



Southrop

Cotswold District

Parish Housing Needs Survey Report

March 2021

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1. Introduction

1.1 In September 2018 Gloucestershire Rural Housing Partnership (GRHP), whose members include Cotswold District Council, made the decision to take a strategic approach to parish housing needs surveys. A programme of parish surveys has been compiled with the approval of Cotswold District Council.

Gloucestershire Rural Community Council (GRCC) undertakes parish housing needs surveys on behalf of GRHP.

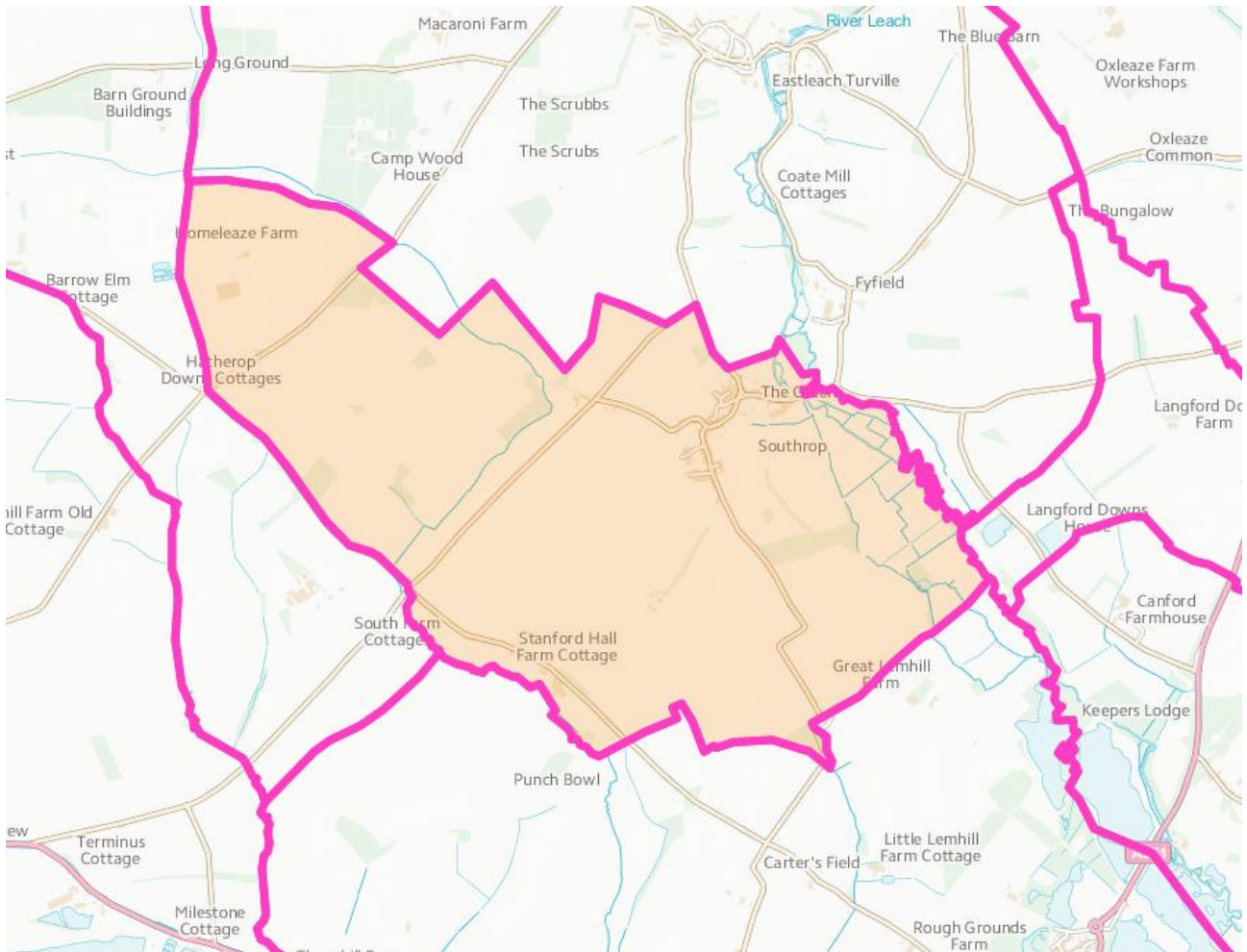
1.2 The Rural Housing Enabler (RHE):

- is employed by GRCC, which is part of the national network of Rural Community Councils under the umbrella body of ACRE (Action with Communities in Rural England).
- works with rural communities, housing associations, local authorities, other community organisations (including community land trusts), developers, planning consultants, and landowners.
- is an independent and neutral adviser.
- is a post largely funded though contributions from Cotswold District Council, Forest of Dean District Council, Stroud District Council, Tewkesbury Borough Council, and several housing associations working in the county. GRCC's services are sometimes commissioned by private developers, landowners, and their agents.

1.3 Prior to the survey being undertaken and for clarification, a copy of the survey questionnaire and its methodology were issued to an officer for housing services provided by Cotswold District Council and approved by them. This report is valid for up to 5 years from the survey (October 2020).

