

# Hardwicke

## Parish Housing Needs Survey Report February 2015



**Karen Phimister**  
**Rural Housing Enabler**

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

**Tel: 01452 528491    Fax 01452 528493**

**Email: [karenp@grcc.org.uk](mailto:karenp@grcc.org.uk)**

<b>CONTENTS</b>	<b>page</b>
1. Introduction	3
2. Parish Summary	3
3. Aim	3
4. Survey distribution and response	4
5. Key findings	5
Part 1 – You and your household	5
Part 2 – Housing needs	13
6. Affordability	15
7. Existing Affordable Housing Stock	20
8. Home working	20
9. Summary	22
10. Conclusions	23
11. Recommendations	25

## 1. INTRODUCTION

1.1 In October 2014 Hardwicke Parish Council agreed to engage the services of the Stroud Rural Housing Enabler to carry out a local Housing Needs Survey. The Parish Council agreed to distribute the questionnaires to all residential properties in Hardwicke Parish in December 2014.

1.2 The Rural Housing Enabler (RHE):

- is employed by Gloucestershire Rural Community Council, which is part of the national network of Rural Community Councils (ACRE - Action with Communities in Rural England).
- works closely with rural communities, housing associations, local authorities, other community organisations (including community land trusts) and landowners to meet the affordable housing needs of rural communities.
- is an independent advisor, although, the post is funded by Stroud District Council.

## 2. PARISH SUMMARY

- At the time of the 2011 Census, the population of Hardwicke was 3900, comprising 1660 households which equates to an average of 2.35 persons per household – equivalent to the average for Gloucestershire county as a whole (source: 2011 Census). However, since 2011 a significant number of new homes have been built within the parish and the population has increased (and is expected to continue to do so).
- By road Hardwicke is 5 miles from Gloucester and 10 miles from Stroud. The nearest railway station on the national railway network is in Gloucester, 5.3 miles away.
- Hardwicke has the following facilities: *a Village hall and a playing field, 2 play areas, a primary school, a C of E Church, 2 shops (including a post office), a pub and the British Legion Club. There are daily bus services to Bristol, Gloucester and Stroud.*
- The draft Local Plan for Stroud District categorises Hardwicke as ‘a 3<sup>rd</sup> tier settlement ie an accessible settlement with limited facilities. The villages in this category ‘will provide for lesser levels of development in order to safeguard their role and to provide through any Neighbourhood Plans some opportunities for growth and **to deliver affordable housing.**’ (p31) However, Hardwicke is in the relatively unusual situation of having within its parish boundary a strategic growth site for Stroud District - Hunt’s Grove. Up to 2,500 new homes are to be built here in the period to 2031 forming ‘a sustainable new community with a strong sense of identity.’ (SDC Draft Local Plan) Current Stroud District Council planning policy stipulates that 30% of new homes built should be affordable. New affordable homes provided within open market developments are made available to those in need across the District.

### 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 Hardwicke. 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 Hardwicke Parish Council distributed questionnaires to 2263 homes in the Parish in December 2014.

4.2 Householders were requested to return completed questionnaires in an enclosed freepost envelope. Part 1: You and your household provides anonymity with no reference to a household's name or address. Part 2: Housing needs is for people wishing to move to alternative housing who are requested to supply their name and contact details. Respondents' names or means of contact are not stated in this report, and nor will their contact details be passed to a third party. However, information may be sent to them if, for example, a new affordable housing scheme is proposed in Hardwicke Parish or one of the surrounding villages. A third section of the survey questionnaire was entitled *home working*.

- A total of 2263 questionnaires were distributed.
- Everyone was asked to complete Part 1 of the form and *Home working*.
- If a household considered themselves in need, or likely to be in need of re-housing within the next five years, they were invited to complete Part 2 of the form.

- Households were asked to forward the questionnaire to anyone they knew of who had moved away but might wish to return to live in Hardwicke.

4.3 There was a response rate of 11% with 239 completed replies received by return freepost. The rate of response is relatively low compared to Stow-on-the-Wold 17%; Coaley 24%; Chalford (31%); Uley 30% and Painswick 32%). Whilst the survey provides no direct evidence of the needs of those who did not respond to the questionnaires there are other useful sources that inform of housing needs i.e. the District Council's housing register (Gloucestershire Homeseeker), District-wide Housing Needs Survey 2009 and Gloucestershire Strategic Housing Market Assessment.

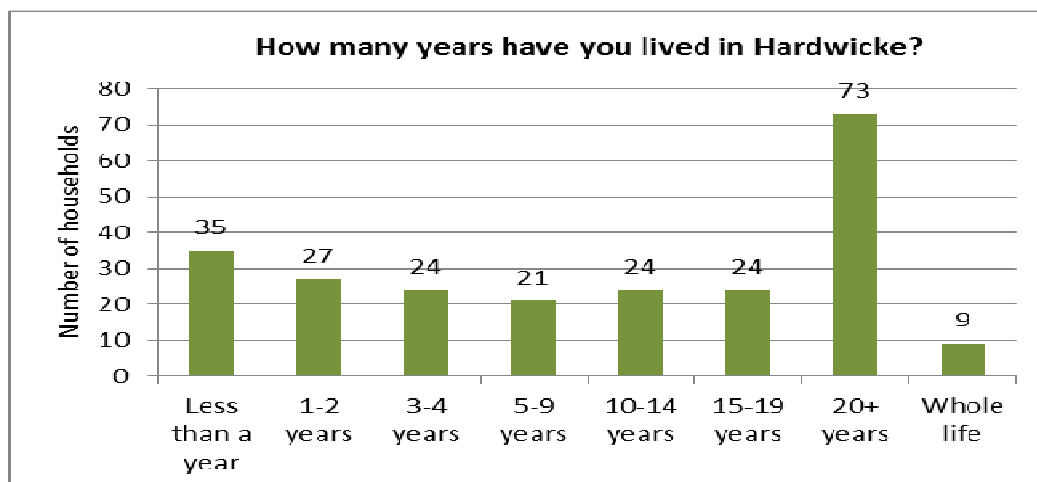
## 5. KEY FINDINGS

### Part One – You and your household

5.1 229 people reported that their home in Hardwicke was their main home. 1 household reported it was their second home and 8 did not reply.

