

Eastington

Parish Housing Needs Survey Report

January 2014



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1. INTRODUCTION

1.1 In May 2013 Eastington Parish Council agreed to engage the services of the Rural Housing Enabler to carry out a local Housing Needs Survey. The Parish Council agreed to distribute the questionnaires to all residences throughout the parish.

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 six housing associations.

2. PARISH SUMMARY

- The Census 2011 tells us Eastington has a population of 1,565, comprising 650 households, this equates to an average 2.4 persons per household similar to Gloucestershire as a whole.
- By road Eastington village is 6 miles from Stroud, and 3 miles from Stonehouse; both towns are served by a railway station on the national rail network.
- Eastington parish has the following facilities and amenities: *Community Centre, Village Hall, two churches, butchers, two hairdressers, two petrol stations with stores, Post Office and shop, primary school, care home, community orchard, allotments, two hotels, wedding venue and play park.*

3. AIM OF SURVEY

3.1 The purpose of the survey is to investigate and establish the housing needs of people who live in or have close ties to Eastington. By comparing the established needs with the existing supply of housing, 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 an independent report of a robust nature based upon evidence from reliable sources. The report is designed to be used as evidence that may be used in support of a planning application for affordable housing with a proportion of market housing.

4. SURVEY DISTRIBUTION AND RESPONSE

4.1 Eastington Parish Council distributed questionnaires to all homes in the Parish in July 2013.

4.2 Householders were requested to return completed questionnaires in an enclosed freepost envelope. Households were asked to complete **Section A: Your current home** if they might be vacating their home in Eastington within five years. For each new home that might be required, households were asked to complete **Section B: Housing required in Eastington in the next five years**. A total of 684 questionnaires were distributed.

4.3 46 completed returns were received between 3rd July and 28th August 2013. 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 2009 and Gloucestershire Strategic Housing Market Assessment.

4.4 In addition to the residents of Eastington Parish the housing needs survey questionnaire was issued to persons on Gloucestershire Homeseeker that stated a preference for Eastington. The questionnaire together with a specially written letter from Stroud District Council and free-post envelope was distributed to 23 households by Royal Mail standard class on 30th August 2013. As at 27th October GRCC had received 10 completed responses.

5. SURVEY FINDINGS

Section A - YOUR CURRENT HOME

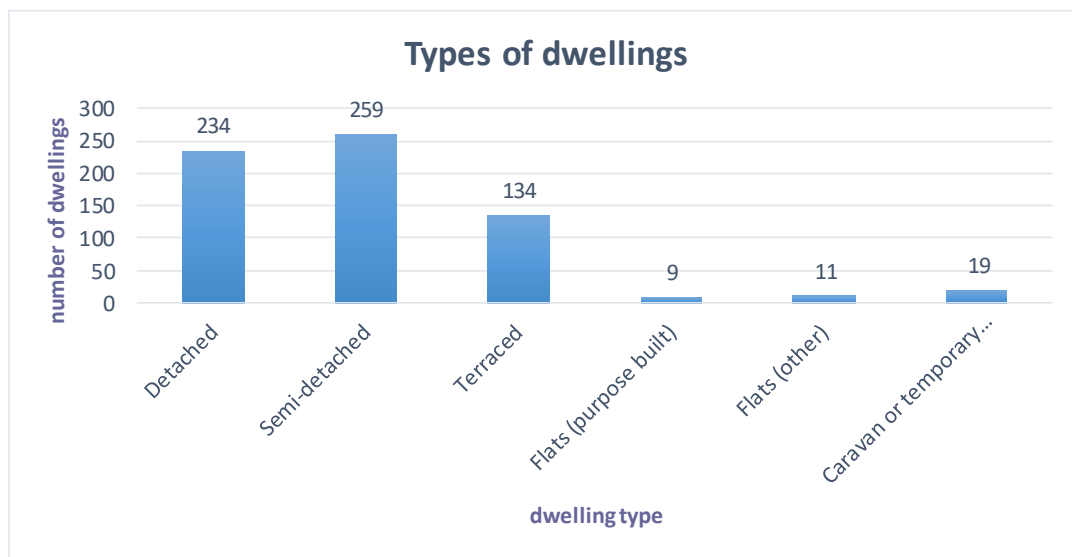
5.1 **Question A1.** Of the 33 respondents requiring to move within the next five years:

- 21 households live in Eastington
- 10 households live in Stroud District but not in Eastington Parish
- 2 households live outside Stroud District.

5.2 Question A2. Types of Dwelling

The Census 2011 tells us the numbers of dwelling types. Table 1 below shows dwelling types in Eastington Parish.

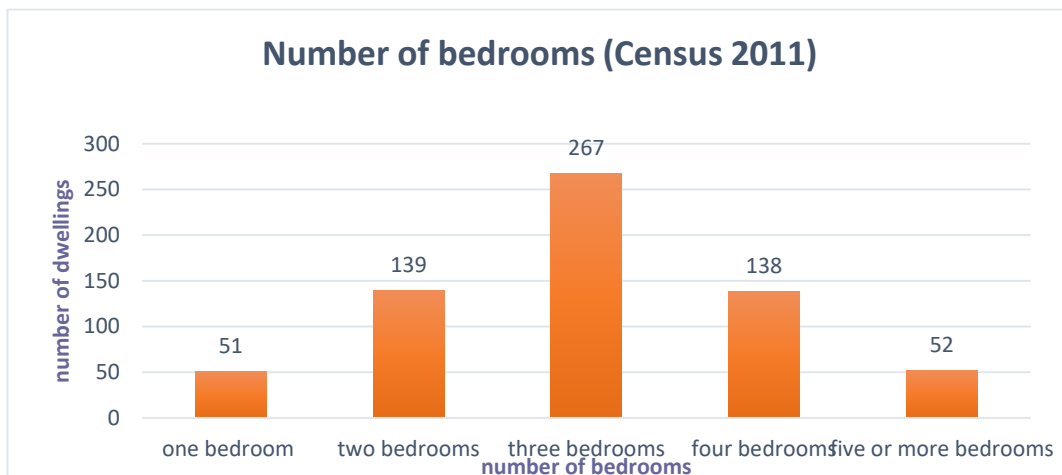
Table 1 - Types of dwelling



5.3 Number of bedrooms per dwelling

Table 2 below shows number of bedrooms per dwelling according to the Census 2011.

