

Coberley

(Cotswold District)

Parish Housing Needs Survey Report

November 2017 (16.11.17)



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1. INTRODUCTION

1.1 On 20th July 2017 Coberley 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 and has Action with Communities in Rural England as the umbrella body.
- 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 ten housing associations.

2. PARISH SUMMARY

- According to Cotswold District Council there were 129 dwellings in Coberley Parish subject to Council Tax in September 2017. According to the Office of National Statistics their mid-year estimate for 2013 stated a resident population of 379. This figure includes 77 National Star College students who are resident in Ullenwood. The Census 2011 recorded 133 households. This equates to 2.34 persons per household (excluding the 77 students from the National Star College). This compares to an average of 2.5 persons per household for the whole of Gloucestershire.
- By road Coberley village is 4 miles from Cheltenham where the nearest station on the national train network is located. There is an hourly bus service between the hours of 7am and 7.30pm to Cheltenham, Cirencester and Swindon with the nearest bus stop on the A435 is approximately 500 metres from Coberley village.
- Coberley parish has the following facilities: a Primary School and a church. The National Star College in Ullenwood is a major employer in the parish with around 600 staff.

3. AIM

3.1 The purpose of the survey is to investigate and identify the affordable housing needs of people who live in or have close ties to Coberley. 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 Coberley 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 Questionnaires were sent from GRCC's offices via Royal Mail to 129 dwellings during week beginning Monday 18th September 2017. 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.

4.2 In addition, the questionnaire *Part C Housing needs* was made available online for staff based at the National Star College in Ullenwood to fill in.

4.3 The questionnaire is divided into three parts. 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 129 sets of paper 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 Coberley.

There was a favourable response rate of 45% with 58 completed questionnaires received, including responses from 10 members of staff employed by the National Star College. This figure compares to: Bourton-on-the-Water 27%, Chedworth 40%, Cold Aston 43%, Ebrington 40%; Little

Rissington; Kempford 41%; Shipton Oliffe 45%. 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.

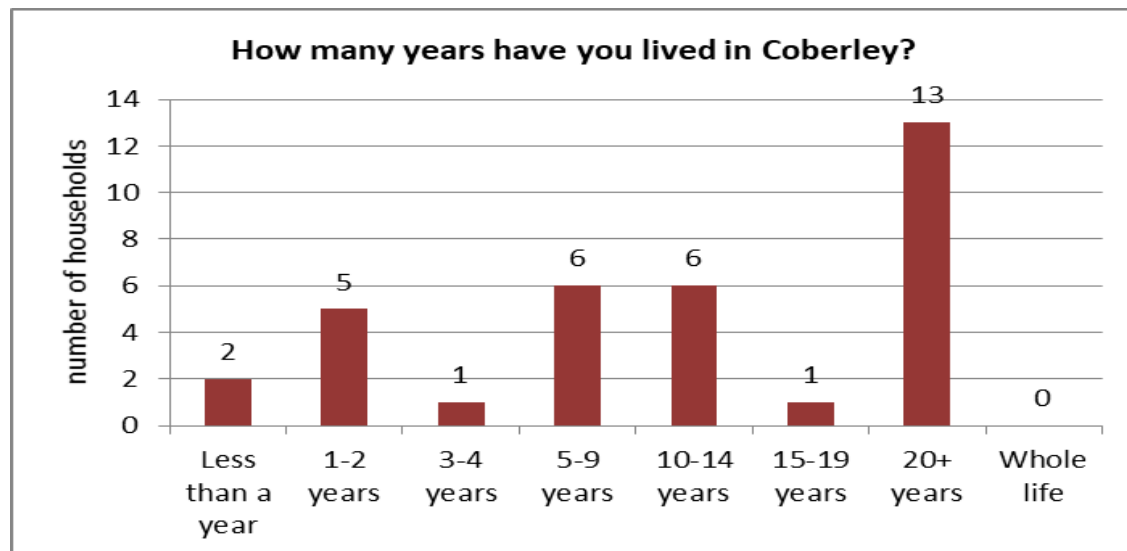
5. KEY FINDINGS

Part A – You and your household

5.1 **Question A1 asked...*Is this your main or second home?*** 33 respondents reported that their home in Coberley was their main home. 13 respondents reported it was their second home. And 10 respondents made no entry. It is those households who live or work in Coberley Parish who are the subject of this report.