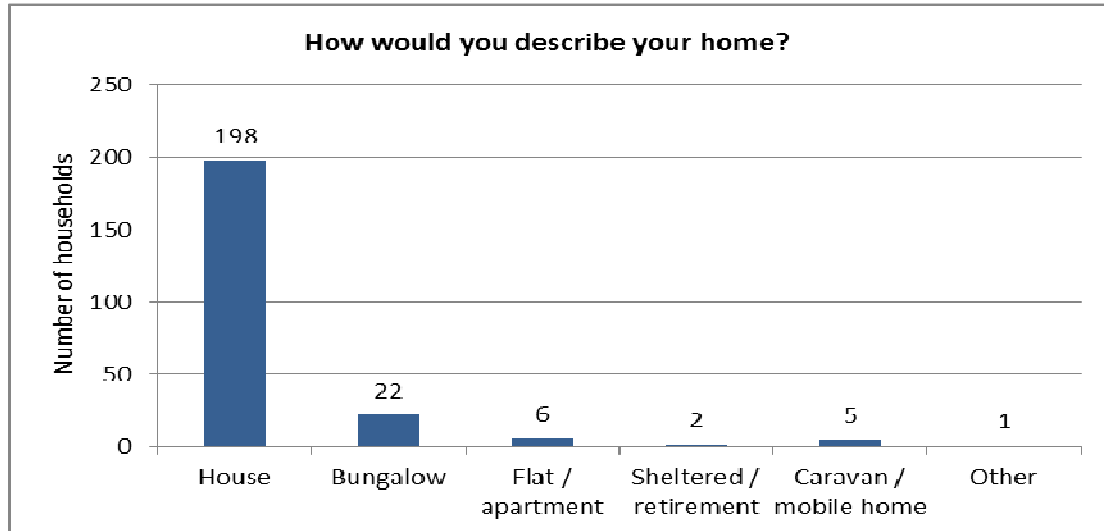
5.2 Table A below indicates the length of time respondents have lived in Hardwicke. 35% of respondents have lived in the parish for 20 years or more or their whole life whilst 36% of residents have lived in Hardwicke for 4 years or less.

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



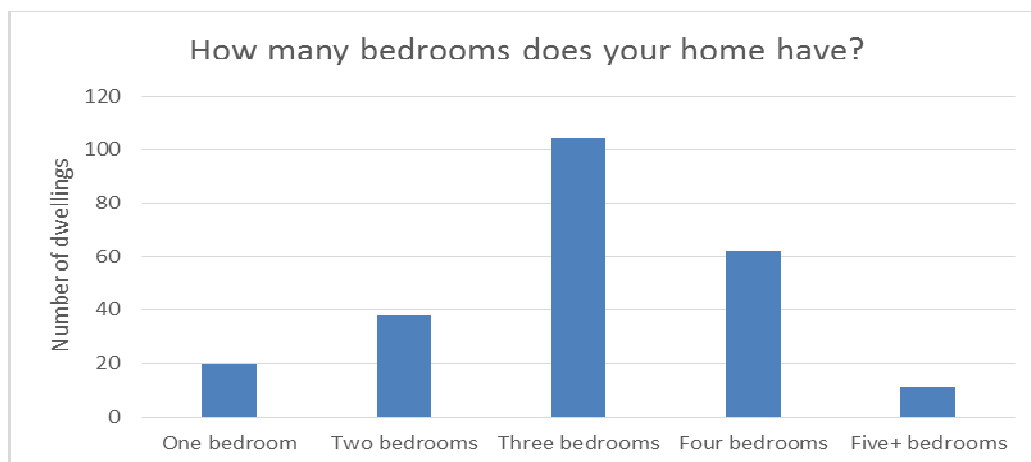
5.3 Question 3 asked people to describe their home in terms of house type. Table B below shows 85% of respondents live in a house, 9% live in a bungalow, 3% live in a flat and 2% live in a caravan/mobile home.

**Table B – House type**



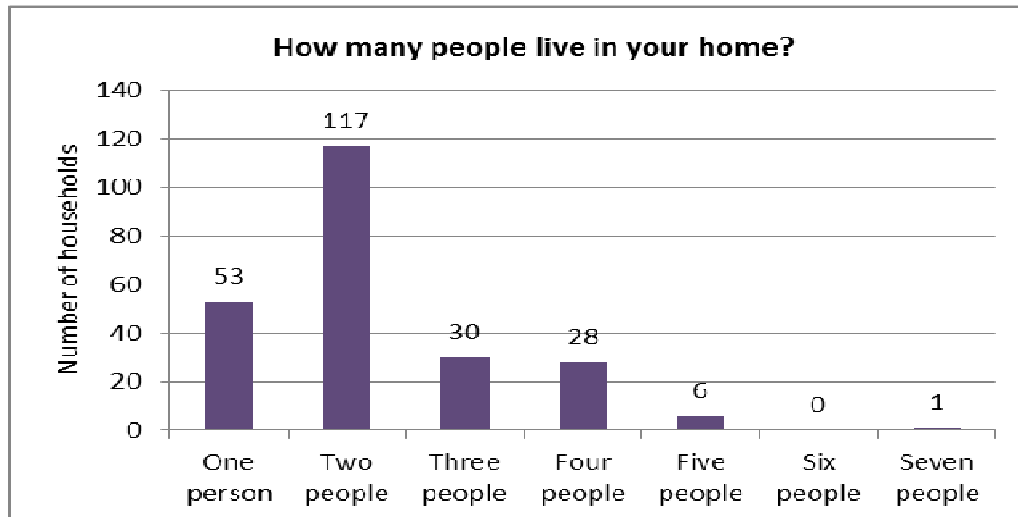
5.4 Table C below shows 75% of homes have three or more bedrooms, 16% of homes have 2 bedrooms, and 9% of homes have one bedroom according to the survey response.

