

# Housing Needs Review - Upper Marshwood Vale (Bettiscombe, Pilsdon, Stoke Abbott and Marshwood parishes)

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June 2018

This document is an assessment of housing need for the parishes of Bettiscombe, Pilsdon, Stoke Abbott and Marshwood. It follows the guidance provided by *Housing Needs Assessment at Neighbourhood Plan Level - A toolkit for neighbourhood planners* (2015). It aims to draw conclusions about the amount and type of housing that is likely to be needed in the Upper Marshwood Vale Neighbourhood Plan area in the period 2018 to 2031 (potentially extending to 2036), and the types of housing needed.

The assessment was carried out by Jo Witherden BSc(Hons) DipTP DipUD MRTPI of Dorset Planning Consultant Ltd, with the support of the Neighbourhood Plan group.

West Dorset District Council as the Local Planning Authority were consulted on the initial findings of the housing needs assessment in May 2018, and raised the following matters:

- > Use of most recent (2016) population estimates
- > Corrections to the 'local affordable housing – registered need' section needs to be updated to take into account the new figures (May 2018)
- > More emphasis required on ageing population profile, particularly given fairly significant increase estimated since 2011
- > The need for a clearer conclusion
- > Consider reviewing the updated Local Plan housing target figures (due to be published in mid-June).

Their comments have been taken on board in finalising this report.

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## 1. Process followed

The Local Plan is the starting point for any assessment of housing need for the area. However, the Local Plan does not identify specific housing need at a village level. To identify a specific local housing need the following key sources of information were assessed:

- > Weymouth & Portland and West Dorset Councils 2014 Strategic Housing Market Report, Peter Brett Associates. July 2014 (hereafter the '2014 SHMA')
- > Past rate of development from available planning permissions data provided by Dorset County Council (DCC) and West Dorset District Council (WDDC)
- > 2011 Census data
- > West Dorset District Council Housing Register data
- > Household Survey
- > Estate Agent and Service Provider Interviews

## 2. Local Plan context and Strategic Housing Market Assessments

The statutory development plan is the West Dorset, Weymouth and Portland Local Plan (2015).

The Local Plan does not identify a specific housing need figure for the neighbourhood plan area, or any specific settlements in that area. It sets out a figure for the entire housing market area of West Dorset, Weymouth and Portland. The objectively based need uses the 2001-2007 'boom' as an appropriate period from which to project forward, as that period clearly supported economic growth. The resulting target is 775 dwellings per annum. This is a significant uplift on the most recent ONS 2014-based projections which forecast of 589 dwellings per annum.

To establish the specific Local Plan housing need target for the Neighbourhood Plan area, we can look at what this would mean simply on a pro-rata basis. This is based on the figure of 164,500 total population in West Dorset, Weymouth and Portland and an extrapolation of the Neighbourhood Plan area's proportion of this. This two-step process is set out below:

### ***Step 1: 2011 population-based 'pro rata' estimate***

Total population [584] / Total population in West Dorset, Weymouth and Portland [164,500] = 0.36%

This breaks down as:

- Marshwood and Bettiscombe: 0.21%
- Stoke Abbott and Pilsdon: 0.14%

### ***Step 2: applying the 'pro rata' estimate to the Local Plan target***

Local Plan target [775] x Pro-rata amount [0.36%] = 2.75 dwellings per annum

This breaks down as:

