

Oddington

(Cotswold District)

Parish Housing Needs Survey Report

December 2016



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1. INTRODUCTION

1.1 In November 2016 Oddington Parish Council engaged 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 eleven housing associations.

2. PARISH SUMMARY

- According to 2011 census there were 247 dwellings, population of 410 and 170 households living in Oddington. There are 20 second homes. This equates to an average of 2.4 persons per household similar to the figure for Gloucestershire as a whole.
- By road Oddington is 2.6 miles from Stow-on-the-Wold and 7 miles from Chipping Norton. The nearest station on the national train network is 3.3 miles in Kingham. There are limited bus services to Stow-on-the-Wold, Chipping Norton, Moreton-in-Marsh and Kingham.
- Oddington has the following facilities: village hall with limited Post office facilities, church, and two public houses, Jubilee play area.

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 Oddington. 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 Oddington 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 247 dwellings in the parish on 3rd and 4th December 2016.

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 247 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 Oddington .

There was a response rate of 22% with 55 completed replies from 247 dwellings. This figure compares to: Bourton-on-the-Water 27%, Oddington 31%(2009), Ebrington 40%; Norton 36%; Kempsford 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 (Gloucestershire Homeseeker), 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?*** 49 respondents reported that their home in Oddington was their main home. 5 respondents reported it was their second home. And 1 respondent gave made no entry. It is the 50 households living in Oddington Parish who are the subject of this report.

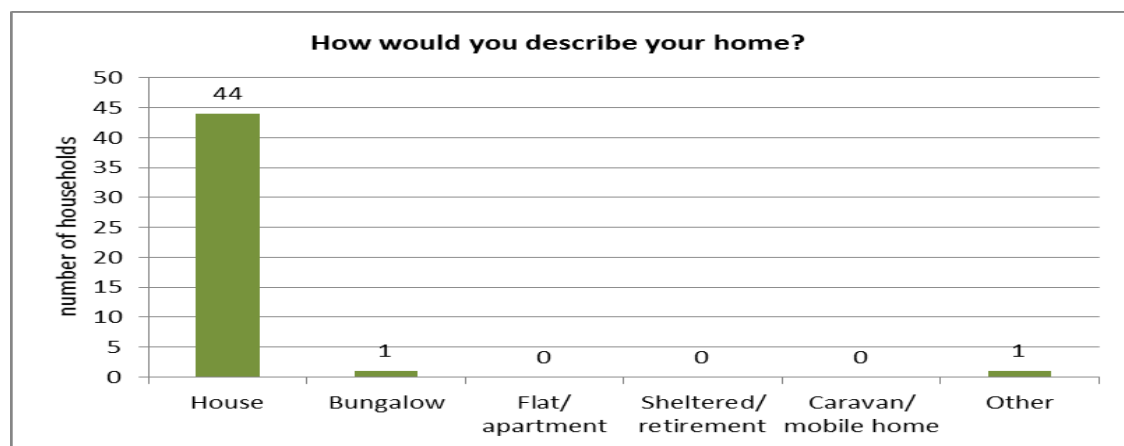
5.2 **Question A2 asked ...*How many years have you lived in Oddington?*** Table A below indicates the length of time respondents have lived in Oddington. It shows that a 34% of respondents have lived in the parish for 20 years or more or their whole life. 18% of residents have lived in Oddington for 4 years or less.

Table A: How many years have you lived in Oddington Parish?