2. Parish Summary

Ordnance Survey map showing Southrop parish boundary.



Source: Ordnance Survey Election Maps <https://www.ordnancesurvey.co.uk/election-maps/gb/>

2.1 According to Cotswold District Council there were 137 residential dwellings and 17 businesses on the Council Tax register in September 2020. The ONS Mid-Year Estimates 2018 gives the total population of the civil parish as 285.

2.2 Facilities include Community Shop and Post Office, village hall, pub, Southrop Primary School, and St Peter's church.

3. Aim

3.1 The purpose of the survey is to investigate and identify the affordable housing needs of people who live, work, or have close family ties to Southrop parish.

3.2 Although there is no set definition of housing 'need' and 'demand' they can be broadly described as follows:

Housing 'demand' is a market driven concept and relates to the type and number of houses that households will choose to occupy based on preference and ability to pay.

Housing 'need' is an indicator of existing deficit: the number of households that do not have access to accommodation that meets certain normative standards. This measure mainly refers to the level of need for more or improved social housing.

Source of information: House of Commons Library Social Policy Section Standard Note SN06921

3.3 The aim of the survey is to provide a robust report on the parish's housing needs based on evidence from reliable sources. This report will be made available electronically to the local housing authority, Cotswold District Council, Southrop Parish Council, and local residents upon request.

4. Survey Distribution and Response

4.1 Questionnaires were sent by Royal Mail and addressed to the occupiers of 154 dwellings during the week beginning Monday, 5 October 2020. Recipients were asked to return their completed questionnaires to GRCC's offices in the Freepost envelope provided within two weeks of receipt. Allowing for late returns, all questionnaires received by 20 November 2020 are included in this report.

4.2 The questionnaire is divided into two parts. Part A is entitled 'You and Your Household' and includes a section on Community-led Housing. Part B is entitled 'Housing Needs'.

4.3 Every household was asked to complete Part A of the form. If a household considered themselves to be in housing need, or likely to be in need of re-housing in the next five years, they were invited to complete Part B. Households were also asked to forward the questionnaire to anyone they knew who had moved away and might wish to return to live in the parish.

4.4 39 completed questionnaires were received at GRCC's offices. This equates to a response rate of 25.3%. For comparison, since 2009 GRCC has received response rates for parish housing need surveys ranging between 10% and 55%.

5. Key Findings

Part A – You and Your Household

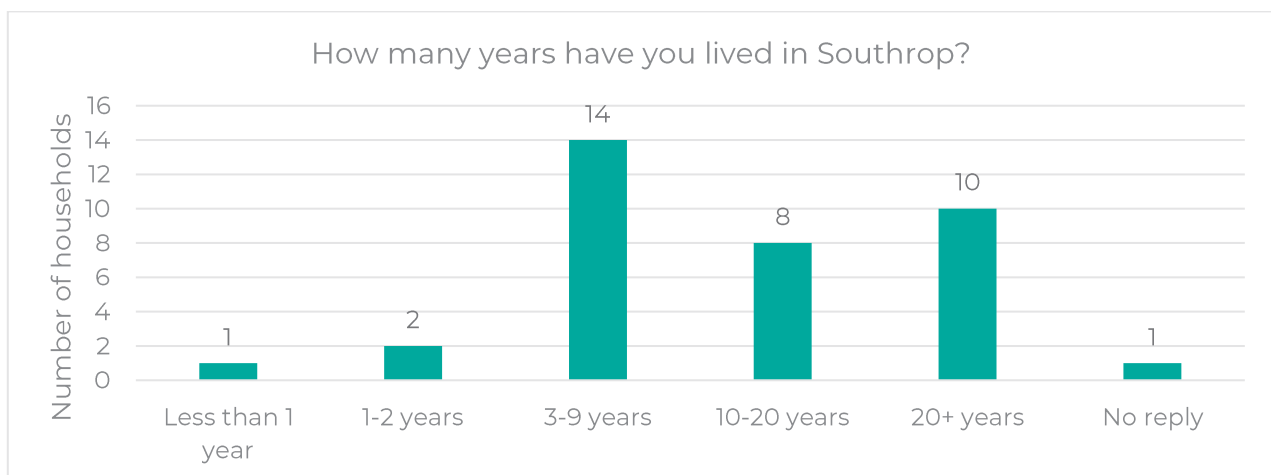
5.1 Below are the responses to questions in Part A.