Table 2 - Number of bedrooms per dwelling



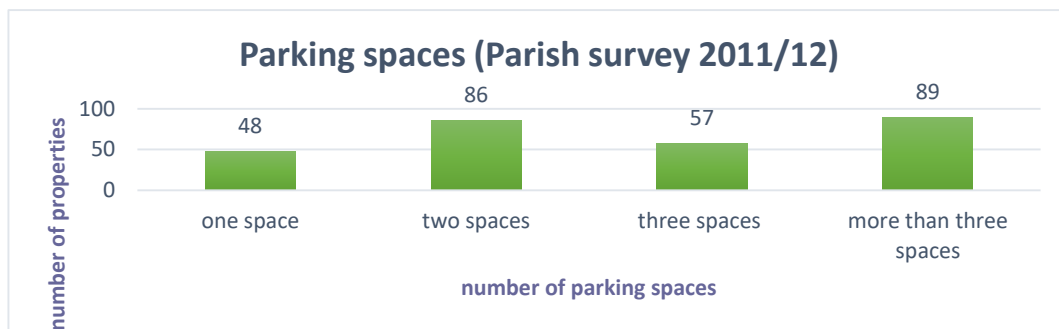
5.4 Question A4 . Do you have a garage?

14 respondents indicated they have a garage. 17 respondents did not

5.5 How many parking spaces do you have on your property?

280 respondents to Eastington Parish Survey 2011/12 indicated they had car parking spaces within their property. Table 3 below shows the number of properties with parking spaces.

Table 3 - Number of parking spaces on each property



5.6 Question A6. What size is your garden?

17 respondents indicated they have a large garden, 13 indicated they have a small garden, and one indicated they have no garden or a communal garden.

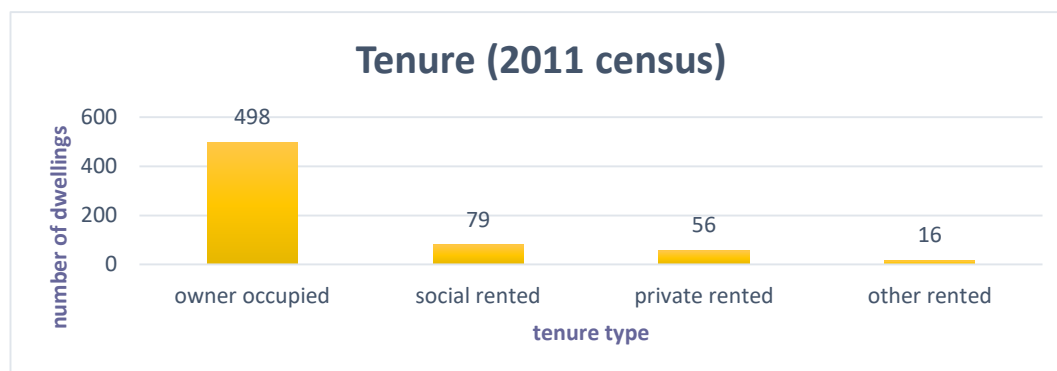
5.7 Question A7. Is the house adapted for mobility or special care?

No one indicated their house was adapted for mobility or special care.

5.8 Question A8. What is the tenure of your home?

Table 4 below shows tenure of all occupied dwellings in Eastington Parish according to the Census 2011.

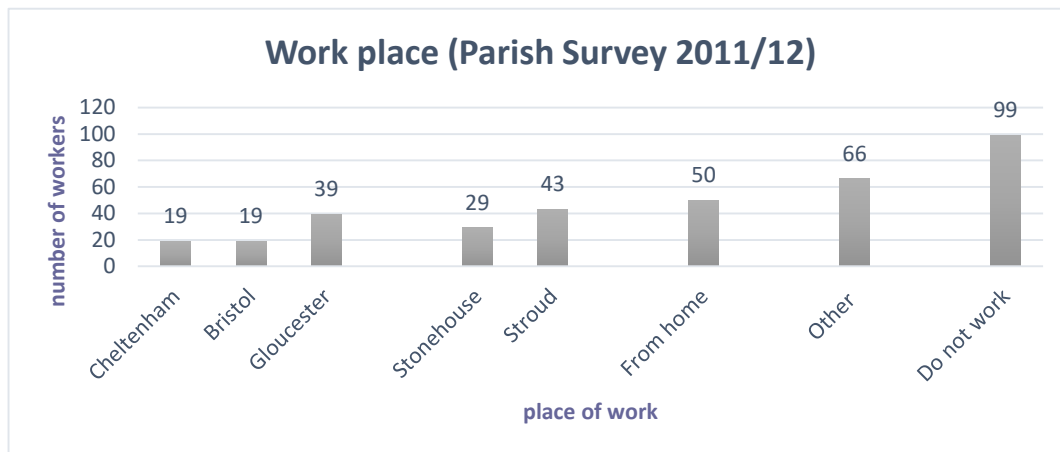
Table 4 - Tenure type



5.9 Where is your place of work?

364 respondents to Eastington Parish Survey 2011/12 indicated whether or not they work and their place of work. There were multiple workers in 292 households. Table 5 below shows the number of workers and place of work. 'Other' includes Eastington itself or London for example.

