

Coaley

Parish Housing Needs Survey Report

May 2016



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1. INTRODUCTION

1.1 In December 2015 Coaley Parish Council agreed to engage the services of the Stroud Rural Housing Enabler to carry out a local Housing Needs Survey. The Parish Council agreed to distribute the questionnaires with the parish newsletter to all residential properties in Coaley Parish in April 2016.

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 by Stroud District Council.

2.1 PARISH SUMMARY

- According to Gloucestershire County Council mid-2013 population estimates, the current population of Coaley is 758, comprising 316 households (from Council tax records as at January 2016) which equates to an average of 2.4 persons per household – roughly comparable to the average of 2.35 for Gloucestershire county as a whole (source: 2011 Census).
- By road Coaley is 7 miles from Stroud, 4 miles from Dursley and 13.8 miles from Gloucester.
- The nearest railway station on the national railway network is in Cam (1.7miles). There are regular (hourly) bus services to Stroud and Cheltenham.
- Coaley has the following facilities: a *Village hall, a church, a primary school, 1 pub and a community shop.*

2.2 Local Planning Policy:

Core Policy CP3 of the Stroud Local Plan (adopted November 2015) categorises Coaley as a 3rd tier settlement being an ‘accessible settlement with limited facilities.’ It states that ‘these villages possess a limited level of facilities and services that, together with improved local employment, provide the best opportunities outside the Local Service Centres for greater self containment. **They will provide for lesser levels of development in order to safeguard their role** and to provide through any Neighbourhood Plans some opportunities for growth **and to deliver affordable housing.**

Delivery policy HC4 (Local housing need, exception sites) states that ‘planning permission may be granted for affordable housing on sites adjoining identified settlement development limits. Such sites should be located

adjoining an identified accessible settlement with limited facilities (3rd tier) or above in terms of the Plan settlement hierarchy

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 Coaley. By comparing the established needs with the existing supply of affordable housing and the number of re-lets, we can estimate the number of dwellings, house types and tenure of new units required to meet the Parish's needs.

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

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

3.3 The aim of the survey is to provide an independent report of a robust nature based upon evidence from reliable sources. The report is designed to be used as evidence to support a planning application to provide affordable housing on sites which may include rural exception sites.

4. SURVEY DISTRIBUTION AND RESPONSE

4.1 Coaley Parish Council distributed questionnaires to 332 homes in the Parish in April 2016. One further 1 survey was requested by/on behalf of people who no longer live in Coaley.

4.2 Householders were requested to return completed questionnaires in an enclosed freepost envelope.

- Parts A and B: You and your household provides anonymity with no reference to a household's name or address. This section includes some questions on working from home.
- Part C: Housing needs is for people wishing to move to alternative housing who are requested to supply their name and contact details.

Respondents' names or means of contact are not stated in this report, and nor will their contact details be passed to a third party. However, information may be sent to them if, for example, a new affordable housing scheme is proposed in Coaley Parish or one of the surrounding villages.

A total of 333 questionnaires were distributed.

- Everyone was asked to complete Part 1 of the form and *Home working*.
- If a household considered themselves in need, or likely to be in need of re-housing within the next five years, they were invited to complete Part 2 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 Coaley.

4.3 137 completed replies were returned to GRCC by return freepost. This equates to a response rate of 41%, significantly higher than the 2012 survey which had a response rate of only 24%. It also compares favourably to other parishes in Stroud District: Uley 30%; Painswick & Chalford 32%, North Nibley 38% and Nymphsfield 40%. 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.

5. KEY FINDINGS

Part One – You and your household

5.1 132 people reported that their home in Coaley was their main home whilst 1 household reported it was their second home. In addition 4 respondents did not reply to this question but are included within the results bringing the total of analysed responses up to 136.

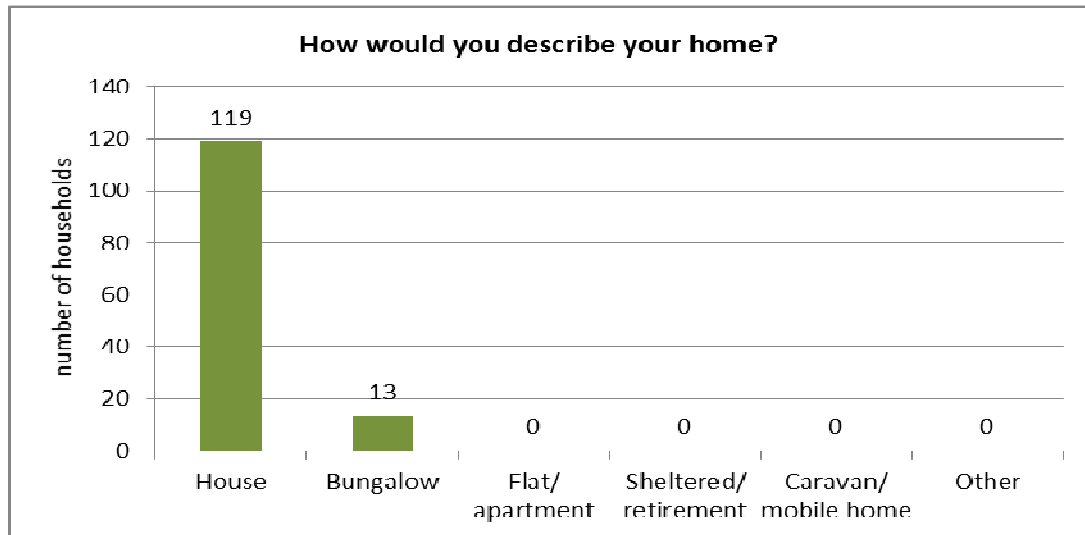
5.2 Table A below indicates the length of time respondents have lived in Coaley. 77 or 57% of respondents have lived in the parish for 20 years or more or their whole life whilst 18 or 13% of residents have lived in Coaley for 4 years or less.