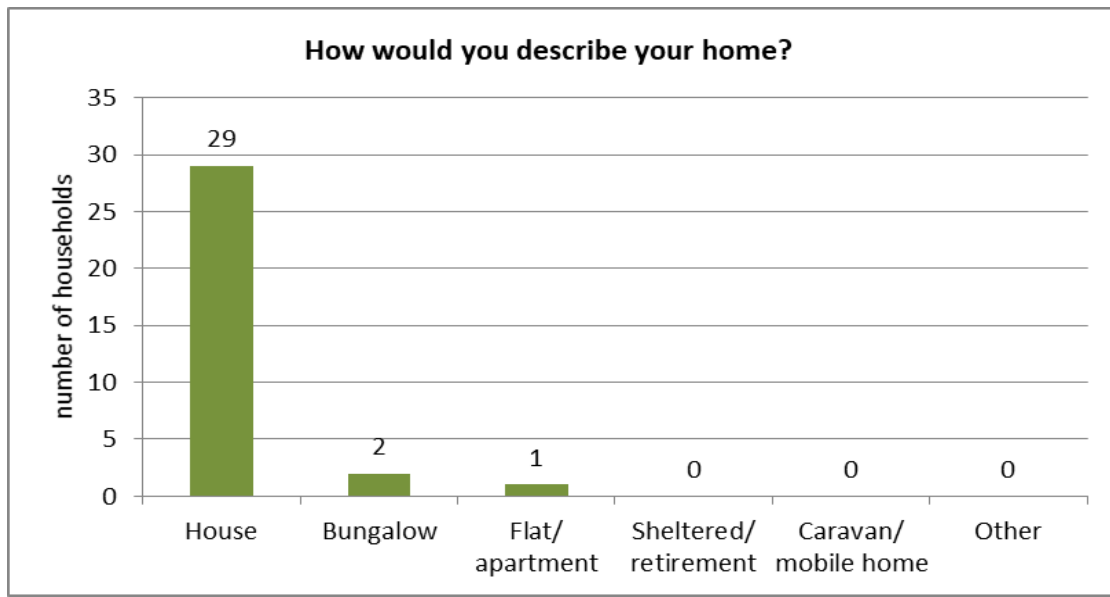
5.2 **Question A2 asked ...*How many years have you lived in Coberley?*** Table A below indicates the length of time respondents have lived in Coberley. It shows that a 29% of respondents have lived in the parish for 20 years. 17% of residents have lived in Coberley for 4 years or less. No one has lived in the parish for the duration of their entire life.

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



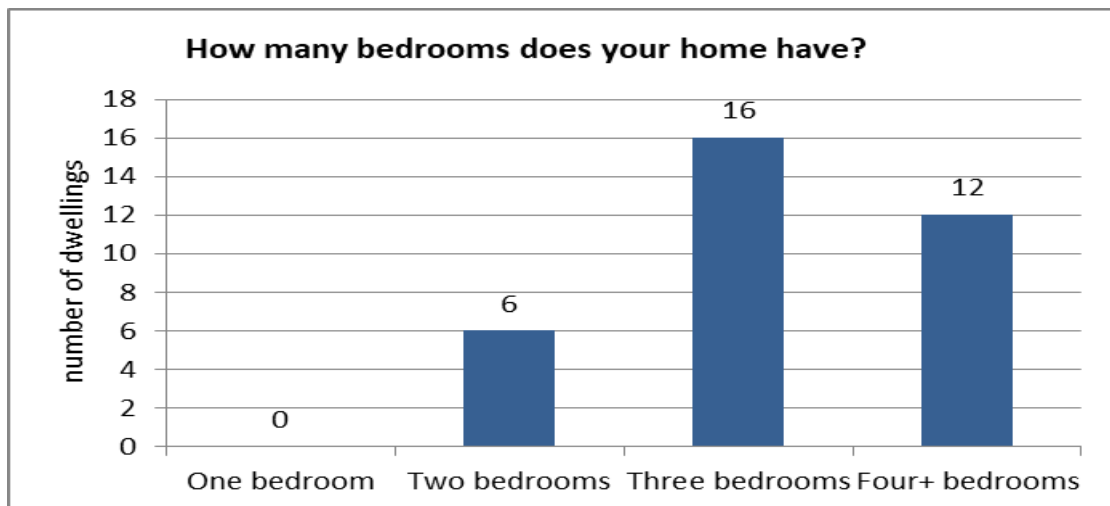
5.3 **Question A3 asked...*Describe your home in terms of house type.*** Table B below shows 64% of respondents live in a house, 4% live in a bungalow, 2% live in a flat/apartment and 29% gave no reply.