**Table C – Number of bedrooms**



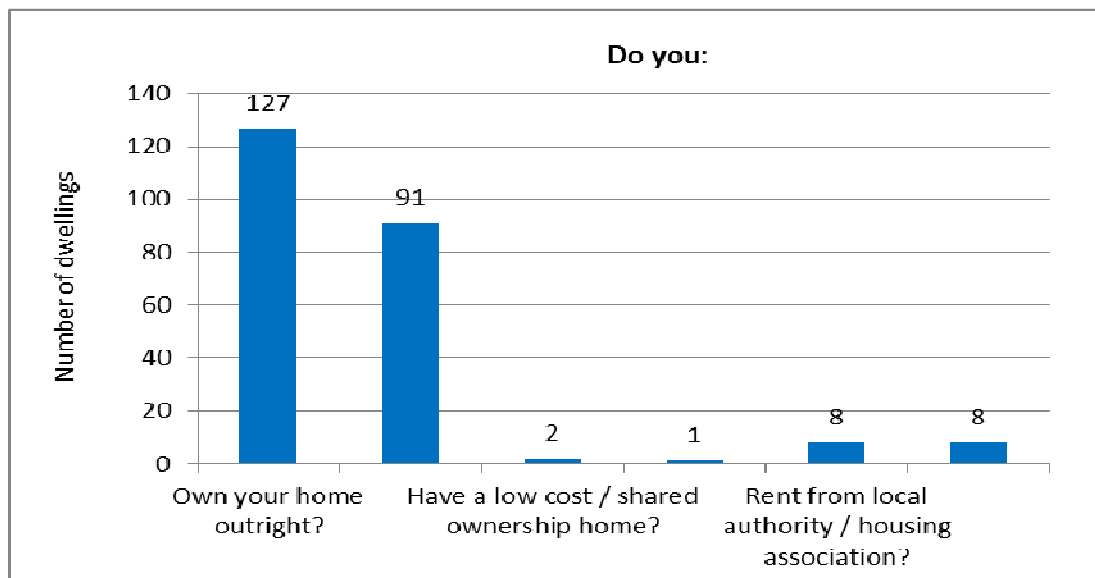
5.5 Question 5 asked how many people live in your home. Table D below shows 73% are one or two person households, 25% are 3 or 4 person households, and 3.4% are 5 person or more households.

Table D – Number of people in household



5.6 Table E below shows 92% of respondents in Hardwicke are owner occupiers, 54% of whom have no mortgage, whilst the remainder own their home with a mortgage, 4% of respondents live in a shared ownership or local authority rented home and 3% live in privately rented properties.

Table E – Tenure



5.7 23 (10%) respondents said their home had been adapted to increase physical accessibility.

5.8 5 (2%) respondents said a member of their family had moved away from home due to difficulty finding an affordable home within the last 5 years whilst

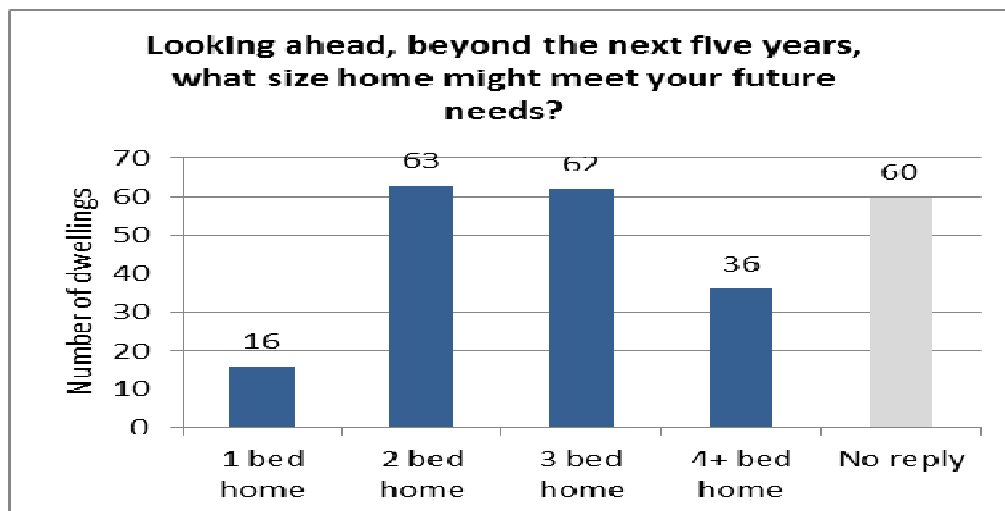
32 (14%) respondents said that a member of their family would like to move into Hardwicke parish if an appropriately priced home was available.

5.9 62 (26%) of respondents said they are in favour of a small development of affordable homes. 81 (34%) indicated they were **not** in favour. And 76 (32%) were unsure (8% no reply).

5.10 Questions 15, 16 & 17 were concerned with peoples' housing requirements in the longer term future ie beyond 5 years. 61% of respondents said they were likely to move house after 5 years (32% within the parish and 29% out of the parish although some people ticked both boxes and 42% did not reply at all).