Question A1

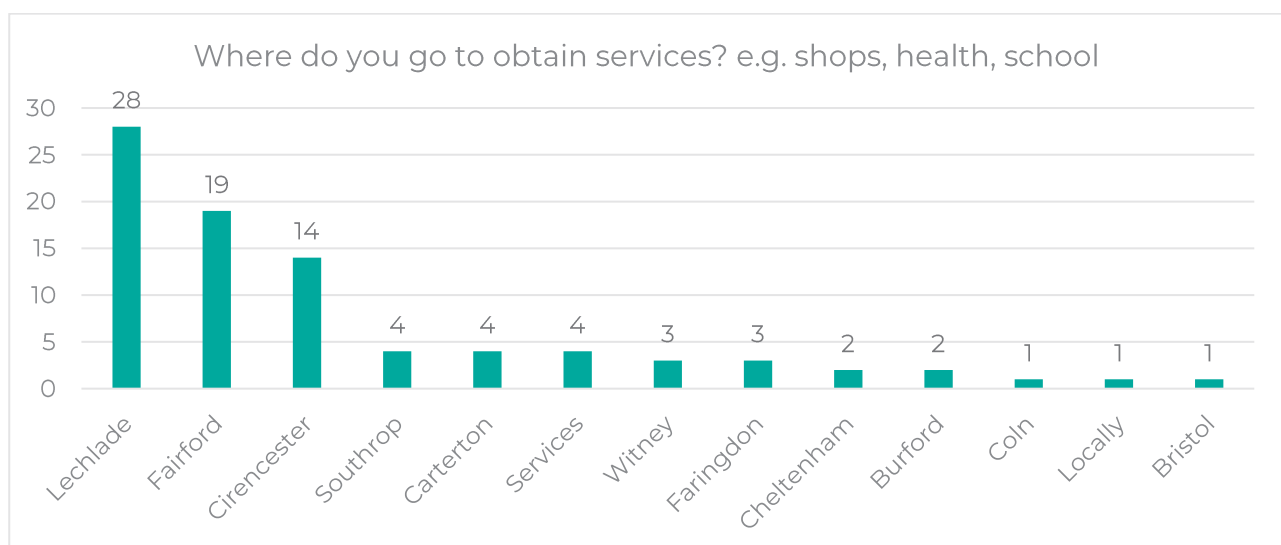
Is this your main home?		
Yes	No	No reply
34	3	2

5.2 Three people have indicated that their dwelling in Southrop is not their main home. Respondents whose main home is elsewhere were asked not to complete the rest of questionnaire but to still return it to GRCC. Any responses given will not be included in this report, giving a total of 36 respondents for the remaining questions.

Question A2



Question A3



5.3 This was an open question with multiple responses given.

Question A4

How do you travel to these services?							
Car / motorbike	Lift (incl. taxi)	Bus	School bus	Community transport	On foot	By Bicycle	Other
36	0	3	0	1	4	4	1

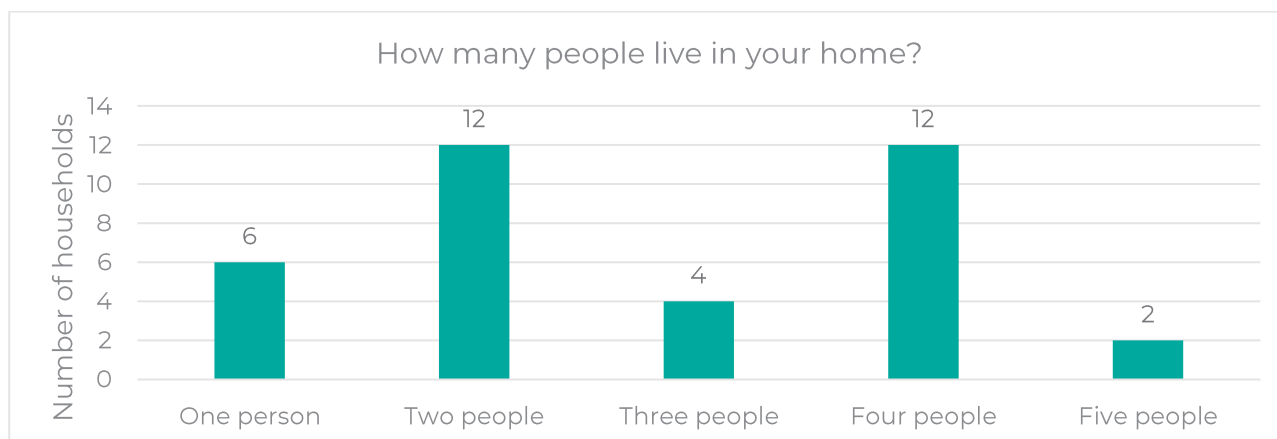
Question A5

Is your home a ...					
House	Bungalow	Flat / apartment	Sheltered / retirement	Caravan / mobile home	Other
32	4	0	0	0	0

Question A6

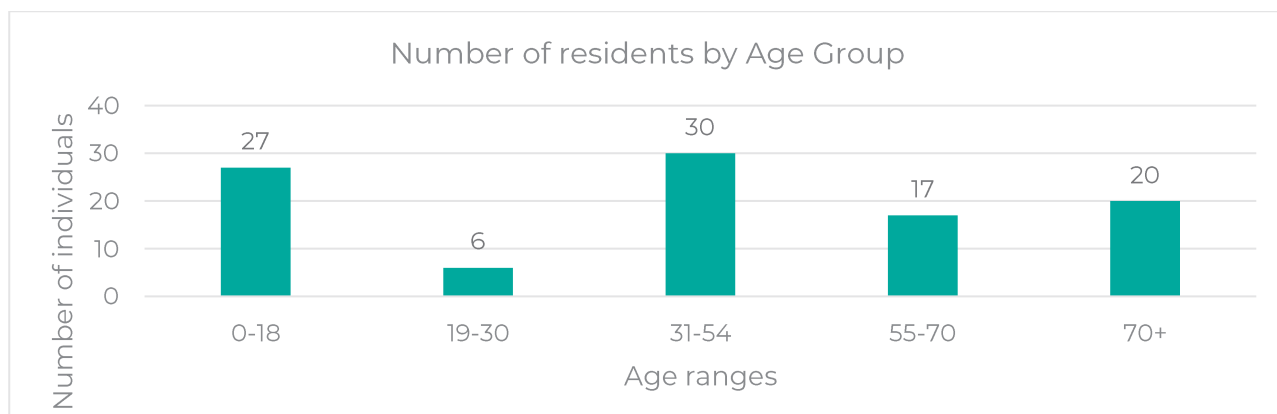
How many bedrooms does your home have?				
1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	No reply
0	5	15	16	0

