

Shipton Moyne

Cotswold District

Parish Housing Needs Survey Report January 2020

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1. Introduction

1.1 In September 2018 Gloucestershire Rural Housing Partnership (GRHP), amongst 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. GRCC (Community Action in Gloucestershire) undertakes parish housing needs surveys on behalf of GRHP.

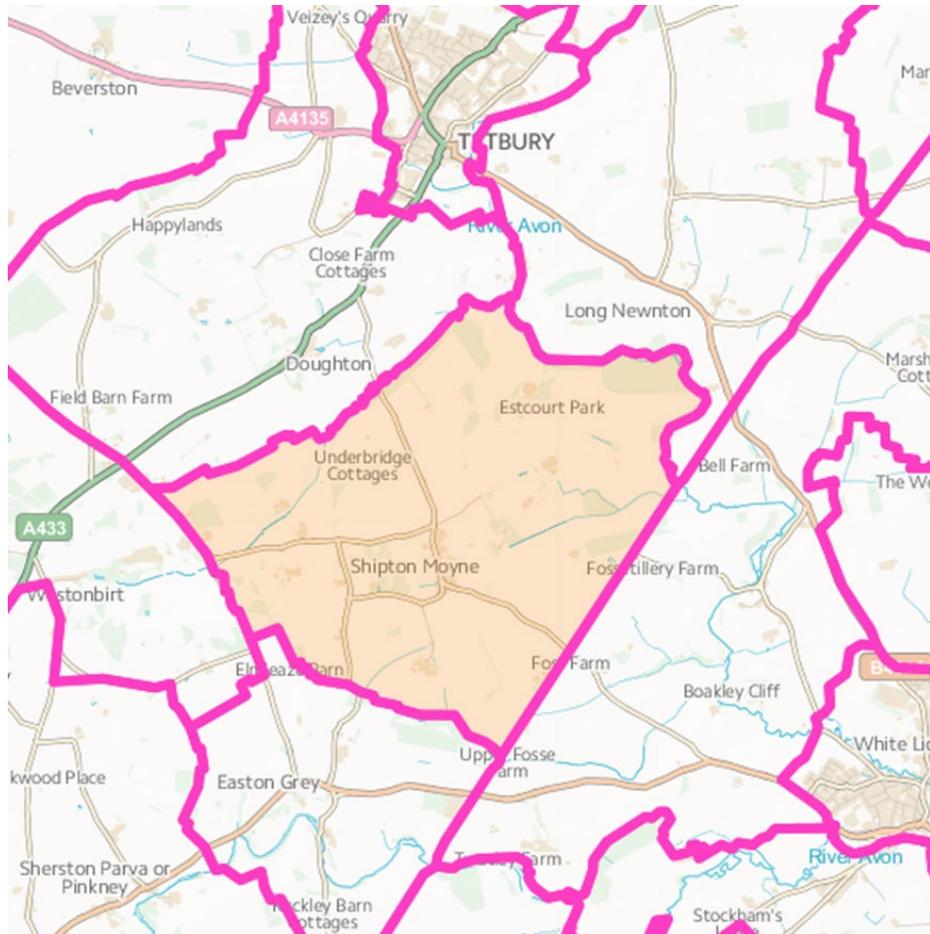
1.2 The Rural Housing Enabler (RHE):

- is employed by Gloucestershire Rural Community Council, which is part of the national network of Rural Community Councils and has Action with Communities in Rural England as the umbrella body.
- works with rural communities, housing associations, local authorities, other
- community organisations (including community land trusts), developers, planning consultant and landowners.
- is an independent and neutral advisor.
- post is largely funded through contributions from Cotswold District Council, Forest of Dean District Council, Stroud District Council, Tewkesbury Borough Council, and eight housing associations. GRCC's services are sometimes commissioned by private developers, land owners 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 survey is valid for up to 5 years from the survey (November 2019).

2. Parish Summary

Ordnance Survey map showing Shipton Moyne parish boundary



Source: Ordnance Survey election maps

<https://www.ordnancesurvey.co.uk/election-maps/gb/>

2.1 According to Cotswold District Council there were 147 dwellings in Shipton Moyne parish on the Council Tax register in November 2019. And according to the Census 2011 there were 280 people living in the parish.

2.2 By road Shipton Moyne is 3.1 miles from Tetbury and the nearest stations on the national rail network is 10.1 miles away in Kemble.

2.3 Shipton Moyne parish has limited facilities including: village hall, The Church of Saint John the Baptist and The Cat and Custard Pot Inn .