Table A – How many years have you lived in Coaley Parish?



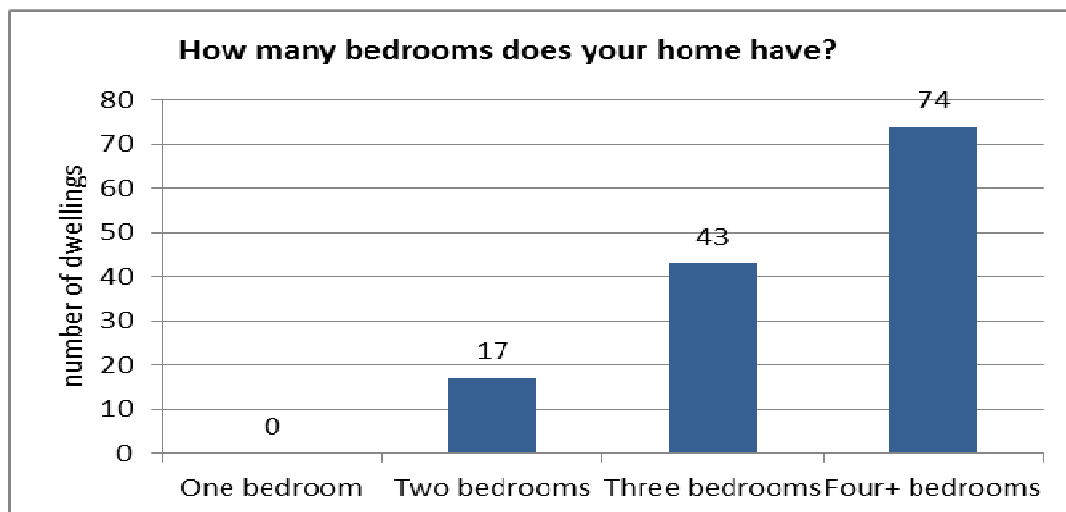
5.3 Question 3 asked people to describe their home in terms of house type. Table B below shows 118 (88%) of respondents live in a house whilst 13 (10%) live in a bungalow.

Table B – House type



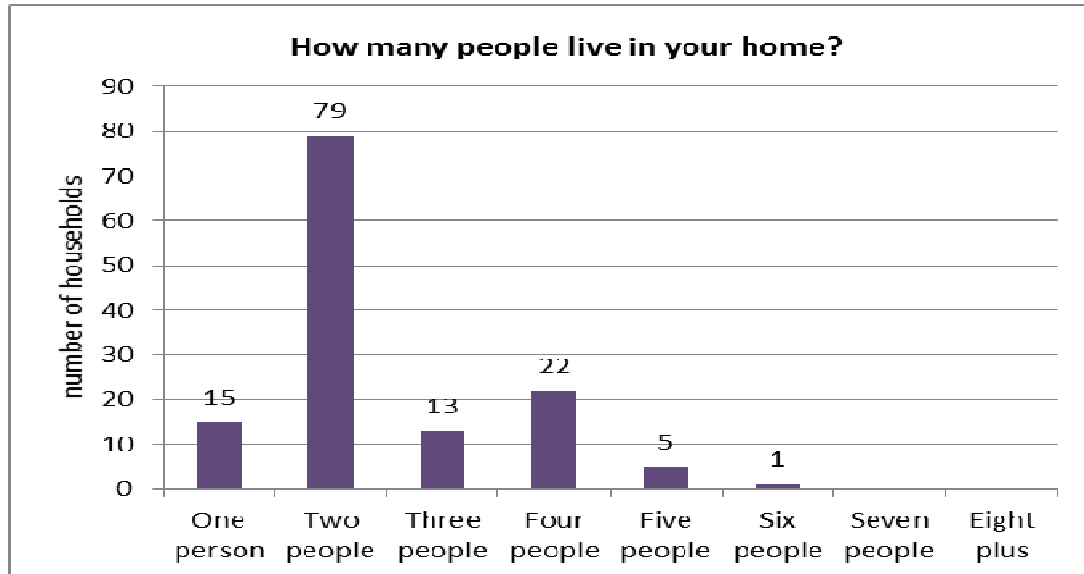
5.4 Table C below shows 86% of homes have three or more bedrooms whilst 13% of homes have 2 bedrooms, and 0% of homes have one bedroom according to the survey response.

