

# **Coberley Parish**

**(Cotswold District)**

**Parish Housing Needs Survey Report**  
**March 2015**



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## **1. INTRODUCTION**

1.1 In November 2014 Coberley Parish Council agreed to engage the services of the 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 8 housing associations.
- Located within Coberley parish is the National Star College, which has 175 full-time students, some of whom live in residence on site in Ullenwood.
- In consultation with both the parish council and the National Star College it was agreed not to distribute survey questionnaires to students living in residence on site. The reason being that students often come from families living across England and many of them would return home after they had completed their course. It was agreed the vice-Principal at the College would notify the students of the survey and she would notify me of any student requesting a questionnaire.

## **2. PARISH SUMMARY**

- According to Census 2011 Coberley Parish has a population of 350, and 110 households. This equates to an average 3.2 persons per household compared to approximately 2.5 for Gloucestershire as a whole. The average size per household is significantly influenced by students of the National Star College living in residence on the site.
- By road Coberley is 4 miles from Cheltenham, and 14 miles from Cirencester. The nearest station on the national rail network is in Cheltenham.
- Coberley has the following facilities: mobile library. Coberley village is served by a regular bus service along the A435 direct to Cheltenham, Cirencester and Swindon. The nearest bus stop is 500 metres from the school in the centre of Coberley village.

### **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 Coberley parish, including settlements of Coberley and Ullenwood. 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 Coberley 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 questionnaires to 123 dwellings in the parish in February 2015.

4.2 Householders were requested to return completed questionnaires in an enclosed freepost envelope to GRCC's offices at Community House.

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 123 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 Coberley .

There was a response rate of 37% with 46 completed replies. The rate of response is favourable compared to Bourton-on-the-Water 27%, Oddington 31%, Ebrington 40%; Stow-on-the-Wold 17%; 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.

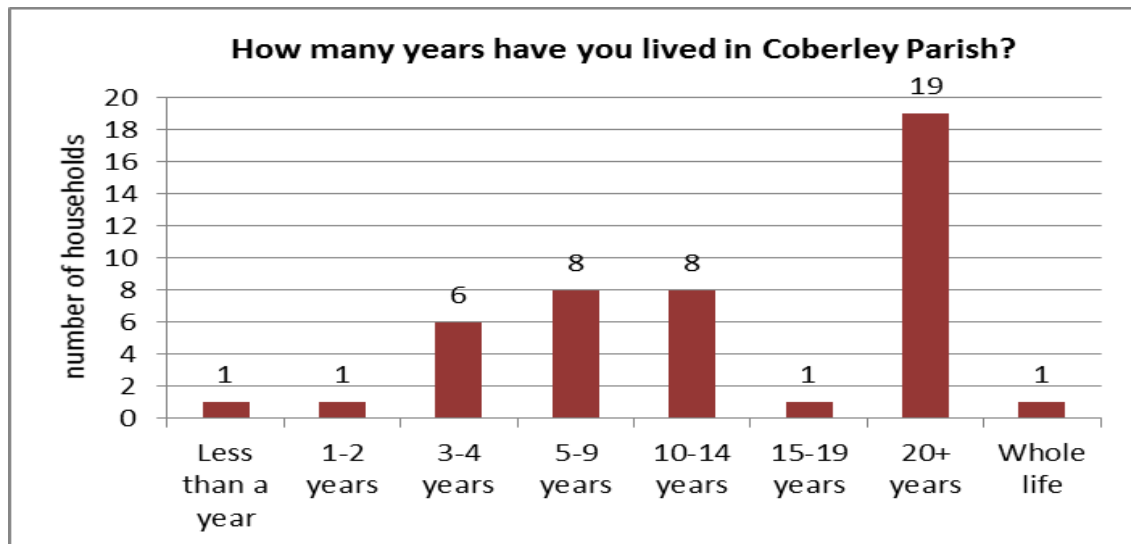
## 5. KEY FINDINGS

### Part A – You and your household

5.1 **Question A1 asked...*Is this your main or second home?*** 46 respondents reported that their home in Coberley was their main home. No-one reported it was their second home. All 46 households living in Coberley Parish are the subject of this report.

