

Woolaston

Parish Housing Needs Survey

Survey Report

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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 Woolaston Parish Council meeting on 11th June 2009 the Rural Housing Enabler (GRCC) and Forest of Dean District Council's Housing Strategy and Enabling Officer presented a proposal to undertake a Housing Needs Survey of Woolaston Parish. Subsequently it was agreed the Rural Housing Enabler would carry out a local Housing Needs Survey in consultation with the Parish Council.

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 four housing associations.

2. PARISH SUMMARY

The parish of Woolaston is in Forest of Dean District ward of Hewelsfield and Woolaston.

- The 2007 the mid-year parish estimate for Woolaston is 1203 population, comprising 515 households (according to the District Council's Council Tax records), this equates to an average 2.34 persons per household.
- By road Woolaston is 6 miles from Chepstow, 4 miles from Lydney and 7 miles from Coleford.
- The nearest railway station on the national railway network is in Chepstow.
- The following facilities operate in Woolaston: a Gloucestershire County Council Primary Education School, a village hall, a Post Office, recreation ground, chapel, public house and 2 garages.

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

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

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

3.3 The aim of the survey is to provide an independent report of a robust nature based upon evidence from reliable sources. The report is designed to be used as evidence that may be used in support of a planning application for affordable housing.

4. SURVEY DISTRIBUTION AND RESPONSE

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

4.2 To encourage a better response rate a collection point was set up in Woolaston Post office and each household was provided with a pre-paid return envelope. Anonymity was assured with no reference to a household's name or address.

4.3 Householders were asked to return to complete and return questionnaires within two weeks of receipt.

- A total of 515 questionnaires (not including questionnaires issued to former Woolaston residents who wish to return) were distributed.
- Everyone was asked to complete Part 1 of the form.
- If a household considered themselves in need, or likely to be in need of affordable housing within the next five years, they were invited to complete Part 2 of the form.
- Households were asked to forward the questionnaire to anyone they knew of who had moved away from Woolaston but might wish to return to live in Woolaston.
- There was a response rate of 32% with 163 replies received, 53 at the Post Office and 110 by post. These figures provide a high level of confidence in the reliability of the data, and compares favourably with other surveys of this type (e.g. Ebrington 40%; Norton 36%; Kempford 22%).

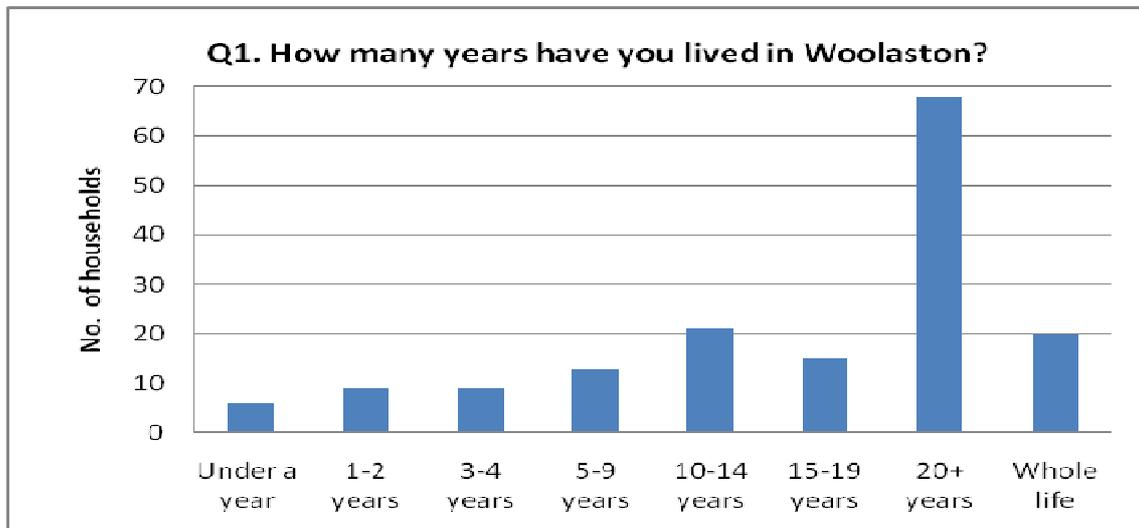
5. KEY FINDINGS

Part One – You and your household

5.1 161 respondents reported that their home in Woolaston was their main home. 2 households reported it was their main **and** second home.

