

Twyning

(Tewkesbury Borough)

Parish Housing Needs Survey Report

March 2017



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1. INTRODUCTION

1.1 In January 2017 Twyning 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 housing associations forming the Gloucestershire Rural Housing Partnership.

2. PARISH SUMMARY

- Gloucestershire County Council's 2013 mid-year estimate for Twyning parish is 1,622 population and 650 dwellings (according to local authority council tax records in January 2017). This equates to an average of 2.5 persons per household compared to approximately 2.4 for Gloucestershire as a whole. Twyning is unusual, as where surveys of this kind have been undertaken rural parishes' average size household is smaller than Gloucestershire's average.
- By road Twyning is 3.5 miles from Tewkesbury Town, 14 miles from Gloucester City, 13 miles from Cheltenham Town. It is also 14 miles from Worcester and 14 miles from Evesham
- The nearest station on the national rail network is Ashchurch for Tewkesbury with Cheltenham Spa Railway Station and Worcester Foregate Street being the nearest major stations.
- Twyning has the following services:
 - Twyning Primary School
 - Playgroup,
 - A village store with Post Office,
 - The Parish Church of Saint Mary Magdalene and Twyning Chapel
 - The village hall and Ann Townsend Hall
 - 3public houses – The Fleet Inn, The Village Inn and The Crown at Shuthonger
 - A garage and car wash at Shuthonger

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 Twyning. 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 town'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 Twyning 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 GRCC's Rural Housing Enabler met with Twyning Parish Council in October 2016 to explain the merits of a parish housing needs survey and how it is undertaken. In December 2016 the parish council requested GRCC undertake the survey. The parish council arranged for the distribution of questionnaires to every dwelling in the parish in the week commencing 5th February 2017.

4.2 Householders were requested to return completed questionnaires in an enclosed freepost envelope to GRCC's offices in Gloucester or in a secure collection box located in the village shop.

4.3 Part A is entitled 'You and your household' and is for every household to complete.

4.4 Part B is entitled 'Home Working' and is also for everyone to complete.

4.5 Part C is entitled 'Housing Needs' and is for completion by households in need of more suitable accommodation. People were asked to provide their

name and contact details if they would like further information in the event affordable housing being developed in Twyning. Personal details are neither presented in this report nor passed to a third party.

4.6 650 questionnaires were distributed.

- Everyone was asked to complete Parts A and B of the form.
- If a household considered themselves in need, or likely to be in need of re-housing, 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 Twyning.

There was a response rate of 39.8% with 259 completed replies received from 650 dwellings (231 replies received in GRCC's offices by freepost and 28 received in the secure collection box in Twyning Village Stores). Other similar surveys carried out in Tewkesbury Borough received the following rates of response: The Leigh 43%; Norton 44%; Twigworth 33%; Down Hatherley 40%; and Sandhurst 54%.

Whilst the survey provides no direct evidence of the needs of those who did not respond to the questionnaires there are other useful sources that inform of housing needs i.e. the District Council's housing register (Homeseeker Plus), Government Help to Buy database, district-wide housing needs surveys and the Strategic Housing Market Assessment 2015 update.

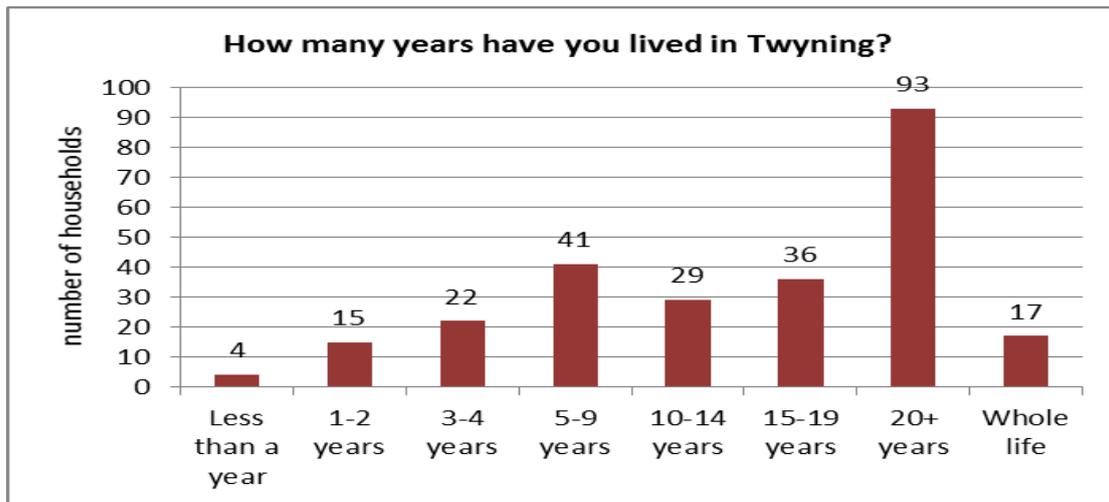
5. KEY FINDINGS

Part A – You and your household

5.1 Question A1 asked... *Is this your main home?* 248 respondents reported their main home was in Twyning, 2 respondents reported it was their second home, 9 gave no reply.

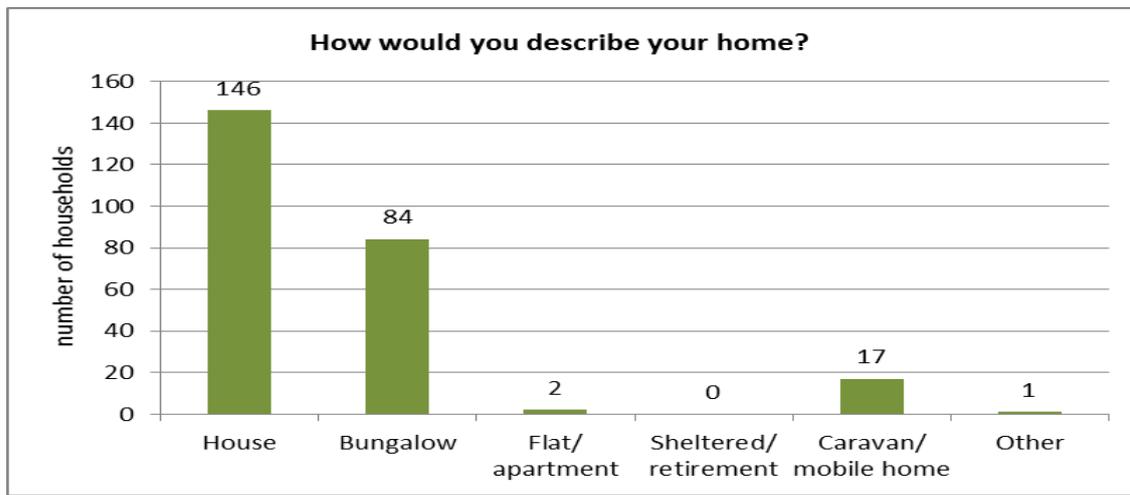
5.2 Question A2 asked... *How many years have you lived in Twyning?* Table A below indicates the length of time respondents have lived in Twyning. 43% of respondents have lived in the parish for 20 years or more or their whole life. 17% of residents have lived in Twyning for 4 years or less.

Table A – How many years have you lived in Twyning?