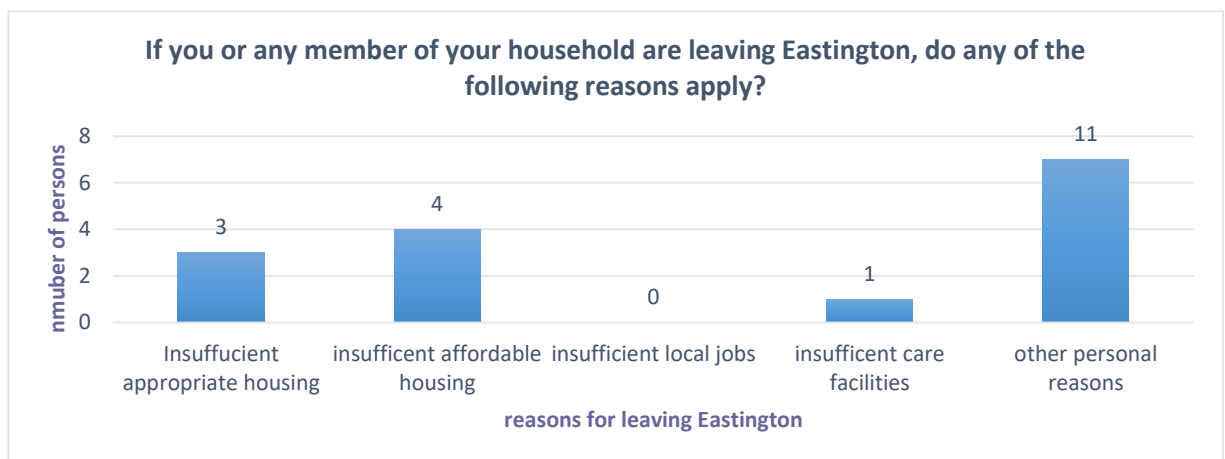
Table 5 - Facilities for people working or running a business from home



5.10 Question A10. If you or any member of your household are leaving Eastington, do any of the following reasons apply?

Table 6 below shows the numbers and reasons for people leaving Eastington.

Table 6 - Reasons for people leaving Eastington



5.11 Question A11. Please make any comments on Section A

Listed below are any comments received:

- Now in my 70's, find it difficult to assess as who knows what the future holds?
- Hope to remain in the parish, but may have to look outside for suitable housing within budget
- We may leave because of massive housing estates
- Limited first time buyer homes in area, 2/3 bed homes rarely for sale. Would be looking to stay in the village if appropriate housing homes become available.
- We are not leaving right now but will probably have to in the next year as there are no affordable/appropriate homes.
- We have no plans to move but it might be a consideration in the next 5 years if significant numbers of new houses are approved.
- We have to park on the road.
- Would consider moving to another small village locally, should the right property become available.
- Downsizing and want to live on a hill. There is nowhere location wise in Eastington.
- I would like to work at home more to reduce travelling costs, and time and be less dependent on the car. I have a biggish living room, but can't split it unless housing association approve (and I can't afford to).
- I have been an active member of the community since moving here 20 years ago. I have been involved with footpaths, youth group, fund raising, and active in our 'vibrant village' award 2010. A parish councillor for 10 years. Footpaths – and encouraging parishioners to use them, and linking to other parishes has been an important use of my time.

SECTION B: HOUSING REQUIRED IN EASTINGTON IN THE NEXT FIVE YEARS

5.12 Question B1. How many people in each age group would be living in this NEW household?

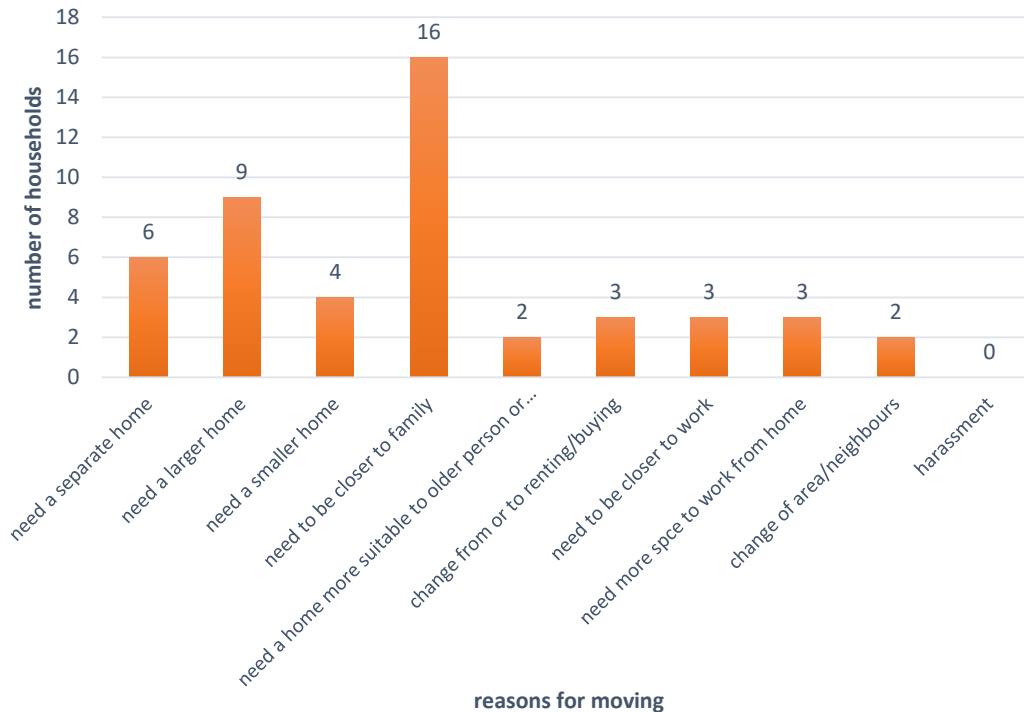
Household type	Description of household members	Number of households
Single people	30-49 yrs; >75 yrs; 19-29 yrs; 19-29 yrs; 60-74 yrs; 19-29 yrs; >75 yrs; > 75 yrs; 60-74 yrs; > 75 yrs; 60-74 yrs	11
couples	Couple both 19-29 yrs; couple 50-59 yrs & 60-74 yrs	2
Families with one child	Single parent with child 11-18 yrs; single parent with child 0-3 yrs; single parent with child 0-3 yrs; single parent with child 11-18 yrs; two parents with son/daughter 19-29 yrs; two parents with child 4-10 yrs; single parent with child 0-3 yrs; single parent with child 0-3 yrs; single parent with child 11-18 yrs; single parent with child 0-3; two parents with child 4-10 yrs; single parent with child 0-3 yrs; two parents with child 0-3 yrs; single parent with child 4-10 yrs; single parent with child aged 4-10 yrs; single parent with child 0-3 yrs; family with child 4-10 yrs;	17
Families with two children	Single parent with children aged 0-3 yrs & 4-10 yrs; single parent with children 0-3 yrs & 4-10 yrs; single parent with children 0-3 yrs & 11-18 yrs;	3
Families with three children or more	none	0
Other households	none	0
	Total	33

