

Kempford

Cotswold District

Parish Housing Needs Survey Report

August 2017



**Martin Hutchings
Rural Housing Enabler**

**Gloucestershire Rural Community Council
Community House, 15 College Green,
Gloucester GL1 2LZ**

Tel: 01452 528491 Fax 01452 528493

Email: martinh@grcc.org.uk

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1. INTRODUCTION

1.1 At their meeting on 16th May 2017 Kempford Parish Council made the decision to engage the services of GRCC's Rural Housing Enabler to carry out a local Housing Needs Survey.

1.2 The Rural Housing Enabler (RHE):

- is employed by Gloucestershire Rural Community Council, which is part of the national network of Rural Community Councils (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, Tewkesbury Borough Council and ten housing associations.

2. PARISH SUMMARY

- According to Cotswold District Council's Council Tax records Kempford Parish has 592 dwellings, comprising 109 dwellings inside RAF Fairford base and 483 dwellings outside the base.
- By road Kempford is 3.6 miles from Fairford, and 12 miles from Cirencester. The nearest station on the national train network is in Kemble 13 miles away. There are limited bus services to Fairford and Cirencester.
- Kempford has the following facilities: primary school, village hall, church, and public house.

3. AIM

3.1 The purpose of the survey is to investigate and identify the affordable housing needs of people who live in or have close ties to Kempford. 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 Kempford Parish Council with an independent report of a robust nature based on evidence from reliable sources. This will assist the Parish Council to respond to any planning proposal that may come forward for additional housing within the parish.

4. SURVEY DISTRIBUTION AND RESPONSE

4.1 The parish council arranged for the delivery of questionnaires to 483 dwellings. The 109 dwellings within Fairford RAF base were not included within the survey.

4.2 Householders were requested to return completed questionnaires in an enclosed freepost envelope to GRCC's offices at Community House, 15 College Green, Gloucester GL1 2LZ.

4.3 Part A is entitled 'You and your household' and is for every household to complete. Part B is entitled 'Home Working' and is also for every household to complete. Part C is entitled 'Housing Needs' and is for households in housing need to complete. People were asked to provide their name and contact details if they would like further information on housing options. Personal details are neither presented in this report nor passed to a third party.

4.4 A total of 483 questionnaires were distributed.

- Everyone was asked to complete Part A and Part B of the form.
- If a household considered themselves in need, or likely to be in need of re-housing within the next five years, they were invited to complete Part C of the form.
- Households were asked to forward the questionnaire to anyone they knew of who had moved away but might wish to return to live in Kempford .

4.5 There was a response rate of 41% with 196 completed from 483 dwellings. This figure compares to housing needs surveys carried out in the following parishes: Bourton-on-the-Water 27%, Chedworth 40%, Ebrington 40%; Norton 36%; Kempford (2009) 22%. Whilst the survey provides no direct evidence of the needs of those who did not respond to the questionnaires there are other useful sources that inform of housing needs i.e. the District Council's housing register (Homeseeker Plus), District-wide Housing Needs Survey and Gloucestershire Strategic Housing Market Assessment.

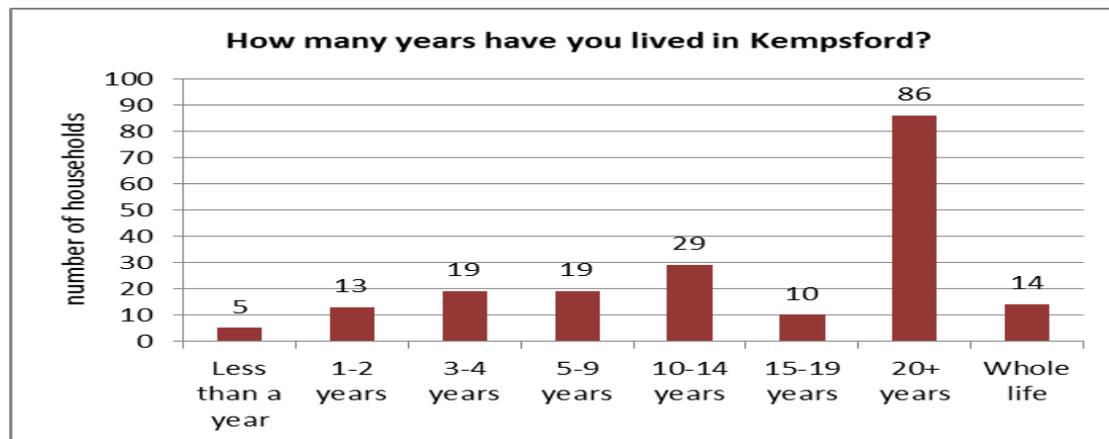
5. KEY FINDINGS

Part A – You and your household

5.1 **Question A1 asked...*Is this your main or second home?*** 192 respondents reported that their home in Kempsford was their main home. 1 respondent reported it was their second home. And 4 respondents made no entry. It is the 196 households living in Kempsford Parish who are the subject of this report.

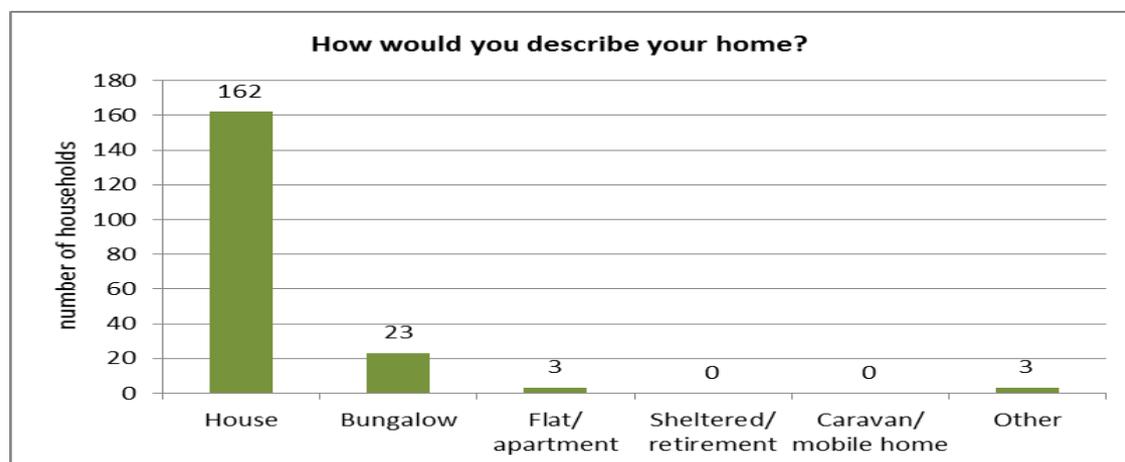
5.2 **Question A2 asked ...*How many years have you lived in Kempsford?*** Table A below indicates the length of time respondents have lived in Kempsford. It shows that 51% of respondents have lived in the parish for 20 years or more or their whole life. 20% of residents have lived in Kempsford for 4 years or less.

Table A - How many years have you lived in Kempsford Parish?