Question A7

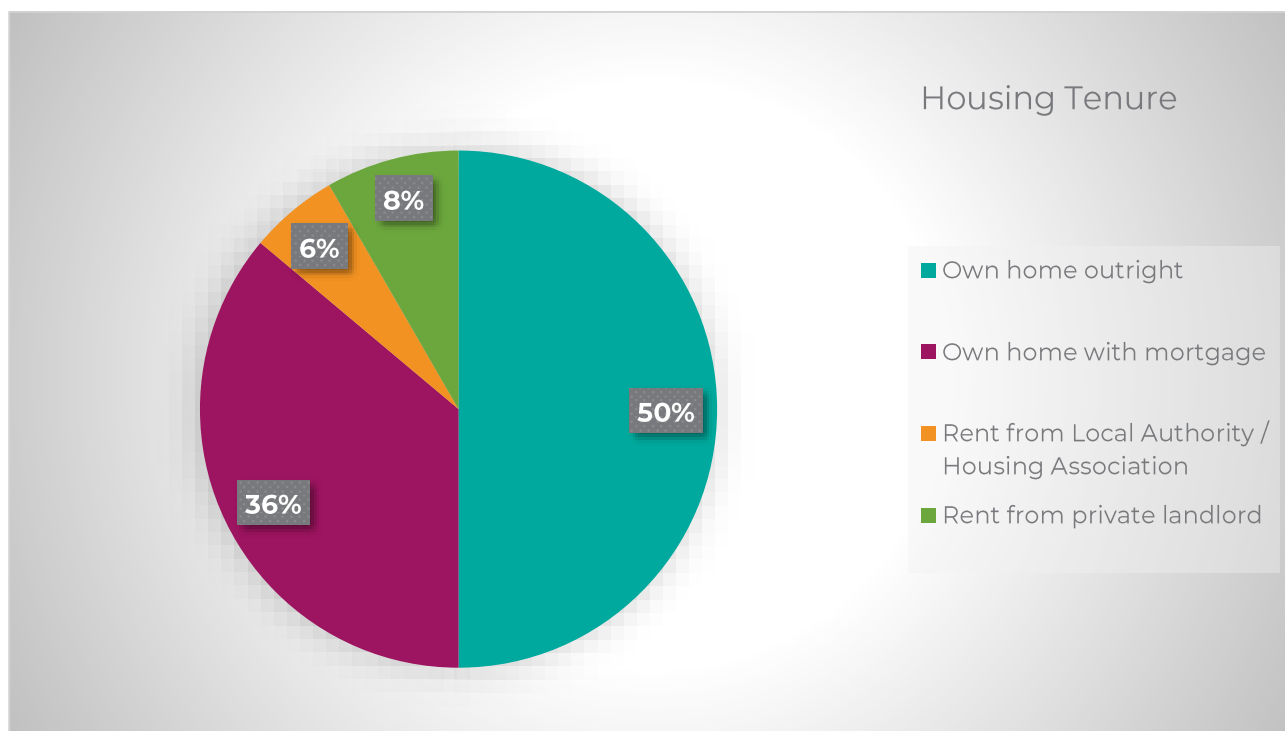


5.4 No respondents indicated that there are six or more people living in their home so these options have not been included in the above chart. All 36 potential respondents answered this question.

Question A8



Question A9



5.5 No respondents live in a low cost / shared ownership home, have a home tied to their job, or live with family / friends, and no respondents chose the 'Other' option so these have not been included in this chart. All 36 possible respondents answered this question.

Question A10

Has anyone from your family moved away from Southrop in the last 5 years due to difficulty finding a home they could afford locally?		
Yes	No	No reply
1	35	0

Question A11

If a need is identified, would you support a small development (2-15 dwellings) of affordable housing for local people in the parish?			
Yes	No	Maybe	No reply
12	10	12	2

Question A12

5.6 Respondents were invited to suggest a site where a small development of affordable housing for local people could be built in the parish. Of the 36 possible respondents, 16 replied to this question. Some respondents suggested more than one potential site. Percentages below are out of 16.

5.7 The table below shows the most common areas suggested along with the numbers of 'Don't know' replies and responses against development. A schedule of all comments is listed in Appendix A.

