

Chedworth

(Cotswold District)

Parish Housing Needs Survey Report

April 2017



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1. INTRODUCTION

1.1 In December 2016 Chedworth Parish Council engaged the services of GRCC's Rural Housing Enabler to carry out a local Housing Needs Survey.

1.2 The Rural Housing Enabler (RHE):

- is employed by Gloucestershire Rural Community Council, which is part of the national network of Rural Community Councils (ACRE - Action with Communities in Rural England).
- Works closely with rural communities, housing associations, local authorities, other community organisations (including community land trusts) and landowners to meet the affordable housing needs of rural communities.
- is an independent advisor, although, the post is funded through contributions from Cotswold District Council, Forest of Dean District Council, Stroud District Council, Tewkesbury Borough Council and eleven housing associations.

2. PARISH SUMMARY

- According to 2011 census there were 369 dwellings, population of 800 and 333 households living in Chedworth. There are 21 second homes. This equates to an average of 2.4 persons per household similar to Gloucestershire as a whole.
- By road Chedworth is 8 miles from Cirencester, and 11 miles from Cheltenham. The nearest station on the national train network is in Cheltenham. There are limited bus services to Northleach, Cirencester
- Chedworth has the following facilities: primary school, village hall, church, two public houses, and farm shop.

3. AIM

3.1 The purpose of the survey is to investigate and establish the affordable housing needs of people who live in or have close ties to Chedworth. By comparing the established needs with the existing supply of affordable housing and the number of re-lets, we can estimate the number of dwellings, house types and tenure of new units required to meet the Parish's needs.

3.2 **Housing needs** can be defined as the need for a household to obtain housing which is suitable to meet their requirements in terms of:

- House type and accessibility e.g. house, bungalow, flat etc
- Size and number of rooms
- Location e.g. in relation to employment, schools, family, shops and public services etc

- Affordability
- Tenure, including security

3.3 The aim of the survey is to provide Chedworth Parish Council with an independent report of a robust nature based on evidence from reliable sources. This will assist the Parish Council to respond to any planning proposal that may come forward for additional housing within the parish.

4. SURVEY DISTRIBUTION AND RESPONSE

4.1 The parish council arranged for the delivery of questionnaires to 369 dwellings during weekend 25th/26th February 2017.

4.2 Householders were requested to return completed questionnaires in an enclosed freepost envelope to GRCC's offices at Community House, 15 College Green, Gloucester GL1 2LZ.

4.3 Part A is entitled 'You and your household' and is for every household to complete. Part B is entitled 'Home Working' and is also for every household to complete. Part C is entitled 'Housing Needs' and is for households in housing need to complete. People were asked to provide their name and contact details if they would like further information on housing options. Personal details are neither presented in this report nor passed to a third party.

4.4 A total of 369 questionnaires were distributed.

- Everyone was asked to complete Part A and Part B of the form.
- If a household considered themselves in need, or likely to be in need of re-housing within the next five years, they were invited to complete Part C of the form.
- Households were asked to forward the questionnaire to anyone they knew of who had moved away but might wish to return to live in Chedworth .

There was a response rate of 41% with 153 completed (130 completed replies on paper and 23 on line) from 369 dwellings. This figure compares to: Bourton-on-the-Water 27%, Chedworth 45%(2012), Ebrington 40%; Norton 36%; Kempford 22%). Whilst the survey provides no direct evidence of the needs of those who did not respond to the questionnaires there are other useful sources that inform of housing needs i.e. the District Council's housing register (Gloucestershire Homeseeker), District-wide Housing Needs Survey and Gloucestershire Strategic Housing Market Assessment.

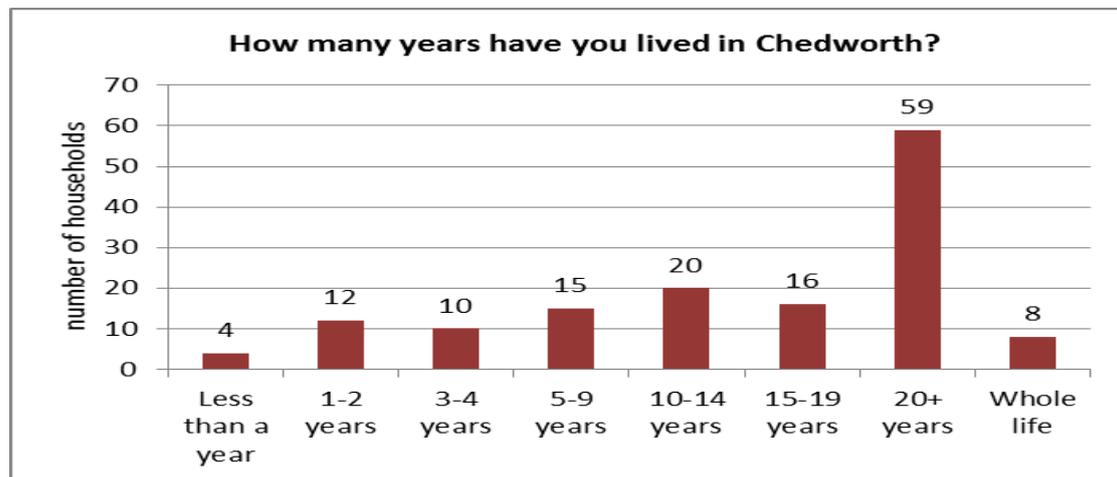
5. KEY FINDINGS

Part A – You and your household

5.1 **Question A1 asked...*Is this your main or second home?*** 141 respondents reported that their home in Chedworth was their main home. 4 respondents reported it was their second home. And 8 respondents made no entry. It is the 149 households living in Chedworth Parish who are the subject of this report.