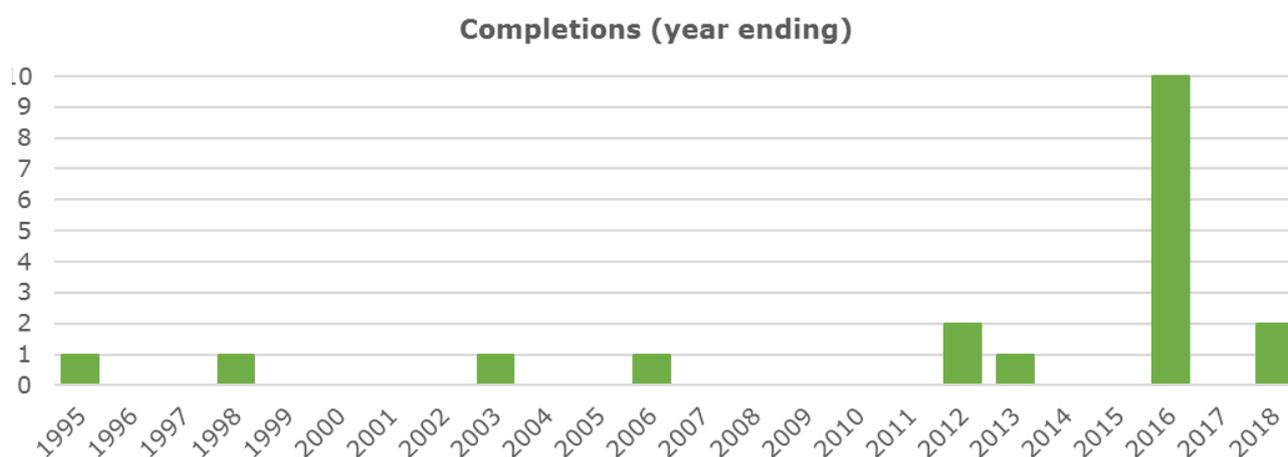
- Marshwood and Bettiscombe: 1.6dpa
- Stoke Abbott and Pilsdon: 1.1dpa

Given that the spatial strategy does not suggest an even distribution across the area, and looks to create a significant boost to enable more in-migration to support the economy, this is potentially the 'upper limit' of need, compared to a figure derived from population projections alone.

## 3. Past Build Rates

Past build rates can give an impression of demand for housing, and provides a baseline from which to judge whether the plan will 'boost' housing in line with national policy aims. It also shows the range of delivery levels that have been achieved by the building industry in the past. It does not necessarily provide an indication of likely future need or demand, and would

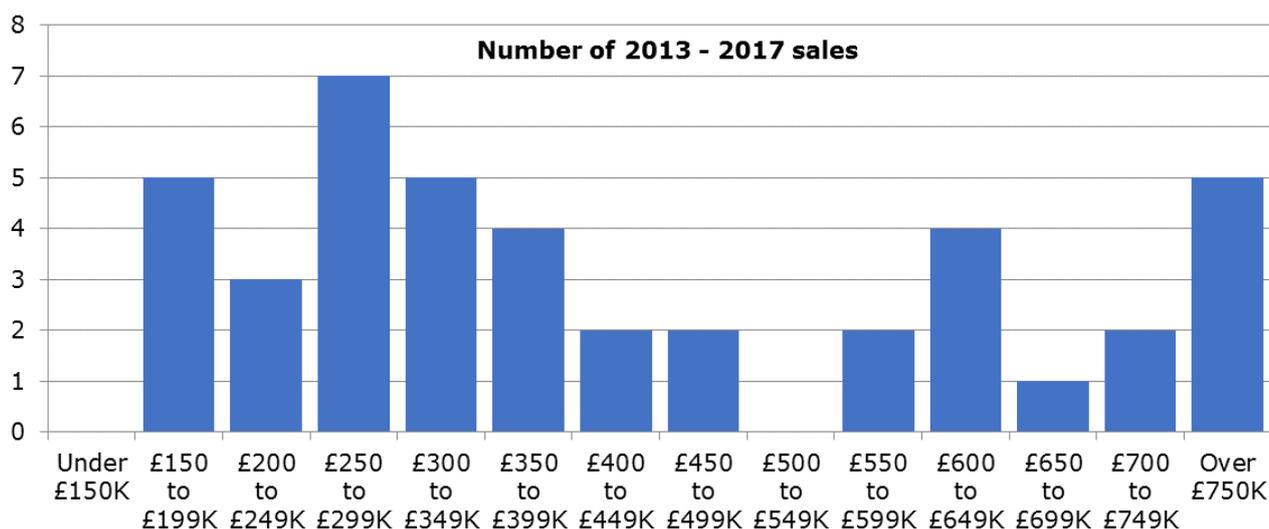
have been influenced by past planning policies and so would potentially be considered a 'constrained' figure if used to estimate demand.



