Test Valley Borough Council
Upper Clatford Parish
Housing Needs Survey Report

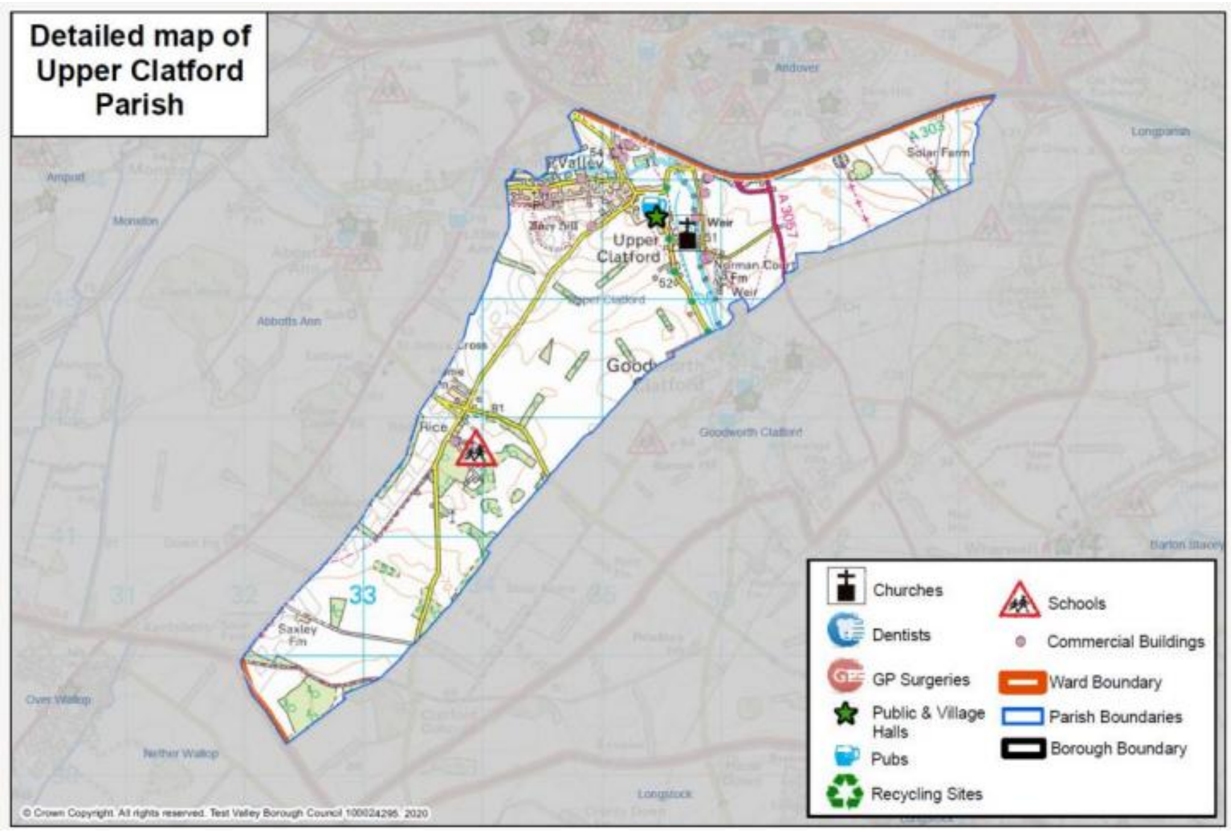
June
2026

Test Valley
Borough Council

Contents

1. Parish summary

Upper Clatford is one of the Test Valley's fifty-nine parishes. It has an area of **937.18** hectares which represents **1.49%** of the total area of Test Valley; in terms of size, **Upper Clatford** is Test Valley's **thirty-first largest** parish. The parish's population is **1,613** and its population density is **1.72** people per hectare, which is lower than the borough's average population density of **2.10** people per hectare**.**



Within Upper Clatford there are a range of community facilities including a sports field and pavilion, The Crook and Shears pub, King Edward VII Memorial Hall and All Saints' Church.

The parish has one school, the independent preparatory Farleigh School. Aside from this, the nearest schools are located either in Andover or in neighbouring Goodworth Clatford. The nearest health facilities and railway station are also located in Andover.[1]

2. Introduction

Following discussions with members of the Upper Clatford Parish Council and their Neighbourhood Development Plan Steering Group in February 2026, 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 affordable housing need and how best to address this.

[1] Upper Clatford Parish profile 2024

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 affordable housing needs of local people (or those who need to live) in Upper Clatford 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 and the Neighbourhood Development Plan Steering Group to all households within the parish of Upper Clatford (covering the villages of Anna Valley, Red Rice and Upper Clatford) within the months of March and April 2026. A Survey Monkey survey was also available for residents to complete online via a weblink and a QR code.

