

# Test Valley Borough Council

Chilbolton Parish

Housing Needs Survey Report

May  
2024



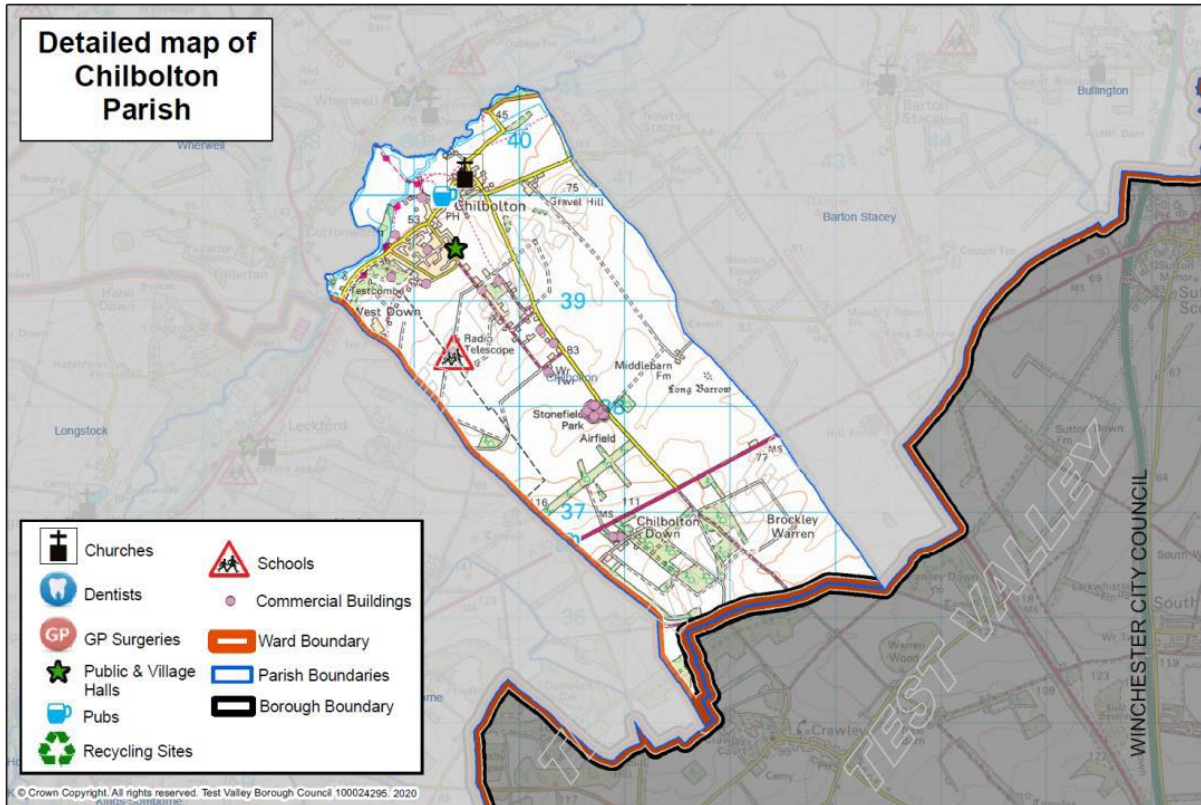
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# 1. Parish summary

**Chilbolton** is one of the Test Valley's fifty-nine parishes. It has an area of **1267.71** hectares which represents **2.02%** of the total area of Test Valley; in terms of size, **Chilbolton** is Test Valley's **sixteenth largest** parish. The parish's population is **978** and its population density is **0.77** people per hectare, which is lower than the borough's average population density of **2.10** people per hectare<sup>1</sup>



Within Chilbolton there are a range of community facilities including the Chilbolton Village Stores and Post Office, Village Hall, playing field and other sports facilities, Chilbolton Flying Club, The Abbots Mitre pub, and the Church of St Mary-the-Less.

More uniquely, Chilbolton Common is a designated Site of Special Scientific Interest. The parish is also home to the Chilbolton Observatory, a research establishment for atmospheric science, radiocommunications, astronomy, space science and technology.

The nearest primary school is located in the neighbouring parish of Wherwell, whilst the closest GP surgeries are situated either in Stockbridge or Andover. The nearest railway station is located in Andover.

<sup>1</sup> Chilbolton Parish profile 2021

## 2. Introduction

Following discussions with Chilbolton Parish Council 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 Chilbolton 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 hand delivered by members of the Parish Council to all households within Chilbolton within the month of March 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.