Table C – Number of bedrooms



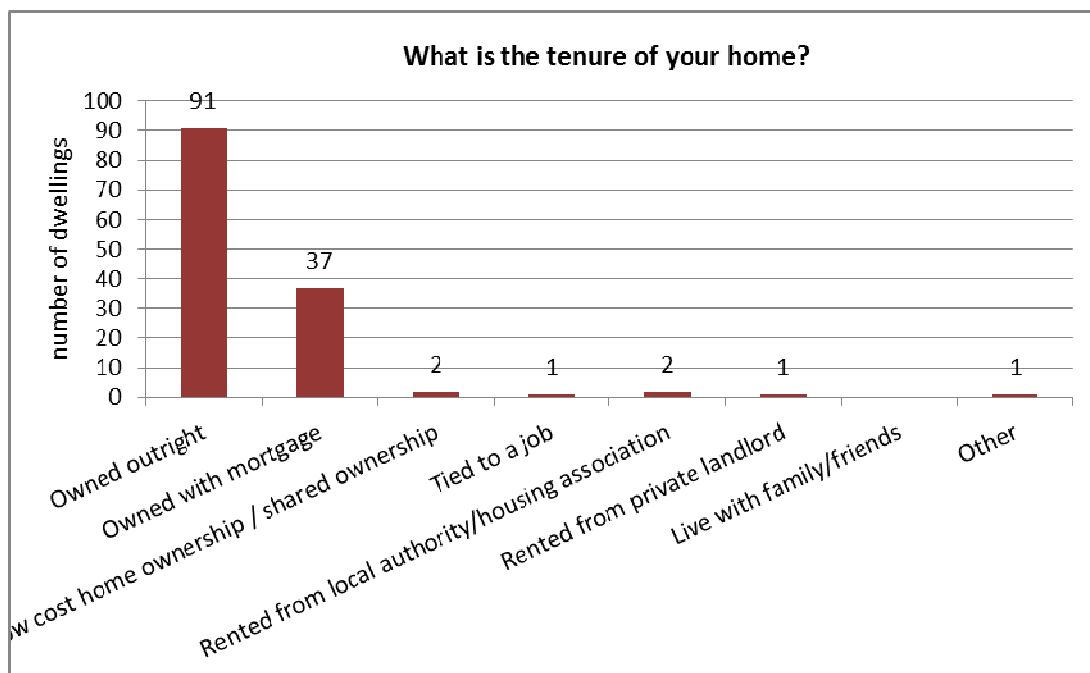
5.5 Question 5 asked how many people live in your home. Table D below shows 69% are one or two person households, 26% are 3 or 4 person households, and 5% are 5 person or more households.

Table D – Number of people in household



5.6 Table E below shows 94% of respondents in Coaley are owner occupiers, two thirds of whom have no mortgage, whilst one third own their home with a mortgage. 1% of respondents live in a local authority rented home, 1% live in privately rented properties and a further 1% occupy a home tied to their job.

Table E – Tenure



5.7 12 respondents (9%) said their home had been adapted to increase physical accessibility.

5.8 17 respondents (13%) said a member of their family had moved away from home due to difficulty finding an affordable home within the last 5 years.

5.9 86 or 63% of respondents said they are in favour of a small development of affordable homes. 13% indicated they were not in favour. And 21% were unsure (4% no reply).

5.10 Tables F and G below compare age profiles between those who responded to the survey questionnaire Part 1 and the 2011 Census.

Table F – Age distribution of Coaley according to survey

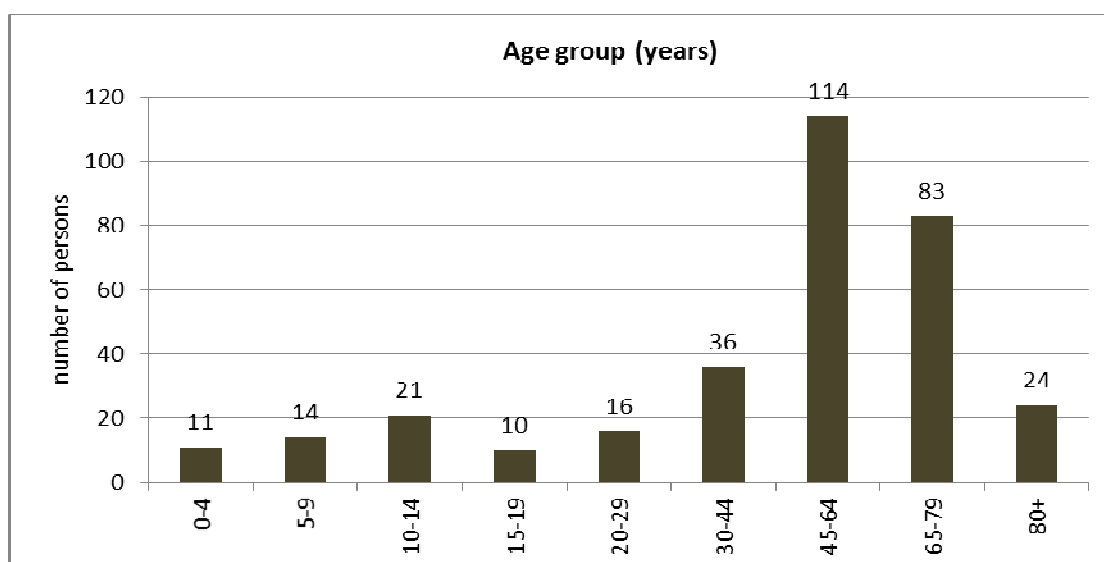
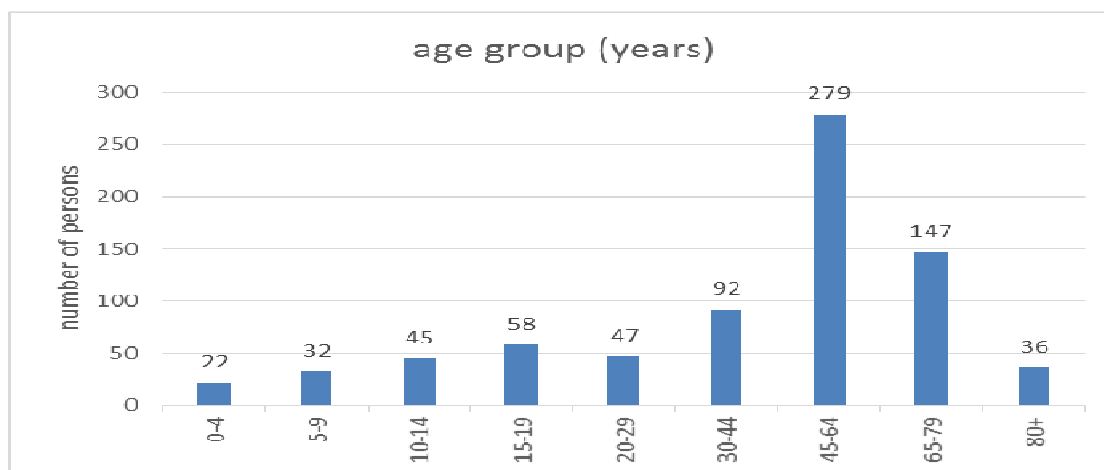


