

Hermitage, West Berkshire

Housing Needs Survey, 2021

for

Hermitage Parish Council

Final Report

May 2021

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Table of Contents

Executive Summary	6
Introduction	6
What is the affordable housing need in Hermitage?	6
What is the need for additional market housing in Hermitage?	7
House prices and affordability	7
What demographic trends are likely to apply to the parish?	7
How and when was this evidence collected?	7
Hermitage HNS Final Report	8
1. Introduction	8
Introduction and summary of this chapter	8
Aim of the study	8
Study Method	8
Geography of the study area	9
Hermitage and the local plan	9
Key definitions used in this report	9
About arc4	12
2. A profile of Hermitage	13
Introduction and summary of the chapter	13
Dwelling and household characteristics	13
Economic characteristics of Hermitage’s population	18
Population projections	20
Key findings from the Census 2011 and population projections.	21
3. Local house prices, rents and affordability	23
Introduction and summary of the chapter	23
Benchmark rents and house prices	23
Local rents and the household income required to service a rent	24
House prices and the income required to service a mortgage	25
Variation of house price by house type	29
The cost of upsizing	29
Affordable housing ‘bandwidth’	30
Key findings: local house prices, rents and affordability	31
4. Current demand for housing	33
Introduction and summary of the chapter	33
About the household survey	34
Respondents’ general views on future housing and amenities	35
Respondents’ patterns of behaviour regarding traffic and homeworking within the parish	37

	The characteristics of moving households	38
	The characteristics of newly forming households	41
	Demand for Affordable Home Ownership	41
	Summary of current demand	42
	How accurate is this estimate of demand?	43
	Implications of the unmet need for affordable housing	44
	Other relevant evidence regarding local housing need	44
	Key findings of the affordable supply and demand analysis	46
5.	Key findings and Conclusions	49
6.	Data appendix	51
7.	Survey Questionnaire	57

List of Tables

Table 2.1	NPPF 2019 Annexe 2, Affordable Housing.	10
Table 4.1	Assessment of benchmark rent levels	24
Table 4.2	Average market rents and income required	24
Table 4.3	Newbury BRMA local housing allowance rates (January 2021)	24
Table 4.4	Prices of Hermitage rentals by bedroom number in 2020	25
Table 4.5	Comparison of house prices between Hermitage and West Berkshire.....	25
Table 4.6	Household income required to service a mortgage at benchmark prices	26
Table 4.7	Comparison of income needed to fund entry level housing for selected employees	26
Table 4.8	The income required to fund selected low-cost home ownership products	28
Table 4.9	Variation in house price by type.....	29
Table 4.10	Variation in house price by number of bedrooms	29
Table 4.11	Additional household income required to facilitate upsizing	30
Table 4.12	Difference in income needed to service a social rent and a minimum market rent	31
Table 4.13	Difference in income needed to service a social rent and a minimum market.	31
Table 5.1	Importance/improvements of amenities in the parish.....	35
Table 5.2	Which house types are considered a priority, should new housing be built?...	36
Table 5.3	Which household types are considered a priority, should new housing be built? 36	
Table 5.4	Respondents using roads via car	37
Table 5.5	Respondents' home working patterns	37
Table 5.6	Q8a main reason for wanting to move home	38

Table 5.7	Households intending to move - existing accommodation compared with future needs	40
Table 5.8	Comparison of existing and future accommodation demand by tenure	41
Table 5.9	Comparison of future type of dwelling and number of bedrooms for newly forming households	41
Table 5.10	Summary of the 5-year housing demand for Hermitage by tenure	42
Table 5.11	Summary of the 5-year housing demand for Hermitage by bedrooms required	43
Table 5.10 (copy)	Summary of the 5-year housing demand for Hermitage by tenure	47
Table A3.1	Tenure	51
Table A3.2	House type	51
Table A3.3	House type by tenure (Parish only)	51
Table A3.4	Number of bedrooms	52
Table A3.5	Tenure by number of bedrooms (parish only)	52
Table A3.6	Household composition	53
Table A3.8	Economic Activity	54
Table A3.9	Ns-Sec	54
Table A3.10	Distance Travelled to Work	55
Table A3.11	Population projections in broad age bands (West Berkshire)	56

List of Figures

Figure 3.1	Tenure	14
Figure 3.2	House type	15
Figure 3.3	House type by tenure (Hermitage only)	15
Figure 3.4	Number of bedrooms	16
Figure 3.5	Bedrooms by tenure (Hermitage only)	16
Figure 3.6	Household composition	17
Figure 3.7	Household composition summary in Hermitage	17
Figure 3.8	Economic activity	18
Figure 3.9	Ns-SeC	19
Figure 3.10	Travel to work	20
Figure 3.11	Population projections (West Berkshire district only)	21
Figure 5.1	Reasons households wish to move, and where to.	39
Figure 5.2	Interest expressed in Affordable Home Ownership options	42

Hermitage HNS

Executive Summary

Introduction

arc4 was commissioned by Hermitage Parish Council to undertake a housing needs survey.

The survey was conducted in order to gather evidence to support appropriate policies in the emerging neighbourhood development plan for the parish of Hermitage.

The study area is that of the parish of Hermitage, West Berkshire.

What is the affordable housing need in Hermitage?

The housing needs survey (HNS) has concluded that:

- need exists for 24 additional affordable homes over a 5-year period;
- this need is in the form of affordable home ownership rather than social rented housing;
- this need arises from both existing and newly forming households; and
- all size and types of dwellings are needed, with an emphasis on bungalows for older people, and 2 or 3-bedroom dwellings for growing families.

Why is this?

- this is mostly due to high house prices, and that few affordable or market rented options exist for those unable to afford entry level market housing;
- there is virtually no supply of affordable home ownership housing in the parish;
- there has been no additional affordable housing of any type built in the parish in recent years;
- most existing households (52%) in housing need want to stay in the parish;
- most newly forming households (87%) plan to leave the parish; and
- the most frequent reasons cited for moving home by existing households is 'right-sizing' i.e., needing a larger or smaller dwelling.

What is the need for additional market housing in Hermitage?

There is a need for market housing across the board, with a particular demand for bungalows and larger family dwellings.

Why is this?

- The survey evidence suggests that this is because of older person households needing to downsize to smaller, more suitable dwellings. This would also free up larger homes for growing families. The survey demonstrates significant levels of need from households seeking to upsize.

House prices and affordability

- On average, parish prices are much higher than for West Berkshire district as a whole;
- this is due to the both high demand for housing and because the predominant house type is the 4 or more-bedroom detached house;
- this means that larger amounts of income and capital such as savings and equity are needed to fund house purchase or rents;
- this particularly affects younger households and first-time buyers; and
- it also means that affordable housing in its various forms is needed if younger people are to be and families are to be retained in the parish.

What demographic trends are likely to apply to the parish?

- According to government population projections, over the 25 years (2016 to 2041) the population of the district will decline by 884 people;
- the population aged 65 and over will grow by 14,858 people, or 49.7%. This is the only age group set to grow in number over the period; and
- this change will impact on the parish and future housing need as the population ages.

How and when was this evidence collected?

How?

- data was sourced from the Office for National Statistics (ONS) the Valuation Office Agency (VOA), the Land Registry, Rightmove and Zoopla; and
- data and other information were also collected from a household survey. 277 valid responses were achieved

When?

- the household survey was conducted in February 2021 and the report was drafted in March 2021.

Hermitage HNS Final Report

1. Introduction

Introduction and summary of this chapter

- 1.1 The chapter states the aim of this study which is to gather evidence to support a proposed development
- 1.2 The study method is described which closely follows government practice guidance regarding housing needs surveys and assessments as well as relevant aspects of the National Planning Policy Framework 2019 (NPPF) and emerging government policy. The analysis is based on evidence from official data and a household survey. All households resident in the parish were invited to participate in a specially designed household survey. Findings are based upon several sources of data all of which contribute to a balanced assessment of the current and future housing requirements of local residents within a balanced and sustainable community.
- 1.3 The introductory chapter provides detailed definitions of terms crucial to the understanding of the report. It defines what is meant by the terms affordable rented and affordable home ownership housing in accordance with the National Planning Policy Framework (NPPF) and the emerging government's First Homes Scheme, and mixed communities.

Aim of the study

- 1.4 The aim of this study is to gather evidence to support appropriate policies in the emerging neighbourhood development plan for the parish of Hermitage.

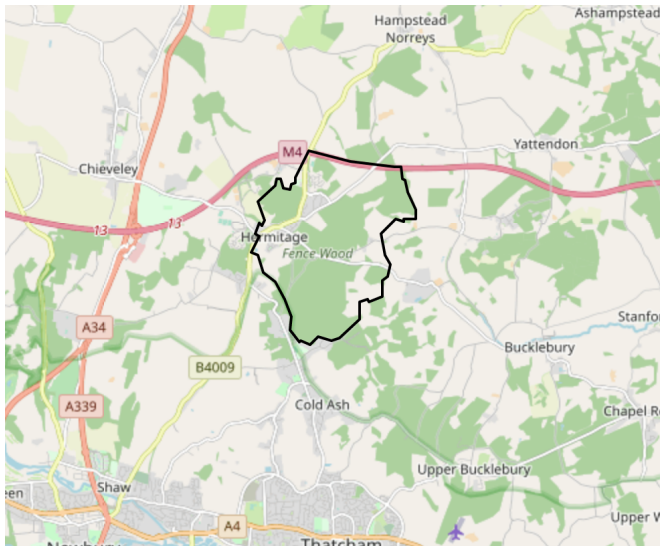
Study Method

- 1.5 The study method closely follows government practice guidance regarding housing needs surveys and assessments as well as relevant aspects of the National Planning Policy Framework 2019 (NPPF) and emerging government policy. The analysis is based on evidence from official data, a household survey data from the Land Registry and Zoopla, the council's housing register and its strategic housing market assessment (SHMA). All households resident in the parish were invited to participate in a specially designed household survey which asked questions designed to arrive at an assessment of the quantity of housing needed in the future, its tenure and type. Further questions were designed to ascertain public perceptions regarding the type of housing needed in Hermitage in future, if any, and wider issues that the neighbourhood plan might address. Questions about changing patterns of working and commuting were also asked.

Geography of the study area

- 1.6 The study area is depicted in the following map.

Map 1 The study area in context



Source: Nomis

Hermitage and the local plan

- 1.7 A Core Strategy/Local Plan was created in 2006 across the district of West Berkshire and updated in 2017.
- 1.8 In this document, Hermitage is identified as a service village. Paragraph 4.14 states:
- The characteristics of the individual rural service centres and service villages vary, reflective of the diverse nature of West Berkshire. They are not intended to have the same amount of growth as each other; instead, the level of growth will depend on the role and function that they perform for the surrounding spatial area, and will be related to their size, range of facilities and services as well as the availability of suitable development opportunities.*

Key definitions used in this report

Government Practice guidance and the National Planning Policy Framework (NPPF) 2019

- 1.9 It is important that readers recognise that this housing needs survey (HNS) element of this study is consistent with the relevant aspects of practice guidance concerning housing needs surveys and the National Planning Policy Framework (NPPF). The reason that the HNS complies with this guidance is because the evidence the HNS presents must be a sound basis for any housing related policies that are included in the neighbourhood development plan.

- 1.10 The most relevant guidance was published by the government in the year 2000 and is called 'Housing Need Assessments: A Guide to Good Practice'. It describes best practice in designing producing and interpreting data from housing needs assessments and surveys. This report contains many references to guidance on a topic by topic basis.
- 1.11 Consideration of the (NPPF) June 2019 is important as it defines the term 'affordable housing'. This definition which appears in table 2.1 below is crucial to the HNS in order to distinguish between market housing and affordable housing tenures. Annex 2 of the NPPF defines the following tenures to be classed as affordable some of which are affordable home ownership in addition to affordable rented tenures. References to starter homes are likely to be replaced in any updated NPPF due to government introducing the First Homes Scheme in 2021.

Table 2.1 NPPF 2019 Annexe 2, Affordable Housing.

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

a) **Affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.

c) **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

d) **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative

affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

Source: NPPF 2019 (revised June 2019)

The First Homes initiative

1.12 The HNS report anticipates the government's emerging First Homes scheme. This was announced by the government in February 2020. It is anticipated that the scheme will become available in 2021, replacing the starter homes initiative described in NPPF. Further information published by government can be found at: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/864267/Guide_to_First_Homes.pdf

1.13 An extract from this document follows:

- First Homes are flats and houses built on developments up and down the country. They will be no different from other properties except they will be sold with a discount of at least 30 percent.
- They will be sold to local people who want to stay in the community where they live or work but are struggling to purchase a home at market prices.
- They will be prioritised for first-time buyers, serving members and veterans of the Armed Forces, and key workers, such as nurses, police and teachers.
- The discount will be passed on to future buyers when First Homes are resold so more people can be helped onto the ladder.

Mixed communities

1.14 This term is used in the report.

1.15 The following abstract from the government's guidance¹ is noteworthy and relevant context to this study.

Decent homes and mixed communities

What is a mixed community?

A mixed communities' approach aims to create better outcomes for the most vulnerable in society and sustainable communities for all. There is no 'one size fits all' approach and how mixed communities are developed will depend on the local context. However, **mixed communities** are areas that:

- attract and retain households with a wide range of incomes;
- have good quality housing in attractive environments with access to good local schools and retail/leisure facilities and other services such as health;
- have a mix of housing size, type and tenure;

¹ Decent Homes: Definition and Guidance for Implementation (DCLG 2006) paragraph 3.6

- attract and retain households with choice;
- have strong local economies and contribute to strong regional economies;
- are well connected to employment opportunities through neighbourhood design, transport and job access services;
- provide access to other economic and social opportunities for all residents, enhancing their life chances;
- have high quality housing and neighbourhood management; and
- have low levels of crime and provide support services for vulnerable people.

1.16 We believe that a mixed and balanced housing supply is key to attracting and retaining people in the neighbourhood to the benefit of the community.

About arc4

1.17 arc⁴ is a leading housing consultancy that operates across England and Wales. The breadth of experience of the company and its people is evident from its website www.arc4.co.uk. It has a division that specialises in Local Housing Need Surveys (LHNS).

1.18 The commission was accepted as it is consistent with its mission to ensure that local housing need is assessed as accurately as possible as a foundation for sustainable development and social justice.

