sold prices over the last 12 months:

Detached £950,732	Semi-detached £540,000
Terraced £302,000	Flats – no data available

As can be seen from the information above on properties for sale, the hope of purchasing an open market property for many will be unobtainable.

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

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 2022 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 £30,015 with the mean figure being £34,218. Test Valley's lower quartile for gross annual pay was £20,636. 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 £41,272.<sup>2</sup>

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 Broughton. However looking at Rightmove and the rental market for SO20, the average rent for a 3 bedroom house is £1,408pcm. In order to afford this an annual income of £56,000 would be required (based on a no more than 30% spend on housing costs).

### ***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

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<sup>2</sup> [Earnings and hours worked, place of residence by local authority: ASHE Table 8 - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk/earnings/hours-worked-place-of-residence-by-local-authority)

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 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.

Broughton Local Housing Allowance rate falls within two Broad Market Rental Areas, Salisbury & Winchester, and the weekly Local Housing Allowance levels are as follows:

#### Salisbury:

£83.10 per week	Shared Accommodation
£132.33 per week	One bedroom
£166.85 per week	Two bedroom
£195.62 per week	Three bedroom
£253.15 per week	Four bedroom

#### Winchester:

£83.50 per week	Shared accommodation
£166.85 per week	One bedroom
£197.92 per week	Two bedroom
£253.15 per week	Three bedroom
£368.22 per week	Four bedroom

In 2022 the average **affordable rent** across all properties own by Registered Providers in England was £136.72pw<sup>3</sup>.

### ***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

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<sup>3</sup> [Private registered providers social housing stock in England summary - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/statistics/private-registered-providers-social-housing-stock-in-england-summary)



size of the property and relative local income levels. Social rents are 45-65% of open market rents.

In 2022 the average **social rent** across all properties own by Registered Providers in England was £98.05pw<sup>4</sup>.

## 9. Summary

- 18 respondents answered 'yes' to part 2, but only 15 respondents actually completed the further questions in Part 2 of the survey:
- Of those 15, 4 respondents are home owners living in larger properties looking to moving to smaller properties by purchasing on the open market.
- 2 respondents are home owners wishing to move to larger properties by purchasing on the open market (which also includes a possible self-build).
- 1 home owner respondent, wishes to downsize and would consider shared – ownership and a Community Led Scheme.
- 1 home owner respondent wishes to downsize and would consider affordable homes to purchase via Discount Market scheme OR Extra Care scheme.
- 1 home owner requested same size accommodation to purchase or rent on the open market.
- 1 respondent is in private rented housing and wishes to downsize to either open market rent, affordable rent, shared ownership or Discount Market.
- 1 Council/Housing association tenant requires ground floor accommodation at either social or affordable rent.
- 4 respondents live with family/friends. 3 of these respondents requested 2 bedroom accommodation and 1 respondent requested 1 bedroom. The tenures preferred were: open market sales, open market rent, social rent, affordable rent, shared ownership and discounted sale dwellings.

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. Social affordable rent and shared ownership.
3. Open market rent, affordable rent and Discounted sales.

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<sup>4</sup> [Private registered providers social housing stock in England summary - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/statistics/private-registered-providers-social-housing-stock-in-england-summary)

## 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:-**

**1 x 1 bedroom bungalow**

**1 x 1 bedroom flat/house**

**1 x 2 bedroom house**

### **Shared Ownership:-**

**3 x 2 bedroom house**

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 expressed interest in purchasing a property, and Shared Ownership would be a good option due to the high values within Broughton which will allow younger generations 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 8 applicants for 1 bed accommodation), as there were only 2 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 4 applicants registered for Broughton 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.

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

**Report completed by: Clare Jenkins (Housing Development Officer) TVBC**

**Date: October 2022**