With respect to their housing requirements in the longer-term, respondents indicated that they would require the following **size** home:

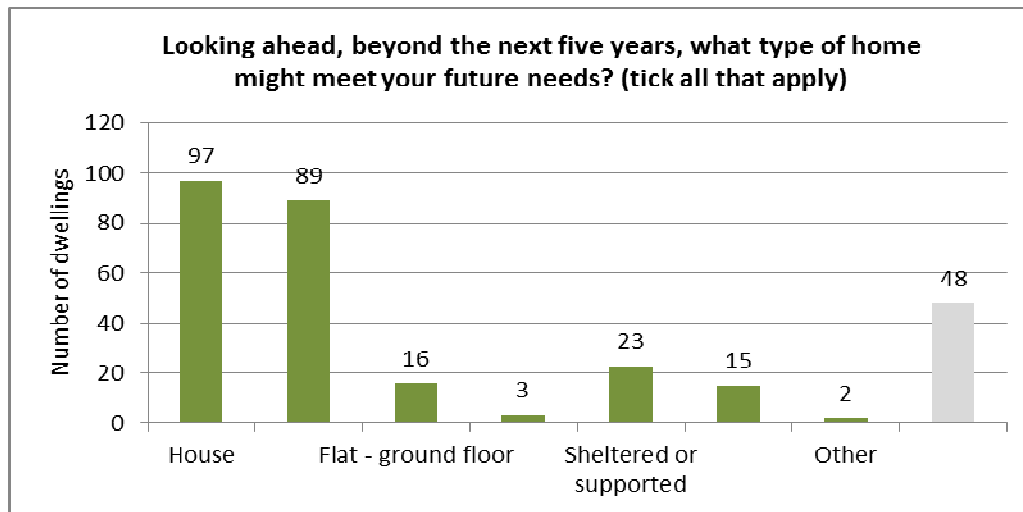
Table F: Size of homes required beyond 5 years



Respondents also indicated they would require the following **type** of home in the longer-term future.

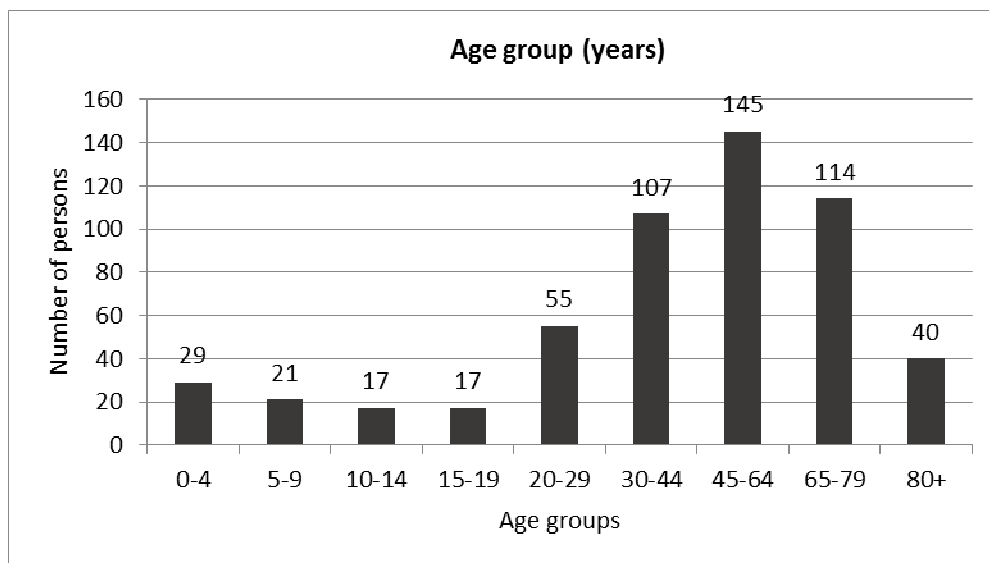


**Table G – Type of home required beyond 5 years**

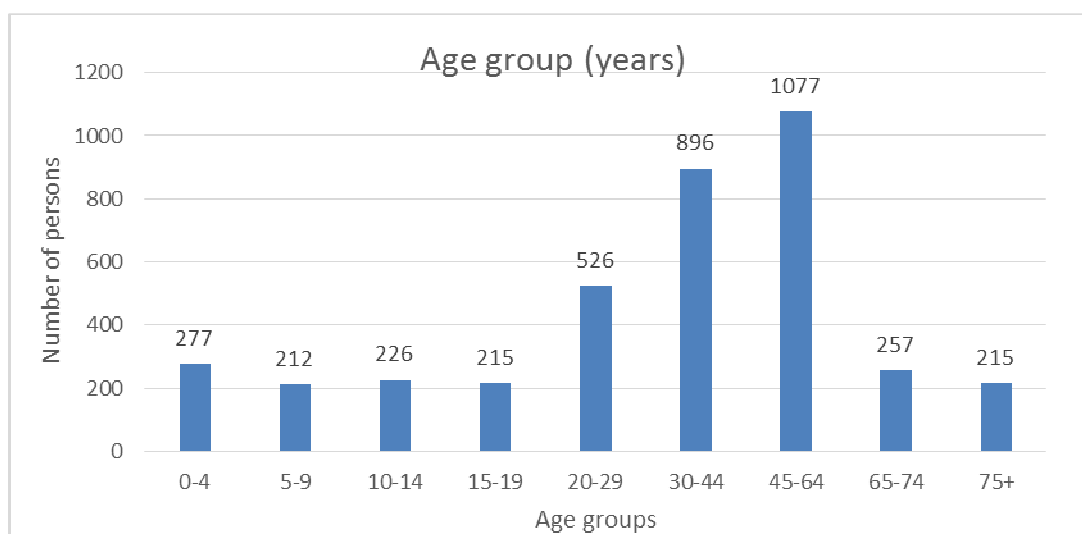


5.11 Tables H and I below compare age profiles between those who responded to the survey questionnaire Part 1 and the 2011 Census

**Table H – Age distribution of Hardwicke according to survey**



**Table I - Age distribution of Hardwicke according to 2011 Census**



5.12 The figures shown in Tables H and I demonstrate that the 65+ age group is significantly overrepresented within this survey. This correlates closely with other parish housing needs surveys undertaken by GRCC.

