

# Leigh

(Tewkesbury Borough)

## Parish Housing Needs Survey Report August 2016



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## 1. INTRODUCTION

1.1 In July 2016 Leigh Parish Council agreed to engage the services of the 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, Cotswold District Council and ten housing associations.

## 2. PARISH SUMMARY

- Gloucestershire County Council's 2013 mid-year estimate for Leigh parish is 357 population and 127 dwellings (according to local authority council tax records in July 2016). This equates to an average of 2.8 persons per household compared to approximately 2.4 for Gloucestershire as a whole. Leigh is unusual, as where surveys of this kind have been undertaken is more often for a rural parish to have households of a size that are smaller than Gloucestershire's average.
- By road Leigh is 5 miles from Tewkesbury, 6 miles from Gloucester and 6 miles from Cheltenham. The nearest station on the national rail network is in Gloucester.
- Leigh has the following services: church, petrol/ service station, and public house.

## 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 Leigh. 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 town'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 Leigh 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 GRCC's Rural Housing Enabler met with Leigh Parish Council in January 2016 to explain and discuss the merits of a parish housing needs survey and how it is undertaken. In July 2016 the parish council requested GRCC go ahead with the survey. At the parish council's request questionnaires were distributed to every dwelling in the parish by Royal Mail on 31<sup>st</sup> July 2016.

4.2 Householders were requested to return completed questionnaires in an enclosed freepost envelope to GRCC's offices in Gloucester.

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 everyone to complete. And finally, Part C is entitled 'Housing Needs' and is for completion by households in need of more suitable accommodation. People were asked to provide their name and contact details if they would like further information in the event affordable housing being developed in Leigh. Personal details are neither presented in this report nor passed to a third party.

4.4 A total of 127 questionnaires were distributed.

- Everyone was asked to complete Parts A and B of the form.
- If a household considered themselves in need, or likely to be in need of re-housing, 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 Leigh .

There was a response rate of 43% with 55 completed replies received from 127 dwellings. The rate of response is favourable compared to other similar surveys carried out in Tewkesbury, for example: Norton 44%; Twigworth 33%; Down Hatherley 40%; and Sandhurst 54%. 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 (Homeseeker Plus), District-wide Housing Needs Survey and Gloucestershire Strategic Housing Market Assessment 2014.

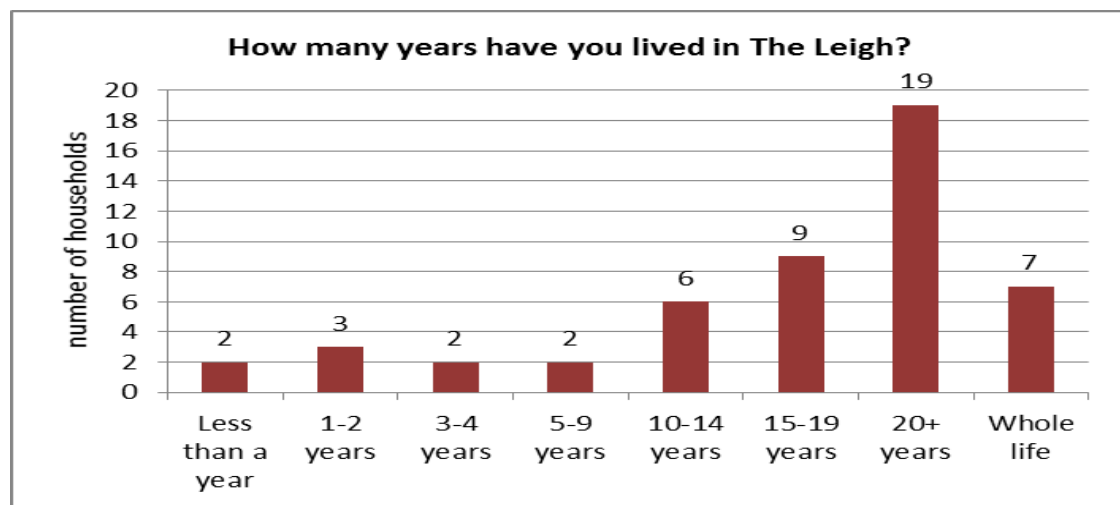
## 5. KEY FINDINGS

### Part A – You and your household

5.1 Question A1 asked... *Is this your main home?* 148 respondents reported their main home was in Leigh, 3 respondents reported it was their second home, 4 gave no reply.

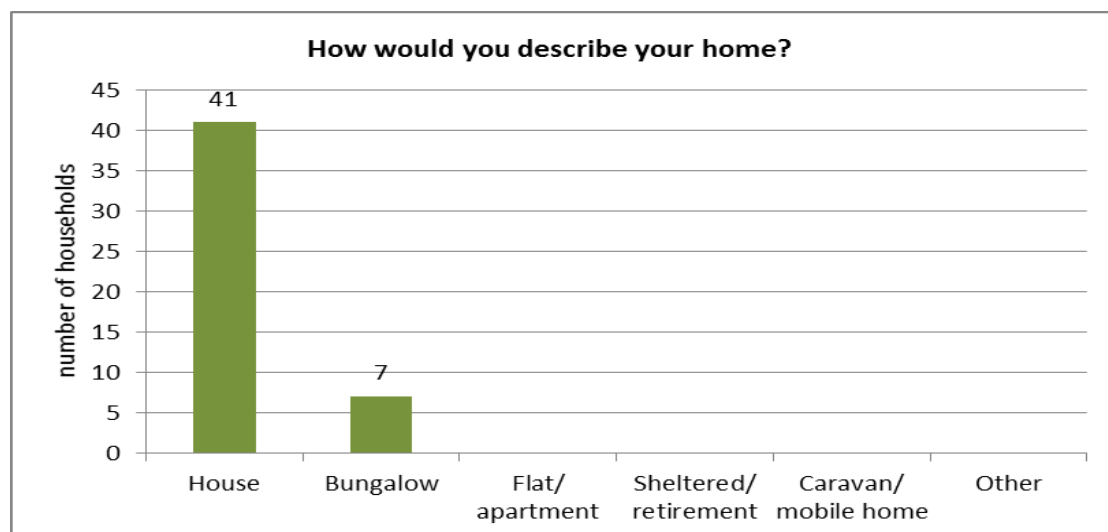
5.2 Question A2 asked... *How many years have you lived in Leigh?* Table A below indicates the length of time respondents have lived in Leigh. 50% of respondents have lived in the parish for 20 years or more or their whole life. 14% of residents have lived in Leigh for 4 years or less.

Table A – How many years have you lived in The Leigh?