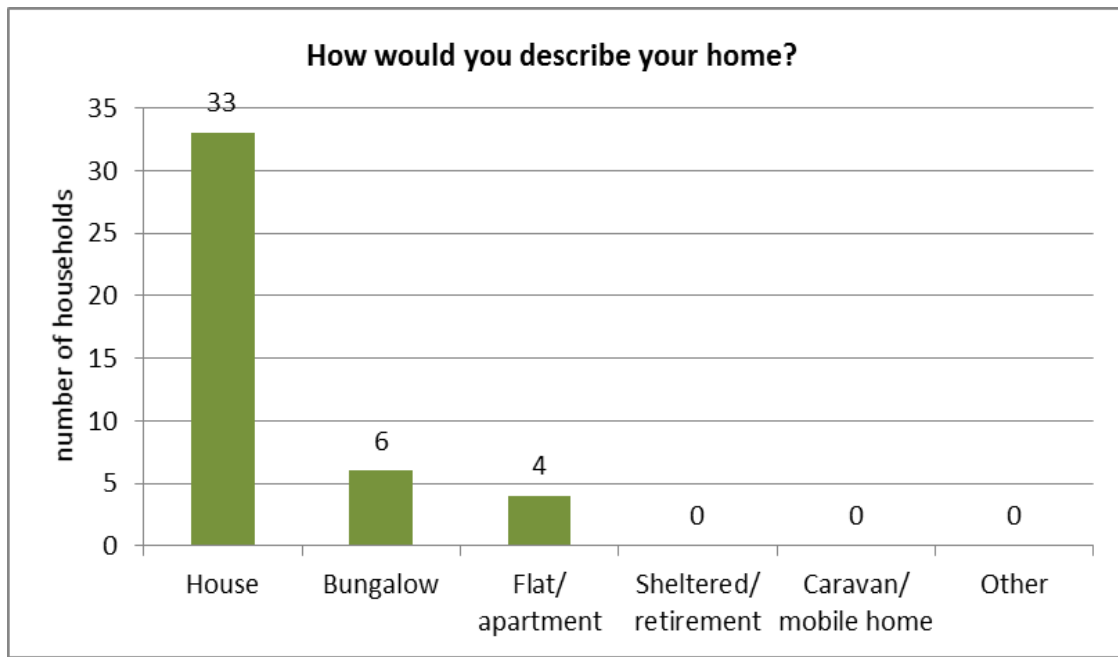
5.2 **Question A2 asked ...*How many years have you lived in Coberley?*** Table A below indicates the length of time respondents have lived in Coberley. It shows that a 44% of respondents have lived in the parish for 20 years or more or their whole life. 17% of residents have lived in Coberley for 4 years or less.

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



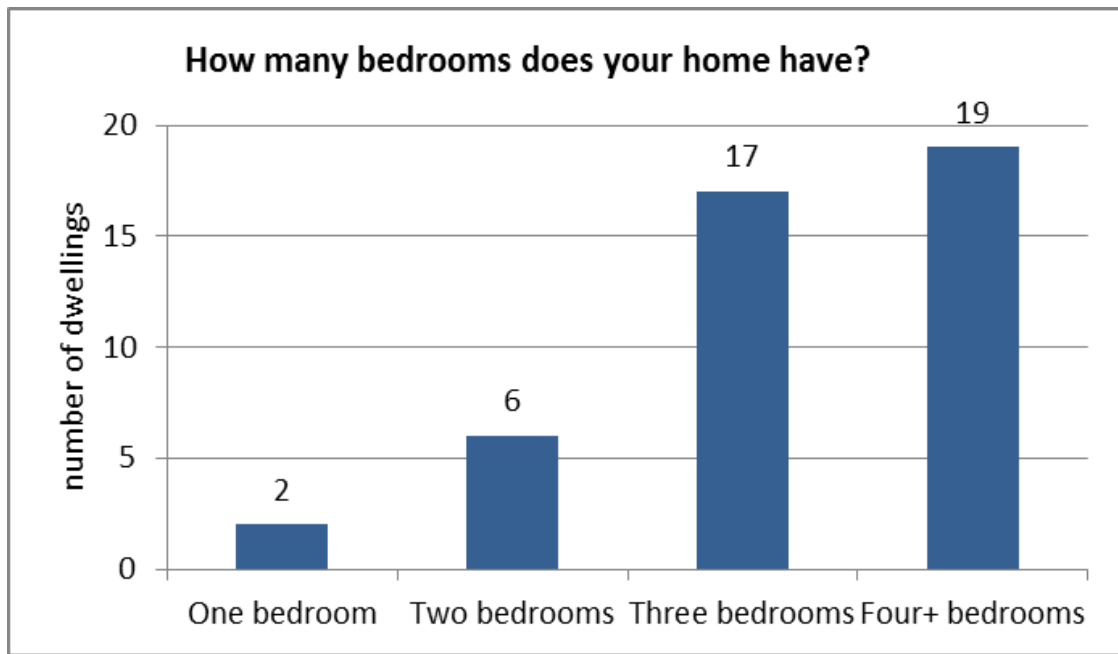
5.3 **Question A3 asked...*Describe your home in terms of house type.*** Table B below shows 72% of respondents live in a house, 14% live in a bungalow, and 9% live in a flat.