1.19 arc⁴'s role is limited to the collection and the objective and impartial analysis of data. For the avoidance of doubt, it has no role in community consultation regarding the development process.

2. A profile of Hermitage

Introduction and summary of the chapter

- 2.1 In chapter 3, we look closely at specific characteristics of Hermitage's housing stock and households.
- 2.2 Using census 2011 household and housing data, alongside population projections, we identify current imbalances that exist and how trends will impact on any imbalances in the future.
- 2.3 As at census day 2011, the predominant house type was the owner occupied, 4 or more-bedroom detached house. Compared to the district and England there are smaller proportions of terraced houses, flats and affordable housing.
- 2.4 The population of Hermitage, compared to the wider geographies is more economically active, employed in more senior positions and commutes longer distances to their place of employment.
- 2.5 The composition of households at census 2011 has a large proportion of families with dependent children. However, in line with district level population projections the proportion of the population aged 65 and over is likely to grow
- 2.6 The evidence suggests that imbalances exist and these will become wider as the population ages.

Dwelling and household characteristics

Evidence from the census 2011

- 2.7 This section summarises data from the census 2011. Data in the following figures is presented as proportions (percentages) as this is the most effective means of comparison between geographies. The numbers from which the percentages are derived are stated in the data appendix.
- 2.8 According to the census 2011 there were 1,943 people living in 722 households within the parish. The average household size was 2.69 persons per household which is less than the average for England (2.4) and the district of West Berkshire (2.47). Based upon information provided by the council the household survey was sent to 799 residential addresses in the parish.
- 2.9 The following tables show selected housing and household characteristics that are key to understanding the drivers of housing need.⁽²⁻³⁾ The tables also help to define any apparent mismatches between housing and household characteristics that may lead to local gaps in housing supply.⁴

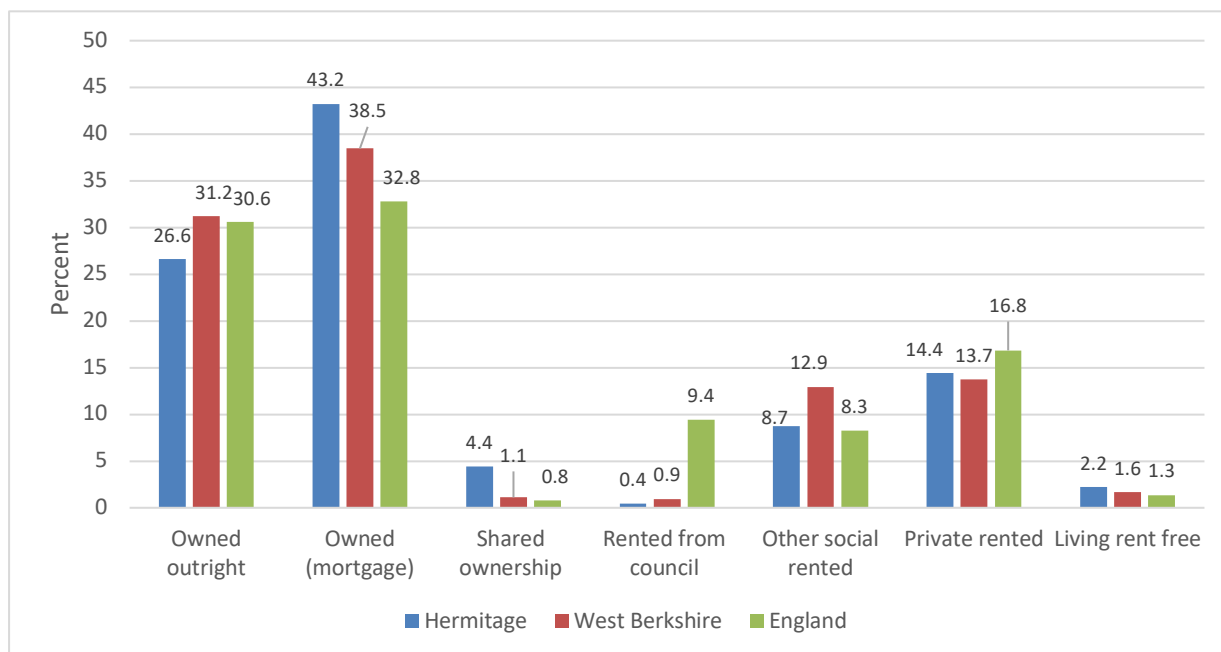
² Local Housing Need Assessment: A guide to good practice (DETR 2000) para.2.6: an assessment of need is not simply a question of going to one source of data.

³ Local Housing Need Assessment: A guide to good practice (DETR 2000) para.2.6: it is desirable to draw on additional sources of information to provide a check on the information from particular sources, which may have limitations.

⁴ Local Housing Need Assessment: A guide to good practice (DETR 2000) para. table 4.2 and paras 6.16-9 mismatch as a driver of housing need.

2.10 Figure 3.1 shows large proportions of housing owned with a mortgage, compared to the wider geographies. There are low proportions of social rented housing compared to the district and particularly England as a whole, and a higher than average proportion of shared ownership dwellings.

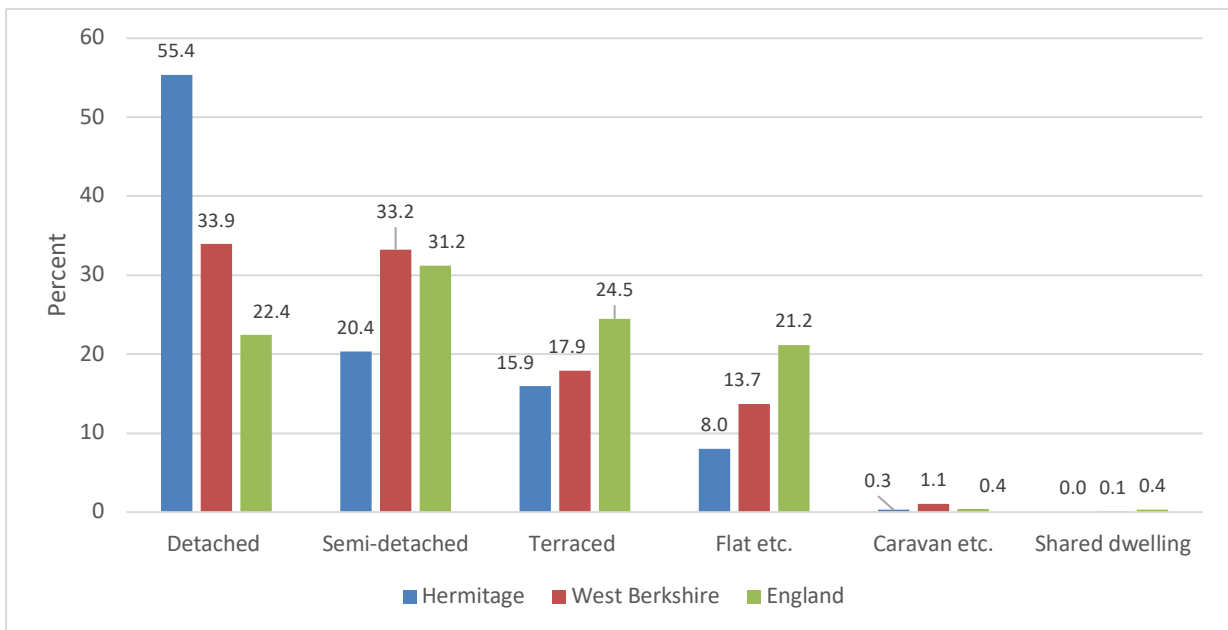
Figure 3.1 Tenure



Source: Census 2011

2.11 Figure 3.2 evidences a very large proportion of detached homes in the parish and district compared to England as a whole and the district to a lesser extent. There is a small proportion of flats and semi-detached dwellings compared to the wider geographies, although proportions of terraced dwellings are similar to that of the West Berkshire district.

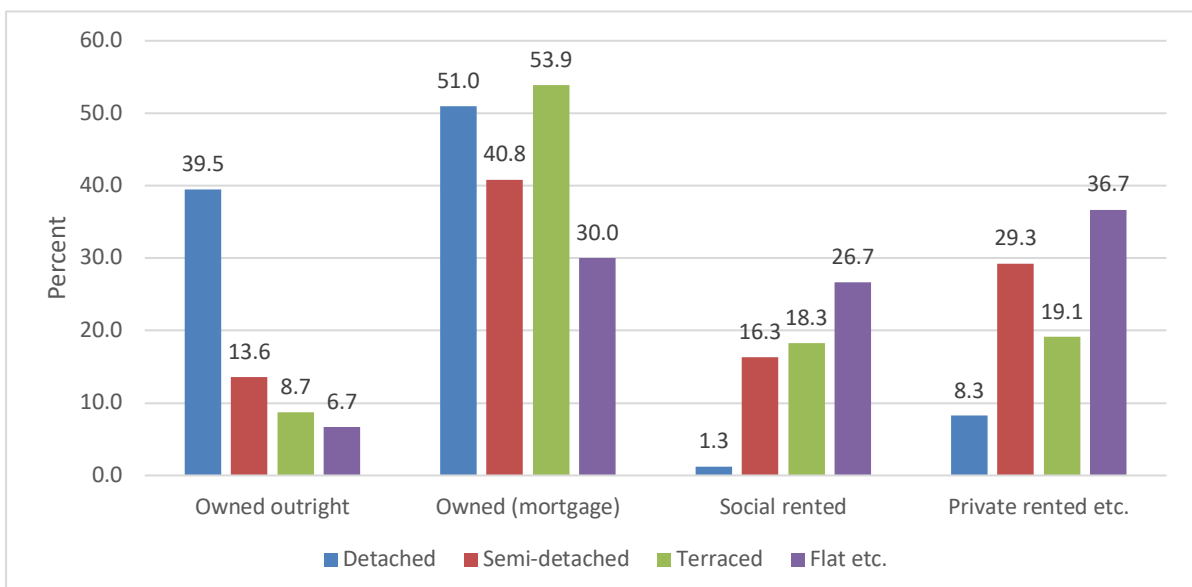
Figure 3.2 House type



Source: Census 2011

2.12 Figure 3.3 shows how house types vary by tenure within the parish. Nearly all (90.5%) detached houses and bungalows are owner occupied. Rented housing is mostly in the form of flats. The highest proportion of terraced dwellings are owned with the help of a mortgage. The census does not distinguish between houses and bungalows.

Figure 3.3 House type by tenure (Hermitage only)

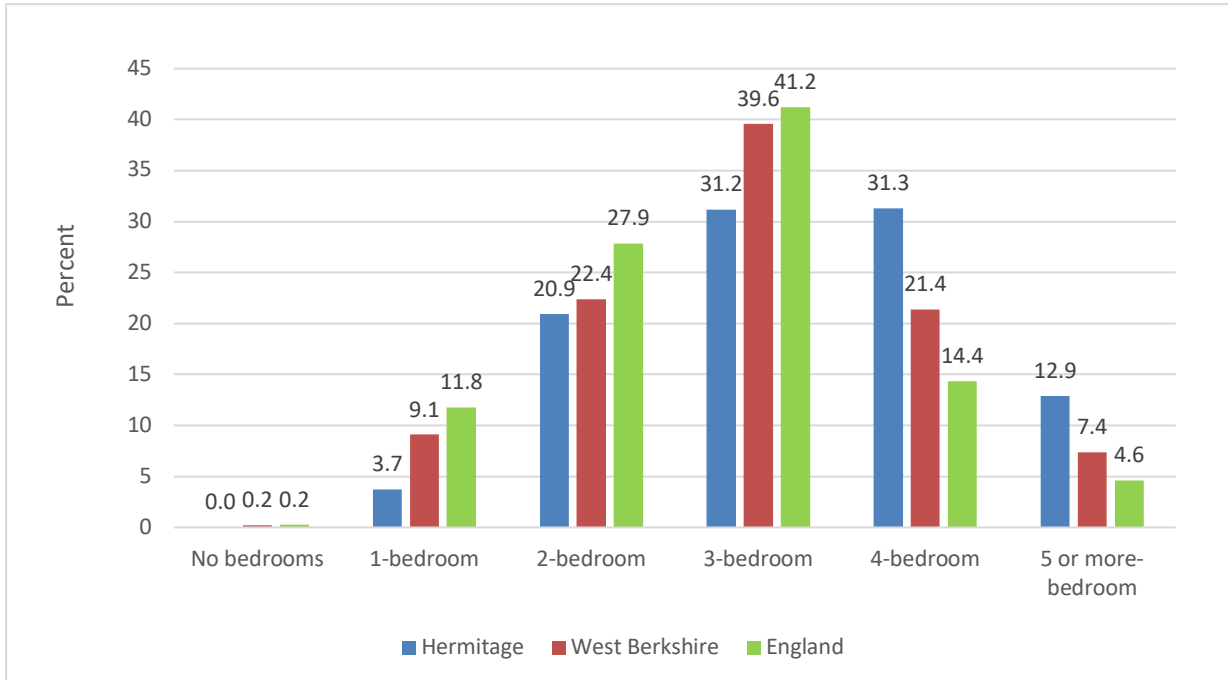


Source: Census 2011

2.13 Figure 3.4 shows that 4-bedroom dwellings are the largest group in the parish, which is unusual compared to the wider geographies. In addition, there is a larger proportion of 5-bedroom dwellings compared to the larger geographies, and a considerably

smaller proportion of 1 and 3-bedroom dwellings, compared to West Berkshire and England in particular.