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.

Members of the Council's Housing Development team attended the Neighbourhood Development Plan parish engagement public meeting at 7pm on Friday 6 March 2026. They provided information about the housing needs survey and explained how the resulting report will help shape the housing policies in the Neighbourhood Development Plan.

Members of the Council's Housing Development Team also facilitated a Housing Needs Survey information event during the period that the survey was open. This was a drop-in session held at 5.30-7.30pm on Thursday 16th April 2025 at the Village Hall, Upper Clatford. The session gave residents the opportunity to discuss the survey in more detail, have assistance in completing it and receive general information about affordable housing. 6 residents of Upper Clatford attended the session.

Residents were asked to either complete the Housing Needs survey online or return the completed paper surveys in the pre-paid envelopes by Friday 23rd May 2025. The surveys were recorded and analysed by the Housing Development Officer at Test Valley Borough Council.

- A total of 657 questionnaires were distributed to the households of Upper Clatford.
- 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 **252 replies** received in total.
- 126 of those responses were made online via SurveyMonkey and 126 responses were received via returned post.
- This report describes the views only of the residents who returned questionnaires and those views may not be representative of the wider community of Upper Clatford.

5. Key Findings

Part 1 – These are the views from the 252 responses received:

- **52%** of respondents feel there is insufficient housing in the parish for people to move to.
- The tenures most supported (highest ranking) for a new housing scheme is for homes to purchase on the open market at **50%,** followed by **36%** supporting affordable home ownership in the form of shared ownership and affordable home ownership in the form of discount market at **23%.** There were similar levels of support for affordable housing to rent and social housing to rent at **21%** and **20%** respectively. **25%** of respondents would not support any type of new homes being built in the parish. 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 the majority of people (**60%**) would rather remain in their home and under-occupy rather than move.

Part 2 – These are the housing requirements from the 13 respondents wanting/needing to move:

There were 20 respondents that answered 'yes' to question 17 indicating that they wish to/need to move within the next 5 years, but 7 did not answer sufficient further questions in part 2 to be included in the analysis. Therefore, all data provided is based upon the responses of those 13 that did complete the questions.

- The largest number of responses came from the 35-44 age group with 4 respondents, followed equally by the 25-34 and 75+ age groups with 3 responses each. Next was the 55-64 age group with 2 respondents, followed finally by the 1 response from the age 18-24 age group. There were no respondents from the 45-54 and 65-74 age groups.
- The most common reason respondents need to move is that they are currently living with family or friends and want a home of their own. Some people also wish to return to the parish from outside the area. Changing housing needs and suitability is another key theme. While a small number of households need larger homes due to overcrowding, more respondents are looking to downsize to smaller properties.
- The results show that buying homes on the open market is the most preferred option. This is followed by affordable home ownership, with equal interest in shared ownership and discounted market dwellings. There is also some demand for affordable rented homes, including both social housing to rent and affordable housing to rent options. In addition, there is very limited interest in privately renting on the open market.
- 7 respondents represent whole households wishing to move, 6 of whom are currently homeowners. Of these homeowners, 4 are living in larger properties and would like to downsize. A further 2 homeowners are currently living outside the parish and would like to return. The remaining whole household is currently renting privately and would like to move into home ownership.
- 6 respondents indicated that only part of their household needs to move. 5 of these are currently living within the parish with family or friends and would like to move into a home of their own. The remaining respondent is living outside the parish and would like to return.

Housing Need

As of 5th May 2026, the Hampshire Home Choice housing register shows that there are 13 households registered for affordable/social rented housing and have a local connection to the parish of Upper Clatford:

Number of Bedrooms	Number of registered applicants
1 bed	7
2 bed	4
3 bed	1
4 bed+	1
Total	**13**

Of the 13 applicants, 5 live in the parish of Upper Clatford, 2 have local connection via employment in the parish and 6 have family living in the parish.

Of the 5 applicants' resident in Upper Clatford, 2 are currently living with family/friends, 1 is in social housing and the remaining 2 are in private rented accommodation.

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

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

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

Social Housing Stock

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

There are 45 social housing properties in the parish of Upper Clatford owned by Aster. There may also be other social housing stock in Upper Clatford but the council does not have access to that information. The Aster stock consists of:

Aster:

3 x 1 bedroom flat

17 x 1 bedroom bungalow

4 x 2 bedroom flat

11 x 2 bedroom bungalow

10 x 3 bedroom house

There have been 9 lettings (rented accommodation) in the parish of Upper Clatford in the past 5 years via Hampshire Home Choice:

4 x 1 bed accommodation

5 x 2 bed accommodation

6. Part one of Survey

This report is divided into two parts. The first section looks at existing households in the parish in order to provide a description of the current housing in Upper Clatford. This section also describes the type of new housing that would be supported by respondents to the survey.