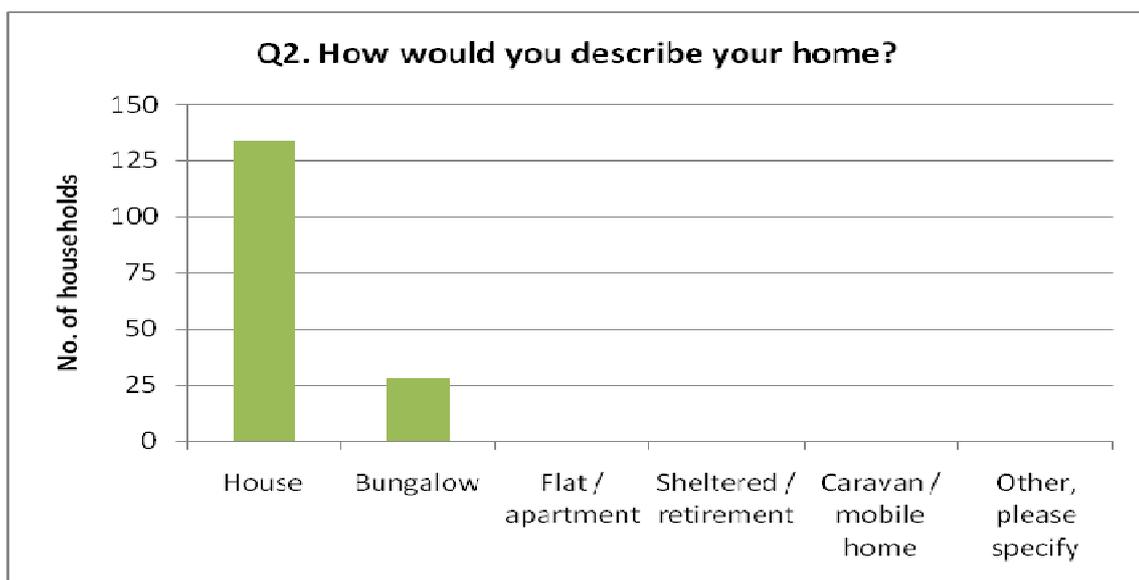
5.2 Table A below indicates the length of time respondents have lived in Woolaston. It shows that the majority of respondents have lived in the parish for 20 years or more.

Table A



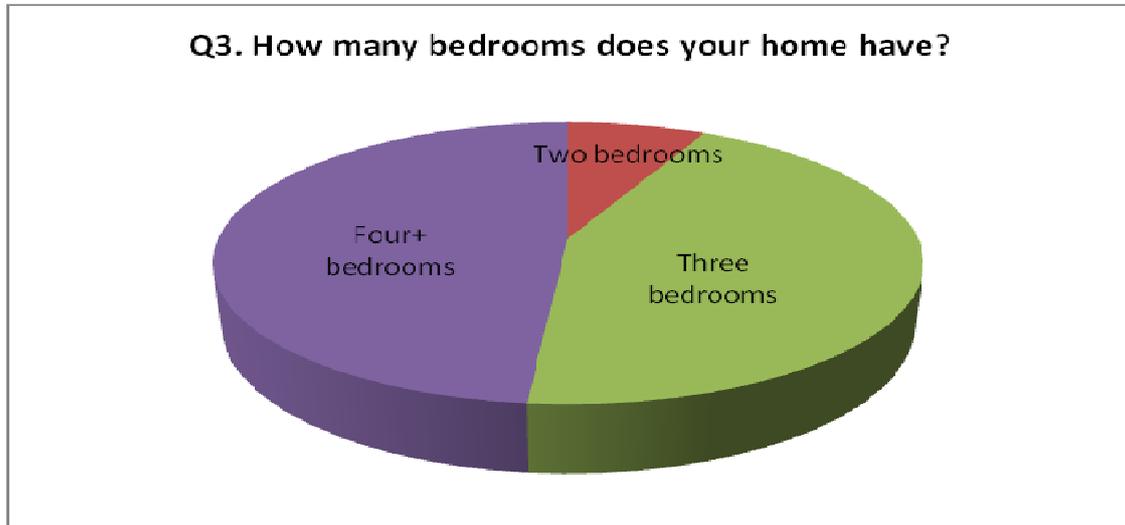
5.3 Question 2 asked people to describe their home in terms of house type. Table B below shows 82% of respondents live in a house, 18% live in a bungalow. No respondents live in a flat or mobile home.