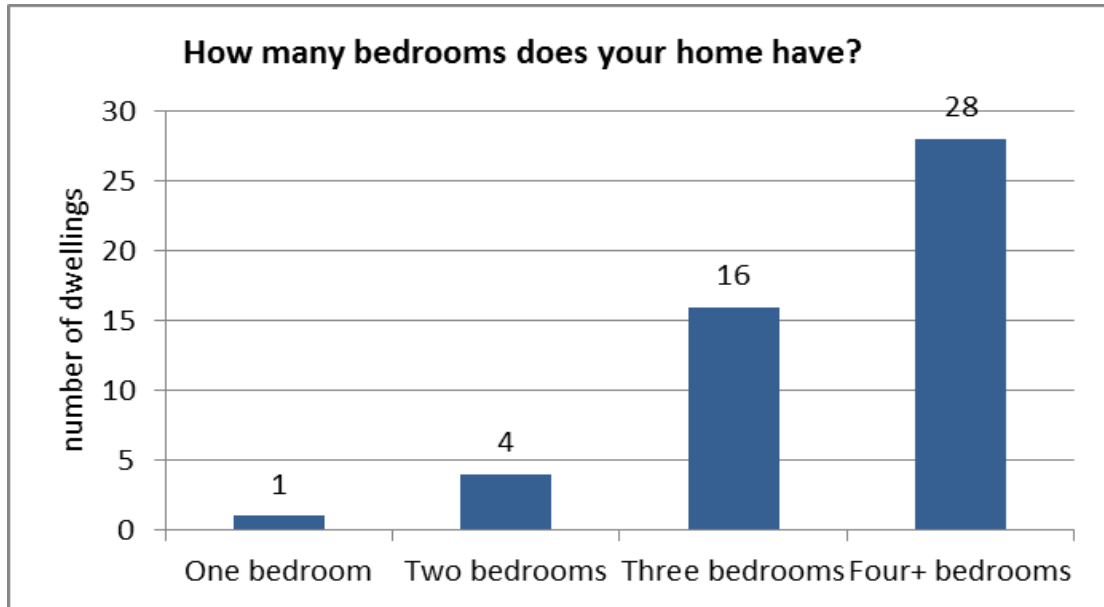
5.3 **Question A3 asked...*Describe your home in terms of house type.*** Table B below shows 88% of respondents live in a house, 2% live in a bungalow, 2% live in 'other' and 9% made no reply.

Table B: How would you describe your home?



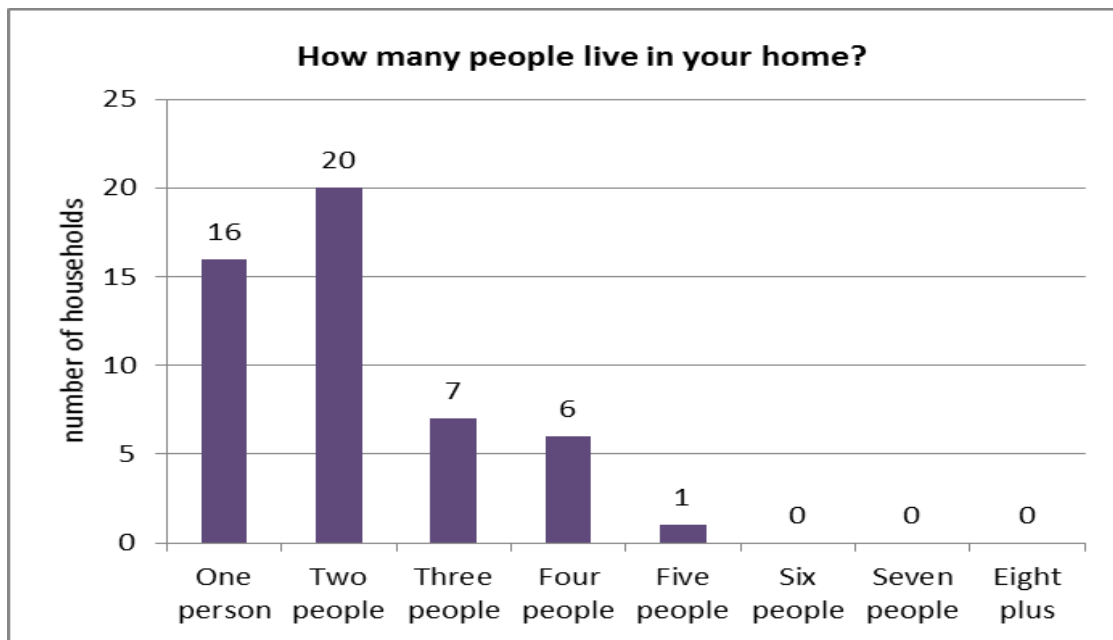
5.4 **Question 4 asked... How many bedrooms do you have?** Table C below shows 88% of dwellings have three or more bedrooms, 8% of dwellings have 2 bedrooms, 2% of dwellings have one bedroom, according to the survey response, and 2% of respondents made no entry.

Table C: How many bedrooms do you have?