Population

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

Q2 Age Range	%	Responses
Under 18	0%	0
18 – 24	1%	2
25 – 34	5%	12
35 – 44	8%	21
45 – 54	8%	20
55 – 64	23%	58
65+	52%	130
Prefer not to say	3%	7
TOTAL		**250**

(Table 1) Answered: 250 Skipped: 2

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

Disability and Nationality

The table below (Table 2) indicates there is a low percentage of residents with a disability in the parish. Of the 252 respondents, 23 people responded that they have a disability. Of the 23 respondents who confirmed that they have a disability, 6 confirmed in their response to Q10 that they have had some adaptations to their property.

Q3 Do you have a disability?	%	Responses
Yes	9%	23
No	88%	219
Prefer not to say	3%	7
TOTAL		**249**

(Table 2) Answered: 249 Skipped: 3

Of the 22 that responded to having adaptations in their home (Q10), only 6 respondents confirmed having a disability, which would indicate that 16 respondents confirmed they have an adapted home but answered ‘no’ to having a disability via Q3.

Q10 Has your home been adapted?	%	Responses
Yes	9%	22
No	91%	223
TOTAL		**245**

(Table 3) Answered: 245 Skipped: 7

Q11 Does your home need adapting?	%	Responses
Yes	12%	30
No	84%	206
Other	4%	10
TOTAL		**246**

(Table 4) Answered: 246 Skipped: 6

Of the 30 respondents that confirmed their home would need adapting, 23 respondents are home owners with no mortgage, 4 respondents are homeowners with a mortgage, 2 respondents rent from a private landlord or letting agent and the 1 respondent is living with parents/other family members/friends.

There were 10 responses confirming 'other' to the question above, these comments have been collated and provided to the Parish Council.

Q4 What is your nationality?	%	Responses
British	97%	242
Irish	0%	0
Citizen of a different country	1%	3
Prefer not to say	2%	6
TOTAL		**251**

(Table 5) Answered: 251 Skipped: 1

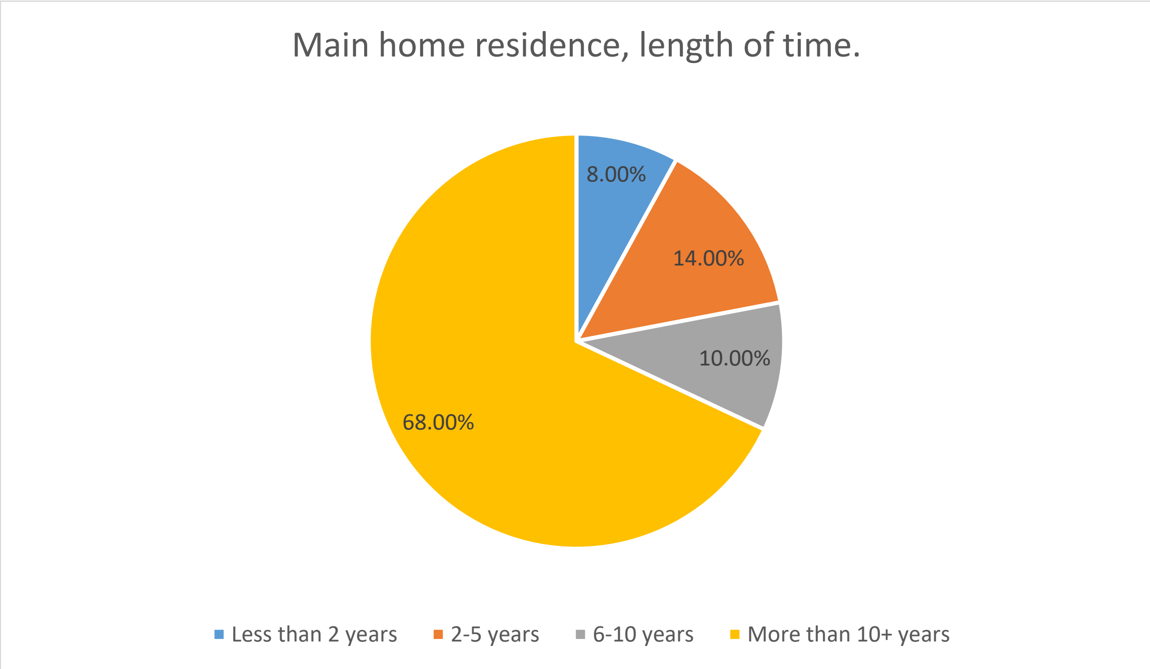
Residency and Tenure

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	98.5%	245
Second/holiday home in parish	0.5%	1
Other	1%	2
TOTAL		**248**

(Table 6) Answered: 248 Skipped: 4

As can be seen above, the vast majority of respondents currently reside in the parish (main home).