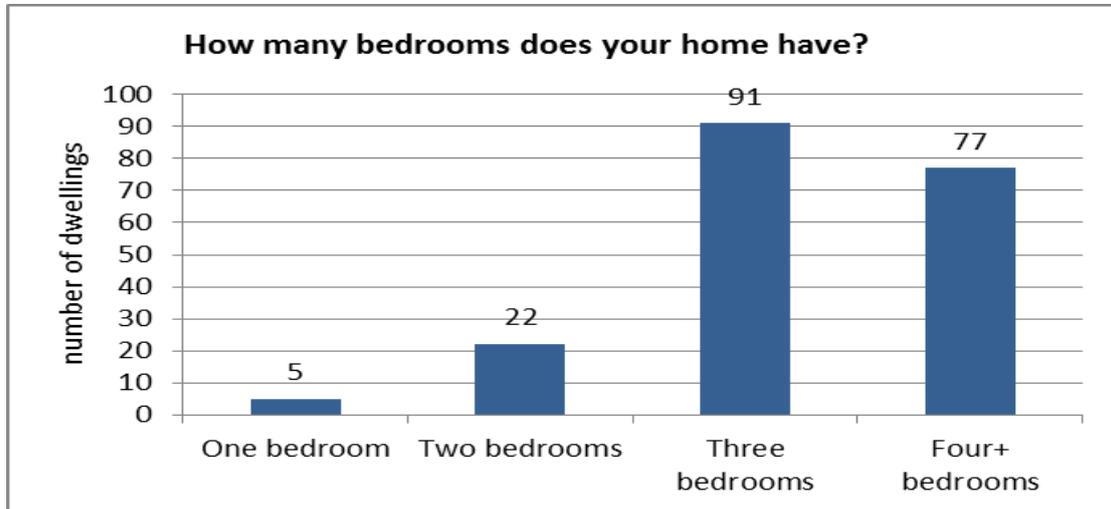
5.3 **Question A3 asked...*Describe your home in terms of house type.*** Table B below shows 83% of respondents live in a house, 12% live in a bungalow, 2% live in a flat, 2% live in 'other', and 2% did not reply.

Table B - How would you describe your home?



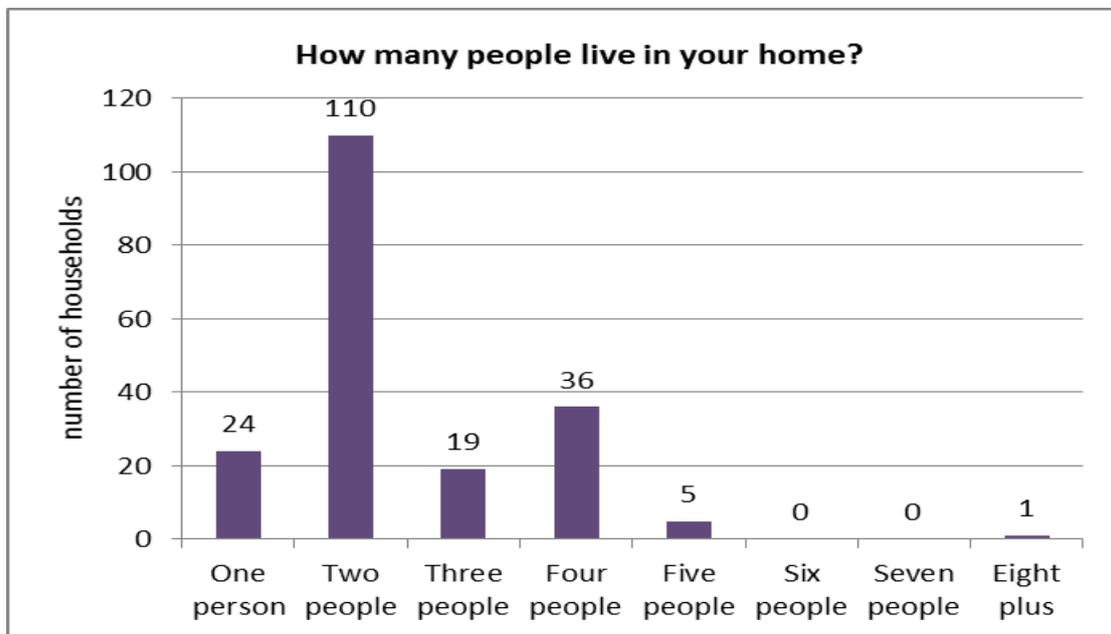
5.4 **Question 4 asked... *How many bedrooms do you have?*** Table C below shows 85% of dwellings have three or more bedrooms, 14% of dwellings have 1 or 2 bedrooms, and 1% of respondents made no entry.

Table C - How many bedrooms do you have?



5.5 **Question A5 asked...*How many people live in your home?*** Table D below shows 68% are 1 or 2 person households, 28% are 3 or 4 person households, 3% are 5 person households, and 1% are 8 or more person households.

Table D - How many people live in your home?



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

Table E - How many people in your household are in each age group?

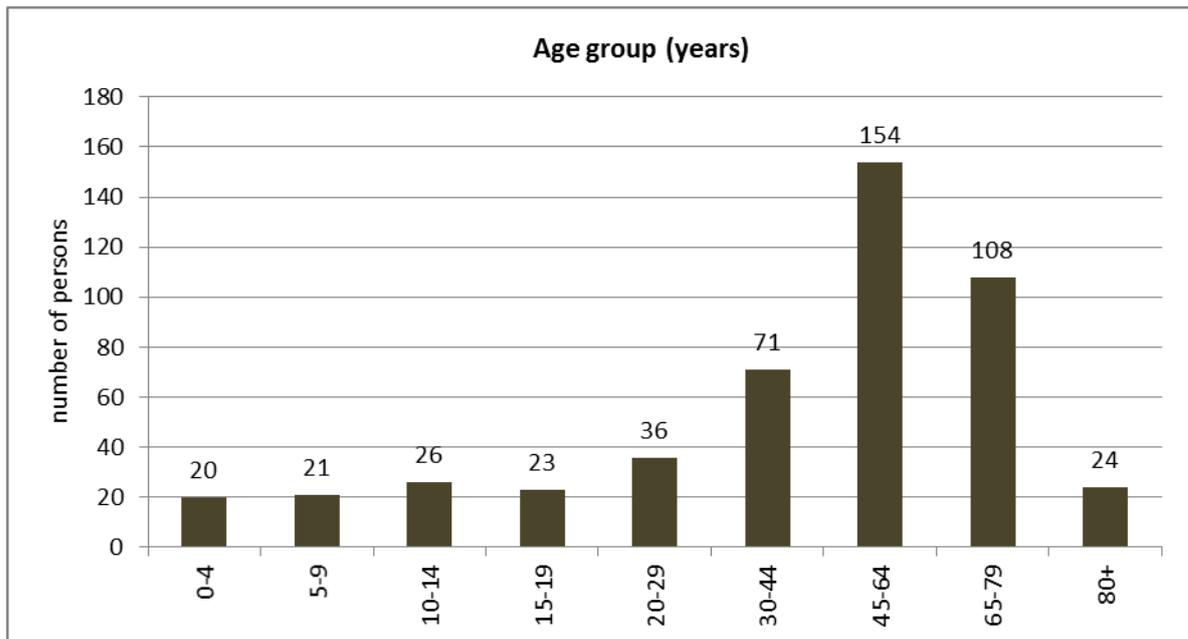
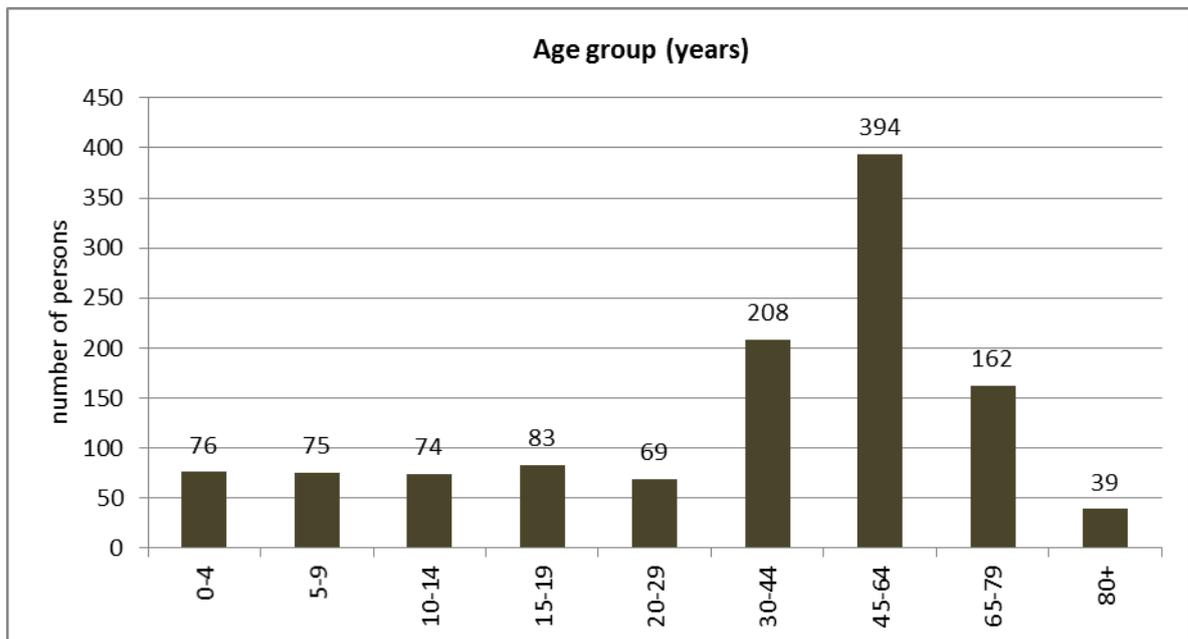