5.13 Question B2. Please indicate why you would want to move

Table 7 below shows the reasons why people would want to move. Some people have given more than one reason for moving. Half the people wish to move closer to family.

Table 7 - Why would you want to move?

Why would you want to move?



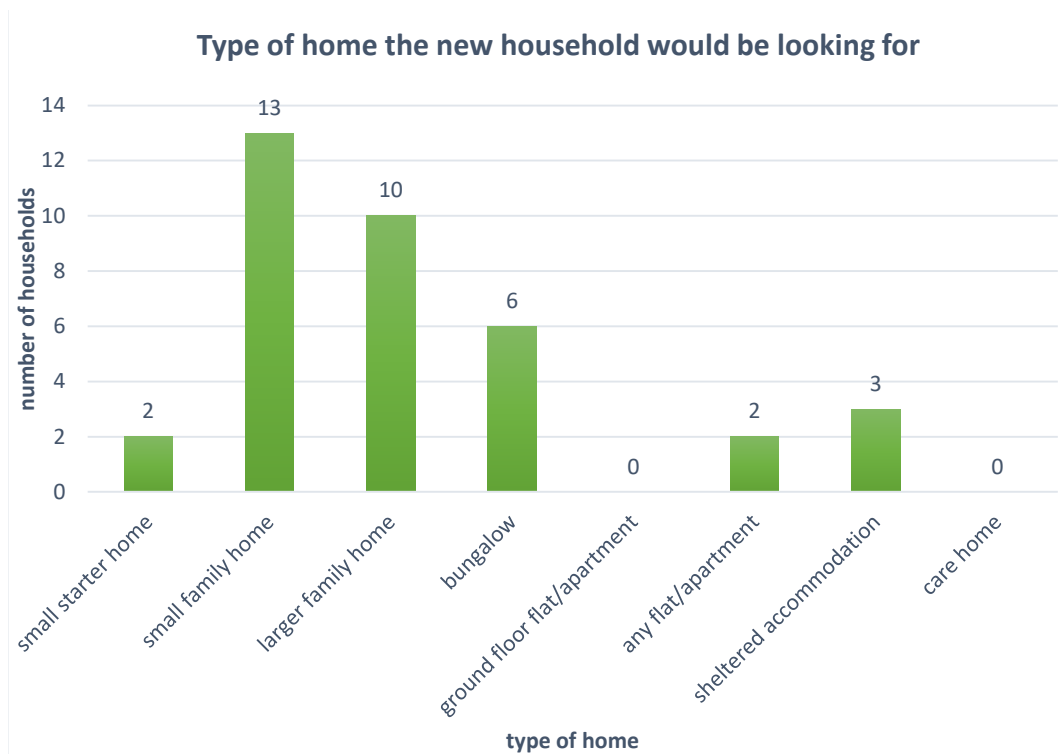
5.14 **Question B3: How soon do you plan to move?**

Of 33 respondents who wanted to move, 10 households indicated they plan to move now, 9 households plan to move within 2 years, and 14 households plan to move within 5 years.

5.15 **Question B4: What type of home would the new household be looking for?**

Table 8 below shows the type of homes the new households would be looking for. Some people have indicated they would move to more than one type of property.

Table 8 - Type of home the new household would be looking for



5.16 Question B5: How many bedrooms would the household require?

Table 9 below shows the number of bedrooms required by each household. Approximately one quarter of households wanting to move require an additional room beyond their housing needs.

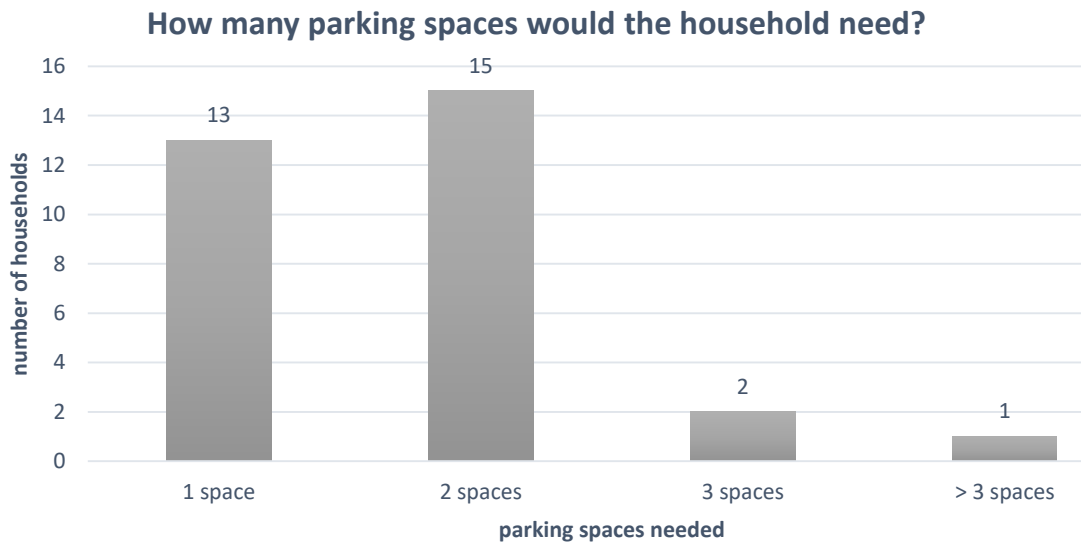
Table 9 - How many bedrooms do you require?