Table B



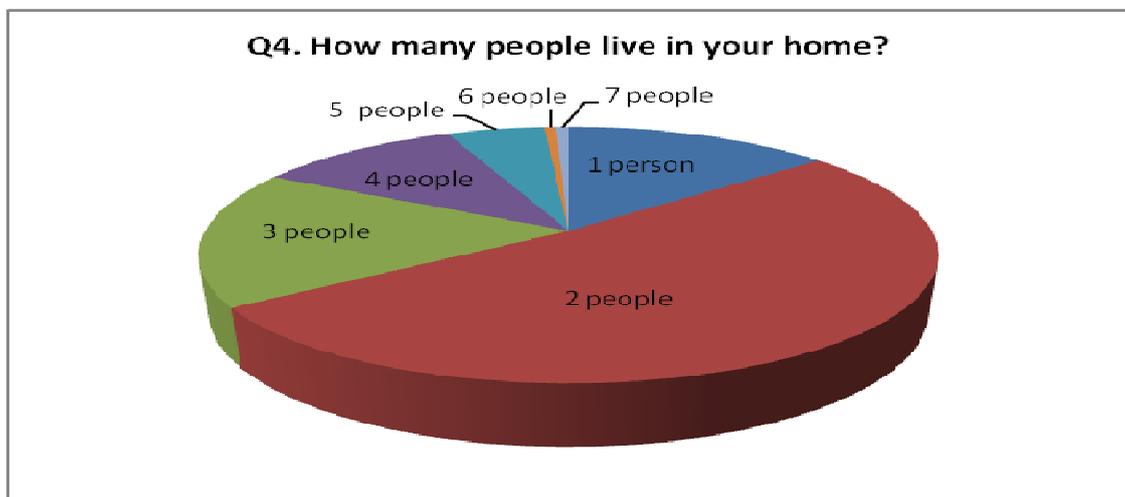
5.4 Table C below shows 93% of homes have three or more bedrooms. 7% of homes have 2 bedroom. None of the respondents reported they live in a one bedroom property.

Table C



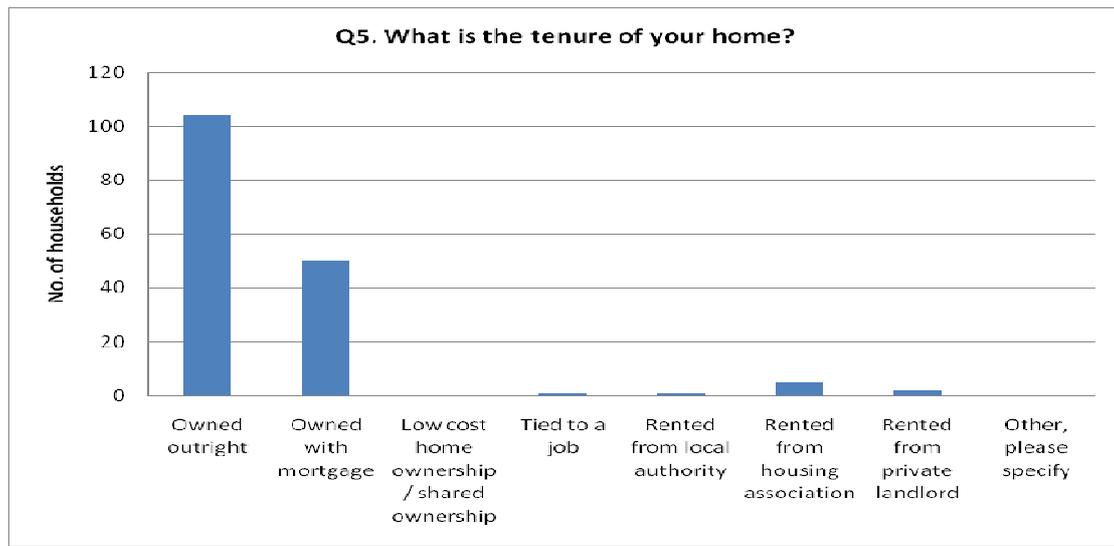
5.5 Question 4 asked how many people live in your home. Table D below shows 63% are one or two person households. 27% are 3 or 4 person households. And 6% are 5 person or more households.