Table F – Number of people in age group according to mid-year population estimates for 2013 (source: Office of National Statistics)

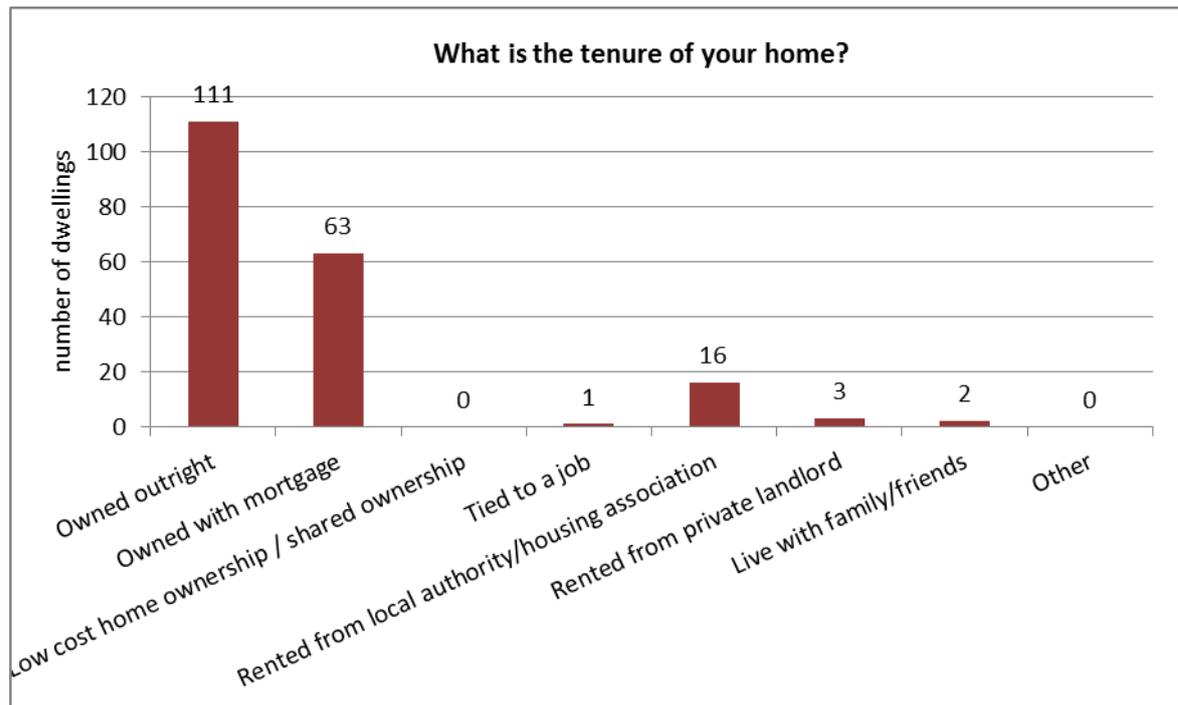


By comparing the survey results in Table E and Table F (figures derived from the Office for National Statistics), it is evident that age groups 0 to 19 years, and 30 to 44 are underrepresented in the survey. Groups aged 20 to 29 years, and 65 plus are overrepresented in the survey.

5.7 Question A7 asked...How many members of your household are male or female? 239 (49%) said male and 247 (51%) said female.

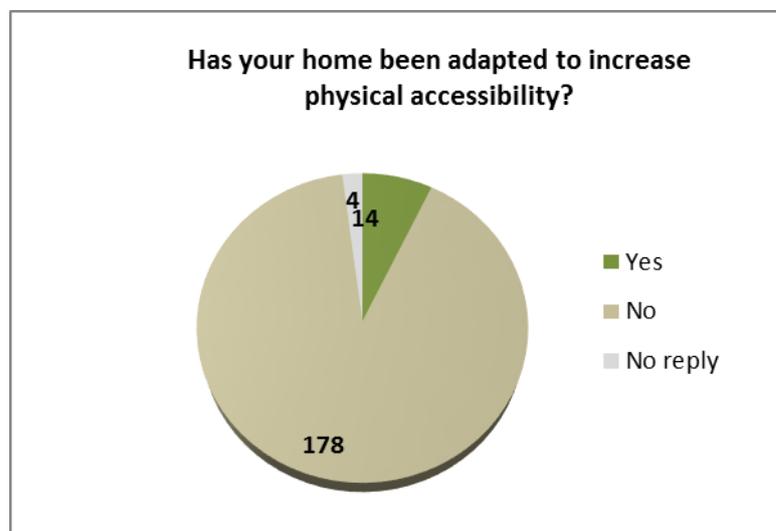
5.8 Question A8 asked...What is the tenure of your home? 89% of respondents own their home, of whom nearly two thirds of whom own their home outright, and the remainder of home owners have a mortgage. 8% of the respondents live in housing association-owned rented housing, none have low cost or shared ownership housing, 1% live in accommodation tied to employment, 2% live in private rented and 1% of the respondents live with family or friends.

Table G - What is the tenure of your home?



