

Upper Rissington

Parish Housing Needs Survey

Survey Report

November 2009



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1. INTRODUCTION

1.1 At a meeting held on 29th June 2009 between Upper Rissington Parish Council, Gloucestershire Rural Community Council's Rural Housing Enabler (RHE) it was proposed to carry out a parish Housing Needs Survey.

1.2 Subsequently the Parish Council has enlisted the support of the Rural Housing Enabler (RHE) to carry out a Housing Needs Survey to determine the level of need for affordable housing in Upper Rissington.

- The 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).
- The RHE 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.
- The RHE 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 four housing associations.

2. PARISH SUMMARY

The Parish of Upper Rissington is Cotswold District's Rissingtons ward.

- The 2007 the mid-year parish estimate for Upper Rissington was 1064 population, comprising 395 households (number of dwellings liable to Council Tax at September 2009), this equates to an average 2.69 persons per household.
- By road Upper Rissington is 3 miles from Bourton-on-the-Water, 4 miles from Stow-on-the-Wold, 7 miles from Burford.
- Upper Rissington is served by the following facilities: a village hall, a shop/sub-Post Office. The nearest mainline railway station is in Kingham 6 miles by road.

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 Upper Rissington. 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 additional units required to meet the net 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.

4. SURVEY DISTRIBUTION AND RESPONSE

4.1 The Parish Council delivered the questionnaires by hand to all dwellings in the parish in August 2009.

4.2 To encourage a higher response rate, each household was provided with a pre-paid envelope to assure anonymity.

4.3 Householders were asked to return the completed questionnaires to GRCC offices in Gloucester within two weeks of receipt.

- A total of 395 questionnaires (not including questionnaires issued to former Upper Rissington residents who wish to return) were distributed.
- Everyone was asked to complete Part 1 of the form.
- If a household considered themselves in need, or likely to be in need of affordable housing within the next five years, they were invited to complete Part 2 of the form.
- Households were asked to forward the questionnaire to anyone they knew of who had moved away from Upper Rissington but might wish to return to live in Upper Rissington.
- There was a response rate of 28% with 109 replies received, which provides a high level of confidence in the reliability of the data, and compares favourably with other surveys of this type (e.g. Kemble & Ewen 16%; Ebrington 40%; Norton 36%; Kempsford 22%; Longhope 27%; Oddington 31%).

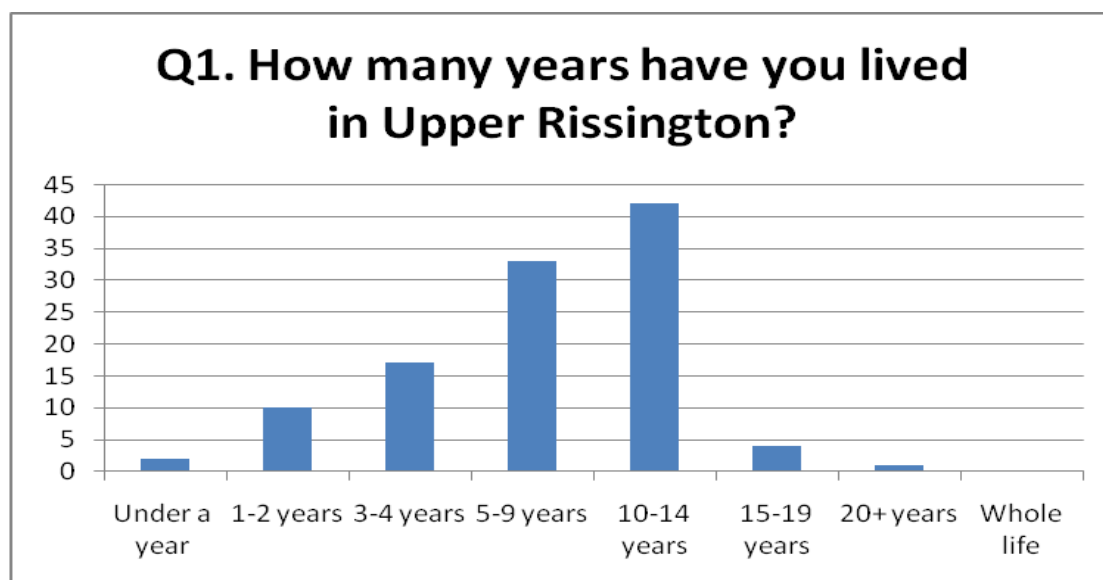
5. KEY FINDINGS

Part One – You and your household

5.1 99% of respondents reported that their home in Upper Rissington was their main home.