	Number of respondents	% of respondents
Council-owned land	4	25%
Southrop Airfield	1	6.25%
Cotton Borough	1	6.25%
Stonesfield Close	1	6.25%
Infill around village	1	6.25%
Wales	1	6.25%
Don't know	5	31.25%
Against development	3	18.75%

Question A13

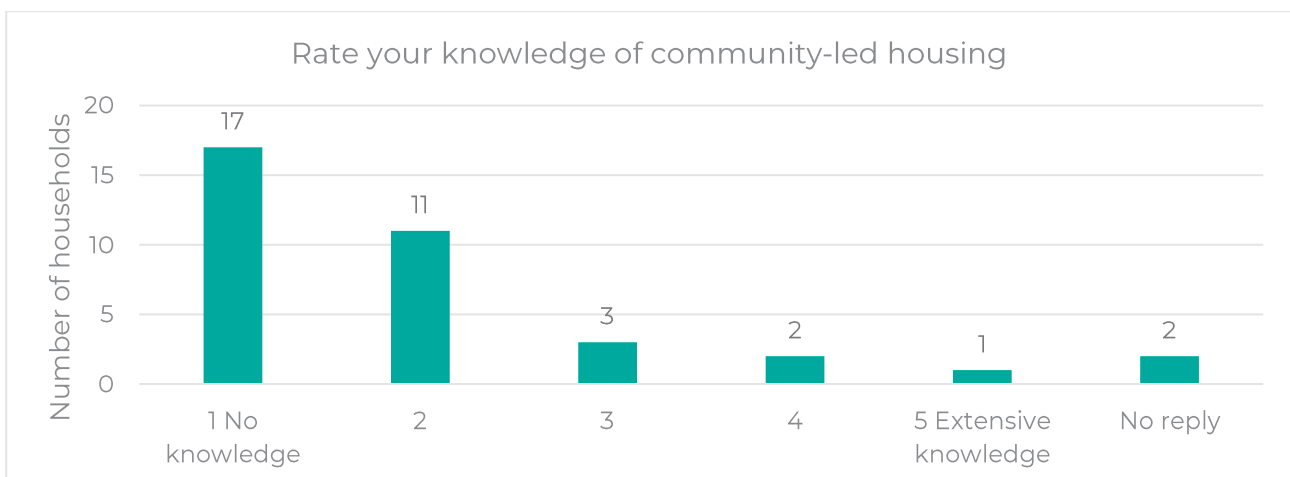
5.8 The question invites comments on the issue of affordable housing in the parish. Of the 36 possible respondents, 25 replied to this question. The summary of responses by subject area is provided below. A schedule of all comments is listed in Appendix B.

Subject area	Number of comments
Lack of facilities for residents	5
Not supportive of development	4
General / other	4
Have enough social / affordable housing	3
Affordability concerns	3
Supportive of development	2
Affordable housing for young families	2
Development type	2

Community-Led Housing questions

Question A14

5.9 Respondents were asked to rate their knowledge of community-led housing on a scale from 1 to 5, with 1 being 'No knowledge' and 5 'Extensive knowledge'.



Question A15

Have you ever been involved in a Community-led Housing project?		
Yes	No	No reply
2	32	2

Question A16

Would you be interested in being involved in a Community-led Housing project?		
Yes	No	No reply
2	30	4

5.10 Those who ticked 'Yes' were invited to provide their contact details if they would like GRCC to get in touch about Community-led Housing. Both of the two respondents did so.

Question A17

Do you think this approach to housing would benefit your community?		
Yes	No	No reply
15	13	8

Part B – Housing Needs

What is affordable housing?

5.11 Affordable housing is defined in the National Planning Policy Framework (published February 2019) as follows:

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and / or is for essential local workers); and which complies with one or more of the following definitions:

a) **Affordable housing for rent:** meets all of the following conditions;

a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable);

b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and

c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary

legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, these restrictions should be used.

c) *Discounted market sales housing*: is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

d) *Other affordable routes to home ownership*: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

5.12 8 households completed *Part B: Housing Needs* of the survey questionnaire and self-identified themselves in need of alternative housing. Of these, 2 indicated they would need to move within one year; 3 in one to two years; and 1 in three to five years from the date of the survey (October 2020). 2 people did not indicate when they needed to move.

5.13 1 person who responded to the survey has not been included in these figures because they did not provide enough information to assess, and 3 want to move away from Cotswold District.

5.14 According to information provided on their completed questionnaires 3 households require affordable rented housing. None of the households specify wanting to stay within the parish, but two specify staying within Cotswold District.

5.15 Information about the 3 respondents requiring affordable rented housing is shown in the table below.

Table B1: Households in need of affordable rented housing

Household	Dwelling type & no. bedrooms	Connection with Southrop	Current tenure	Reason for moving	Where would you prefer to move?
Single person aged 55-70 years	One bed house, bungalow or flat	Currently lives in the parish	Private rented	Requires a cheaper home	Within the Cotswold District
Unknown	One bed house or flat	Currently lives in the parish	Living with friends/family	Requires an independent home	Within the Cotswold District
Single person aged 70+ years	Sheltered or supported accommodation	Currently lives in the parish	Affordable rented	unknown	unknown

5.16 None of these households have indicated they are on Cotswold District Council's housing register for rented housing (known as Homeseeker Plus).