Table G - Age distribution of Coaley according to Gloucestershire Maiden mid-2013 Parish Population Estimates



5.11 The figures shown in Tables F and G show a very similar population distribution between both groups of data thus indicating that no one age group of Coaley residents has been over or under represented in this survey.

5.12 42 comments were made on the issue of affordable housing:

- I would support the programme if there is a genuine need and if it is appropriately sited
- Two houses were built on Trenley Road and no one local wanted them so they were given to people outside the village with very little or no connection to Coaley. Would any future building be any different?
- Given the very large development proposed at Box Road in Cam ie within 2 – 3 miles of Coaley, which should be designed to provide adequate affordable housing and facilities for anyone wishing to live locally to Coaley Parish we do not feel it is appropriate to build additional housing on exceptional site in Coaley. This should be co-ordinated with Stroud District Council.
- Do not agree that “affordable” housing is affordable – tenants need to be able to own their own vehicle living in this village which they would not be able to afford. Not be allowed to be used for a dumping ground for social cases. Our grandson cannot afford “affordable” housing and he was born in the village. Only need for bungalows for elderly persons to downsize, releasing larger houses for younger person – privately owned. Council bungalows in the village for village people now occupied by outsiders!
- There should be so that people who grew up in the village can stay. Also all types of people make for a vibrant village.
- There are no places in the local schools. They are full. We were denied a place in Coaley. We have to transport our daughter to North Nibley school. There is no work in the village. The bus services are poor. There are also massive building projects nearby. The local sewerage systems overflow on the main road every time there is a consistent heavy rainfall. The land you have identified is outside of the current area for building and should remain so. You should invest any monies you currently have into local infrastructure. Build a new school! We are aware of another child who has recently moved to the area who was also refused a space at Coaley School because no spaces exist. They are full. This is so important. There are no plans as far as we are aware to build any new schools in the area despite the new houses that are being thrown up everywhere close to Coaley. Also, green fields everywhere are either being built upon or turned into solar farms. Please do not turn another green field into bricks and concrete.
- The houses should be for rental only and not part buy. They should not be part of ‘normal’ housing stock but an “affordable” way of getting onto the property ladder.
- Pepper potting social housing (to be maintained without right to buy) with owner occupied homes makes for good communities.
- Believe that Coaley needs this for young families/people but should be mixed in with other housing.
- Enough parking for 2 cars per house.
- Services need upgrading and parking needs providing.

- Bungalows for the aged.
- It's important if it can be affordable.
- Please do not build more new homes. Make use of the properties that already exist. We cannot say goodbye to anymore of our countryside.
- We have no suggestions as to where a new development maybe built as all new proposed sites will be outside the settlement boundary taking away the view and privacy from the residents of Coaley and the whole reason we moved to Coaley in the first place. Coaley is a village in the English countryside with a population of 766 with Dursley only 4 miles away containing a huge amount of mixed dwellings including a huge proportion of affordable dwellings, and Stroud only 5 miles away offering an even bigger scale of variety in homes. We as a community cannot see the need to develop Coaley for any reason, as Stroud has met the housing targets and we and surrounding areas already meet all housing needs.
- Do not feel Coaley is most suitable area – affordable housing tends to be for younger people and the village lacks many of the necessary daily essentials they may need – supermarket/doctor's etc without cars, public transport limited.
- A small development of sheltered/supported housing would be useful, as well as affordable housing in the parish definition. (The national government definition of affordable housing is unacceptable.
- Infrastructure improvements; transport, sewage, minimal construction disruption, broadband.
- Through the twenty odd years of living in Coaley, all but three children we have seen growing up in the village, have all had to move out due to lack of affordable housing. Those three stayed only because they are the children of farmers who have had old barns that could be converted to homes.
- There was proposed housing on Parish Councils land – the lease holder got up a petition to get it stopped (he has leased this land for 20 years). Housing association rarely build bungalows – everything is centred around youngsters these days! What about land Coaley Parish Council own – it is just used as a dumping site – diggers, dumper trucks, JCB lots of unwanted noise throughout summer months.
- I am afraid “affordable housing” is a misused term. There are already low priced houses/flats in Dursley Stroud and as with all aspects of life you need to pay more for something better. PS by current standards our house is not expensive.
- Are the Council owned houses going to be built on Haws Hill and when it not could A/H be build there? Houses always should be built with adequate parking to prevent traffic hazards.
- There is a need for affordable first time buyer housing. My proposal (on above site) would be 15 – 3 bed, log houses with large gardens for veg etc, solar panels, rain harvesting and a reed bed sewage system. The houses would be offered to first time buyers only for cost ie the price of the build, no more than £100,000 and a ground rent per annum to the landowner.
- Whilst a small development of affordable homes would be welcomed, I have some concerns about the impact a larger development (including market value homes) would have on the village and community.