5.13 A number of respondents made suggestions for potential exception sites within Hardwicke parish on which some affordable homes could be provided. These suggestions have been collated and if required, the GRCC Rural Housing Enabler can assist the Parish Council to identify these suggestions on a map and to consider the suitability of each one.

#### 5.14 Respondents' comments

Positive
Pre-fabricated/modular houses should be investigated (see Ikea Developments in Sweden)
You need more bungalows to rent
Too many private houses have been built which are unaffordable to many people. Springfield Estate, Elm Grove Estate and another Council Estate would be ideal.
You could build some bungalows for people that already live in houses that only have one person in. That would make more 3 bedroom houses vacant for families.
Need for more bungalows (private & sheltered housing) for elderly, this would encourage them to sell houses that are too big for their current requirements (but who don't want to live in a flat)
No issue if for Hardwicke residents only but would not be happy for residents to be brought in from around the country.
The idea of co-housing springs to mind where single people might be prepared to move into where they have their own self-contained unit within a bigger complex but also can feel part of a community.
Buy to let should be restricted as that's what drives prices up.
My daughter and son-in-law had to move back home as they could not save and afford to rent

and now they have saved it is hard to find a house in Hardwicke they can afford.
<b>Negative</b>
Hardwicke & its surround are being built on already – Kingsway, Hunt’s Grove, Sellars Farm, Bristol Rd developments. No new infrastructure? No new secondary schools? No road improvements? When is this going to stop? Hardwicke was a green and pleasant land...it is starting to become a brick & building site theme park. Enough is enough!
I don’t want to complete the form, but I would like to register my horror at the number of houses built in Hardwicke in the last 25 years. The infrastructure is not keeping up with the increasing population. Roads, doctors’ appointments etc are too busy – meanwhile more and more building is passed by SDC – spoilt village.
You are building too many houses in Hardwicke!
I will be moving as soon as financially possible. When I moved here it was a lovely small parish. Now too many houses, too many people, too many children. Not a pleasant place to live any more. Also traffic is a nightmare. I have lived here for 25 years.
Hardwicke has already got too many houses
Not happy living near social housing. The area will need more school places, doctors & dentists
There’s enough around already
There is enough vacant housing in the local area. Hardwicke DOES NOT need any more housing development/ There are a lot of grey sites in the area that can be built on / There are plenty of vacant houses for rent or sale in the area.
Many new homes are due to be built in the area already – consideration to more of these being set aside for affordable housing should have been made already. Area and infrastructure cannot cope with more houses.
There’s more than enough housing being built in Hardwicke and we are fed up with it being a dumping ground for housing.
Housing should be built where there is a defined need. Hardwicke does not need nor want any more big housing developments!
Hardwicke has enough houses.
It is my understanding that each NEW housing development built has to provide a certain percentage of social housing. There has been a recent increase in the building of new housing in Hardwicke. Already our doctors, dentists, schools etc are struggling to cope. How much more can our infrastructure support?
We have so many (houses) built around. (we have) lost so much of our country fields and our nature, bringing animals looking for food including rats.
We moved to Hardwicke because we could afford to and wanted a nice place to live. Do not put more affordable housing here or we will move again!
Hardwicke is quite small with 2 developments & 1 further planned. I don’t believe there will be any need for more affordable housing, especially as it doesn’t seem like a ‘poor’ area.
This area is over-developed. Leave the green fields alone...we need our green space!
There is enough development at Kingsway and Hunts Grove
Green Lane, Church Lane, Sellars Road are already saturated and potentially dangerous to pedestrians & road users
Not in Hardwicke, the roads cannot cope.
Hardwicke is already over developed
There is no more space available in Hardwicke. There are other housing opportunities in the

Gloucester area, so that Hardwicke does not need to be overcrowded, leaving no green fields and play areas etc.
Anywhere apart from Hardwicke there are more than enough houses!
Not in Hardwicke, saturated with new homes already.
The infrastructure is currently struggling with the volume of housing. Local developers should be providing affordable housing as part of the S106 planning process
Existing road network and local facilities cannot support existing residents. There is no existing viable site. Lower price/affordable housing should be built in the inner city areas to keep the economy vibrant in those areas, provide jobs and have less reliance on the transport network.
Do not agree with the policy of mixing housing association affordable homes with full price homes. Hardwicke currently has no problems compared to areas such as Kingsway in Quedgeley. Unfortunately there is a connection between Housing Associations and anti-social behaviour.
Not possible as developers take most of Hardwicke
More than enough housing has been built in or around Hardwicke over the last few years. There are plenty of open spaces nearer to Stroud.
I would consider moving if Hardwicke continues to be built on as this will cause problems in the future, I feel, on the roads with flooding, facilities such as doctors, schools etc. We have enough houses; Hardwicke will soon be a town not a quite village.
Hardwicke has already got too many houses.
Not happy living near social housing. The area will need more school places, doctors & dentists.
There's enough around already
Too many houses, lack of facilities
Don't see the need for more homes, services unable to cope now. Residential areas seem to be taken over by people turning houses into work sites.
I live in the Hunt's Grove development and whilst I understand the need for lower priced houses I feel that a lot of these houses quickly turn into slum areas as not looked after by residents, so lowering the value of the area.
There is too much building in Hardwicke
<b>Conditional/ambiguous</b>
Within the next 5 years we will probably require property with better accessibility, adapted for the needs of the elderly, single-storey, lower priced. We certainly don't want excessive development on green field sites which would spoil the rural nature of Hardwicke.
Increase in crime and less police
Building companies currently provide affordable housing on all large estates. Hunt's Grove needs bus (services) & shops & school. The nearest bus stop is 1.5 miles away, the school is opening in 2016, no shops. Any affordable housing needs support and services.
Too many high end properties are being built.
I believe that affordable housing should not be bunched together but integrated into other housing developments. Is there a need for affordable housing in Hardwicke? LOTS of it in nearby Kingsway & Quedgeley.
Hardwicke and the surrounding areas have already been subject to development which has put pressure on ill-suited facilities such as roads. Whilst this household has a high income, the cost of childcare negates the possibility of moving at present. We have 2 children in a 2-bed house. There is more complexity to the economics of home ownership that provision for