Table B: How would you describe your home?



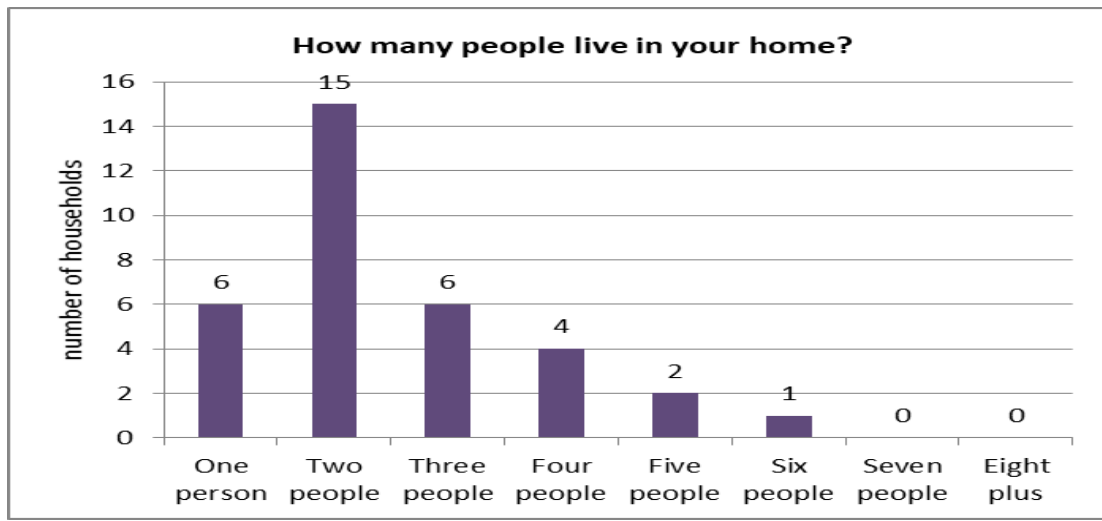
5.4 Question 4 asked... How many bedrooms do you have? Table C below shows 63% of dwellings have three or more bedrooms, 13% of dwellings have 2 bedrooms, none have one bedroom, according to the survey response, and 24% of respondents made no entry.

Table C: How many bedrooms do you have?



5.5 Question A5 asked...How many people live in your home? Table D below shows 46% are 1 or 2 person households, 22% are 3 or 4 person households, 6% are 5 person or more person households. 24% gave no reply.

Table D - How many people live in your home?