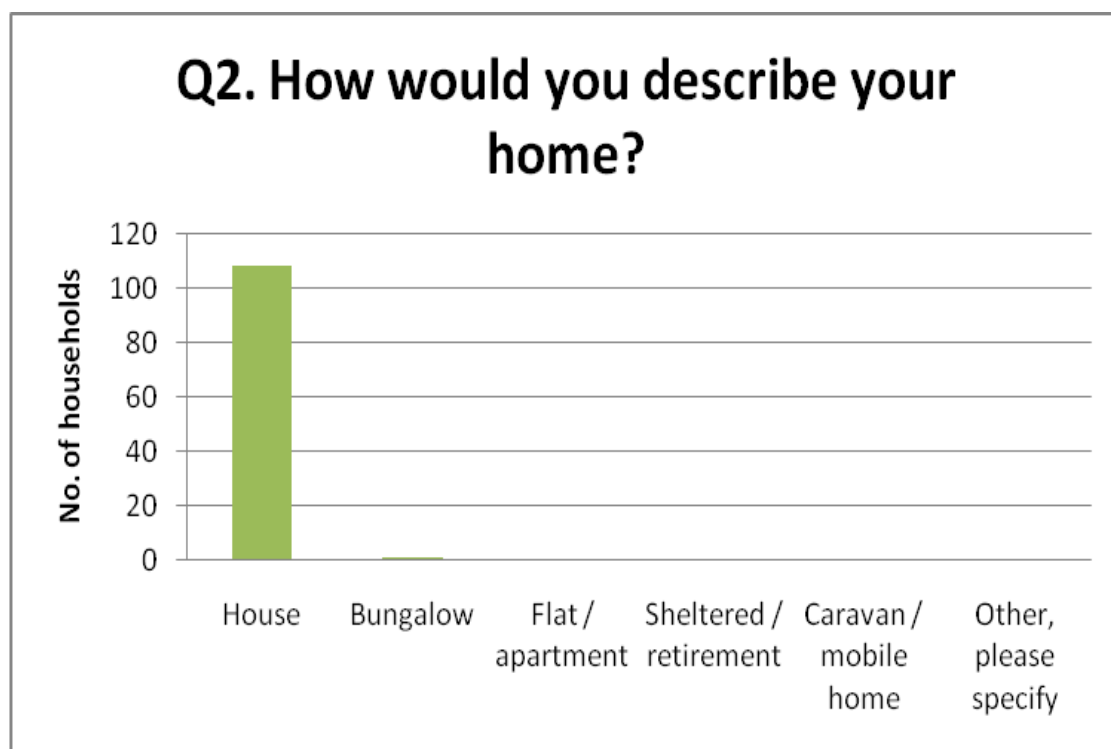
5.2 Table A below indicates the length of time respondents have lived in Upper Rissington. It shows that 95% of respondents have lived in the parish for less than 15 years.

Table A



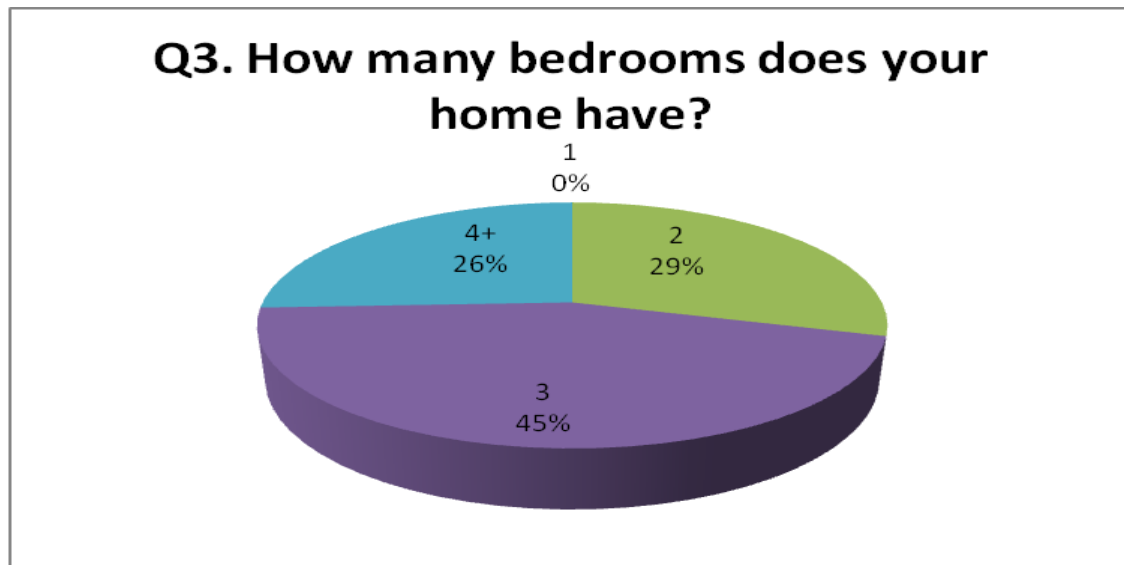
5.3 Question 2 asked people to describe their home in terms of house type. Table B below shows 99% of respondents live in a house, 1% live in a bungalow.