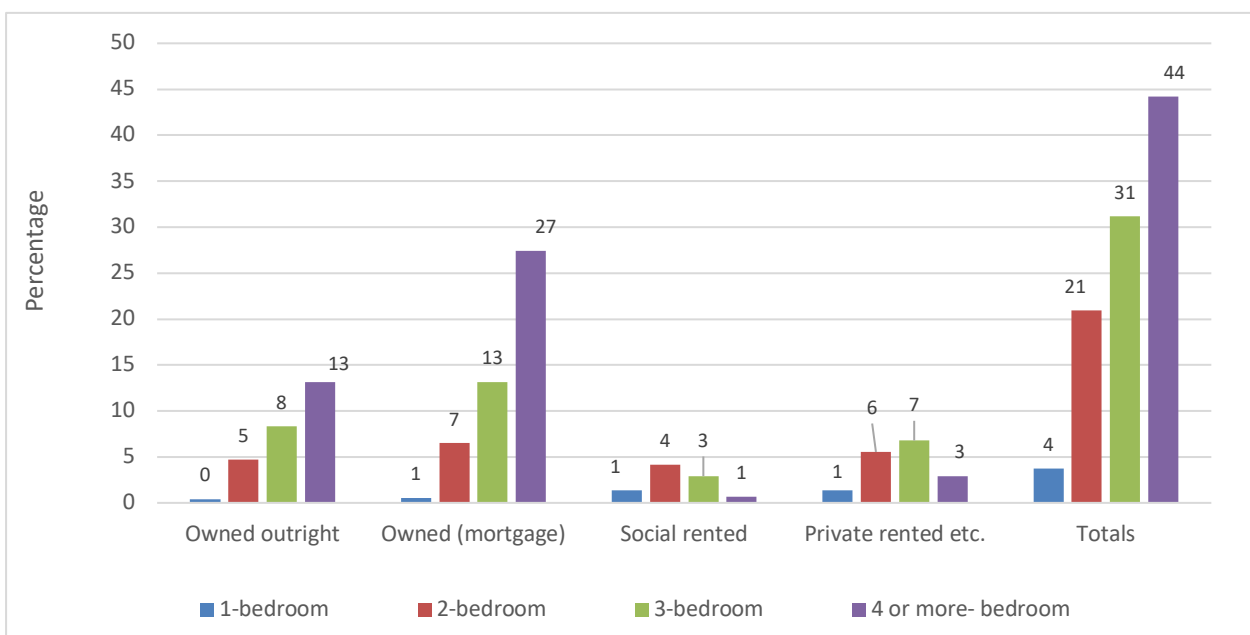
Figure 3.4 Number of bedrooms



Source: Census 2011

2.14 In figure 3.5 below, owner occupied housing largely comprises of 4 or more-bedroom dwellings, whereas in the private rented and social rented sector, the largest proportion of dwellings has 2 or 3-bedrooms. There is a very small amount of 1-bedroom dwellings (only 4% of the total housing stock).

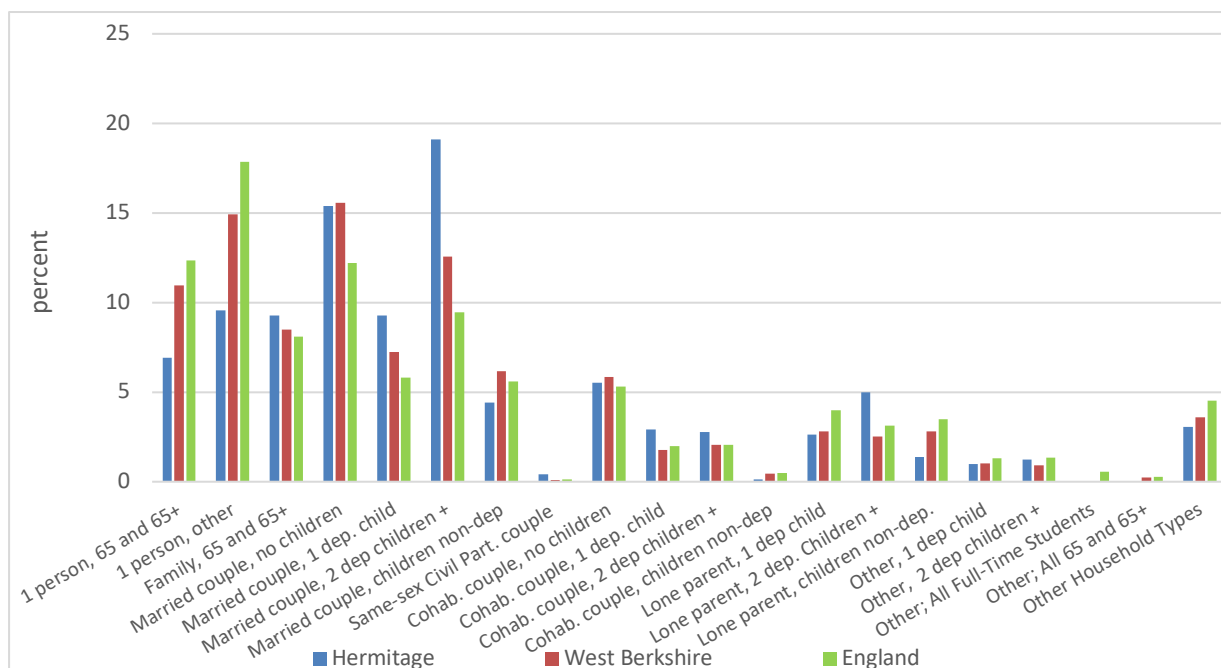
Figure 3.5 Bedrooms by tenure (Hermitage only)



Source: Census 2011

2.15 Figure 3.6 shows the household composition in 2011.

Figure 3.6 Household composition

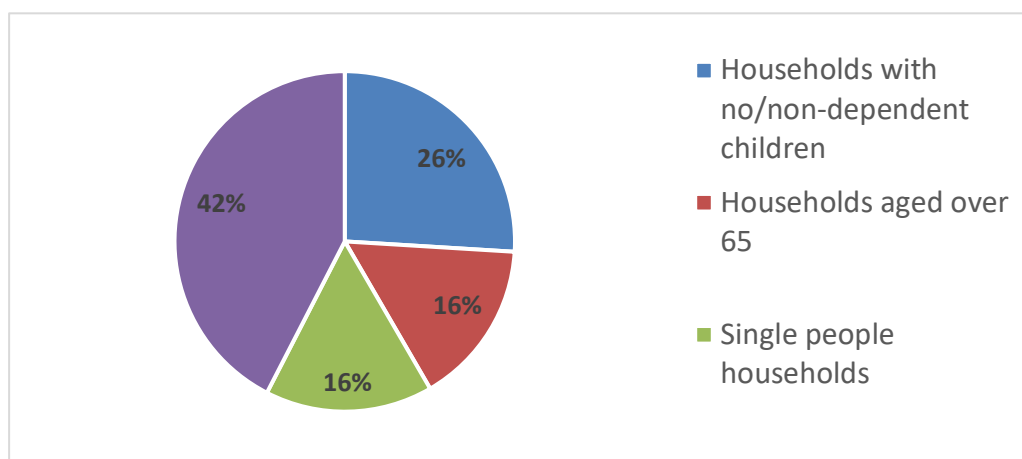


Source: Census 2011 (dep=dependent)

2.16 Household composition in Hermitage some notable characteristics compared to the wider geographies. Families age 65 or more are similar in proportion to West Berkshire and England, as are married couples with non-dependent children. The differences between the parish, district and country can be seen by looking at the small proportions of single adults and single adults age 65 or over. Also, unusually, the high numbers of married couples with 2 or more dependent children are present in the parish.

2.17 Figure 3.7 groups the household composition in a different way, specifically in Hermitage parish. Here you can see that 42% of households in Hermitage have dependent children. In England, this proportion stands at 29.1%.

Figure 3.7 Household composition summary in Hermitage

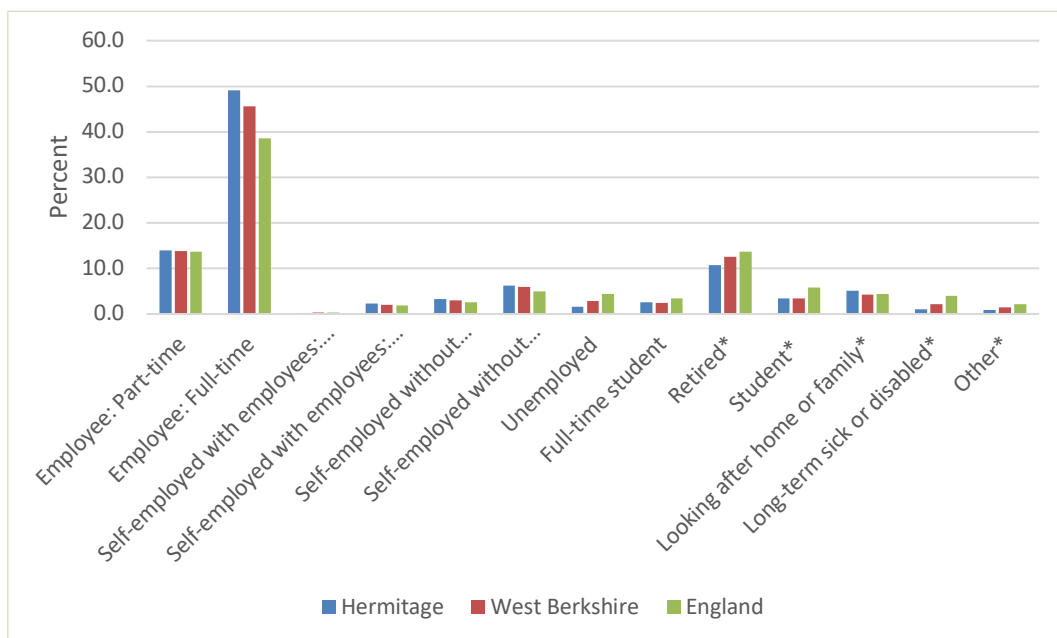


Source: Census 2011

Economic characteristics of Hermitage's population

- 2.18 The census contains a great deal of information about economic activity. We have selected 3 topics for analysis. Please note that the numbers refer to people aged between 16 and 74 rather than the population as a whole, or households which have been used in the above analysis. Two of the following charts are too detailed to allow for data labelling. All data is presented in the appendix.
- 2.19 The first topic is an overview of economic activity. The census classifies people as either economically active or inactive and within each states a broad economic classification of economic activity.
- 2.20 Figure 3.8 shows that:
- the predominant economic activity was that of a full time employee, nearly 50% of the population which is at a higher proportion compared to the wider geographies;
 - Hermitage had a greater proportion of economically active people compared to the wide geographies across all of the activity types;
 - Hermitage had a lower proportion of economically inactive people compared to the wider geographies with the exception of 'looking after home or family'; and
 - the largest group of economically inactive people is 'retired' but this is a lower proportion of the population compared to the wider geographies.

Figure 3.8 Economic activity



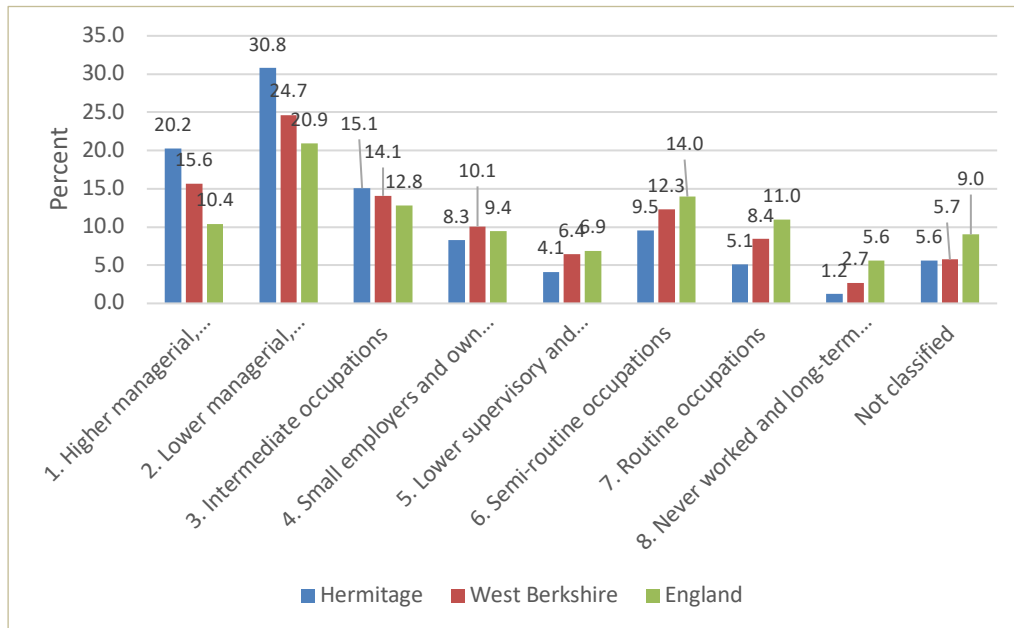
Source: Census 2011

- 2.21 The second topic is Ns-SeC. The ONS defines this measure as:
- 'The National Statistics Socio-economic Classification (NS-SEC) has been constructed to measure the employment relations and conditions of occupations (see Goldthorpe 2007). Conceptually, these are central to showing the structure of socio-economic*

positions in modern societies and helping to explain variations in social behaviour and other social phenomena.'

- 2.22 Figure 3.9 shows that Hermitage had a higher proportion of its population employed as higher or lower managerial workers or intermediate occupations than the wider geographies. There were lower proportions of small employers/self-employed and routine occupations than the wider geographies.

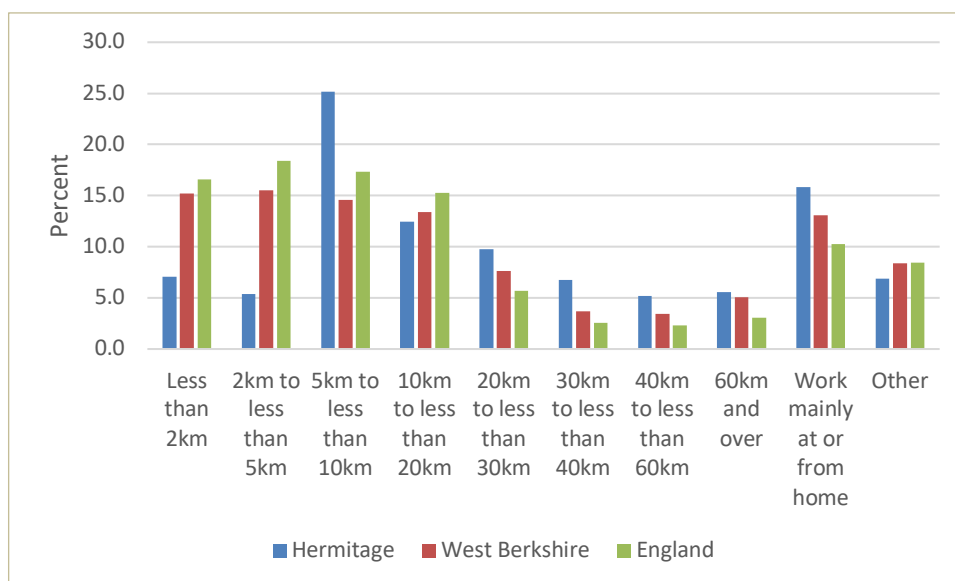
Figure 3.9 Ns-SeC



Source: Census 2011

- 2.23 Finally in figure 3.10 we look at distance travelled to work as Hermitage is not home to large scale businesses or services.
- 2.24 Figure 3.10 shows that few people travelled short distances (under 5km) to work. Around 16% worked mainly from home which is a proportion that is likely to be higher in the 2021 census. The largest proportion of the population (25%) travelled between 5km and 10km and destinations are likely to be Newbury or Thatcham.
- 2.25 However, Hermitage is situated close to the M4 junction 13 and mainline rail services at Newbury which facilitates commuting to Reading, Wokingham and beyond. It is noteworthy that figure 3.10 shows that a higher proportion of people travel longer distances (20- 60km and over) to work than the wider geographies.