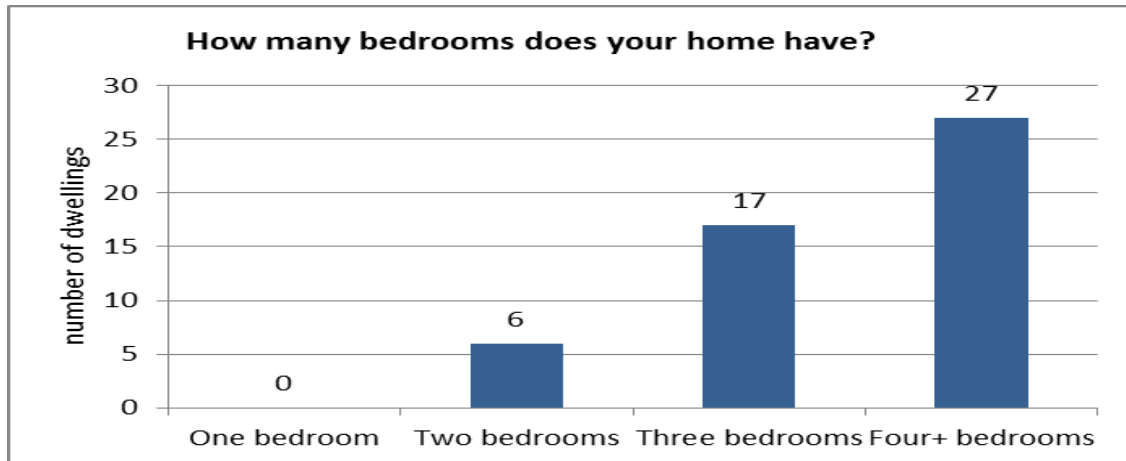
5.3 Question A3 asked...*How would you describe your home in terms of house type?* Table B below shows 79% of respondents live in a house, and 13% live in a bungalow, and 8% gave no reply.

Table B - How would you describe your home?



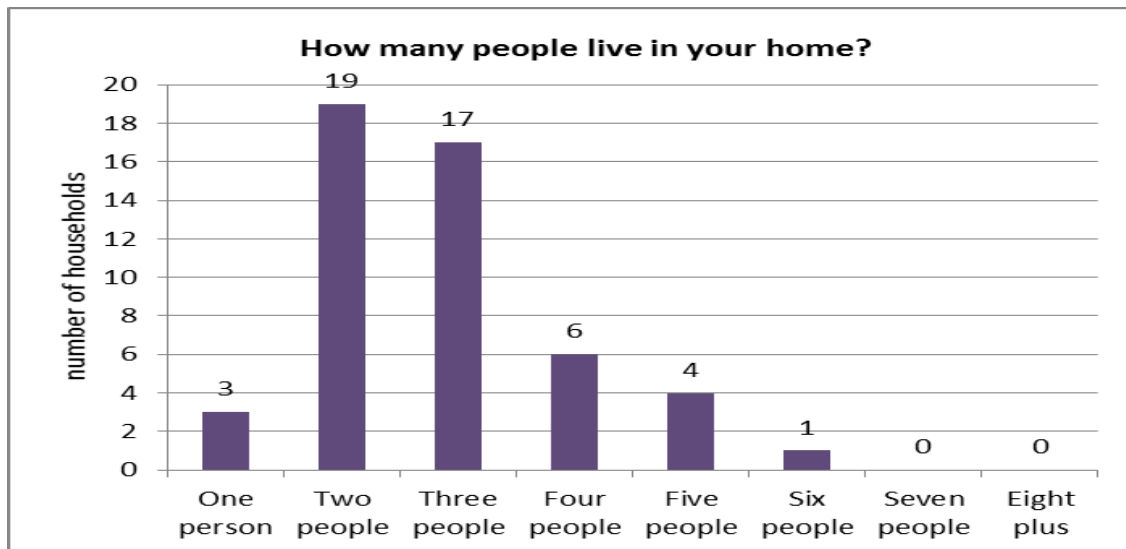
5.4 Question A4 asked...*How many bedrooms does your home have?* Table C below shows 85% of homes have three or more bedrooms, and 12% of homes have 2 bedrooms. There are no one bedroom dwellings according to the survey response.

Table C – How many bedrooms does your home have?



5.5 Question A5 asked...*How many people live in your home?* Table D below shows 43% are 1 or 2 person households, 45% are 3 or 4 person households, and 10% are 5 person or more households.

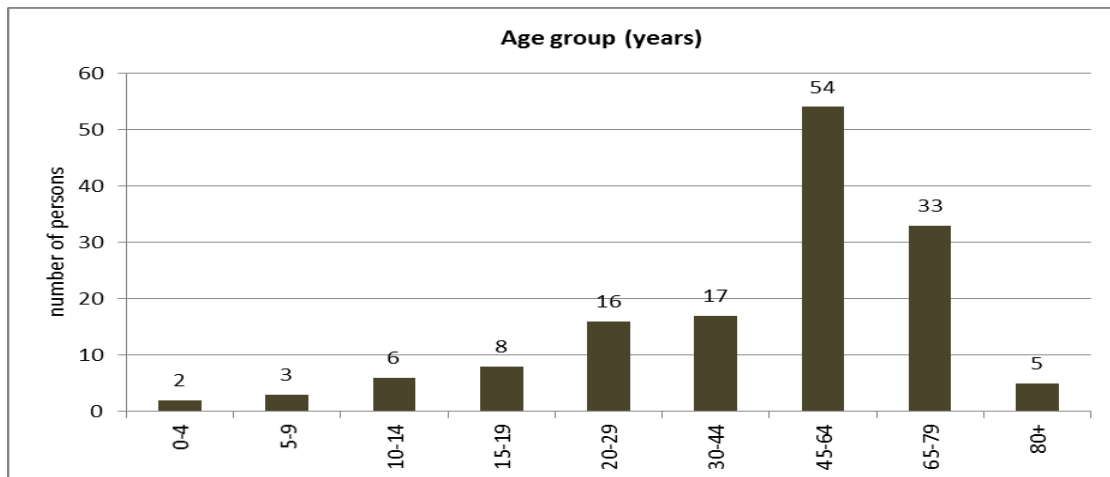
Table D – How many people live in your home?