5.17 Details of households seeking alternative housing on the open market are shown in table B3 below.

Table B3: Households seeking alternative housing on the open market

Household	Dwelling type & no. bedrooms	Connection with Southrop	Current tenure	Reason for moving	Where would you prefer to move?
Family	3 bed house or bungalow	Currently lives in the parish	Private rent	Needs a larger home	Within the Parish

5.18 Analysis of the Cotswold District Council's housing register at the time of the survey indicates that there is 1 household requiring a 3 bedroom property with a local connection to Southrop seeking affordable rented housing in Southrop Parish. Please note that there were a further 6 households with a local connection to the neighbouring parishes that were seeking 1, 2 and 3 bedroom affordable rented accommodation in Southrop Parish.

5.19 Consideration of the Housing Needs Survey and the Housing Register would suggest there are potentially up to 4 households with a local connection to Southrop in need of affordable rented housing.

6. Affordability

6.1 A household's current housing circumstances, income, and savings, the cost of borrowing and the state of the housing market are key factors for assessing a household's need for affordable housing.

6.2 In simple 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 on tenure, there will be additional factors that will impact on the 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; stamp duty; legal fees; search fees; etc.

6.4 For rented, these costs may include: rent; deposit; rent paid in advance; service charges; application or administration fee; and reference fee.

Home ownership

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

6.6 Using information gained from HM Land Registry, it is possible to obtain the average prices of properties sold in Southrop in the two years prior to October 2020. These are shown in the following table.

Average prices of residential properties in Southrop sold in the last two years prior to October 2020 (according to HM Land Registry)

House type	Average Price (£)	Number of Sales
Detached	612,500	6
Semi-detached	407,500	2
Terraced	440,000	1
All	547,778	9

6.7 The number of house sales is for new and existing properties where the sales details registered with the Land Registry are in Southrop parish.

- Figures were obtained from HM Land Registry data
- There are sometimes delays in registrations of sales and this may result in under-counting of property sales.

6.8 Unfortunately, neither the number of bedrooms in each property nor the internal gross floor area is supplied.

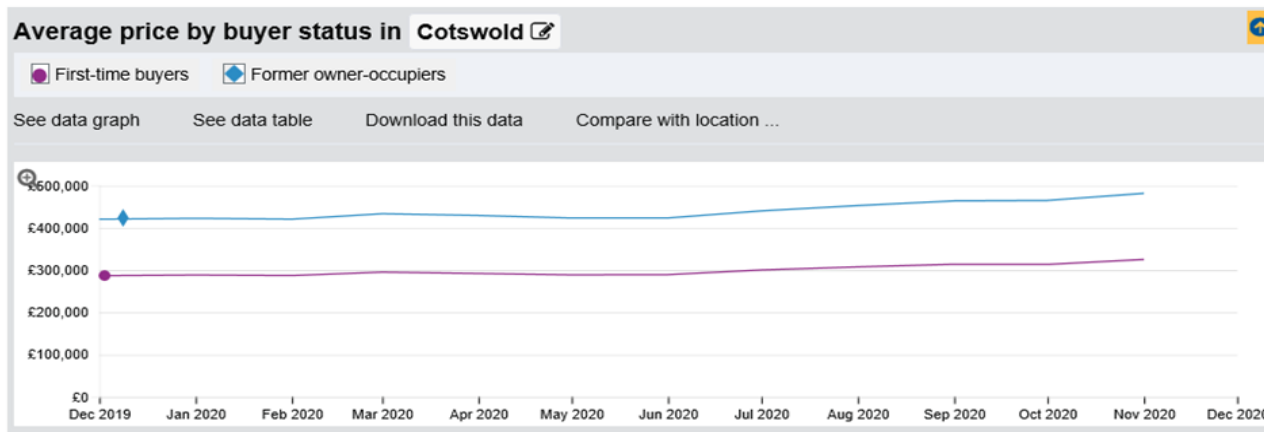
6.9 The average price of properties sold does not necessarily reflect the average value of all properties in the parish. In a small geographical area such as Southrop the numbers of sales can be small and consequently the average house prices can be skewed by one or two house sales if the property is of a very high or low value. According to the Land Registry the

highest priced dwelling sold in the last two years was £900,000 and the lowest priced dwelling was £360,000.