Figure 3.10 Travel to work

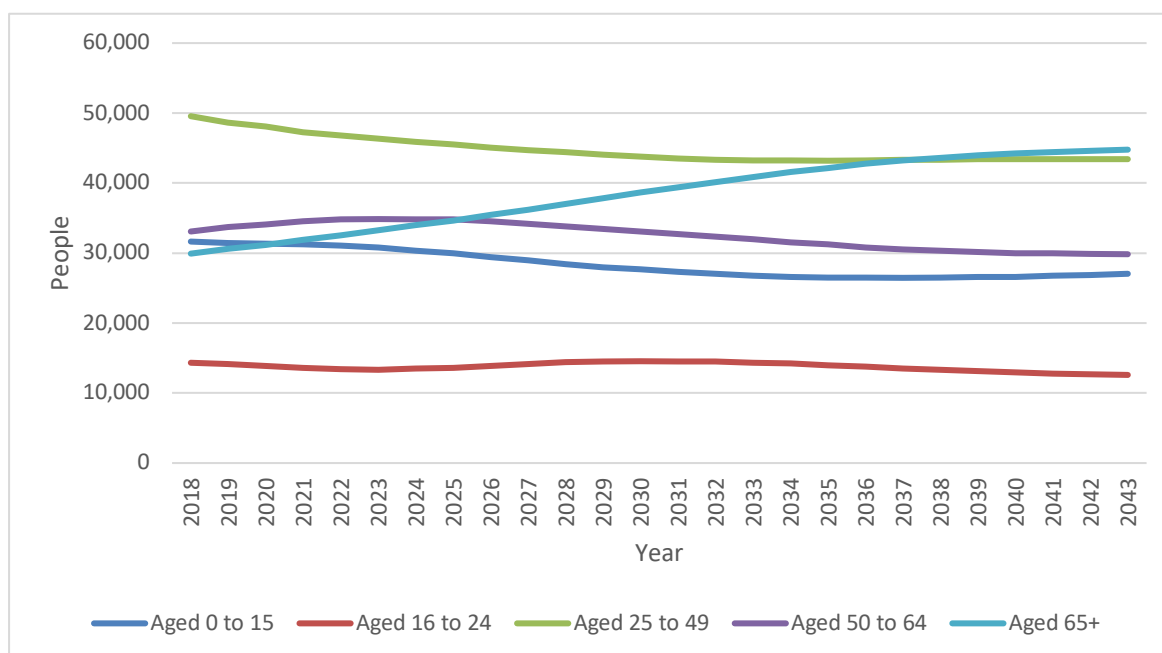


Source: Census 2011

Population projections

- 2.26 These projections are most readily available at district level and are not available at ward level. They are 2018 based and here show a projected change in the structure of the population between 2020 to 2043. They show that there are changes in the population structure likely to affect the parish and the changing nature of housing need.⁵
- 2.27 Figure 3.11 shows that the proportion of people aged 65 or over is set to grow by 14,858 or 49.7%. This is the only age group set to grow over the period to 2043. All others are set to decline to a degree, which is a faster rate than the other age groups. The data for this can be viewed in the appendix. Overall the district population will decrease by 884 people which is a decrease of 0.6% over the population in 2018. This means that over the period 2018 to 2043 the focus on housing needs to be on ensuring that appropriate housing is available for an ageing population.

⁵ Local Housing Need Assessment: A guide to good practice (DETR 2000) para 2.2 HNS essential requirements: HNS must project need forward over the strategy period

Figure 3.11 Population projections (West Berkshire district only)

Source: Nomis

Key findings from the Census 2011 and population projections.

- 2.28 The key features of the housing stock is, when compared to wider geographies, the predominance of detached dwellings over all other house types. There are more 4 or more-bedroom dwellings than 3-bedroom dwellings. There is a larger proportion of owner-occupied and shared ownership dwellings compared to the wider geographies. The private rented sector is proportionate to the district of West Berkshire. Households in West Berkshire are largely made up of families with dependent children.
- 2.29 The predominant household type is couples with dependent children living with them. There was a disproportionately large proportion of families with 2 or more dependent children.
- 2.30 Hermitage is home to a higher proportion of people that are economically active, are employed in more senior positions and commute more than 5 km to work than the population of the comparative geographies.
- 2.31 The proportion of the population aged over 65 is set to change over the coming decades, with the population of over 65s set to increase by almost 50%.
- 2.32 In conclusion, this readily available information should be incorporated into an HNS as it provides context and improves the understanding of what is driving need and any trends in the characteristics of need moving forward.
- 2.33 What we take from these data, from a policy perspective, is that the evidence suggests that, to improve the imbalance between housing and households moving forward and to enable a community that is more balanced in terms of age and household type, housing should be delivered partly to enable older person households to downsize

within their community. A supply of more affordable housing should be enabled for younger households as many would be unable to afford the 4 or more-bedroom detached housing that will be released by older people downsizing or leaving the area.

3. Local house prices, rents and affordability

Introduction and summary of the chapter

- 3.1 In chapter 4, we look closely at the price and affordability of the housing tenures and compare these factors to district and national levels.
- 3.2 This will help us to understand the extent to which house prices and rents drive the need for affordable housing and other options available to households. Data will feed into our assessment of the requirement for affordable and market housing in the next section and provide context for our overall findings⁶.
- 3.3 Key findings are that:
- rent levels are higher than local housing allowance rates making it very difficult for low income households to afford private rented housing in Hermitage;
 - house prices are higher than comparable prices across the district and even entry level prices would generally be unaffordable to many first time buyer households including key worker households.
 - this is compounded by the fact that most supply coming onto the resale market is of 4 or more-bedroom detached housing;
 - whilst affordable home ownership products undoubtedly reduce the price of ownership, significant discounts would be necessary for many first time buyers to afford it.

Benchmark rents and house prices

- 3.4 Many tables in this chapter state prices at benchmark levels. The 25th percentile value is particularly significant as this is widely accepted⁷ as the entry level market level, being the lowest price at which there is a reasonable supply of housing in reasonable condition.
- 3.5 The percentile value is calculated by listing all lettings or sales in a given period in ascending order according to their price or rent. The number of sales or rentals is divided by 100. The percentile price or rent corresponding to each percentile can be read off. The percentiles most frequently used in this study are the 25th (or lower quartile price point) or the 50th (the median price point).

⁶ Local Housing Need Assessment: A guide to good practice (DETR 2000) paragraphs 4.18 to 4.29

⁷ Local Housing Need Assessment: A guide to good practice (DETR 2000) paragraphs 4.22

Local rents and the household income required to service a rent

- 3.6 Table 4.1 shows the 25th and 50th the percentile price point for rented housing in Hermitage and the district of West Berkshire.

Table 4.1 Assessment of benchmark rent levels		
	Percentile 25 £pcm	Median £pcm
Hermitage	968	1,200
West Berkshire	802	949

Source: Zoopla 2020

- 3.7 Table 4.2 states the household income required to service local rents at the main percentile points. This is using an assumed rental to gross income ratio of 25%.

Table 4.2 Average market rents and income required		
	Percentile 25	Median
Monthly rental price (£ per calendar month (PCM))	969	1,200
Annual gross household income required £	46,488	57,600

Source: Zoopla and arc4

- 3.8 Table 4.3 states the 2021 value of the local housing allowance that applies to the Hermitage area noting that this is the Newbury BRMA (broad rental market area). This is significant as it is the maximum rent level that is eligible for housing benefit. Any household eligible for housing benefit and seeking a private rental would need to 100% fund any rent above this level.

Table 4.3 Newbury BRMA local housing allowance rates (January 2021)			
Dwelling type	£ per week	£ pcm	Income needed to service £ p.a.
Shared accommodation	78.59	314	15,089
1-bedroom	155.34	621	29,825
2-bedrooms	192.74	771	37,006
3-bedrooms	241.64	967	46,395
4-bedrooms	322.19	1,289	61,860

Source: VOA

- 3.9 Comparing to market rental, there were 24 rentals over the 2020 period in Hermitage. Although these numbers are small, they do provide a cross-section of information on rental prices for properties with different bedroom numbers. Table 4.4 shows this.

Number of Bedrooms	£ pcm (average)	£ pcm (lower quartile)	No. of rentals
0-bedroom or studio	576	576	1
1-bedroom	750	750	1
2-bedrooms	910	849	5
3-bedrooms	1,169	1,101	9
4-bedrooms	1,540	1,499	6
5-bedrooms	2,022	1,908	2

3.10 This significance of this information is that any low-income household eligible for housing benefit, seeking a rental of any size in the area would not have the full cost of the rental met by housing benefit, as the allowance is lower than both local average and lower quartile prices.

House prices and the income required to service a mortgage

3.11 The broad average local lower quartile price across all dwelling types for calendar year 2020 as published by the Land Registry is estimated at £361,250. Similarly, the broad average local median price for 2020 is estimated at £476,000.

3.12 Table 4.5 shows that on average, lower quartile prices are significantly higher in the local area compared to the rest of the district.

3.13 Much of the following analysis is based upon this lower quartile value. The lower quartile value is regarded as the entry level price for market housing. This value is taken as the point at which households would require affordable housing if they could not afford lower quartile prices or higher. The lower quartile point is regarded as the lowest price that a reasonable supply of housing is available in reasonable condition.

	Percentile 25 (lower quartile) £	Percentile 50 (median) £
Hermitage	361,250	476,000
West Berkshire	267,250	340,000

Source: Land Registry price paid 2020

3.14 In table 4.6, using average dwelling prices for the local area, we estimate the income required to service a mortgage or loan based upon standard assumptions of a 10% deposit and 4.5 income multiplier.

3.15 Throughout the following affordability analysis, it must be borne in mind that a larger deposit, whether funded through savings, equity or 'the bank of mum and dad' will reduce the size of the loan and the income required to service it.

	Price Level - Parish		Price Level - District	
	Lower quartile £	Median £	Lower quartile £	Median £
Purchase price	361,250	476,000	267,250	340,000
Minimum deposit (10%)	36,125	47,600	26,725	34,000
Mortgage required	325,125	428,400	240,525	306,000
Annual gross household income required to service the mortgage	72,250	95,200	53,450	68,000

Source: Land Registry price paid and arc4

- 3.16 We have already noted that lower quartile prices in the parish are higher than the district of West Berkshire. The same is also true for median house prices. The difference in purchase prices is significant at both price-points, with individuals requiring £18,800 more income to live in the parish rather than the wider district at the lower quartile price-point, and £27,200 more income at the median price-point.
- 3.17 Table 4.7 estimates the affordability of lower quartile prices for the stated benchmark incomes and household configurations. It is apparent that using the 4.5 income multiplier none of the household types could afford entry level prices. The table also indicates the house price that could be afforded at these household income levels. Two adults both earning the living wage, would not be able to afford lower quartile housing in either the parish or the wider district.

Occupation and household configuration	Gross Household Income 2019 (£)	LQ price 2020 (£)	Salary required (£ p.a.)	Maximum price that could be afforded £
Police officer (single person household)	23,124	361,250	72,250	114,463.80
Nurse (single person household)	17,652	361,250	72,250	87,377.40
Fire officer (single person household)	23,862	361,250	72,250	118,116.90
Teacher (single person household)	23,720	361,250	72,250	117,414.00
Minimum wage (single person household)	16,010	361,250	72,250	79,249.50
Minimum wage (1 full-time and 1 part-time)	24,014	361,250	72,250	118,869.30
Minimum wage (two full-time working adults)	32,019	361,250	72,250	158,494.05
Living wage (single person household)	17,550	361,250	72,250	86,872.50
Living wage (1 full-time and 1 part-time)	26,325	361,250	72,250	130,308.75
Living wage (two full-time working adults)	35,100	361,250	72,250	173,745.00

Source: Land Registry, nationally published pay scales and arc4

- 3.18 Finally, in table 4.8 we consider the affordability of low-cost housing home ownership (LCHO) products defined as affordable housing within the NPPF 2019 annexe B definitions. 30% discounted sale, and shared ownership would be the most affordable options, requiring an income of £50,575, and £50,309 respectively, although these figures would be unaffordable to most households configured in table 3.6 even if there was a second income at a similar level.