Table D



5.6 Table E below shows 94% of respondents in Woolaston are owner-occupiers, approximately one third of whom have a mortgage, and two thirds own their home outright. 4% of respondents live in rented housing association or council accommodation.

Table E



5.7 6% of respondents said their home had been adapted to increase physical accessibility.

5.8 10 respondents said a member of their family had moved away from home in the past 5 years due to difficulty finding an affordable home.

5.9 75% of respondents said they are in favour of a small development of affordable homes.

5.10 Tables F and G below compare age profiles between those who responded to the survey questionnaire Part 1 and Gloucestershire County Council’s Maiden estimate for 2007.

Table F – Age distribution according to respondents to survey

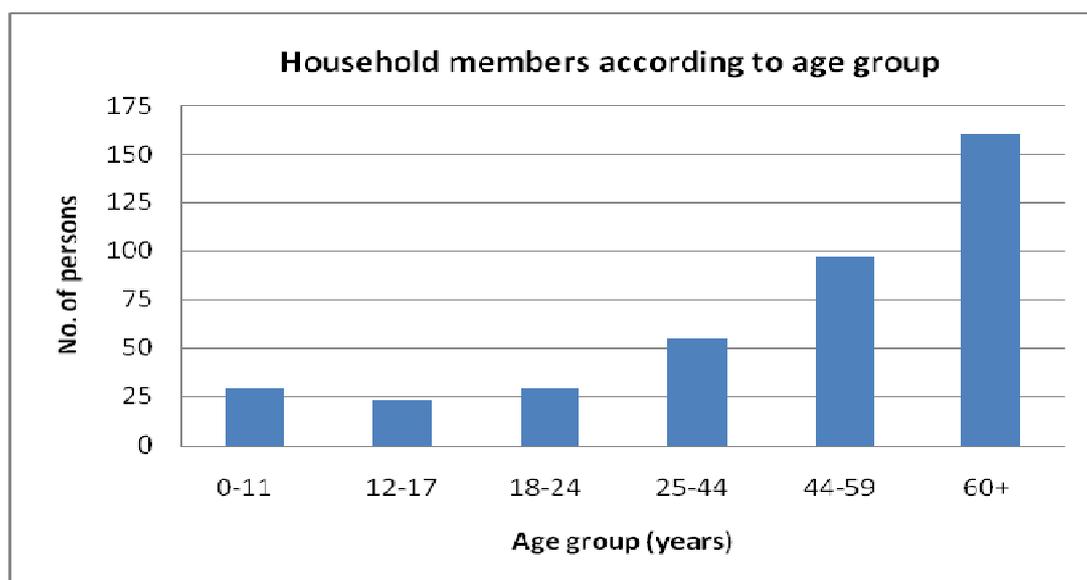
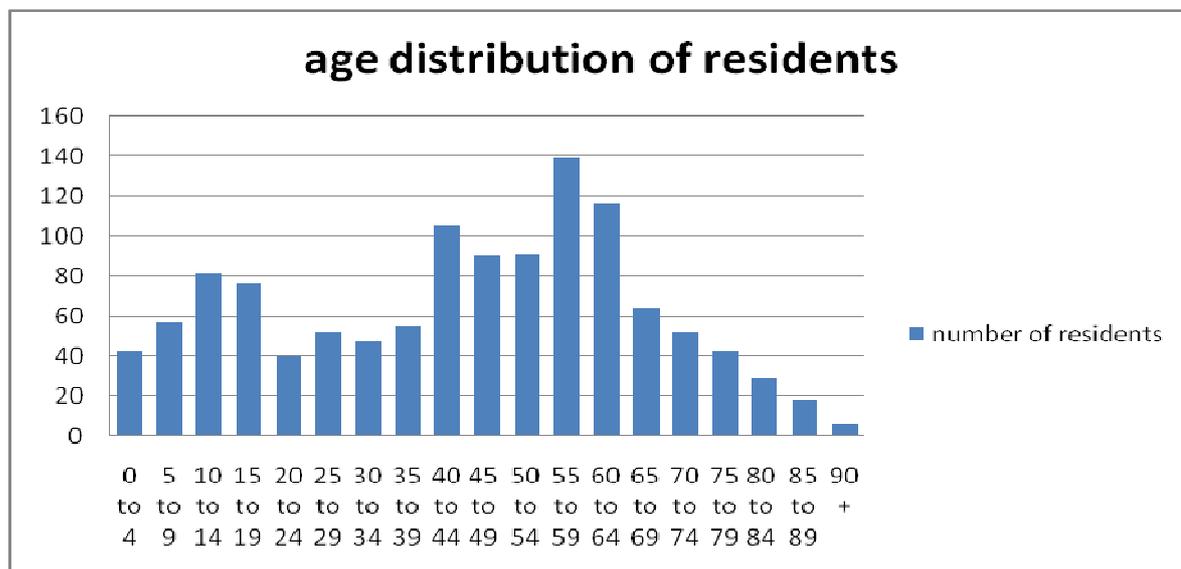