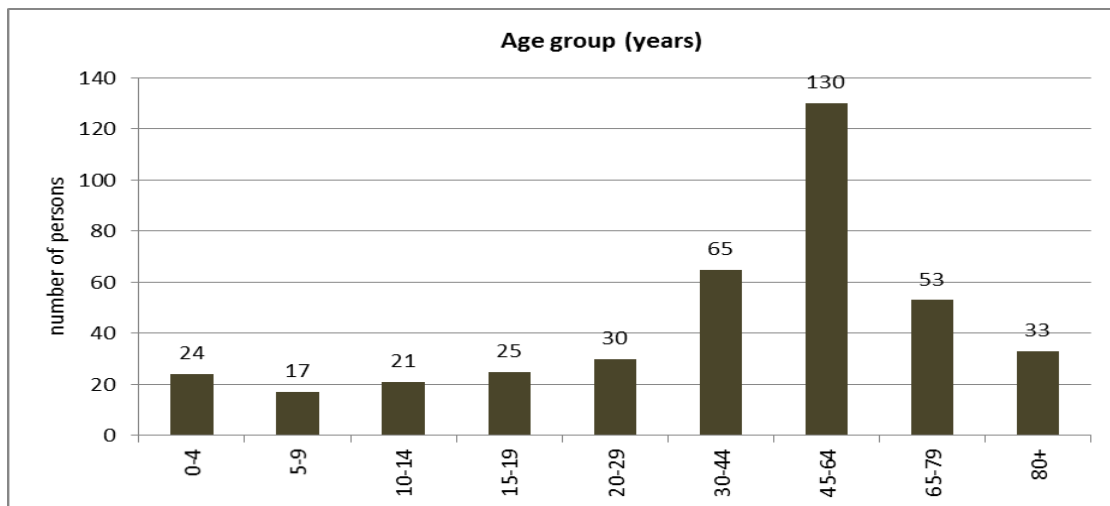
### Age profile of survey respondents

5.6 Question A6 asked... *How many people in your household are in each age group?* Tables E and F below compare age profiles between those who responded to the survey questionnaire Part A and Gloucestershire County Council's Maiden estimate for 2010.

**Table E – Age profile of respondents according to the Leigh survey**



**Table F - Age profile distribution according to Gloucestershire County Council Maiden estimate for 2010**

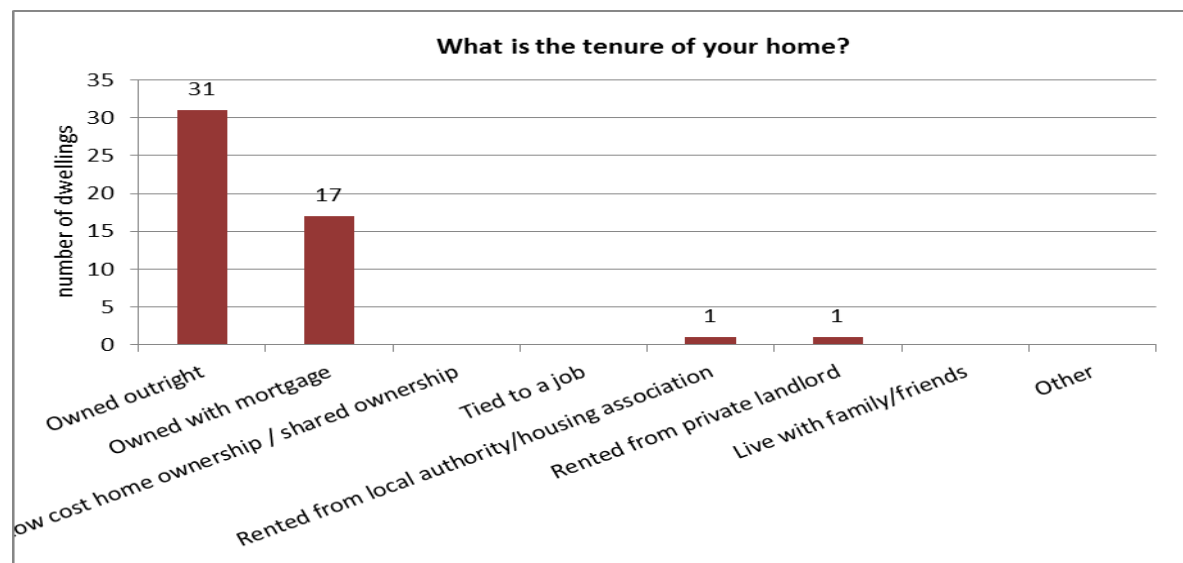


5.6 The figures shown in Tables E and F demonstrate that people in the different age bands are sometimes under or over represented. However, age bands 20-29 years and 65-79 years are significantly overrepresented in the survey. The age bands 0-19, 30-44 and 80+ are underrepresented in the survey. It is worth noting that the 20-29 year age band is usually underrepresented in this type of survey.

5.7 Question A7 asked ... *How many of members of your household are male and how many female?* 51% were female and 49% were male.

5.8 Question A8 asked...*What is the tenure?* Table G below shows 93% of respondents in Leigh are owner-occupiers, a little over one third of whom have a mortgage, and a little under two thirds own their home outright. 2% live in rented local authority or housing association, 2% live in private rented, none live in shared ownership, in tied accommodation, or 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 increase physical accessibility?* 3 respondents said 'yes'.

5.10 Question A10 asked... *Has anyone from your family moved away from Leigh in the last 5 years to difficulty finding an affordable home locally?* 3 people answered 'yes'.

5.11 Question A11 asked...*Are you in favour of a small development of affordable homes for local people if there was a proven need?* 38% said 'yes', 37% said 'no' and 15% said 'maybe'. 10% gave no reply.

5.12 Question A12 asked... *Please suggest a site where such a development could be built.* The following comments were received:

- Folly Farm (off A38) Coombe Hill, GL19 4AN.
- I have not lived here long enough to suggest the best location.
- Adjacent to the Church and junction with Church Lane from the centre of village.
- Church Lane does not flood.
- Along A38 – not sure exactly where.
- TBA
- Extension to an existing housing development, rather than an area of detached properties.
- Church Lane.
- On A38 next to existing housing, either top of Pancake Lane, or further south between the two roads to main village.
- A small development of 2 to 15 could go adjacent to A38 between Blacksmith Lane and Pancake Lane with easy access to all main services. This site is better as there is already problems with traffic when the village roads are flooded.
- Higher land near A38 near Hoefield House & Forge Cottages.
- Out of flood plain, near / along A38.
- Off A38 around Church Lane.