Table 4.8 The income required to fund selected low-cost home ownership products	
Discounted sale (20% discount)	Costings/income required
Full price (based on 25th percentile)	£361,250
Starter home price (20% off full price)	£289,000
10% deposit on equity share	£28,900
Mortgaged amount	£260,100
Income required for mortgage	£57,800
Discounted sale (30% discount, potentially First Home scheme)	Costings/income required
Full price (based on 25th percentile)	£361,250
Starter home price (30% off full price)	£252,875
10% deposit on equity share	£25,288
Mortgaged amount	£227,588
Income required for mortgage	£50,575
Shared ownership 50%	Costings/income required
Full price (based on 25th percentile)	£361,250
Equity 50%	£180,625
10% deposit on equity share	£18,063
Mortgaged amount	£162,563
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£414
Income required for mortgage	£36,125
Income required for rent/service charge	£21,308.75
TOTAL	£57,434
Shared ownership 25%	Costings/income required
Full price (based on 25th percentile)	£361,250
Equity 25%	£90,313
5% deposit on equity share	£4,516
Mortgaged amount	£85,797
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£621
Income required for mortgage	£19,066
Income required for rent/service charge	£31,243.13
TOTAL	£50,309
Help to buy	Costings/income required
Full price (based on 25th percentile)	£361,250
Equity 75%	£270,938
Loan 20%	£72,250
Deposit 5%	£18,063
Mortgaged amount	£270,938
Income required for mortgage	£60,208
Loan fee (1.75% in year 6)	£1,264

Source: Land Registry and arc4

Variation of house price by house type

- 3.19 Whilst Land Registry price paid averages are quoted above, the only further analysis possible is by house type.
- 3.20 Prices vary considerably by house type (table 4.9). The other noteworthy factor in the table is the number of sales in the year (20)

Type	Percentile 25 £	Median £	Range From	Range To	Count
Detached	555,000	640,000	370,000	1,200,000	12
Flat	206,750	208,500	205,000	212,000	2
Semi-detached	365,000	380,000	350,000	400,000	3
Terraced	282,250	322,500	242,000	365,000	3

Source: Land Registry 2020

The cost of upsizing

- 3.21 Clearly many households consider the number of bedrooms to needed to be a primary factor in their decision to move home. The Land Registry does not publish this information. The following information is taken from the Rightmove website which is based upon Land Registry registered transactions and cross references to its database in most but not all cases. There is enough information to indicate the extent to which price varies by number of bedrooms, however there is not sufficient information to give a real picture across the board – for example, there were no 1-bedroom dwelling sales in the last two years, and 5 or more-bedroom dwelling sales were limited. In order to show sufficient data, table 4.10 represents the last two years of sales according to Rightmove.

	2-bedroom	3-bedroom	4-bedroom	5 or more-bedroom
Lower quartile £	210,250	365,000	507,500	682,500
Median £	255,000	380,000	585,000	825,000
Range from £	175,000	318,000	350,000	650,000
Range to £	350,000	560,000	965,070	1,070,000
Number	8	9	17	6

Source: Land Registry and Rightmove

Table 4.11 Additional household income required to facilitate upsizing		
	Increase in price £	Increase in income required to fund £
2 to 3-bedroom	154,750	18,000
3 to 4-bedroom	142,500	18,514
4 to 5 or more-bedroom	175,000	3,729

Source: derived from table 3.11

3.22 The importance of table 4.11 is the indication of increase in purchase price affecting moving households needing to upsize and the implications for affordability. The gap between 3 and 4-bedroom dwellings in particular is a substantial leap for growing families.

Affordable housing 'bandwidth'

3.23 When the definition of affordable housing within the NPPF is taken into account it is clear that the assessment of local need for affordable housing is complex. It is also necessary to distinguish between affordable products for rent and affordable home ownership products. Practice guidance is clear on this point.⁸

3.24 Selective relevant quotes from the NPPF (February 2019) are (our emphasis):

- Annexe B, definition, affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions (list is selectively reproduced here);
- Annexe B, definition, affordable housing (C) Discounted market sales housing: is that sold at a discount of at least 20% below local market value. *Eligibility is determined with regard to local incomes and local house price*;
- Annexe B, definition, affordable housing (D) Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value);
- paragraph 62: Where a need for affordable housing is identified, planning policies should specify the type of affordable housing required; and
- paragraph 71: Local planning authorities should support the development of entry-level exception sites, suitable for first time buyers (or those looking to rent their first home).

So affordable housing applies to households whose needs are not met by the market and this is understood to be in terms of affordability and supply. This is why we use the 25th percentile price (both market sale and market rent) as a proxy for both

⁸ Local Housing Need Assessment: A guide to good practice (DETR 2000) paragraphs 2.23 and 4.48-4.51

affordability and supply. Our analysis of affordable need has two components. Firstly, those in need of housing that can only afford social rented prices and secondly those that can afford more than a social rent but not market prices. However, the affordability of market prices differs considerably between market rent and market sale which is illustrated in tables 4.12 and 4.13.

Rented housing

- 3.25 Table 4.12 shows that on average, within Hermitage, a household in housing need, seeking rented housing with a combined gross income of up to £46,512 could be regarded as being in affordable need.

	Social rent* £	Minimum Market rent **(Lower Quartile) £	Difference £
Weekly rent	117.88	223.62	105.74
Calendar monthly equivalent	511	969	458
Income required	24,519.04	46,512	21,992.96

Source: *Social Housing Regulator query tool 2019; **Zoopla 2020;

Affordable home ownership

- 3.26 Table 4.13 shows that on average, within Hermitage, a household in housing need, with a combined gross income of up to £72,250 seeking affordable home ownership, could be regarded as being in affordable need.

	Social rent* (£PCM)	Minimum Market price ** (LQ)	Difference £
Price	511	361,250	n/a
Income required	24,519.04	72,250	47,730.96

Source: *Social Housing Regulator query tool 2019; **Land registry 2020;

Key findings: local house prices, rents and affordability

- 3.27 In summary, the housing market has seen a high proportion of detached dwellings and 4-bedroom dwellings. The prices in the parish are more expensive than that of the wider district, with entry level housing being unaffordable to many.
- 3.28 It is noteworthy that the gap between lower quartile prices of 3 and 4-bedroom homes is sizeable (around £18,500 extra income per annum would need to be found by the households) and will challenge many growing families who might need to upsize and wish to remain within the parish.

- 3.29 House price and income data enables us to define the parameters for the affordable home ownership products defined in the NPPF. For the purposes of this HNS, households would need a minimum income of £50,309 per annum income to afford the lowest cost affordable home ownership option (table 4.8). An income of £72,250 per annum would be required to fund the entry level market house price (table 4.6).

4. Current demand for housing

Introduction and summary of the chapter

- 4.1 This chapter is largely based upon data from a specially commissioned household survey to estimate the demand for additional housing in the parish and the extent to which supply from the existing housing stock might meet that need currently.
- 4.2 The questionnaire content, analysis and modelling closely follows government practice guidance for housing needs surveys.
- 4.3 Whilst this information is a factor in our overall findings in section 5, the household survey findings is only one of many factors that leads to a balanced view of the housing that is needed in the village moving forward. The chapter ends by citing additional evidence to put survey findings into context.
- 4.4 Key findings are:
 - respondents told us that if additional housing was provided the highest priorities should be suitable housing for first time buyers, growing families and elderly people;
 - households that intend to move home in the next year mostly cited needing a larger house, needing a nicer house and needing a smaller house as the main reason for moving home;
 - around half of these households were seeking their next home within the parish, those seeking to leave were mostly needing a smaller home wanting to live closer to shops and doctors, to give or receive care or support or reduce journey time to work;
 - 4 or more bedroom houses and bungalows were the least popular choice for moving households seeking to remain in Hermitage;
 - most moving households sought to vacate private rented sector housing; remain homeowners some of which were seeking affordable home ownership tenures;
 - the greater majority of newly forming households planned to leave Hermitage, those seeking to remain and seek affordable home ownership tenures
 - the survey found no need for additional affordable rented housing but significant need for affordable home ownership (nearly half of all moving and newly forming households);
 - information from the council's housing register records 8 Hermitage households on the register but 151 households seeking Hermitage that live outside of Hermitage, 5 with a local connection.

About the household survey

- 4.5 The household survey was conducted during February 2021. All Royal Mail registered addresses in the parish of Hermitage were sent a short questionnaire and had the option of responding by post or online. 799 questionnaires were dispatched and 277 were returned.
- 4.6 Households were also invited to respond if they had a connection with the parish and expressed a wish to reside in the parish should suitable accommodation that they could afford was made available.
- 4.7 The data presented in this section is a summary of responses received. There has been no statistical adjustment for non-responses. All data quoted was obtained from the household survey unless otherwise stated.
- 4.8 According to the national planning policy framework (NPPF) 2019, Annexe 2, housing need is defined as '*the quantity of housing required for households who are unable to access suitable housing without financial assistance*'. This is why section 3 of this report seeks to understand local house prices and rents in some depth.
- 4.9 It is important that this report distinguishes between households that intend to move home that are in housing need and those in affordable housing need.

Respondents' general views on future housing and amenities

- 4.10 Table 5.1 shows responses to a question designed to show the relative importance that respondents attached to particular amenities within the area; which they would like to see improved in the parish. Note that this was a multiple choice question, accordingly percentages are calculated on the basis of the response to each option divided by the total number of responses rather than the number of households responding.

Table 5.1 Importance/improvements of amenities in the parish			
	Low Priority	Medium Priority	High Priority
More community facilities	37	42	21
More shops	71	22	6
Meeting room	82	16	2
Community space with Broadband for home/remote working	68	25	8
Faster internet	19	29	52
More sports pitches	51	36	13
Improvements to footpaths and cycle ways within the parish	11	31	58
Improved public transport	26	44	30
Additional off-street parking for the post office and shops	24	31	45
A cash machine	53	32	15
A crèche	79	18	3
Improved mobile phone reception	12	22	66
Improved street lighting	65	21	15
Community centre or meeting space with cafe facilities	37	43	20
Health care centre with pharmacy	42	32	26
On street electric car charging	59	33	8
Business units to encourage more local jobs for the village	63	26	11
Traffic free cycle route to Newbury	18	29	53

- 4.11 It is clear that respondents consider that improvements made to footpaths and cycle ways, mobile phone reception and internet are considered a high priority. Meeting rooms, a crèche, and improved street lighting are considered a low priority.
- 4.12 As part of this question, respondents were asked if there was a specific amenity they feel would be required if they were to retire in the parish. A number of different answers were provided in response to this question although some themes were detected. The most popular answers were; transport – i.e. improved public transport, particularly bus services, a café, and social/community groups for older people.
- 4.13 Table 5.2 and 5.3 show respondent views on the groups of people and types of dwellings needed in the parish. Note that as above, this was a multiple choice

question. Percentages are calculated on the basis of the response to each option divided by the total number of responses rather than the number of households responding.

	No priority	Some priority	High priority
Small homes for singles or couples	41	43	16
Small family homes (2 or 3-bedroom)	25	44	32
Larger family homes (4 or 5-bedroom)	49	35	16
Homes that facilitate working from home	32	45	23
Smaller homes to enable older people to downsize	26	43	31
Detached houses	38	45	17
Terraced houses	67	30	4
Town houses (3-storey)	76	21	3
Bungalows	39	43	18
Semi-detached or terraced houses	41	50	9
Houses with medium sized gardens	24	50	26
Flats or apartments	80	17	3
Houses with workspace for small businesses	63	32	5
None of the above	51	10	40

	No priority	Some priority	High priority
Homes affordable to first time buyers	22	41	37
Private landlord rentals	80	20	0
Social landlord rentals for low-income households	56	37	7
Housing suited to frail elderly or disabled people	17	60	24
Shared ownership (part buy/part rent)	39	50	10
'First Home scheme' (discounted sale for first time buyers)	31	46	24
Discounted sale if cannot afford market prices	58	31	11
Those wishing to build their own homes (self-build)	45	38	16
None of the above	40	11	49

4.14 In the previous two tables, there appears to be a general view that although respondents might not want significant additional dwellings in the parish there is a

perceived need for accommodation suitable for first time buyers, growing families and elderly people.

Respondents' patterns of behaviour regarding traffic and homeworking within the parish

- 4.15 Respondents were asked to provide information on their commuting and homeworking patterns, so the parish council could gain a clearer understanding of the pressures on the infrastructure and what might need to be improved.
- 4.16 41.5% of households reported that they commute to work every day.
- 4.17 When asked what mode of transport individuals used, most answered 'car', with only two respondents stating 'train', and one stating 'bus'.
- 4.18 Those that answered that they mainly used their car were then asked to identify which roads they used. Table 5.4 shows respondents answers to this question. Percentages are displayed as a percentage of total respondents, as some respondents ticked more than one road.

	Number	Percentage
The B4009 to Newbury	152	55
Priors Court Road to M4/A34	160	58
North to Hampstead Norreys	85	31
Other (please state)	50	18

- 4.19 The main answers to 'other' were Yattendon Road, and Slanting Hill.
- 4.20 Respondents were then asked about their homeworking patterns, and how they think this might change over the coming years. 40% of respondents think they will change to more home working in the next 1-5 years.
- 4.21 Table 5.5 is noteworthy. The number of homeworkers per household before Covid-19 lockdowns, during the present time, and over the next 1-3 and 3-5 years shows a peak of homeworking during Covid, but that this will settle down slightly afterwards (despite an increase compared to prior to lockdowns).

	Number	Percentage increase from before Covid-19 lockdowns
Before Covid-19 lockdowns	130	N/A
Currently	256	97
In 1-3 years (best guess)	175	35
In 3-5 years (best guess)	175	35

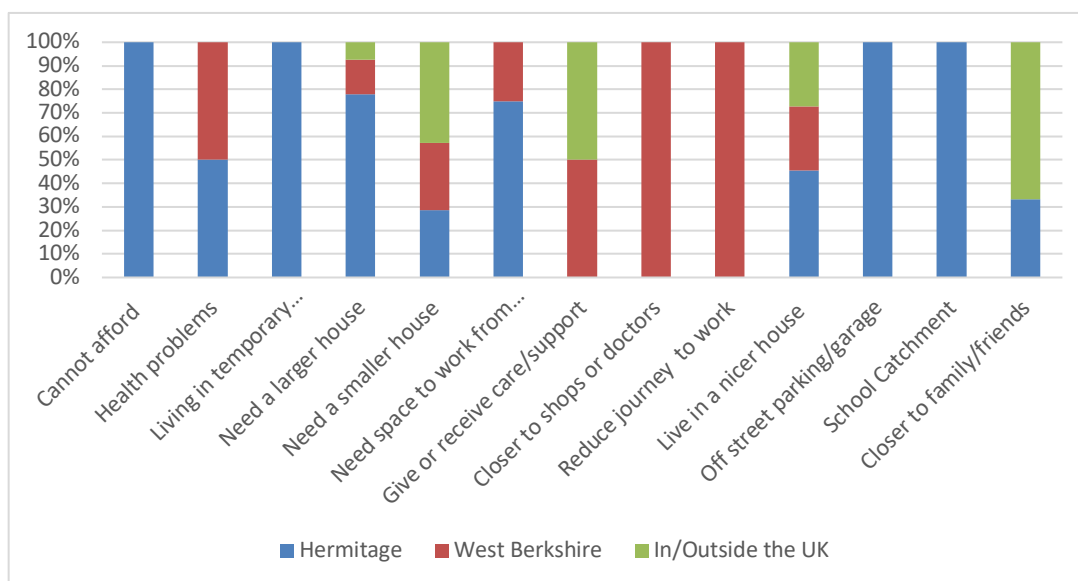
The characteristics of moving households

- 4.22 77 households told us that they planned to move home at some point over the next 5 years. Of these 77 households, when asked 'What is the main reason you want to move home in the next five years', 55 specified a reason for seeking to move home that shows a need to move, rather than a desire. 30 respondents then answered the next question 'if none of the above, which of the following would be your main reason to move home'. These answers are more aspirational – e.g. 'I want a nicer house', as opposed to 'I can't afford my current home'. The reasons are presented in table 5.6.