Residents were asked to either complete the survey online or return the completed paper surveys in the pre-paid envelopes by 1<sup>st</sup> April 2024. The surveys were recorded and analysed by the Housing Development Officer at Test Valley Borough Council.

- A total of 459 questionnaires were distributed to the households of Chilbolton.

- 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 38% with **175 replies** received in total.
- 30 of those responses were made online via SurveyMonkey and 145 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 Chilbolton.

## 5. Key Findings

### ***Part 1 – These are the views from the 175 responses received:***

- **65%** of respondents feel there is insufficient housing in the parish for people to move to.
- **33%** of respondents would support a housing development scheme of between 11-20 homes, **27%** would support a scheme of 4-10 homes, **13%** would support a scheme of 21-40 homes, **8%** would support a scheme of 1-3 homes and **5%** would support a scheme of 40+ homes. **13%** provided other comments. 7 respondents did not complete this question.
- Overall, out of the 175 surveys received, 146 respondents confirmed they would support a development of some kind within the parish over the next 15 years.
- The top 3 tenures most supported for a housing scheme is for homes to purchase on the open market at **48%**, followed by **47%** supporting affordable home ownership in the form of shared ownership. There is a combined support of **64%** for social rented (32%) & affordable rented housing (32%). (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 23 respondents looking/needing to move:***

There were 23 respondents that answered 'yes' to Part 2 of the survey.

- The majority of respondents are aged 75 or older, followed by 45 – 54 age range and then followed by 25 – 34 age range, 55 – 64 age range and 65 – 74 age range, all receiving the same number of responses.

- The most popular reason(s) to move was: Home is too big and need to downsize, followed by currently living with family/friends and want own home and to provide support to family living in the parish/to be near family.
- The top 3 tenures most supported by those who responded to part 2 of the survey are: Homes to purchase on the open market, followed by Affordable Housing to buy – (in the form of Shared Ownership) and Social housing to rent.
- 9 of the respondents are homeowners (with/without a mortgage) and 8 respondents live with family in the parish. Of the 9 homeowners, 8 are living in larger properties looking to downsize. The remaining respondents confirmed 2 rent from a private landlord and 2 rent from a Council/Housing Association. 2 respondents did not provide an answer.

## **Housing Need**

As of 17<sup>th</sup> April 2024, the Hampshire Home Choice register shows that there are: 10 households registered for affordable/social rented housing and have a local connection to the parish of Chilbolton:

<b>Number of Bedrooms</b>	<b>Number of registered applicants</b>
1 bed	7
2 bed	2
3 bed	1
4 bed+	0
<b>Total</b>	<b>10</b>

Of the 10 applicants, 8 applicants live in the parish of Chilbolton, and 2 applicants provide support in Chilbolton parish. Of the 10 applicants, 4 are living with family/friends, 2 are in private rented housing and 4 are in social housing.

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 (31<sup>st</sup> March 2023) and at present we have no data available from this date to confirm data for Shared Ownership interest.

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

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

## ***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 37 social housing properties in the parish of Chilbolton. 27 owned by Aster and 10 owned by Sovereign. The stock consists of:

### Aster:

8 x 1 bedroom bungalow

4 x 2 bedroom bungalow

12 x 2 bedroom flat

3 x 3 bedroom house

### Sovereign:

3 x 2 bedroom house

7 x 3 bedroom house

There have been 9 lettings in the parish of Chilbolton over the past 5 years via Hampshire Home Choice:

2 x 1 bed bungalow

2 x 2 bed bungalow

4 x 2 bed flat

1 x 3 bed house

## 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 Chilbolton. This section also describes the levels of new housing, if any, which would be supported by respondents to the survey.

### *Population*

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

Q2 Age Range	%	Responses
Under 18	0%	0
18 – 24	0%	0
25 – 34	3%	5
35 – 44	6%	11
45 – 54	7%	12
55 – 64	25%	43
65+	58%	101
Prefer not to say	2%	3
<b>TOTAL</b>		<b>175</b>

(Table 1) Answered: 175

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 172 respondents, 14 people responded that they have a disability. Of these 14 respondents who confirmed that they have a disability, 5 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	8%	14
No	90%	154
Prefer not to say	2%	4
<b>TOTAL</b>		<b>172</b>

(Table 2) Answered: 172 Skipped: 3

Of the 18 that responded to having adaptations in their home, only 5 respondents confirmed having a disability, which would indicate that 13 respondents confirmed they have an adapted home but answered 'no' to having a disability via Q3.