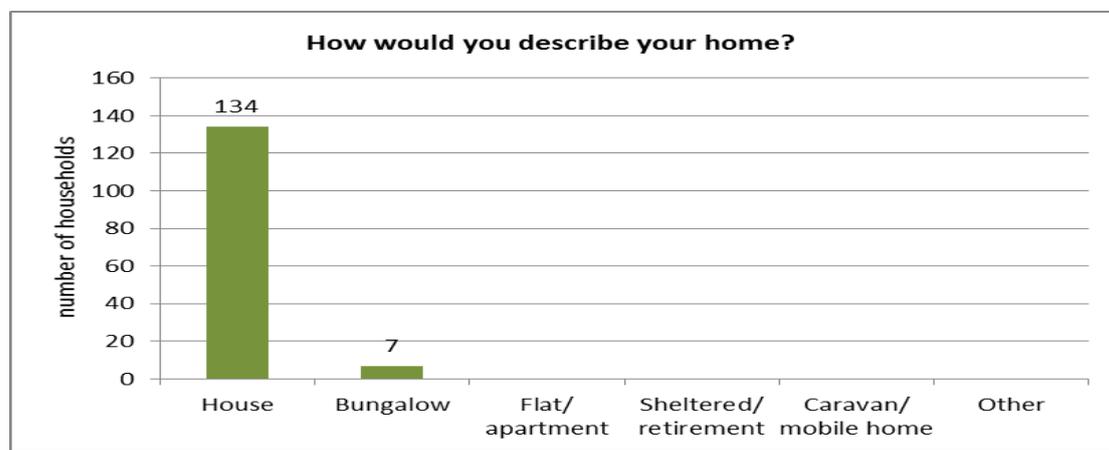
5.2 **Question A2 asked ...*How many years have you lived in Chedworth?*** Table A below indicates the length of time respondents have lived in Chedworth. It shows that a 45% of respondents have lived in the parish for 20 years or more or their whole life. 18% of residents have lived in Chedworth for 4 years or less.

Table A: How many years have you lived in Chedworth Parish?



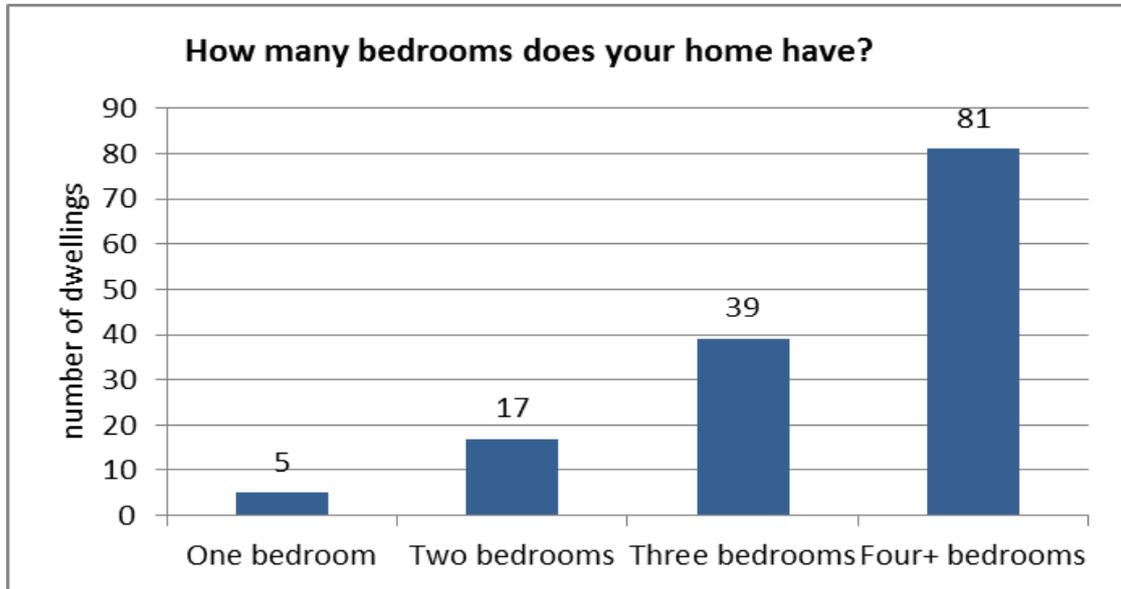
5.3 **Question A3 asked...*Describe your home in terms of house type.*** Table B below shows 90% of respondents live in a house, 5% live in a bungalow, and 5% made no reply.

Table B: How would you describe your home?



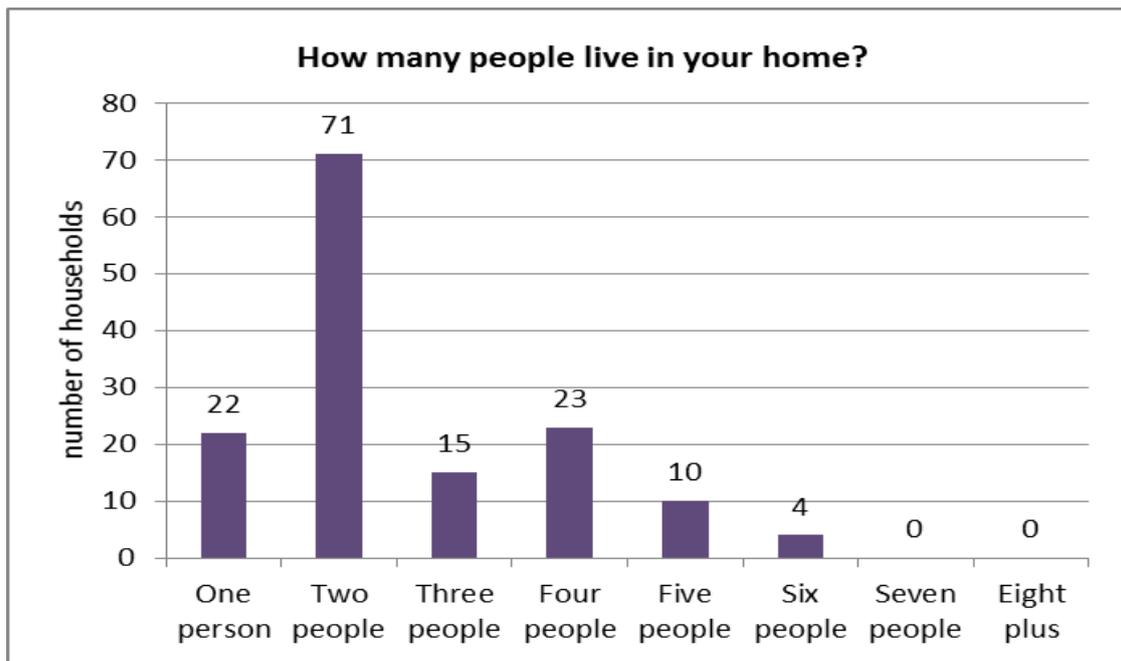
5.4 **Question 4 asked... How many bedrooms do you have?** Table C below shows 80% of dwellings have three or more bedrooms, 11% of dwellings have 2 bedrooms, 3% of dwellings have one bedroom, according to the survey response, and 5% of respondents made no entry.