(Pie chart 7)

The pie chart above shows that, of the 245 respondents whose main home is in the parish, 68% (167) have lived in the parish for more than 10 years, 14% (33) for between 2-5 years, 10% (25) between 6-10 years and 8% (20) for less than 2 years.

Q7 Please specify your tenure	**%**	**Responses**
Own outright	63%	159
Own with a mortgage or loan	27%	67
Shared ownership/equity (part rent/part buy)	0%	0
Rent from a private landlord or letting agent	5%	12
Rent from Council/housing association/other social rented	4%	11
Live with parents/other family members/friends	1%	2
Live in Armed Services accommodation	0%	0
Live in accommodation tied or linked to a job	0%	0
Other	0%	0
TOTAL		**251**

(Table 8) Answered: 251 Skipped: 1

As can be seen from the table above (Table 8), the vast majority of respondents either own their own property outright (63%) or own a property with a mortgage (27%). The number of respondents living in private rented accommodation within the parish of Upper Clatford is 5%, and 4% rent from the Council/housing association/other social rented. 1% (2 people) are living with parents/family members/friends.

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

Q7 Current tenure	1 bed	2 bed	3 bed	4 bed	5+ bed	Not specified	TOTAL
Own outright	1	16	65	58	14	5	159
Own with mortgage	0	4	18	35	9	1	67
Shared Ownership	0	0	0	0	0	0	0
Private rent	1	6	4	1	0	0	12
Rent from Council/HA	3	4	4	0	0	0	11
All other choices	1	0	1	0	0	0	2
Did not answer	0	0	0	0	0	1	1
TOTAL	**6**	**30**	**92**	**94**	**23**	**7**	**252**

(Table 9)

Q8 Current bedrooms	Q9 Household numbers								
No of Bedrooms	**1p**	**2p**	**3p**	**4p**	**5p**	**6p**	**7p**	**Not specified**	**Total Dwellings**
1	4	2	0	0	0	0	0	0	6
2	15	12	1	0	0	0	0	2	30
3	30	45	9	7	1	0	0	0	92
4	8	51	15	16	3	0	0	1	94
5+	1	9	3	9	1	0	0	0	23
Not specified	2	2	0	0	1	0	0	2	7
TOTAL	**60**	**121**	**28**	**32**	**6**	**0**	**0**	**5**	**252**

(Table 10)

The table above (Table 10) is in response to the questions asked on current house size (**Question 8**) and occupancy (**Question 9**) of those that responded. The table details the number of dwellings by bedroom size and the occupancy levels. As can be seen, there is a high proportion of 3, 4 and 5+ bedrooms that are under-occupied (see highlighted sections).

To further analyse the under-occupancy, of the 10 households in 5+ bedroom properties with occupancy of 1 or 2 people, 9 own their property outright and 1 owns their property with a mortgage/loan.

Of the 12 households in 5+ bedroom properties with 3 or 4 persons occupying, 5 are owned outright and 7 own their property with a mortgage/loan.

Of the 74 households in 4 bedroom properties with occupancy of 1, 2 or 3 people, 52 own their property outright and 22 own their property with a mortgage/loan.

Of the 75 households in 3 bedroom properties with occupancy of 1 or 2 people, 58 own their property outright, 12 own their property with a mortgage/loan, 4 rent from a private landlord and 1 rents from the Council/housing association/other social rented.

This data highlights that there is a need for down-sizing accommodation in relation to open market homes. However, as can be seen from the following data in the section below, which asked the question of residents aged over 55 years 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 offered.

Homes for those over 55

Q14 If you will remain living in this parish as you get older, would you like to downsize to a smaller property?	%	Responses
Yes, I would like to buy or rent a smaller home in my parish	13%	24
No, I will stay in my current home and won't downsize	60%	109
No, I will stay in my current home and subdivide it or adapt it for my needs	5%	10
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	22%	40
TOTAL		**183**

(Table 11) Answered: 183 Skipped: 69

Table 11 highlights that 13% of respondents aged over 55 would like to downsize, compared with 60% who plan to remain in their current home. Despite high levels of under-occupation identified above, this indicates a general reluctance to move home.

The high proportion of respondents choosing to remain in their current home may be influenced by the costs of moving, including estate agent fees, stamp duty and legal expenses, as well as the disruption involved. However, this cannot be evidenced within the scope of this report.

22% of respondents will however consider options available through future developments.

Question 15 asked what type of smaller homes respondents aged over 55 would consider. Of the 189 that responded, 12% (23) will consider a smaller house to purchase, 0% (0) will consider a smaller house to rent, 21% (39) will consider a smaller bungalow to purchase and 3% (6) a smaller bungalow to rent. 5% (10) would consider moving to accessible/supported accommodation within a block/complex.