Q10 Has your home been adapted?	%	Responses
Yes	10%	18
No	90%	154
<b>TOTAL</b>		<b>172</b>

(Table 3) Answered: 172 Skipped: 3

Q11 Does your home need adapting?	%	Responses
Yes	13%	23
No	81%	139
Other	6%	10
<b>TOTAL</b>		<b>172</b>

(Table 4) Answered: 172 Skipped: 3

Of the 23 respondents that confirmed their home would need adapting, 22 respondents are home owners (with/without mortgage) and 1 respondent rents from a private landlord.

There were 10 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	98%	169
Irish	1%	1
Citizen of a different country	1%	1
Prefer not to say	1%	1
<b>TOTAL</b>		<b>172</b>

(Table 5) Answered: 172 Skipped: 3

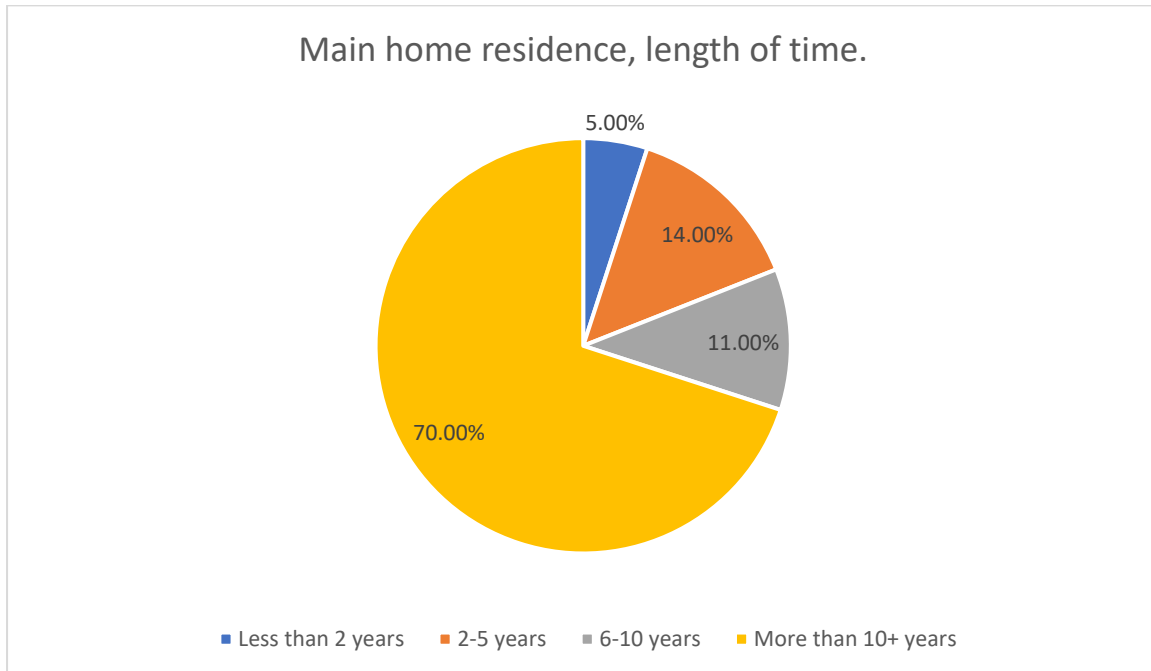
### ***Residency and tenure***

**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%	171
Second/holiday home in parish	0%	0
Other	1%	2
<b>TOTAL</b>		<b>172</b>

(Table 6) Answered: 172 Skipped: 3 (1 responder provided 2 answers)

As can be seen above, majority of respondents reside in the parish (main home). There were 2 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 171 respondents whose main home is in the parish, 70% (120) have lived in the parish for more than 10 years, 11% (18) between 6-10 years, 14% (24) 2-5 years and 5% (9) for less than 2 years.