**Table B – How would you describe your home?**



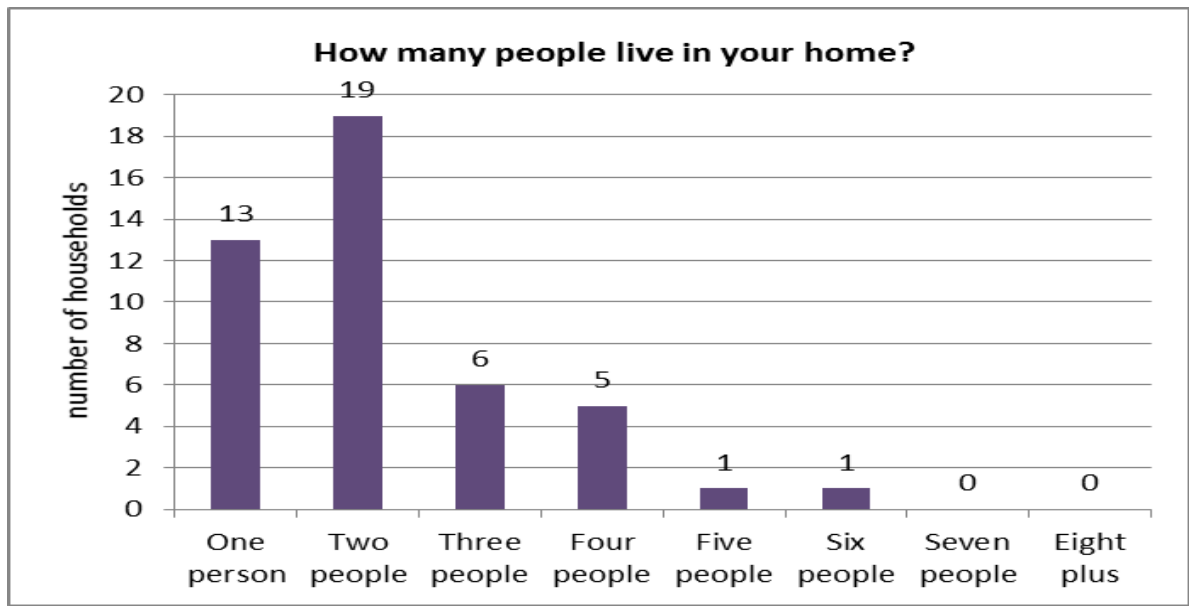
**5.4 Question 4 asked... How many bedrooms do you have?** Table C below shows 80% of homes have three or more bedrooms, 13% of homes have 2 bedrooms, and 4% of homes have one bedroom according to the survey response.