59% (111) indicated that they did not wish to move.

63 respondents skipped this question.

Housing Requirements

Of the 247 respondents who answered **Question 12** (5 skipped this question), 52% (128) do not feel there is sufficient housing in the parish for people to move to, 41% (102) feel there is and 7% (17) 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 246 respondents (6 skipped this question), 225 answered no and 21 answered yes (related comments have been collated and provided to the Parish Council).

A summary of the comments from the 21 respondents who answered yes to question 13 is set out below. They have been grouped into themes to illustrate the key issues identified. Some comments reflect more than one issue but have been categorised by their primary theme.

Theme	Description
Affordability issues	Many respondents said house prices were too high or they could not afford to buy or rent in the parish. This includes general affordability concerns and difficulty saving for a home.
Lack of suitable housing	Respondents highlighted a shortage of appropriate homes, including no suitable properties, lack of smaller or starter homes, and limited options for first-time buyers.
Affordable housing need	Comments referred specifically to a lack of affordable housing, including a need for lower cost rental or purchase options.
Relocation for housing	Some individuals or family members moved away to access affordable or suitable housing, including moves to other towns, abroad, or with family.
Housing for specific needs	A small number of comments referred to moving to access specific types of housing, such as sheltered accommodation.

Employment related moves	Some moves were linked to employment opportunities rather than housing alone.
Personal circumstances	A few responses cited personal reasons such as marriage or wanting an independent home with a partner.

The types of housing that respondents would support are detailed in the table below (Table 12). This provides an insight into what residents would support being built in the parish. **Respondents could choose more than one option**. 2 respondents made other comments which have been provided to the Parish Council.

Q16 What sort of homes would you support being built in the parish?	%	Responses
Homes to purchase on the open market	50%	122
Affordable housing to buy – shared ownership (part buy/part rent)	36%	89
Social affordable housing to rent (rent set by Government formula)	20%	49
Affordable housing to rent (80% of open market rent)	21%	51
Self-build or custom build homes	16%	38
Affordable housing to buy discount market/equity loan	23%	56
Extra Care/sheltered housing	19%	47
Mixed tenure scheme via Community led housing	9%	23
Homes to rent on the open market	25%	60
None	25%	62
TOTAL		**597**

(Table 12) Answered: 244 Skipped: 8

The highest level of support is for homes to purchase on the open market housing (50%). However, it is important to consider local property values and whether open market housing is realistically affordable for those who have expressed a desire to buy within the parish.

A further 25% of respondents supported the provision of homes to rent on the open market, suggesting that there is a need for options that cater to those who are unable or prefer not to buy.

The evidence suggests that there is also a solid level of support for affordable housing products to purchase such as shared ownership (36%) and, to a lesser degree, discount market/equity loan (23%). 20% would support social rented housing and 21% affordable rented, making a combined total of 41% for the rented (affordable) tenure. This could provide the opportunity to consider tenure options to suit a range of prospective residents.

There is also good support for an Extra Care or sheltered housing scheme (19%).

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 38 responses for self-build or custom build homes and 23 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.

62 respondents (25%) would not support any of the listed types of new homes in the parish.