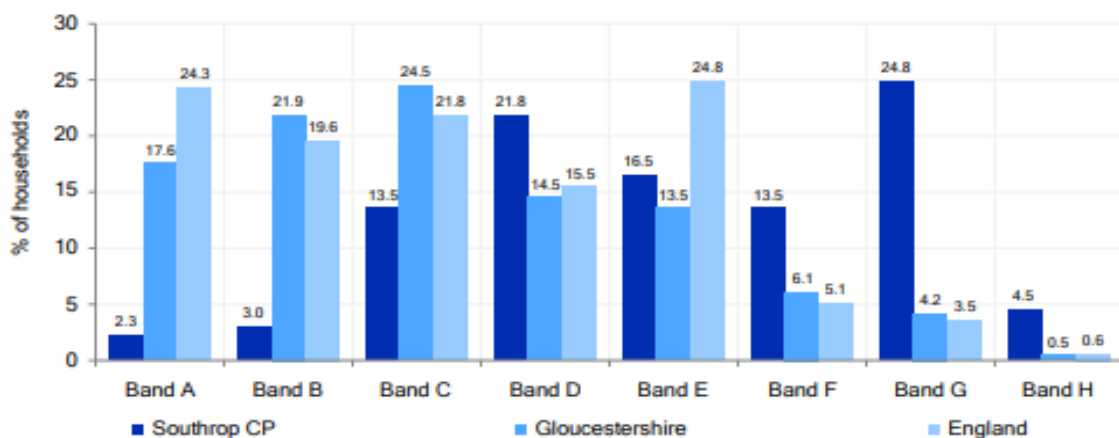
6.10 HM Land Registry tells us that the average price of new build residential properties in the Cotswold District was £601,793 in 2020 and for existing residential properties was £401,781.

6.11 HM Land Registry tells us that for the Cotswold District the average house price change was 12.8% for 12 months prior to October 2020.

Average price by buyer status in Cotswold District (UK House Price Index; data sourced from HM Land Registry)



Percentage of dwellings according to Council Tax Banding; data from Valuation Office Agency (2019)



6.12 The distribution of dwellings by Council Tax Band for Southrop parish, Gloucestershire, and England is shown in the chart above. Southrop has a disproportionately higher number of dwellings in bands D, F, G and H.

Example Calculation for a Mortgage

6.13 When applying for a mortgage the applicant is usually subject to an affordability assessment by the mortgage provider, which determines how much money they are prepared to lend. In today's financial market a household may obtain a mortgage of around 4 times their gross annual income, dependent upon their financial circumstances, and require a deposit of a minimum of 5% of the purchase price.

6.14 To afford the average priced dwelling (£547,778) sold during the past two years in Southrop a household would require a mortgage of £520,389, assuming they have a deposit of £27,389. Based on an interest rate of 4% and repayment over a period of 25 years, the monthly repayments would be £2,747. A larger deposit would reduce the size of the mortgage and hence a lower annual income could support the mortgage.

Median gross annual earnings for residents in local authority areas

Area	Full-time employees £	Part-time employees £	All employees (full-time & part-time) £
Cheltenham	33,670	10,010	26,172
Cotswold	29,895	11,149	26,338
Forest of Dean	28,434	9,126	20,613
Gloucester	26,078	8,975	21,866
Stroud	29,110	9,849	22,818
Tewkesbury	31,034	11,216	25,069
Gloucestershire	29,848	9,968	23,806
South West	29,037	10,218	22,922
England	30,670	10,468	25,095

Source: ONS Annual Survey of Hours and Earnings for 2020 (provisional)

- The median gross annual earnings of residents in full-time employment in the Cotswold District was £29,895 in 2020. This is marginally higher than the corresponding Gloucestershire figure (£29,848) and the figure for the South West region (£29,307), but lower than the figure for England (£30,670).
- Based on the average price (£547,778) of homes sold in Southrop parish in the last two years, a person in full-time employment in receipt of a median Cotswold District income (£29,895) would **be unable to purchase an average priced property without a considerable deposit of around £428,198.**
- Many potential first time buyers struggle to meet the costs of buying their own home.

Private rented

6.15 Information gained from www.rightmove.co.uk reveals the rent per calendar month (pcm) for the following property types available for rent in a 3-mile radius of Southrop in January 2021:

Property	Rent (pcm)
Two bedroom cottage (Lechlade)	£795
Two bedroom terrace (Lechlade)	£875
Three bedroom terrace (Fairford)	£1,100

6.16 Local authorities, housing associations and housing organisations generally consider a household's housing costs should not exceed 35% of a household's gross income. Households on low incomes are more sensitive to higher percentages of their income being spent on housing costs. Based on a housing cost of 35% of a household's income, a minimum gross annual income required to rent the properties above is outlined below:

- Two bedroom cottage (Lechlade) - £27,257 income needed
- Two bedroom terrace (Lechlade) - £30,000 income needed
- Three bedroom terrace (Fairford) - £37,714 income needed

Of course, the rent does not include running costs, e.g. council tax, fuel bills, etc.

6.17 The median gross income of all employees in Cotswold District (both full-time and part-time employees) is £26,338. Someone in receipt of the median gross income in the Cotswold District would not be able to afford to rent these properties in a 3-mile radius of Southrop. A person in receipt of the median gross income of full-time employees in Cotswold District (£29,895) would only be able to afford the two bedroom cottage in Lechlade.

Existing Affordable Housing Stock

6.18 As at December 2020 there were 16 affordable rented properties in Southrop parish, a mixture of 2- and 3-bedroom houses and bungalows.

6.19 There have been 2 re-lets since January 2019; both were 2 bedroom properties. These are the latest figures available from Cotswold District Council.

7. Additional Notes

7.1 Part B 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 affordable home ownership).

7.2 The information gained from this survey is a key element for assessing local needs. It should be noted that:

- Experience informs us that it is difficult to get data on the housing needs of younger people in surveys of this type. Consequently, young people are frequently underrepresented in the results.
- This report includes those who have expressed a genuine housing need and are in need of affordable housing.