Q7 Please specify your tenure	%	Responses
Own outright	75%	130
Own with a mortgage or loan	17%	30
Shared ownership/equity (part rent/part buy)	1%	1
Rent from a private landlord or letting agent	2%	3
Rent from Council/housing association/other social rented	5%	9
Live with parents/other family members/friends	1%	1
Live in Armed Services accommodation	0%	0
Live in accommodation tied or linked to a job	0%	0

Other	0%	0
<b>TOTAL</b>		<b>174</b>

(Table 8) Answered: 174 Skipped:1

As can be seen from the table above (Table 8), the majority of respondents either own their own property outright (75%) or own a property with a mortgage (17%). The number of respondents living in private rented accommodation within Chilbolton is 2% and 5% 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:

<b>Q7 Current tenure</b>	<b>1 bed</b>	<b>2 bed</b>	<b>3 bed</b>	<b>4 bed</b>	<b>5+ bed</b>	<b>Not specified</b>	<b>TOTAL</b>
Own outright	0	11	33	64	20	2	130
Own with mortgage	0	2	4	17	7	0	30
Shared Ownership	0	0	1	0	0	0	1
Private rent	0	2	0	1	0	0	3
Rent from Council/HA	2	3	4	0	0	0	9
All other choices	1	0	0	0	0	0	1
Did not answer	0	0	0	0	0	1	1
<b>TOTAL</b>							<b>175</b>

(Table 9) Answered: 174 Skipped 1

<b>Q8 Current bedrooms</b>	<b>Q9 Household numbers</b>								
<b>No of Bedrooms</b>	<b>1p</b>	<b>2p</b>	<b>3p</b>	<b>4p</b>	<b>5p</b>	<b>6p</b>	<b>7p</b>	<b>Not specified</b>	<b>Total Dwellings</b>
1	2	1							3
2	7	10	1						18
3	15	20	2	1	3			1	42
4	13	46	8	10	2	1		2	82
5+	2	16	3	5	1				27
Not specified	1	1		1					3
<b>TOTAL</b>	<b>40</b>	<b>94</b>	<b>14</b>	<b>17</b>	<b>6</b>	<b>1</b>	<b>0</b>	<b>3</b>	<b>175</b>

(Table 10) Q8 Answered: 172 Skipped: 3 Q9 Answered: 175

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 16 households in 5+ bedroom properties with occupancy of 2 people, 13 own their property outright and 3 own their property with a mortgage/loan.

Of the 46 households in 4-bedroom properties with occupancy of 2 people, 40 own their property outright and 6 own their property with a mortgage/loan.

Of the 20 households in 3-bedroom properties with occupancy of 2 people, 18 own their property outright, 1 is in a Shared Ownership and 1 rents from a Housing Association.

Of the 15 households in 3-bedroom properties with single persons occupying, 12 own their property outright, 1 own their property with a mortgage/loan and 2 are renting from a Housing Association.

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**

<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	18%	25
No, I will stay in my current home and won't downsize	49%	68
No, I will stay in my current home and subdivide it or adapt it for my needs	9%	13
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%	33
<b>TOTAL</b>		<b>139</b>

(Table 11) Answered: 139 Skipped: 36

Of the respondents aged over 55, the table above (Table 11) indicates that there is a small (18%) desire to downsize with 58% 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 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 respondents (136), 21% (28) will consider a smaller house to purchase, 1% (2) will consider a smaller house to rent, 18% (24) will consider a smaller bungalow to purchase and 1% (2) a smaller bungalow to rent. 6% (8) would consider moving to accessible/supported accommodation within a block/complex however 53% (72) stated they did not wish to move. 39 skipped this question.

### **Housing Requirements**

Of the 173 respondents who answered **Question 12** (2 skipped this question), 65% (112) do not feel there is sufficient housing in the parish for people to move to, 30% (52) feel there is and 5% (9) 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 171 respondents 154 answered no and 17 answered yes.

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)**. 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	48%	80
Affordable housing to buy – Shared ownership (part rent/part buy)	47%	79
Social housing to rent (rent set by Government formula)	32%	54
Affordable housing to rent (80% of open market rent)	32%	53
Affordable housing to buy discount market/equity loan	29%	48
Extra care/sheltered housing	26%	44
Homes to rent on the open market	24%	40
None	15%	25
<b>TOTAL</b>		<b>423</b>