The data for the Neighbourhood Plan area going back to 1994/5 shows that past build rates have generally been extremely low. With the exception of the affordable housing scheme (8 new homes in 2016) build rates have averaged 0.5 dwellings per annum. Most of these were built in Marshwood parish. No new dwellings have been built within Stoke Abbott in the last 20 years.

#### 4. Housing Affordability

##### House price data



Land Registry data from January 2013 to December 2017 of house sales for the Upper Marshwood Vale area<sup>1</sup> indicates that typically about 8 - 9 dwellings are sold every year across the area. The average (median) house price is about £365,000 – being lower in the larger settlements (Stoke Abbott median £358,000 and Marshwood £331,000), and higher in the more rural areas (typically over £400,000). It is possible to purchase properties for under £250,000, the cheapest properties were sold at about £180,000, and the lower quartile price being around £270,000.

There is no readily available data on private market rents (because of the low numbers). Based on [www.home.co.uk](http://www.home.co.uk) a wider area-based search on DT6 (Bridport focus) indicates rents currently are around £650pcm for 2 bedroom properties and for DT8 (Beaminster) rents are

<sup>1</sup> Based on locality information broadly corresponding to the Neighbourhood Plan area

around £575pcm for 2 bedroom properties – although these are both based on a relatively small sample size.

Average annual household income for the area (based on ONS Small area income estimates for middle layer super output areas, 2011/12) is approximately £32,950 (£633.80pw). This suggests that, with a 4x mortgage multiplier and a £15,000 deposit, an average household buying their first home could afford a property of around £147K. No properties have been sold at or below this price in the last 5 years, the minimum being priced at £171,000.

### **Local Affordable Housing – Registered Need**

An assessment of the Affordable Housing Register for West Dorset can be helpful in showing how many people are seeking properties in the Neighbourhood Plan area, although it should be noted that this can only be a 'snapshot' based on this point in time. A summary of the housing register data (May 2018) held by West Dorset District Council showed a need for 8No. 1-bedroom properties suitable for a single person / couple (2 of which were for single persons aged 65 or older), and 1No. 2-bedroom property and 1No. 3-bedroom property suitable for a family. The District Council confirmed that these were split between Marshwood and Stoke Abbott as indicated in the table.

	<b>Marshwood and Bettiscombe</b>	<b>Stoke Abbott and Pilsdon</b>
1 person studio / 1 bedroom dwelling	0	4
2 person studio / 1 bedroom dwelling	2	2
Family 2 bedroom dwelling	1	0
Family 3 bedroom dwelling	1	0
	<b>4</b>	<b>6</b>

The District Council operate a self-build

register, which allows applicants to indicate the broad area (related to the main towns) in which they would be interested in acquiring a plot. As of March 2018, there were 104 applicants on the self-build register with an interest in the Bridport / Lyme Regis / Beaminster area.

Assuming that such homes (for affordable rent) could be delivered at 75% of the housing mix (potentially in full or part through rural exception sites, potentially including self-build plots) over a 5 year period, would suggest a build rate of 2.67 dwellings per annum. This breaks down as:

- Marshwood and Bettiscombe: 1.1dpa
- Stoke Abbott and Pilsdon: 1.6dpa

## **5. Market demand**

Local Estate Agents who operate in the area were contacted in March 2018, and responses were received from Humberts, Stags and Symonds and Sampson.

These concurred that the house price and need data appeared to broadly reflect their understanding of the local housing, if anything, under-estimating average house prices. Demand remains buoyant across most housing types – with some noting that this was particularly the case for properties priced under £300,000. Although the market for second homes may have been slightly dented by the increased in taxes on this property type, the general consensus was that demand was likely to continue. There were mixed views on whether the number of smaller properties on the market was decreasing due to people extending such properties, with 2 of the 3 Estate Agents thinking this may be the case. There was no clear view on demand for more accessible or sheltered accommodation, with one Estate Agent suggesting this may make up about 10% of enquiries. All of the respondents agreed that there was a need to take specific action to tackle the lack of affordable housing locally.