5.17 Question B6: How many parking spaces would the household need?

Table 10 below shows the number of parking spaces needed by each household.

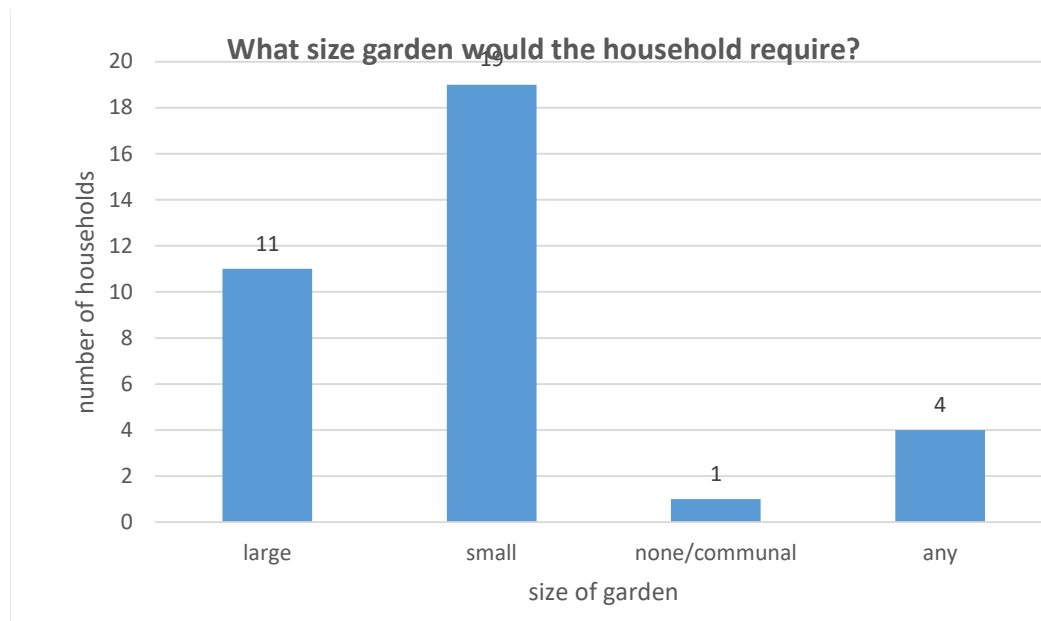
Table 10 - number of parking spaces needed by each household



5.18 Question B7. What size of garden would the new household require?

Table 11 below shows the size of garden required by each household. Some people stated more than one choice.

Table 11 - Size of garden required by each household



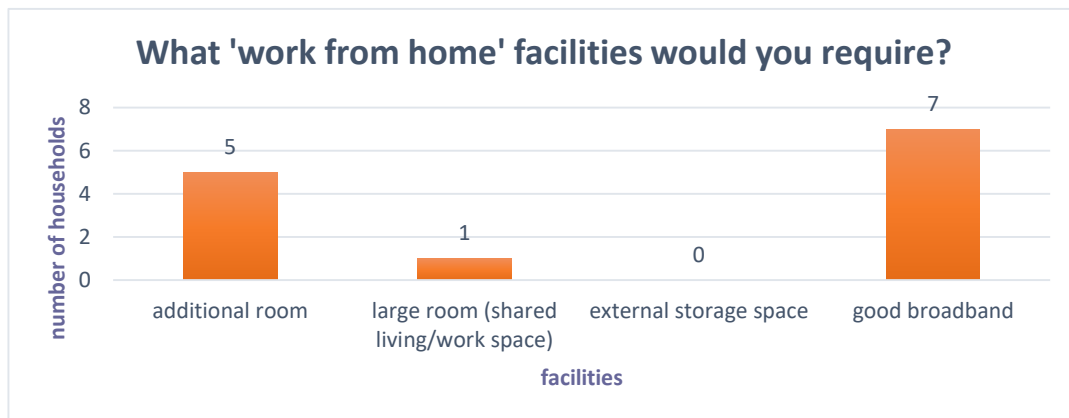
5.19 Question B8. Would anyone in the new household need 'work from home' facilities?

Nine households indicated they would require 'work at home' facilities.

5.20 Question B9. If yes to question B8, which of the following would you need?

Table 12 below shows the type of facilities needed by people working from home. Some people stated more than one facility.