Table C: How many bedrooms do you have?



5.5 **Question A5 asked...How many people live in your home?** Table D below shows 63% are 1 or 2 person households, 25% are 3 or 4 person households, and 10% are 5 or more person households.

Table D - How many people live in your home?



5.6 Question 6 asked...How many people in your household are in each age group?

Table E - How many people in your household are in each age group?

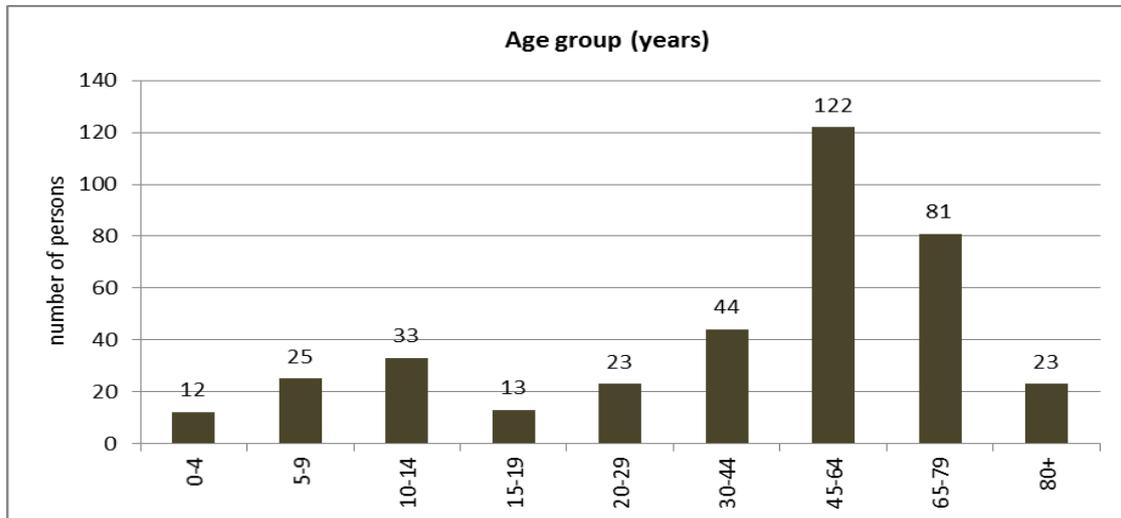
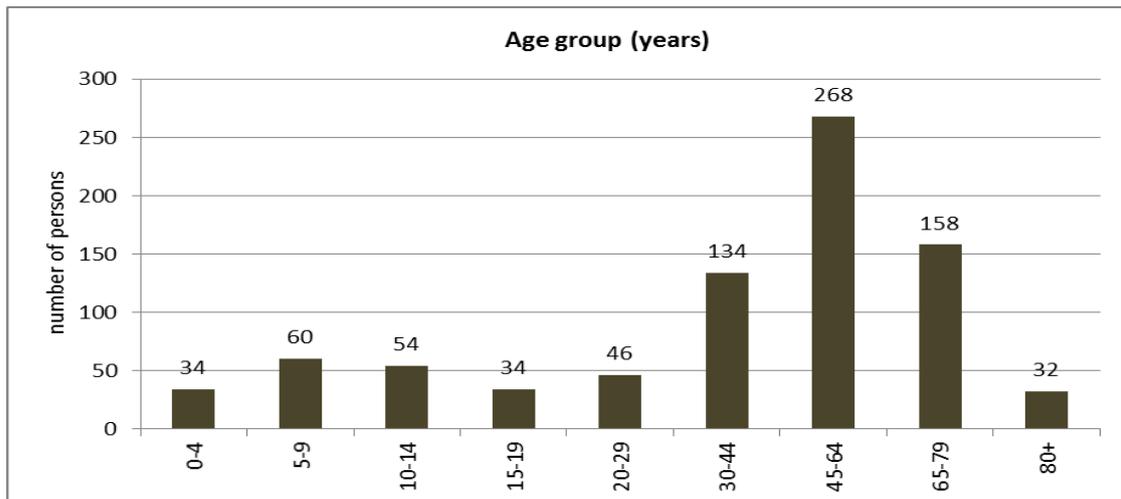


Table F – Number of people in age group according to mid-year population estimates for 2013 (source: Office of National Statistics)

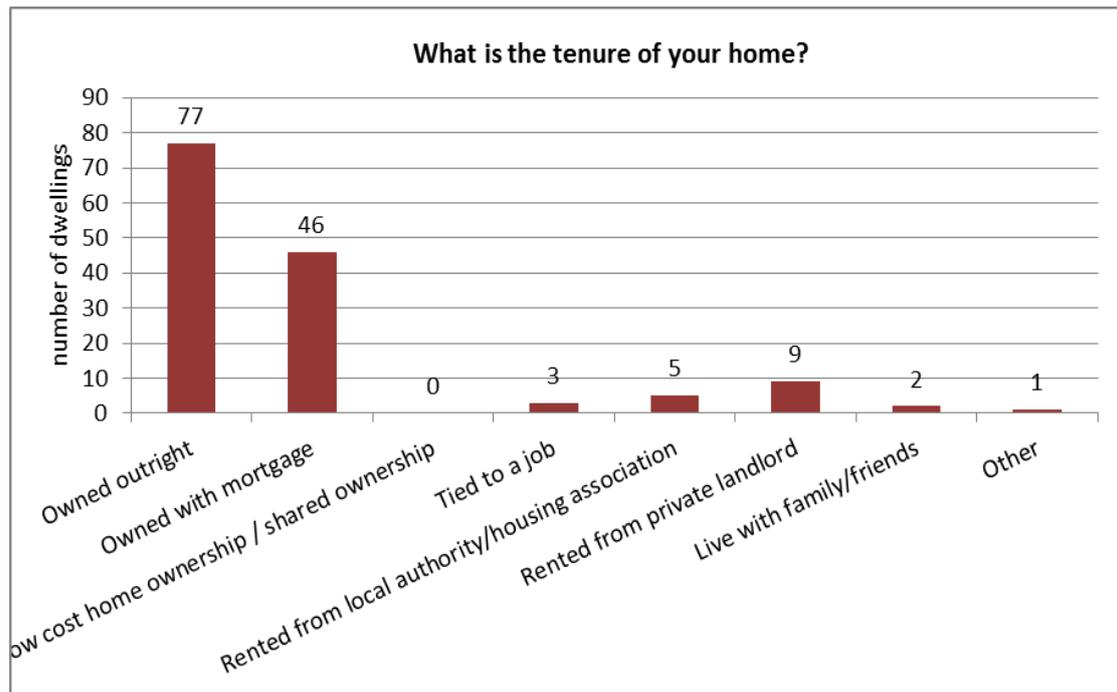


By comparing the survey results in Table E to Table F (above), it is evident conclude that age groups 0 to 4 years and 30 to 44 years are under-represented in the survey. Whilst age groups 10 to 14 years, 20-29 years and 45 years or more are over-represented in the survey. The remaining age groups are fairly represented by the survey. Similar surveys of this type inform us that older people are more likely to respond to this type of survey compared to young people.