**Table C – How many bedrooms do you have?**



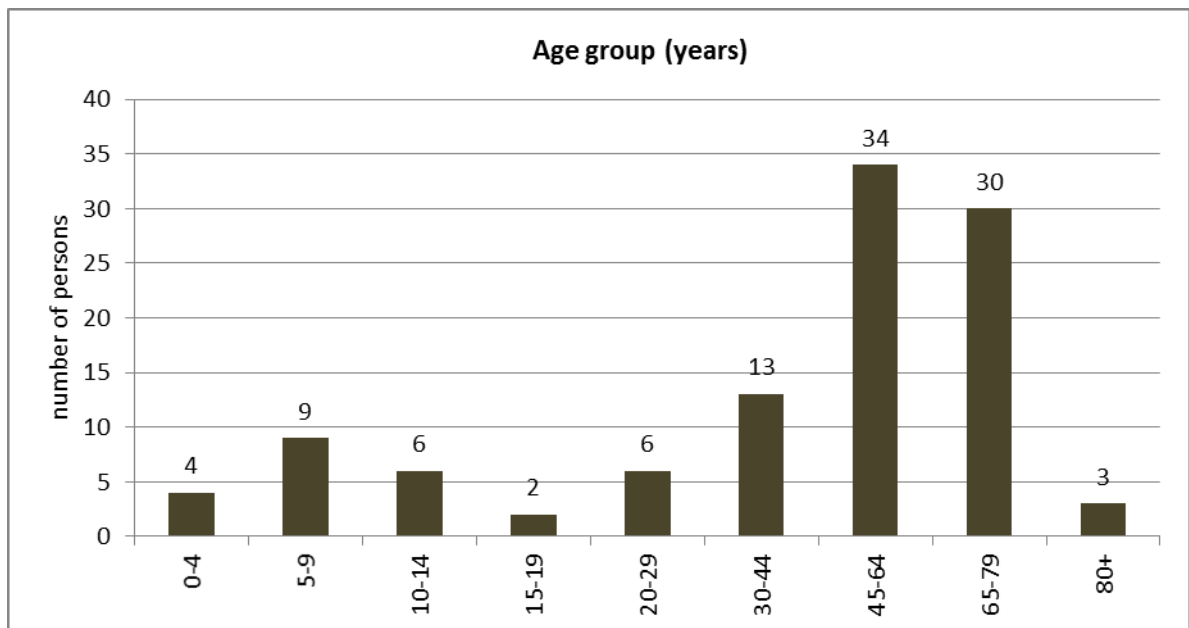
**5.5 Question A5 asked...How many people live in your home?** Table D below shows 68% are 1 or 2 person households, 24% are 3 or 4 person households, and 4% are 5 or 6 person households.

**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?**

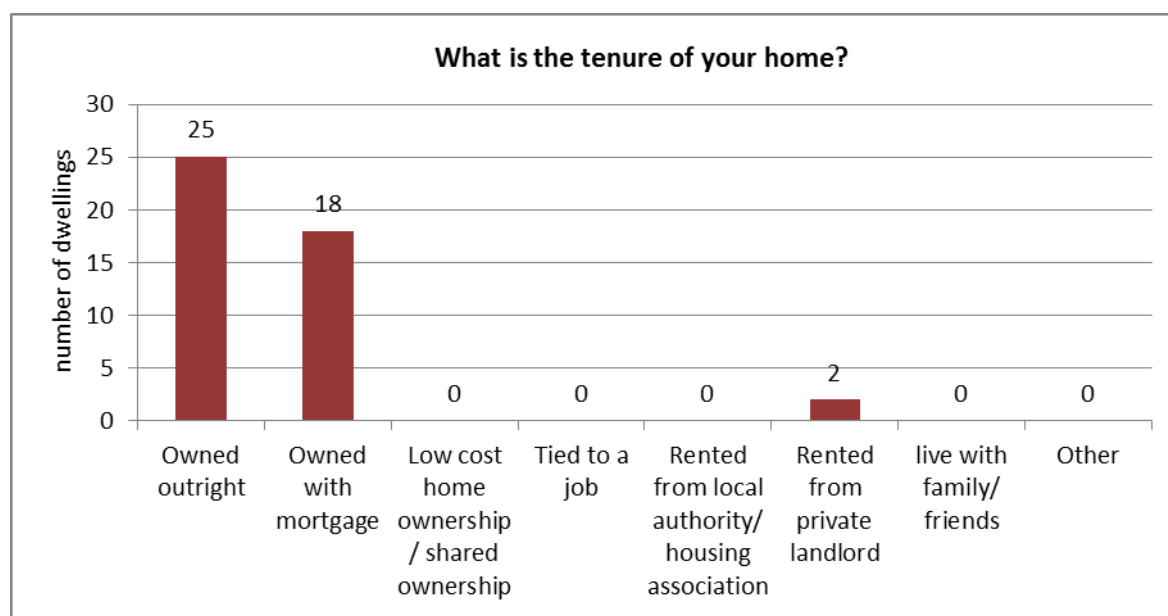
**Table E - How many people in your household are in each age group?**