- Clearly well off potential flooding areas, as near the A38. East or West sides including Coombe Hill.
- Most of village (main part) floods. Coombe Hill (part of village) apparently to have houses where affordable houses could be built. A pointless question, as people not wanting development suggest locations away from where they themselves live, as was seen at previous Neighbourhood Plan meetings.
- Orchard top of Pancake Lane?
- I am writing regarding a potential conflict of interest of interest by some members of the Leigh 'Neighbourhood Development Plan' committee. It is understood that some members of the current committee may be suggesting/promoting the construction of houses on their own land or on land owned by relatives or close friends. There is law (e.g. Localism Act 2011) and guidance about public sector conflicts of interests and these should be applied to the Neighbourhood Development Plan committee. This must be enforced to prevent significant financial gain by committee members if their influence leads to housing being built on their own land. Would you please take steps to ensure members of the Neighbourhood Development Plan committee or indeed the Leigh Parish Council comply fully with the law and guidance regarding conflict of interest and where relevant recuse themselves from participating.
- Either the Leigh or Coombe Hill as part of the housing allocation under JCS service village allocation.
- Various fields off Church Lane.
- Along Church Lane.
- Coombe Hill.
- Priors Park, Tewkesbury.
- Somewhere with better bus travel and facilities.
- I can't as I don't agree with it.
- No because we don't support it.
- We paid a premium to live in an unspoilt village. Development would spoil our village.
- None.
- There is no place in this village for a development of this many houses.

5.13 Question A13 asked... *Please write any comments you may wish to make on affordable housing.* The following comments were received:

**For**

- I know that when you purchase a property you are not buying the view, but I do think it is a great shame new builds go up and take away the view for people who have been resident in an area for years. Don't let that happen! Build carefully so it doesn't.
- Available for local people.
- Due to the possibility of increased traffic on Church Lane if the proposed chicken farm is passed then the above site for housing and extra traffic is better. If villagers and their children decided extra housing is needed, that's acceptable as long as some people don't take advantage and turn The Leigh into a housing estate as is Stock Orchard just to make money.
- Those that work in the countryside (usually lower paid jobs) should be accommodated in the countryside but struggle to afford the current house prices.

- Smaller houses for people starting a family and older people downsizing, or those not needing a large house.
- Housing associations seem to be the obvious route for either renting or shared ownership. Land costs are still likely to be quite high.
- No local employment. This hamlet has no main sewage system, no gas. Single track roads – breaking up. Social hall closed, church will close. Suggest limited infill.
- Local given priority, shared ownership preferable, no assisted living schemes.
- I think a very small controlled development in the village would be a huge benefit to the younger generation being forced out and away from their families by the high costs. Also, very few smaller houses in the village.
- Should be limited to 2 or 3 houses so as to be easily assimilated into the village, not increase traffic significantly or spoil the character of the village.
- The need is for SOCIAL housing. My grand-daughter and others were forced to leave Norton. Single mothers cannot AFFORD ‘affordable housing’.
- Have no problems with affordable housing but roads are very busy, especially in key periods and more traffic is not a sensible solution to the Leigh area.
- Public transport would have to be more readily available to Gloucester, Tewkesbury & Cheltenham for work, shopping & leisure.

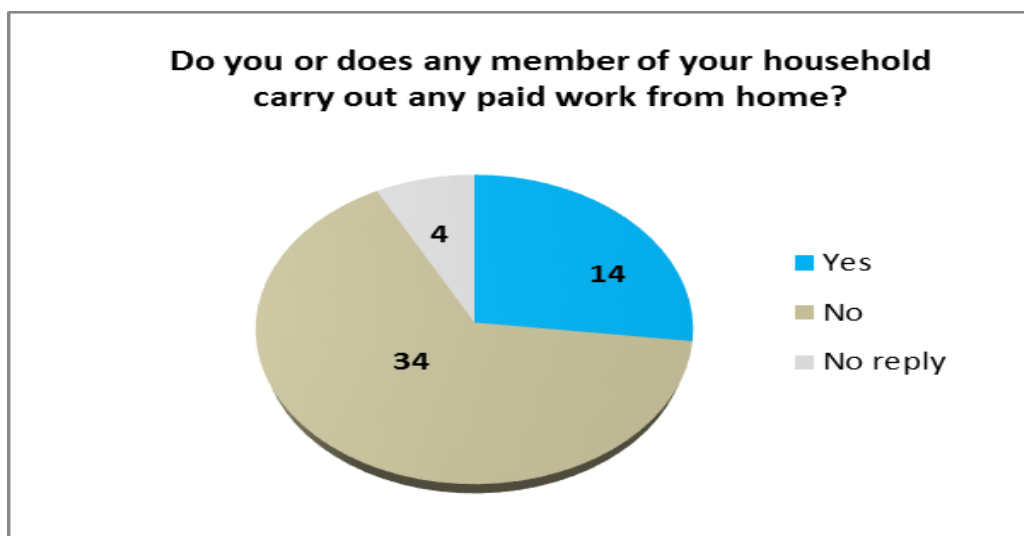
### Against

- Keep it in the lower class areas that’s why I bought my house here.
- Any affordable homes built will subsequently be sold for a profit as happened with former council houses. Most of original 12 affordable houses sold off. We had 12 affordable ‘housing association’ homes constructed in the 20th century for local people: the four houses known as 1-4 Forge Cottages & the four houses known as ‘1-4 Pancake Corner’, on the A38, as well as no.s 1 & 2 Astley Cottages in Church Lane, and no.s 1 & 2 Pancake Lane. These were built for local people who worked locally, mostly in agriculture and local authorities. Over 2/3 of these have been sold off, with the occupants making a massive profit. E.g. buying their homes for £20,000 and selling them for £250,000. The remaining Severn Vale-owned houses now go to anybody, even outside Tewkesbury Borough Council and these people soon get an option to buy them. We are always hearing of council homes being sold off, causing a shortage in affordable housing. Now with the population increasing, the Government is trying to encourage development in rural areas, by dumping suburban development in villages under the mask of affordability. Naturally property speculators and impoverished farmers will sell their land for great financial benefits, again under the pretext of affordability. The Join Core Strategy is just a carrot and stick approach to create development to cope with the increased population, the JCS/ Structure Plan has already revealed the want of developers to build on land at Coombe Hill, in the village, so we will see if affordable houses are built here, (or if the developer pays to avoid this) and whether the scheme will be sympathetic to the area or just another out of place, suburban cul-de-sac.
- I have worked and saved all my life to be able to afford a property in the country and feel that if others wish for the same privilege they should do the same and affordable housing should be in the built up area by schools and amenities. Also, I am concerned how this would affect the value of our properties.