## 6. Service providers' opinions

Local Service Providers who operate in the area were contacted in March 2018, and responses were received for the following facilities:

- > Bettiscombe (Marshwood Manor) convenience store
- > Bottle Inn
- > Little Giant Wood
- > Marshwood CE Primary Academy
- > Marshwood Garage
- > Marshwood Stores and PO
- > Marshwood, Bettiscombe and Fishpond churches
- > New Inn
- > Shaves Cross Inn
- > Stoke Abbott church
- > Stoke Abbott village hall

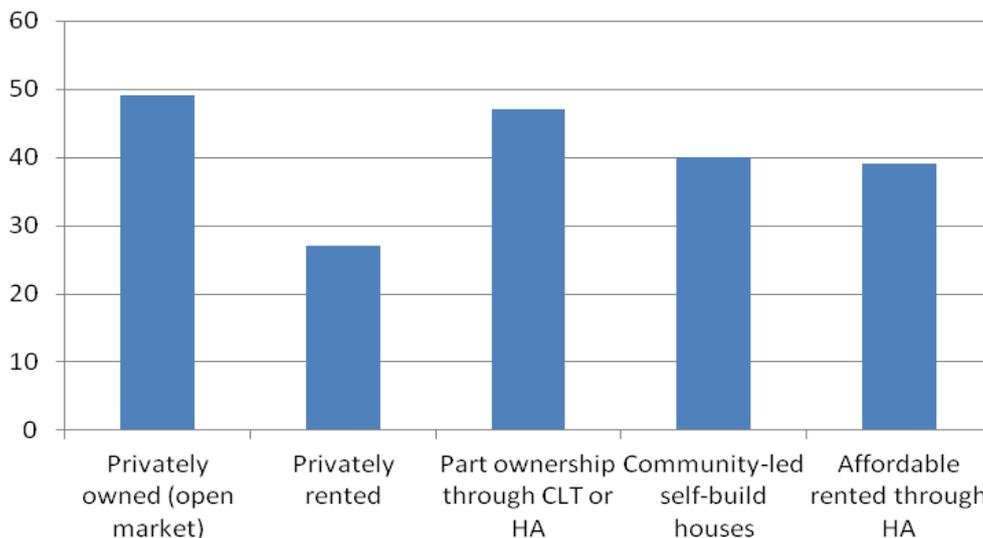
The survey showed quite clearly the division across the plan area, with those facilities with a Stoke Abbott base attracting very few customers from Marshwood / Marshalsea, and vice versa. Some facilities (Bettiscombe stores, New Inn, Marshwood Garage and, to a lesser extent, Marshwood Stores and PO and the Bottle Inn), are particularly dependent on customers from outside the plan area to sustain them.

Most facilities were operating broadly at capacity, with the exception of the churches, Stoke Abbott village hall, Bettiscombe stores and Shaves Cross Inn, which were operating at less than their capacity, and Marshwood Stores and the Garage both of which were over capacity and could cater for a higher number of customers subject to expanding their premises. None considered that an increase in local population would be a problem per se, although if the primary school needed to expand this would be difficult due to the limitations inherent in what is a Victorian building (albeit unlisted).

The majority of employees were local residents (living within the Neighbourhood Plan area), with about 30% living further away. The service providers did not tend to note any difficulty recruiting staff – although this was sometimes a problem for the school, and also for Shaves Cross Inn.

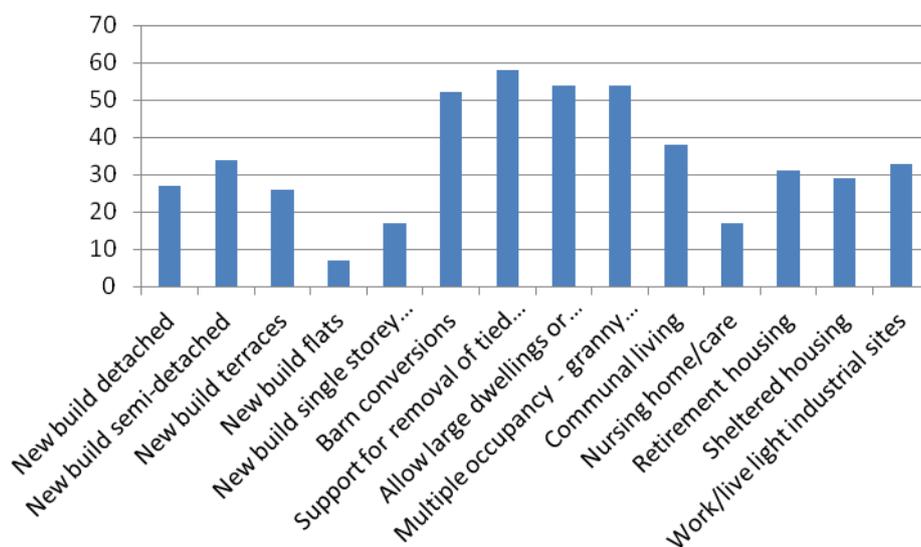
## 7. Local Opinions - Household Questionnaire Responses