**5.7 Question A7 asked...How many members of your household are male or female?** 52 said male and 57 said female.

**5.8 Question A8 asked...What is the tenure of your home?** 96% of respondents own their home, more than a half of whom own their home outright. The remaining home owners have a mortgage. 4% rent from a private landlord. 2% did not reply.

**Table F What is the tenure of your home?**



**5.9 Question A9 asked...*Has your home been adapted to improve physical accessibility?*** 4 respondents said 'yes', 41 said 'no'.

**5.10 Question A10 asked...*Has anyone from your family moved away from Coberley in the last 5 years due to difficulty finding an affordable home locally?*** 1 respondents said 'yes', 41 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?*** 61% of people indicated 'yes', 9% said 'no', and 22% said 'maybe'. 9% did not make an entry.

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

- In near vicinity of Coberley village.
- Coberley School – we don't need a school that only serves children outside the village.
- Part of the farmer's field North of the Hamblins. There is an access track to the East of this land.
- Salterley Grange. Ullenwood industrial site.
- Coberley village. Cowley village.
- Probably best near Coberley village.
- Can see nowhere suitable in Coberley village.
- In the zone of GL53 9QZ.
- Field nearest A435 junction with Coberley/ Cirencester Road.
- Fields to the North and East of the village. Ullenwood Court.
- Unknown
- Farmers / landowners around Coberley village.



- No idea.
- I do not know the parish well but suggest Ullenwood area.
- Possibly with the new development of luxury houses if they are given permission but only what is needed.
- In Coberley village or similar areas where amenities, bus routes, entertainment etc is available.
- It is a pity more houses have to be built – affordable ones would of course be good for the youngsters but how well it all fits in with the luxury ones if they get the go ahead for them. Sorry but I got this all back to front – but what I am trying to say is that the affordable houses could be built where the luxury homes are proposed.
- I cannot think of anywhere.
- Near the school, centre of village in fields nearby.
- Nowhere within the village. There simply is no room or adequate infrastructure or parking. Parking is at a premium already with the parishioners and school.
- Field behind Hambins Cottages. Field next to Coberley School.
- Part of North Park.

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

- We need affordable housing – the school oversubscribed already to keep it open – is not required. There are several young people who require housing but can't afford it.
- Affordable housing would be better located nearer shops, schools and facilities, and public transport.
- How does affordable housing remain so?
- I would encourage a small expansion of Coberley village by the addition of some more houses (especially for retired people) to make the establishment of a Post Office and small grocery shop feasible. Currently, we have neither (we used to have a Post Office).
- Any housing that encourages local people to live and work in the area is good. We don't need any more weekenders.
- Any rural affordable housing developments require consideration of appropriate transport infrastructure.
- Important possibly for family cohesion - nobody should be forced away from family / friends because an area has become 'desirable', and no longer be afforded either to rent or buy for local young adults.
- We should provide affordable housing but also need to consider if there are adequate schools provision, doctors & shopping in the vicinity as well as local transport.
- There are no local amenities in the parish so any development should be for parishioners who need it not a general development for others as there are no shops, employment opportunities and the school is oversubscribed.
- The development needs to be built in materials conducive to surroundings.
- We require a bus service to the area.