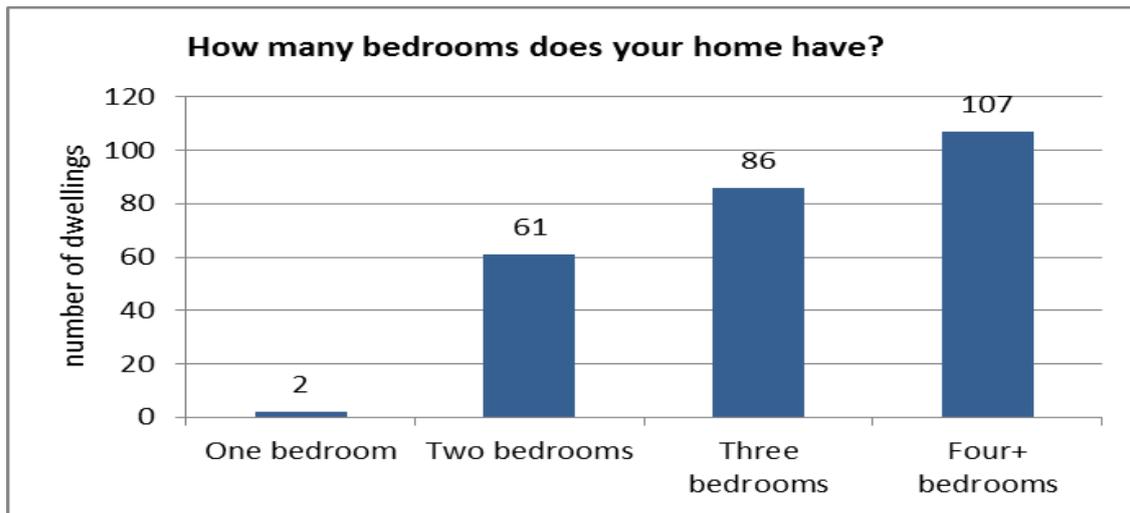
5.3 Question A3 asked...*How would you describe your home in terms of house type?* Table B below shows 57% of respondents live in a house, 34% live in a bungalow, 1% live in a flat/apartment, 7% live in caravan/mobile home and 3% gave no reply.

Table B - How would you describe your home?



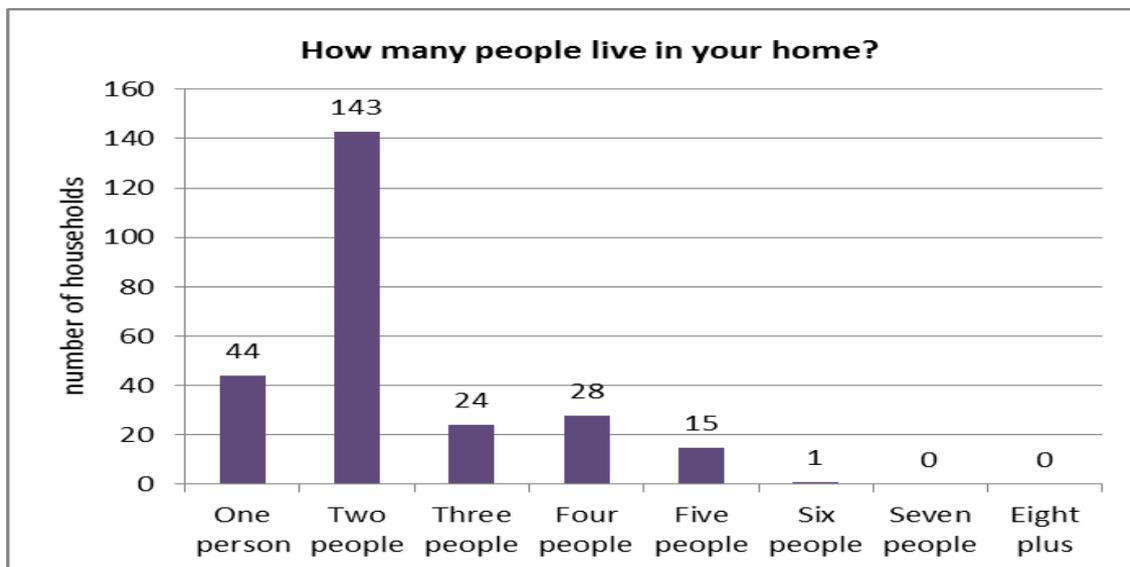
5.4 Question A4 asked...*How many bedrooms does your home have?* Table C below shows 75% of homes have three or more bedrooms, 24% of homes have 2 bedrooms, and 1% have one bedroom.

Table C – How many bedrooms does your home have?



5.5 Question A5 asked...*How many people live in your home?* Table D below shows 73% are 1 or 2 person households, 20% are 3 or 4 person households, and 6% are 5 person or more households. 1% gave no reply.

Table D – How many people live in your home?



Age profile of survey respondents

5.6 Question A6 asked... *How many people in your household are in each age group?* Tables E and F below compare age profiles between those who responded to the survey questionnaire Part A and Gloucestershire County Council’s Maiden estimate for 2013.

Table E – Age profile of respondents according to Twyning survey

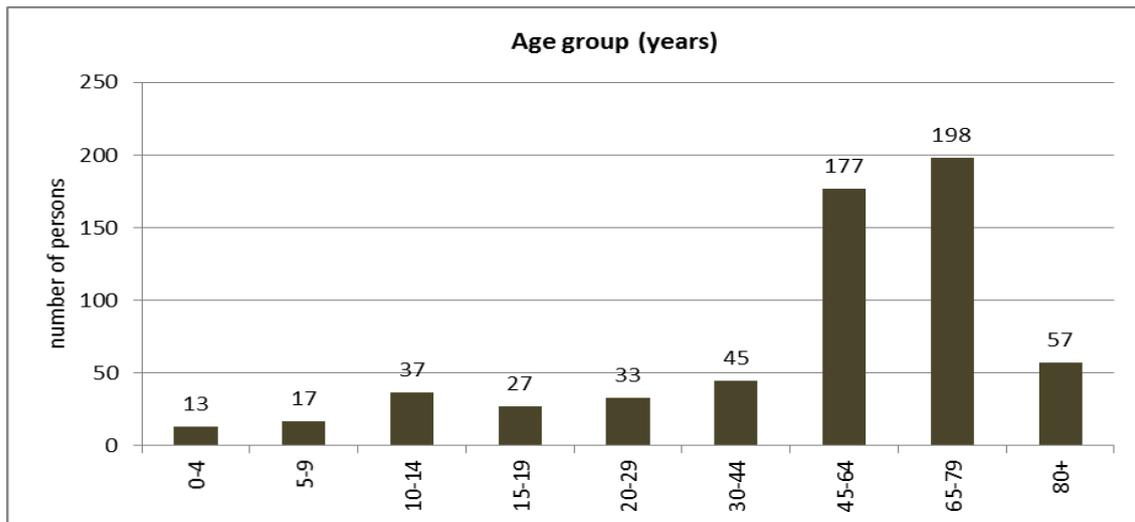
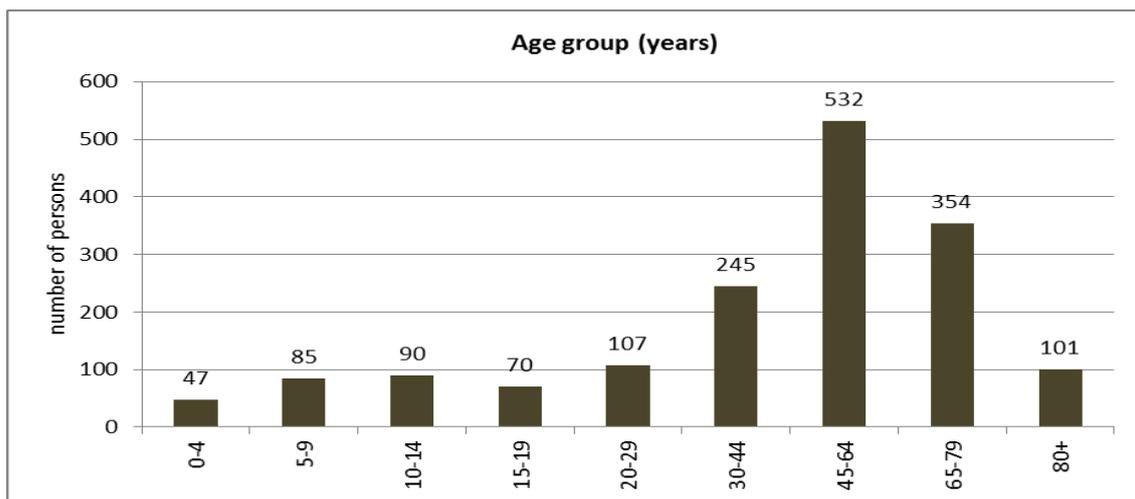