Table B



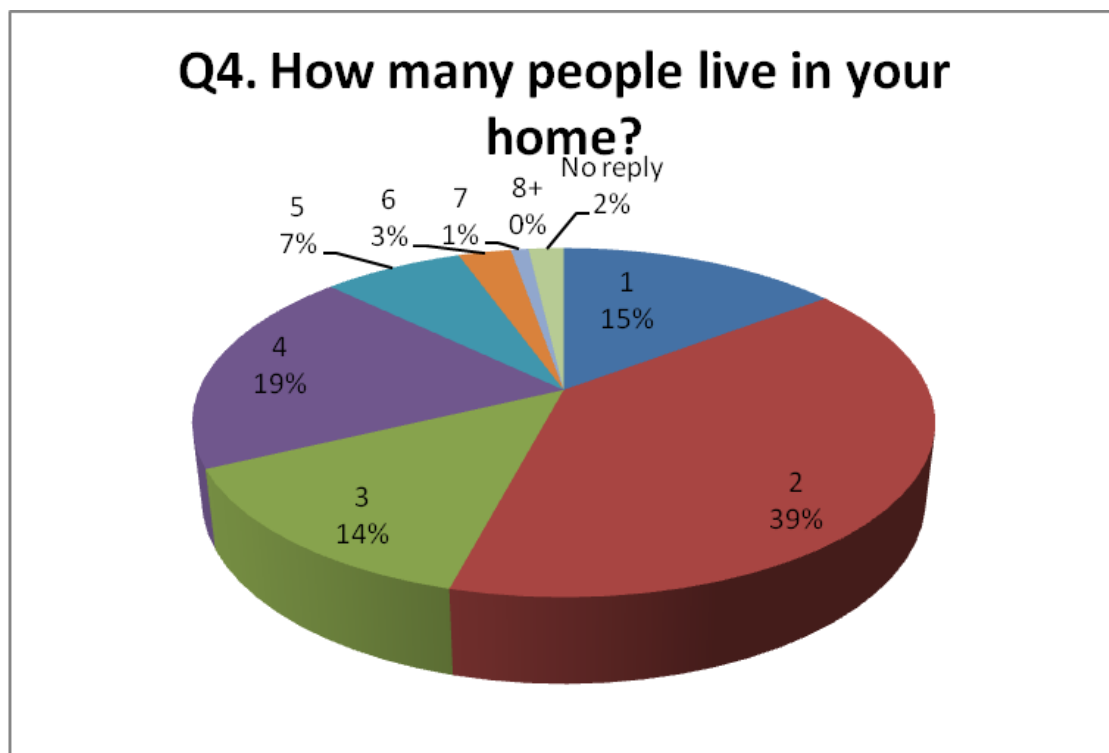
5.4 Table C below shows 71% of homes have three or more bedrooms. None have 1 bedroom.

Table C



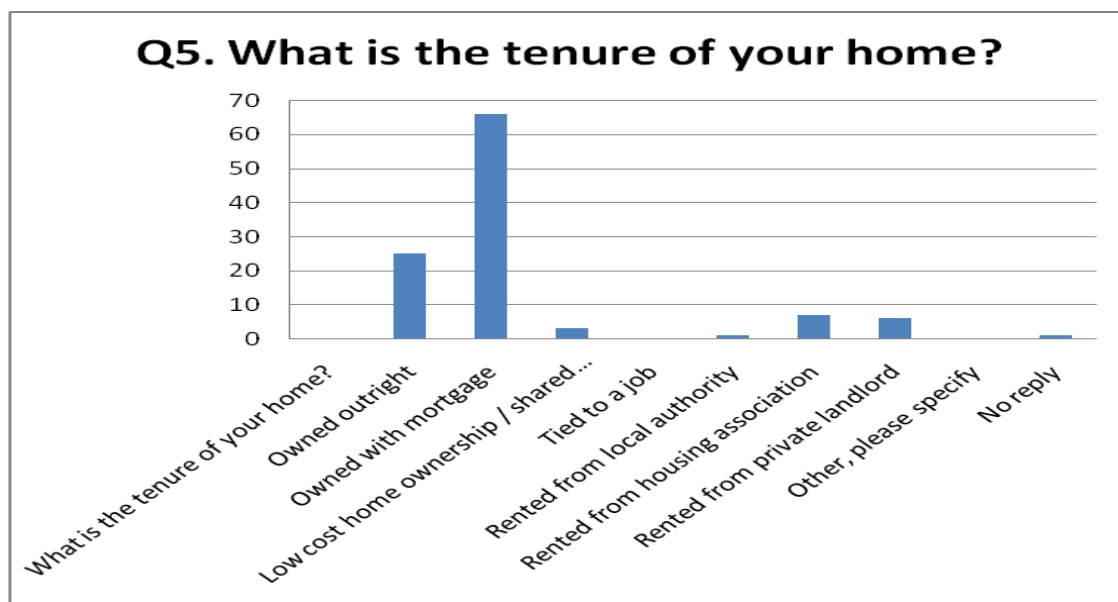
5.5 Question 4 asked how many people live in your home. Table D below shows 30% are four person or more households. More than half are one or two person households.

Table D



5.6 Table E below shows 84% of respondents in Upper Rissington are owner-occupiers, of whom one quarter own their home outright and three quarters have a mortgage.

Table E



5.7 4% of respondents said their home had been adapted to increase physical accessibility.

5.8 4 respondents said a member of their family had moved away from home in the past 5 years due to difficulty finding an affordable home.

