

**PL/2026/00195 Land to the West of Westbury Road, Warminster.
Affordability and Housing Need**

Objection:

The houses proposed by the applicant do not meet a local need. That breaches not only common sense (why would you build houses local people cannot afford) but also NPPF82.

Building houses that local people cannot afford is by definition, unsustainable. Bringing in outside populations will stretch infrastructure without demonstrably adding to the local economy.

Warminster is being asked to take excessive numbers of new homes without any planned commensurate improvement in infrastructure. This is in breach of NPPF 129c.

The entire housing need for Warminster can be accommodated by brownfield land so there is no need to develop a greenfield site.

Finally I should add that the so called “Affordable Houses” will be unaffordable to the local population too.

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1. House Prices

This planning application is for 205 houses. In their submitted Statement of Community Involvement the applicant indicates that house prices for the market rate housing (70% of the total) will be around £327,715 (p15 of the Statement of Community Involvement)

This figure is largely supported by the latest data for the House of Commons Library on local house prices (published 6 October 2025) which indicated the median house price in Warminster North and West, the area the application site is in, is £300,000.

We can assume based on the Barratt figure, that they will be building houses in a price range somewhat above the average.

That is market rate housing.



However so called “Affordable Housing” is also in the mix. But Affordable Housing only has to be 20% off market rates, unless a social housing provider can be secured. Councillors and planners will be aware that social housing providers are not currently coming forward because they have had a problem accessing funds for development.

So where Affordable Housing is being offered, it is most often on the basis that it is for sale or rent at 20% off market prices.

Looking at the Barratt’s figure, that would equate to buying a property on site for £262,172.

2. Wages

Getting accurate figures for local wages is not straight forward, but again the House of Commons Library provides accurate data on a constituency basis. The applicant’s site lies in the South West Wiltshire constituency (this takes in Warminster Westbury and Trowbridge).

The latest published figures are from the 6 November 2025. Wages here are somewhat lower than the average for the UK as a whole and the south west region as well.

The median wage for South West Wiltshire works out at £37,856. However inevitably it is not people on a median wage struggling to get on the housing ladder. Looking at the fact that Warminster is a garrison town, the most numerous (and necessarily junior) ranks are that of privates. Their current salary is £26,334 per annum. A Lance Corporal £34,083. Both are paid at well below the median wage. Even an officer cadet only receives £34,676.

The question that should exercise planners and applicants, is not how to accommodate those who are already on the housing ladder, perhaps on the median wage, but those who are struggling to enter the housing market. These are the people paid significantly below the median wage. This is where the need is most pronounced.

3. Affordability

Mortgage companies are currently offering mortgages at a maximum of 3.5 times salary and on an assumption of at least a 10% deposit.

If we take our person paid the median wage for the South West Wiltshire constituency, on a salary of £37,856, they would be able to get a mortgage for around £132,500. Throw in a 10% deposit and that would give them the capacity to buy a property for up to £147,200.

If we look at a couple, where one partner earns the median £37,856 and the other earns say £27,500, they might get a mortgage based on 2.5 times their joint salary. That would equate to a mortgage of £163,400 and with a 0% deposit, total purchasing power of £181,500.

As you can see this is a mile away from the £300,000 + priced homes that Barratt are thinking of building. So who are they for? Certainly not for local people.

Certainly not for people in Wiltshire looking to get on the housing ladder. The National Housing Federation produced house price affordability figures by constituency that showed that in South West Wiltshire the average house price was 10.9 times the average salary.

This gives a clear explanation for 3 things:

- Why local people cannot get on the housing ladder
- Why Wiltshire will have exactly the same housing crisis if these homes were built, that it currently has without them
- Why these houses priced at £300,000+ are not aimed at the local market

Of course if built the homes will be sold. But as you can see, not to local people who will not be able to afford a multiple of 10.9 times their salary. So who will buy them? After all the national average is that house prices are around 9 times salaries in any one area.

The answer is I think obvious. These houses will be marketed in the south east. An average house price in Tunbridge Wells is £430,000 (all figures from House of Commons Library) or in Hackney North and Stoke Newington is £564,450.