- I think affordable housing is a good idea.
- Two people in own employment, currently living outside Coberley Prish are looking for affordable housing within the parish.
- Firstly I do not believe any houses would be 'affordable'. This is an excuse to build large expensive houses. There simply is no room in the village! Maybe elsewhere in the parish. Nobody in this village has enquired about affordable housing at all.
- I know 2 young couples working in the parish but living outside who would like to move to affordable housing in Coberley.

## 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?* 14 answered 'yes' and 31 answered 'no'.

5.15 **Question B2** asked...*Do you work for an employer or for your own business?* 5 answered 'for an employer', and 10 answered 'for my 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	2
10 to 24 hours per week	5
25 to 40 hours per week	3
More than 40 hours per week	4
No reply	—
	14

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

	Count
Crafts/Arts	1
IT/ Knowledge based	1
Consultancy	0
Design	0
Agriculture / gardening	2
Other	5
No reply	—
	8

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 25 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
Desk only	10	0	0
Room shared with living space	6	0	3
Dedicated room for working use only	7	5	0
External storage space e.g. shed or garage	7	4	3

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
Telephone landline	15	0	1
Mobile reception	9	7	1
Broadband	10	6	1

## 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. 2 households are seeking a move to Cheltenham. 3 households indicate they can afford open market housing in Coberley. 1 household is in need of affordable housing in Coberley. The household in need of affordable housing is the focus of this report.

5.22 According to information provided the household in need of affordable housing could afford intermediate e.g. shared ownership. They are looking to move within 2-5 years to a house or bungalow with a minimum of two bedrooms. Reason given for moving is to be nearer Coberley school.

5.23 No-one is registered on the District Council's housing register (Gloucestershire Homeseeker) or Help to Buy South.

5.24 Those seeking intermediate e.g. shared ownership housing include:

- Family - seeking a minimum of 2 bedroomed house or bungalow

5.25 Those seeking to buy on the open market in Coberley include:

- **couple aged 71 yrs & 66 yrs - seeking physically adapted flat above ground floor**
- **family - seeking 3 bedroom house**
- **family with son or daughter aged 29 yrs - seeking 3 bedroom house or bungalow**

## 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 Coberley .

6.7 The average price of properties sold in Coberley in the 5 years to November 2014 are shown in Table H below.

**Table H:** Average Prices of residential properties in Coberley sold in the period 5 years to November 2014 (according to HM Land Registry)

Average House Prices in Coberley Parish (£)		
House Type	Price	Number of Sales
Detached	£457,714	7
Semi-detached	£327,416	4
Terraced	£283,750	4
Flats	£219,750	2
<b>All</b>	<b>£358,127</b>	<b>17</b>

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

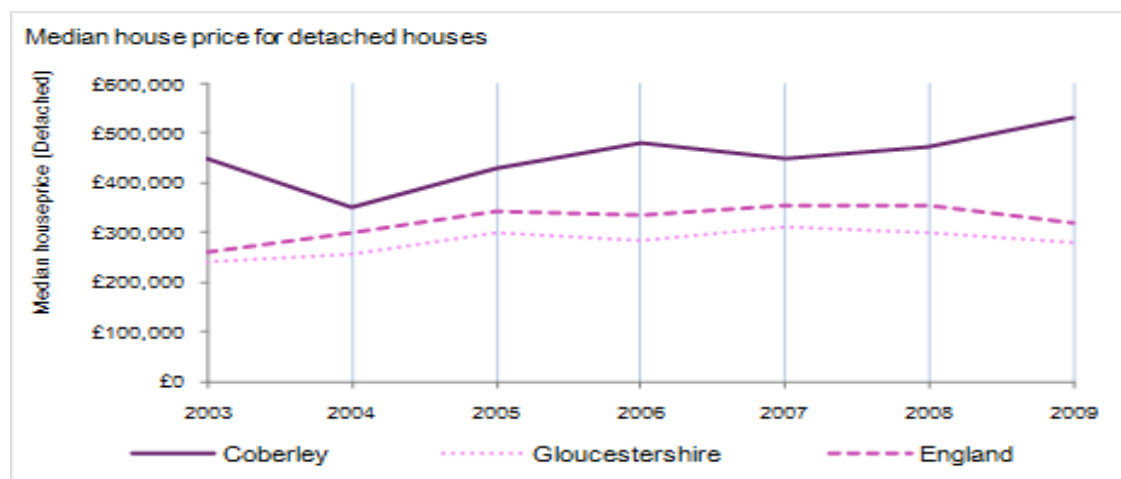
6.11 HM Land Registry tells us that the average price of residential properties sold in Gloucestershire is £184,044 in October 2014.