5.7 Question A7 asked...How many members of your household are male or female? 185 said male and 200 said female.

5.8 Question A8 asked...What is the tenure of your home? 83% of respondents own their home, of whom nearly two thirds of whom own their home outright, and the remainder of home owners have a mortgage. 3% of respondents rent from the local authority or housing association, none have low cost or shared ownership housing, 2% live in accommodation tied to employment, 6% live in private rented and 1% live with family or friends. 4% gave no reply.

Table G - What is the tenure of your home?



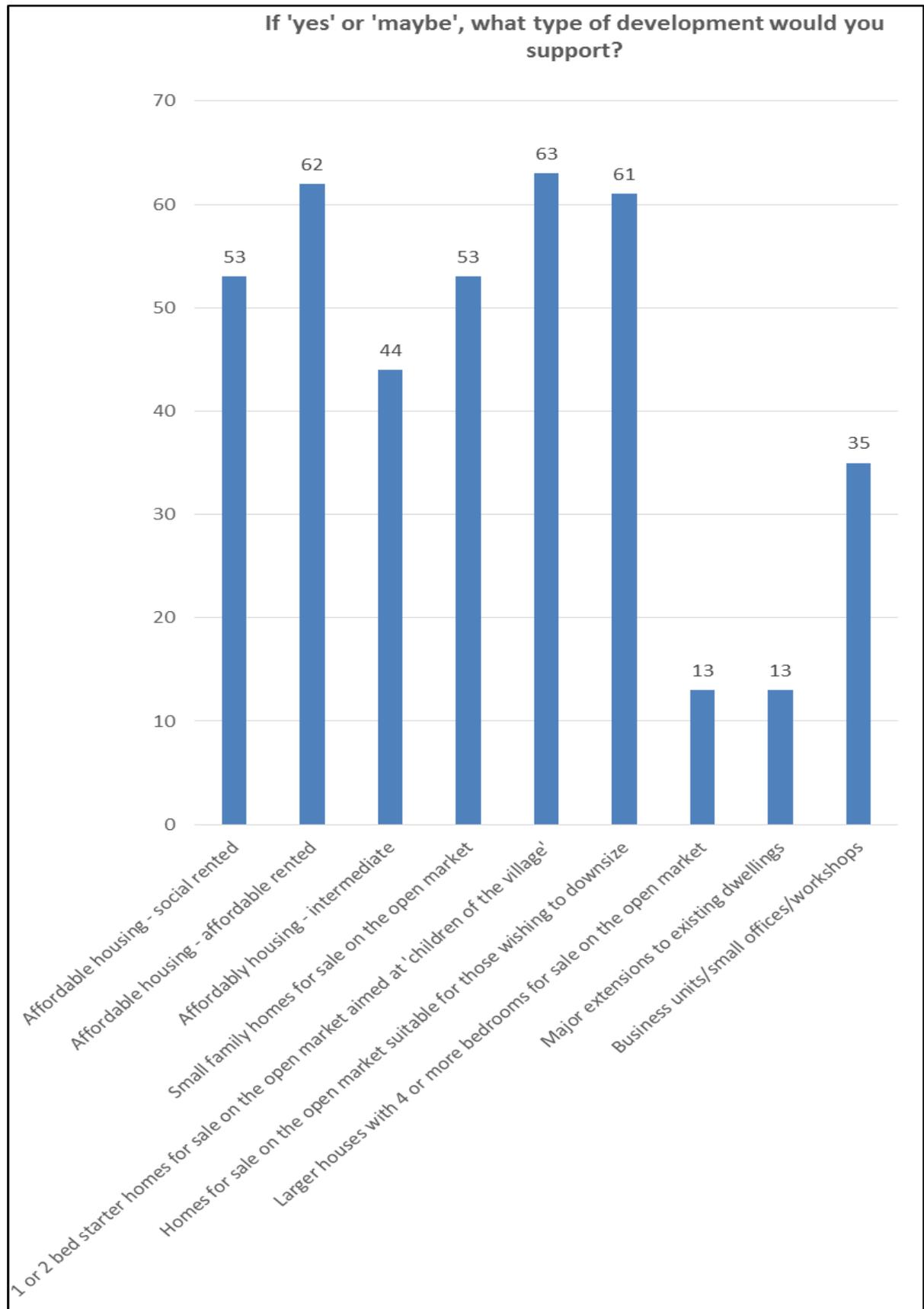
5.9 Question A9 asked...Has your home been adapted to improve physical accessibility? 9 respondents said 'yes', 134 said 'no'.

5.10 Question A10 asked...Has anyone from your family moved away from Chedworth in the last 5 years due to difficulty finding home they could afford locally? 15 respondents said 'yes', 124 said 'no'.

5.11 Question A11 asked ... Would you support development in Chedworth? 34% of people indicated 'yes', 30% said 'no', and 33% said 'maybe'. 3% made no reply.

5.12 Question A12 asked...If 'yes' or 'maybe' (to question A11), what type of development would you support? People were asked to tick as many boxes as they wished.

Table H: If 'yes' or 'maybe', what type of development would you support?



5.13 Question 13 asked...*If a need is identified for affordable housing (first three categories in question A12), would you support a small-mixed tenure development of affordable and open market homes?*

46% said 'yes'. 48% said 'no'.