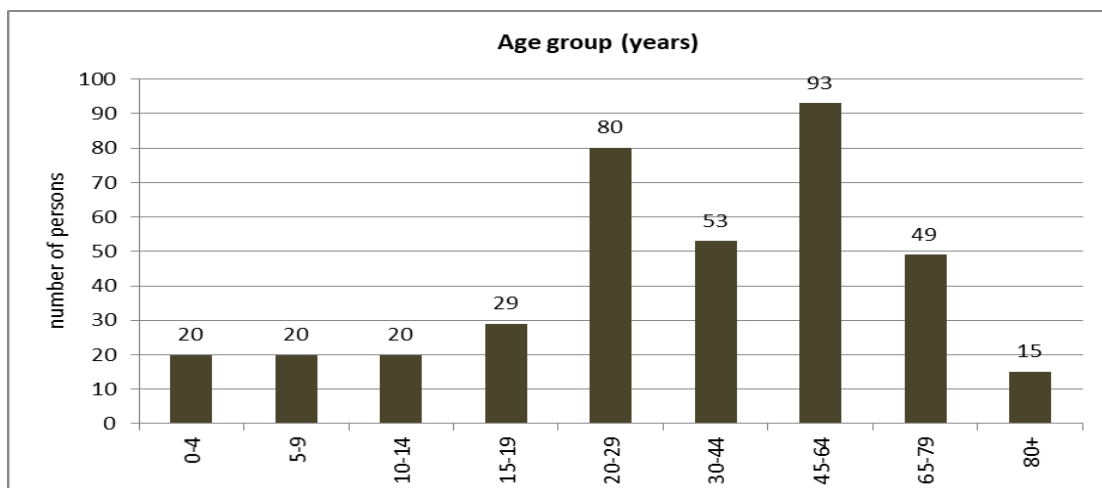


5.6 Question 6 asked...How many people in your household are in each age group?

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)

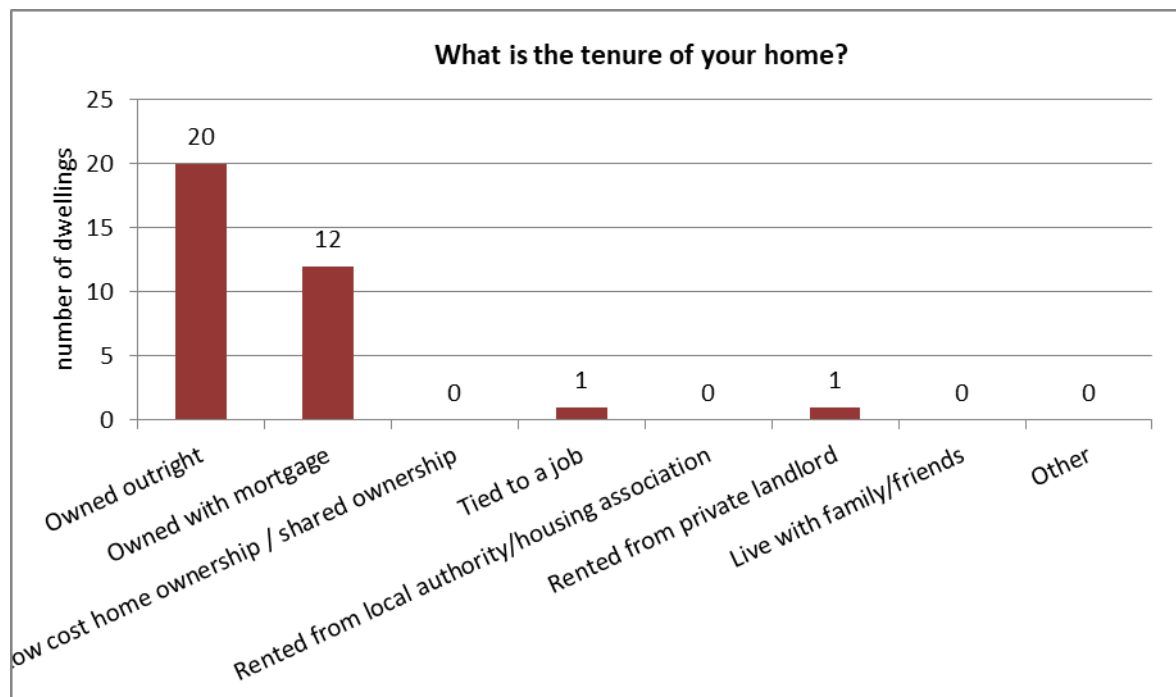


5.7 Table E and Table F demonstrate the proportion of Coberley residents returning a questionnaire according to age group.

5.8 **Question A7 asked...How many members of your household are male or female?** 48 (55%) said male and 40 (45%) said female.

5.9 **Question A8 asked...What is the tenure of your home?** 71% of respondents own their home, nearly two thirds on whom own their home outright, and the remainder have a mortgage. 2% live in private rented, none of the respondents rent from the local authority or housing association, none have low cost or shared ownership housing, 2% live in accommodation tied to employment and none of the respondents live with family or friends. 24% 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?** 1 respondents said 'yes', 33 said 'no'.