(Table 12) Answered: 167 Skipped: 8

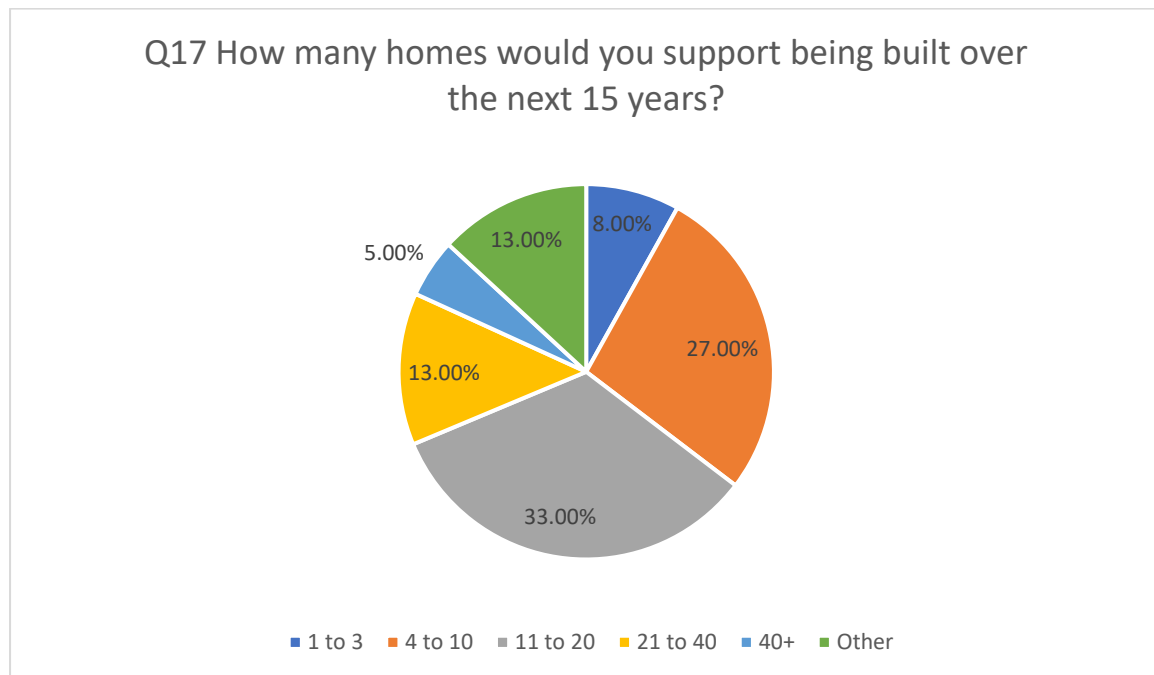
There is a high level of support for open market housing 48%, but consideration needs to be given as to the open market values in the area, and whether or not open market housing is affordable to those who have indicated a desire to buy in the parish.

The evidence suggests that there is also a high level of support for affordable housing products such as shared ownership 47% and with a combined total of 64% there is support for social rented & affordable rented housing. 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 36 responses for Self-build or custom build homes and 38 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: 168 Skipped: 7

**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 = 8% (14)

4 – 10 homes = 27% (46)

11 – 20 homes = 33% (56)

21 – 40 homes = 13% (21)

40+ homes = 5% (9)

Other = 13% (22) (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)