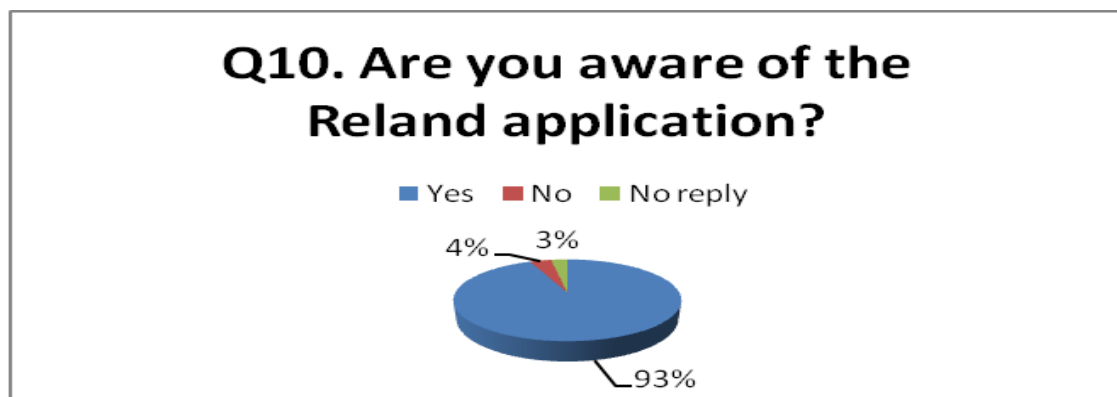
5.9 71% of respondents said they are in favour of a small development of affordable homes.

5.10 According to data obtained from Registered Social Landlords regarding the number of existing affordable dwellings in the parish, there was an underrepresentation of housing association tenants responding to the survey, which would have the effect of inflating the figures in the owner occupied sector. Disproportionately low rates of response from private and social renting tenants are typical for this type of survey.

Reland Application for 368 dwellings

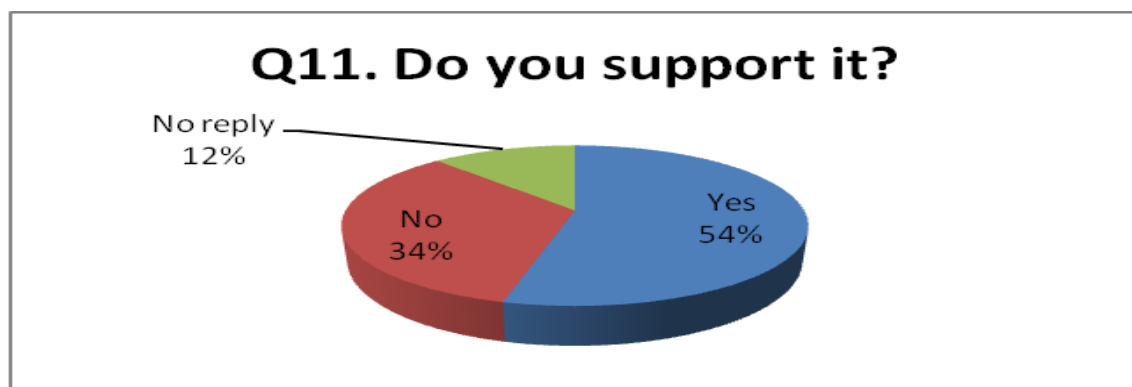
5.11 Table F below shows 93% of respondents were aware of the Reland application.

Table F



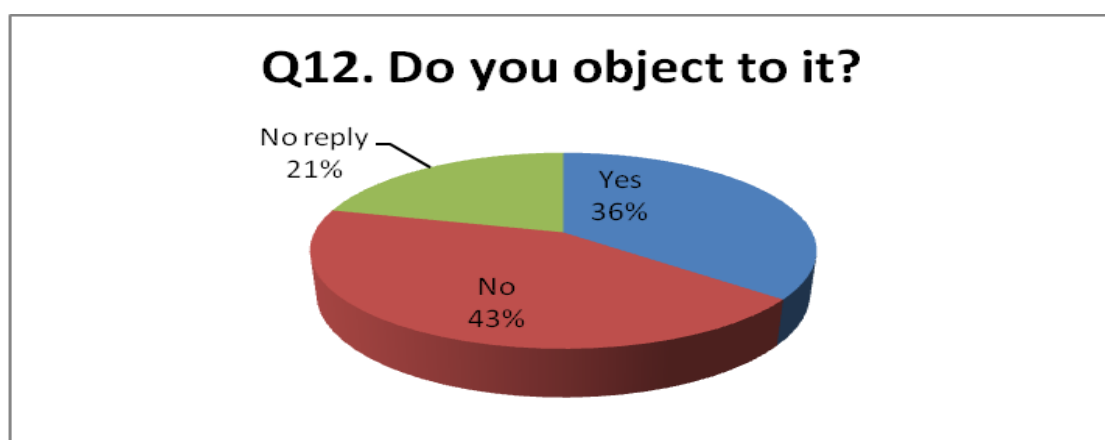
5.12 Table G below shows a majority of respondents said 'yes' to *do you support the Reland application?*