5.5 **Question A5 asked...How many people live in your home?** Table D below shows 72% are 1 or 2 person households, 26% are 3 or 4 person households, and 2% are 5 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?

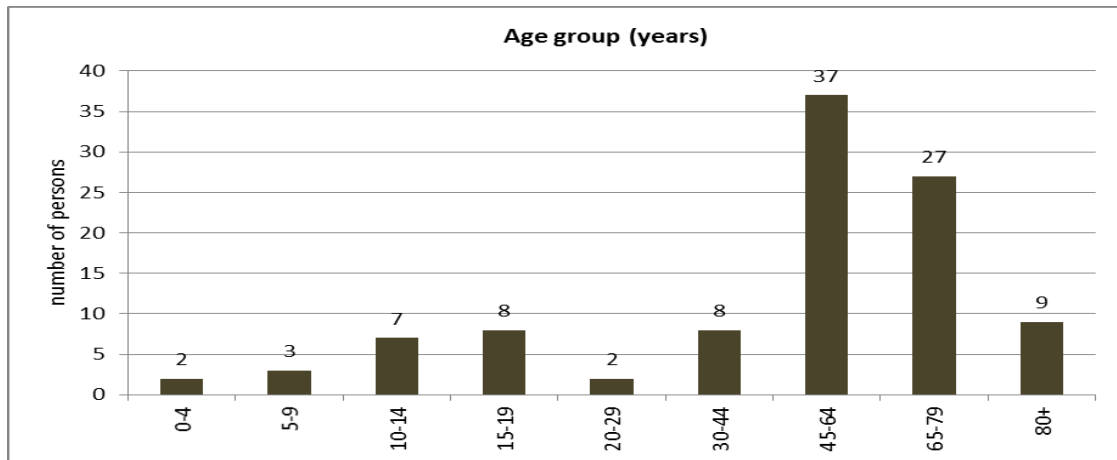
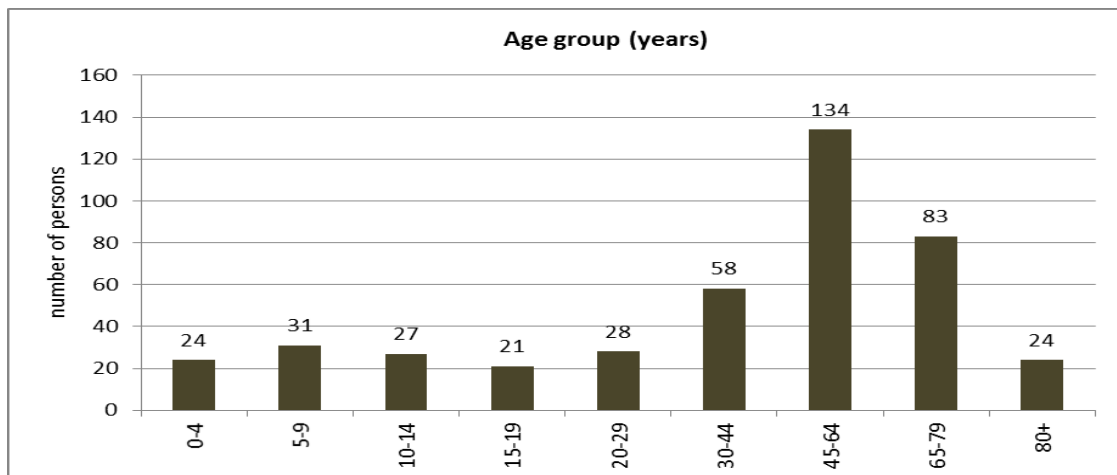


Table F – Number of people in age group according to mid-year population estimates for 2013 (source: Office of National Statistics)