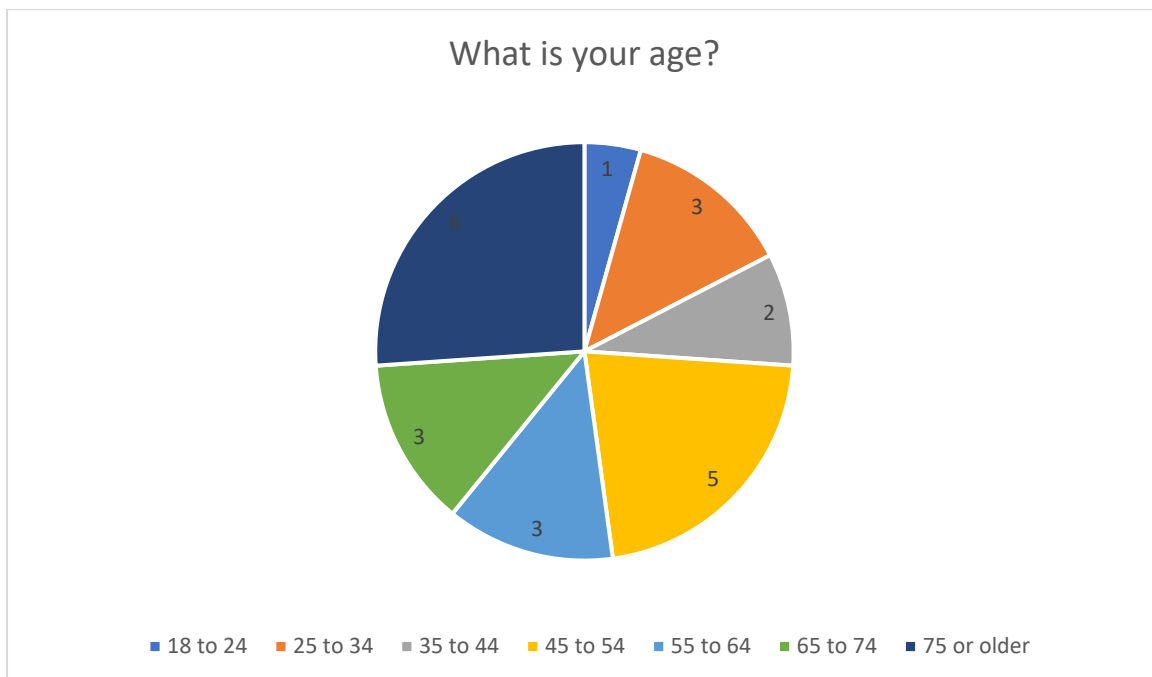
## 7. Part 2 of Survey

The second part of the survey examines the households that have declared a need for housing in Chilbolton 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.

**23 people responded yes to part 2 of the survey indicating that they will need to move (Question 20), therefore, the following data is based upon their responses.**

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 45-54 and then followed by 25-34 age group, 55-64 age group and 65-74 age group all received 3 responses.



(Pie chart 14)

### ***Local Connection***

Of the respondents, 18 currently live in the parish, 4 do not live in the parish and 1 respondent did not answer this question. Of the 4 respondents who do not live in the parish, 2 respondents confirmed family live in the parish, 1 respondent answered both family live in parish and grew up in the parish, and the final respondent confirm they grew up in the parish. This shows respondents have a strong connection to the parish.

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

Of the households needing to move, 8 of the respondents are part of an existing household and 13 are a whole household that needs to move. 2 respondents did not answer this question.

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

No. of beds	Responses
1 bed	2
2 bed	11
2-3 bed	1
3 bed	4
3-4 bed	1
4 bed	2
Did not answer	2
<b>TOTAL</b>	<b>23</b>

(Table 15)

Of the 23 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	S/B	COM
Single	1			X			X						
Single	3-4	X			X								
Single	1	X	X	X			X						
Single	2		X				X	X	X	X			
Single	2	X			X							X	
Single	2	X	X	X		X	X	X	X	X			
Single	2	X			X		X	X	X	X			
Single	2			X		X							
Single	2			X	X								
2 Person Household	2		X	X	X							X	X
2 Person Household	2-3			X	X								
2 Person Household	3	X		X	X						X		



2 Person Household	4	X		X	X								
2 Person Household	3	X		X	X							X	X
2 Person Household	3	X			X								
2 Person Household	2	X	X	X			X		X	X			
3 Person Household	2	X	X		X				X				
3 Person Household	2	X			X	X	X	X	X	X			
3 Person Household	2	X	X	X	X				X	X			
5 Person Household	4	X			X				X	X		X	
Not Answered	Not Answered	Not Answered			Not Answered								
Not Answered	3	X	X	X			X						
Not Answered	Not Answered	X			X								
<b>Total</b>		<b>16</b>	<b>8</b>	<b>13</b>	<b>15</b>	<b>3</b>	<b>8</b>	<b>4</b>	<b>8</b>	<b>7</b>	<b>1</b>	<b>4</b>	<b>2</b>

(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

S/B = Self-build/Custom build

COM = Community Led Housing

As can be seen from the data, there are 9 single persons who would potentially only qualify for 1 bedroom accommodation, but 6 have a preference for 2 bed, and 1 has a preference for a 2-3 bed.

There are 7 two occupant households in total. 2 are requiring 2 bedroom accommodation, 1 is requiring a 2-3 bed, 3 are requiring 3 beds and 1 is requiring a 4 bedroom accommodation.

There are 3 x three occupant households who are all requiring 2 bedroom accommodation.

There is one 5 occupant household requiring a 4 bedroom accommodation.

Finally, there were 3 responses whereby neither question(s) 28, 29, 32 or 33 were answered, either in full or part.

16 respondents selected a house as the preferable type of property, 13 selected a bungalow and 8 selected a flat/maisonette (respondents could select more than one option).

There were 2 respondents requesting some type of adaption/adapted accommodation.