Table 5.6 Q8a main reason for wanting to move home	
Reason	Count
'Need to move' reasons	
Cannot afford rent or mortgage payments	1
Health problems and/or need housing suitable for older/disabled person	2
Living in temporary accommodation and need permanent accommodation	3
Need a larger house	27
Need a smaller house	14
Need more space or an additional room specifically to work from home	4
Need to live closer to family or friends to give or receive care or support	2
Need to live closer to shops or doctors or other services	2
'Aspire to move' reasons	
To reduce journey time or distance to work	1
Want to live in a nicer house or area	22
Would like off street parking or a garage	2
Would like to be in a particular school catchment area	2
Would like to live closer to family or friends	3

- 4.23 Not all households that wish to move home wish to remain in Hermitage. Of the 77 households wishing to move that already reside in the parish, 40, or 52% wish to remain in the area. 22% (17 households) would move elsewhere in West Berkshire, and the remaining 25.9% (20 households) would move elsewhere in or outside of the UK. The reasons listed in table 5.6 are broken down by where households wish to move to in the following figure. Figure 4.1 shows each reason, with where the households intends to reside shown as a percentage.
- 4.24 The reasons have been abbreviated so that they can be identified clearly and are displayed in the order they are displayed in table 5.6.

Figure 5.1 Reasons households wish to move, and where to.



- 4.25 This is particularly interesting as it shows what factors are the drivers in why households might be leaving the area. This is less likely to be due to needing a specific type of house and is more likely to be about being closer to care, doctors, work or family.
- 4.26 We will now examine the current accommodation occupied by individuals moving home in Hermitage. Those that wish to leave Hermitage are not counted in the requirements for ‘future accommodation’. Only five households stated they were moving within the parish for aspirational reasons only. These households have been left in the analysis as they help provide a clear picture of households that intend to move, regardless of reason.
- 4.27 Table 5.7 summarises information provided by the 77 moving households, and the 40 that wish to remain in the area. For the range of dwelling types and number of bedrooms a comparison is made between the households existing and future accommodation. The majority of movers remaining in the area wish to right-size.

Table 5.7 Households intending to move - existing accommodation compared with future needs				
Type	Number of bedrooms	Existing accommodation	Future accommodation	Difference
Bungalow	2	2	4	2
	3	3	2	-1
	4 or more	2	0	-2
Detached House	3	5	8	3
	4	22	10	-12
	5 or more	12	9	-3
Flat	2	3	0	-3
Semi-detached house	3	10	4	-6
	4	5	3	-2
Terraced house	2	2	0	-2
	3	9	0	-9
	4	2	0	-2
Total		77	40	

Source: household survey 2021

- 4.28 It is important to remember that this does not take into account those respondents that do not live in Hermitage but wish to move into the parish, previous trends of households moving to the parish, and newly forming households. This is discussed in the next section.
- 4.29 Table 5.8 presents survey findings regarding preferred tenure of moving households. For this, we will just look at the tenure of those moving from and remaining in Hermitage. It is clear from this analysis, that there is an intention for movers to explore more affordable discounted home ownership options than before. As is discussed in chapter 2, there is low proportions of social rent in the parish, so it is not unexpected to see little interest and uptake of this. Of all 277 respondents, none stated their current tenure as 'social rent'.
- 4.30 In table 5.8, to take account of partially completed responses, some assumptions have been made, judging on individual's interest in affordable home ownership options and the salaries they have identified. Generally, we assume individuals understand what is affordable to them.

	Existing accommodation	New accommodation	Difference
Home ownership	32	24	-8
Private rent	5	1	-4
Social rent	0	0	0
Discounted home ownership	0	14	14
Shared ownership	3	1	-2
Total	40	40	0

Source: household survey 2021

The characteristics of newly forming households

- 4.31 The survey identified 62 people that were planning to leave an existing household and find a place of their own over the next 5-years. Of these 62, 8 stated they wished to remain in Hermitage. Of those who answered the survey providing their age, they were all 17-25 year olds, and either single people or couples. In addition, two households completed the survey from outside the parish wishing to move into the parish.
- 4.32 Table 5.9 shows the type of dwelling and number of bedrooms these new households are seeking.

Type	Number of bedrooms	Quantity
Detached	1	1
	3	1
	4	1
Flat	1	1
Semi-detached	1	1
	2	5
Total		10

Source: household survey 2021

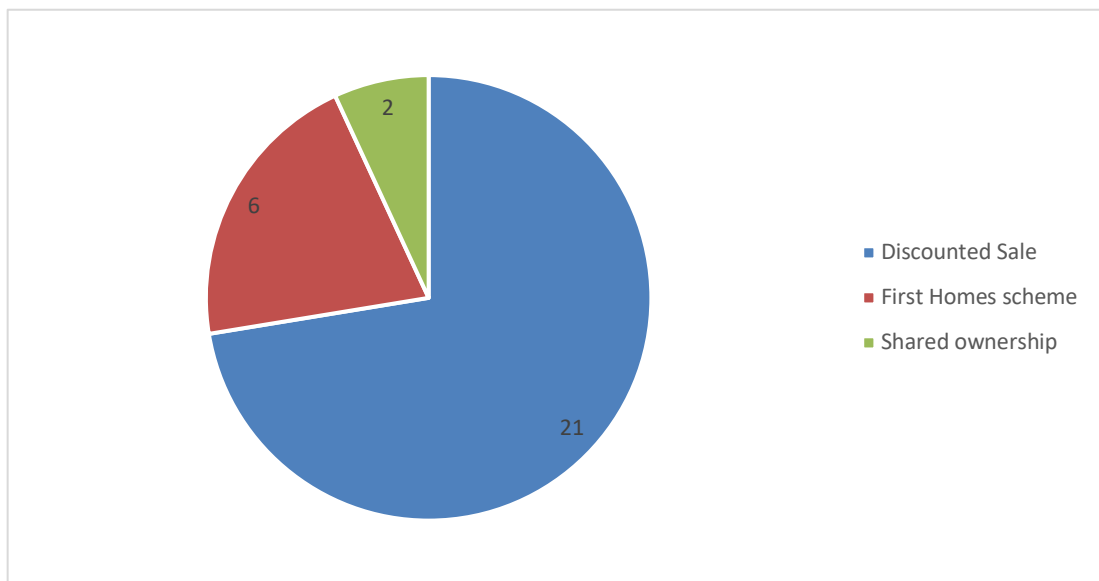
Demand for Affordable Home Ownership

- 4.33 There are a number of affordable home ownership options available at the moment. Also, the government is launching the First Home's scheme later this year, a new Help to Buy scheme is now launched. Both schemes are only available to first time buyers.

Other options such as discounted sale and shared ownership are available people who may have previously been homeowners as well as first time buyers.

- 4.34 We asked both existing households that plan to move, and newly forming households that intend to create new households in Hermitage, if they would consider any of these. Whilst we've already considered tenure for existing households at table 5.8, some households declared they would be interested in these options – even if it looks like they might not need to rely on them, or they expressed interest in multiple options. Almost all newly forming households stated that they would be interested in affordable home ownership. The breakdown of this is captured in figure 5.2.

Figure 5.2 Interest expressed in Affordable Home Ownership options



- 4.35 In the case of First Homes and Discounted Sale, we assume that they considered themselves eligible for the scheme as the survey questionnaire was clear about the proposed criteria for it.

Summary of current demand

- 4.36 The following table summarises the five-year housing demand for Hermitage from both existing and newly forming households based solely on the household survey.

Table 5.10 Summary of the 5-year housing demand for Hermitage by tenure			
Tenure	Existing households	Newly forming households	Total Households
Market sale	24	2	26
Market rent	1	0	1
Affordable rent	0	0	0
Affordable home ownership inc. First Home and shared ownership	15	8	23
Total	40	10	50

4.37 Bedroom requirements are presented in table 5.11.

Table 5.11 Summary of the 5-year housing demand for Hermitage by bedrooms required			
Dwelling Type	Number of bedrooms	Market number required	Affordable number required
Bungalow	2	3	1
	3	0	2
Detached	1	0	1
	3	5	4
	4	7	4
	5 or more	7	2
Semi-detached	1	0	1
	2	0	5
	3	2	2
	4	2	1
Flat	1	0	1
Totals	N/a	26	24

- 4.38 The above is gross demand and no allowance has been made for use of vacancies. However, it is worth pointing out here that in Hermitage, there is virtually no supply of affordable home ownership housing (table 3.1) despite significant demand for the products.
- 4.39 For the aging population discussed in chapter 3, it is vital to ensure smaller suitable dwellings are available to enable downsizing, which will in turn, free up family housing for families.
- 4.40 Taking into account the vacancies likely to be provided by those planning to leave the area (figure 5.1 and tables 5.7 and 5.9) it is clear that the apparent lack of local demand for 4 or more-bedroom detached houses will not be mitigated by newly forming households as they are not affordable to this group. I
- 4.41 Instead, it is clear from the survey that the apparent lack of demand will be met by incomers to Hermitage. We asked respondents if they had moved in the last 5 years, amongst other things did they move into the area. 74 respondents stated they had moved into the parish in the last 5-years.

How accurate is this estimate of demand?

- 4.42 Housing needs surveys undertaken in areas of fewer than around 2,000 households will always under-estimate need and demand. This is because around 300 responses are needed to enable a statistically valid method of accounting for missing responses. This is sometimes called grossing up or data weighting. Realistically a response rate of

15% to 20% is the best that will be achieved using a postal survey, face to face interviewing would achieve more responses but at considerable cost.

- 4.43 Finally, we would highlight the trends detected by the household survey that should be taken into account when assessing the merits of new build proposals in the village in addition to the data. These are that local households need to both upsize and downsize. New households are unable to participate in the local market as they cannot afford to do so, neither can key worker or other households unless they have significant equity or savings. We have also evidenced from household projections that the population is ageing.

Implications of the unmet need for affordable housing

- 4.44 This structural underestimate of need is important as local households in need undercounted by a survey will endure hardship. If the *flow* of affordable need is not met the options facing households are:
- to leave the area in order to find suitable housing they can afford; or
 - to stay put and endure unsuitable housing; or
 - in the case of newly forming households, do not form or continue to share housing.

Other relevant evidence regarding local housing need

West Berkshire District Council's housing register

- 4.45 A freedom of information request was fulfilled by West Berkshire Council in December 2020 regarding the number of people on the housing register seeking housing in Hermitage, assessed as needing affordable rented housing.
- 4.46 The council told us that 8 people were on the register currently residing in Hermitage, with a bedroom requirement of:
- 1-bedroom – 1 people
 - 2-bedrooms – 2 people
 - 3-bedrooms – 3 people
 - 4-bedrooms – 2 people
- 4.47 The council also supplied information of the number of people registering either a preference for Hermitage, or a connection with the local area, 151 in total (5 with a local connection, the remainder expressing a preference). A summary of this information is
- 1-bedroom – 62 people
 - 2-bedrooms – 38 people
 - 3-bedrooms – 41 people
 - 4-bedrooms – 8 people

- 5-bedrooms – 2 people
- 4.48 From this information we conclude that affordable need as measured by the housing register is disproportionately high in West Berkshire, which means that any affordable housing in Hermitage would be well received, and vital in providing much needed housing throughout the local area.

The Strategic Housing Market Assessment (SHMA)

- 4.49 A SHMA was produced for the entire county of Berkshire plus South Buckinghamshire district in 2016. It used demographic and economic data to assess overall housing needs and requirements across the housing market areas (HMA) and disaggregated requirements into local authority areas.
- 4.50 SHMA table 81 contains a high level summary of the scale of affordable housing across the local authority areas and HMA. The numbers stated include affordable rent and affordable home ownership.
- 4.51 It is noteworthy that the affordable need for West Berkshire has the second smallest level of need after South Bucks, at 189 affordable dwellings per annum.
- 4.52 We have disaggregated this number further by applying the ratio of households within Hermitage to the district (see table A3.1 in the data appendix). $722 \text{ divided by } 62,340 = 1.2\%$. If this is applied to the affordable housing need figure of 189, we get 9 when rounded to a whole number. This is a similar number to that recorded by the housing register currently living in Hermitage (8).
- 4.53 The number is smaller than the 24 estimated by this HNS however this can be explained. The number 24 is entirely those seeking affordable home ownership solutions. The survey did not find any household seeking social or affordable rented housing. Whilst this could be explained by survey error, close examination of the affordability and income data collected by the survey revealed that all households seeking affordable housing could afford affordable home ownership solutions. We should also note that due to the success of the original Help to Buy scheme, the public has a heightened awareness of the value of equity loan and discounted sale models of rendering house purchase more affordable. All of our recent surveys have demonstrated significant and growing demand for these products in preference to rented forms of affordable housing and shared ownership.
- 4.54 Taking the evidence of the HNS as a whole we would conclude that relatively high numbers of people seeking affordable home ownership as opposed to social or affordable renting is entirely consistent with the characteristics of Hermitage, being a village that houses predominately economically active families in the higher paid professions and industries with high aspirations for home ownership.