5.10 **Question A10 asked...Has anyone from your family moved away from Coberley in the last 5 years due to difficulty finding home they could afford locally?** 1 respondent said 'yes', 33 said 'no'.

5.11 **Question A11 asked ... If a need is identified, would you support a small development of affordable housing for local people in Coberley ?** 17 (40%) of people said 'yes', 8 (19%) said 'no', and 9 (20%) said 'maybe'. 11 (24%) made no reply.

5.12 **Question A12 asked ...Please suggest a site where such a development could built:**

- Coberley village is constructed in a small, tightly enclosed valley. Further developments will spoil the natural beauty of the area, increase traffic on badly maintained roads and impact local ecology and environment.
- Not able to comment.
- Close to public transport stop/ route.
- Logic dictates that it must be in the area of Coberley village or Seven Springs, if there is to be reliance on bus service.
- V. difficult to identify suitable/ available/ acceptable sites in such a beautiful area. Perhaps 2 to 4 houses close to centre of Coberley and/ or near Star Centre.
- No appropriate location.
- Behind Hamblins Terrace. Field between school and Downmans Farm. Near Seven Springs.
- Surrounding fields would need to be purchased for development.
- Between Coberley School and Downman's Farm.
- The field next to the school playing field. The house between the village and Downman's Farm and the adjacent allotment.
- The school – it is too large for the village and causes untold trouble with all the parents driving into the village twice a day.
- Large triangular field on the left of A436 just past Cheltenham turning from Air Balloon.

5.13 Question 13 asked...*If you have any comments on the issue of affordable housing please use the space below:*

- I think you have to be very careful about opening 'affordable' housing in areas of natural beauty. 'Affordable' means cheaply constructed generally. You mention buy/ rent – who makes the money? Investors, farmers. There is a massive issue around freehold, tenure etc and the only people that suffer are the new owners/ tenants.
- Very necessary with public transport availability.
- Vital to neighbourhood.
- I would prefer to see it dispensed throughout the parish rather than all built in one place (unless fewer than 4 houses).
- The village has no site available. The lanes are too narrow for more traffic. The 'school parking' already chokes the village. As it is now, no emergency vehicles would get through during school term time.
- You cannot guarantee that occupants are from or work in the area should the property be sold on. There are too many cars already on the lanes. The village could be spoiled by more development.
- Not enough space & would ruin the village aspect in the village of Coberley.
- Coberley parish is poorly served by bus transport.
- People requiring affordable housing usually require a level of amenities not available in Coberley.
- As close to the village centre as possible.

- Affordable housing could bring more children to keep the school viable, also the church.
- Land will not be offered without permission for commercial housing as well as affordable.
- Small expansion of Coberley village would be desirable to encourage the development of a local grocery shop (and post office) for the community's benefit.
- Always slightly dubious because of additional costs of living in the country and you need a car and plenty of fuel.

Part B - Home working

5.14 **Question B1 asked ...Do you or does any member of your household carry out any paid work from home?** 11(24%) answered 'yes' and 22(49%) answered 'no'. 12 (27%) gave no reply.

5.15 **Question B2 asked...Do you work for an employer or for your own business?** 1 answered 'for an employer', and 7 answered 'for my own business'. This response is usual as surveys of this type reveal that a most people working from home in rural Gloucestershire work for their own business.

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

Less than 10 hours per week	2
10 to 24 hours per week	4
25 to 40 hours per week	2
More than 40 hours per week	1
	9

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

Crafts/Arts	0
IT/ Knowledge based	0
Consultancy	1
Design	1
Agriculture / gardening	1
Other	3
Total	6

1 respondent ticked more than one box. Others included: publishing, freelance lecturer, catering and writing/photographer.

5.18 Question B5 asked...*Would you like to work from home if you had the proper facilities to do so?* 7 answered 'yes', and 14 answered 'no'.

5.19 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	4	1	1	24
Room shared with living space	6	0	1	23
Dedicated room for working use only	7	3	1	19
External storage space e.g. shed or garage	4	3	1	22

5.20 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	13	1	1	15
Mobile reception	13	2	0	15
Broadband	17	1	0	12

Part C - Housing needs

5.21 12 households completed *Part C: Housing Needs* of the survey questionnaire self-identified themselves in need of more suitable housing within the next 5 years.