Table F - Age profile distribution according to Gloucestershire County Council Maiden estimate for 2013



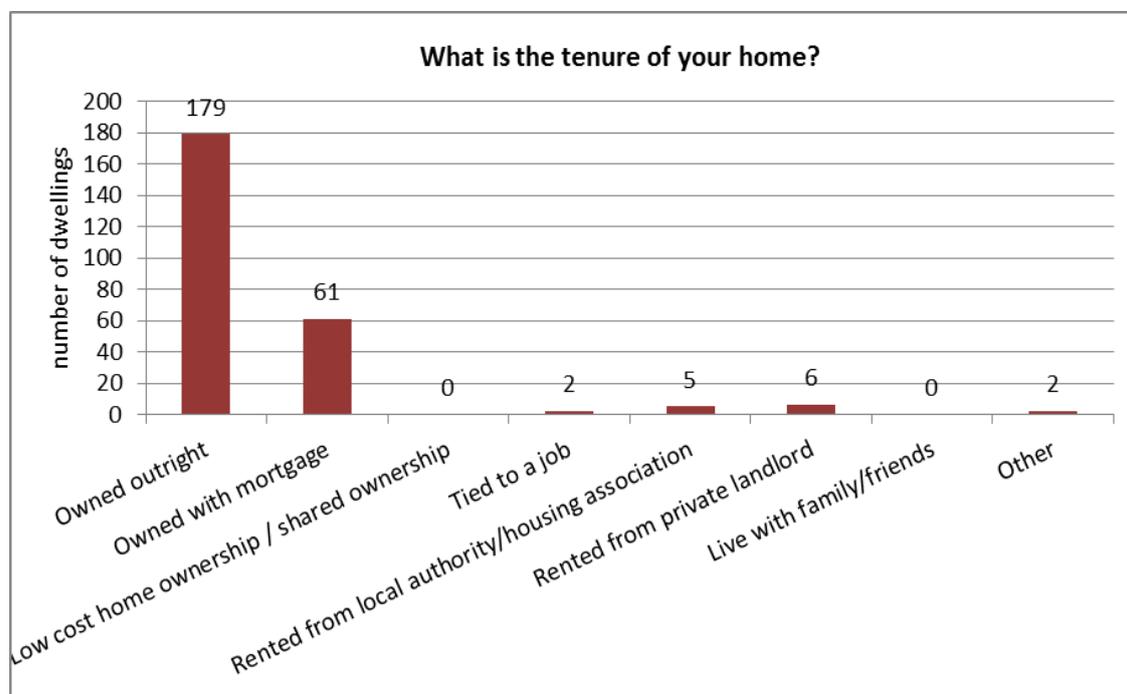
5.6 The figures shown in Tables E and F demonstrate that people of different ages can be disproportionately represented in a survey of this type. People aged 0-9 years and 20-64 years are significantly underrepresented in the survey. Whilst age people aged 65 years or more are significantly overrepresented in the survey. This is quite common for surveys of this type.

5.7 Question A7 asked ... *How many members of your household are male and how many female?* 51% were female and 49% were male.

5.8 Question A8 asked...*What is the tenure?* Table G below shows 94% of respondents in Twyning are owner-occupiers, a little under two thirds of whom own their home outright, and the remainder have a mortgage. 2% live in rented local authority or housing association, 2% live in private rented, none

live in shared ownership, 1% live in tied accommodation, none live with family or friends. 1% gave no reply.

Table G – What is the tenure of your home?



5.9 Question A9 asked...*Has your home been adapted to increase physical accessibility?* 22 respondents said 'yes'.

5.10 Question A10 asked... *Has anyone from your family moved away from Twyning in the last 5 years due to difficulty finding an affordable home locally?* 13 people answered 'yes'.

5.11 Question A11 asked...*If a need is identified, would support a small development of affordable homes for local people in the parish?* 51% said 'yes', 13% said 'no' and 31% said 'maybe'. 5% gave no reply.

5.12 Question A12 asked... *Please suggest a site where such a development could be built.* The following comments were received:

- Twyning in-fill or adjacent to Twyning
- Hillend – near new houses. Brockridge Road near bottom of Greenacres/ Lynwold Lane, The Manor.
- West of village centre
- Don't know/ Pages Lane, Church End.
- As near as possible to village centre.
- I have no preference.

- There is already plans to build this type of housing at the Newland site at the back of Fleet Lane.
- I believe we already have enough development. The village is fast becoming a small town but with infrastructure and shopping facilities of a village and no medical services.
- Shuthonger (fields alongside the A38).
- No idea but definitely not near the river!
- Farmer 'Williams' farm land.
- Between village and Churchend, opposite passed building site.
- Close to the village shop.
- Already being built in the next 12-18 months.
- Already in progress.
- There are a number of small fields next to the A38 which just grow weeds and brambles.
- NE of Page Lane.
- Near A38 Puckrup.
- I am permanently in a wheelchair and was when I arrived here. I have not been around the area to comment.
- Along A38 Shuthanger/ Puckrup/ M50 junction.
- Don't know.
- 2 sites already earmarked for building in Twyning – with more sites available.
- This would be rural exception site – so we would have little say in where it would be located. Dependent on availability if land. If gravel extraction is refused. Build 100+ starter homes at Pages Lane site.
- Anywhere it is needed, within reason. On the Charles Church new site. Or the Persimmon site.
- No preference.
- Sorry don't know the village well enough to suggest a site.
- I have on which I could build a retirement bungalow as 'infill', but cannot get permission to build.
- Understood that affordable housing was part of planning permissions already granted in village.
- Add to future site development.
- Near Persimmon site to share any new infrastructure.
- Wouldn't mind as long as it wasn't too close to my home. South of Persimmon development.
- Surely, this has been done. Though rather too many houses many houses to be called 'small', or not affordable?
- Downfield Lane.
- The field with new trees adjacent to the estate. (Petticroft) many of the trees could remain.