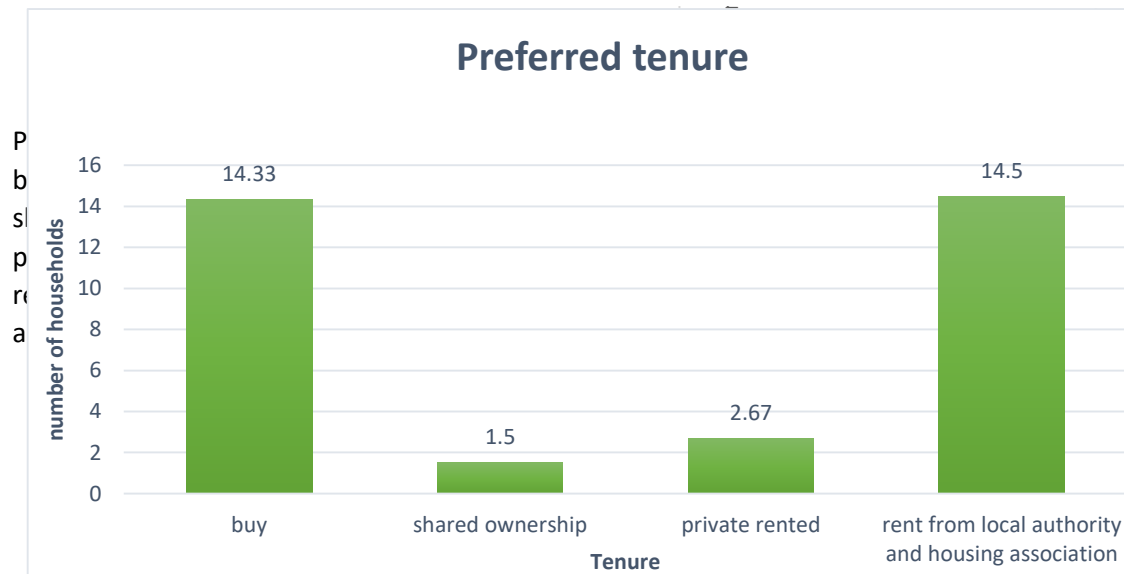
Table 12 - Type of facilities required to work from home



5.21 Question B10. Would you be hoping to: Buy, shared ownership, private rent, or rent from local authority or housing association?

Table 13 below shows households preferred tenure. Where a household has given two preferred tenures 0.5 has been awarded to each tenure. And if a household has given three preferred tenures 0.33 has been awarded to each tenure. The total number adds up to 33.

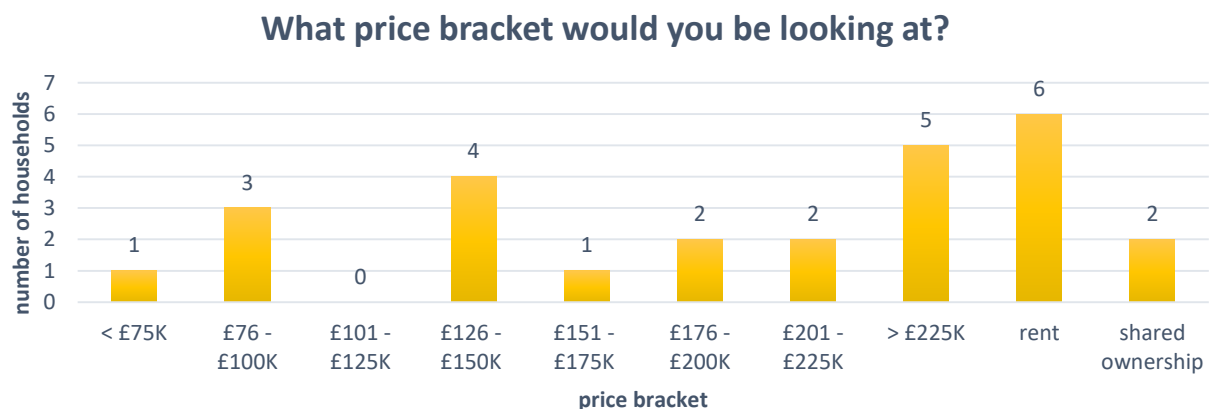
Table 13 - Preferred tenure



5.22 Question B11. What price bracket would you be looking at?

Table 14 below shows people choice of price bracket.

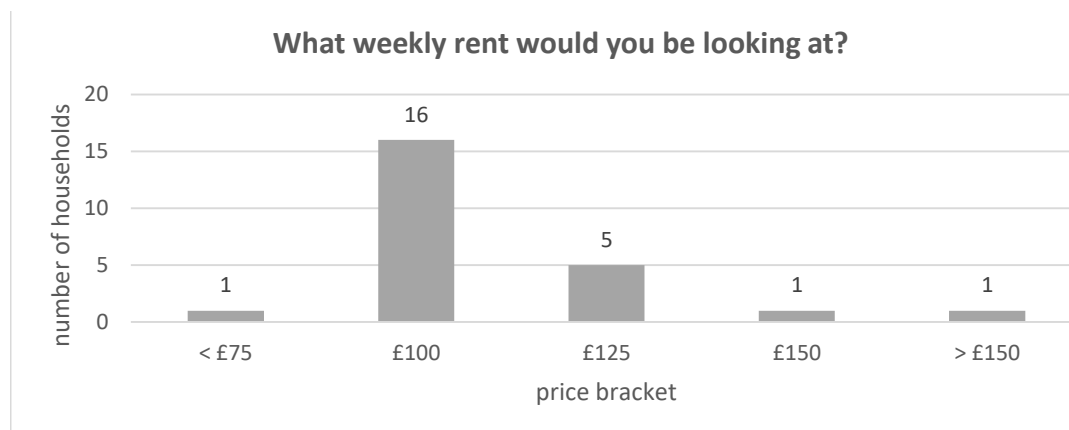
Table 14 - Households choice of price bracket



5.23 Question B12. If you are looking to rent, what weekly price bracket would you be looking at?

Table 15 below shows the amount of rent people would be looking at. It is significant that only two households (out of a total of 33 households in housing need – see paragraph 6.17 below) can afford to rent property in the private sector.

Table 15 - What weekly rent would you be looking at?



5.24 Question B13. Are you on the Local Authority Housing Register? (also called Gloucestershire Homeseeker)

Sixteen households indicated they were on Gloucestershire Homeseeker.

5.25 Question B14. Do expect to register on Gloucestershire Homeseeker?

Four households who indicated they were not currently registered on Gloucestershire Homeseeker said they would apply; there was one 'maybe'.