- There is no infrastructure in the village to support affordable housing. Transport links are poor if non-drivers. There are better environments/ areas closer to Cheltenham or Gloucester for affordable housing.
- Build close to amenities. The Leigh has none. Younger families need amenities.
- This is a small village, with no mains sewage, very small roads and does not need to grow.
- There may be places where affordable housing could be built. The Leigh is not a suitable site for this.
- Every visitor that comes to this village remarks, aren't you lucky to live in such an unspoilt village, it is so peaceful here. So please let it stay that way, there are very few villages like this one left. No affordable housing houses – thank you.
- None needed in the village.

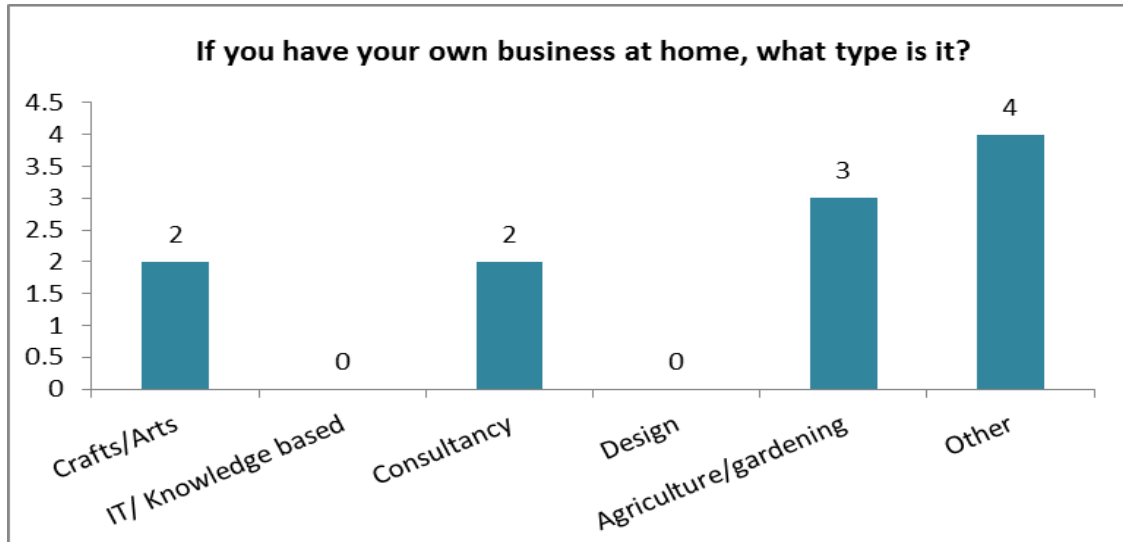
## Part B - Home Working

5.14 Question B1 asks....*Does any member of your household carry out any paid employment from home?* 27% of respondents said 'yes', 65% said no, and 8% did not reply.



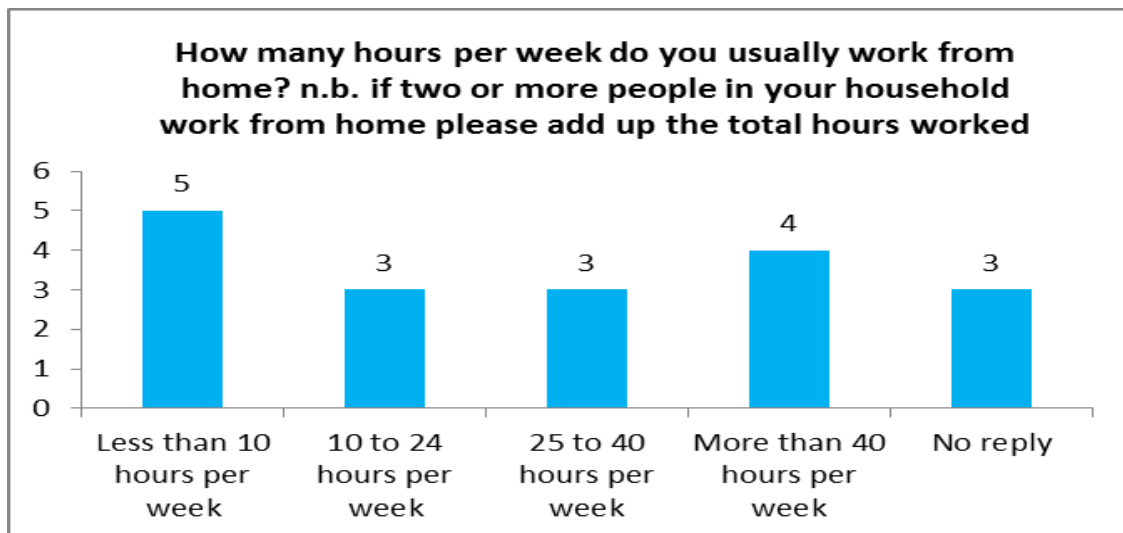
5.15 Question B2 asks...*Do you work for your employer or your own business?* Of the 14 respondents who answered 'yes' to the previous question, 3 said 'employer' and 13 said 'own business'. Some respondents ticked both boxes.

5.16 Question B3 asks...*If you have your own business at home, what type is it?*



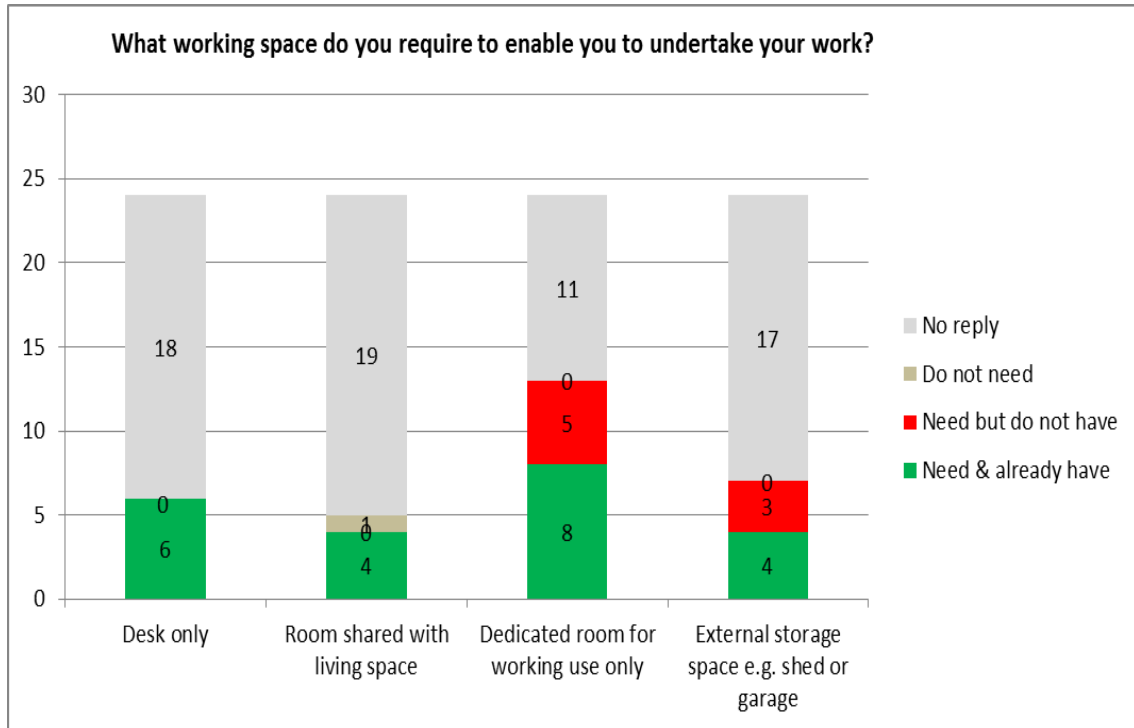
'Others' did not specify nature of their business.