Table G



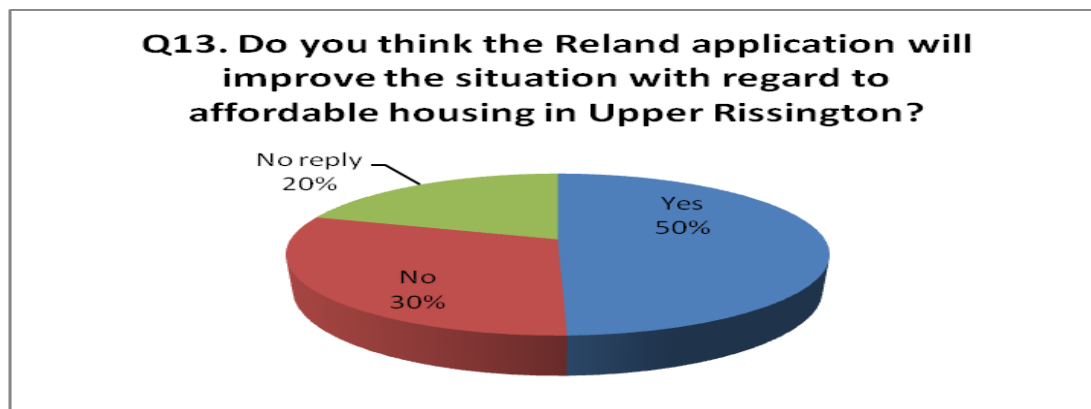
5.13 Table H below shows 43% of respondents said 'no' to *do you object to it?* A little more than one third said 'yes'.

Table H



5.14 Table I below shows half the people said 'yes' to *do you think the Reland application will improve the situation with regard to affordable housing in Upper Rissington?* Fewer than one third answered 'no'.

Table I



5.15 Table J below shows the age distribution of individual respondents. Table K below shows Gloucestershire County Council Maiden research population for 2007 in Upper Rissington. Whilst the range of the age groups differs between Table J and Table K both table indicate a similar trend across the whole age range.

Table J

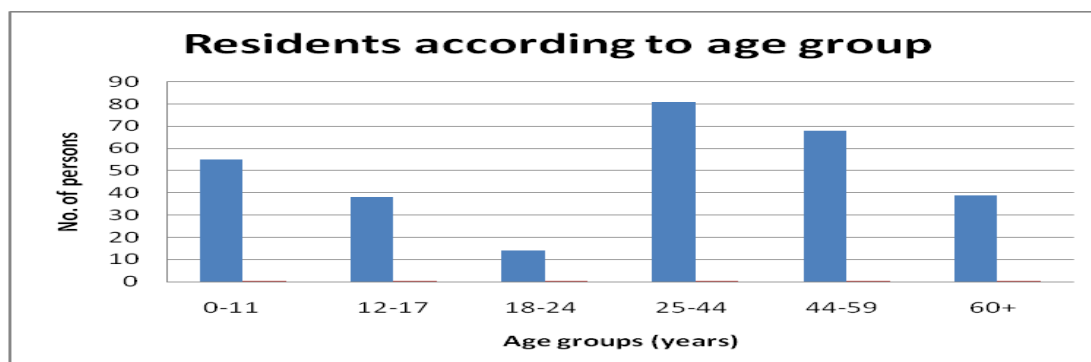
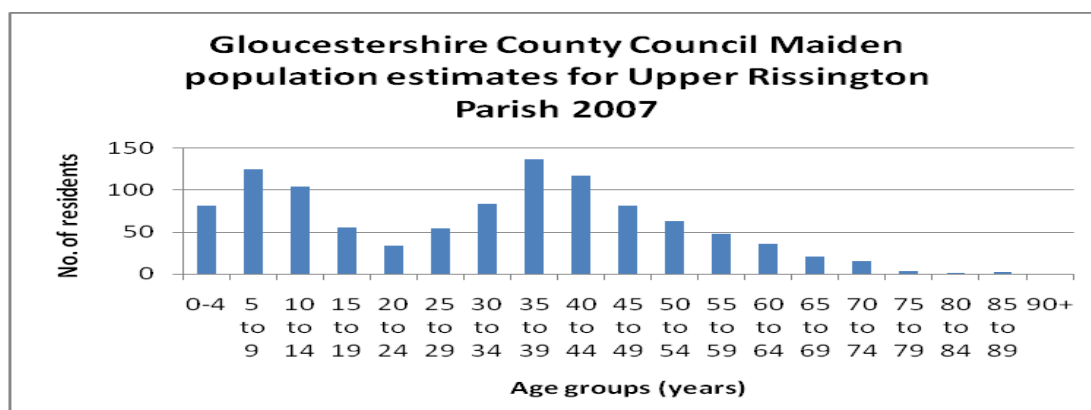


Table K



Part Two – Housing needs

5.12 17 households completed *Part 2: Housing Needs* of the survey questionnaire.

5.13 Two households could afford market housing which would meet their needs. It is remaining *15 households in need of affordable housing* who are the focus of this report.

5.14 Of the 15 households in need of affordable housing, 14 respondents have indicated that they currently live in Upper Rissington or were born and brought up in the parish, and one household has a local connection by way of close family ties.