People in the south east may face multiples of around 8 or 9 (they are often smaller than those in the West Country) but by moving west to where house prices are cheaper they can do one of two things:

- Effectively use the equity in their current home to reduce their mortgage or increase their equity by investing in a home in Warminster that is between half and two thirds of the price it is where they live now.
- Commute to a current job with a salary well in excess of the average in South West Wiltshire, and use that to get onto the housing ladder.

What these houses will not be, is something that local people in Wiltshire can afford. The applicant knows that and hints at it strongly in their own Planning Statement (page 29 para 7.17) where they describe the new occupants of their proposed estate as “incoming occupiers”.

4. Housing Need

There is certainly no doubt that there is some genuine housing need in Warminster. It is just not in the price bracket or housing type that the applicant is seeking to provide. For instance on 12 February 2026, a review of 1 bedroom flats in Warminster revealed that property site RightMove had just 2 available.

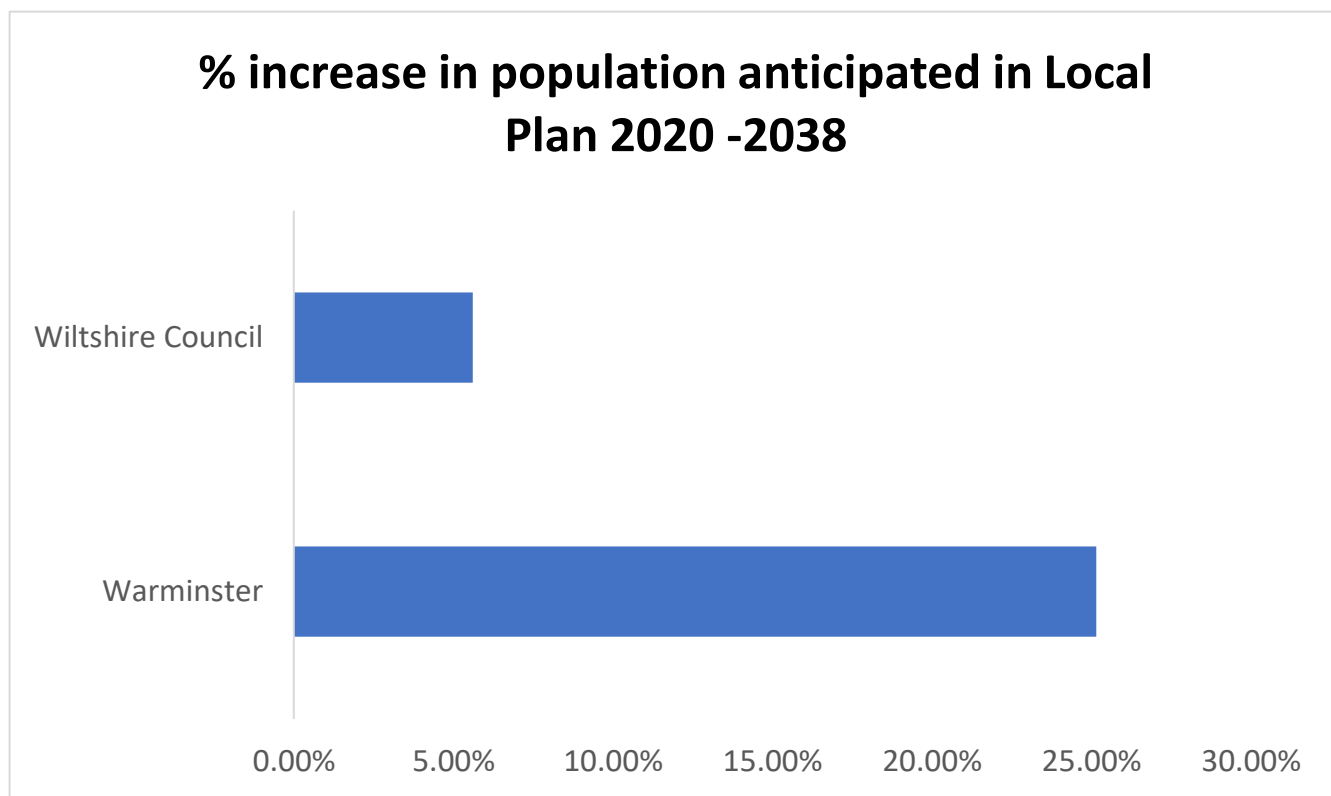
The applicant's own evidence presented to the Planning Inquiry indicated that the population of Wiltshire is expected to grow by 28,266 between 2020 and 2038 (CD.G.03 Wiltshire_Local_Housing_Needs_Assessment_Update_Vol_2 page 21).