6.12 The latest figures show that for Gloucestershire there has been a small fluctuation in average house prices during 2011 and to 2013, and up by 5.7% over the 12 months to October 2014.

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 870 property sales in November 2014. Winter is traditionally a time of a lower number of house sales.

6.14 Tables H to K below show median prices for residential properties in Coberley parish, Gloucestershire and England for the period 2003 to 2009. Source of information Census 2011.

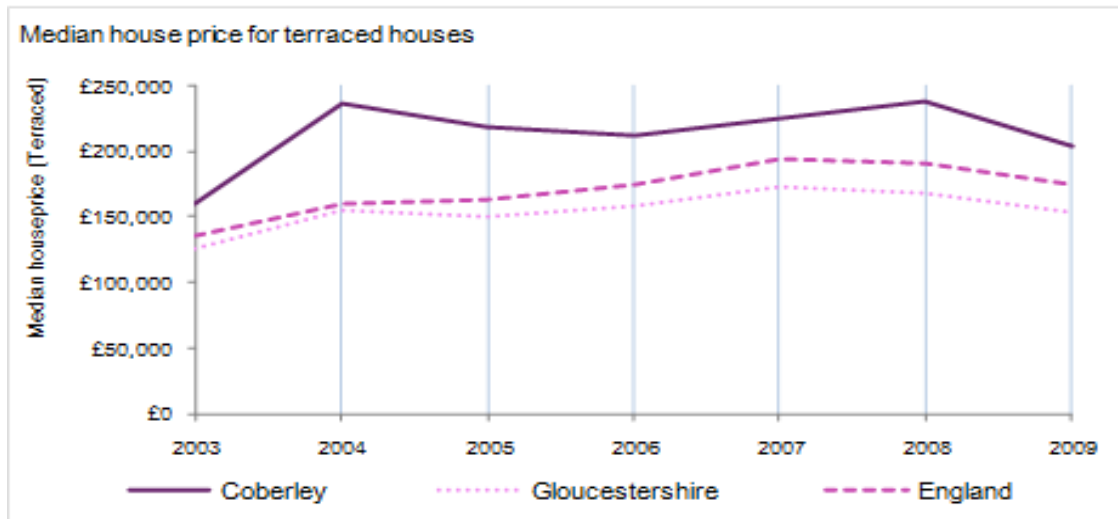
Table H - Median price for detached houses



**Table I - Median prices for semi-detached houses**



**Table J - Median prices for terrace houses**



**Table K - Median prices for flats**



## EXAMPLE CALCULATION FOR A MORTGAGE

6.15 Typically, a household can obtain a mortgage of 3.5 times their gross annual income, and in today's financial market would expect to pay a deposit of at least 15% towards the total purchase price.

6.16 To afford the least expensive property (£300,000) sold during the past 5 years in Coberley a household would require at least £45,000 as a deposit, and their annual gross income for mortgage purposes would have to be at least £72,900.

6.17 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 £255,000 equates to £1,433.07 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) (£)
<b>Cotswold</b>	<b>18,099</b>	<b>18,224</b>
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 19<sup>th</sup> November 2014*

- The median (50<sup>th</sup> percentile) in the table above shows gross annual earnings of residents in Cotswold District (£18,099) is lower than the corresponding regional (£20,095) and national figures (£21,965). Also, the median figure for earnings of employees with their work base in Cotswold District (£18,224) is lower than the regional (£19,934), and the national figures (£21,965).
- Considering the average prices of homes sold in Coberley Parish during the 5 years up to October 2014 someone in receipt of a median income in Cotswold District (£18,099) 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

6.18 Information gained from 'Rightmove.com' tells us these are the starting prices for rents for the following property types in March 2015:

One bedroom flat (Charlton Kings).....£550 per calendar month

Two bedroom flat ((Miserden).....£500 pcm

Two bedroom house (Birdlip).....£825 pcm

Three bedroom house (near Winstone) .....£695 pcm

Three bedroom house (Brimpsfield).....£1,450 pcm

6.19 It is generally recognised that a household's housing costs should not exceed 25% of a household's gross income. Based upon this assumption a minimum gross annual income required to afford the rent on the above properties would be £26,400 for a one bedroom flat, £39,600 for a two bedroom house, and £33,360 for three bedroom house. Of course, the rent does not include running costs e.g. council tax, fuel bills etc.

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

## What is affordable rented housing?

6.21 Affordable rented housing is housing owned either by a local authority or a registered provider (usually a housing association). Cotswold District Council transferred all its rent housing to Fosseway Housing Association in 1997. All affordable housing in Cotswold District is now owned by a number of housing association.

6.22 The Government's *National Planning Policy Framework* describes affordable housing as:

Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market.

*Social rented* housing is owned by local authorities and private registered providers (housing associations) for which guideline target rents are determined through the national rent regime.

*Affordable rented* housing is let by local authorities or private registered providers and is subject to a rent of no more than 80% of the local market rent (including service charges, where applicable). For many parts of Gloucestershire *affordable rents* are higher than *social rents*.

*Intermediate housing* is homes for sale and rent provided at a cost above social rent, but below market levels. These can include shared equity (shared



ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.

Homes that do not meet the above definition of affordable housing, such as “low cost market” housing, may not be considered as affordable housing for planning purposes.

6.23 A household’s entitlement to housing benefit takes into account number, age and gender of members of household, income, savings, and number of bedrooms. The amount of Housing Benefit a household may receive may cover a part or all the rental charge depending upon personal circumstances.

## 7. EXISTING AFFORDABLE HOUSING STOCK

7.1 The entire affordable housing stock in Coberley parish is detailed below.

Table L - Affordable housing rented stock in Coberley Parish

landlord	tenure	2 bedroom house	3 bedroom house
Bromford Housing	rented	1	1

## 8. SUMMARY

8.1 *Part C* of this survey is aimed at persons who are seeking alternative housing, in particular those who cannot open market prices and therefore require affordable housing (rented or shared ownership).

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.
- Housing development in Coberley parish should take account of future anticipated housing need as well as the number of households in immediate need.
- There are only two affordable rented dwellings in Coberley.

- This survey has shown 68% of properties in the parish have 3 or more bedrooms, and 25% have 2 bedrooms.
- One household requires affordable accommodation in Coberley. 3 households have indicated they could afford market prices. And 2 households have indicated a wish to move to Cheltenham. 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 in February 2015). 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.

### Households in need of rented

The survey revealed no households in need of rented accommodation.

### Households in need of shared ownership/intermediate

	Single persons	couples	families
2 bedroom house or bungalow	-	-	Family (details not known)

### Households seeking to buy on the open market

	Single persons	Couples	families
2 bedroom physically adapted flat above ground floor	-	Couple aged 71 yrs & 66 yrs	-
3 bedroom house	-	-	Family (details not known)
3 bedroom house	-	-	Family with son or daughter aged 29 yrs

## 10. CONCLUSION

10.1 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.***

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. Also, consideration may be given to forecasted changes in the demographics and the impact of Government policies e.g. housing benefit regulations. It should be noted that some existing affordable housing may be allocated to persons in greatest housing need throughout Cotswold District.

## **11. RECOMMENDATIONS**

**It is recommended that:**

- a) The Rural Housing Enabler produces an executive summary of the survey report for publication in the parish newsletter for all to read, and the parish council holds hard copies of the full report available for parishioners to read upon request.**
- b) Anyone who is in need of affordable housing is encouraged to apply on the District Council's Housing Register (Gloucestershire Homeseeker [www.gloshomeseeker.co.uk](http://www.gloshomeseeker.co.uk) tel 01285 623300).**
- c) Cotswold District Council is provided with the Housing Needs Survey Report.**