5.15 Only 3 households have indicated they are on the District Council's housing register.

5.16 Respondents were allowed to specify more than one reason for wishing to move. 6 households seek a larger home, 4 households seek an independent home, 2 households seek a more secure home, 4 households seek cheaper accommodation, 1 household seeks a change of tenure, and 2 households seek to be nearer to carer/dependent.

5.17 Analysing the results of those in need of rented accommodation shows the following:

Rented

- **There is 1 single person requiring rented accommodation;** renting privately and seeking cheaper, more secure, physically adapted home closer to carer.
- **There is 1 couple requiring rented accommodation;** living with parents and seeking independent living.
- **There are 8 families requiring rented accommodation;** 5 of these families are seeking larger accommodation, 1 family is living with parents and seeking an independent living, 1 family is living in private rented and seeking a more secure home, and one family owns their home and is seeking cheaper accommodation.
- **There is 1 respondent who did not identify the size of his/her household;** this household is living in lodgings and seeks independent accommodation.

5.18 The level of income given by respondents suggests that four of the 15 respondents in need of affordable housing could afford intermediate housing i.e below market rented or shared ownership (part buy/part rent):

Intermediate

- **There are 3 couples;** all own their home and seek to move for reasons of a need to change tenure, a need for larger accommodation, or a lack of car parking.
- **There is 1 family;** this family is seeking a move to a cheaper independent home.

5.20 For a full analysis of households actually looking for, or considering themselves to be in need of affordable housing, see appendices one and two.

5.21 There are a total of 50 households 'in need' on the District Council's *Housing Register* stating Upper Rissington one of their areas of choice. Applicants may state as many areas of choice as they choose. Whether or not these applicants have a local connection with Upper Rissington has not been identified.

6. AFFORDABILITY

6.1 Affordability is a key factor for measuring 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 area.

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

6.7 The average prices of differing house types sold in Upper Rissington in 2 years up to June 2009 are shown in Table G below.

Table G: Average Residential Property Prices in Upper Rissington in 2 years up to June 2009 (according to HM Land Registry)

Average House Prices in Upper Rissington Parish		
House Type	Price	Number of Sales
Detached	£397,857	7
Semi-detached	£168,364	11
Terraced	£175,312	4
All	£242,648	22

6.8 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 the Parish of Upper Rissington.

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

6.9 The above figures represent the average price for total number of properties sold, and with a relatively low number of property sales, the figure average may be skewed by properties with a particularly high or low selling price.

6.10 For research purposes we are mainly concerned with the low end of the market; those properties that are accessible to households on lower incomes.

6.11 HM Land Registry tells us that the average price of residential properties sold in Gloucestershire has fallen to £159,791 in July 2009, a fall of 16.1% over the previous 12 months.

6.12 The latest figures show that throughout England and Wales all regions experienced a positive monthly change in their average property values in July. The increase of 1.7 per cent in England and Wales is the strongest monthly growth since July 2004 and the third month in a row with a positive movement. On this evidence the movement in market prices in Gloucestershire is lagging behind the national trend.

6.13 House sales volumes in Gloucestershire have fallen significantly from 1,402 in August 2007 to a low of 340 in January 2009 and increasing to 597 in May 2009 (latest month for which figures are available).

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 20% towards the total purchase price.

6.15 To afford the average price (£168,364) for a semi-detached house in Upper Rissington, a household would require at least £33,672 as a deposit, and their annual gross income for mortgage purposes would have to be at least £38,483.

6.16 At the time of writing this report mortgage lenders currently offer standard variable annual rate interest rates from around 4%. Applying a rate of interest of 4% to a mortgage of £134,692 would equate to monthly repayments of £718.49 for a repayment mortgage over a 25 year period.

Gross annual earnings for employees in local authority areas

Area	Average gross annual earnings for employees (£)	Average gross annual earnings for residents (£)
Cotswold	21,729	23,468
Forest of Dean	22,139	25,919
Gloucester	25,026	22,151
Stroud	23,091	28,879
Cheltenham	26,175	28,384
Tewkesbury	26,178	26,326
Gloucestershire	24,388	25,944
South West	23,135	23,307
Great Britain	26,164	26,221

Source: Annual Survey of Hours and Earning 2008, Office of National Statistics

- As shown by the above table, the average gross annual earnings of employees in Cotswold District (£21,729) is significantly lower than the regional (£23,135) and the national average (£26,164). However, the average earnings of residents in Cotswold District (£23,468) is similar to the South West (£23,307), and significantly lower than both Gloucestershire (£25,944) and the national average (£26,221). This suggests that people commute into the district to work from surrounding areas with less expensive housing costs, such as Swindon and Gloucester.
- Taking into account average prices of homes in Upper Rissington it is unlikely that a household would be able to purchase a property without a substantial deposit (by using savings or by releasing equity in an existing property) and/or a substantial income.

- Many potential first time buyers struggle to meet the costs associated with buying their own 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 for other on lower incomes and/or less savings affordable rented accommodation would be appropriate.

Private rented

6.17 Information gained from 'Rightmove.com' tells us residential property for rent in Upper Rissington or surrounding area has achieved the following rents in 2009:

One bedroom flat..... £425 per calendar month

Two bedroom house..... £495 per calendar month

Three bed terraced house..... £650 per calendar month

6.18 It should be noted that the figures quoted above are entry level rents. Depending upon availability, rent levels could be in excess of these figures.