5.17 Question B4 asks...*How many hours per week do you normally work from home?*

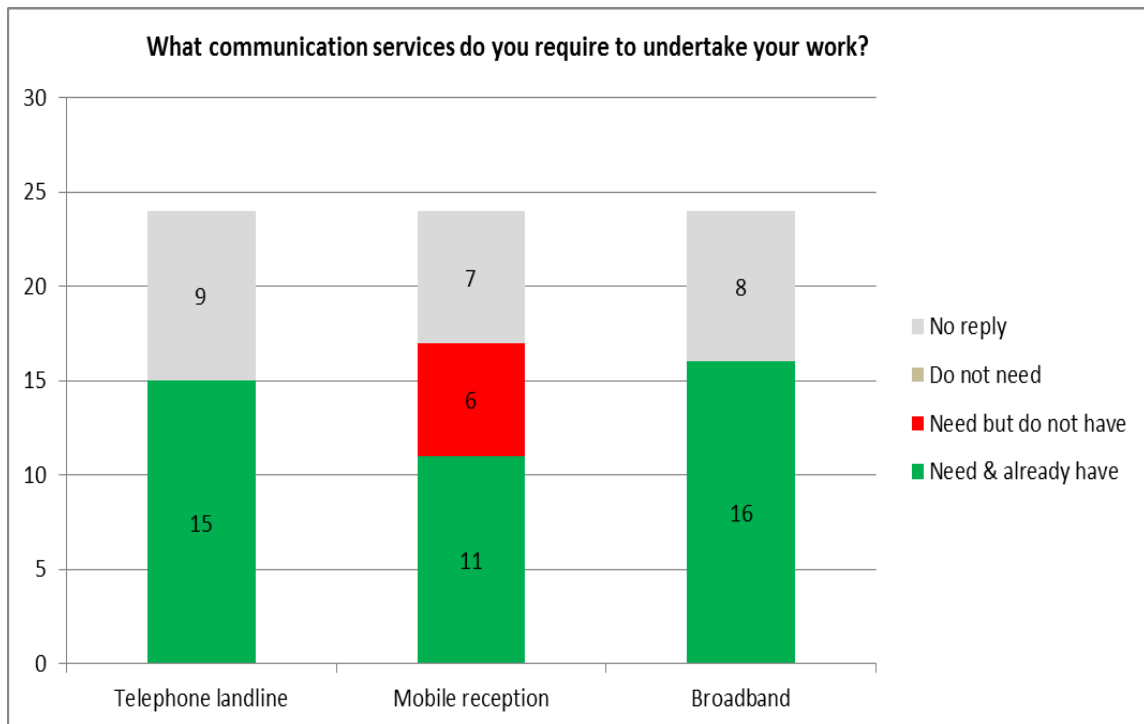


5.18 Question B5 asks....*Would you like to work from home if you had the proper facilities to do so?* 5 respondents said 'yes'.

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 work?*



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



## **Part C - Housing needs**

5.21 10 households completed *Part C: Housing Needs* of the survey questionnaire self identified themselves in need of more suitable housing in Leigh.

5.22 6 of the 10 respondents needing to move home is regarded as having financial means to afford suitable housing in the private sector in Leigh. Account is taken of a household's net monthly income, maximum monthly rent or mortgage afforded, and deposit afforded. There are *4 households in need of affordable housing*.

5.23 Of the 4 households in need of affordable housing, 2 respondents indicated a need to move within 2 years, and 2 respondents indicated a need to move between 2-5 years.

5.24 None of the 4 respondents in need of affordable housing indicated they were on the Borough Council's housing register (Homeseeker Plus). These are comments made by persons in need of alternative housing, not necessarily affordable housing, who answered 'no' and who were asked to explain why they were not on the housing register:

- No - unaware.
- No - not needed yet.

5.25 Respondents provided the following reasons for needing to move home:

- 3 households indicated a need to set up an independent home
- 1 household indicated a need to move to cheaper accommodation

5.26 Below is a description of the 3 households in need of rented accommodation:

- **Couple (no ages given - seeking house/ sheltered housing)**
- **Single person aged 25 yrs**
- **Couple aged 26 yrs & 20 yrs**

5.27 Financial information provided on the respondents' questionnaires indicate that one household might be able to afford intermediate housing i.e. shared ownership (part buy and part rent):

- **Couple both aged 23 yrs**

### **6 households seeking market housing**

5.28 As was stated in paragraph 5.21 above, there are 6 households who have indicated a preference for open market housing and can afford it:

- Couple aged 63 yrs & 62 yrs seeking to buy a smaller bungalow on the open market.
- Single person aged 22 yrs seeking to buy a one bedroom dwelling on the open market.
- Couple (ages not given) seeking to buy a smaller house on open market.
- Couple (ages not given) living with family/ friends seeking to buy a house on open market.
- Couple aged 73 yrs & 71 yrs seeking to buy a smaller house/ bungalow on open market.
- Couple aged 76 yrs & 73 yrs seeking to buy a bungalow, ground floor flat, or sheltered.

## **6. AFFORDABILITY**

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

6.2 In simplistic terms assessment of how much a household can afford requires information on incomes and savings 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 area.