- Showborough.
- Just off Fleet Lane between small mobile home site and larger one along the Downfield Road. Good access and infill.
- Where hopefully they are going to be built.
- Near caravan site near river with flood prevention measures.
- Any side of Puckrup Lane.
- Between Pages Lane and Cherry Orchard Lane on right side heading towards Bockeridge Road.
- There are already identified sites.
- Maybe use the site where Persimmon is building.
- NE of Page Lane.
- 2 areas have already been given planning permission. 1 medium. 1 fairly large.
- Down Fields Lane.
- Manor field access via Lynworth Lane.
- Land leading from the village towards Church End.
- Fleet Lane opposite to new site.
- Building currently taking place with expensive properties. Already too many houses in Twyning and caravans.
- Off the road between Twyning village and Church End.
- Pages Lane avoid sand extraction.
- Edge of village.
- That will be sorted for us by people looking to make money from this village.
- Page Lane both sides
- I don't know enough about land owners etc around the village to contribute here.
- Ex-brownfield sites not greenfield sites in the countryside.
- 1st field on leaving village to Downfield Lane.
- Downfield.
- This is a question for the planning authorities.
- Opposite golf course within 40 mph zone.
- Not in green belt.
- Not able to suggest this as I have not lived here long.
- Downfield Lane. Bockeridge.
- Downfield Lane.
- Between Twyning & Shuthonger along main road or between Hillend and Strencham.
- Refuse gravel extraction – build affordable housing instead.
- The agricultural buildings that are not used and falling down at the end of Fleet Lane.
- As near to village centre as possible.

- Downfield Lane.
- Is this not included in the recent housing development approvals?
- Gloucester
- Hillend Bank – Below Bavon Cottages, land between top of Hillend Bank and Hillend
- On common near M50
- Church End Lane
- Land to rear of Goodiers Lane
- Showborough
- Just off the motorway
- Extension of Church End or Twyning village

5.13 Question A13 asked... *Please write any comments you may wish to make on affordable housing.* The following comments were received:

In favour

- The two current building sites should have a minimum of 10 x two bedroom houses. Helps younger people get into the housing market.
- Pressure to afford mortgages places pressures on families, leads to divorce!
- Local young persons should be given preference.
- It is a shame that young people cannot remain in Twyning and get on the property ladder.
- A few new builds with any new development.
- Even with affordable housing young people cannot afford the deposit.
- 2 / 3 bedroom bungalows or houses required.
- Affordable housing and all housing should be energy efficient and carbon neutral.
- Is it possible to stipulate this has to only be for 'local' people – as written in question A11? What's to stop anyone from anywhere with a right of abode from buying?
- The definition of affordable housing needs to be clarified. We would support shared equity schemes but would be less likely to support housing association schemes due to previous experiences.
- It is important that young people and families should be encouraged to stay in the village. Affordable houses either to buy or rent will resolve this issue. It will be interesting to know the plans put forward by Central Government re this problem.
- It needs to be 'affordable' within income.
- One would hope strictly for villagers if that is at all possible.
- It may well be village tittle tattle but I heard that someone had a plot of land approved for affordable housing, then changed it, once planning

agreed to 2 executive homes. I sincerely hope that if people apply to build affordable housing that they must do just that.

- Purely for local people needing housing.
- These houses should only be issued to people brought up in the village.
- Should be used to support people in employment only.
- With the current national housing crisis I feel that more affordable homes need to be built, but we shouldn't reject other building plans. If we reject building homes here all we are doing is passing the problem onto the next village. We all need to do our bit for the country as a whole.
- Not more than 15/20 dwellings.
- Too many people have the attitude 'not in my back yard'.
- Really important young people in village have adequate affordable housing. Any company developing in the village should make sure the infrastructure is also supported, sewage, doctors, schools, local business and should pay for local services to be improved before planning is received.
- Kick out Persimmon Homes and use the area for affordable or rentable housing to meet local needs.
- Village needs affordable housing for young people.
- A proportion of all new building development should contain a percentage of affordable housing.
- We need more 2 or 3 bedroom houses with provision for extending 2 or 3 person houses to make bigger, thus adapting to needs. My son lives in Northway in a rented house. He would like to live in Twyning but can't afford the house prices. Would like houses in £100K to £150K – he was born in Twyning.
- A mix of housing would keep mixed community in village. Social housing and bungalows allow young and old to live here.
- Affordable is a complicated term. Impossible for first even 2nd time buyers to find a place in the village. We had a budget of £320K and it took over a year to find a property that was suitable and not over-priced.
- There is no such thing as affordable housing. The only people that benefit are the commercial companies that operate such schemes, builders and farmers/ land owners that get to sell their land that could otherwise not be developed. Twyning needs council housing/ housing association properties that can be rented at reasonable rates.
- Putting them on top of houses already in village e.g. Persimmon development built on top of houses on High Street. Social housing up against larger family homes and views given to new 5 beds. Not too many – this is a village. Stop 2nd homes in village.

- More affordable housing is needed. 3 / 4 bed houses are in good supply.
- Use infill spaces between existing houses.
- Some affordable housing is needed for the young people of the village to rent. Many of the young are no longer able to afford to take out a mortgage.
- Not in excess of 15-20 dwellings
- Twyning village is classified as a service village and has met its allocation of housing need with the two developments currently in place. (Affordable houses are included within each development).
- Both my children have had to move to a far more affordable area of Gloucestershire when they have children it will be difficult to give them every day help with childcare if they need it.
- Nice for family and friends but not for trouble, gypsies or city overspill
- It can allow youngsters to live in the area, not just retired people.
- Son would like to buy an affordable house.

Against

- As with any housing to be considered is the narrow roads giving access to Twyning. These are not suitable for higher volumes of traffic.
- Only experience of this was in large city – waste of time, only sounds like a good idea, people in those houses moved on, then bought by private landlords and rented out. Local market and wages should decide value.
- All the villages in the area are being ruined by developments, once there is one they multiply. Why haven't they made provision for enough affordable housing on the two existing developments blighting our village?
- We feel there are enough houses in the village and the infrastructure is insufficient to support any further housing.
- This survey is ignoring the fact that 'affordable' housing, if identified, would be outside the parish development boundary and be accompanied by an equal if not greater number of commercial dwellings. This is a back door justification for yet more development. The parish is absorbing 2 developments totalling 80 dwellings and meets the current expectation of numbers identified in the JCS for a service village. Both developments were universally opposed by parishioners. This survey does not inform its target audience of the implications of identifying a need for 'affordable' housing. Whether or not they are required, it is incumbent on the originators of this survey to explain the full implications and the likely impact on the parish. I consider this survey to be misleading and underhand. I will challenge

any outcome that brings forward the prospect of new development as a result of this inadequate survey.