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 Shipton Moyne parish.

3.2 Although there is no set definition of housing 'need' and 'demand' they can broadly be 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, Shipton Moyne 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 127 dwellings 24th November 2019. Householders were asked to return their completed questionnaires in an enclosed freepost envelope to GRCC's offices at Community House, 15 College Green, Gloucester GL1 2LZ within 2 weeks of receipt. Allowing for late returns all questionnaires received by 15th January 2020 are included in this report.

4.2 The questionnaire is divided into three parts. Part A is entitled 'You and your household'. Part B is entitled 'Home Working'. And Part C is entitled 'Housing Needs'.

4.3 Every household was asked to complete Part A and Part B of the form. If a household considered themselves in housing need, or likely to be in need of re-housing within the next five years, they were invited to complete Part C of the form. Households were asked to forward the questionnaire to anyone they know who had moved away and might wish to return to live in Shipton Moyne or the adjacent parishes. People's name and contact details were not asked for and therefore people's name, address, telephone number or email address are not included in this report, nor passed to a third party if they were supplied.

4.4 49 completed questionnaires were received at GRCC's offices. This equates to a response rate of 38.5%. For comparison since 2009 GRCC has received response rates for parish housing needs 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.

Table A1

Question A1: Is this your main home?		
Yes	No	No reply
46	0	3

Table A2

Question A2: How many years have you lived in Shipton Moyne?	
< 1 year	3
1-2 years	4
3-9 years	9
10-20 years	9
20+ years	23
No reply	1

Table A3

Question A3: Is your home a....?						
House	Bungalow	Flat/apartment	Sheltered/ retirement	Caravan/ mobile home	Other	No reply
46	3	0	0	0	0	0

Table A4

Question A4: How many bedrooms does your home have?				
1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	No reply
2	4	18	25	0

Table A5

Question A5: How many people (including children) live in your home?								
1 person	2 people	3 people	4 people	5 people	6 people	7 people	8+ people	No reply
11	22	2	5	6	0	1	0	2

Table A6

Question A6: How many people in your household are in each age group?				
0-18 years	19-30 years	31-54 years	55-70 years	70+ years
21	17	20	41	21

Table A7

Question A7: Do you...							
Own your home outright?	Own your home with a mortgage?	Have a low cost/ shared ownership home?	Have a home tied to a job?	Rent from a local authority/ housing association?	Rent from a private landlord?	Live with family/ friends?	No reply
29	10	0	3	2	2	1	0

Table A8

Question A8: Has your home been adapted to improve physical accessibility?		
Yes	No	No reply
2	46	1

Table A9

Question A9: Has anyone from your family moved away from Shipton Moyne in the last 5 years due to difficulty finding a home they could afford locally?		
Yes	No	No reply
2	46	1

Table A10

Question A10: If a need is identified, would you support a small (usually between 2 and 15 dwellings) development of affordable housing for local people in the parish?		
Yes	No	Maybe
16	20	13

Question A11: Please suggest a site where such a development could be built?

Responses are shown below...

There are no suitable sites for development in the village or in the immediate surroundings
None
Council land
No obvious suitable area
Only lived here three weeks - no idea
Near the recreation ground
N/A
Opposite the old council housing estate on the other side of the road.
Tetbury side of Shipton Moyne on farm site, on which existing farm building are found. Entrance allows for perfect access for a development
Don't know
Either end of the village
None
Near the village "community". Losing our Post Office and store was and is a huge loss
In a town or larger village able to cope with more houses
There are several local landowners that could accommodate a few 'affordable' houses.
Either side of the road on the way to Tetbury just before the white gates.
I do not know of a suitable site
The fields on the Malmesbury Road as you drive out of the village
On edge of village in direction of Malmesbury?
Small triangular plot south end of village. Cranmore Lane (vacant within next 10 yrs). NW corner of The Street (north of Street Cottage).
Not sure
I am not in favour. But if such a development had to take place, a suitable site would be the small paddock on the very edge of the village, on the left of the Street, heading towards Tetbury.
Not sure but I would prefer and development be limited to only a few houses (2-6)
N/A
Who knows? Most of the land around the village is privately owned and there is no infill availability. Either end of the village or "around the world" would appear to be the most appropriate.

Tetbury area
The field off Cranmore Lade opposite the football ground

Question A12: If you have any comments on the issue of affordable housing in your parish please use the space below.

Responses are shown below.