6.6 Using information gained from HM Land Registry it is possible to obtain the average property prices in Leigh .

6.7 The average price of properties sold in Leigh in the 24 months to February 2013 are shown in Table H below.

**Table H: Average Prices of residential properties in Leigh sold in the period 5 years to May 2016 (source: HM Land Registry)**

Average House Prices in Leigh Parish (£)		
House Type	Price	Number of Sales
Detached	£474,100	10
Semi-detached	£251,888	9
Terraced	-	none
Flats	-	none
<b>All</b>	<b>£368,842</b>	<b>19</b>

6.8 The number of house sales are for new and existing properties where the sale details registered with the Land Registry are in Leigh 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.

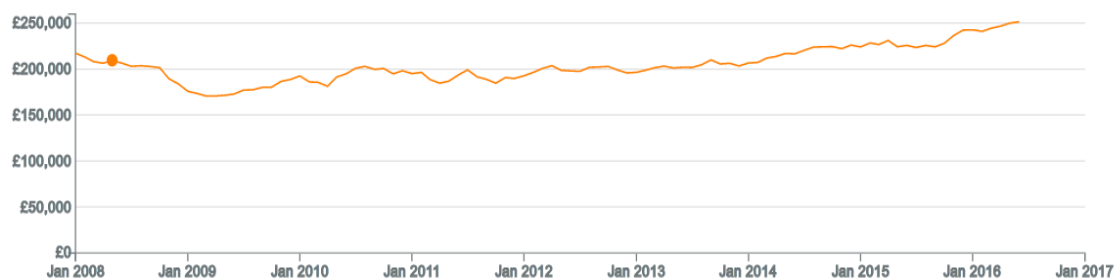
6.9 Unfortunately, the number of bedrooms in each property is not specified.

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

**Table I: Average house prices for Tewkesbury Borough (source: HM Land Registry)**

Average price: Tewkesbury from January 2008 to August 2016

Key: ● all property types



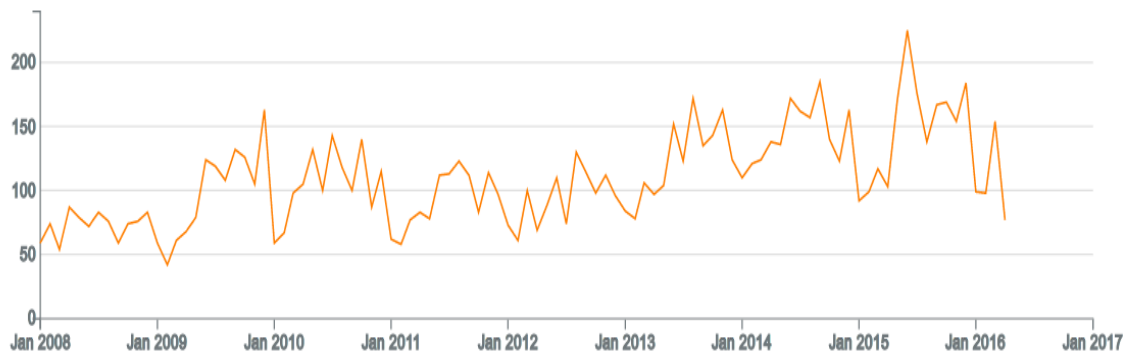
6.11 HM Land Registry tells us that the average price of residential properties sold in Tewkesbury Borough is £251,431 in June 2016.

6.12 The latest figures show that for Tewkesbury Borough there has been a small fluctuation in average house prices during 2010 and 2012, with a steady rise in prices between 2013 and 2016. For the 12 months to June 2016 average houses prices increased by 11.4%.



**Table J: Sales volume for Tewkesbury Borough (source: HM Land Registry)**

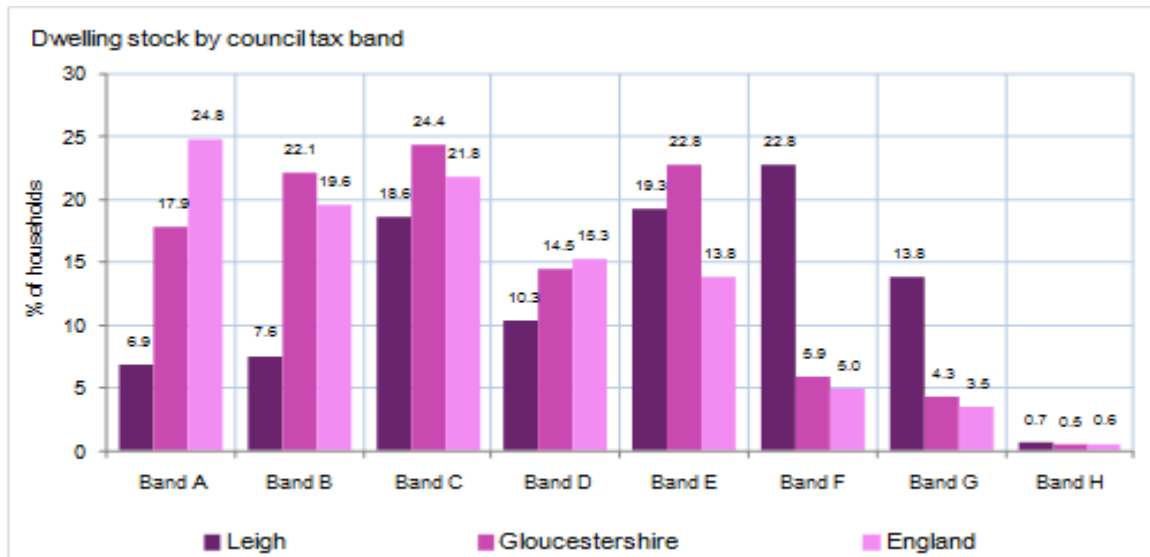
Total sales volume



6.13 House sales volumes in Tewkesbury Borough fell significantly from a peak of 182 in June 2007 to a low of 42 in January 2009. Subsequently, sales numbers have undergone a steady recovery reaching a peak of 225 in June 2015, reducing to 77 in April 2016. Winter is traditionally a time of fewer house sales.

6.14 Table K below compares the percentages of dwellings in each of the Council Tax bands for Leigh, Gloucestershire, and England. Leigh has a lower percentage of properties in Bands A, B, C, D i.e. lower priced properties, and a higher percentage of properties in Bands F, G and H i.e. higher priced properties.

**Table K: % of properties within each council tax band (source: Census 2011)**



6.15 Table ? below shows the property values for Council Tax Bands A to H. Note: property values are as of 1<sup>st</sup> April 1991.