those on low income.
I don't know about any sites but I think what is more important is making sure that services are able to absorb new developments – schools, GP surgeries, roads etc
We have 7 new houses next door to our house on a small plot in Elmgrove Road East!!
Unsure as I'm thinking of the next generation. One suggestion, forget Javelin Park being used for an incinerator and use the area for housing instead.
As far as I can see it would mean knocking someone's house down and building up to 10 houses on the plot as already happened in EG East OR building on yet more green space of which there is little left in Hardwicke. Sadly any comments the people of Hardwicke have given about housing is not listened to. We need more bungalows for the disabled and senior citizens and there should have been more homes built for first time buyers.
Looking at purchasing a new 2 bed house – noticed that new developers put 2 beds next to affordable/social housing and not evenly distributed across the site.
Don't mind shared ownership housing but don't want rent only 'council housing'. We've spent a lot of money on our house and we don't want the area turning in to Coney Hill!
If there are families wanting to live in Hardwicke or stay in Hardwicke & cannot afford the housing, why are developers allowed to build even more large, expensive houses eg Sellars Bridge?
The housing should be low mortgage housing only for those willing to get on the property ladder.
What criterion is, that it only supports 'local' people whose parents, grandparents & family are or have been resident in the area.
Not enough flats (1 bed) finished to appropriate standards – eg heating & windows
Conditions to be attached so that the houses are maintained to a respectable standard – not like what happened in parts of Kingsway. Only local people to be considered for properties not a dumping ground for other areas where housing problems exist.
Rather than blighting the landscape surrounding Hardwicke with new homes, the council should first consider redeveloping disused buildings/sites within the town. At present there are no new amenities ie doctors opening to cope with new developments – I have to wait 2.5 weeks for a routine appointment for a disabled wife.
Any development of any sort must be small and be planned with the parishes' infrastructure in mind. This planning must be serious rather than paying lip-service as the infrastructure is now stretched to the limit. Roads, schools, medical services, access into and out of the area must be improved. Hardwicke development is at its limit – Hunt's Grove and Sellars Farm.
Only if the infrastructure is improved – Hardwicke CANNOT keep (being) built upon without support.
There are old/new options already for sale

## Part Two – Housing needs

5.15 67 households completed *Part 2: Housing Needs* of the survey questionnaire indicating they wished to move to a home in Hardwicke, all of whom stated that they were already living within the parish. The following reasons for moving were given:

Reason	Number
--------	--------

Cheaper home	2
Smaller home	13
Getting older/ retirement	4
Larger home	21
Independence	10
Closer to family/ carer/dependent	4
Closer to work	2
Avoid development/ more rural	8
Heating & garden	1
Physically adapted home	1

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

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

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

The 67 respondents were divided into 2 groups:

Group 1 includes those who are regarded as having financial means to afford suitable housing in the private sector in Hardwicke. Some of those included in this group had not given sufficient information on their finances to make a judgement but as they had indicated a preference to buy, it was assumed they were in a position to do so. Group 2 includes those who either indicated a wish for affordable rented or shared ownership housing and/or who seemed eligible for affordable housing from the financial information provided. Group 2 included 7 households and they are the focus of this report.

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

5.17 Only 1 out of the 7 respondents in need of affordable housing was currently on the District Council's housing register (Gloucestershire Homeseeker). The following comments were given by those persons who answered 'no' and who were asked to explain why they were not on the housing register:

- 'I'm not sure if I qualify'

- 'No idea of its existence.'
- 'Not required/ready to move yet'

5.18 Amongst the 7 people judged to be in need of affordable housing, the following reasons were given for the need to move home:

Reason	Number
Cheaper home	2
Larger home	2
Independence	2
Heating & garden	1
Security	1

NB one respondent gave 2 reasons

5.19 Analysing the results of those in need of/eligible for social rented accommodation shows:

Details of respondent	Property type
1 parent with adult child (aged 53 & 23)	2-bed house
1 couple ( both aged 56)	1 bed flat
1 family (aged 32, 8 & 6)	3 bed house
1 single person	1 bed house/flat
1 single person aged 52	Specified 2 bed but eligible for 1 bed house

5.20 Financial information provided on the respondents questionnaires suggest that the following household might be able to afford intermediate housing i.e. low cost home ownership or *affordable rent* i.e. up to 80% market rent:

- 1 couple specified a 2 bed shared ownership house although their eligibility cannot be verified as no financial details were given.
- 1 single person required a 1-bedroom house/flat.