Table 81: Estimated level of Affordable Housing Need per annum – by HMA and local authority

Area	Current need	Newly forming households	Existing households falling into need	Total Need	Supply from existing stock	Net Need
Bracknell Forest	40	426	135	601	374	227
Reading	105	522	343	970	564	406
West Berkshire	44	393	208	645	457	189
Wokingham	42	477	76	594	153	441
Western Berkshire HMA	231	1,818	762	2,810	1,548	1,263
Slough	180	743	282	1,205	534	671
South Bucks	29	207	51	287	120	167
RBWM	68	548	154	769	335	434
Eastern Berks and South Bucks HMA	277	1,498	487	2,261	988	1,273
Study area	508	3,315	1,248	5,072	2,535	2,537

Source: 2011 Census/CoRe/Projection Modelling and affordability analysis

Key findings of the affordable supply and demand analysis

- 4.55 This section considers findings from the household survey conducted in February 2021, and other evidence to form a balanced view of the scale and type of the additional housing needed in Hermitage parish over the next 5 years.
- 4.56 Key findings from the 2021 household survey are that:
- 40 households plan to move within Hermitage in the next 5-year period;
 - most households that plan to move home are seeking to rightsize;
 - it is unlikely that the needs of households wishing to move will be met from the existing stock;
 - 10 new households are expected to form over the 5-year period;
 - new households were all single person, or couples seeking a place of their own;
 - their housing requirement was for smaller dwellings such as 2-bedroom semi-detached houses;
 - it is unlikely that the needs of newly forming households will be met from the existing stock as the supply does not exist at the price point that they can afford i.e. their need cannot be met by the market;
 - the survey data showed no interest in affordable rent;
 - a significant proportion of existing households that need to move home and the majority of new households expressed a preference for affordable low-cost home ownership and

- the aspiration of all of these households was for home ownership rather than renting, and it can be demonstrated that most of these could not afford open market prices.

4.57 The findings are summarised by tenure and bedroom requirement.

Tenure	Existing households	Newly forming households	Total Households
Market sale	24	2	26
Market rent	1	0	1
Affordable rent	0	0	0
Affordable home ownership inc. First Home and shared ownership	15	8	23
Total	40	10	50

Dwelling Type	Number of bedrooms	Market number required	Affordable number required
Bungalow	2	3	1
	3	0	2
Detached	1	0	1
	3	5	4
	4	7	4
	5 or more	7	2
Semi-detached	1	0	1
	2	0	5
	3	2	2
	4	2	1
Flat	1	0	1
Totals	N/a	26	24

4.58 The above findings are compared to other sources of data:

- the council's housing register; and
- the SHMA.

4.59 Housing register records a need of 8 affordable rented dwellings for those currently living in the parish. A further 151 households are on the register with a local connection or preference to reside in Hermitage, showing a significant level of need in the area.

4.60 Therefore a balanced view of all of the evidence would suggest that:

- low numbers of affordable rented housing are needed, if any (however registered providers may need to build new homes to meet needs of specific households);
- significant need has been identified for affordable home ownership products as defined by the NPPF; and
- there is clearly a need for targeted limited development in the parish in order to ensure that that older people have the ability to downsize into suitable accommodation, and to house younger households and growing families and retain them in the community.

5. Key findings and Conclusions

- 5.1 Chapter 2 sets the context for this HNS by referencing the National Planning Policy Framework (NPPF) in particular the current definition of affordable housing, engendering a positive approach to rural exceptions sites for both affordable and entry level housing, and considering the groups of smaller settlements that support services in parishes such as Hermitage.
- 5.2 Reference is also made in chapter 6 to the importance the government attaches to development enabling mixed communities to develop and attached importance to the aim of retaining a wide range of households and achieving a mix of housing size type and tenure.
- 5.3 Chapters 3 and 4 demonstrate that in many respects Hermitage cannot be regarded as mixed and balanced when compared to district and national profiles. In summary the housing stock has a high proportion of detached houses with 4 or more-bedrooms. For this reason and because of the quality of the built environment and the rural setting house prices and rents are high compared to district averages. This factor, coupled with the gap between average prices of 2-3 and 3-4 bedroom homes being large will challenge many younger households and growing families to be able to afford to upsize within the parish.
- 5.4 Chapter 4 also demonstrates that much of the housing supply through vacancies consists of 4 or more-bedroom dwellings, and there is potentially no supply of 1 bedroom dwellings, flats or dwellings within the affordable home ownership tenure. Unless this is addressed through new-build housing, the parish will not be able to retain its younger or older population.
- 5.5 The household survey finds that there is demand from 40 existing households that plan to move home and that 10 households will form over a five-year period. The majority of households are in housing need because of the need to 'rightsize'.
- 5.6 Much of the affordable need can be met by affordable home ownership and affordable rather than social rented housing as defined by the NPPF.
- 5.7 The household survey is likely to have under counted the number of households in need due to the fact that some households did not complete the survey and the overall sample is not large enough to statistically compensate for non-responses. The quantity of households should therefore be regarded as a minimum number. For example, other sources of data such as the council's housing register shows a greater number of households seeking social rented housing which is also evidenced in the SHMA.
- 5.8 A balanced view of the various strands of evidence would suggest that any future development if it were to meet local needs and support a balanced community by helping to retain local residents that would otherwise leave Hermitage, should consist of market and affordable home ownership housing:
- 1-3-bedroom houses and bungalows (specifically no 4-bedroom detached houses and bungalows);
 - some particularly suited to older people;
 - many offered on a discounted sale basis;

- low numbers of affordable rented housing, if any (however registered providers may need to build new homes to meet needs of specific households);

6. Data appendix

6.1 These tables provide the data to support figures 3.1 to 3.11. The source is census 2011 except for the population projections as published by ONS. Numbering is structured to reflect that of the figures in section 3.

	Hermitage		West Berkshire		England	
Owned outright	192	26.6	19,455	31.2	6,745,584	30.6
Owned (mortgage)	312	43.2	23,980	38.5	7,229,440	32.8
Shared ownership	32	4.4	695	1.1	173,760	0.8
Rented from council	3	0.4	575	0.9	2,079,778	9.4
Other social rented	63	8.7	8,053	12.9	1,823,772	8.3
Private rented	104	14.4	8,555	13.7	3,715,924	16.8
Living rent free	16	2.2	1,027	1.6	295,110	1.3
Total	722	100	62,340	100	22,063,368	100

	Hermitage		West Berkshire		England	
	Number	%	Number	%	Number	%
Detached	400	55.4	21,163	33.9	4,949,216	22.4
Semi-detached	147	20.4	20,722	33.2	6,889,935	31.2
Terraced	115	15.9	11,179	17.9	5,396,459	24.5
Flat etc.	58	8.0	8,549	13.7	4,668,839	21.2
Caravan etc.	2	0.3	665	1.1	80,964	0.4
Shared dwelling	0	0.0	62	0.1	77,955	0.4
Total	722	100	62,340	100	22,063,368	100

	Owned outright		Owned (mortgage)		Social rented		Private rented etc.		Totals	
	Number	%	Number	%	Number	%	Number	%	Number	%
Detached	158	22	204	28	5	1	33	5	400	55
Semi-detached	20	3	60	8	24	3	43	6	147	20
Terraced	10	1	62	9	21	3	22	3	115	16
Flat etc.	4	1	18	2	16	2	22	3	60	8
Totals	192	27	344	48	66	9	120	17	722	100

	Hermitage		West Berkshire		England	
	Number	%	Number	%	Number	%
No bedrooms	0	0.0	137	0.2	54,938	0.2
1-bedroom	27	3.7	5,677	9.1	2,593,893	11.8
2-bedroom	151	20.9	13,946	22.4	6,145,083	27.9
3-bedroom	225	31.2	24,660	39.6	9,088,213	41.2
4-bedroom	226	31.3	13,322	21.4	3,166,531	14.4
5 or more-bedroom	93	12.9	4,598	7.4	1,014,710	4.6
Total	722	100	62,340	100	22,063,368	100

	Owned outright		Owned (mortgage)		Social rented		Private rented etc.		Totals	
	Number	%	Number	%	Number	%	Number	%	Number	%
1-bedroom	3	0	4	1	10	1	10	1	27	4
2-bedroom	34	5	47	7	30	4	40	6	151	21
3-bedroom	60	8	95	13	21	3	49	7	225	31
4 or more- bedroom	95	13	198	27	5	1	21	3	319	44
All categories	192	27	344	48	66	9	120	17	722	100

	Hermitage		West Berkshire		England	
	Number	%	Number	%	Number	%
One person aged 65 & over	50	6.9	6,820	10.9	2,725,596	12.4
One person other	69	9.6	9,303	14.9	3,940,897	17.9
Family all aged 65 and over	67	9.3	5,302	8.5	1,789,465	8.1
Married couple no children	111	15.4	9,701	15.6	2,691,927	12.2
Married couple 1 dep. child	67	9.3	4,508	7.2	1,285,267	5.8
Married couple 2 or more dep. children	138	19.1	7,828	12.6	2,087,738	9.5
Married couple all children non-dep	32	4.4	3,851	6.2	1,233,748	5.6
Same-sex Civil Partnership couple	3	0.4	61	0.1	30,775	0.1
Cohabiting couple no children	40	5.5	3,636	5.8	1,173,172	5.3
Cohabiting couple 1 dep. Child	21	2.9	1,101	1.8	438,750	2.0
Cohabiting couple 2 or more dep. children	20	2.8	1,278	2.1	452,030	2.0
Cohabiting couple all children non-dep	1	0.1	274	0.4	108,486	0.5
Lone parent 1 dep child	19	2.6	1,757	2.8	883,356	4.0
Lone parent 2 or more dep. children	36	5.0	1,583	2.5	689,899	3.1
Lone parent all children non-dep.	10	1.4	1,758	2.8	766,569	3.5
Other with one dependent child	7	1.0	627	1.0	290,816	1.3
Other with two 2 or more dependent children	9	1.2	560	0.9	293,200	1.3
Other household types; all full-time students	0	0.0	15	0.0	124,285	0.6
Other; all aged 65 and over	0	0.0	146	0.2	61,715	0.3
Other household types	22	3.0	2,231	3.6	995,677	4.5
All households	722	100	62,340	100	22,063,368	100

	Hermitage		West Berkshire		England	
	Number	Percent	Number	Percent	Number	Percent
Employee: Part-time	183	14.0	15,567	13.9	5,333,268	13.7
Employee: Full-time	640	49.0	51,084	45.6	15,016,564	38.6
Self-employed with employees: Part-time	1	0.1	369	0.3	148,074	0.4
Self-employed with employees: Full-time	30	2.3	2,286	2.0	715,271	1.8
Self-employed without employees: Part-time	42	3.2	3,416	3.0	990,573	2.5
Self-employed without employees: Full-time	82	6.3	6,620	5.9	1,939,714	5.0
Unemployed	20	1.5	3,279	2.9	1,702,847	4.4
Full-time student	33	2.5	2,780	2.5	1,336,823	3.4
Retired*	140	10.7	14,094	12.6	5,320,691	13.7
Student*	44	3.4	3,799	3.4	2,255,831	5.8
Looking after home or family*	66	5.1	4,769	4.3	1,695,134	4.4
Long-term sick or disabled*	13	1.0	2,420	2.2	1,574,134	4.0
Other*	11	0.8	1,571	1.4	852,450	2.2
All categories: Economic activity	1,305	100.0	112,054	100.0	38,881,374	100.0

	Hermitage		West Berkshire		England	
	Number	Percent	Number	Percent	Number	Percent
1. Higher managerial, administrative and professional occupations	264	20.2	17,536	15.6	4,045,823	10.4
2. Lower managerial, administrative and professional occupations	402	30.8	27,630	24.7	8,132,107	20.9
3. Intermediate occupations	197	15.1	15,768	14.1	4,972,044	12.8
4. Small employers and own account workers	108	8.3	11,293	10.1	3,662,611	9.4
5. Lower supervisory and technical occupations	54	4.1	7,209	6.4	2,676,118	6.9
6. Semi-routine occupations	124	9.5	13,764	12.3	5,430,863	14.0
7. Routine occupations	67	5.1	9,441	8.4	4,277,483	11.0
8. Never worked and long-term unemployed	16	1.2	2,987	2.7	2,180,026	5.6
Not classified	73	5.6	6,426	5.7	3,504,299	9.0
All categories: NS-SeC	1,305	100.0	112,054	100.0	38,881,374	100.0

	Hermitage		West Berkshire		England	
	Number	Percent	Number	Percent	Number	Percent
Less than 2km	71	7.1	12,398	15.2	4,170,138	16.6
2km to less than 5km	54	5.4	12,674	15.5	4,627,289	18.4
5km to less than 10km	253	25.2	11,932	14.6	4,364,988	17.3
10km to less than 20km	125	12.4	10,948	13.4	3,848,064	15.3
20km to less than 30km	98	9.8	6,241	7.6	1,439,855	5.7
30km to less than 40km	68	6.8	2,997	3.7	642,205	2.6
40km to less than 60km	52	5.2	2,827	3.5	586,489	2.3
60km and over	56	5.6	4,124	5.0	773,984	3.1
Work mainly at or from home	159	15.8	10,689	13.1	2,581,832	10.3
Other	69	6.9	6,849	8.4	2,127,877	8.5
Total distance (km)	17,395		1,081,177		304,789,307	
Average distance (km)	22.4		16.9		14.9	
All categories	1,005	100	81,679	100	25,162,721	100

Table A3.11 Population projections in broad age bands (West Berkshire)						
Projected Year	Aged 0 to 15	Aged 16 to 24	Aged 25 to 49	Aged 50 to 64	Aged 65+	All Ages
2018	31,643	14,338	49,556	33,071	29,919	158,527
2019	31,463	14,110	48,589	33,706	30,589	158,453
2020	31,306	13,871	48,051	34,058	31,188	158,474
2021	31,230	13,609	47,294	34,537	31,866	158,532
2022	31,047	13,383	46,762	34,815	32,534	158,537
2023	30,762	13,339	46,310	34,857	33,255	158,525
2024	30,292	13,476	45,903	34,853	33,991	158,518
2025	29,926	13,597	45,477	34,789	34,668	158,455
2026	29,437	13,843	45,110	34,522	35,433	158,344
2027	28,919	14,136	44,702	34,220	36,207	158,183
2028	28,428	14,375	44,411	33,779	37,054	158,047
2029	28,002	14,508	44,086	33,421	37,853	157,871
2030	27,656	14,547	43,749	33,079	38,647	157,677
2031	27,328	14,536	43,482	32,737	39,425	157,506
2032	27,011	14,514	43,302	32,370	40,161	157,361
2033	26,787	14,372	43,268	31,991	40,842	157,259
2034	26,615	14,245	43,196	31,550	41,570	157,177
2035	26,534	14,008	43,195	31,278	42,094	157,108
2036	26,476	13,772	43,236	30,832	42,755	157,070
2037	26,462	13,514	43,346	30,491	43,262	157,072
2038	26,487	13,322	43,344	30,331	43,643	157,128
2039	26,547	13,162	43,383	30,127	43,981	157,201
2040	26,631	12,997	43,398	30,005	44,254	157,289
2041	26,741	12,817	43,411	29,973	44,446	157,390
2042	26,869	12,684	43,422	29,910	44,621	157,507
2043	27,011	12,592	43,423	29,836	44,777	157,643
Change (No)	-4,632	-1,746	-6,133	-3,235	14,858	-884
Change (%)	-14.6%	-12.2%	-12.4%	-9.8%	49.7%	-0.6%

Source: Nomis

7. Survey Questionnaire

7.1 The questionnaire used is presented below



Hermitage NDP

The Occupier

Reference number:

(Please quote in all correspondence)

Housing survey for Hermitage residents to inform the Neighbourhood Plan

Dear Hermitage Resident,

I write this letter as a fellow Hermitage resident and chairman of the Hermitage Neighbourhood Development Plan steering committee. Through 2020 we have posted messages and held an open day from which you have been very generous with your feedback.