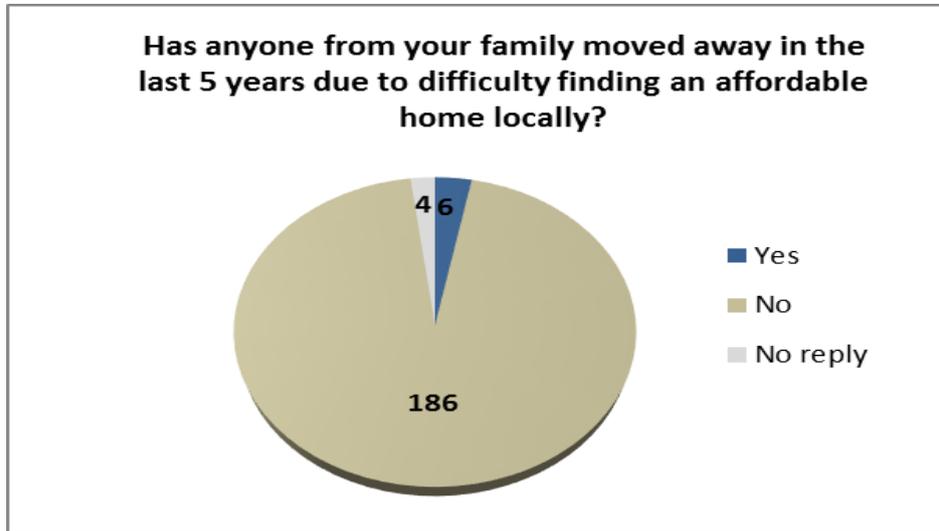
5.9 Question A9 asked...Has your home been adapted to improve physical accessibility?

Table H - Homes adapted for physical accessibility



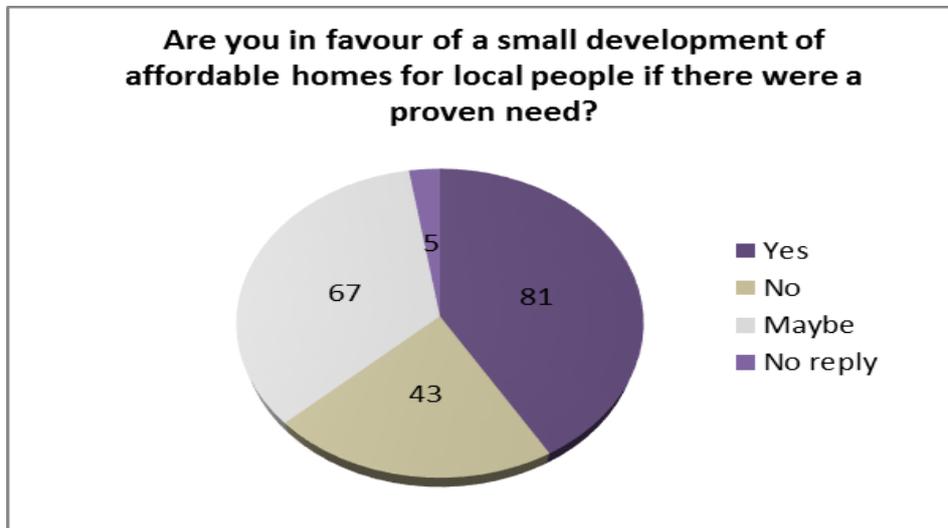
5.10 Question A10 asked...*Has anyone from your family moved away from Kempford in the last 5 years due to difficulty finding a home they could afford locally?*

Table I - Members of the family moving away due to difficulty affording a home locally



5.11 Question A11 asked ... *If a need is identified, would you support a small development of affordable housing for local people in Kempford?*

Table J - Would you support a small development of affordable housing?



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

- Replace Oakley flats with new development to include bungalows
- Between John of Gaunt and Whelford Road

- Anywhere else except Kempford parish. There is enough building already in the area. The Gravel workings in the next few years, should stop building works.
- On site of proposed Pye Planning application
- Fields at the entrance to the village from Hannington Wick
- Manor Farm Kempford GL7 4E7
- Available land that is not farm land and does not need access through Ham Lane.
- Anywhere with direct access to a main road. However, care must be taken with drainage and management of runoff water i.e. consideration of flooding
- Swindon
- Although I have said yes to all, we are a small village and I can't see any land that would be suitable for any development and certainly not 60 plus houses.
- Oakley Flats needs a facelift!
- There are already plans for a new housing development in Kempford. I would agree the location is the best place for a new housing development
- Only very small – Kempford has enough development
- Field behind the forge and to the side of Great Farm Farmhouse
- In a field
- No suitable site
- Reeve
- Not in Kempford
- Don't know of a suitable site currently
- On Hannington Road
- I cannot think of any possible site
- The industrial estate on Whelford Road/A217 junction
- The site that Pye homes have currently applied for planning permission on, otherwise possibly between end of village and Reeve
- Not known or required
- Where current flats are
- Paradise Farm
- Land in the middle of the village
- Cirencester
- The propose Pye Homes site!
- Nowhere
- Need a shop
- Where ever there is sensible access
- Whelford T junction
- Non obvious
- Reevy

- Somewhere with more amenities and unless it means we will get more amenities like a shop/café etc. You would be quite cut off in Kempford if you couldn't drive
- **Not in Kempford**
- Field behind the high street and near Whelford Road
- Not on farmland. We need food as well as houses
- On the field next to top road which is used for parking at the RIAT
- Don't know the area and feasibility of available land to comment
- There are sites but do not want another huge development
- Brownfield sites such as the former industrial site near the shell garage, Whelford and Old Quarry sites instead of £1.4m houses used as holiday homes
- Do not think there is a suitable site
- Nowhere springs to mind. Maybe Pye could donate a site.
- A field by Ham Lane
- Oakley flats is the obvious place
- Near the Shell garage A419/Whelford Road
- Can't think of anywhere that isn't agricultural land or airbase. The land at the back of John of Gaunt, but only if a link road to Whelford Road was put in and if there was 20 houses maximum
- Adjacent to the village
- The fields south of Washpool Lane
- Since the recent new development the village feels cramped, too many houses supported by nothing but a pub.
- Nothing further required. The village cannot support further development
- Dunfield (top road)
- Field between Reevey and west side of Kempford
- Fields along Base Road with access from Base Wood NOT via Ham Lane!
- Land between Whelford Road and village
- Field on your left as you come into Kempford
- Not aware of any
- In an area where there are some amenities. Kempford has very little, Fairford has been decimated with new housing but no increase in amenities.
- On the air base
- Field off Horcott Road
- Whelford Road
- Fields on either side of Ham Lane, preferably the South East side
- Not in Kempford
- No further development wanted. Not enough facilities e.g. village shop to support more people. Area has also flooded in past.
- The site near the Shell garage on Whelford Road. Allotment Corner – Top Road Whelford Road

- Instead of the Pye Homes site at the end of John of Gaunt Road!
- Kempford Whelford is far too small so a development would overpower the hamlet
- Land near to church yard
- None

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

- All affordable housing within parish should prioritise those with local connection
- Can 'affordable' also be privately owned?
- There is a serious lack of it here so that young people and the elderly cannot afford to live in this village/area
- We will soon be selling our property and will look to purchase an affordable housing property in the area which means a move to Fairford
- A mixed development of affordable and other houses – with a work/live by virtue of offices workshops to rent – from farm buildings an initial application has been in for nearly 20 years in the planning first review
- Supply and demand. Over population
- All housing is affordable. It is just that people want to charge too much
- Kempford has recently had a new housing development. I do not think it needs anymore houses.
- There is no shop or facilities. More homes just increase the amount of cars having to go in/out village.
- Whether or not housing is to be increased, speed through village needs to be brought under control. Volume and HGV usage needs to be reduced. Roads need to be maintained better and utilities need to be constant – water and power outages are common. We urgently need a traffic survey through Whelford/Kempford. Traffic has increased dramatically, cars, heavy lorries, over the past year due:- 18T restrictions in Lechlade, Fairford (Horcott), Maisey, Poulton, leaving Whelford/Kempford only route between A417 & A419 – Massive amount of housebuilding at either end of Fairford = increased building and domestic traffic using Whelford/Kempford route to Swindon. – Increase and pending increase in USAAF traffic during exercises and redeployment of c.1000 in 2020. Our roads are crumbling, traffic almost constantly exceeds 30mph with absolutely no control measures in place. We are subject to power outages as we have over ground cabling and at least twice in the past year have suffered water mains bursts due to aged pipes and increased volume of heavy traffic.