5.22 11 households wish to live in Coberley Parish. And one household wishes to move from Coberley Parish '*nearer to town facilities*'. Of the 11 households seeking housing in Coberley Parish, 6 households require affordable housing, and 5 households can afford suitable housing on the open market (according to information provided on their questionnaire).

5.23 Personal finances determine 4 households require affordable rented housing, and 2 households can afford intermediate e.g. shared ownership. Information about the 4 respondents requiring affordable rented housing are shown in Table H below.

Table H: Households in need of affordable rented housing

Households in need of affordable rented housing				
Household	Dwelling type & number of bedrooms required	Connection with Coberley Parish	Current tenure	Reason for moving
Couple aged 21 yrs & 23 yrs	1 bedroom dwelling	Place of work	Living with family or friends	Nearer place of work
Family with daughters aged 19yrs, 16yrs & 2yrs, and son aged 6yrs	4 bedroom house	Place of work	Living in private rented housing.	Nearer place of work
Single person aged 46 yrs	1 bedroom dwelling	Place of work & used to live there	Private rented	Nearer place of work and social life
Family with sons aged 19yrs & 12 yrs	3 bedroom house	Place of work	Private rented	Nearer place of work

5.24 The two households seeking low cost homes ownership are shown in Table I below:

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

Households in need of low cost home ownership				
Household	Dwelling type & number of bedrooms required	Connection with Coberley Parish	Current tenure	Reason for moving
Couple aged 33yrs & 31yrs	2 bedroom house	Place of work	Private rented	Nearer place of work
Couple aged 31yrs & 27yrs	2 bedroom house	Used to live there	Private rented	Independent home

5.25 Table J below shows the type and size of housing required by 5 respondents seeking to buy suitable housing on the open market in Coberley Parish.

Table J: Households seeking housing on open market

Households seeking to buy on the open market – according to preference		
Household	Dwelling type & minimum number of bedrooms required	Reason for moving home
Family with children	2 bedroom house	None stated
No description of household size	None stated	None stated
Couple aged 57 yrs & 54 yrs	3 bedroom house	Closer to work
No details given	None stated	None stated
Family with children	3 bedroom house,	Closer to work

6. AFFORDABILITY

6.1 A household's current housing circumstances, income, savings, cost of borrowing and the state of the housing market are key factors for assessing a person's need for affordable housing.

6.2 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.

6.3 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.

6.4 For rented, these costs may include rent deposit, and rent paid in advance.

Home ownership

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

6.6 Using information gained from HM Land Registry, it is possible to obtain the average prices of properties sold in Coberley in the 2 years to March 2017 are shown in Table L below.

Table L: Average Prices of residential properties in Coberley sold in the period of 5 years to June 2017 (according to HM Land Registry)

Average House Prices in Coberley Parish		
House Type	Price (£)	Number of Sales
Detached	£506,800	5
Semi-detached	£414,000	8
Terraced	£346,200	5
Flats	£330,000	2
Other	£443,000	3
All	£415,913	23

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

6.8 Unfortunately, neither the number of bedrooms in each property nor the internal gross floor area are supplied.

6.9 The average price of properties sold does not necessarily reflect the average value of all properties in the parish. In a small village such as Coberley the numbers of sales can be small and consequently the average house prices can be skewed by one or two house sales if the property is of a very high or low value. In this case the lowest price property sold was £155,000 for a flat, and the highest price paid was £800,000 for a property over the 5 years to June 2017.

6.10 HM Land Registry tells us that the average price of residential properties sold in Cotswold District is £384,745 in July 2017.