A topic that has emerged frequently is housing, the amount, the type, the impact it might have. To be able to put some real data in our plan, the committee along with Hermitage parish council, has appointed arc4 to run a Housing Needs Survey and a questionnaire is attached. This will give us independent evidence, facts and figures that cannot be disputed.

We have shared with you in previous Pathfinder articles and Facebook posts that Hermitage is categorised as a Service Village within West Berkshire. That means it will continue to be considered as an area that offers potential for development within the Area of Outstanding Natural Beauty. Our aim with this Housing Needs Survey is to find what development may be beneficial and affordable to our village and residents. This will help us influence development that matches our needs, not those that best suit developers' aspirations.

So now we really need your help:

- please take 10 minutes to complete the survey;
- you can complete the paper copy and use the return envelope or complete online using smartphone, laptop or tablet entering the following link <https://tinyurl.com/yypqtrea> or scan the QR code below;
- to be included, your responses must be back with us by **28th February 2021**

Answers to some frequently asked questions appear below, but if you have any other questions or comments, please do not hesitate to contact us at hermitagendp@gmail.com

Get a pen or fire up your PC, tablet or smartphone and start completing the survey today. Help us shape Hermitage the way we want it to be!

Andy Bunyan

Andy Bunyan, *Chairman of the Hermitage Neighbourhood Development Plan steering committee.*



Selected Frequently Asked Questions

Can someone that lives outside the parish take the survey?

Yes, using the online survey only if they have a connection to Hermitage (e.g. work in the village, have parents or children that live in the village; were former residents).

Why has arc4 been commissioned to conduct the survey?

arc4 has considerable experience of undertaking such surveys for neighbourhood development plans and parish councils. arc4 is completely independent, ensuring the report will be totally unbiased.

Will my personal data be shared in any way?

arc4 guarantees your privacy and security of the data. arc4 will not pass your data on to anyone. arc4 is registered with the Information Controller's Office (reg no. Z992934X) and complies fully with data protection legislation and GDPR. All information from respondents will be anonymised, combined and summarised in a statistical report which is all the steering committee will see.

Where can I get help with the survey?

arc4 has further help and information about privacy on its website:

<https://www.arc4.co.uk/household-surveys-faq-and-privacy-information>

arc4 has a helpline – freephone 0800 612 9133

Questionnaire Part 1: About your current home and household and your views on future housebuilding:

1. Please circle how many people <u>currently</u> live in your household in each age group					
Children aged 0-15	1	2	3	4	5
Young adults aged 16 to 24	1	2	3	4	5
Adults aged 25 to 49	1	2	3	4	5
Adults aged 50 to 64	1	2	3	4	5
Adults aged 65 to 74	1	2	3	4	5
Adults aged 75 and over	1	2	3	4	5

2. Tick if at least one of the persons that heads this household is aged 65 or over	<input type="checkbox"/>
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3. How would you describe your <u>current</u> home? Please tick one box			
Detached house	<input type="checkbox"/>	Studio or bedsit flat	<input type="checkbox"/>
Semi-detached house	<input type="checkbox"/>	Bungalow	<input type="checkbox"/>
Terraced house	<input type="checkbox"/>	Caravan or mobile home	<input type="checkbox"/>
Flat or maisonette	<input type="checkbox"/>	A room in someone's house	<input type="checkbox"/>

4. How many bedrooms do you have in your <u>current</u> home? State '0' if bedsit/studio	<input type="text"/>
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5. How would you describe the tenure of your current home? Please tick one box

Owner occupier (outright or with a mortgage or loan)	<input type="checkbox"/>	Rented from the council or a housing association	<input type="checkbox"/>
Rented privately (private tenancy, tied with employment or living rent free)	<input type="checkbox"/>	Shared ownership, shared equity or discounted home ownership	<input type="checkbox"/>

6. If your household moved to your present address less than 5-years ago, please tick all statements that apply:

We moved here from another address in the parish	<input type="checkbox"/>	We moved here from outside the parish	<input type="checkbox"/>
This is our household's first home together	<input type="checkbox"/>	Some or all members of our household previously lived in Hermitage parish	<input type="checkbox"/>

7. The following amenities are suggestions for improvements in the parish. Please tick the level of priority you consider each to have. (Please tick level of priority for each row)

Amenity	Low priority <input type="checkbox"/>	Medium priority <input type="checkbox"/>	High priority <input type="checkbox"/>
More community facilities			
More shops			
Meeting room			
Community space with Broadband for home/remote working			
Faster internet			
More sports pitches			
Improvements to footpaths and cycle ways within the parish			
Improved public transport			
Additional off-street parking for the Post office and shops			
A cash machine			
A crèche			
Improved mobile phone reception			
Improved street lighting			
Community centre or meeting space with cafe facilities			
Health care centre with pharmacy			
On street electric car charging			
Business units to encourage more local jobs for the village			
Traffic free cycle route to Newbury			
Is there any specific amenity you feel would be required if you were to retire in the parish?			

8. If new homes were to be built in the future, which types would you consider a priority? (Please tick level of priority for each row)

Description		No priority <input type="checkbox"/>	Some priority <input type="checkbox"/>	High priority <input type="checkbox"/>
1	Small homes for singles or couples			
2	Small family homes (2 or 3-bedroom)			

3	Larger family homes (4 or 5-bedroom)			
4	Homes that facilitate working from home			
5	Smaller homes to enable older people to downsize			
6	Detached houses			
7	Terraced houses			
8	Town houses (3-storey)			
9	Bungalows			
10	Semi-detached or terraced houses			
	Houses with medium sized gardens			
11	Flats or apartments			
12	Houses with workspace for small businesses			
13	None of the above			

9. Which household groups should be considered a priority for new build housing if any, in future?

(Please tick level of priority for each row)

	Description	No priority v	Some priority v	High priority v
1	Homes affordable to first time buyers			
2	Private landlord rentals			
3	Social landlord rentals for low-income households			
4	Housing suited to frail elderly or disabled people			
5	Shared ownership (part buy/part rent)			
6	'First Home scheme' (discounted sale for first time buyers			
7	Discounted sale if cannot afford market prices			
8	Those wishing to build their own homes (self-build)			
9	Other groups – please state:			
10	None of the above			

The following questions relate to commuting and traffic in order to give an accurate picture of the traffic levels in the parish. Please answer the questions as if prior to Covid-19 lockdowns.

10. Do you commute every work day? Please circle: Yes No

11. How long is your total commuting journey time each way in minutes?

12. What form of transport do you mainly use? Please circle one answer

Car	Car-sharing	Train
Bus	Bike	A combination of modes

13. If you answered car or car-sharing to question 11, do you use any of the following roads? Please tick all that apply

The B4009 to Newbury	North to Hampstead Norreys	
Priors Court Road to M4/A34	Other (please state):	

14. Do you expect to change to more home working in the next 1 to 5-years? Please circle yes or no	Yes	No
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15. Please circle how many home-workers are in your household					
Before Covid-19 lockdowns	1	2	3	4	5
Currently	1	2	3	4	5
In 1-3 years (best guess)	1	2	3	4	5
In 3-5 years (best guess)	1	2	3	4	5

Part 2: Future house moves involving your entire household

Please complete this section if your entire household plans to move home in the next 5-years

16. Does your <u>entire household</u> plan to move in the next 5-years leaving a vacant house for sale or rent? Please tick one box and continue from question as directed		
Yes		Please continue from Q17
No		Please continue from part 3
I/We would like or need to move but are unable to		Please continue from Q17

17. Where would you ideally like to move to? Please tick one box	
In Hermitage parish if suitable accommodation I could afford was available	
Elsewhere in West Berkshire district	
Elsewhere in or outside the UK	

18. What is the <u>main</u> reason you are planning to move home within the next 5-years? Please tick one box only	
Need a smaller house	
Need a larger house	
Need more space or an additional room specifically to work from home	
Cannot afford rent or mortgage payments	
Health problems and/or need housing suitable for older/disabled person	
Current house is in severe disrepair	
Need to live closer to shops or doctors or other services	
Need to live closer to family or friends to give or receive care or support	
Living in temporary accommodation and need permanent accommodation	
Need to re-locate for employment	
Forced to move (e.g. eviction, repossession or tenancy ending)	
Suffering harassment, threat of harassment, crime or domestic abuse	
Current house is overcrowded	
Claiming housing benefit and have to move due to the 'bedroom tax'	
None of the above	

19. If none of the above apply, which of the following would be the main reason for you moving home? Please tick one box only
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Want to live in a nicer house or area	
Would like to live closer to family or friends	
To reduce journey time or distance to work	
Would like to be in a particular school catchment area	
Would like off street parking or a garage	
Other reason	

20. What type of dwelling would your next home be? Please tick one box

Detached house		Bungalow	
Semi-detached house		Terraced house	
Flat including bedsit or studio		Plan to live in a nursing or care home	
Ground floor, level access dwelling		Caravan or mobile home	

21. How many bedrooms would your next home need to have? (state '0' if a studio or bedsit)

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22. What tenure would your new home be? Please tick one box

Owner occupied (outright or with a mortgage or loan)	
Rented privately (private tenancy, tied with employment or living rent free)	
Rented from a council or housing association	

23. If you wish to become a home owner but cannot afford local house prices, which option would you most seriously consider? Please tick one box only

Discounted sale (20-30% discount off market price but also applies to re-sales)	
The new 'First Home' Scheme (30% discount - first time buyers only)	
Shared ownership (part owned part rented with a housing association)	

24. What amount could you afford to pay for your housing costs? Please fill in the corresponding box or tick one of the last two options

House purchase - purchase price	£	
House purchase - deposit amount	£	
Private rental - monthly cost	£	
None of the above - I could only afford a social rent		None of the above - I could only afford to rent if I claimed housing benefit

25. What is the gross annual income of yourself and any partner? *

£

* You do not need to answer this question, but the information would help us to estimate house prices and rents of any housing that might be built, to be affordable to local households.

26. Support needs for any member your household(s)? Please tick any that apply

Personal care or support will be needed	
Adaptations will be needed in the home (e.g. ramp, stairlift, bathroom adaptations)	
The dwelling must be suitable for wheelchair use	

Part 3: People likely to leave your household

This may be a child, partner, parent friend or lodger moving permanently away from your home in the next 5-years. If there are more than 2 people, please record their details on the online version. **Do not include** people that plan to leave temporarily, or form student households.

27. Do any members of your household plan to move home permanently in the next 5-years?
Please tick one box and continue from question as listed

Yes		Please continue from Q28
They want to move home but are unable to		Please continue from Q28
No		The survey is complete. Thank you.

28. How would you describe the new household?

	New household 1	New household 2
Single person household		
Couple, without children		
Single parent or couple with children		
AND what is the age of the oldest person in the new household?		

29. Will the new household seek a place of their own or move in with someone?

	Household 1	Household 2
He/she will live alone or live with someone who is also <i>seeking a place of their own</i> (if this option is selected please go to question 30)		
He/she will move in with someone who <i>already has a place of their own</i> . If this option is selected please do not complete further questions for this household.		
He/she is planning to live in a care home or nursing home. If this option is selected please do not complete further questions for this household.		

30. Where would the new household(s) ideally like to move home to? Please tick one box per household

	Household 1	Household 2
In Hermitage parish		
Elsewhere in West Berkshire district		
Elsewhere in or outside the UK		

31. How many bedrooms would their new home need to have?
(state the number or '0' if a bedsit)

	Household 1	Household 2

32. What type of accommodation would their next home be? Please tick one box per household

	Household 1	Household 2
Detached house		
Semi-detached house		
Terraced house		
Flat		
Bungalow		
Age restricted housing for older people		

Nursing or care home		
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33. What tenure would they like their new home to be? Please tick one box per household

	Household 1	Household 2
Home owner		
Rented privately (from a private landlord or employer)		
Rented from a council or housing association		
Renting a room in a shared house, or as a lodger		

34. Have they registered for an affordable tenancy with the council? (Please tick if yes)

	Household 1	Household 2

35. If they wish to become a home owner, but cannot afford local prices, which of the following options would they most seriously consider? Please tick one box per household

	Household 1	Household 2
Shared ownership with a housing association		
Discounted sale (20-30% discount off market price)		
The new 'First Home' scheme (30% discount for first time buyers only)		

36. What amount could they afford to pay for their housing costs? Please fill in the corresponding box or tick one of the last two options for each household

	Household 1	Household 2
House purchase – purchase price:	£	£
House purchase – deposit amount:	£	£
Private rental – monthly cost:	£	£
They could only afford a social rent		
They would need to claim housing benefit		

37. Estimated household income*

	Household 1	Household 2
What is their estimated annual gross income?	£	£

* You do not need to answer this question, but the information would help us to estimate house prices and rents of any housing that might be built, to be affordable to local households.

38. Support needs of any member of the new household(s)? Please tick any that apply

	Household 1	Household 2
Care or support in the new home would be needed		
Adaptations would be needed (e.g. for access, stairlift, bathroom)		
The dwelling must be suitable for wheelchair use		

Thank you for completing this questionnaire. Please return it in the envelope provided.