Question 14 of the household survey (2017) asked "Over the next 15 years, how many more new homes do you think should be created in our parish to meet our housing needs?" compared to the 8 new homes that at that time had been built in the previous 2 years. The general consensus (67%) was that at least 8 more homes should be built.



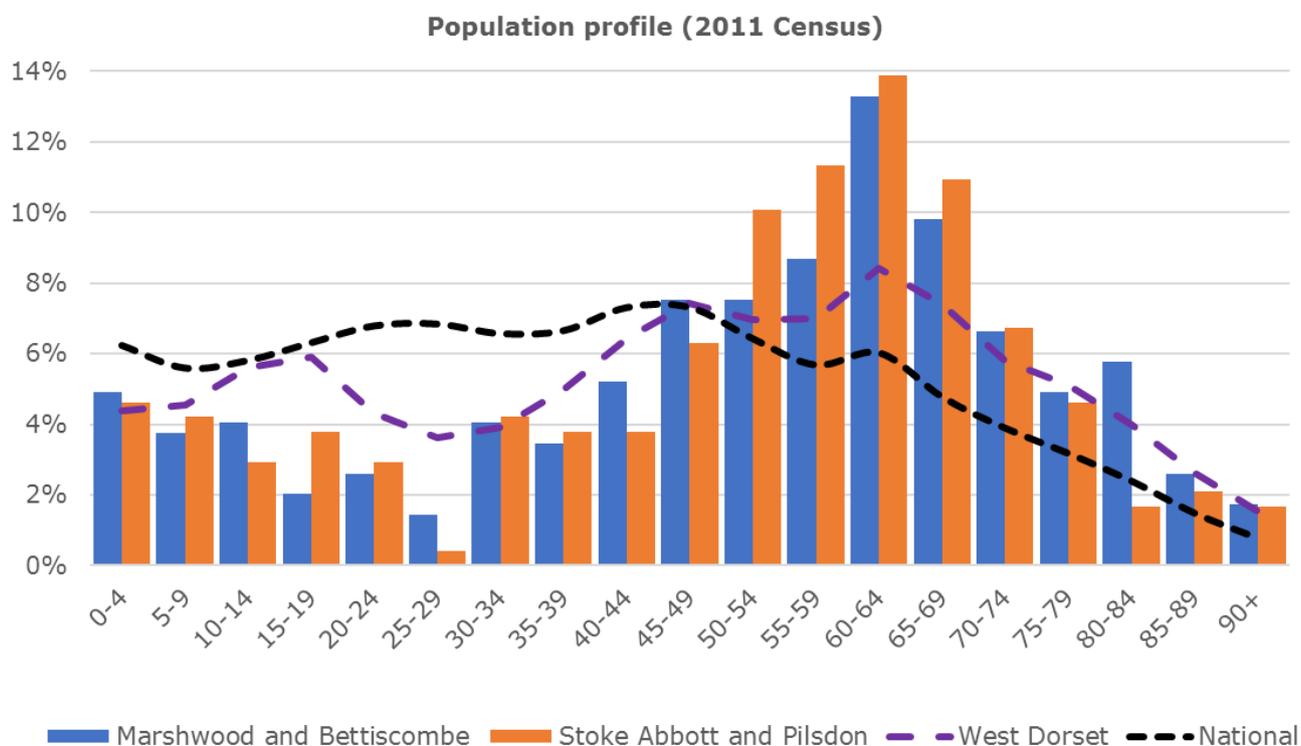
There was general support for open market housing and part ownership through Community Land Trust or Housing Association, and reasonable support for community-led self-build houses and affordable rented homes (managed through a Housing Association or similar mechanism). There was only limited support for private rented housing.