- I am happy with the concept but all the development in and around Fairford has put huge pressure on facilities. There are no shops. There is no public transport.
- Ant 'affordable' housing built is more expensive than current property in the village. It can only be built as part of larger developments of big houses.
- More development in Kempsford would require local services such as doctors and shop.
- Previous, recent developments have included so called 'affordable housing' but these were over £250k and sold to downsizers from outside the village
- Affordable needs to be just that. Not £250k for a 2 bed house £150k maybe. Accessible not mortgaged/shared ownership that is beyond many people.
- Area urgently need affordable rent, shared ownership housing for first time buyers with local connection and houses/bungalows for retirees. Currently too many large houses which drives away younger people.
- There are sufficient affordable houses in the area
- We need affordable housing for young people that have or are living in Kempsford
- Affordable housing has just been built
- Only affordable if deposits reduced. Only one school, one pub, one church in village. Bus service infrequent. 62 houses NOT an option
- Housing should be for local people who want to remain part of the local community not for people with no local connection who cannot settle in a community
- There is not enough space for development within Kempsford – the infrastructure cannot support it.
- A small development **NOT** the 62 houses that Pye Homes want to build
- Useless building more homes unless the schools, doctors surgeries etc. are increased in size or alternatives built
- The housing has to actually be affordable not just slightly cheaper than other housing
- Lack of public transport is a problem. If people cannot afford a car they cannot travel to work (or anywhere else) so would not choose to live in Kempsford even if housing is affordable
- We don't have a local shop for the village as it is so how can we have affordable housing
- The Pye development proposal is ridiculous/ Access will be very problematic and it is far too large.
- Kempsford does not have the services and/or infrastructure to cope with more housing. Fairford services are over run as it is and the amount of building work happening there means it will just get worse
- Having a mixture of incomes/people in a community is a good thing
- Affordable housing only available to deserving individuals

- Local shop required for low income/no car etc.
- Even affordable housing costs too much. Half rent half buy causes problems when people eventually want to move on (from experience). Will affordable only be available to locals? Maidencroft had few locals.
- I would support some more affordable housing if there is a well-researched need for it. Kempford is in need of services e.g. Better public transport a shop etc. People who can only afford low cost housing have a disproportionate need for such services.
- Due to lack of local transport links I don't think that Kempford is a suitable area for affordable housing. Better to have housing developments with a range of sized homes and therefore affordability for purchase.
- Provision of school places and doctors need to be increased
- As long as it is for local people more bungalows needed for elderly
- If the priority is for affordable houses, why are the majority of those built around Fairford and the Lakes large, expensive family homes and holiday homes?
- Would expect it to be truly affordable to meet local needs only. No longer the infrastructure to support anything else.
- We need more housing for pensioners i.e. bungalows to release houses for families
- Affordable housing would potentially devalue our property price
- which we have worked hard for a 30 year period
- I think we need to ensure they are affordable homes only. Can we establish a need before they are built? The infrastructure here is already at maximum capacity (roads, schools)
- We need homes for the young people grown up here that they can afford so they don't have to move away
- We need small bungalows for the elderly and starter homes for young people
- Although keen to support affordable housing for the young, as Kempford grows, it needs more support in terms of Doctors, buses, shop. We don't all drive
- Affordable housing is 1, 2, 3 bedroom terrace or semi NOT 3, 4, 5 bedroom detached as in Hazel View!!
- Not to impact on quality of other already living here
- An affordable home in Kempford does not represent a home which a young person working in the locality could afford.
- 'Affordable' housing, particularly to buy/part-buy, part rent is not affordable for people on an income of £30k or less. We are on a very low income, my partner works full time and I am studying full time so can't work frequently. We aren't the only people who can't afford to buy or privately rent here.
- The high cost of housing has a 'knock-on' effect. I am chairman of T-shirt Studio a local firm employing 30+ people and need new larger

premises. However, the cost of land is so high we have put expansion 'on hold'.

- I would be happy with a small development as long as it was for local people who are genuinely working and cannot afford to buy a property in the area.
- Need for more one bedroom renting to allow son over 30 on minimum government income to become independent at affordable rent.
- You need own transport to live within the village as links do not exist. There are no amenities and I think further growth is not sustainable
- Just make them actually affordable! The new builds in Kempsford and Fairford are not affordable. Not everyone wants social housing but neither do we want to pay £500k for a 3 or 4 bed house!
- Don't develop affordable housing in an area with no services. Kempsford has no shops, transport or medical facilities.
- Not specific to affordable housing, just development in Kempsford per se. The infrastructure to the village needs improving e.g. shop and basic facilities on peppercorn rent, but/transport would be vital, improved village hall, nursery
- There is a small need for affordable housing for both elderly and young local people. However, transport is a major issue, owning a car is a necessity for access to employment and services. Major development of any kind is unsuitable.
- Affordable housing needs to be available where there is some employment, transport, surgery and general amenities
- We already have above average number of affordable houses and flats. Kempsford will change forever if more affordable houses are built
- If properties are built as affordable housing they should be under quite clear criteria and genuinely for those who need them. The last development was promoted as having 'affordable housing' but this wasn't apparent.
- This should be TRUE affordable housing £250k is NOT affordable housing. Should be aimed at low/average earners. Rent caps and easy start mortgages
- I think 'affordable housing' is a bit of a misnomer. The house are the same price to all just that you can effectively borrow more by going part buy, part rent. It's a false economy really as you have more people to pay back when you try and sell. It sounds like a good idea on paper but encourages more debt. The recent development in Kempsford shows that the prices are vastly overpriced and far from affordable anyway! Ranging from £230k to over half a million.
- This issue can be exploited by either those in favour or by greedy developers. It is an ill-defined concept
- 'Affordable' is never really all that affordable
- Affordable housing is essential if a need has been identified, but the infrastructure around the village needs to reflect the growth of the parish i.e. roads into and out of the village and a local shop. If

affordable housing is for vulnerable citizens, then there also needs to be increased public transport to Lechlade, Fairford and Swindon train station.