- In my experience they come with many vehicles, disruption and people in numbers far exceeding the number of houses.
- The infrastructure of the area is inadequate for any future housing and present, and should remain as it is at present and kept to its rural state.
- The aesthetics and infrastructure of the village would not benefit from any further developments.
- If transport and links to senior schools were available – not really suitable for one parent families with no transport to be able to shop outside village.
- When developers put in plans for housing they include 'affordable housing' – but when actually build, these houses are not built, or a very small number, as they won't make enough money. We do not need any more housing development in Twyning. We already have 50+ homes on the Persimmon site + 22 homes off Fleet Lane which are to be built. We meet our housing quotas with these sites.
- As with any housing the issue to be considered is the narrow roads giving access to Twyning. These are not suitable for higher volumes of traffic.
- Affordable housing is a farce – people with spare cash buy them as an investment, then rent them out!

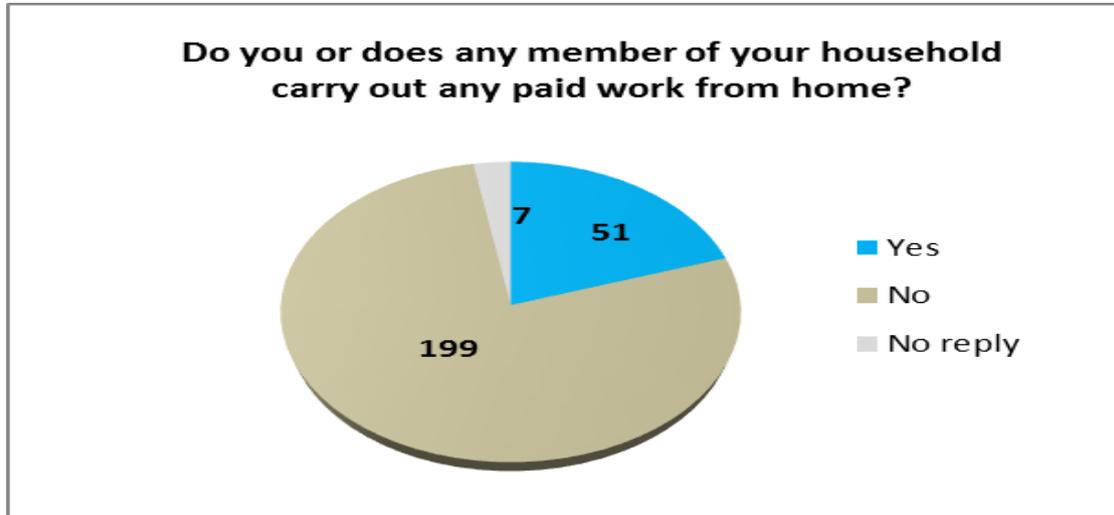
Neutral

- We are supposed to be getting 29 new affordable homes through Newland Homes (8) and Persimmon Homes (21). I have no doubt that Persimmon will be back to add to their site at the top of the village.
- Affordable housing is supposed to be included in the larger developments. ? in the smaller.
- Regarding question A10, 3 people aged 20-29 left Twyning due to difficulty finding suitable work.
- A 'true' definition of 'affordable housing' would be useful in establishing the viability of such a build, which is why I am uncertain at all.
- Gypsy caravan sites permanently devalue village life. Remove them and build starter homes instead.
- Too great an increase in houses will affect community facilities available increase traffic etc.
- There are already potential affordable houses available when the housing sites in the development plan are built.
- There is a need for warden-assisted accommodation for purchase.

- With a reported one million+ homes standing empty in this country for many various reasons laws should be introduced to seize such homes and a lot of our housing shortage could be solved.
- Accepting that there may be an urgent need for affordable housing in Twyning, we must not lose sight of the fact that the bulk of our national future housing needs to be close to where the jobs are i.e. in towns. Otherwise, we will not address the current unsustainable private motoring. There are no jobs on Twyning.
- We are supposed to be getting 29 new affordable homes through Newland Homes (8) and Persimmon Homes (21). I have no doubt that Persimmon will be back to add to their site at the top of the village.
- How do you provide affordable housing in an area where house prices are above the average?
- If social houses are built they will not be social for long – being bought. Therefore, taking them out of chain and if smaller homes are built for sale they will probably still be unaffordable to many younger people trying to get a start in life.
- Already several new developments occurring within Twyning which should offer a range of housing needs
- Affordable housing was offered many years ago, but was rejected.
- After the new proposed developments in the village I think there will be sufficient houses and more developments would be too much for the village.
- I do not know what exactly is 'Affordable house' asking other people neither do they

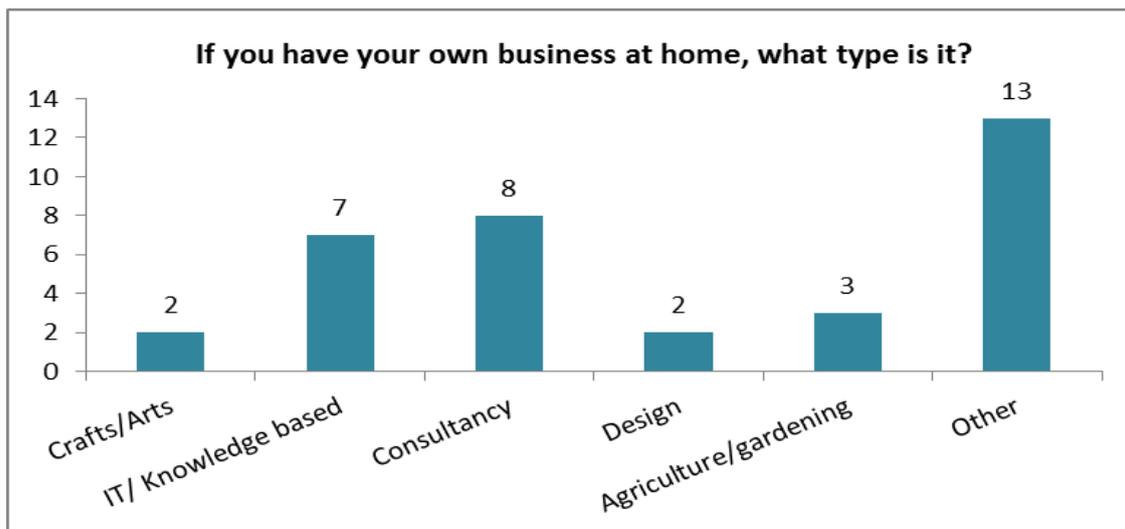
Part B - Home Working

5.14 Question B1 asks....*Does any member of your household carry out any paid employment from home?* 20% of respondents said 'yes', 77% said no, and 3% did not reply.



5.15 Question B2 asks...*Do you work for your employer or your own business?* Of the 51 respondents who answered 'yes' to the previous question, 26 said 'employer' and 34 said 'own business'. Some respondents ticked both boxes.