Table G - Age distribution according to Gloucestershire County Council maiden estimate for 2007



5.11 Table H below shows the response to:

Would you be in favour of the Parish Council providing support for?

Table H

| | Yes | No | No reply |
|--|-----|----|----------|
| Recreation facilities for youngsters (e.g. skate park) | 120 | 35 | 10 |
| Sporting facilities (e.g. multi use games area) | 143 | 12 | 10 |
| Play equipment for younger children | 136 | 16 | 13 |

5.12 Table J below shows residents' responses to:

If there was a regular bus service running from the village centre to Gloucester and/or Chepstow, how often would you use it and which direction would you travel?

Table J

| | Weekly | Monthly | Never | No reply | Total |
|------------|--------|---------|-------|----------|-------|
| Gloucester | 35 | 45 | 60 | 25 | 165 |
| Chepstow | 48 | 38 | 55 | 24 | 165 |

Part Two – Housing needs

5.10 22 households completed *Part 2: Housing Needs* of the survey questionnaire.

5.11 According to returns on income, seven households are deemed as financially able to afford market housing to meet their needs. Therefore, the remaining *15 households in need of affordable housing* are the focus of this report.

5.12 Only one household indicated they were on the District Council's housing register (Gloucestershire Homeseeker).

5.13

- 5 households indicated a need to set up an independent home
- 5 households indicated a need to be closer to carer/dependent
- 1 household indicated a need for physically adopted home
- 1 household indicated a need for a more secure home.
- 1 household indicated a need for a smaller home.
- 1 household indicated a need for a cheaper home.

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

- **There are 4 single adults requiring rented accommodation: 3 persons live with their family and are seeking independent living, and the third person needs to be closer to carer or dependent.**
- **There are 3 couples requiring rented accommodation: 1 couple is living in private rented accommodation and wishes to return to Woolaston, and the 2 remaining elderly couples are seeking smaller or physically adapted accommodation.**
- **There are 4 families requiring rented accommodation (2 x 2 bedrooms; 1 x 3 bedrooms; 1 x 4 bedrooms): 3 families wish to return to Woolaston and need to be closer to a carer or a dependent, and 1 family is living in private rented accommodation and is seeking a more secure home.**

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

- **There are 3 single adults requiring intermediate housing: 1 person is living with parents and is seeking independent accommodation, 1 person wishes to return to Woolaston and needs to be closer to**

carer or dependent, and 1 person is seeking cheaper accommodation.

- There 1 family requires intermediate accommodation (1 x 3 bedrooms): this family used to live in Woolaston and wish to return.

6. AFFORDABILITY

6.1 Affordability is a key factor for measuring a person's need for affordable housing.

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

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

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

Home ownership

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

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

6.7 The average price of 15 houses recently sold in Woolaston are shown in Table G below.

Table G: Average Residential Property Prices in Woolaston in period April 2008 to July 2009 (according to HM Land Registry)

| Average House Prices in Woolaston Parish (£) | | |
|--|-----------------|-----------------|
| House Type | Price | Number of Sales |
| Detached | £289,495 | 10 |
| Semi-detached | £281,400 | 5 |
| Terraced | - | nil |
| All | £286,797 | 15 |

6.8 The number of house sales are for new and existing properties where the sale details registered with the Land Registry are for the postcodes defining the parish of Woolaston.