5.26 Question B16. Comments on Section B

Below are comments received in respect of Section B in the questionnaire:

- B9 by good broadband, need >20 megabites both upload and download.
- If we were due to move because of large numbers of new houses, Eastington would be very low down in the list of places to be considered.
- Might try to transfer within housing association.
- I would like to move back as I was born here. Also me and my son both work in Eastington and my young daughter goes to play school here and we have to catch two buses to get here or stop with my mother.
- Need help from family members, as I am disabled with a young child.
- Need more 2 bed houses/flats. I'm looking to leave home in next 5 years and working in Eastington.
- My husband died four years ago I'm still depressed and need to be near my son who lives in Eastington , I have no family here, so I would like to move as soon as possible.
- As my daughter attends the primary school in Eastington the village is somewhere we would like to be for the foreseeable future. Eastington is a great village and I would love to live there for many years to come.
- I have family who have lived in Eastington since I was born. Would be nice to be near family.
- We definitely need more bungalows in our village housing stock. There are many active 'older' people who want to stay in the village.

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 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 the cost 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 Eastington.

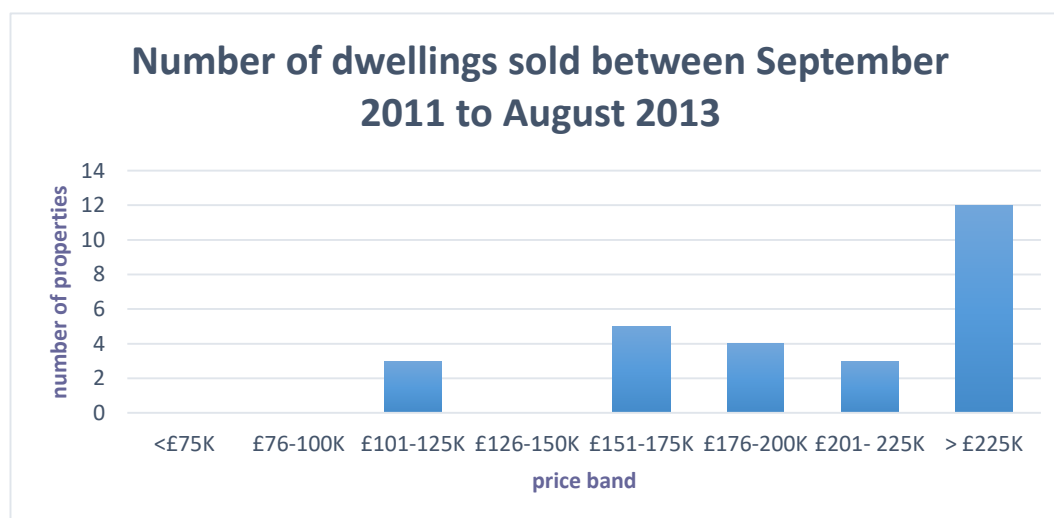
6.7 The average price of properties sold in Eastington in the 24 months to August 2013 are shown in Table H below.

Table 16: Average Prices of residential in Eastington sold during 24 months to August 2013 (according to HM Land Registry)

Average House Prices in Eastington Parish (£)		
House Type	Price	Number of Sales
Detached	£356,000	8
Semi-detached	£208,000	15
Terraced	£165,000	4
Flats	-	none
All	£246,000	27

6.8 Table 17 below shows dwellings sold according to price band. Table 14 above shows the price of properties For those people who are seeking housing in Eastington Table 14 above shows the price of properties they can afford. These two tables indicate a mismatch between the prices of properties sold in Eastington and what those people who require a home in Eastington can afford.

Table 17: Dwellings sold in the during 24 months up to August according to price band



6.9 The number of house sales are for new and existing properties where the sale details registered with the Land Registry are for the postcodes defining Eastington 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.
- Prices were taken of properties sold over a 24 month period, this equates to 14 dwellings per annum.

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

6.11 There were no flats sold during the two year period. The average price of properties sold does not necessarily reflect the average value of all properties in the parish.

6.12 HM Land Registry tells us that the average price of residential properties sold in Gloucestershire is £171,231 in April 2013, this compares to £246,000 for Eastington.

6.13 The latest figures show that for Gloucestershire there has been a fluctuation in average house prices between 2011 and 2013, culminating in small reduction of -0.5% over the 12 months to June 2013.

6.14 House sales volumes in Gloucestershire fell significantly from a height of 1,475 in June 2007 to a low of 436 in January 2009. There were 609 house sales in April 2013.

EXAMPLE CALCULATION FOR A MORTGAGE

6.15 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.

6.16 To afford the average purchase price (£153,000) paid for a terraced house sold over the past 24 months in Eastington a household would require at least £22,950 as a deposit, and their annual gross income for mortgage purposes would have to be at least £37,000.

6.17 At the time this report is published mortgage lenders currently offer first time buyers standard variable annual rate interest rates from 4.5% APR. Applying a 4.5% interest rate to a mortgage of £130,050 equates to £730.87 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	17,948	16,651
Forest of Dean	20,833	19,364
Gloucester	19,630	20,615
Stroud	22,403	19,753
Cheltenham	22,039	19,740
Tewkesbury	19,937	23,321
Gloucestershire	20,651	20,018
South West	20,000	19,831
Great Britain	21,342	21,324

Source: Annual Survey of Hours and Earnings 2010, Office of National Statistics

- As shown by the above table, the median (50th percentile) gross annual earnings of residents in Stroud District (£22,403) is significantly higher than the regional (£20,000) and the national average (£21,342). However, the median for earnings of employees in Stroud District (£19,753) is lower than, the regional (£19,831), and the national figures (£21,324).
- Considering the average prices of homes sold in Eastington Parish during the 24 months up to August 2013 a household on a median income in Stroud District (£22,403) would be unable to purchase a property in Eastington without a substantial deposit

- Many potential first time buyers struggle with the costs of buying a home.
- In some cases intermediate housing (shared ownership, low cost market housing and rented housing at prices between rented social housing and market rented prices) would be a suitable option, whilst in other instances traditional housing association rents (target rents) would be appropriate.