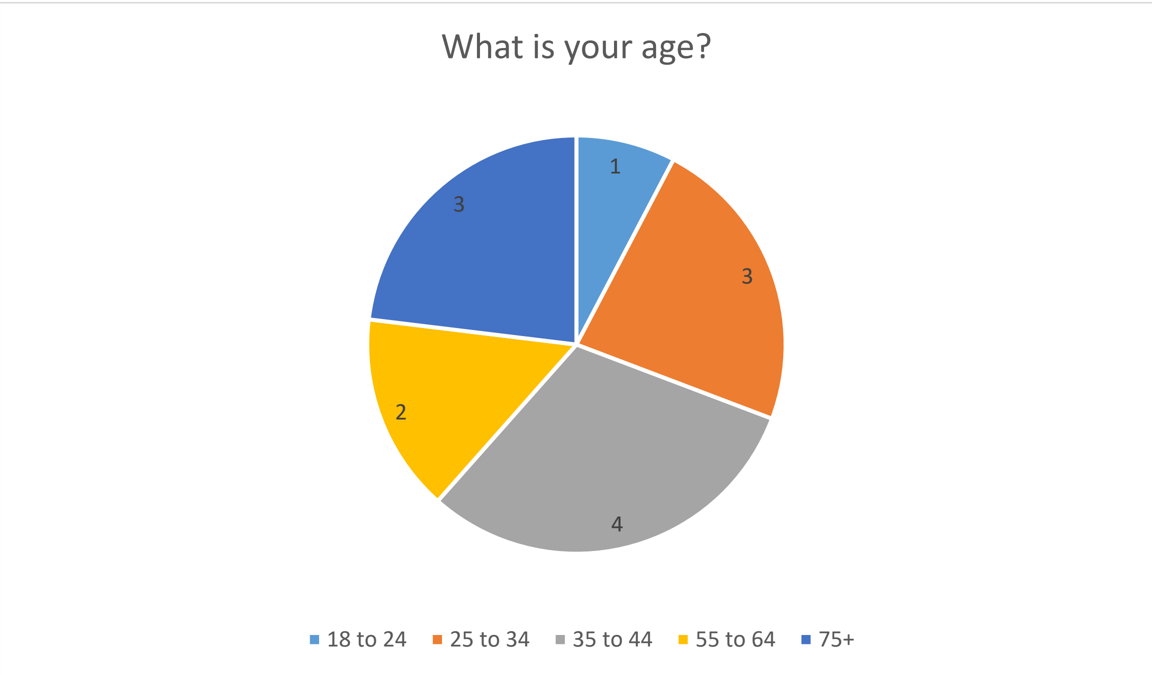
7. Part 2 of Survey

The second part of the survey examines the households that have declared a need for housing in the parish of Upper Clatford in the next 5 years.

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

20 people responded yes to part 2 of the survey indicating that they wish to/need to move within the next 5 years (Question 17), however 7 of those did not complete any/enough further questions. The following data is therefore based upon the 13 respondents who completed enough subsequent questions to include their data.

Pie chart 14 outlines the age of respondents **(Question 25)**. The largest number of responses were from the age group 35-44 years, followed equally by the 25-34 and 75+ age groups. Next was the 55-64 age group, followed finally by age 18-24. There were no responses from the 45-54 and 65-74 age groups.



(Pie chart 13)

Local Connection

Of the households needing to move, in answer to **Questions 21-22**, 10 confirmed that they currently live in the parish and 1 provided information to indicate that they also currently live in the parish.

Type of housing needed

Of the households needing to move, in answer to **Question 20**, 7 of the respondents are a whole household that needs to move and 6 part of an existing household.

Question 28 - The minimum number of bedrooms a household states they need is as follows (Table 14):

No. of beds	Responses
1 bed	0
1-2 bed	1
2 bed	9
3 bed	2
4 bed	0
Did not specify	1
TOTAL	**13**

(Table 14) Answered: 13

Of the 13 respondents, the table below (Table 15) 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 drawing conclusions at the end of this report, household details and financial information will be taken into account. As a result, the conclusions reached may differ from the preferences indicated below**

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

2 Person	Did not specify	X		X	X						
3 Person	2 bed	X		X	X	X	X	X			
4 Person	3 bed	X			X				X	X	
4 Person	3 bed	X			X						
Total		**11**	**2**	**7**	**10**	**1**	**4**	**3**	**5**	**5**	**0**

(Table 15)

*Respondent did not answer question 33.

Key:

HSE = House
FL or MA = Flat/Maisonette
BUNG = Bungalow
OM = Homes to purchase on the Open Market
OMR = Homes to rent on the Open Market
SR = Social rent
AR = Affordable rent
S/O = Shared Ownership (part rent/part buy)
DM = Affordable Discount Market sale
Ext Care = Extra care/sheltered housing

As can be seen from the data, there are two single persons who both have a preference for 2 bedroom accommodation.

There are eight 2 person households. Of these, six require 2 bedrooms. One would consider either 1 or 2 bedrooms, and one respondent did not specify their bedroom requirement.

There is one 3 person household that requires 2 bedrooms, and two 4 person households that each require 3 bedrooms.

Houses represent the most preferred property type, with 11 of the 13 respondents selecting this option.

Purchasing a home on the open market is the most preferred tenure type, chosen by 10 of the 13 respondents.

<u>When considering affordable housing options, eligibility and affordability will be key factors when considering the mix and tenure of a proposed scheme.</u>

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	50%	6

Want to move back to parish	25%	3
Current home is overcrowded	17%	2
Too expensive (private rent)	17%	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)	8%	1
Employment (within the parish)	0%	0
Home is too small and need to upsize	8%	1
Home is too big and need to downsize	25%	3
To provide support to family within the parish/to be near family	8%	1
Require ground floor accommodation	0%	0
Require adapted accommodation	0%	0
Member of household is/was in Armed Forces and/or has/will retire in the next 5 years	0%	0
Other	0%	0
TOTAL		**19**

(Table 16) Answered: 12

The responses show that the main drivers for needing to move are linked to access to independent housing, local connections, and the suitability of current accommodation.