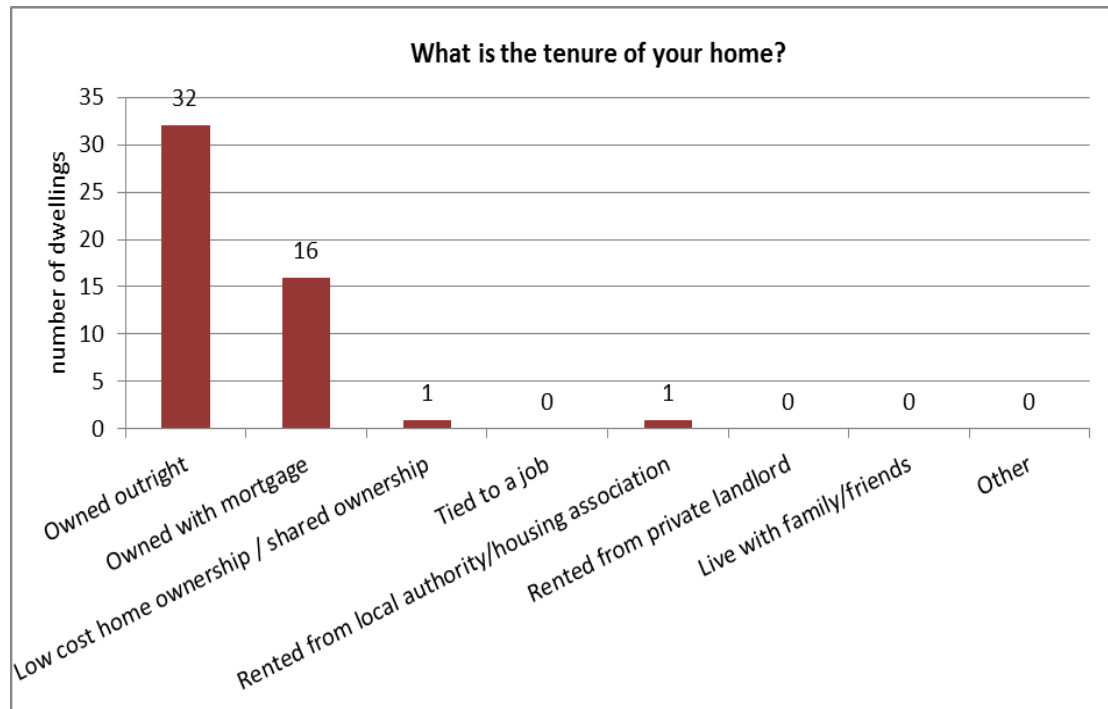
By comparing the survey results in Table E to Table F (above), it is evident conclude that age groups 0 to 9 years and 20 to 44 years are significantly under-represented in the survey. Whilst age groups 15 to 19 years and 65 years or more are significantly over-represented in the survey. Similar surveys of this type inform us that older people are more likely to respond to this type of survey compared to young people.

5.7 Question A7 asked...How many members of your household are male or female? 48 said male and 56 said female.

5.8 Question A8 asked...What is the tenure of your home? 96% of respondents own their home, of whom two thirds own their home outright. The remainder of home owners have a mortgage. 2% of respondents rent from

the local authority or housing association, and 2% from have low cost or shared ownership housing.

Table G - What is the tenure of your home?



5.9 Question A9 asked...*Has your home been adapted to improve physical accessibility?* 2 respondents said 'yes', 48 said 'no'.

5.10 Question A10 asked...*Has anyone from your family moved away from Oddington in the last 5 years due to difficulty finding an affordable home locally?* 3 respondents said 'yes', 46 said 'no'.

5.11 Question A11 asked ... *If a need is identified, would you support a small development of affordable housing for local people in the parish?* 50% of people indicated 'yes', 16% said 'no', and 26% said 'maybe'. 8% made no reply.

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

- Not known
- Most of the areas with open spaces currently owned or used for dairy cattle or so it seems
- I can't think of one
- Farm land belonging to Alan Cox on other side of Back Lane, coming up the hill, opposite Oddington top
- Edge of village Upper Oddington
- In a bigger town i.e. Cheltenham with public transport and better employment opportunities

- Former football ground, Lower Oddington
- I have no suggestions
- No
- Down Broadwell Road
- Stow-on-the-Wold
- Broadwell Road
- Between Upper Oddington and main road
- On Broadwell Road off A436
- Adjoining existing development on Broadwell Road
- Village fete site
- The field adjacent to the council houses, or the field next to the church. Take down existing council garages and build 3 bungalows. Another site would be between Fotherop House and Blenheim Cottage.
- We're not au fait with the availability of land
- Insufficient knowledge about land ownership and planning laws
- What is available to then be able to choose?