Private rented

6.18 Information gained from ‘Rightmove.com’ tells us these are the starting prices for rents for the following property types in November 2011:

One bed flat (Stonehouse).....£470 per calendar month

Two bedroom house (Eastington).....£525 pcm

Two bedroom cottage (Eastington).....£525 pcm

Three bedroom house (Stonehouse).....£695 pcm

6.19 It is often accepted that a household’s housing costs should not exceed 25% of a household’s gross income. Based upon this presumption a minimum gross annual income required to afford the above properties would be £22,560 for a one bedroom flat, £25,200 for a two bedroom house, and £33,360 for a three bedroom house. Of course, the rent does not include running costs e.g. council tax, fuel bills etc.

6.20 By comparing the monthly costs of private rented property with home ownership, it is substantially less expensive to rent than to buy a similar starter-type home.

What is affordable rented housing?

6.21 The levels of rent that Registered Providers are able to charge are restricted by *Homes and Communities Agency* (formed on 1st 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.

6.22 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.

6.23 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.

6.24 More recently 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 local 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 Eastington parish currently has a total of 87 affordable dwellings for rent, and 6 for shared ownership.

Table 17: Affordable housing stock in Eastington Parish as at 05.09.2013

Landlord	Tenure	1 bed bung'	2 bed bung'	2 bed flat	3 bed flat	1 bed house	2 bed house	3 bed house	4 bed house	Total
Stroud District Council	rented	29*	9	4	1	3	-	17	-	63
Knightstone Housing Association (Bush Close)	rented	-	-	-	-	-	8	4	-	12
Cottsway HA (Bradestone Way)	rented	2					1	1	1	5
Cottsway HA (Bradestone Way)	Shared ownership	-	2	2	-	-	1	1	-	6
Cottsway HA (Kings Head)	rented	-	-	-	-	-	4	3	-	7
Total		31	11	6	1	3	14	26	1	93

* 20 of these Council units are Sheltered Accommodation

7.2 Stroud District Council tell us that during the 24 month period between 1st October 2011 and 30th September 2013 the following affordable dwellings were re-let:

- 11 bungalows (8 x 1 bed & 3 x 2 bed)
- 8 houses (1 x 1 bed, 3 x 2 bed & 4 x 3 bed).

8. SUMMARY

8.2 The information gained from this survey is a key element of assessing local needs. Other useful sources of information available to us include Stroud District Council's Housing Register (known as Gloucestershire Homeseeker) and the staff who operate it.

- It is notoriously difficult to get accurate data on the housing need of young single 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 Eastington parish should take account of future anticipated housing need as well as the number of households in immediate need.
- Of those 33 respondents to the questionnaire who are in need to move to suitable accommodation, 14 households prefer to buy, 1 household prefer shared ownership, 3 households prefer private rented and 15 households prefer to rent from local authority or housing association.
- 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 0.5% since March 2009 (last reviewed on September 2013). However, mortgage lenders often charge high 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.

9. CONCLUSIONS

9.1 This survey has determined that there are **33 households with a local connection who have self identified themselves in need of alternative 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.

9.3 It should be noted that existing affordable housing is allocated to persons in greatest housing need throughout Stroud District and priority is not required to be awarded to persons with a connection to Eastington Parish. Affordable housing on an 'exception' site, provided by either Community Land Trust or Registered Provider of Affordable Housing (Housing Association) would provide homes for people with a clearly defined local connection (enforced with Eastington Parish via a legally binding agreement on the landlord).

9.4 **Approximately half** of the local need for market housing in Eastington is met by the supply of existing properties coming up for sale. By comparing Tables 14 and 17 the remaining local needs could be met by the provision of **5 or 6** dwellings for sale, mainly one and two bedroom units. **The Appendix summarises**

9.5 The remaining need is for **16 affordable dwellings, predominantly one, two and three bedroom dwellings.**

9.6 The survey does not attempt to identify Eastington residents seeking to move to alternative housing outside of the parish.

ADDENDUM: Since the original analysis of the data was carried out and the Report compiled in October 2013, 5 further responses have been received. They identified additional **affordable housing need** of 2 x 1-bedroom homes to rent, 1 x 2-bedroom home to rent and 1 x 4-bed shared ownership home

10. RECOMMENDATIONS

It is recommended that:

- a) Eastington Parish Council places this report on their web site and the Rural Housing Enabler produces an executive summary of the survey report for publication in the parish news letter**
- b) Anyone who is in need is encouraged to apply on the District Council's Housing Register (Gloucestershire Homeseeker).**
- c) The District Council is provided with this Report.**
- d) Eastington Parish Council's Community Land Steering Group and the Rural Housing Enabler work together to identify potential exception sites in Eastington parish suitable for the provision of affordable and market housing for local people.**

Appendix

Matrix of Housing Need Eastington 2014

Open Market Housing 3, 4, 5 beds

Demand: 9 houses
Supply: 12 houses per year

**BUILD REQUIREMENT
ZERO**

Housing Association (mainly to rent) 3, 4, beds

Demand: 3 x 4bed & 6 x 3bed
Supply: Some turnover occurs
but relets are allocated across Stroud
District NOT on local connection

**BUILD REQUIREMENT
9**

Open Market Housing 1, 2 beds

Demand: 6 houses, including 4
older person/bungalows
Supply: 1.5 houses per year

**BUILD REQUIREMENT
6**

Housing Association (mainly to rent) 1, 2 beds

Demand: 14 houses, including
5 bungalow/older person homes
Supply: Some turnover occurs
but relets are allocated across Stroud
District NOT on local connection

**BUILD REQUIREMENT
14**

Summarised from the GRCC/Eastington Parish Council Housing Needs
Survey 2013, as updated by the Addendum pp23