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

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

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

6.11 The lowest price recorded by HM Land Registry for a property sold in Woolaston from April 2008 to July is £145,000.

6.12 HM Land Registry tells us that the average price of residential properties sold in Gloucestershire is £168,528 in November 2009, a fall of 3.8% over the previous 12 months.

6.13 The latest figures show that throughout England and Wales the downward movement in house prices ceased in June 2009, after which there has been a month on month increase. July 2009 experienced the highest monthly rate increase of 2.1% since August 2002. House sales volumes in Gloucestershire have fallen significantly from 1,402 in August 2007 to a low of 352 in January 2009 and increasing to 733 in September 2009 (latest month for which figures are available).

6.14 According to evidence provided by HM Land Registry the recovery in the housing market in Gloucestershire is lagging behind the national trend in terms of both number of house sales and house prices.

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 lowest property price (£145,000) of a property in Woolaston a household would require at least £22,350 as a deposit, and their annual gross income for mortgage purposes would have to be at least £35,043.

6.17 At the time this report is published mortgage lenders currently offer standard variable annual rate interest rates from 4.5% APR. Applying a 4%

interest rate to a mortgage of £123,250 this would equate to £692.65 per month for a repayment mortgage over a 25 year period.

Gross annual earnings for employees in local authority areas

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

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

- As shown by the above table, the average gross annual earnings of employees in the Forest of Dean District (£22,139) is significantly lower than the regional (£23,135) and the national average (£26,164). However, the average earnings of residents in the Forest of Dean District (£25,919) is higher than those of the South West (£23,307), similar to Gloucestershire (£25,944) and slightly lower than the national average (£26,221). This suggests that people commute into the district to work from surrounding areas with less expensive housing costs, such as Gloucester and Monmouth.
- Considering the average prices of homes in Woolaston it is unlikely that a household would be able to purchase a property without a large deposit (by using savings or by releasing equity in an existing property) and/or a substantial income.
- Many potential first time buyers struggle to meet the costs of buying their own home.
- In some cases intermediate housing (shared ownership, low cost market housing and rented housing at prices between rented social housing and market rented prices) would be a suitable option, whilst in other instances affordable rented accommodation would be appropriate.

Private rented

6.17 Information gained from 'Rightmove.com' tells us there has been residential property for rent has achieved the following rents in 2009:

One bedroom flat (Woodcroft) £350 per calendar month

Two bedroom semi-detached house (Bream)..... £475 per calendar month

Three bedroom semi-detached house (Bream)..... £495 per calendar month

6.18 'Rightmove' records no private rented property having been re-let in Woolaston in 2009. Hence the above reference to properties let in nearby settlements.

6.19 It is usually accepted that a household's housing costs should not exceed 25% of a household's gross income. Based upon this assumption a minimum gross annual income required to afford the above properties would be £21,000 for a one bedroom flat, £28,500 for a two bedroom semi-detached house and £29,700 for a three bedroom semi-detached house. Of course, this 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 home.

What is affordable rented housing?

6.21 The levels of rent that Registered Social Landlords are able to charge are restricted by *Homes and Communities Agency* (formed on 1st December 2008 from the *Housing Corporation* and *English Partnerships*). These rents are known as *target rents* and are subject to the national Housing Benefit scheme, which is calculated taking into account a household's income, savings and other circumstances, may entitle a household to a financial contribution of a sum up to the entire rental charge.

7. EXISTING AFFORDABLE HOUSING STOCK

7.1 Woolaston currently has a total of 40 affordable dwellings.

| Tenure | 1 bed flat | 2 bed flat | 1 bed bung' | 2 bed bung' | 2 bed house | 3 bed house | 4 bed house | Total |
|------------------|------------|------------|-------------|-------------|-------------|-------------|-------------|-----------|
| Rented | 0 | 4 | 2 | 16 | 3 | 15 | 0 | 40 |
| Shared ownership | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 4 | 2 | 16 | 3 | 15 | 0 | 40 |

7.2 Between April 2007 and March 2009 there were 6 re-lets (2 bed house x 1; 1 bed bungalow x 1; 2 bed bungalows x 2; 2 bed flat x 1). The national average length of residential occupancy is approximately 7 years, which equates to 6 re-lets over a 24 month period.