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

- Since I've lived here, there have been 2 occasions where sites have been proposed and objected to by residents who don't want working class, low income families in Oddington
- Not too many houses, as difficulties to assimilate into village and also might detract from Cotswold character of village as a whole. Maximum 10.
- Restrict to people with established local connection
- The infrastructure will not support any more buildings e.g. sewage, water. These would have to be improved first.
- I was a founder member of the Warwickshire Rural Housing Trust to build affordable houses in villages. It has now merged into a bigger Trust but very successful. So, I feel strongly the need for such homes in Oddington.
- No more than 5-8 houses in a style, sympathetic to the village and environment
- Part rent part buy are not really affordable as you are paying both rent and mortgage which is more expensive than having a decent sized mortgage. Unless there is an option to purchase further shares in the property at a later date up to 100%
- Yes the development would have to sit comfortably with the existing architecture
- Put it in already built up area not in a village
- Who defines 'affordable'? How come, in this area in particular, some people have and are allowed to own more than one home, keeping others empty or used only partially when one's children and grand-children have to live elsewhere as they can't afford anything in this area

- Should be suitably landscaped and in the local vernacular, green landscaping and tree planting. The development should be aesthetic as well as affordable both for new residents and for existing ones.
- Varied design, density and aspect are important features to be considered to maintain the village atmosphere
- Affordable homes – more cars/ journeys to work elsewhere, no shops, very few facilities. Money could be better spent elsewhere.

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?* 12(24%) answered 'yes' and 37(74%) answered 'no', and 1(2%) person did not reply.

5.15 **Question B2** asked...*Do you work for an employer or for your own business?* 7 answered 'for an employer', and 5 answered 'for my own business'. This response is unusual as most surveys of this type reveal that a majority of people working from home in rural Gloucestershire are working for their own business.

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

	Count
Less than 10 hours per week	4
10 to 24 hours per week	4
25 to 40 hours per week	2
More than 40 hours per week	1
No reply	2
	3

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

	Count
Crafts/Arts	0
IT/ Knowledge based	2
Consultancy	1
Design	0
Agriculture / gardening	1
Other	1
No reply	1
	6

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 31 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?*

	Count			
	Need & already have	Need but do not have	Do not need	No reply
Desk only	6	0	1	13
Room shared with living space	3	1	3	13
Dedicated room for working use only	10	2	1	7
External storage space e.g. shed or garage	6	0	4	10

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

	Count			
	Need & already have	Need but do not have	Do not need	No reply
Telephone landline	13	1	2	4
Mobile reception	7	6	2	5
Broadband	14	2	1	3

Part C - Housing needs

5.21 6 households completed *Part C: Housing Needs* of the survey questionnaire self-identified themselves in need of moving to more suitable housing.

5.22 5 of the 6 respondents indicated they have the means to afford buy suitable housing in the private sector in Oddington. One of these 5 respondents, who have the means to afford suitable housing in the open market, is seeking a move to Oxford.

5.23 One respondent in need of affordable housing, stated a requirement for low cost home ownership. This respondent is a single person living with family or friends, seeks to move within 2 to 5 years.

Table H - Households seeking affordable housing

Dwelling type	Household no.1	No. of households
1 bedroom dwelling (any type of dwelling other than elderly persons' accommodation)	Single person	1

5.24 Table I below shows the type and size of housing preferred by the 5 respondents seeking to buy suitable housing on the open market.

Table I - Households seeking housing on open market

Households seeking to buy on the open market – according to preference

	Household no.1	Household no.2	Household no.3	Household no.4	Household no.5	No. of households
2 bedroom bungalow	-	Single person	-	-	-	1
3 bedroom house	-	-	Couple aged 62 yrs & 58 yrs	Family with sons aged 23 yrs & 19 yrs	Couple aged 51 yrs & 44 yrs	3
4+ bedroom house	Family with daughter aged 16 yrs wanting to move to Oxford	-	-	-	-	1
Total						5

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 prices of properties sold in Oddington in Oddington in the 5 years to September 2016 are shown in Table G below.