## 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 Hardwicke.

6.7 The average price of properties sold in Hardwicke in the 24 months up to December 2014 are shown in Table H below.

**Table H: Average Prices of residential in Hardwicke sold in the 2-year period to December 2014 (according to HM Land Registry)**

<b>Average House Prices in Hardwicke Parish (£)</b>		
<b>House Type</b>	<b>Price</b>	<b>Number of Sales</b>
Detached	£291,465	73
Semi-detached	£179,000	21
Terraced	£175,166	18
Flats	£96,460	13
<b>All</b>	<b>£185,523</b>	<b>125</b>

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 Hardwicke Parish.

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

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

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

6.11 HM Land Registry tells us that the average price of residential properties sold in Gloucestershire in October 2014 was £183,832.



6.12 House prices in Gloucestershire rose steadily during 2013 and 2014, increasing by 5% overall in the year since September 2013.

6.13 House sales volumes fell considerably following the credit crunch in 2008. However during last winter (2013/14) Gloucestershire volumes remained extremely buoyant with a peak of 1115 in November 2013 and since then sales volumes have been on average 36% higher than the same month in the previous year. 1131 sales were completed in October 2014, the highest level since the credit crunch.

### **EXAMPLE CALCULATION FOR A MORTGAGE**

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

6.15 The information on sold house prices in Hardwicke revealed that relative to other, smaller, rural parishes within the district, property prices varied quite considerably and, perhaps more significantly, included a proportion of smaller and cheaper properties including flats starting at £40,000. Overall the average house price purchase within the parish during the last 2 years was £185,523 which is similar to the average price for the county. To afford a property of this price a household would require at least £27,828 as a deposit, and their annual gross income for mortgage purposes would have to be at least £45,055.

However, 100% of the flats and 72% of the terraced houses sold during the 2 year period were less than the average price of £185,523. Thus, in Hardwicke to afford a typical starter home eg the lowest priced 1-bedroom flat currently for sale at £67,500, a household would require a deposit of £10,125 and a gross annual income of £16,393. Due to the availability of such lower priced properties therefore, some people who indicated that they had a relatively low income, were still deemed able to meet their needs on the open market and were not therefore placed on the list of those in need of affordable housing.

6.16 At the time this report is published mortgage lenders currently offer first time buyers standard variable annual rate interest rates from 4.5% APR. Applying a 4.5% interest rate to the average price of property in Hardwicke, a mortgage of £157,695 equates to £886,23 per month for a repayment mortgage (repayment of capital and interest) over a 25 year period. Applying a 4.5% interest rate to the 1-bedroom flat above, a mortgage of £57,375 equates to £322 per month over the same 25 year period.

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

Area	Median gross annual earnings (residents in local authority area) (£)	Median gross annual earnings (place of work in local authority area) (£)
Cotswold	18,099	18,224
Forest of Dean	21,151	19,178
Gloucester	20,456	19,880
<b>Stroud</b>	<b>22,239</b>	<b>21,921</b>
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

- As shown by the above table, the median (50<sup>th</sup> percentile) gross annual earnings of employees in Stroud District (£21,921) is significantly higher than the regional (£19,934) and the national average (£21,965).
- A household with the median income for Stroud District (22,239) would undoubtedly require a substantial deposit to purchase a property of the average price within Hardwicke parish. However, for a number of reasons, compared to some other rural parishes within the District, Hardwicke has a greater number of smaller, lower priced properties which make it possible for some people on less than median incomes to meet their needs on the open market.
- Despite that many potential first time buyers struggle to meet the costs of buying their own home.
- In some cases intermediate housing (shared ownership, low cost market housing and rented housing at prices between rented social housing and market rented prices) would be a suitable option, whilst in other instances traditional housing association rents known as target rents would be appropriate.

**Private rented**

6.17 Information gained from ‘Rightmove.com’ tells us these are the current starting prices for rents for the following property types in Hardwicke:

One bedroom flat..... £370 per calendar month

Two bedroom flat.....£475 pcm

Two bedroom semi-detached house .....£595 pcm

Three bedroom semi-detached house.....£750 pcm

6.18 Although there is currently no official definition of housing affordability, it is widely accepted that a household's housing costs should not exceed 25% of a household's gross income. Based upon this presumption, a minimum gross annual income required to afford the above properties would be £17,760 for a one bedroom flat, £28,560 for a two bedroom house, and £36,000 for a three bedroom house. Of course, the rent does not include running costs e.g. council tax, fuel bills etc.

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

### **What is affordable rented housing?**

6.20 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 and calculated according to a formula based on relative property values and relative local earnings.

Stroud District Council is relatively unusual in that it continues to own and manage its original council housing stock of approximately 5,200 homes. A further 1500+ homes in Stroud District are managed by housing associations.

*Affordable rented housing*, introduced in 2011 by the Coalition government, is also housing owned by local authority and housing associations but subject to rents up to 80% of market rents. For many parts of rural Gloucestershire that means *affordable* rents are significantly higher than traditional social rent levels.

Intermediate housing is homes for sale **and** rent provided at a cost above social rents but lower than 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.

6.21 A household's entitlement to Housing Benefit takes into account the number, age and gender of members of a household as well as its income, savings, number of bedrooms and other circumstances. The amount of Housing Benefit a household may receive may cover a part or all of the rent due on a property depending upon personal circumstances.

## 7. EXISTING AFFORDABLE HOUSING STOCK

7.1 Hardwicke parish currently has a total of 177 affordable dwellings, 66 (37%) of which have been provided since 2011.

### Affordable housing stock in Hardwicke

Landlord	Tenure	1 bed bungalow	1 bed flat	2 bed flat	2 bed house	3 bed house	4 bed house	Total
Stroud District Council	rented	38 (34 = sheltered)				42		80
Registered Provider	Affordable rented		3	19	30	23	1	76
	Shared ownership			9	5	7		21

7.2 According to information provided by SDC, 389 households currently registered with Gloucestershire Homeseeker (Housing register) expressed a preference to live in Hardwicke (not necessarily as their 1<sup>st</sup> choice parish). However this does not mean that Hardwicke was their first choice nor does it automatically imply that they have a local connection.