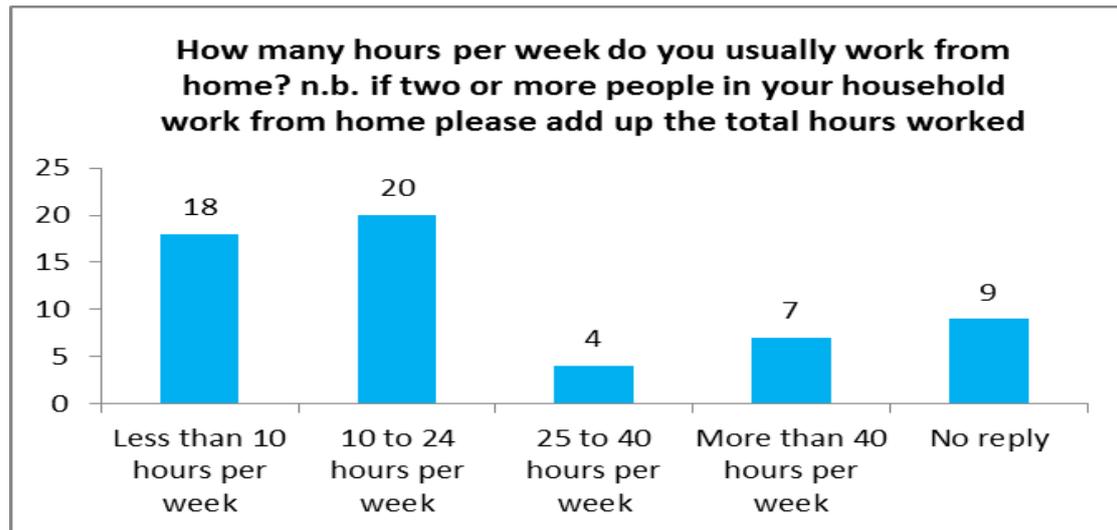
5.16 Question B3 asks...*If you have your own business at home, what type is it?*



'Others' included the following:

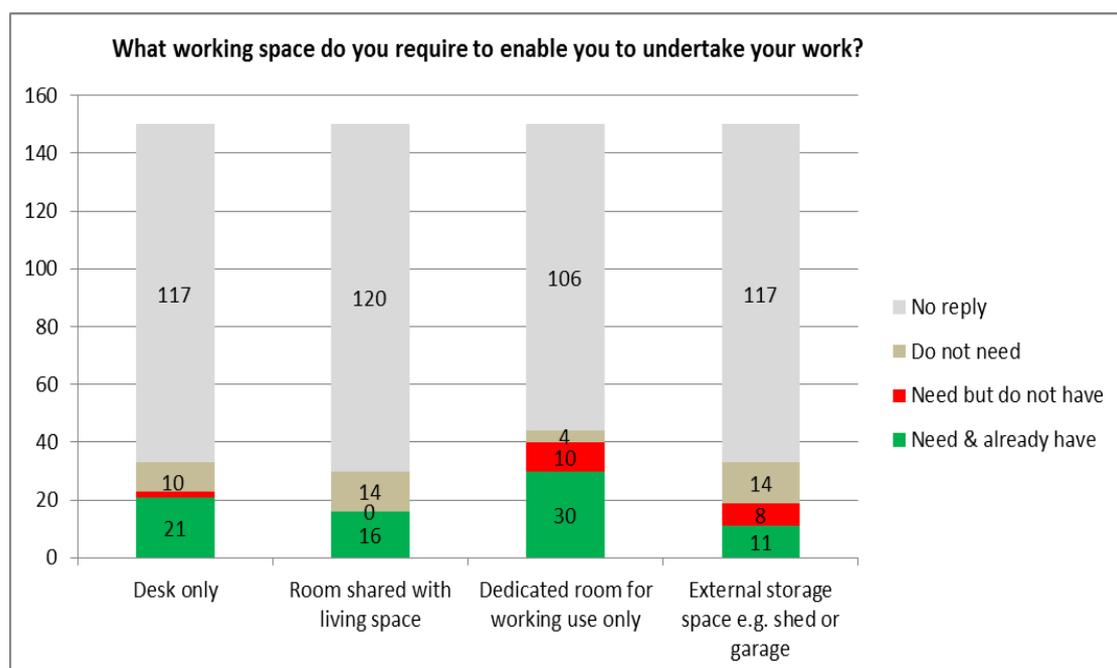
1 cookery school; 1 marketing; 1 carpets & blinds; 1 animal care; 2 building related; 1 publishing; 1 property management; 1 domestic energy assessor; 1 tour guide; 1 massage & beauty therapy.

5.17 Question B4 asks...*How many hours per week do you normally work from home?*

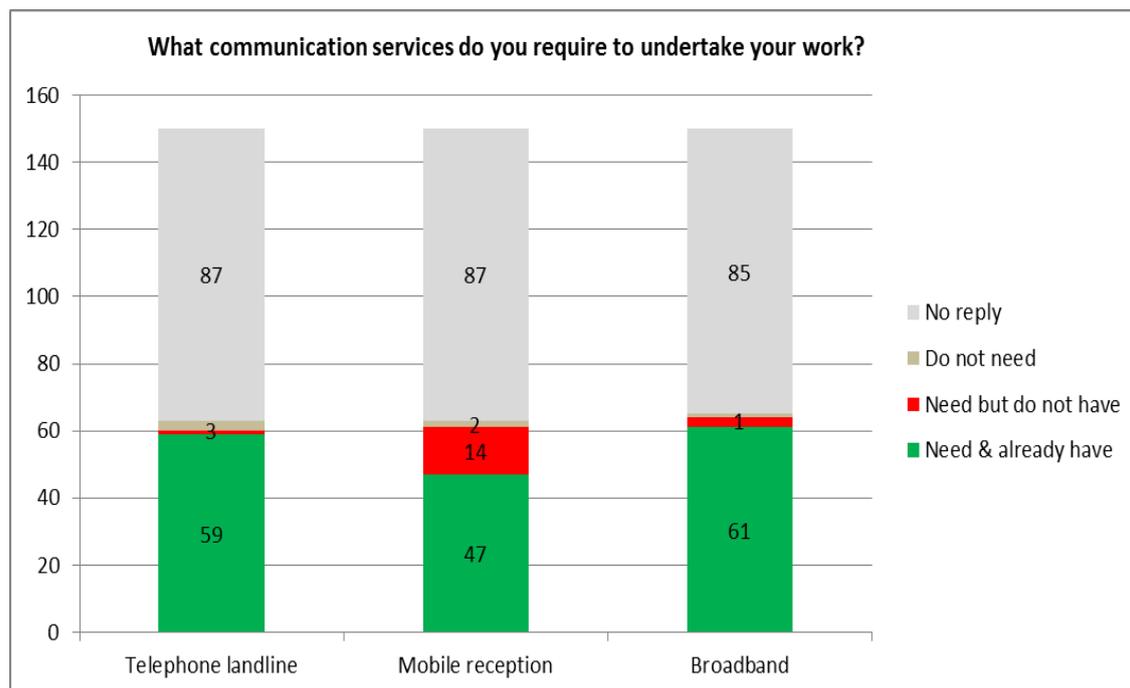


5.18 Question B5 asks...*Would you like to work from home if you had the proper facilities to do so?* 21 respondents said 'yes'.

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 work?*



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



Part C - Housing needs

5.21 45 households completed *Part C: Housing Needs* of the survey questionnaire self identified themselves in need of more suitable housing in Twyning.

5.22 30 of the 45 respondents needing to move home are regarded as having financial means to afford suitable housing in the private sector in Twyning. Account is taken of a household's net monthly income, maximum monthly rent or mortgage afforded, and deposit afforded. These include:

- 10 families
- 16 couples (13 of whom are 60+ years of age)
- 4 single persons (all single persons are under age of 60 years or did not state their age)

There are 15 households in need of affordable housing.

5.23 Of the 15 households in need of affordable housing, 8 respondents indicated a need to move within 2 years, 5 respondents indicated a need to move between 2-5 years, 1 respondent indicated a need to move in excess of 5 years and 1 respondent said they wanted to move but 'not now'.