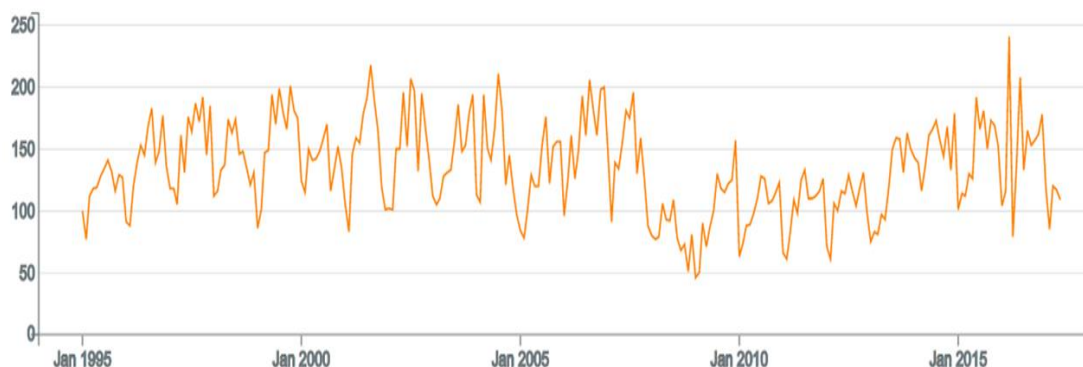
6.11 The latest figures show that for Cotswold District there has been a small fluctuation in average house prices between during 2011 and to 2015, and up 16.22% over the 12 months to July 2017.

Average price: Cotswold from January 1995 to September 2017



6.12 House sales volumes in Cotswold District fell significantly from a peak of 196 in August 2007 to a low of 46 in January 2009. Sales numbers peaked again at 241 sales in March 2016. Winter is traditionally a time of a lower number of house sales. There were 109 sales in May 2017.

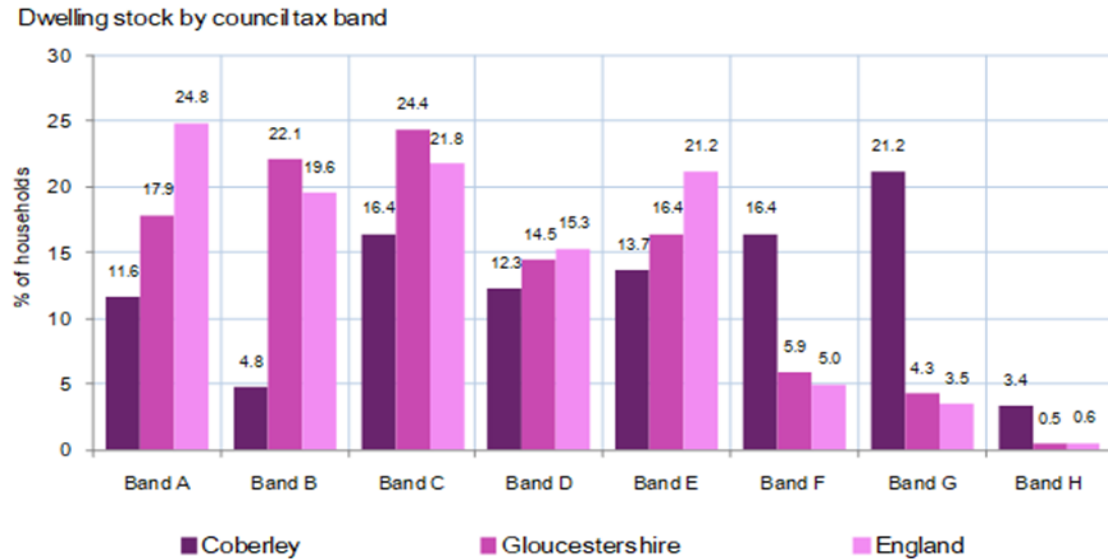
Total sales volume



6.13 The Census 2011 tells percentages of residential dwellings according to the Council Tax band. Table M below shows the distribution of residential properties in Coberley according to their council tax band. It is notable that

there are significantly fewer properties within the lower priced bands A, B, C, D & E compared to Gloucestershire and England. And there are significantly more properties in Coberley in higher priced bands F, G and H compared to Gloucestershire and England.

Table M: Dwellings in Coberley according to Council Tax banding



Source: Council Tax Band (Valuation Office Agency 2011), House prices (Land Registry 2009), Affordability Ratio (Land Registry/ONS 2007/08)

EXAMPLE CALCULATION FOR A MORTGAGE

6.14 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.

6.15 To afford the average priced flat (£330,000) sold during the past 5 years in Coberley parish a household would require at least £33,000 as a deposit, and their annual gross income for mortgage purposes would have to be at least £84,857. A larger deposit would reduce the size of the mortgage and hence a lower annual income could support the mortgage.