In that period same, Warminster is expected to provide some 1,780 new homes. Using the applicants own estimate of 2.3 people per household (Barratt Planning Statement p29 para 7.17) that would represent a population increase in Warminster of 4,098 between 2020 and 2038.

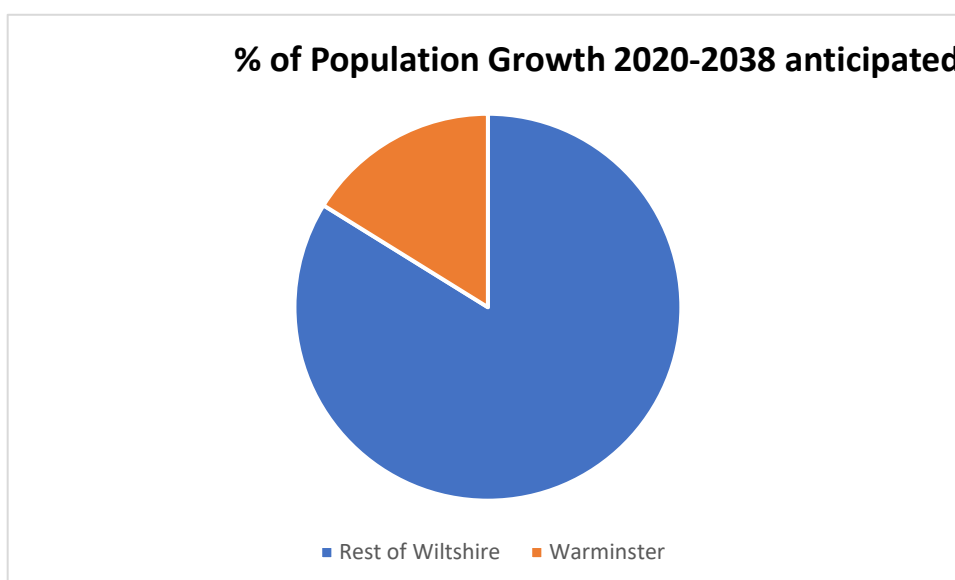
That estimate is before allowing for the applicants site which, as they say, will result in a 472 person increase to the population.

The population of Warminster at the last census was 18,173. It is now being asked to accommodate an increase in population that equates to 25%. It is obvious that Warminster is taking far more than its fair share of the housing growth.

However the implicit growth for the whole of the Wiltshire Council area is anticipated to be 28,266 between 2020 and 2038 (from the base of 504,000) that's a growth rate of just 5.6% so clearly Warminster is expected to take an excessive share of the anticipated population growth



In fact if the whole population of Wiltshire (504,000 at 2020) were to grow at the rate being suggested for Warminster, the population by 2038 would be 630,000! Looking at it a different way, the pie chart below shows the share of total population growth to be taken by Warminster alone:



If you approve this application, of a projected population increase for the whole of Wiltshire of 28,266 between 2020 and 2038, Warminster town would be expected to bear 4,570 of that increase. That is 16% of the total.

Warminster residents are entitled to know why the growth for Warminster is so disproportionate to that elsewhere in the county.

It is also worth noting that this disproportionate increase comes at a time when the military base, the biggest employer in the area, is shrinking in size (in terms of personnel employed there).