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	32%	7
Want to move back to parish	9%	2
Current home is overcrowded	5%	1
Too expensive (private rent)	14%	3
Lack or have to share facilities with other households (not family members)	9%	2
Eviction/end of tenancy/repossession	5%	1
Tied accommodation (not secure)	0%	0
Employment (within the parish)	0%	0
Home is too small and need to upsize	14%	3
Home is too big and need to downsize	41%	9
To provide support to family within the parish/to be near family	18%	4
Require ground floor accommodation	14%	3
Require adapted accommodation	5%	1
Member of household is/was in Armed Forces and/or has/will retire in the next 5 years	0%	0
Other	14%	3

<b>TOTAL</b>		
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(Table 17) Answered: 22 Skipped 1

As can be seen above, the most popular reason to move is listed as ‘home is too big and need to downsize’.

The next two most popular reasons to move are:

- Currently living with family/friends and want own home
- To provide support to family within the parish/to be near family

There were 3 other comments, which were: To grow a family. Have a garden. Move from rented accommodation to buying own home.

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

<b>Q26 What is the connection to Chilbolton</b>	<b>Total</b>
Main home in the parish	18
Work in the parish	0
Grew up in the parish	2
Family members living in the parish	7
Second home/holiday home in parish	0
Other	1
<b>TOTAL</b>	<b>28</b>

(Table 18) (5 respondents provided 2 answers)

The current tenure of the 23 respondents answered as follows (Table 19)

<b>Current tenure</b>	<b>Total</b>
Live with family in the parish	8
Property owned outright	8
Property owned with mortgage/loan	1
Renting from Private Landlord	2
Renting from Council/Housing Association	2
Not confirmed	2
<b>TOTAL</b>	<b>23</b>

(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 (15), followed by equal responses of (8) Affordable housing in the form of Shared Ownership and social housing to rent.

<b>Q33 What tenure of home would the household moving prefer?</b>	<b>Responses</b>
Homes to purchase on the open market	15
Homes to rent on the open market	3

Social housing to rent (rent set by Government formula)	8
Affordable housing to rent (80% of open market rent)	4
Affordable housing to buy – shared ownership (part buy/part rent)	8
Affordable housing to buy discount market/equity loan	7
Extra Care/sheltered housing	1
None	0
<b>TOTAL</b>	<b>46</b>

(Table 20)

Question 33 also listed both Self-build or custom build homes AND Community led housing (i.e Community Land Trust) as options (the same as question 16), however neither of these options can be classed as a tenure, but rather a route into delivering housing.

However, there were 4 responses for Self-build or custom build homes and 2 responses supported Community led housing.

### ***Employment status and affordability***

Of the respondents to Part 2: - 13 are in full-time employment, 3 are in part-time employment, 3 are self-employed/own their own business, 7 are retired and 2 are either full-time or part-time students. (5 respondents provided more than one answer).

Of the 13 respondents who confirmed full-time employment - 2 have an income of £20,000 - £24,999, 2 have an income of £30,000 - £39,999, 1 has an income of £50,000 - £59,999, 1 has an income of £60,000 - £79,999, 2 have an income of £80,000 - £99,999 and 1 has an income of £150,000 plus. 4 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 10 responded. The table below (Table 21) shows available budget:

<b>Q36 How much can the household afford to spend on rent or mortgage payments?</b>	<b>Responses</b>
£0	1
£100 - £500	2
£501 - £1,000	2
£1,001 - £2,000	4
£2,001 – £2,500	0
£2,501 - £3,000	1
<b>TOTAL</b>	<b>10</b>

(Table 21)

**Question 39** also asked what savings were available separate to resources for a deposit. There were 12 respondents. 2 respondent have savings between £5,000 - £9,999, 1 respondent has savings of £10,000 – £14,999, 1 respondent has savings of £20,000 - £29,999, 1 respondent has savings between £30,000 - £39,999, 1 respondent



has savings between £50,000 - £80,000 and 3 respondents have savings of over £80,000. Finally, 3 respondents confirmed they had no savings.

**Question 40** asks for any indication of debt within the household. There were 11 respondents. 9 respondents confirmed no debt, 1 respondent confirmed a debt of between £3,000 - £4,999 and 1 respondent confirmed a debt of between £20,000 - £29,999.