6.19 It is usually accepted 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 above properties would be £20,400 for a one bedroom flat, £23,760 for a two bedroom house and £31,200 for a three bedroom terraced house. Of course, this 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 substantially less expensive to rent than to buy a similar starter home.

What is affordable rented housing?

6.20 The levels of rent that Registered Social Landlords 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, which are calculated taking into account a household's income, savings and other circumstances, and may entitle a household to a financial contribution of a sum up to the entire rental charge.

7. EXISTING AFFORDABLE HOUSING STOCK

7.1 Upper Rissington currently has a total of 54 affordable dwellings.

Social Housing in Upper Rissington according to house type, tenure

Tenure	1 bed flat	2 bed flat	1 bed bung'	2 bed bung'	2 bed house	3 bed house	4 bed house	Total
Rented	2	0	0	0	24	15	2	43
Shared ownership	1	1	0	2	2	5	0	11
Total	3	1	0	2	26	20	2	54

7.2 Between April 2007 and September 2009 there were 5 re-lets of the rented properties (including 2 bedroom houses), and 2 resales of the shared ownership properties (1 x 2 bed flat & 1 x 3 bed house). The number of vacancies is approximately half the national average. The national average length of residential occupancy is approximately 7 years, which would equate to 15 new occupants over a 24 month period.

8. LOCAL PLAN - HOUSING ALLOCATION

8.1 Cotswold Local Plan 2001 to 2011 identifies no residential development land within Upper Rissington. Nor is there a development boundary. Therefore there is effectively a moratorium on any further development of market housing.

8.2 Local Plan policies 19 and 21 read as follows:

POLICY 19: DEVELOPMENT OUTSIDE DEVELOPMENT BOUNDARIES

Outside Development Boundaries, and subject to [Policy GB.1](#) and policies for site-specific allocations indicated on the Proposals Map and insets, development appropriate to a rural area will be permitted, provided that the proposal relates well to existing development; meets the criteria set out in other relevant policies in the Plan; and would not:

- (a) result in new-build open market housing other than that which would help to meet the social and economic needs of those living in rural areas;
- (b) cause significant harm to existing patterns of development, including the key characteristics of open spaces in a settlement;
- (c) lead to a material increase in car-borne commuting;
- (d) adversely affect the vitality and viability of settlements; and
- (e) result in development that significantly compromises the principles of sustainable development.

POLICY 21: AFFORDABLE HOUSING

1. In order to meet demonstrated needs, a proportion of affordable housing will be sought as part of the development of any significant site in Cirencester, Tetbury, Moreton-in-Marsh, Bourton-on-the-Water and any site elsewhere, whether or not the site is specifically allocated in this Plan. For the purposes of this policy, affordable housing is dwellings for sale or rent at a price level below the going market rate, and which is related to the ability to pay of those identified in a housing survey as being in need.

2. Exceptionally, planning permission may be given for affordable housing to meet local needs in any town or village except Cirencester, Tetbury, Moreton-in-Marsh and Bourton-on-the-Water, having regard to the following criteria:

a) a local needs assessment has been carried out, which shows clearly that there is a local need for the type and number of proposed dwellings at the estimated out-turn prices or rents;

b) the affordable housing could not reasonably be provided as part of a site specifically allocated for residential development, or on a site meeting the criteria set out in [Policy 18](#);

c) the proposal is small in scale and the site is within, or adjoining, the existing built-up area of the settlement;

d) the proposal is subject to conditions, or a legal obligation has been entered into, to ensure that initial and all subsequent occupancy is

restricted to members of the local community in need of affordable housing;

e) cross-subsidy between open market and affordable housing does not form part of the scheme, unless the open market element meets the requirements of [Policy 18](#); and

f) the availability of supporting local services, such as shop, post office and bus service.

3. Wherever affordable housing is provided, it shall be integrated, in terms of its design and layout, in a 'tenure blind' form.

9. SUMMARY

Part 2 of this survey is aimed at persons who are seeking affordable housing (rented or shared ownership), and cannot afford suitable housing in the open market.

The information gained from this survey is a key element of assessing local needs. Other useful sources of information available to us include Cotswold

District Council's Housing Register and the advice from allocation staff who manage the register.

- It is notoriously difficult to get accurate data on the housing need of single people, especially the under 25s, 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 Upper Rissingotn 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 Upper Rissington for rent and shared ownership that are suitable for couples, and families. As this survey has shown 74% of properties in the parish have 3 or more bedrooms. The results of the survey indicate there is a high proportion of families looking for accommodation, with some families in need of family sized affordable accommodation.
- Cotswold District Council reports that there are 50 households in need on the housing register wishing to move to more suitable accommodation in Upper Rissington.
- Of those 17 respondents to the questionnaire who are in need to move to suitable accommodation, 2 households could afford open market, 4 households could afford shared ownership and 11 households could afford social rented. In the current financial market potential purchasers, particularly first time buyers, are experiencing difficulties obtaining a mortgage. The Bank of England Base Rate is at an all time low of 0.5%(last reviewed in November 2009); however, mortgage lenders usually require substantial deposits, sometimes 20% or more of the purchase price and sometimes charge arrangement/administrative fees.