5.24 Three respondents indicated they were on the Borough Council's housing register (Homeseeker Plus) for affordable rented housing, and two respondents indicated they were registered with Help to Buy South for low cost home ownership.

5.25 These are comments made by persons in need of alternative housing, not necessarily affordable housing, who answered 'no' and who were asked to explain why they were not on the housing register:

- No – not currently wishing to move.
- No – own our house but wish to move back to where we grew up.
- No – don't know about it.
- No – not yet old enough (age of respondent not given).

5.26 Respondents provided the following reasons for needing to move home. Note: some households gave more than one reason for needing to move:

- 10 households indicated a need to set up an independent home
- 1 households indicated a need to move to cheaper accommodation
- 1 household indicated a need to move for employment reasons
- 3 households indicated a need to move to larger accommodation
- 2 households stated a need to move for 'other' reasons.

5.27 Below is a description of the 7 households in need of rented accommodation:

- **Couple (aged 23 yrs & age not given)**
- **Couple (aged 53 yrs & 57 yrs)**
- **Family (with daughter aged 4 yrs, sons aged 6 yrs & 7 yrs)**
- **Single person (age not given)**
- **Family (no details given)**
- **Single person (aged 24 yrs)**
- **single person (age not given)**

5.28 Financial information provided on the respondents' questionnaires indicate that 8 households might be able to afford shared ownership (part buy and part rent) or equity share:

- **Family (no details given)**
- **Single person (age not given)**
- **Couple (aged 24 yrs & age not given)**
- **Family (with son aged 30 yrs & daughter aged 27 yrs)**
- **Family (with daughter aged 1 month)**

- **Single person (age not given)**
- **Couple (aged 26 yrs & age not given)**
- **Single person (aged 20 yrs)**

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 assessment of how much a household can afford requires information on incomes and savings 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 Twyning.

6.7 The average price of properties sold in Twyning in the 24 months to October 2016 are shown in Table H below.

Table H: Average Prices of residential properties in Twyning sold in the period 24 months to October 2016 (source: HM Land Registry)

Average House Prices in Twyning Parish (£)		
House Type	Price	Number of Sales
Detached	£428,611	18
Semi-detached	£263,200	10
Terraced	£180,000	1
Flats	£169,250	4
All	£339,515	33

6.8 The number of house sales are for new and existing properties where the sale details registered with the Land Registry are in Twynning 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 dwellings in the parish.

Table I: Average house prices for Tewkesbury Borough (source: HM Land Registry)

Average price: Tewkesbury from January 2008 to March 2017

Key: ● all property types

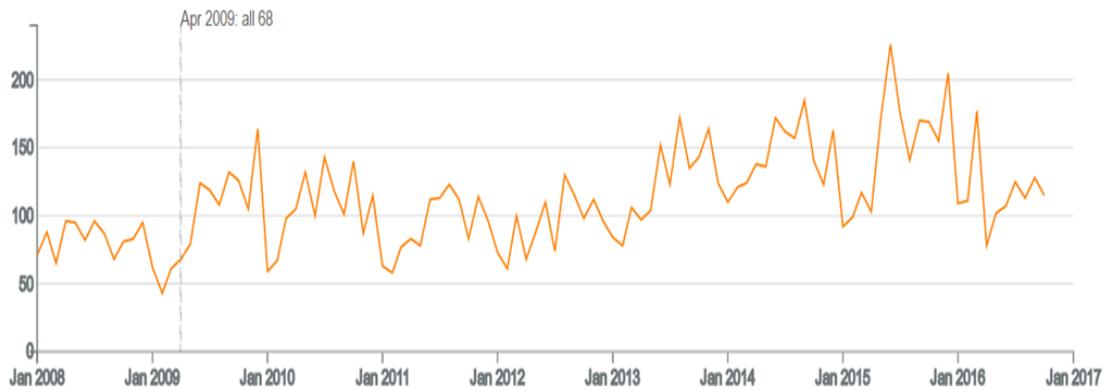


6.11 HM Land Registry tells us that the average price of residential properties sold in Tewkesbury Borough is £257,684 in December 2016.

6.12 The latest figures show that for Tewkesbury Borough there has been a small fluctuation in average house prices during 2010 and 2012, with a steady rise in prices between 2013 and 2016. For the 12 months to December 2016 average houses prices increased by 6.23%.

Table J: Sales volume for Tewkesbury Borough (source: HM Land Registry)

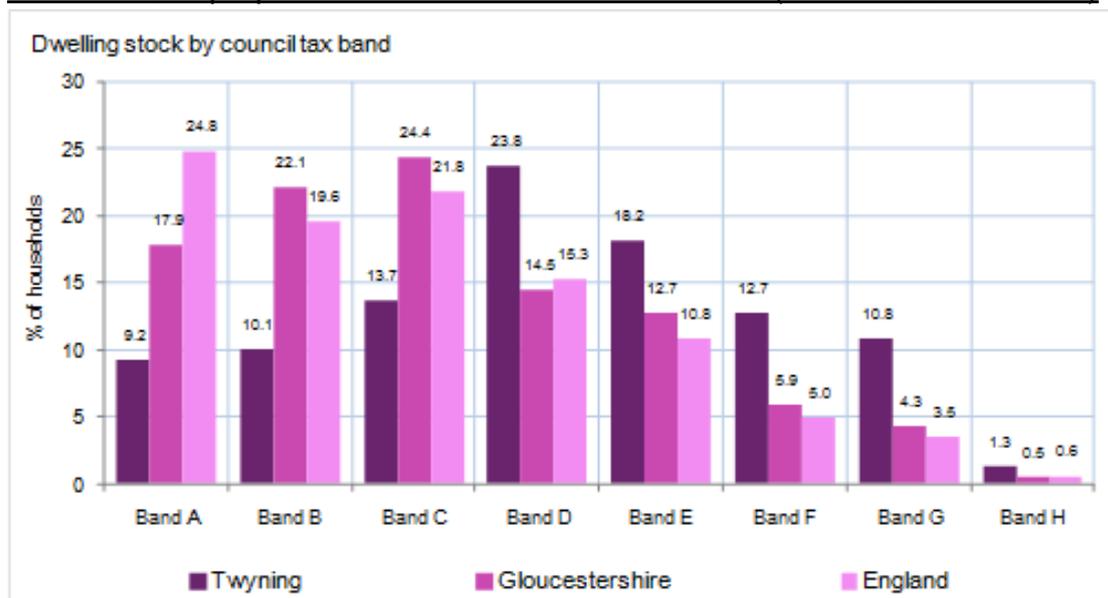
Total sales volume



6.13 House sales volumes in Tewkesbury Borough fell significantly from a peak of 182 in June 2007 to a low of 42 in January 2009. Subsequently, sales numbers have undergone a steady recovery reaching a peak of 225 in June 2015, reducing to 115 in October 2016. Winter is traditionally a time of fewer house sales.

6.14 Table K below compares the percentages of dwellings in each of the Council Tax bands for Twyning, Gloucestershire, and England. Twyning has a lower percentage of properties in Bands A, B, C, D i.e. lower priced properties, and a higher percentage of properties in Bands F, G and H i.e. higher prices properties.