The most common reason is that respondents are currently living with family or friends and want their own home, accounting for 50% of responses (6 respondents). This highlights a need for independent and affordable housing options.

A strong local connection is also evident, with 25% of respondents wanting to move back to the parish (3 respondents). In addition, 8% want to be closer to family to provide or receive support, reinforcing the importance of remaining within the local community.

Housing affordability and adequacy are contributing factors for some households. Around 17% report that their current home is overcrowded, and the same proportion say that private renting is too expensive.

Property size mismatch is another theme. While a small number need larger homes (8%), a higher proportion (25%) are looking to downsize, suggesting changing household circumstances and a need for a wider range of property sizes.

Only a small number of respondents (8%) reported living in tied or insecure accommodation, and there were no responses relating to eviction, lack of facilities, employment needs, accessibility requirements, or armed forces connections.

The current tenure/housing situation of the respondents are as follows (Table 17), with information cross referenced with **Questions 20, 21**, **22 and 30**. 10 respondents currently live within the parish. Of these, 5 are living with family or friends, 4 own their property outright, and 1 is renting from a private landlord.

The remaining 3 respondents are currently living outside the parish. 2 of these are homeowners, the remaining respondent did not specify their current tenure.

Current tenure	Total
Live with family in the parish	5
Live outside of the parish	3
Property owned outright	4
Property owned with mortgage/loan	0
Renting from Private Landlord	1
Renting from Council/Housing Association	0
TOTAL	**13**

(Table 17) Answered: 13

The table below (Table 18) shows the preferred tenure options (**respondents could select more than one option**). As identified earlier, homes to purchase on the open market are the most preferred tenure type, with 10 respondents selecting this option.

Affordable home ownership is the next most preferred, with equal responses (5) for affordable housing to buy in the form of shared ownership and affordable housing to buy in the form of discount market.

Affordable renting follows, with social housing to rent (4) and affordable housing to rent (3).

Finally, 1 respondent selected homes to rent on the open market.

Overall, the data shows a clear preference for home ownership, particularly on the open market, with affordable home ownership options also strongly supported, while demand for rental tenures is present but slightly lower.

Q33 What tenure of home would the household moving prefer?	Responses
Homes to purchase on the open market	10
Homes to rent on the open market	1
Social 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)	5
Affordable housing to buy discount market/equity loan	5
Extra Care/sheltered housing	0
None	0
TOTAL	**28**

(Table 18) Answered: 12

Employment status and affordability

Of the respondents to Part 2, 10 are in full-time employment, 1 is in part-time employment and 2 are retired.

Of the 10 respondents who confirmed full-time employment, 1 has a household income of £30,000 - £39,999, and 2 have an income of £40,000 - £49,999, 3 have an income of £60,000 - £79,999 and 1 has an income of £80,000 - £99,999. 3 respondents 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 8 responded. The table below (Table 20) shows available budget:

Q36 How much can the household afford to spend on rent or mortgage payments?	Responses
£0	0
£100 - £500	1
£501 - £1,000	4
£1,001 - £2,000	3
£2,001 – £2,500	0
£10,000 +	0
TOTAL	**8**

(Table 19) Answered: 8 Skipped: 5

Question 39 asked respondents to confirm the amount of savings available, excluding any resources set aside for a deposit. There were 9 respondents.

2 respondents confirmed savings of between £5,000 - £9,999, and 2 reported savings of £15,000 - £19,999.

1 respondent each reported savings of £20,000 - £29,000, £30,000 - £39,999, £50,000 - £80,000. Finally, 2 respondents confirmed savings of over £80,000.

Question 40 asks for any indication of debt within the household. There were 9 respondents, all of which confirmed they have no debt.

8. Affordability and Tenure Options

Market Home Ownership

Measuring average house prices within individual parishes can be difficult due to the small number of transactions that take place.

House prices in Upper Clatford have an overall average of £417,600 over the last year.

Overall, the historical sold prices in Upper Clatford over the last year were 11% down on the previous year and 32% down on the 2020 peak of £614,450.[2]

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

Evidence

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

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

The 2024 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 £32,234 with the mean figure being £37,979. Test Valley's lower quartile for gross annual pay was £24,503. 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 £49,006.[4]

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

- First time buyers would generally struggle to meet the criteria necessary for obtaining their own home.

- In some cases intermediate housing (shared ownership or low cost market housing) would be a suitable option, whilst in other instances social rented/affordable rented accommodation would be appropriate.

---

[2] House Prices in Upper Clatford (rightmove.co.uk)
[3] pt6_2 Test Valley Strategic Housing Market Assessment JGC 2022 (2).pdf
[4] Employee earnings in the UK - Office for National Statistics (ons.gov.uk)

Open Market Rent

At the time of preparing this report there were 2 properties available to rent within a ½ -mile radius of Upper Clatford, via Rightmove. The lowest cost rental price of those properties is £1,075 pcm (1 bedroom semi-detached house).