In summary it is clear that not only is there no obvious demand or need for this housing, but it must be self-evident, that without significant investment in infrastructure, none of which is planned for Warminster in the new Local Plan period, the town will be unable to cope.

On these grounds alone it is clear that the applicant's site is surplus to requirements and could cause significant damage to the community by sending the local housing supply significantly out of kilter with the capacity of local infrastructure to accommodate it.

5. No housing needed

This is perfectly illustrated in the new draft Local Plan for Warminster, part of the new Wiltshire Local Plan. First prepared in 2023 and consulted on in 2024, the plan runs until 2038 and has been reviewed by planning inspectors.

The plan identifies a **need for a further 40 homes** (excluding those already approved and not yet built) in Warminster between now and 2038.

The Inspectors have commented on a number of specific aspects of the Local Plan and asked the council for a rethink in some areas. It is particularly noteworthy that the Inspectors **DID NOT** criticise the proposals for Warminster and did not identify the 40 homes proposed as insufficient or lack in credibility. An accusation that has been made, without any factual basis, by the applicant.

The applicant's site with 205 new homes is clearly excessive. Further it is to be built on a greenfield site. There is more than enough brownfield land within the town of Warminster to meet the housing need between now and 2038.

There is no need and no desire for speculative development that takes fields away from agriculture, that encroaches on the countryside when there is more than enough brownfield land to meet the current need.

Further as noted in section 2 above, the housing need, based on local salaries, that is unfilled is not for 3 or 4 bedroom homes costing in excess of £300,000 of the sort Barratt will be proposing. The need is for 1 bed and 2 bed starter homes.

6. NPPF

The critical point here is firstly that these houses are unnecessary and will put an obvious strain on local infrastructure. Mainly because Warminster is being asked to take a greater % of new housing than other areas of Wiltshire.

NPPF 129 c says that: *“Planning policies and decisions should support development that makes efficient use of land, taking into account the availability and capacity of infrastructure and services – both existing and proposed – as well as their potential for further improvement.”* Clearly this application does not comply with that requirement.

NPPF 82 says: *“In rural areas, planning policies and decisions should be responsive to local circumstances and support housing developments that reflect local needs, including proposals for community-led development for housing. Local planning authorities should support opportunities to bring forward rural exception sites that will provide affordable housing to meet identified local needs, and consider whether allowing some market housing on these sites would help to facilitate this.”* It is obvious that these houses will not meet a local need. Neither market rate nor Affordable Homes will be genuinely affordable to local people. The applicant is including the minimum number of Affordable Homes that they can get away with where NPPF 82 suggests the majority of homes should be Affordable Homes and market price homes only permitted create revenues to allow Affordable Homes to be built. In both respects this application breaches NPPF82.

NPPF 125 c) says that: *“Planning policies and decisions should give substantial weight to the value of using suitable brownfield land within settlements for homes and other identified needs, proposals for which should be approved unless substantial harm would be caused, and support appropriate opportunities to remediate despoiled, degraded, derelict, contaminated or unstable land;”* The entire housing need for Warminster for the next 12 years can be accommodated by using brownfield sites in the town. It is therefore a clear breach of NPPF to allow a totally unjustified development to be commenced on a greenfield site.

7. Conclusion

This application breaches NPPF in a number of significant ways:

The houses proposed by the applicant do not meet a local need.

The houses the applicant proposes are demonstrably unaffordable to local people. Even the Affordable Housing will be unaffordable to local people.

That breaches not only common sense (why would you build houses local people cannot afford) but also NPPF82.

Building houses that local people cannot afford is by definition, unsustainable.

Despite the fact that Warminster is being asked to take excessive numbers of new homes out of the total for the Wiltshire Council area, the Local Plan offers no planned commensurate improvement in infrastructure. This is in breach of NPPF 129c.

The entire housing need for Warminster can be accommodated by brownfield land so there is no need to develop a greenfield site. NPPF 125 c) gives preference to brownfield sites. It is unnecessary and by definition unsustainable to build on a greenfield site when housing needs can be met from brownfield.

For these reasons the application should be rejected.