- It is critical that any housing development is preceded by upgrades to main sewer and drains. Already our drain backs up in heavy rain when main sewer is overflowing by church and school. This must be fixed as existing recent developments have made it worse already.
- Seems unnecessary when considering the potential impact on the “small community village” feel and all the existing development, such as Kingsway in Quedgeley.
- Must be built to retain offspring not building is standing still and eventually going backwards.
- Surely we need affordable housing almost everywhere in the nation.
- I think it’s essential for all communities to have good affordable housing both for rent and purchase, provided by local authorities or CLT.
- It would be good to have some smaller housing for both younger and people who want to move somewhere within Coaley, ie downsizing and realising some capital at the same time reducing outgoings.
- At the same time as seeking sites for new housing consideration should be given to upgrading all services. Several homes in the street are vulnerable to flash flooding, sewer overflow and inadequate drainage of runoff water via culverts with limited capacity.
- I am very lucky to have been offered affordable housing, my house is lovely but would say not ‘affordable’ to a lower income family. Rent and mortgage together make it very expensive monthly.
- It won’t solve the general housing shortage. We should open the floodgates to more building everywhere, prices will drop which would be a very good thing. And it seems that the general approach to affordable housing ‘how little of it can we build to keep local homeowners happy’ rather than ‘how much of it can we build in order to make new residents happy.
- This is a lovely village and do not want to spoil it over building.
- Could not maisonettes be built as housing for single individuals – old and young?
- Location needs to be taken into account. Number of open market properties that a builder will require if any needs to be firmly controlled.
- There is not enough and it needs to be a reasonable rent – the previous ‘affordable’ housing in Coaley was no such thing!! More local authority houses are needed
- Disturbed about the Government’s intention. There must be housing for villagers whose families have lived in or had connections with the village for three + generations and also work in the villages or its environs. If rented accommodation, it must not be allowed to be rid of within a few years. More council houses needed.
- Coaley does not need affordable housing. It has its fair share it’s just they are occupied.
- Unless more drains are supplied, improved, more buses supplied, more Drs, more police, more housing is a complete no.
- The affordable housing recently put in the village is crammed in and looks unsightly (Fargreen). So you cannot trust the parish council of planning in Stroud so no right thing.

- Only need for bungalows for elderly persons to downsize – releasing larger homes for younger persons – privately owned. Council bungalows in the village for village people now occupied by outsiders.

5.13 The following sites were suggested as being suitable for a small development of affordable homes:

- Next to the Close
- All the street opp Betworthy Farm
- Trenley Road – increase number of “affordable “ housing already situated there
- Backing on to the Close
- Near centre of village
- On the field to the east of the Close, Coaley
- There are hundreds of homes due to be built at Box Road near the train station. This is walking distance from Coaley. There is no need to build in Coaley.
- Allotments in Trenley Road
- Land between The Close, Betworthy Farm – access for Close
- Land between school and Westend
- Near the railway station?
- Building housing on the recreation ground and relocate a community recreation ground on field adjacent to the Close
- Field behind Old Port Office and Council Estate or Betworthy Field look like good “infilling” and walk to school but not extending further out along roads
- At rear of school – this would ‘balance’ the village about the road.
- Field beside the school.
- Land previously owned by Betworthy Farm which would incorporate “The Close”
- Betworthy Park Area. Field next to Betworthy Farm. Recreation field – change field (above).
- Hamshill or Westend
- Behind council houses on Hamshill and coming out on Trenley Road.
- An infill site if possible – close to areas already built on.
- The last time we went through this process the suggestion was between Betworthy Farm and The Close.
- There are no suitable sites in Coaley. As a county we are losing too much of our countryside.
- Any field adjoining the Close..
- Off Byfords Road/Frogmore Road in field where new school was to have been built.
- I would only support in fill rather than a single development
- An area near the Close
- Betworthy Estate.
- Between Westend and the School.
- Parish Council Land
- Betworthy Farm field
- Not green belt land
- Between the close and Betworthy Farm
- On the outskirts of the village where it would not impact on current properties with respect to outlook and rural ambience of the village.
- Adjacent to the close.
- I wouldn’t know
- Extension of the Close seems the obvious answer.