In order to afford this an annual household income of £55,000 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.* [5]

An annual household income of £38.491 pa would be required to afford a shared ownership option based on the above example.

Affordable Rent

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

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

Upper Clatford Local Housing Allowance rate falls within Basingstoke Broad Market Rental Areas, and the weekly Local Housing Allowance levels are as follows[6]:

Basingstoke:

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

In 2024/2025 the average **affordable rent** across all properties own by Registered Providers in England was £168.23pw. Across the south east the average was £200.40pw.[7]

Social Rent

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

In 2024/2025 the average **social rent** across all properties own by Registered Providers in England was £113.69pw. Across the south east the average was £126.64pw. [8]

9. Summary

13 respondents answered 'yes' to part 2, question 17, indicating that all or part of their household may need to move to or within the parish in the next five years, and they completed the relevant follow up questions.

Of those 13 respondents, 7 are whole households wishing to move:

- Of those 7 respondents, 6 are homeowners. 4 homeowners (all owned outright) currently live in larger properties within the parish and would like to downsize, with most expressing a preference for a 2 bedroom property.
- 2 further homeowners are currently living outside of the parish and want to move back. Both households are currently overcrowded, and one also wishes to live closer to family in the parish. Both are seeking a 3 bedroom property.
- The final household is currently renting privately in the parish and would like to buy their own 2 bedroom property due to the cost of private renting.

[6] Local Housing Allowance rates - Direct Gov
[7] 2025_PRP_RENTS_-briefing-notes_FINAL_V1.1.pdf
[8] 2025_PRP_RENTS_-briefing-notes_FINAL_V1.1.pdf

6 respondents have part of their household wishing to move:

- 5 respondents are currently living in the parish with friends/family and would like to move into their own home. Of those 5, 4 respondents confirmed they are seeking a 2 bedroom property, while the remaining respondent would consider either a 1 or a 2 bedroom property.
- The final respondent is currently living outside of the parish (tenure unknown) and wants to move back. They require a 2 bedroom property and would consider social/affordable renting or affordable home ownership in the form of shared ownership or discount market dwellings.

The tenures required overall in priority order for a housing scheme via part 2 of the survey are:

1. Homes to purchase on the open market
2. Affordable housing to buy – both Shared Ownership and Discount Market
3. Social housing to rent (rent set by Government formula
4. Affordable housing to rent (80% of open market rent)
5. Homes to rent on the open market

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. 5 respondents indicated that they would like to purchase an affordable housing product:

Affordable housing to purchase (5)*

2 bedroom house x 2 (shared ownership)

1 or 2 bedroom house/flat x 1 (shared ownership or discount market)

2 bedroom house/bungalow x 1 (shared ownership or discount market)

2 bedroom house x 1 (discount market)

**Eligibility criteria apply to shared ownership and discount market schemes, including income thresholds, local connection and first time buyer status. The mix above represents the most appropriate and achievable based on our assessment of the information provided but does not constitute confirmation of those respondents' eligibility.*

6 respondents who completed part 2 indicated they would like to purchase a home on the **open market**, which appears affordable based on our assessment of the information provided:

<u>Open market purchase (6)</u>

2 bedroom bungalow x 2

2 bedroom house/bungalow x 3**

3 bedroom house x 1

** with one estimate made where no preferred property size was given, based on a stated desire to downsize."

2 respondents who completed part 2 of this survey did not provide sufficient information on their financial circumstances to ascertain which housing tenures are affordable for them. Their needs are therefore not included in the lists above.

This summary may not fully reflect housing need within the parish, as not all households responded to the survey. For example, some households registered on the Housing Register (Hampshire Home Choice) may not have completed a questionnaire, as they may have considered their registration to be sufficient evidence of need. As a result, their circumstances may not be captured in this summary.

To fully understand housing need in the parish, this summary should be considered alongside data from Hampshire Home Choice (as outlined above), as well as information on demand for shared ownership. However, it is important to note that some people who cannot afford homes on the local market do not apply to join the housing register. As a result, their need may not be reflected in official figures and can remain hidden within the overall assessment.

Although there is no up-to-date data on demand for shared ownership dwellings in Upper Clatford, it is likely that interest would increase if a potential affordable housing scheme is proposed. Experience shows that enquiries about affordable home ownership often increase once people become aware of new development opportunities. An Affordable Housing Registered Provider would also wish to provide a more balanced mix of affordable/social rented and shared ownership homes in order to make a development viable.

From the responses received from part 2, there is a good level of interest in affordable home ownership in the parish.

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

Report Completed: Lisa Kerr

Housing Development Officer TVBC