5.14 Question 14 asked...*Finding a suitable and available site in Chedworth has proved very difficult. If you have any suggestions for acceptable sites please indicate these below. (It does not need to be on land you own):*

- On land on or adjacent to Fields Road and the village hall.
- Rather than building a group of residences, why not build individual houses in suitable single sites?
- End of playing field.
- Near the farm shop.
- Field or fields opposite the Hemplands
- Opposite farm shop
- Quarry by the farm shop
- Opposite the Hemplands
- Opposite side road at Hemplands or on the diggers garden site
- Land between Fields Road and the old railway. Land opposite Hemplands
- There are NO suitable sites. This is a VILLAGE and it's big enough already.
- Opposite Hemplands
- The paddock next to Hare and Hounds Pub
- Field next to Hemplands and next to farm shop
- Land off Fields Road to rear of Fairburn and Nomania, land opposite the Hemplands no 15 & 28 adjacent to highway.
- We do not have an issue with the site being offered by Tim Hamilton. Do not have knowledge of any other sites currently available.
- Unsure of acceptable sites but feel they should (if possible) be within the village boundary and not on green field sites on the outskirts.
- The quarry behind the farm shop.
- The site offered, off fields road, between the diggers allotments and 'The Smalls' seems a sensible suggestion.
- Land between village hall/tennis courts and top of School Hill.
- Land opposite the Hemplands – good access and near Farm shop. Preserve the countryside – avoid precedent – one open space developed will inevitably lead to more development.
- Fields Road/outskirts of the village.
- Near the farm shop
- Small fiend opposite Hemplands and farm shop
- Land to village hall. Field between school and top of Cheap Street, cluster around Hemplands/Farm shop?
- Fields Road or beyond playing field at village hall.
- All that have been proposed over last 15 years

- The site between the village hall and tennis club and the road. Infill in village and along fields road down to farm shop.
- Fields road – beyond the village hall allowing access to the school etc. for young families without increasing traffic/parking problems
- Small plot next door to village hall field opposite farm shop
- Not aware – very much against agricultural land use for this purpose and any further urbanisation of the village.
- Ignore development boundaries, green belt, AONB etc. and change planning rules to allow thinking outside the current box of constraints. Stand up to NIMBYs, approach local landowners, do deals e.g. offer free housing on donated land.
- Infill not a large site.
- Adjacent to farm shop
- Land adjoin the Hemplands
- Within village close to village shop
- We believe farmland should not be developed. We need to protect our countryside

5.15 Question A15 asked...*If you have any comments on the issue of affordable housing please use the space below:*

Favourable

- A little wary of social rented housing because in the past problem families were dumped on the village by housing associations. I have no objection if they are local families.
- I have lived in Chedworth, over that time my personal circumstances have changed. I was divorced 20 years ago. I was left with very little money, so I am now renting from a private landlord – unlike widows people like me are not catered for – I will have to move because renting is draining my savings – the option would be a 1 bed flat in Glos!
- We believe that this should only go ahead if a site can be found which does not negatively impact on others who already live in the village. There should be obvious benefits to the school/pub and farm shop. It depends where and how many.
- It would be good to explore mixed occupancy properties for wide age range. The Dutch and Scandinavians have had good outcomes with this approach.
- Should be a priority to those either living in, working in or having lived most of life in Chedworth Parish.
- Must be designed to last and give people a safe and pleasant home.
- We want housing that is affordable but for sale on the open market. Lived in area all my life and don't want to have to rent if we want to stay. By affordable, we are looking at no more than £150k.
- Chedworth needs affordable housing for the next generation and want to stay in the village and provide it and its amenities with a future.

- I am in support of affordable housing if a need is proven. I am against open market development of larger houses (We have enough of these).
- Opposite the farm shop. Next to village hall/opposite existing houses.
- Please see attached. Now that Pandora's Box has been opened, all we can do is work towards a local solution, not a major outside developer taking advantage of well-intended but mis-guided box opening.
- I do not support affordable housing being used to get planning permission for building larger profit making homes where the intention is to turn agricultural land into a development site. A small number of affordable houses would be OK but not added to a planning application just to get it passed. We need to be careful not to set a precedent for change of use. Permission from agricultural land to residential.
- There is definitely a need for affordable housing in the village. Young people who grow up in the village have no choice but to move away as there is a complete absence of one or two bed starter properties at an affordable price. Likewise, at the other end of the scale, older people wishing to downsize need similar smaller sized properties.
- No permission for a mixed social/affordable/open market housing should be given without a clause saying the social/affordable element is built first to avoid the developer saying 'nobody want to build and run the social/affordable houses'.
- No such housing should be outside the curtilage of the village.
- Would strongly support homes for sale on open market with restriction on use as second homes (Similar to St Ives restrictions). Without this small family homes or starter homes will quickly become unaffordable.
- For me the most important thing we need to do is help 'children of the village' and we would happily support that.
- I feel anyone who needs to be in affordable housing would find it quite difficult living here. The transport is very poor, so a car would be required – a costly item. Access to cheaper housing would be difficult. They need to have homes near facilities. The only other objection would be any housing would not be a precedent for more development. We are losing too many villagers. I am old enough to see it happen. I have also been poor enough in earlier life to think what the needs are.
- Build where pre-existing affordable housing is already not on open-farmland or Greenfield sites. Build for those in need ie working within five mile radius of Chedworth, not Swindon/Bristol/Oxford commuters.
- Young people or those downsizing with a connection to Chedworth should have priority. Young people from the village in particular, should be encouraged/helped to stay. People wishing to buy 'second' homes here should be discouraged.
- It would be wonderful if affordable housing could be made available locally.
- The size and population of the village precludes the necessity of affordable housing when this is available in Cirencester and Swindon.

- ‘Affordable’ is a very vague and relative concept obviously dependent on income/asset/family support etc. There is no guarantee that housing will remain affordable (especially when there is a transfer of tenant/owner) We do not need any more large houses on market especially those that frequently remain empty.
- Very important to maintain a balanced community.
- It is open to exploitation by developers – I would encourage self-build or community development for sensitive building.