7.3 Future housing development in Southrop parish should take account of future anticipated housing need as well as the number of households in immediate need.

7.4 In the current housing market some potential purchases, particularly first time buyers, are experiencing difficulties obtaining a mortgage despite mortgage interest rates being close to a record low. In November 2017 the Bank of England base rate was raised from a then all-time low of 0.25% to 0.5%, and again in August 2018 to 0.75%. In March 2020 the Bank of England base rate was cut to a record low of 0.1% due to the Coronavirus pandemic. 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.

8. Conclusion

8.1 Assessment of the information provided has confirmed that:

- Three households require affordable rented housing
- No households are in need of affordable home ownership
- One household can afford market housing.

An additional 1 household is recorded on Homeseeker Plus with a local connection to Southrop and seeking affordable rented accommodation in the parish. Please note that there were a further 6 households with a local connection to the neighbouring parishes that were seeking 1, 2 and 3 bedroom affordable rented accommodation in Southrop parish.

8.2 This report is available to the public upon request from GRCC and Cotswold District Council.

8.3 Anyone in need of affordable rented housing should apply on Cotswold District Council's housing register, Homeseeker Plus www.homeseekerplus.co.uk. For affordable home ownership contract Help to Buy South. Tel: 0800 456 1188 www.helptobuyagent3.org.uk.

8.4 For housing advice contact Cotswold District Council on tel: 01285 623000.

Appendix 1

Below are verbatim responses to [question A12: Please suggest a site where such a development could be built.](#)

Where a respondent suggested more than one site the response has been split.

Council-owned land
On council owned land, south of QUARRY VIEW. Access from Lechlade Road next to sewage station
a) Council-owned land to rear of Quarry View
The small council paddock on way out of village past Bromford Housing development
Council-owned land on Lechlade Road as you leave the village on the right
Southrop Airfield
b) Southrop Airfield (disused WWII Airfield)
Cotton Borough
Cotton Borough
Stonesfield Close
Behind Stonesfield Close
Infill around village
Various local fields close to the village are suitable to fill in round the village, including non-farmland and parts of Southrop Manor Land
Wales
Wales
Don't know
No idea
No idea
Not sure
There isn't an obvious one
Don't know
Against development
All sites have been used. Since 1982 when we moved here there has been a 50% increase in dwellings. It is not feasible to live here without transport.
Insufficient amenities in Southrop for a development
None

Appendix 2

Below are verbatim responses to [question A13: If you have any comments on the issue of affordable housing in your parish please use the space below.](#)

Responses have been divided into suggestions by subject area. Where a respondent made comments which cut across several areas, the comments have been divided between the two.

Affordable housing for young families
Most of the young people who have grown up in the village choose to move to larger places for more social life and work
It is a positive thing because it brings young families and people into the village, to sustain the school, and who are permanent members of the community, rather than second homeowners. And reduces average age of people living here.
Have enough social / affordable housing
We already have enough social housing
There is quite a lot of social housing already in village not given to people with a connection. Too many cars and vans parked all over the place
Southrop is isolated with no amenities in the village. We already have a sufficient percentage of affordable houses based on the size of the village. It's a quiet village with little or no nuisance.
Development type
Affordable should be small and affordable. Semi-detached or short terrace
Affordable is good; cheap is not good. Building needs to be in keeping with the village, part of which is a Conservation Area
Affordability concerns
They are only affordable in the first instance. Right to buy etc. increase the price
Affordable housing would still reflect the inflated local house prices and should be limited to 2 bedroom dwellings
Until a way is found to ensure that developers comply with rules for affordable housing there is little point trying to create such housing
Lack of facilities for residents
It would be unsuitable as the village is unsuitable for sustainable development: minimal employment opportunities, minimal public transport, no mains drainage in village
Unlikely to be required as few jobs in village. Affordable housing would be better situated in Lechlade and Fairford where there are local facilities.
Our village does not have the services to have any more houses, no shop, no pub, no gas line and 1 bus a day

I think Southrop is too rural for a development of affordable housing. There are few facilities (a primary school and a village shop / post office which only opens once a week for 3 hours), poor transport links and a car is really a necessity. Lechlade / Fairford would be a better option.

Without local work and transport infrastructure it will be v. difficult for those on low incomes to obtain employment unless they have own vehicles.

Supportive of development

If there were more houses it wouldn't be a problem!

Perhaps a small development of 5 houses –assuming that they remain affordable housing

Not supportive of development

Affordable housing brings the wrong families to the small community, sometimes non-drivers and we purposely bought a high-priced property to be further away from Lechlade where too much affordable housing and too much traffic is present. We like the quieter village for home owners.

This is a small conservation village, which has had enough development in the last 25 years

We have plenty of new housing for a tiny village. We've done our bit.

Southrop is not a suitable village for affordable housing

General / other

Very few exist

None

None

a) The houses are never given to those with a REAL connection to the village

[see 'Have enough social / affordable housing']

c) Not environmentally friendly when town centres are going to be empty of shops and could be used for housing.