6.16 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 £297,000 equates to £1,669.11 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	22,490
Forest of Dean	20,826
Gloucester	21,845
Stroud	23,868
Cheltenham	25,189
Tewkesbury	23,317
Gloucestershire	23,135
South West	21,814
Great Britain	23,416

Source: Annual Survey of Hours and Earnings for 5th April 2017, Office of National Statistics – released 26th October 2017

- The median gross annual earnings of residents in Cotswold District has risen by 5.42% in the 12 months to April 2017 (£22,490). However, median earnings of residents in Cotswold District remain lower than the corresponding county figures (£23,135), and national figures (£23,416), but higher than the regional figures (£21,814).
- Considering the average price (£419,913) of homes sold in Coberley Parish during the 5 years to June 2017 someone in receipt of a median income in Cotswold District (£22,490) would be unable to purchase an averaged priced property without a considerable deposit of around £346,791.
- Many potential first time buyers struggle to meet the costs of buying their own home.

Private rented

6.17 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 the Coberley or surrounding area in June 2017:

One bedroom cottage (Elkstone).....	£575 pcm
Two bedroom house (Up Hatherley, Cheltenham)....	£795 pcm
Two bedroom house (Birdlip).....	£850 pcm
Three bedroom house (Up Hatherley, Cheltenham)..	£875 pcm
Four bedroom detached house (Brimpsfield).....	£2,250 pcm
Four bedroom house (Charlton Kings).....	£1,250 pcm

6.18 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 will have greatest impact on households with dependents and those in receipt of low incomes. Based upon this presumption a minimum gross annual income required to afford the rent on the above properties would be £27,600 for a one bedroom cottage, £38,160 for a two bedroom house, £42,000 for a three bedroom house, and £60,000 for a four bedroom house. Of course, the rent does not include running costs e.g. council tax, fuel bills etc. All these figures far exceed median income for residents in Cotswold District.

6.19 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 (assuming the purchaser has sufficient funds for a 10% deposit).

What is affordable rented housing?

6.20 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 (housing associations) 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.

6.21 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.

6.22 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.

7. EXISTING AFFORDABLE HOUSING STOCK

7.1 Below is a schedule of affordable housing stock in Coberley village as at October 2017. Coberley has a total of 2 affordable dwellings, both for rent.

Table N: Affordable housing stock in Coberley

Tenure	2 bedroom house	3 bedroom house	Total
Rented	1	1	2
Shared ownership	0	0	0
Total	1	1	2

7.2 The 2 bed was re-let in 2016, the other has not come up for re-letting in over 10 years.

7.3 A 3 bedroom house previously owned and let by Bromford Housing was sold on the open market with vacant possession in 2016.

8. SUMMARY

8.1 *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).

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

- Experience informs us that it is notoriously difficult to get accurate data on the housing needs of young people in surveys of this type as demonstrated by Tables E and F above (page 7).
- 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 Coberley should take account of future anticipated housing need as well as the number of households in immediate need.
- This survey has shown that none of the survey respondents live in one bedroom accommodation.
- Whereas, nearly two thirds of respondents who provided their household numbers are 1 or 2 person households, and the average size household is only 2.34, which is significantly lower than the Gloucestershire average.
- 11 respondents to the questionnaire expressed a need to move to more suitable accommodation within Coberley, of whom 6 households require affordable housing. 5 households indicated they could afford market prices.
- In the current financial market some potential purchasers, particularly first time buyers, are experiencing difficulties obtaining a mortgage. In November 2017 the Bank of England Base Rate increased to 0.5% from an all time low of 0.25% since August 2016. 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.

9. CONCLUSION

9.1 This survey has determined that there are **6 households with a local connection who have self-identified themselves in need of affordable housing in the parish.**

9.2 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 priority is awarded to persons with a connection to Cotswold District and in greatest housing need. Preference is not automatically given to persons with a local connection with Coberley.

10. RECOMMENDATIONS

It is recommended that:

- a) **This report is placed on the parish council website, and a hard copy available to parishioners on request.**
- 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.**