Against

- What is affordable? Previous survey have found there is not a strong need – I doubt anything has changed so I regard this survey a waste of time and money.
- I don’t think that rental is a good solution for anyone, or the community.
- Lack of services to support any significant increase in families in area.
- Plenty of affordable homes in Cirencester (7miles away) well suited to young working people, or families with young/older children and plenty of transport and secondary schools shops and sports etc facilities. No need for green belt development.
- There’s no such thing as affordable housing.
- There is not the infrastructure to support affordable housing and to put the infrastructure in would make Chedworth a small town and take away from the village rural charm. There are plenty of affordable housing sites at Cirencester and Bourton on the Water.
- Affordable housing is not it appear in demand. Rural exemption sites should not be used for housing. Chedworth is not in a chosen area for housing. In filling sets a very worrying precedent. Building on a horizon would spoil precious view in an AONB.
- Totally without realistic foundation in the light of many responses in previous years.
- I feel that the ‘need’ to provide affordable housing is wrong. Unfortunately, market forces, the economy and the cost of living do dictate where people live. If people cannot afford Chedworth, then unfortunately, they will have to go further afield. Just because they were born and raised here does to give them the automatic right to remain here. I was born in London, but do not expect to be able to afford/remain there all my life!
- For locals only if proven need – is there local employment? Most people travel out of village to work – as there is no regular bus service – it is likely that most households will have two cars and therefore generate additional car journeys, especially as few village facilities – not sustainable.
- I do not think that the site next to the diggers plot is at all suitable and would set an unwelcome precedent. I am not convinced that Chedworth is the right setting for more affordable housing given the need to commute for work and shopping etc.

- No transport to Cirencester/Cheltenham have to be able to afford to run a car as well. Going outside the village boundary is not correct on any circumstances. Not many jobs in village have to be able to afford to commute.
- To have a development of affordable homes is not in my view the answer. The criteria income wise is very low and Chedworth is not a viable village to have a regular bus service, therefore, people on low incomes would have to rely on a car. If so, and money being tight, I'd hardly think Chedworth is the place they'd want to be. It would cost too much to travel!
- I dislike affordable housing being used as a way around the planning consent issue in order to actually make a huge profit from open market housing.

Neutral

- How has finding a site been difficult when new projects such as 'Chedworth Manor' are allowed?
- Before answering A12 I would like to ascertain how many of the houses at Hemplands that have been sold or rented since our last survey are now occupied by those who identified themselves as in need?
- There already is a functional cross section of houses in Chedworth. It is already a big village minimal infrastructure and few jobs.
- We have a duty to preserve our unique village against speculative profiteering and keep safe our precious rural environment.
- Think there needs to be a questionnaire for children of home owners to answer this question as most children don't want to live where their parents live.
- We've been through this process twice before and achieved nothing in spite of an increasing AH need. Doubt if there is anyone left needing AH to live in Chedworth.
- Affordable rented housing always ends up being occupied by tenants from outside the village and with no village connection.

Part B - Home working

5.16 Question B1 asked ...Do you or does any member of your household carry out any paid work from home? 57(38%) answered 'yes' and 83(56%) answered 'no', and 9(6%) persons did not reply.

5.17 Question B2 asked...Do you work for an employer or for your own business? 21 answered 'for an employer', and 42 answered 'for my own business'. This response is usual as most surveys of this type reveal that a majority of people working from home in rural Gloucestershire are working for their own business.

5.18 Question B3 asked... How many hours per week do you usually work from home?

	Count
Less than 10 hours per week	19
10 to 24 hours per week	19
25 to 40 hours per week	12
More than 40 hours per week	7
No reply	9
	66

5.19 Question B4 asked....If you have your own business at home, what type is it?

	Count
Crafts/Arts	4
IT/ Knowledge based	4
Consultancy	20
Design	3
Agriculture / gardening	7
Other	16
No reply	0
	54

6 respondents ticked more than one box. Others included: restoration, marketing, service business, holiday let, leisure activity, B&B, academic writing, journalism and news agent.

5.20 Question B5 asked...Would you like to work from home if you had the proper facilities to do so? 10 answered 'yes', and 72 answered 'no'.

5.21 Question B6 asked...Whether or not you currently work from home, what working space do you/ would you require to enable you to undertake your work?

	Count			
	Need & already have	Need but do not have	Do not need	No reply
Desk only	31	1	2	52
Room shared with living space	14	0	10	62
Dedicated room for working use only	26	16	3	41
External storage space e.g. shed or garage	14	6	13	53

5.22 Question B7 asked...What communication services do you/ would you require to undertake your work?

	Count			
	Need & already have	Need but do not have	Do not need	No reply
Telephone landline	55	6	3	22
Mobile reception	34	20	9	23

Part C - Housing needs

5.23 10 households completed *Part C: Housing Needs* of the survey questionnaire self-identified themselves in need of more suitable housing.

5.24 4 of the 10 respondents indicated they have the means to buy suitable housing on the open market in Chedworth.

5.25 5 respondents are in need of affordable housing. And one respondent indicated an interest in self-build.

5.26 1 household in need of affordable housing required affordable rented housing.

Table I: households in need of affordable rented housing

Households in need of affordable rented housing	
Household	Dwelling type & number of bedrooms
Family with daughter aged 16 yrs & son aged 8 yrs	3 bedroom house

2.27 4 households in need of affordable housing indicated a preference for and they had the financial means to afford low cost home ownership e.g. shared ownership or equity share housing.

Table J: Households in need of low cost home ownership housing

Households in need of low cost home ownership	
Household	Dwelling type & number of bedrooms
Couple aged 51 yrs & 50 yrs	2 bedroom house
Family with son aged 6 yrs	2 bedroom house or bungalow
Family with daughter aged 1 yr	2 bedroom house, bungalow
Single person aged 18 yrs	1 bedroom house, flat or bungalow

5.28 One household indicated an interest in self-build. Unfortunately, no further details about the household and their requirements was written on the questionnaire.

5.29 Table K below shows the type and size of housing required by the 4 respondents seeking to buy suitable housing on the open market and the household indicating an interest in self-build.

Table K: Households seeking housing on open market

Households seeking to buy on the open market – according to preference	
Household	Dwelling type & number of bedrooms
Couple	3 bedroom house or bungalow
Couple	No information given
Couple	3 bedroom house or bungalow
Couple aged 65 yrs & 64 yrs	3 bedroom house
No information given	Self-build

6. CHEDWORTH HOUSING NEEDS SURVEY 2012

6.1 The previous housing needs survey undertaken by GRCC in 2012 identified 9 households in need of affordable housing. The 2017 survey identified 4 households in need of affordable housing. There has been no affordable housing built in Chedworth since the 2012 survey. Therefore, it's reasonable to presume some of those people in need of affordable housing in 2012 have subsequently found satisfactory housing elsewhere, or their circumstances have changed so that they no longer require it.