- At the end of Box Road. In field adjacent to the sewage works. (7 acres accessed by bridle path).
- Extend within current housing complexes
- Field behind 11 and 12 The Close.
- Farmland behind school and playing field
- Adjacent to The Close where existing roads lead into a field
- Trenley Road off existing housing.
- Next door to Winnie Hobbs and Fargreen. June Brain's field ie extend The Close
- Hamshill allotments/far Green allotments.
- Redundant allotments site.
- Adjacent to school opposite "little Orchard"
- Behind Betworthy Farm.
- Coach station
- Nupend – potato Farm
- Area between Betworthy Farm and majority of houses in the make-up of the village.
- Land next to The Close – access via existing road Plot at Hamshill.
- I would suggest an extension of an existing house estate already in the village ie Betworthy
- Off The Close. Opposite Field Lane. Near Pinnells Lane.
- Anywhere provided the development is sympathetic to the village and amenities are sufficient.
- Nothing specific – but should not be far from current boundaries.
- Lapley Road – along Avenue before bridge – 8 semi bungalows
- 51 degrees 42'32.6N. 2 degrees 19'57W. I believe this land belongs to the highways agency but has never ever been used by them.
- Field next to the close or adjacent to school maybe top of Hamshill/Fargreen.
- Allotment at Trenley Road. Field opposite Betworthy Farm.
- Adjacent to current village development near to or beyond the church. towards Cam and Dursley station
- Woodford Garage. Land next to the old chapel Woodford.
- The Close near 12, 13 etc
- Top of Hamshill where council houses were or behind Betworthy Close – will they be for rent.
- No doubt there are SHLAA sites available, or could be. No ribbon development should be allowed
- The allotments – Fargreen
- Edge of farm land close to road, Field Farm, Ham Farm
- Dursley
- End of the Close

Part Two – Housing needs

5.14 30 households completed *Part 2: Housing Needs* of the survey questionnaire, 27 of whom indicated that they wished to move to a home in Coaley. Of these 27 respondents, all but two are currently living in Coaley although some also worked or had a relative living in the parish. Of the two respondents not living in Coaley at present, one has a relative in the parish and one had lived in the parish in the past but had moved away.

5.15 Every household's income and savings have been assessed to establish if they can afford home ownership or private rented housing:

Home ownership - purchase price based on multiplier of 3.5 times gross annual income plus available deposit (minimum of 15% of purchase price).

Private rented - maximum rent afforded is based upon 25% of gross income. Level of private rents applied see paragraph 6.17 below.

The 27 respondents were divided into 2 groups:

Group 1 includes 15 households who are regarded as having the financial means to afford suitable housing in the private sector in Coaley. Some of those included in this group had not given sufficient information on their finances to make a judgement but as they had indicated a preference to buy, it was assumed they were in a position to do so. Group 2 includes those who either indicated a wish for affordable rented or shared ownership housing and/or who seemed eligible for affordable housing from the financial information provided. The 12 households within Group 2 are the focus of this report.

5.16 Of the 12 households in need of affordable housing, 7 respondents indicated a need to move within 2 years and 5 respondents indicated a need to move between 2 to 5 years.

5.17 Only one of the 12 respondents in need of affordable housing indicated they were on the District Council's housing register (Gloucestershire Homeseeker). The following comments were given by those persons who answered 'no' and who were asked to explain why they were not on the housing register:

- Did not know it existed
- I have only just returned home
- Happy renting privately until an affordable house available to buy
- Only eligible for a 2bed but need a 3bed because of childcare requirements
- No need
- Live out of county
- Not in a position to buy yet

5.18 Reasons given for the need to move home (some gave more than one reason):

Reason	Number
Cheaper home	1
Smaller home	2
Larger home	3
Independent home	2
Closer to work	2
Closer to carer	1
Physically adapted	1
Closer to family/school	1
To own a home	1
Security of tenure	2

5.19 Analysing the results of those in need of/eligible for affordable housing shows:

5.20 Financial information provided on the respondents' questionnaires suggest that the following 4 households might be able to afford intermediate housing i.e. e.g. shared ownership (part buy/ part rent) or a starter home:

- 1 x 1 bed flat
- 1 x 2bed house/bungalow
- 2 x 3bed house

5.21 The financial information provided on the respondents' questionnaires suggest that 8 households might be eligible for affordable rented housing:

- 2 x 1bed bungalow
- 2 x 1bed house/flat
- 1 x 2bed bungalow/flat/sheltered accommodation
- 3 x 2bed house/flat

5.22 Of the 15 households who expressed a wish to move but were able to meet their needs on the open market, 9 respondents stated they needed to downsize and/or were aged 60+. Of the remaining 3 respondents, one needed to move to a larger home, one simply wanted a change and one was moving due to the lack of school places for their children.

Please note that the above results have been amended since this report was presented to the Parish Council AGM on 25 May 2016 and now include one additional household in need of affordable housing, following the receipt of a completed response on 3 June 2016.

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 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 Coaley.

6.7 The average price of properties sold in Coaley in the 2 years to February 2015 are shown in Table H below.

Table H: Average Prices of residential properties in Coaley sold in the 2 year period to February 2016 (according to HM Land Registry)

Average House Prices in Coaley Parish (£)		
House Type	Price	Number of Sales
Detached	£430,375	8
Semi-detached	£215,000	1
Terraced	£191,500	2
Flats	-	0
All	367,363	11

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 Coaley 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.