Table K: % of properties within each council tax band (source: Census 2011)



6.15 Table L below shows the property values for Council Tax Bands A to H. Note: Banding is based on property values on **1st April 1991**.

Table L: Council Tax Banding

Band	Property values (As at 01/04/91)
A	up to £40,000
B	£40,001 - £52,000
C	£52,001 - £68,000
D	£68,001 - £88,000
E	£88,001 - £120,000
F	£120,001 - £160,000
G	£160,001 - £320,000
H	Exceeding £320,000

EXAMPLE: CALCULATION FOR A MORTGAGE

6.16 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.

6.17 To afford the cheapest house sold during the past 2 years in Twyning (£180,000) a household would require at least £27,000 as a deposit, and their annual gross income for mortgage purposes would have to be at least £43,714.

6.18 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% APR upwards. Applying a 4% interest rate to a mortgage of £153,000 equates to £816.15 per month for a repayment mortgage (repayment of capital and interest) over a 25 year period.

Table M: Local earnings

Gross annual earnings for residents and employees in local authority areas

Area	Median gross annual earnings for residents (£)	Median gross annual earnings for employees (£)
Cotswold	19,131	18,707
Forest of Dean	20,203	20,035
Gloucester	20,723	20,019
Stroud	23,550	22,974
Cheltenham	23,891	21,297
Tewkesbury	21,549	22,054
Gloucestershire	21,576	20,822
South West	20,711	20,107
Great Britain	22,514	22,157

Source: Annual Survey of Hours and Earnings 2014, Office of National Statistics

- The median (50th percentile) in the table above shows gross annual earnings of residents in Tewkesbury Borough (£21,549) is more than the corresponding regional figure (£20,711) and lower than the national figure (£22,514). Similarly, the median for earnings of employees in Tewkesbury Borough (£22,054), although higher than residents' earnings, is higher than the corresponding regional (£20,107), but lower the national figures (£22,157).
- Considering the average prices of homes (£339,515) sold in Twyning Parish during the 2 years to October 2016 a household on a median income living in Tewkesbury Borough (£21,549) would be unable to purchase a property without a substantial deposit.

Private rented

6.19 Information gained from 'Rightmove.com' tells us these are the starting prices of rents per calendar month (pcm) for the following property types in August 2016:

Studio flat (Tewkesbury).....	£425 pcm
One bedroom flat (Tewkesbury).....	£475 pcm
Two bedroom semi-detached house (Puckrup).....	£750 pcm
Three bedroom bungalow (Twyning).....	£750 pcm
Three bedroom semi-detached house (Twyning).....	£895 pcm
Four bedroom house (Strensham).....	£900 pcm

6.20 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 £20,400 for a studio flat in Tewkesbury, £36,000 for a two bedroom house in Puckrup, £42,960 for a three bedroom house in Twyning and £43,200 for a four bedroom house in Strensham. Of course, the rent does not include running costs e.g. council tax, fuel bills etc.

6.21 By comparing the monthly costs of private rented property with home ownership, it is significantly less expensive to rent than to buy a similar starter-type home (if there was any such property available).

What is affordable rented housing?

6.22 The levels of rent that Registered Providers are able to charge are restricted by *Homes and Communities Agency*. These rents are known as *target rents* and are subject to the national Housing Benefit scheme.

6.23 The *target* rents of properties let by Housing Associations are controlled by the Homes & Communities Agency for the Government. Rents are calculated according to a formula based on relative property values and relative local earnings.

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

6.25 The Coalition Government has introduced *affordable* rents for council and some housing association rented properties. The *affordable* rents are up to 80 per cent of market rents. For many areas of rural Gloucestershire that means *affordable* rents are significantly higher than traditional *target* rent levels.

7. CURRENT AFFORDABLE HOUSING STOCK

7.1 Table O below shows the current provision of affordable housing in Twyning parish.

Table O: Affordable housing stock as at 31st March 2017

Tenure	2 bed flat	1 bed bungalow	2 bed bungalow	2 bed house	3 bed house	Total
Rented	4	3	15	6	5	33

7.2 Severn Vale Housing has had two relets between April 2015 and March 2017 both over 60's two bed bungalow.

8. CURRENT PLANNING CONSENTS FOR LARGE RESIDENTIAL SITES

8.1 There are two large sites in Twyning parish which currently benefit from planning consent for residential development. These are:

a) development at land off Fleet Lane, Twyning 13/01205/FUL for 22 dwellings;

b) development at White House Field, Brockeridge Road, Twyning 13/00978/FUL for 58 dwellings.

Each site is required to deliver a proportion of affordable housing in accordance with the Section 106 Agreement attached to the planning consent.

Table P: Development at land off Fleet Lane, Twyning 13/01205/FUL for 22 dwellings

Affordable dwellings		
Dwelling type	Tenure	Number of dwellings
1 bed bungalow	Rented	1
2 bed bungalow	Rented	1
3 bed house	Rented	3
2 bed house	Shared ownership	1
3 bed house	Shared ownership	2
Total		8

Table Q: Development at White House Field, Brockridge Road, Twyning
13/00978/FUL for 58 dwellings

Affordable dwellings		
Dwelling type	tenure	Number of dwellings
1 bed flat	Affordable rent	4
2 bed house	Affordable rent	5
3 bed house	Affordable rent	2
2 bed house	Shared ownership	6
3 bed house	Shared ownership	4
Total		21

9. SUMMARY

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

9.2 The information gained from this survey is a key element of assessing local needs. Other useful sources of information include Tewkesbury Borough Council's Housing Register (known as 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, 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 Twyning parish 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 Twyning for rent and for shared ownership. This survey has shown 42% of properties in the parish have 4 or more bedrooms.
- Of those 45 respondents to the questionnaire who need to move to more suitable accommodation, 15 households require affordable housing. In the current financial market some potential purchasers, particularly first time buyers, are experiencing difficulties obtaining a mortgage. In August 2016 the Bank of England Base Rate fell to all time low of 0.25% where it remains today. However, mortgage lenders often charge higher rates of interest to first time buyers and require substantial deposits, sometimes 10% or more of the purchase price as well as charging arrangement/ administrative fees.

Table R: Households in need of rented

Households <60 years of age			Households with one or more member >60 years of age		
Single persons	Couples	families	Single persons	Couples	families
2	2	2	1	-	-

Table S: Households in need of shared ownership/intermediate (showing household's stated preferred dwelling)

Households <60 years of age			Households with one or more members >60 years of age		
Single persons	Couples	families	Single persons	Couples	families
3	2	3	-	-	-

10. CONCLUSION

10.1 This survey has determined that there are **15 households 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 the District rather than priority awarded to local people.

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

11. RECOMMENDATIONS

It is recommended that:

- a) Tewkesbury Borough Council is provided with the Housing Needs Survey Report.**
- b) Anyone who is in need is encouraged to apply on the District Council's Housing Register (Homeseeker Plus) and Help to Buy.**
- c) The Housing Needs Survey Report is published on the parish council's website.**

Anyone wishing to apply for affordable rented housing must apply on Homeseeker Plus website www.homeseekerplus.co.uk or contact Tewkesbury Borough Council Housing Advice Team on tel 01684 272212.

Anyone wishing to apply for affordable home ownership must apply on Help to Buy South www.helptobuysouth.co.uk.