8. FOREST OF DEAN DISTRICT LOCAL PLAN

8.1 According to Forest of Dean District Local Plan Review adopted November 2005:

‘.....Development Strategy

51.5 Within the Defined Settlement Boundary of Woolaston there are likely to be only limited opportunities for further residential development. The strategy of the Plan is to safeguard the surrounding open countryside from development and resist piecemeal incursions beyond the built up area boundary. The strategy will allow development in the form of infilling, single dwellings and small groups on appropriate sites within the defined settlement boundary which follows the built-up area boundary closely. A small site capable of redevelopment for housing is allocated by the Plan.

51.6 The few remaining open areas in the village will be protected from development. Several important open areas have been identified on the Inset Map, these being virtually the only remaining undeveloped areas within the village. Of equal importance, but generally outside the village itself, is the extensive recreation ground and related open area.

Housing

Housing Allocation - Netherend Farm

(R)F.Woolaston 1

Approximately 1 hectares of land at Netherend Farm will be allocated for the provision of up to 30 new dwellings. The development will be required to provide:

- 1. An acceptable means of vehicular access**
- 2. An appropriate number of affordable housing units**
- 3. Appropriate landscaping to the site boundaries and within the site**
- 4. An appropriate contribution to educational provision for the future occupiers of the site.**

51.7 The above site is located to the south of the centre of the village and is contained within previously developed land occupied by an existing dairy farm, an area of former orchard and a garden. The site is currently bordered by residential properties to the north and east which will limit views of the development from the village but it is visible to the south west and west from the adjacent open countryside. The land has been identified as an area suitable for the development of up to 30 dwellings. The Plan will support proposals which bring forward a development which secures a mix of dwelling sizes in accord with the needs of the locality. The Forest of Dean District Council will seek to negotiate an appropriate number of affordable housing units to meet local need over the Plan period. Development will need to ensure the establishment of a firm landscaped boundary to the adjoining open countryside. A development brief has been prepared for the site and is available as supplementary planning guidance...’

9. SUMMARY

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

9.2 The information gained from this survey is a key element of assessing local needs. Other useful sources of information available to us include Cotswold District Council's Housing Register and the advice from allocation staff who manage the register.

- It is notoriously difficult to get accurate data on the housing need of single people, especially the under 25s, and surveys of this type tend to underestimate the figures.
- Those who have expressed a genuine need have been considered in the recommendations, rather than those with a wish to move but are considered to be able to afford appropriate market housing.
- Housing development in Woolaston should take account of future anticipated housing need as well as the number of households in immediate need.
- There is a shortage of affordable properties in Tibberton for rent and none available for shared ownership that are suitable for single people, couples, and families. As this survey has shown 93% of properties in the parish have 3 or more bedrooms. The results of the survey indicate two thirds of households in need of affordable housing are singles and couples. The remainder are families in need of 2, 3 and 4 bedroom accommodation.
- Of those 22 respondents to the questionnaire who are in need to move to suitable accommodation, seven households can afford open market, four can afford shared ownership and eleven households can afford social rented. In the current financial market potential purchasers, particularly first time buyers, are experiencing difficulties obtaining a mortgage. The Bank of England Base Rate is at an all time low of 0.5% (last reviewed on 8th January 2010) however, mortgage lenders usually require substantial deposits, sometimes 15% or more of the purchase price and sometimes charge arrangement/administrative fees.

10. CONCLUSION

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

10.2 In addition to those local households in need, turnover of the existing social housing stock in the parish should also be taken into consideration in determining the number, type and tenure of affordable dwellings. It should be noted that preference is not awarded to local persons upon allocation of the existing affordable housing; these properties are allocated to persons in greatest housing need with a connection to Forest of Dean District.

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

11. RECOMMENDATIONS

It is recommended that:

- a) Woolaston Parish Council publicises the results of the survey in the parish news letter and anyone who is in need is encouraged to apply on the District Council's Housing Register.**
- b) The District Council is provided with the Housing Needs Survey report.**
- c) The Rural Housing Enabler accompanies representatives of the Parish Council in a walk-about of the village to identify potential rural exception sites for the provision of affordable housing. Sites identified are referred to the District Council for comments as to their suitability for the provision of affordable housing.**