6.2 Experience tells us that a lack of supply of new housing or relets in a village often results in people moving elsewhere, even where they would prefer to live in the parish where they live, work or have close family ties.

7. AFFORDABILITY

7.1 A household's income, savings and the state of the housing market are key factors for assessing a person's need for affordable housing.

7.2 In simplistic terms the assessment of affordability requires household incomes and savings to be measured against prices of property of a suitable size, type and location, whether rented or home ownership. However, depending upon tenure there will be additional factors that will impact upon costs of acquiring the right to occupy the property.

7.3 For home ownership, these costs include: mortgage interest rates; mortgage indemnity premium; mortgage application fee; legal fees; stamp duty tax; legal fees; and search fees etc.

7.4 For rented, these costs may include: rent deposit; and rent paid in advance.

Home ownership

7.5 In order to investigate affordability, further research has been carried out on house prices in the area.

7.6 Using information gained from HM Land Registry, it is possible to obtain the average prices of properties sold in Chedworth in Chedworth in the 2 years to December 2016 are shown in Table L below.

Table L: Average Prices of residential properties in Chedworth sold in the period 2 years to December 2016 (according to HM Land Registry)

Average House Prices in Chedworth Parish (£)		
House Type	Price	Number of Sales
Detached	£635,625	16
Semi-detached	£603,333	3
Terraced	£185,000	1
Flats	-	none
All	£608,250	20

7.7 The number of house sales are for new and existing properties where the sale details registered with the Land Registry are inside Chedworth Parish.

- Figures were obtained from “www.rightmove.co.uk” with data supplied by HM Land Registry.
- There are sometimes delays in registrations of sales and this may result in under counting of property sales.

7.8 Unfortunately, the number of bedrooms in each property is not specified.

7.9 The average price of properties sold does not necessarily reflect the average value of all properties in the parish.

7.10 HM Land Registry tells us that the average price of residential properties sold in Cotswold District is £362,020 in October 2016.

7.11 The latest figures show that for Gloucestershire there has been a small fluctuation in average house prices during 2011 and to 2015, and up by 7.09% over the 12 months to October 2016.

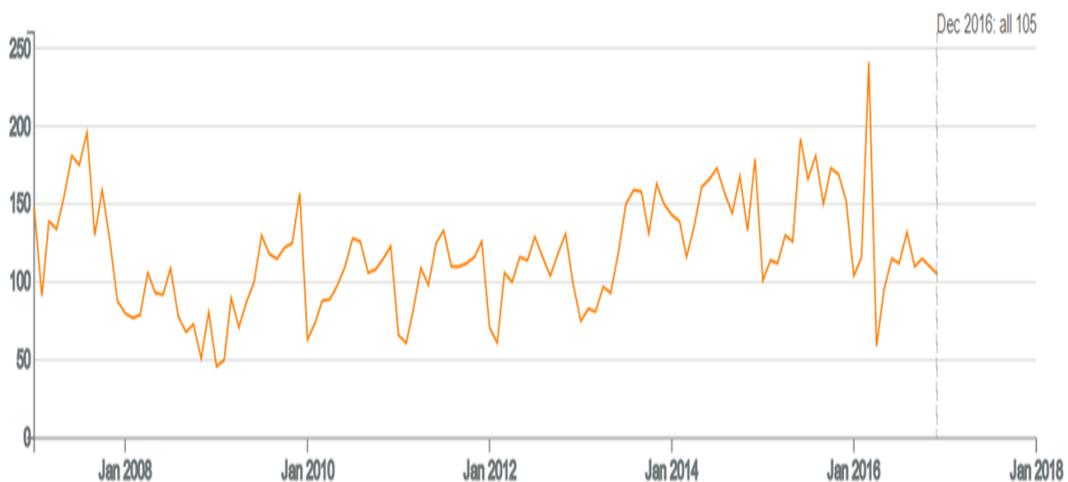
Average price: Cotswold from January 2007 to April 2017

Key: ● all property types



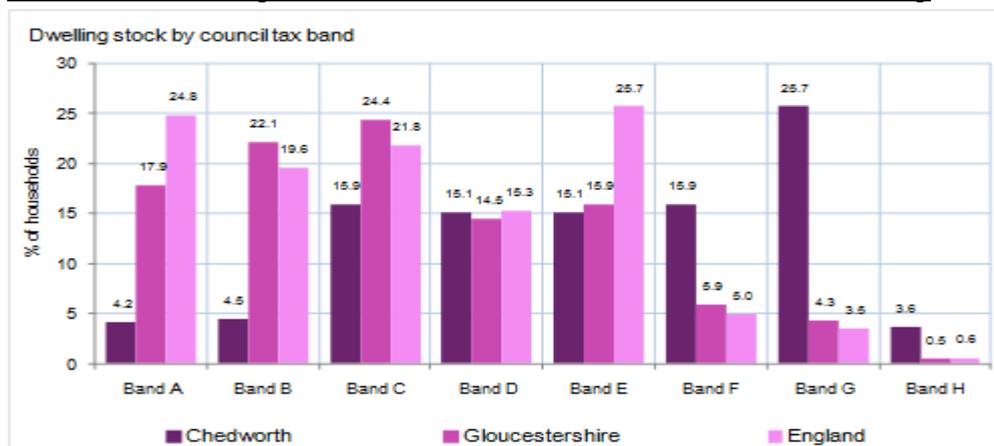
7.12 House sales volumes in Gloucestershire fell significantly from a peak of 196 in August 2007 to a low of 46 in January 2009. Sales numbers have recovered with a peak of 241 property sales in August 2016. Winter is traditionally a time of a lower number of house sales.

Total sales volume



7.13 The Census 2011 provides the proportion of residential dwellings according to the Council Tax band. Table M below shows the distribution of residential properties in Chedworth according to their council tax band. It is notable that there are significantly less properties within lower priced bands A, B & C compared to Gloucestershire and England. And there are significantly more properties in Chedworth in higher priced bands F, G & H compared to Gloucestershire and England.

Table M: Dwellings in Chedworth accord to Council Tax banding



EXAMPLE CALCULATION FOR A MORTGAGE

7.14 Typically, a household can obtain a mortgage of 3.5 times their gross annual income, and in today's financial market would expect to pay a deposit of at least 10% towards the total purchase price.