10. CONCLUSION

10.1 This survey has determined that there are **15 households in affordable housing need** with a local connection to Upper Rissington.

10.2 Turnover of the existing social housing stock in the parish should also be taken into consideration in determining the number, type and tenure of affordable dwellings required to meet the local needs. It should be noted that preference is not awarded to local persons upon allocation of the existing affordable housing; these properties are allocated to persons in greatest housing need throughout Cotswold District.

10.3 It is unusual to provide specifically for all those households identified as being in need as households' needs may change and other households may fall into need. Any new development should be of a number of dwellings that is in keeping with the rest of the village and will be subject to the usual planning constraints as regards design, materials and highway access.

11. RECOMMENDATIONS

It is recommended that:

- a) Upper Rissington Parish Council publishes the results of the survey in the Parish Newsletter and anyone who is in need is encouraged to apply on the District Council's Housing Register.**
- b) The District Council is provided with the Housing Needs Survey report.**
- c) The Rural Housing Enabler, preferably with representatives of the Parish Council, carry out a walk about of the village to identify potential rural exception sites for affordable housing and to find out who is the land owner. Subject to the advice/comments of the District Council, the preferred site(s) are referred to the appointed Registered Social Landlord to acquire and provide affordable homes.**

Appendix 1 - List of those who could afford rented or shared ownership housing

Q	Need when? Yrs	No of beds	Wish list	Connection to Upper Rissington	Reason	Household type	Age (yrs)	Current tenure	Total monthly income (net)
1	2-5 yrs	1	-	Currently reside	Need a cheaper /more secure /physically adapted home closer to carer/set up separate home	single	Male 45-59	Private rented	£420-£834
2	< 2yrs	1	S/O	Currently reside	Need to be closer to carer/depend ent	single	25-44	Shared ownership	£1666-£2499
3	<2yrs	-	Renting privately or HA	Born & bought up/close family ties	Set up independent home	-	-	Living with friend	£420-£834
4	-	1	-	currently reside/close family ties	Set up independent home	couple	Female 25-44, male ?	Living with parents	£835-£1249
5	< 2yrs	1	OM	Born & bought up	Need larger home	couple	Male 25-44, female 25-44	Own home with mortgage	£1666-£2499
6	< 2yrs	1	OM	Currently reside	Need more parking	couple	Male 45-59, female 25-44	Own home with mortgage	£1666-£2499
7	2-5yrs	3	Rent from HA or S/O	Currently reside/close family ties	Need a more secure home	Lone parent with 2 children	Female 25-44	Private rent	£835-£1249
8	<2yrs	3	Rent from HA or S/O	Currently reside	Need a cheaper home	Lone family with 2 children	Female 25-44 & 10-17, male 0-9	Own with mortgage	?
9	2-5yrs	3	Buy on OM	Currently reside	Need to set up independent home	Lone parent with 2 children	Female 25-44, 2 males 10-17	Live at home with mother	£1250-£1665
10		2	HA rent	Born & bought up	Need larger home	Two parent family with child	Male 25-44, female 25-44, child 0-9	HA rented	£1666-£2499
11	<2 yrs	3	Buy on OM	Currently reside	Need larger home/cheaper home	Two parent family with 2 children	Male 25-44, female 25-44, child 10-17 & 0-9	Own home with mortgage	£1250-£1665

1 2	< 2yrs	2	OM or rent from HA	Currently reside & employment	Need cheaper home & set up independent home	Mother, son & girlfriend	Female 60+, male 18-24, female 18-24	Private rent	£2500- £3299
1 3	<2 yrs	4	HA rented or S/O	Currently reside	Need larger home	Lone parent with 3 children	Female 45-59, 2 males 10-17, male 0- 9	Low cost home ownership	£1666- £2499
1 4	<2 yrs	4	HA rented	Close family ties	Need larger home	Two parent family with 4 children	Female 18-24, male 25-44, 4 children 0-9	HA rented	£420- £834
1 5	<2 yrs	4/5	HA rented	Currently reside	Need larger home	Lone parent with 6 children	Female 25-44, 3 children 10-17, 3 children 0-9	LA rented?	Less £420

Appendix 2 - List of those who may afford to buy on open market

Q	Need when? Yrs	No of beds	Current tenure	Preferred tenure	Reason	House old type	Age (yrs)	Max price of house that could be afforded
16	-	1	Own home without mortgage	Buy on Open market	Need to change tenure	couple	Male 45- 59, female 45-59	-
17	2-5 yrs	2	Own home without mortgage	Buy on OM	Need a larger home	Two parent family with child	Female 25-44, male 25- 44, child 0-9	£200,000- £249,000

In addition, 7 copies of questionnaire Part 2 were returned with information entered.

Key:-

Q – Questions asked

HA – Wish to live in housing association rented

Upper Rissington Parish Housing Needs Survey Report (November 2009)

S/O – Wish to have shared ownership accommodation

OM – Open market

PL – Private landlord

Pink = singles

Blue = couples

Green = families (2/3 bed need)

Orange = families (4/5 bed need)