7.3 When these properties become available they will be allocated via Gloucestershire Homeseeker, on a district wide basis. In the period February 2013 to February 2015, there were 101 re-lets of the SDC owned properties. Such a turnover is typical of sheltered housing.

## 8. PART B: HOME WORKING

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

<b>Yes</b>	37 (16%)
<b>No</b>	193 (81%)
<b>No, but would like to</b>	15 (6%)
<b>No reply</b>	7 (3%)

49% of the 37 (1 No reply) were self-employed whilst 51% worked for an employer. People working from home are engaged in a wide range of different areas including IT (4), Consultancy (3), music tuition (2), arts, crafts &

design (3), as well as public relations, mechanics, dog grooming, beauty therapy, office administration, photography and training.

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

<b>Less than 10 hours per week</b>	16 (43%)
<b>10 to 24 hours per week</b>	13 (35%)
<b>More than 24 hours per week</b>	7 (19%)

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

	<b>Need &amp; already have</b>	<b>Need but do not have</b>	<b>Do not need</b>
<b>Desk only</b>	27	3	5
<b>Room shared with living space</b>	9	2	14
<b>Dedicated room for working use only</b>	22	6	6
<b>External storage space eg shed</b>	8	6	15

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

	<b>Need &amp; already have</b>	<b>Need but do not have</b>	<b>Do not need</b>
<b>Telephone landline</b>	36	1	3
<b>Mobile telephone</b>	36	3	2
<b>Broadband</b>	26	19	1

## 9. SUMMARY

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

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

- It is notoriously difficult to gather accurate data on the housing needs of young single people who tend to be less likely to participate in such surveys than older residents. For this reason their numbers tend to be underestimated.
- Those recommendations are primarily concerned with those who have expressed a genuine need for affordable housing rather than those who are considered to be able to afford appropriate market housing.
- Housing development in Hardwicke parish should take account of future anticipated housing need as well as the number of households in immediate need.
- This survey has shown that 75% of properties in the parish have 3 or more bedrooms. However, information from SDC Housing Department & Rightmove has revealed the availability of a wider than usual (for a rural parish within Stroud District) range of property in terms of tenures and prices, in part due to the new development ongoing within the parish. For example, although the original affordable housing was only available for rent, a number of shared ownership properties of varying sizes have now been provided at Hunt's Grove and Sellars Farm.
- Of those 67 respondents to the questionnaire who are in need to move to suitable accommodation, 7 households require affordable housing. In the current financial market some potential purchasers, particularly first time buyers, are experiencing difficulties obtaining a mortgage. The Bank of England Base Rate has remained at an all time low of 0.5% since March 2009 (last reviewed on 9<sup>th</sup> May 2014). However, mortgage lenders often charge high rates of interest to first time buyers and require substantial deposits, sometimes 15% or more of the purchase price as well as charging arrangement/administrative fees.

## 10. CONCLUSIONS

10.1 This survey has determined that there are 7 **households with a local connection who have either self-identified themselves in need of affordable housing in the parish** or are deemed to be in need of affordable housing based on the financial information provided.

10.2 In addition to local households in need, consideration should be given to turnover of the existing social housing stock in the parish when determining the number, type and tenure of additional affordable dwellings required to meet the parish's need. The 177 affordable homes currently available in Hardwicke will be allocated to persons in greatest need throughout Stroud District. Also, consideration may be given to forecasted changes in the demographics and the impact of Government policies e.g. housing benefit regulations.

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

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

Table I - Households in need of affordable housing

	Single persons	couples	families	Affordable rent	Shared ownership	Totals
1 bed house or flat	1 no age given  1 aged 52  1 no age given	1, both aged 56		yes  yes  yes	yes	1  1  1  1
2 bed house		1 aged 19	1 aged 53 & 23	yes	yes	2
3 bed house or larger			1 aged 32, 8 & 6	yes		1
Totals	3	2	2	5	2	7

Table K - Households in need of market housing (dwelling type in accordance with their stated preference )

	Singles	Couples	families	
1 bed flat/ house	3 (ages given: 83, 61, 23)			3
2 bed house/ bungalow	11 (ages given: 28+83+84+51+2 6+24+67)	8 (ages given:19&15,69&68, 69&67,26&28)	2 (ages given: 53,28) (37,37,7)	21
3 bed house/ bungalow	9 (ages given:45,41,32,2 4,19,42,44)	13 (ages given: 68, 53&46, 23, 60&65, 69&71, 71&70, 62&61, 59&58, 75&72, 73&74, 61&57, 45&41, 34&35)	7 (ages given: 38,46&4;6,2 7,4&8; 40,37,3&2)	29
4 bed house		4 (ages given: 28&31, 31&37)	3 (ages given: 34,41&3)	7
<b>Total</b>	<b>23</b>	<b>25</b>	<b>12</b>	<b>60</b>

Of the 60 households indicating a need to move in the future and financially able to do so on the open market, 20 (33%) were of retirement age and/or wished to move to a smaller property or sheltered housing.

## 11. RECOMMENDATIONS

It is recommended that:

- a) Hardwicke Parish Council places this report on their web site and the Rural Housing Enabler produces an executive summary of the survey report for publication in the parish newsletter for all to read.
- b) Anyone who is in need is encouraged to apply on the District Council's Housing Register (Gloucestershire Homeseeker).
- c) The District Council is provided with the Housing Needs Survey Report.
- d) Hardwicke Parish Council consider whether, with the assistance of the GRCC Rural Housing Enabler, they should seek to identify a potential exception site in order to meet the identified need for 7 affordable homes.