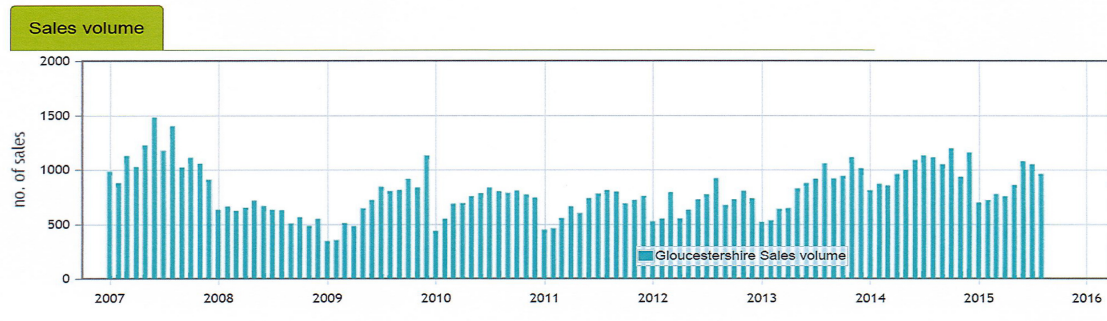
6.10 The average price of properties sold does not necessarily reflect the average value of all properties in the parish.

6.11 HM Land Registry tells us that the average price of residential properties sold in Gloucestershire in February 2016 was £193,975.

6.12 House prices in Gloucestershire have been rising steadily since mid-2013 and have increased by 4.7% overall in the year since February 2015.

6.13 House sales volumes in Gloucestershire fell significantly from a peak of 1,475 in June 2007 to a low of 436 in January 2009. Sales numbers have recovered somewhat with 1014 property sales in August 2015. Winter is traditionally a time of a lower number of house sales.

Index data for Gloucestershire



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 price of the **least** expensive house (£162,500) sold during the past 2 years in Coaley a household would require at least £24,375 as a deposit, and their annual gross income for mortgage purposes would have to be at least £39,464.

6.16 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 £138,125 equates to £776.25 per month for a repayment mortgage (repayment of capital and interest) over a 25 year period.

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

Area	Median gross annual earnings (residents in local authority area) (£)	Median gross annual earnings (place of work in local authority area) (£)
Cotswold	18,099	18,224
Forest of Dean	21,151	19,178
Gloucester	20,456	19,880
Stroud	22,239	21,921
Cheltenham	24,208	21,530
Tewkesbury	23,468	24,264
Gloucestershire	21,727	20,778
South West	20,095	19,934
Great Britain	21,965	21,965

Source: Annual Survey of Hours and Earnings 2013, Office of National Statistics – revised and released 19th November 2014

- As shown by the above table, the median (50th percentile) gross annual earnings of employees in Stroud District (£22,239) is higher than the regional median (£21,727) but closer to the national average (£21,965).
- Considering the average prices of homes sold in Coaley Parish during the 24 months up to February 2015 a household on a median income in Stroud District (£22,239) would be unable to purchase a property without a substantial deposit (by using savings or by using monies from the sale of their current home).
- Many potential first time buyers struggle to meet the costs of 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 in other instances traditional housing association rents known as target rents would be appropriate.

Private rented

6.17 Only one property was available to rent within Coaley parish at the time of writing this report:

Four bedroom detached house.....£1095 pcm

In addition information gained from ‘Rightmove.com’ tells us these are the current starting prices for rents for the following property types within 3 miles of Coaley:

One bedroom house (Dursley).....	£525pcm
Two bedroom bungalow (Cam).....	£650 pcm
Three bedroom house (Dursley).....	£725 pcm

6.18 Although there is currently no official definition of housing affordability, it is widely 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 £25,200 for the one bedroom house, £31,200 for the two bedroom bungalow, £34,800 for a three bedroom house and £52,560 for the four bedroom house. Of course, the rent does not include running costs e.g. council tax, fuel bills etc.

6.19 Comparisons of monthly rental costs with monthly mortgage costs for a similar sized property reveal that it is usually cheaper to rent.

What is affordable rented housing?

Affordable rented housing is housing owned either by a local authority or a registered provider (usually/ie a housing association) and made available to people who cannot meet their needs on the open market. Stroud District Council is unusual in that it is the only Gloucestershire local authority that continues to own and manage its original council housing stock of approximately 5,200 homes. A further 1500+ homes in Stroud District are managed by housing associations.

6.20 Historically the levels of rent that local authorities and Registered Providers have been able to charge have been controlled by the *Homes and Communities Agency*. These rents are known as *target rents* and are subject to the national Housing Benefit scheme. They are calculated according to a formula based on relative property values and relative local earnings.

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

6.22 In 2011 the Coalition Government 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.

What is low-cost home ownership housing?

This includes a range of options to help people purchase their own home such as equity share (whereby the occupant buys the freehold to a proportion eg 70% of the property) and shared ownership (whereby the occupant buys a proportion and pays rent on the remaining share). The government has recently (via the Housing and Planning Bill passed 13 May 2016) introduced

Starter Homes for first-time buyers under the age of 40. It has not yet been confirmed whether these will be a requirement on rural exception sites.