7.15 To afford the least expensive property (£185,000) sold during the past 2 years in Chedworth a household would require at least £18,500 as a deposit, and their annual gross income for mortgage purposes would have to be at least £47,500.

7.16 At the time this report is published mortgage lenders currently offer first time buyers standard variable annual rate interest rates from as low as 4.5% APR upwards. Applying a 4.5% interest rate to a mortgage of £166,500 equates to £935.71 per month for a repayment mortgage (repayment of capital and interest) over a 25 year period.

Gross annual earnings for employees (full and part-time) in local authority areas

Area	Median gross annual earnings (residents in local authority area) £
Cotswold	20,892
Forest of Dean	20,796
Gloucester	20,758
Stroud	23,195
Cheltenham	23,994
Tewkesbury	23,468
Gloucestershire	22,251
South West	21,197
Great Britain	22,509

Source: Annual Survey of Hours and Earnings 2015, Office of National Statistics – revised and released 28th October 2016

- The median gross annual earnings of residents in Cotswold District has risen by 9.2% between 2014 (£19,131) and 2015 (£20,892). However, median earnings of residents in Cotswold District remain significantly lower than the corresponding county figures (£22,251), regional (£21,197) and national figures (£22,509).
- Considering the average price (£608,250) of homes sold in Chedworth Parish during the 2 years to December 2016 someone in receipt of a median income in Cotswold District (£20,892) would be unable to purchase a property without a substantial deposit.
- Many potential first time buyers struggle to meet the costs of buying their own home.

Private rented

7.17 Information gained from 'Rightmove.com' tells us these are the starting prices for rents per calendar month (pcm) for the following property types available for rent in April 2017:

One bedroom apartment (Withington).....	£600 pcm
Two bedroom house (Chedworth).....	£850 pcm
Three bedroom house (Winson).....	£1,850 pcm
Three bedroom house (Woodmancote).....	£1,300 pcm
Four bedroom house (Rendcombe).....	£2,995 pcm

7.18 It is generally recognised that a household's housing costs should not exceed 25% of a household's gross income. If housing costs exceed 25% it is more likely to impact on households with children and/ or in receipt of a lower income. Based upon this assumption a minimum gross annual income required to afford the rent on the above properties would be £28,800 for a one bedroom apartment, £40,800 for a two bedroom house, £62,400 for a three house, and £143,760 for a four bedroom house. Of course, the rent does not include running costs e.g. council tax, fuel bills etc.

7.19 For a starter-type one or two bedroom dwelling the rental costs are significantly less compared to the costs of a mortgage used to purchase a similar property. Of course, this does not take into account the minimum deposit that is usually required to obtain a mortgage.

What is affordable rented housing?

7.20 Traditionally the levels of rent that housing associations have been able to charge have been controlled by *Homes and Communities Agency*, which is the regulatory agency of registered providers in England. These rents are known as *target rents* and are subject to the national Housing Benefit scheme.

Rents are calculated according to a formula based on relative property values and relative local earnings.

7.21 A household's entitlement to housing benefit takes into account a household's size, income, savings and other circumstances, may entitle a household to a financial contribution of a sum up to the entire rental charge.

7.22 In 2012 the Coalition Government introduced *affordable* rents for council and housing association rented properties. The *affordable* rents are up to 80 per cent of market rents. For some areas of Gloucestershire that means *affordable* rents are significantly higher than traditional *target* rent levels.

8. EXISTING AFFORDABLE HOUSING STOCK

8.1 Below is a schedule of affordable housing stock in Chedworth as at January 2017. Chedworth has a total of 17 affordable dwellings.

Table N: Affordable housing stock in Chedworth

Landlord	Tenure	1 bed bungalow	3 bed house	Total
Bromford Group	Rented	4	13	17
	Shared ownership	0	0	0
	Total	4	13	17

8.2 There have been 10 relets of affordable rented housing between April 2012 and March 2017:

Relets since April 2012	House	Bungalow
3 bed	8	0
1 bed	0	2

9. SUMMARY

9.1 *Part C* of this survey is aimed at persons who are seeking alternative housing, in particular those who cannot afford open market prices and therefore require affordable housing (rented or some form of low cost home ship).

9.2 The information gained from this survey is a key element of assessing local needs. Other useful sources of information include Cotswold District Council's Housing Register (Gloucestershire Homeseeker). Some key issues arising from the survey are:

- It is notoriously difficult to get accurate data on the housing need of young people.
- Those who have expressed a genuine need have been considered in the recommendations, rather than those with a wish to move but are considered to be able to afford appropriate market housing.
- Future housing development in Chedworth should take account of future anticipated housing need as well as the number of households in immediate need.
- This survey has shown only 3% of dwellings have one bedroom, and more than 80% of dwellings have three or more bedrooms.
- Whereas, 63% of households have 1 or 2 persons, and only 10% households have 5 or more persons.
- 6 respondents to the questionnaire expressed a need to move to more suitable accommodation, of whom two households require affordable housing. 3 households indicated they could afford market prices. And one household indicated an interest in self-build. In the current financial market some potential purchasers, particularly first time buyers, are experiencing difficulties obtaining a mortgage. The Bank of England Base Rate has remained at an all time low of 0.25% since August 2016 (last reviewed in April 2017). However, mortgage lenders often charge higher rates of interest to first time buyers and require substantial deposits, sometimes 10% or more of the purchase price as well as charging arrangement/ administrative fees.

10. CONCLUSION

10.1 This survey has determined that there are ***five households with a local connection who have self-identified themselves in need of affordable housing in the parish.***

10.2 In addition to local households in need, consideration should be given to turnover of the existing affordable housing stock in the parish when determining the number, type and tenure of additional affordable dwellings required to meet the parish's need. Also, consideration may be given to forecasted changes in the demographics and the impact of Government policies e.g. welfare reforms. It should be noted that the current stock of affordable dwellings preference is given to persons in greatest housing needs across Cotswold District. Preference would not automatically be given to persons with a local connection with Chedworth.

11. RECOMMENDATIONS

It is recommended that:

- a) This report is placed on the parish council website, and a hard copy available to parishioners from the parish council.
- b) Anyone who is in need of affordable housing is encouraged to apply on Cotswold District Council's Housing Register (Homeseeker Plus www.homeseekerplus.co.uk For advice tel 01285 623300 or email housingadvice@cotswold.gov.uk
- c) Cotswold District Council is provided with the Housing Needs Survey Report.