## 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 Chilbolton had an overall average price of £679,600 over the last year. Overall, sold prices in Chilbolton over the last year were 34% down on the previous year and 13% down on the 2011 peak of £779,600.<sup>2</sup>

Information from several house buying websites suggests little movement in the housing market for smaller properties at an affordable amount within Chilbolton. 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.<sup>3</sup>

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 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.<sup>4</sup>

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<sup>2</sup> Rightmove

<sup>3</sup> [pt6\\_2 Test Valley Strategic Housing Market Assessment JGC 2022 \(2\).pdf](#)

<sup>4</sup> [Employee earnings in the UK - Office for National Statistics \(ons.gov.uk\)](#)

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 1-mile radius of Chilbolton, via Rightmove. The rental price is £3,250pcm.

In order to afford this an annual household income of £130,000 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 £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.*<sup>5</sup>

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

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

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.

Chilbolton Local Housing Allowance rate falls within Winchester Broad Market Rental Areas, and the weekly Local Housing Allowance levels are as follows<sup>6</sup>:

Winchester:

£120.82 per week	Shared accommodation
£189.86 per week	One bedroom
£241.64 per week	Two bedroom
£293.42 per week	Three bedroom
£391.23 per week	Four bedroom

In 2022/2023 the average **affordable rent** across all properties own by Registered Providers in England was £143.22pw.<sup>7</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 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.<sup>8</sup>

## **9. Summary**

23 respondents answered 'yes' to part 2.

- Of those 23 respondents, 9 are homeowners. Of the 9 homeowners 8 are living in larger properties looking to moving to smaller properties. Of those 8, 3 require a property to purchase on the open market, 3 would purchase on the open market/self-build/Community Led. Within these 3, 2 of the respondents would consider Extra Care or Retirement Housing. 1 responder would consider open market rent, and finally 1 would consider open market purchase/open market rent and various affordable housing tenures.

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

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<sup>6</sup> Local Housing Allowance rates - Direct Gov

<sup>7</sup> [2023 RP-briefing-note FINAL V1.0 .pdf \(publishing.service.gov.uk\)](#)

<sup>8</sup> [2023 RP-briefing-note FINAL V1.0 .pdf \(publishing.service.gov.uk\)](#)

- 8 respondents are living with family/friends. Of these 8 respondents, 5 respondents are of single households, 2 respondents are of three person households and 1 respondent has a 2 person household.
- 2 respondents are living in private rented accommodation. Both respondents want the same size accommodation as they are already living in. One wishes to purchase their own home either via purchase on the open market/Shared Ownership/Discount Market Sale/Self-Build and the remaining respondent wishes to rent on the Open Market/Social Rent/Affordable Rent/Shared Ownership/Discount Market Sale due to existing expensive housing costs.
- 2 respondents live in an Affordable housing dwelling managed by an Affordable Housing Provider. 1 respondent wishes to downsize with a preference for Social Rent, and the final respondent wishes to move to larger, also with a preference for Social Rent – however this respondent did not confirm how many persons are in the household. Moving via the affordable housing route they may not be eligible for the number of bedrooms they have requested.
- 2 respondents did not answer the relevant questions to provide a complete review.

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. Social housing to rent (rent set by Government formula).
4. Affordable housing to buy discount market/equity loan.
5. Affordable housing to rent (80% of open market rent).
6. Self-Build or custom build homes.
7. Homes to rent on the open market.
8. Community Led Housing.
9. 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:-

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

**1 bedroom (all dwelling types) x 1**

**1 bedroom bungalow x 1**

**3 bedroom (all dwelling types) 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.*

### **Shared Ownership:-**

**2 bedroom (all dwelling types) x 3**

**2 bedroom flat/house x 1**

**2 bedroom house x 1**

**2 bedroom flat x 1**

**(all dwelling types = 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.

The respondents who completed part 2 of this survey expressed a very keen interest in purchasing a property on the open market, however, Shared Ownership may be a good option due to the high values within Chilbolton which will allow younger generations wishing to remain in the village to purchase via a low cost home ownership route.

Of the remaining responses, their wish is to purchase a property on the open market (a few via self-build or Community Led), with one respondent listing Open Market Rent as their preference. Please see list below:

### **Open Market purchase (10)**

**2 bedroom house x 1**

**2 bedroom bungalow x 1**

2-3 bedroom bungalow x 1  
2 bedroom (all dwelling types) x 1  
3 bedroom house x 1  
3 bedroom house/bungalow x 2  
3-4 bedroom house x 1  
4 bedroom house x 1  
4 bedroom house/bungalow x 1

**Open Market rent (1)**

2 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. Although there is not up to date data for the demand of shared ownership in Chilbolton, 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.

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: Clare Jenkins  
Housing Development Officer TVBC**