Table J - Average Prices of residential properties in Oddington sold in the period 5 years September 2016 (according to HM Land Registry)

Average House Prices in Oddington Parish (£)		
House Type	Price	Number of Sales
Detached	£725,066	15
Semi-detached	£304,470	17
Terraced	£344,250	6
Flats	-	none
All	£477,171	38

6.8 The number of house sales are for new and existing properties where the sale details registered with the Land Registry are inside Oddington 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 Cotswold District is £362,020 in October 2016.

6.12 The latest figures show that for Gloucestershire there has been a small fluctuation in average house prices during 2011 and to 2015, and up by 7.09% over the 12 months to October 2016.

Average price: Cotswold from January 2007 to February 2017

Key: ● all property types



6.13 House sales volumes in Gloucestershire fell significantly from a peak of 196 in August 2007 to a low of 46 in January 2009. Sales numbers have recovered with a peak of 241 property sales in August 2016. Winter is traditionally a time of a lower number of house sales.

Total sales volume



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 one of the least expensive properties (£185,000) sold during the past 5 years in Oddington a household would require at least £18,500 as a deposit, and their annual gross income for mortgage purposes would have to be at least £47,500.

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 £166,500 equates to £935.71 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) £
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 (£477K) of homes sold in Oddington Parish during the 5 years to September 2016 someone in receipt of a median income in Cotswold District (£20,892) would be unable to purchase a property without a substantial deposit.
- 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 for the following property types in January 2017:

- One bedroom cottage (Lower Oddington).....£695 per calendar month
- Two bedroom bungalow (Bledington).....£825 pcm
- Two bedroom flat (Stow).....£599 pcm

Two bedroom house (Stow).....	£650 pcm
Three bedroom cottage (Broadwell).....	£1,250 pcm
Three bedroom bungalow (Bledington).....	£1,200 pcm
Four bedroom house (Stow).....	£1,350 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 a household with 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 £33,360 for a one bedroom cottage, £39,600 for a two bedroom bungalow, £28,752 for two bedroom flat, £60,000 for a three bedroom house and £64,800 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. Of course, this does not take into account the minimum deposit that is usually required to obtain a mortgage.

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 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.

7. EXISTING AFFORDABLE HOUSING STOCK

7.1 Below is a schedule of affordable housing stock in Oddington as at January 2017. Oddington has a total of 22 affordable dwellings.

Landlord	Tenure	2 bed bungalow	2 bed house	3 bed house	Total
Bromford Group	Rented	5	0	9	14
	Shared ownership	0	0	0	0
Gloucestershire Housing Association	Rented	0	6	2	8
	Shared ownership	0	0	0	0
Total		5	6	11	22

7.2 There have been 5 relets of affordable rented housing between January 2010 and December 2016:

- 2 bedroom bungalow relet May 2010
- 2 bedroom bungalow relet June 2011
- 2 bedroom house relet June 2013
- 2 bedroom house relet August 2015
- 3 bedroom house currently vacant and awaiting new tenancy

In addition, Bromford Group disposed of a two bedroom house in the parish with vacant possession on 31st July 2013.

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 some form of low cost home ship).

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

- It is notoriously difficult to get accurate data on the housing need of young people.
- 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.
- Future housing development in Oddington should take account of future anticipated housing need as well as the number of households in immediate need.

- This survey has shown 2% of dwellings have one bedroom, and more than 88% of dwellings have three or more bedrooms.
- Whereas, 72% of households have 1 or 2 persons, and only 2% households have 5 or more persons.
- 6 respondents to the questionnaire expressed a need to move to more suitable accommodation, of whom one household requires affordable housing. 5 households indicated they could afford market prices. 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 February 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 is ***one household 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 8 of the current stock of affordable dwellings preference is given to local persons. The remaining 14 affordable dwellings are allocated to persons in greatest housing need across Cotswold District.

10. RECOMMENDATIONS

It is recommended that:

- a) The Rural Housing Enabler produces an executive summary of the survey report for publication in the local newsletter. Also, the main report to be available on the parish council website, and a hard copy available from the parish council.
- b) Anyone who is in need of affordable housing is encouraged to apply on Cotswold District Council's Housing Register (Homeseeker Plus www.homeseekerplus.co.uk . For advice tel 01285 623300 or email housingadvice@cotswold.gov.uk
- c) Cotswold District Council is provided with the Housing Needs Survey Report.