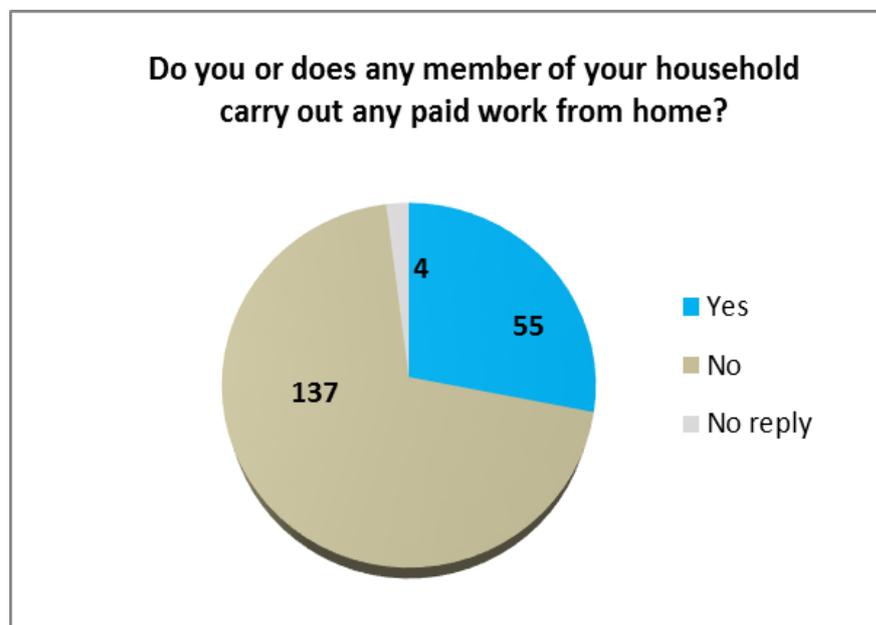
- Kempsford not suitable due to lack of services, facilities and employment opportunities
- Affordable Housing suggests some residents will be on low income and may need public transport to get to work of which there is none. The same applies to the more elderly who need transport for shopping and doctors.
- Please make housing 'affordable'. At the moment most affordable housing in the village is completely non-affordable
- Need to keep young people in the village
- Enough exists in Fairford!!

Part B - Home working

5.14 Question B1 asked *...Do you or does any member of your household carry out any paid work from home?*

Table K below shows that 28% of households have at least one member of their household undertaking paid work from home.

Table K - Family members carrying out paid work from home



5.15 Question B2 asked *...Do you work for an employer or for your own business?*

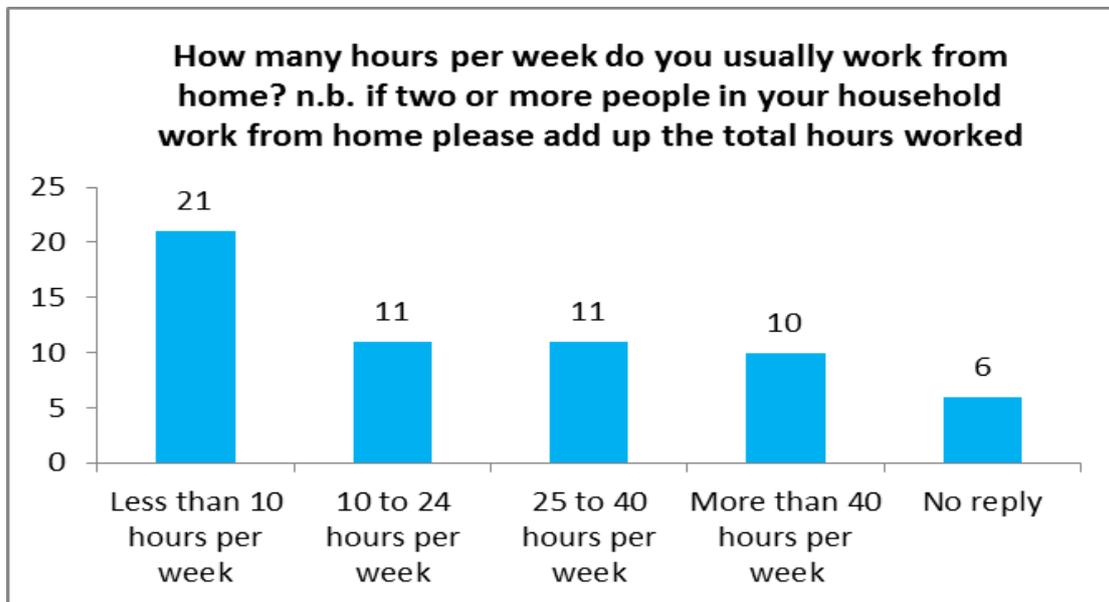
Table L - Do you work for an employer or your own business?



This response is usual as surveys of this type show that most people working from home in rural Gloucestershire work for their own business.

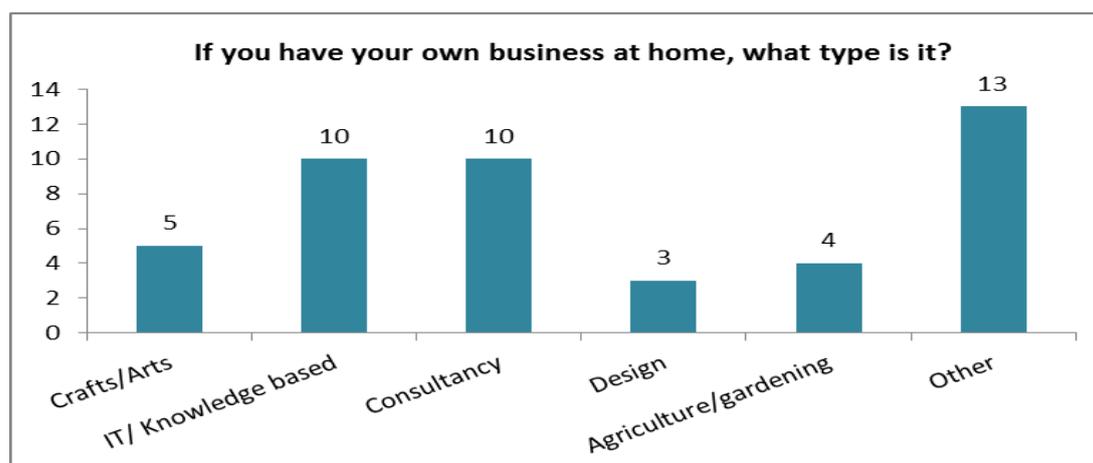
5.16 Question B3 asked... *How many hours per week do you usually work from home?*

Table M - How many hours per week do you work?



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

Table N - What type of business do you operate at home?



'Other' included heating & plumbing, education (3), Forex trader, Professional, bed & breakfast, Nutritionist, electronics sales, maintenance(2),

5.18 Question B5 asked...*Would you like to work from home if you had the proper facilities to do so?* 6 answered 'yes', and 20 answered 'no'.

5.19 Question B6 asked...*Whether or not you currently work from home, what working space do you/ would you require to enable you to undertake your work?*

Table O - What working space do you/ would require?

	Count			
	Need & already have	Need but do not have	Do not need	No reply
Desk only	30	4	6	45
Room shared with living space	9	1	21	54
Dedicated room for working use only	28	12	13	32
External storage space e.g. shed or garage	13	9	17	46

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

Table P - What communication services do you/ would you require?

	Count			
	Need & already have	Need but do not have	Do not need	No reply
Telephone landline	48	0	4	33
Mobile reception	45	10	2	28
Broadband	57	3	1	24

Part C - Housing needs

5.21 48 households completed *Part C: Housing Needs* of the survey questionnaire self-identified themselves in need of more suitable housing.

5.22 30 of the 48 respondents indicated they have the means to buy or rent suitable housing on the open market in Kempford. 5 of these 30 households indicated a need to move away from Kempford.

5.23 18 respondents are in need of affordable housing. According to information provided on their questionnaires, 10 households needed affordable rented housing. 7 households indicated they were registered on Homseeker Plus, and one household indicated they were registered with Help to Buy South.