7. EXISTING AFFORDABLE HOUSING STOCK

7.1 Coaley parish currently has a total of 29 affordable dwellings as follows:

Owned by	1 bed bungalow	2 bed bungalow	2 bed house	3 bed house	4 bed house	Total
SDC	4	1			19	24
Housing association			2	3		5

This equates to only 9% of the total housing stock within the parish which is considerably lower than the proportion for Stroud District where social housing currently makes up approximately 15.5% of the 43,840 total homes.

7.2 According to information provided by SDC, 63 households currently registered with Gloucestershire Homeseeker (Housing register) have expressed a preference to live in Coaley. However this does not automatically imply that they have a local connection.

7.3 Re-lets: Since February 2013, 2 of the 1bed bungalows and 1 of the 3bed houses have been re-let.

8. HOME WORKING

8.1 Question 1. *Do you or does any member of your household carry out paid work from home?*

Yes	33 (24%)
No	99 (73%)
No reply	3 (2%)

58% of the 36 respondents on this issue (33 Yes + 3 No reply) were self-employed whilst 44% worked for an employer. People working from home are engaged in a wide range of areas including Consultancy (7), IT/knowledge based (4), agriculture &/or gardening (3 responses), construction (2) as well as property investment, healthcare, admin, B&B and personal training.

8.2 Question 3. *How many hours per week do you usually work from home?*

Less than 10 hours per week	12 (36%)
10 to 24 hours per week	9 (27%)
More than 24 hours per week	10 (30%)

8.3 Question 3. *Would you like to work from home if you had proper facilities to do so?*

Yes	36 (25%)
No	86 (60%)
No reply	21 (15%)

8.4 Question 6. *Whether or not you currently work from home, what working space do you/would you require to enable you to undertake your work?*

	Need & already have	Need but do not have	Do not need
Desk only	14	1	5
Room shared with living space	10	1	5
Dedicated room for working use only	121	7	3
External storage space eg shed	13	3	5

8.5 Question 7. *What communications services do you/would you require to undertake your work?*

	Need & already have	Need but do not have	Do not need
Telephone landline	27	1	1
Mobile telephone	25	9	1
Broadband	27	7	1

9. SUMMARY

9.1 *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.

9.2 The information gained from this survey is a key element in assessing local housing needs. Other useful sources of information available to us include Stroud District Council's Housing Register (known as Gloucestershire Homeseeker) and the advice from allocation staff within SDC Housing Team who manage the register.

- It is notoriously difficult to gather accurate data on the housing needs of young single people who tend to be less likely to participate in such surveys than older residents. For this reason their numbers tend to be underestimated.
- Those recommendations are primarily concerned with those who have expressed a genuine need for affordable housing rather than those who are considered to be able to afford appropriate market housing.
- Housing development in Coaley 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 Coaley for rent and none available for shared ownership. This survey has shown 86% of properties in the parish have 3 or more bedrooms.
- Of those 26 respondents to the questionnaire who are in need to move to suitable accommodation, 11 households require affordable housing within Coaley parish. 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 9th May 2014). 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.

10. CONCLUSION

10.1 This survey has determined that there are **11 households with a local connection who have either self-identified themselves in need of affordable housing in the parish** or are deemed to be in need of affordable housing based on the financial information provided.

10.2 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. The 29 affordable homes currently available in Coaley will be allocated to persons in greatest need throughout Stroud District. Also, consideration may be given to forecasted changes in the demographics and the impact of Government policies e.g. housing benefit regulations.

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

10.4 Any new development should be constructed of a design and materials that are in keeping with the rest of the village and in accordance with Stroud Local Plan policies.

Table I - Households in need of affordable housing

	Single persons	couples	families	Affordable rent	Shared ownership	Totals
1 bed house, bungalow or flat	1 aged 72 1 aged 33 1 aged 28 1 aged 29			YES YES YES	YES	4
2 bed house or bungalow or flat		1 aged 29, 32 1 bungalow, ages unknown	1, adult & child 1 adult & child (45, 10) 2 adults 1 child (27, 29, 1)	YES YES YES YES	YES	5
3 bed house			1 (2 adults, 2 children aged 33,30,5,3) 1 (2 adults, 2 children aged 28, 26,3,1)		YES YES	2
Totals	4	2	5	7	4	

Table K - Households in need of market housing (dwelling type in accordance with their stated preference and (D) indicating a wish to downsize)

	Singles	Couples	families	Total
1 bed bungalow/sheltered				
2 bed house/bungalow	1			1
2 bed bungalow		2		2
3 bed house/bungalow	2	3		5
3 bed bungalow		3		3
4 bed house		1	2	3
No preference given		1		1
Total	3	10	2	15

11. RECOMMENDATIONS

It is recommended that:

- a) Coaley Parish Council publicizes this report within the parish by placing it on the parish web site and the Rural Housing Enabler produces an executive summary of the survey report for publication in the parish news letter for all to read.
- b) The Housing Needs Survey Report is sent to Stroud District Council.
- c) Anyone who is in need of affordable housing is encouraged to apply on the District Council's Housing Register (Gloucestershire Homeseeker).
- d) Coaley Parish Council and the Rural Housing Enabler jointly seek to identify potential exception sites in Coaley suitable for the provision of affordable housing for local people.