**Table L: Council Tax Banding**

<b>Band</b>	<b>Property values</b> (As at 01/04/91)
<b>A</b>	up to £40,000
<b>B</b>	£40,001 - £52,000
<b>C</b>	£52,001 - £68,000
<b>D</b>	£68,001 - £88,000
<b>E</b>	£88,001 - £120,000
<b>F</b>	£120,001 - £160,000
<b>G</b>	£160,001 - £320,000
<b>H</b>	Exceeding £320,000

### 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 15% towards the total purchase price.

6.15 To afford the cheapest property sold during the past 5 years in Leigh (£205,000) a household would require at least £30,750 as a deposit, and their annual gross income for mortgage purposes would have to be at least £49,785.

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% APR upwards. Applying a 4% interest rate to a mortgage of £174,250 equates to £929.50 per month for a repayment mortgage (repayment of capital and interest) over a 25 year period.

#### **Gross annual earnings for residents and employees in local authority areas**

Area	Median gross annual earnings for residents (£)	Median gross annual earnings for employees (£)
Cotswold	19,131	18,707
Forest of Dean	20,203	20,035
Gloucester	20,723	20,019
Stroud	23,550	22,974
Cheltenham	23,891	21,297
<b>Tewkesbury</b>	<b>21,549</b>	<b>22,054</b>
Gloucestershire	21,576	20,822
South West	20,711	20,107
Great Britain	22,514	22,157

Source: Annual Survey of Hours and Earnings 2014, Office of National Statistics  
Leigh Parish Housing Needs Survey Report (August 2016)

- The median (50<sup>th</sup> percentile) in the table above shows gross annual earnings of residents in Tewkesbury Borough (£21,549) is more than the corresponding regional figure (£20,711) and lower than the national figure (£22,514). Similarly, the median for earnings of employees in Tewkesbury Borough (£22,054), although higher than residents' earnings, is higher than both the corresponding regional (£20,107), and lower the national figures (£22,157).
- Considering the average prices of homes (£368,842) sold in Leigh Parish during the 5 years to May 2016 a household on a median income living in Tewkesbury Borough (£21,549) would be unable to purchase a property without a substantial deposit.

### **Private rented**

6.17 Information gained from 'Rightmove.com' tells us these are the starting prices of rents for the following property types in August 2016:

Stodio flat (Springbank, Cheltenham).....	£425 per calendar month
One bedroom flat (Walton Cardiff, Tewkesbury).....	£500 pcm
Two bedroom flat (Twigworth).....	£550 pcm
Two bedroom house (Springbank, Cheltenham).....	£660 pcm
Two bedroom house (Stonehills, Tewkesbury).....	£695 pcm
Three bedroom house (Gupshill, Tewkesbury).....	£700 pcm
Four bedroom house (Springbank, Cheltenham)....	£1,050 pcm

6.18 Leigh is a parish of only 127 dwellings and unfortunately no properties could be found advertised for rent at the time of this survey. Therefore, the search for rented accommodation was spread wider and up to 5 miles from Leigh village.

6.18 It is generally recognised that a household's housing costs should not exceed 25% of a household's gross income. Based upon this assumption a minimum gross annual income required to afford the rent on the above properties would be £24,000 for a one bedroom flat in Tewkesbury, £26,400 for a two bedroom flat in Twigworth, £33,600 for a three bedroom house in Tewkesbury and £50,400 for a four bedrom house in Cheltenham. Of course, the rent does not include running costs e.g. council tax, fuel bills etc.

6.19 By comparing the monthly costs of private rented property with home ownership, it is significantly less expensive to rent than to buy a similar starter-type home (if there was any such property available).

## What is affordable rented housing?

6.20 The levels of rent that Registered Providers are able to charge are restricted by *Homes and Communities Agency* (formed on 1<sup>st</sup> December 2008 from the *Housing Corporation* and *English Partnerships*). These rents are known as *target rents* and are subject to the national Housing Benefit scheme.

6.21 The *target rents* of properties let by Housing Associations are controlled by the Homes & Communities Agency for the Government. Rents are calculated according to a formula based on relative property values and relative local earnings.

6.22 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.

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

## 7. EXISTING AFFORDABLE HOUSING STOCK

7.1 Leigh has a total of 4 affordable dwellings for shared ownership. At the time of writing this report all 4 properties are available for sale.

### Affordable housing stock in Leigh

Landlord	Tenure	3 bed houses
Severn Vale Housing	rented	4

## 8. SUMMARY

8.1 *Part C* of this survey is aimed at persons who are seeking alternative housing, in particular those who cannot open market prices and therefore require affordable housing (rented or shared ownership).

8.2 The information gained from this survey is a key element of assessing local needs. Other useful sources of information include tewkesbury Borough Council's Housing Register (known as 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, and surveys of this type tend to underestimate the figures.
- 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.
- Housing development in Leigh parish should take account of future anticipated housing need as well as the number of households in immediate need.
- There is a shortage of affordable properties in Leigh for rent and for shared ownership. This survey has shown 52% of properties in the parish have 4 or more bedrooms.
- Of those 10 respondents to the questionnaire who need to move to more suitable accommodation, 4 households require affordable housing. In the current financial market some potential purchasers, particularly first time buyers, are experiencing difficulties obtaining a mortgage. In August 2016 the Bank of England Base Rate fell to all time low of 0.25%. However, mortgage lenders often charge higher rates of interest to first time buyers and require substantial deposits, sometimes 15% or more of the purchase price as well as charging arrangement/ administrative fees.

#### Households in need of rented

	Single person aged 25 yrs	Couple aged 26 yrs & 20 yrs	Couple (ages not given)
1 bedroom general purpose i.e. flat/house	1	1	
1 bedroom house or sheltered accommodation			1

#### Households in need of shared ownership/intermediate (showing household's stated preferred dwelling)

	Couple both aged 23 yrs
2 bedroom house	1

## 9. CONCLUSION

9.1 This survey has determined that there are ***4 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 social 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. housing benefit regulations. It should be noted that some existing affordable housing may be allocated to persons in greatest housing need throughout the District rather than priority awarded to local people.

9.3 The survey does not attempt to identify Leigh residents seeking to move to affordable housing outside of the parish.

## 10. RECOMMENDATIONS

**It is recommended that:**

- a) Tewkesbury Borough Council is provided with the Housing Needs Survey Report.**
- b) Anyone who is in need is encouraged to apply on the District Council's Housing Register (Gloucestershire Homeseeker).**
- c) The Rural Housing Enabler produces an executive summary of the survey report for publication in the local newsletter.**

Anyone wishing to apply for affordable housing must apply on Homeseeker Plus website [www.homeseekerplus.co.uk](http://www.homeseekerplus.co.uk) or contact Tewkesbury Borough Council Housing Advice Team on tel 01684 272212.