Table Q - households in need of affordable rented housing

Households in need of affordable rented housing	
Household	Dwelling type & number of bedrooms
Family with sons aged 18 yrs & 6 yrs, daughter aged 3 yrs	3 or more bedroom house
Mother aged 85 yrs & daughter aged 63 (carer)	2 bedroom physically adapted bungalow
Family with sons aged 4 yrs & 3 yrs	3 bedroom house
Couple both aged 57 yrs – one is carer for their partner	2 bedroom bungalow, ground floor flat or sheltered
Single person aged 16 yrs	1 bedroom any type of accommodation
Single person aged 23 yrs	1 bedroom any type of accommodation
Single person aged 57 yrs	1 bedroom bungalow, flat or sheltered
couple	1 bedroom house
Single person	1 bedroom house or ground floor flat
Single person	Bungalow or ground floor flat

5.24 8 households in need of affordable housing indicated a preference for and could afford low cost home ownership e.g. shared ownership or equity share housing.

Table R - Households in need of low cost home ownership housing

Households in need of low cost home ownership	
Household	Dwelling type & number of bedrooms
Family with sons aged 14 yrs & 6 yrs	3 bedroom house
Family with son aged 7 yrs	2 bedroom flat
Couple aged 21 yrs & 22 yrs	2 bedroom house
Single person aged 17 yrs	1 bedroom house or flat
Single person aged 21 yrs	1 bedroom flat above ground floor
Single person	1 bedroom any type of accommodation
Family with son aged 9 yrs & daughter aged 4 yrs	2 bedroom house
Single person aged 36 yrs	2 bedroom ground floor flat

5.25 Table J below shows the type and size of housing required by 25 respondents seeking to buy suitable housing on the open market.

Table S - Households seeking housing on open market

Households seeking to buy on the open market locally – according to preference	
Household	Dwelling type & number of bedrooms
Couple both aged 59 yrs	2 bedroom house or bungalow
couple	3 bedroom house or bungalow
Couple aged 52 yrs & 50 yrs	2 bedroom house
Family with daughters aged 15 yrs & 12 yrs	4 bedroom house
Couple aged 74 yrs & 70 yrs	2 bedroom house, bungalow or sheltered
couple	1 bedroom house or bungalow
Family with son aged 6 yrs & daughter aged 3 yrs	4 bedroom house
Family with sons aged 10 yrs & 8 months	4 bedroom house
Single person aged 20 yrs	1 bedroom flat above ground floor
Single person	1 bedroom house
Couple aged 76 yrs & 77 yrs	2 bedroom house or bungalow
Couple aged 67 yrs & 68 yrs	2 bedroom house, bungalow or sheltered
Family	3 bedroom house
Family with daughter aged 20 yrs	2 bedroom house or bungalow
Couple aged 38 yrs & 39 yrs	3 bedroom house
Family with daughter aged 3 yrs & son aged 10 months	4 bedroom house
Couple 37 yrs & 41 yrs	4 bedroom house
Couple aged 67 yrs & 56 yrs	3 bedroom house
Couple both aged 61 yrs	3 bedroom house
Couple aged 56 yrs & 76 yrs	4 house, flat
Couple aged 73 yrs & 69 yrs	2 bedroom house
Family with daughter aged 13 yrs	3 bedroom house
Family	4 bedroom house
Couple	3 bedroom house
Family	2 bedroom house

6. AFFORDABILITY

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

6.2 In simplistic terms the assessment of affordability requires household incomes and savings to be measured against prices of property of a suitable size, type and location, whether rented or home ownership. However, depending upon tenure there will be additional factors that will impact upon costs of acquiring the right to occupy the property.

6.3 For home ownership, these costs include: mortgage interest rates; mortgage indemnity premium; mortgage application fee; legal fees; stamp duty tax; legal fees; and search fees etc.

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

Home ownership

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

6.6 Using information gained from HM Land Registry, it is possible to obtain the average prices of properties sold in Kempford in the 2 years to March 2017 are shown in Table L below. Sales include 18 newly built properties in Hazel View and Top Road.

Table T - Average Prices of residential properties in Kempford sold in the period of 2 years to March 2017 (according to HM Land Registry)

Average House Prices in Kempford Parish		
House Type	Price (£)	Number of Sales
Detached	£466,517	29
Semi-detached	£261,428	7
Terraced	£281,667	6
Flats	-	none
All	£405,928	42

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

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

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

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

6.10 HM Land Registry tells us that the average price of residential properties sold in Cotswold District is £357,853 in March 2017.

6.11 The latest figures show that for Cotswold District there has been a small fluctuation in average house prices between during 2011 and to 2015, and up 2.88% over the 12 months to March 2017.

Table V - Average house prices in Cotswold District

Average price: Cotswold from January 2007 to May 2017

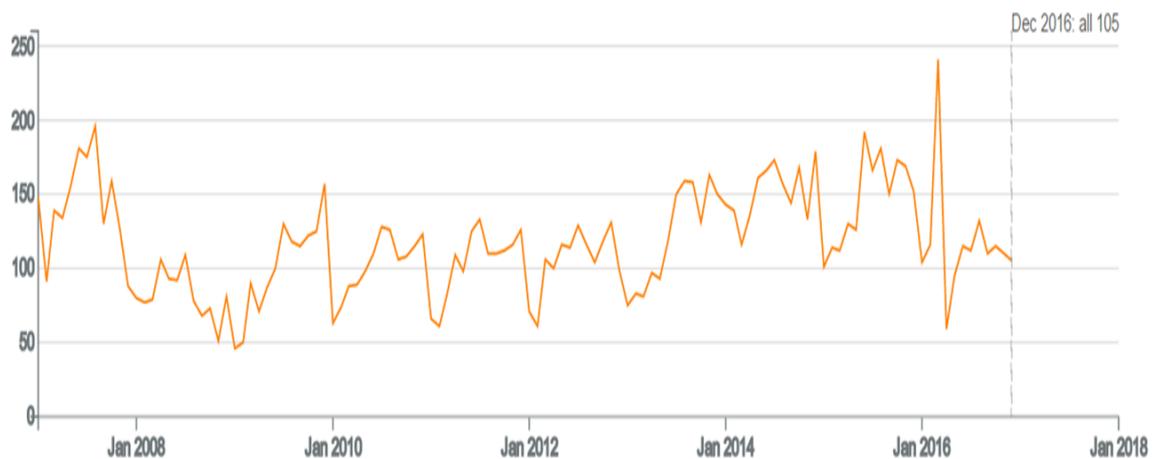
Key: ● all property types



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

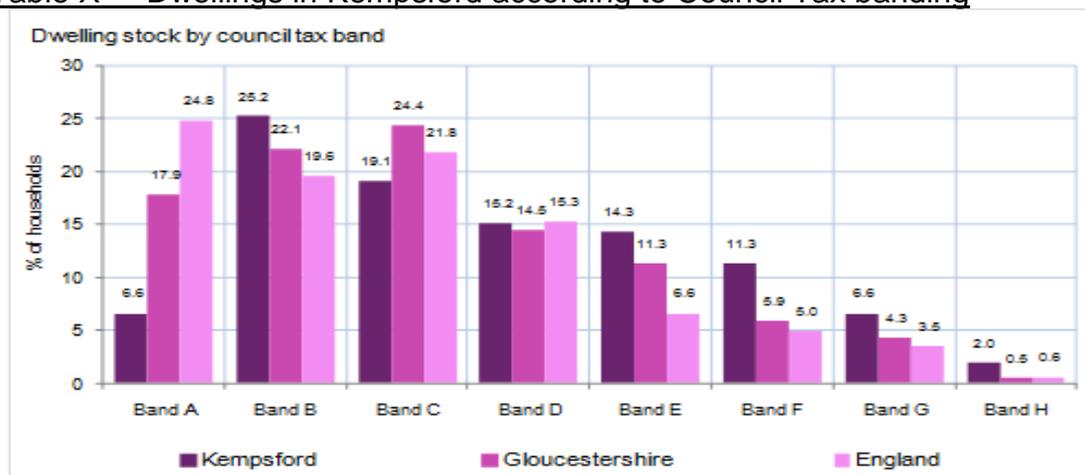
Table W - House sales volumes in Cotswold District

Total sales volume



6.13 The Census 2011 tells percentages of residential dwellings according to the Council Tax band. Table M below shows the distribution of residential properties in Kempford according to their council tax band. It is notable that there are significantly fewer properties within lower priced bands A & C compared to Gloucestershire and England. Whilst there are significantly more properties in Kempford in higher priced bands E, F, G & H compared to Gloucestershire and England.