The complexity of the question relating to what type of house-building should be encouraged, means that it is difficult to draw clear conclusions from the results, and there was a much lower response rate altogether. In relation to new-build housing support was highest for semi-detached houses and lowest for flats, with more support for 2 or 3-bed dwellings over 1 or 4-bed options. There was clear support for options that involved the re-use of existing buildings, and relatively low support for age-related dwelling types (such as nursing homes and sheltered housing).



## 8. Census Data

The Census data clusters Bettiscombe with Marshwood, and Pilsdon with Stoke Abbott – therefore Census references to 'Marshwood' and 'Stoke Abbott' in the following section include data from Bettiscombe and Pilsdon respectively.

**Key statistics**

The recorded population for the Neighbourhood Plan area at the last Census (2011) was 584 'usual residents' in 262 dwellings (a further 78 dwellings had no usual residents). There were no communal residential establishments (such as houses in multiple occupation and care homes) recorded within the area. The latest population estimates (2016) suggest that the population is now around 627 usual residents (an increase broadly in line with the district average).

Of the population present in 2011, about 13% of usual residents were 15 years of age or younger, and 30% were 65 years of age or older. The median age was 56 years old. The 2016 population estimates suggest the proportion of the population over 65 years rose to around 34%. This population profile varies slightly from the West Dorset average (which in 2011 was 16%, 26% and 49 years respectively, with the amount of older people also increasing in the intervening period). The Neighbourhood Plan area has a higher proportion of older people than typical even for West Dorset, and trends suggest this will continue to increase as time goes on. Although from the age profile chart (above) the main 'bulge' in numbers was particularly notable for residents in their 50s and 60s, and most residents (80%) considered themselves to be in good or very good health, compared to 4% in bad health (which was slightly better than the district average), if the population profile continues to favour older residents, issues relating to poor health and care needs are likely to increase.

**Household size and composition**

About three-quarters of all households (76%) are occupied by one or two people (according to the 2011 Census). Stoke Abbott has fewer households with 4 or more people (10% compared to 16% in Marshwood), and more single person households (39% compared to 32%). Nearly 70% of the population is aged over 40 years old, and only about 15% of the population is under 20 years of age. About one in six households (18%) have dependent children living at home. About one in three (32%) are households of one or more people all aged 65 or more. There is a slightly higher concentration of people aged 75 or over in Marshwood than elsewhere (15% compared to 10% in Stoke Abbott).

**Housing stock and occupancy**

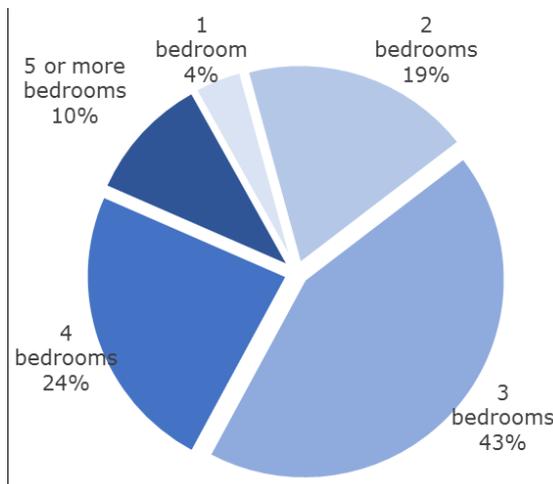
The housing stock varies quite significantly within the neighbourhood plan area and compared to West Dorset (according to the 2011 Census).