Table X - Dwellings in Kempford according to Council Tax banding



EXAMPLE CALCULATION FOR A MORTGAGE

6.14 Typically, a household can obtain a mortgage of 3.5 times their gross annual income, and in today's financial market would expect to pay a deposit of at least 10% towards the total purchase price.

6.15 To afford the least expensive property (£190,000) sold during the past 2 years in Kempford a household would require at least £28,500 deposit, and their annual gross income for mortgage purposes would have to be at least £46,143. A larger deposit would require a smaller mortgage and hence a lower annual income could support the mortgage.

6.16 At the time this report is published mortgage lenders currently offer first time buyers standard variable annual rate interest rates from as low as 4.5% APR upwards. Applying a 4.5% interest rate to a mortgage of £161,500 equates to £907.61 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

Area	Median gross annual earnings (residents in local authority)
Cotswold	£20,892
Forest of Dean	£20,796
Gloucester	£20,758
Stroud	£23,195
Cheltenham	£23,994
Tewkesbury	£23,468
Gloucestershire	£22,251
South West	£21,197
Great Britain	£22,509

Source: Annual Survey of Hours and Earnings 2015, Office of National Statistics – revised and released 28th October 2016

- The median gross annual earnings of residents in Cotswold District has risen by 9.2% between 2014 (£19,131) and 2015 (£20,892). However, median earnings of residents in Cotswold District remain significantly lower than the corresponding county figures (£22,251), regional (£21,197) and national figures (£22,509).
- Considering the average price (£405,928) of homes sold in Kempsford Parish during the 2 years to March 2017 someone in receipt of a median income in Cotswold District (£20,892) would be unable to purchase a property without a considerable deposit of around £332,806.
- Many potential first time buyers struggle to meet the costs of buying their own home.

Private rented

6.17 Information gained from 'Rightmove.com' tells us these are the starting prices for rents per calendar month for the following property types available for rent in April 2017:

One bedroom flat (Highworth).....	£525 pcm
Two bedroom house (Fairford).....	£710 pcm
Three bedroom house (Fairford).....	£895 pcm
Four bedroom house (Kempsford).....	£1,295 pcm

6.18 It is generally recognised that a household's housing costs should not exceed 25% of a household's gross income. If housing costs exceed 25% it is more likely to impact on households with dependent children and/ or in receipt of a lower income. Based upon this assumption a minimum gross annual income required to afford the rent on the above properties would be £25,200 for a one bedroom flat, £34,080 for a two bedroom house, £42,960 for a three bedroom house, and £62,160 for a four bedroom house. Of course, the rent does not include running costs e.g. council tax, fuel bills etc.

6.19 For a starter-type one or two bedroom dwelling the rental costs are significantly less compared to the costs of a mortgage used to purchase a similar property.

What is affordable rented housing?

6.20 Traditionally the levels of rent that housing associations have been able to charge have been controlled by *Homes and Communities Agency*, which is the regulatory agency of registered providers (housing associations) in England. These rents are known as *target rents* and are subject to the national Housing Benefit scheme. Rents are calculated according to a formula based on relative property values and relative local earnings.

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

6.22 In 2012 the Coalition Government introduced *affordable* rents for council and housing association rented properties. The *affordable* rents are up to 80 per cent of market rents. For some areas of Gloucestershire that means *affordable* rents are significantly higher than traditional *target* rent levels on properties let prior to 2012.

7. EXISTING AFFORDABLE HOUSING STOCK

7.1 Below is a schedule of affordable housing stock in Kempford as at June 2017. Kempford has a total of 87 affordable dwellings.

Table Y - Affordable housing stock in Kempford

Tenure	1 bed flat	2 bed flat	2 bed bungalow	3 bed bungalow	1 bed house	2 bed house	3 bed house	4 bed house	Total
Rented	4	16	10	1	4	10	35	4	84
Shared ownership	0	0	0	0	0	1	2	0	3
Total	4	16	10	1	4	11	37	4	87

7.2 There have been 18 relets of affordable rented housing between April 2012 and May 2017, and nil resales of shared ownership. In addition 11 newly built affordable dwellings have been let in Hazel View over the same period making a total of 29 new lettings.

Table Z - Relets of affordable housing in the period April 2012 to May 2017

1 bed flat	2 bed flat	1 bed bungalow	2 bed bungalow	3 bed bungalow	1 bed house	2 bed house	3 bed house	4 bed house	Total
5	10	0	4	0	4	2	0	4	29

8. SUMMARY

8.1 *Part C* of this survey is aimed at persons who are seeking alternative housing, in particular those who cannot afford open market prices and therefore require affordable housing (rented or a form of low cost home

ownership).

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

- Experience informs us that it is notoriously difficult to get accurate data on the housing need of young people.
- Those who have expressed a genuine need for affordable housing have been included in the recommendations in this report. Similarly, for those in need of rented housing the size of dwelling is determined by the householder's needs and not their preferences. Some discretion is given to would-be owners of low cost home ownership as this report allows for an excess of 1 bedroom beyond their requirements if that is what they seek.
- Future housing development in Kempsford should take account of future anticipated housing need as well as the number of households in immediate need.
- This survey has shown only 14% of dwellings in Kempsford have one or two bedrooms.
- Whereas, 68% of households have 1 or 2 persons.
- 48 respondents to the questionnaire expressed a need to move to more suitable accommodation, of whom 18 households require affordable housing. 30 households indicated they could afford market prices, 5 of whom are looking to move elsewhere.
- 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 0.25% since August 2016 (last reviewed in August 2017). However, mortgage lenders often charge higher rates of interest to first time buyers and require substantial deposits, sometimes 10% or more of the purchase price as well as charging arrangement/ administrative fees.

9. CONCLUSION

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

9.2 In addition to local households in need, consideration should be given to turnover of the existing affordable housing stock in the parish when determining the number, type and tenure of additional affordable dwellings

required to meet the parish's need. Also, consideration may be given to forecasted changes in the demographics and the impact of Government policies e.g. welfare reforms. It should be noted that whilst some of the current stock of affordable dwellings preference is given to people with a local connection, the remainder (the former council housing) is awarded to persons in greatest housing needs from across Cotswold District.

10. RECOMMENDATIONS

It is recommended that:

- a) This report is placed on the parish council website, and a hard copy available to parishioners to read.**
- b) Anyone who is in need of affordable housing is encouraged to apply for affordable rented housing - Homeseeker Plus www.homeseekerplus.co.uk and for low cost home ownership www.helptobuysouth.co.uk**
- c) Cotswold District Council is provided with the Housing Needs Survey Report.**
- d) GRCC's Rural Housing Enabler works with the parish council to identify potential rural exception sites for affordable housing for local people.**