	<b>Marsh-wood</b>	<b>Stoke Abbott</b>	<b>West Dorset</b>	<b>England</b>
<b>House or Bungalow; Total</b>	<b>95.4%</b>	<b>81.7%</b>	<b>84.7%</b>	<b>78.1%</b>
<i>Detached</i>	74.5%	54.1%	37.5%	22.4%
<i>Semi-Detached</i>	16.3%	23.9%	24.9%	31.2%
<i>Terraced (Including End-Terrace)</i>	4.6%	3.7%	22.3%	24.5%
<b>Flat, Maisonette or Apartment; Total</b>	<b>2.0%</b>	<b>17.4%</b>	<b>14.4%</b>	<b>21.2%</b>
<i>Purpose-Built Block of Flats</i>	0.7%	7.3%	11.1%	16.4%
<i>Shared House (inc bedsits)</i>	1.3%	10.1%	2.2%	3.8%
<i>In a Commercial Building</i>	0.0%	0.0%	1.1%	1.0%
<b>Caravan / Temporary Structure</b>	<b>2.6%</b>	<b>0.9%</b>	<b>0.9%</b>	<b>0.4%</b>

The Marshwood area is dominated by detached dwellings, comprising three-

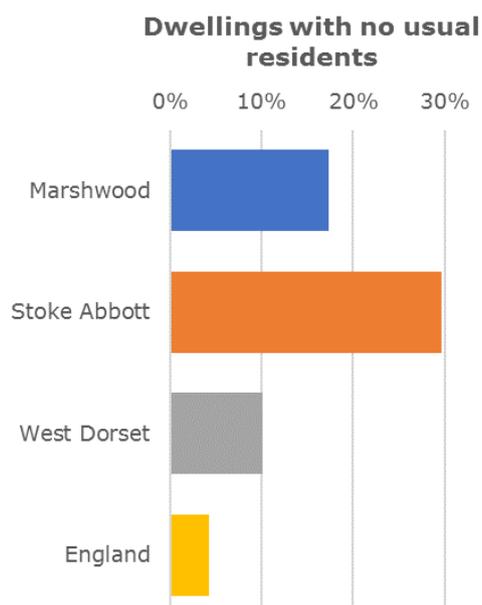
quarters (75%) of its housing stock. This compares with 54% in Stoke Abbott, and 38% in West Dorset. There are very few terraced properties. Stoke Abbott has a comparatively high proportion of homes that have been sub-divided into self-contained apartments, making up about 10% of its housing stock, with a further 7% of its stock built as flats. This compares to a very low proportion of Marshwood homes where only 1 in 50 homes is a flat or apartment.

The most typical dwelling size is a 3-bedroom property. The predominance of detached properties is reflected in typical house sizes, with a high proportion (77%) of homes having 3 or more bedrooms – more so in Marshwood (where the proportion is 82% of all homes) – compared to a district average of 64%. The number of large properties with 8 or more habitable rooms is broadly the same across the neighbourhood plan area – comprising 1 in 3 dwellings (32%), again much higher than the district average (19%).



The number of smaller homes with up to 4 habitable rooms in Stoke Abbott is broadly the same as the district average, comprising about 1 in 4 homes (26% in Stoke Abbott compared to 27% in West Dorset) – due in part to the higher number of flats and apartments in that area. The figure is much lower for Marshwood at about 1 in 10 homes (11%).

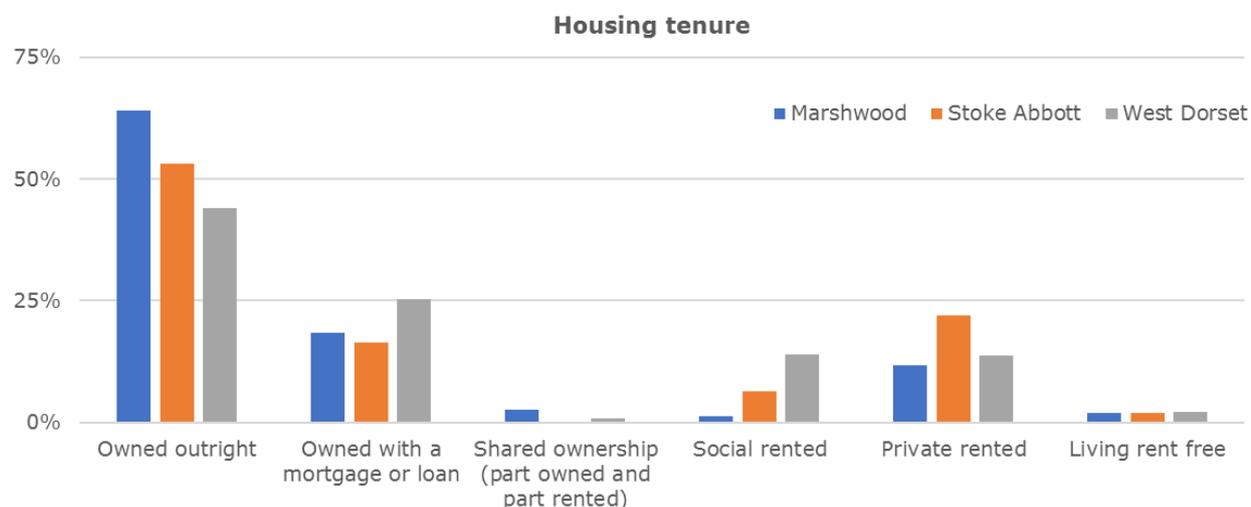
23% of all dwellings had no usual resident at the time of the Census – and was particularly high in Stoke Abbott (at 30%, compared to 17% in Marshwood). This compares to 10% for West Dorset and 4% in England. The number of usual residents with second homes elsewhere was also comparatively high for Stoke Abbott (at 11%). More recent Council Tax records (2016/17) suggest that the proportion of second homes and long-term empty properties in the area may be lower than the 2011 Census suggests, with 13% recorded as such across the area. However the proportion of empty properties remains highest in the Stoke Abbott area at about 18% (compared to a West Dorset average of 6%). This indicates that a significant proportion of local homes, particularly in Stoke Abbott, are likely to be



unoccupied for parts of the year, with potential impacts on the continued viability of local services.

### Housing tenure

According to the 2011 Census about 60% of households owned their homes outright, and another 18% have a loan or mortgage against their home. This compares to 44% and 25% respectively in West Dorset. The stock of social rented homes was 3%, much lower than the district average of 14% (although this gap will have reduced slightly with the completion of the 8 affordable homes in Marshwood in 2015/16). There is quite a significant proportion of privately rented homes in Stoke Abbott – as these account for 22% of the housing stock (compared to 12% in Marshwood and 14% in West Dorset).



## 9. Conclusion – Housing Need in the Neighbourhood Plan area

Given that there are a variety of sources of information on which to base the housing needs figure, these should be considered together to provide a reasonable housing needs estimate.

Table Average Overall Housing Need Figure

Source	Section	Notes	2017-2031 requirement
<b>Projection based assessment</b>	2	Does not apply any spatial strategy to the distribution	Marshwood: 1.6dpa Stoke Abbott: 1.1dpa
<b>Past delivery rates</b>	3	Variable depending on the Local Plan strategy, economy and community intervention	Marshwood: 0.5dpa Stoke Abbott: none
<b>Housing Register and information on affordable housing need</b>	4	Land registry data highlights significant gap between wage levels and house price affordability for those on an average household income 10 households are currently on the affordable housing register primarily for 1-bedroom properties. There were a significant number of applicants for self-build plots in western Dorset, although this include demand for the main towns.	Marshwood: 1.1dpa Stoke Abbott: 1.6dpa
<b>Market signals</b>	5	Demand remains buoyant across most housing types, with all agreed that there was a need to take specific action to tackle the lack of affordable housing locally	

Source	Section	Notes	2017-2031 requirement
<b>Service provision issues</b>	6	No specific issues identified regarding housing numbers, although the impact of population changes on the school should be monitored.	
<b>Local opinions</b>	7	General acceptance of some growth of in excess of 0.5 dwellings per annum, emphasis on assisting home ownership and 2 or 3-bedroom dwelling sizes	
<b>Key Census statistics</b>	8	Highlights: <ul style="list-style-type: none"> <li>– ageing population and lack of economically active adults under 40 years</li> <li>– over-provision of larger detached properties available on the open market</li> <li>– limited availability of affordable housing managed via a CLT / housing association</li> <li>– high proportion of second / holiday homes, particularly in Stoke Abbott</li> </ul>	

The above data would suggest a possible target of about 2 dwellings per annum, primarily for affordable housing and smaller (and more affordable) open market housing types including self-build plots.

There is likely to be more potential for conversions and removal of restrictive conditions (eg holiday lets) within Stoke Abbot and the more rural parishes, compared to Marshwood.

Consideration should also be given to care needs of the older population in relation to adaptable and accessible home types.