There are numerous council / housing association properties in Southside. No more are needed. There are also a wide range of rental properties available.
Most people would say that the village does not need to get any larger.
Lack of space in many streets for resident cars already without increasing population / number of houses. Amenities in local towns already oversubscribed / need to be improved to cope before area can consider more housing.
We do not want more houses in Shipton Moyne
Shipton Moyne would benefit from younger new entrants to the village, rather than people in the older age bracket
Not suitable due to lack of off road parking, public transport, no shop, poor broadband connection at present. Therefore do not support scheme.
We used to have our area of "Council Housing" in the village. Sadly they have all been sold off. It is essential that any new development for affordable housing remains in public ownership
We need to provide affordable homes for the young. They have been priced out of the market. We would not be able to afford to live here if buying now.
Does not appear to be any in the village
I have not issue with affordable housing. The size I have concerns. The village is very special.. Infrastructure! It's a special village - not to be destroyed.
Shipton Moyne does not have the infrastructure for more dwellings. The sewage system is not adequate for the houses it already has. The roads are terrible and will be subjected to more traffic and the negative impact it will have on house prices.
Unlikely that any new houses built in or near the village would be truly affordable -> less than £200,000
It is very important that Shipton Moyne remains a village open to all members of the community, whatever the socio-economic divide.
The real problems are lack of local jobs; poor roads; poor infrastructure, lack of public transport
I suggest Shipton Moyne is not a suitable village for extra houses. Cars block the street already and we have no village shop or school.
Perfectly happy for a small development of affordable housing but think the houses should be for families so that we get a better mix of the generations in the village.
This village has no amenities at all and only one bus that runs twice a week, and even that does not run at traditional 'going to work' times. The resources would be better served, surely in a small town where there are at least some amenities. The village roads struggle to cope with the current traffic as it is, and any increase would be detrimental.
Unfortunately the village has no amenities. Without regular and frequent transport, a shop / post office, it would be necessary to own and run one or two vehicles per household. A low income in these circumstances may not make living in the village a viable proposition.
We have limited bus services, no local facilities and no school. The local schools are already oversubscribed due o other housing developments.
I feel Shipton Moyne is an unsuitable place for young families due to the absence of facilities. What about the sewerage drains - I thought they were up to limit
This would be a great opportunity to have a greater diversity of people living within the community rather than just the very wealthy.
Lack of road infrastructure; lack of facilities (no shop, etc); would create too much traffic; lack of employment; lack of services (poor availability of public transport); poor broadband; impacting area of outstanding natural beauty. Shipton Moyne not suitable for affordable housing development.

Shipton Moyne has affordable housing owned by Bromford Housing Ass. There is seven three bedroomed houses and 7 one bedroomed bungalows. For many years now when one comes vacant local people are not interested. The last house vacated was sold.
Not suitable location. No school, No bus service. No gas. No shop.
Tendency for houses in this (and many other) village is price inflation, leading to wealthy (older) residents only - which is not healthy for any community
Where we live at moment is damp but rent anywhere else is far too expensive. Need to be close to family (Tetbury).
The Council recently turned down an application to replace on house with two smaller cottages. Their reason was "Shipton Moyne is not a sustainable community." Nothing has changed. There is no shop and only a very limited bus service so it would be a difficult place for a low income family to live.
Problem is that public services are poor. Roads are narrow, no village shop, no bus services, etc. Better to build onto established urban area where services are in place.
We have 5 bungalows for the over 55s. There is only one person from Shipton Moyne who lives there, 2 people under 30, one couple from Scotland then another person who lives there. It is a disgrace down there, it used to be kept perfect until now.
It seems curious to consider 'affordable housing' in a small village where there is no post office, no shop and no public transport. I cannot see that it would make any sense.
There are political as well as socio-economic factors which tend to cloud the issue. What is "local"? What other criteria are to be used to evaluate eligibility? Living in Shipton Moyne necessitates a level of income to cover transportation etc. Does this rule out affordable housing?
I think it's a good idea.

Part B – Home Working

5.2 Below are the responses to questions in Part B.

Table B1

Question B1: Does any member of your household carry out paid work from home?		
Yes	No	No reply
17	31	1

Table B2

Question B2: Do these household members work for an employer or their own business?	
For an employer	For their own business
9	10

Table B3

Question B3: How many hours per week do they usually work from home?			
<10 hours per week	10-24 hours per week	25-40 hours per week	More than 40 hours per week
7	5	2	3

Table B4

Question B4: If any member of your household has their own business at home, what type is it?					
Arts/ craft	IT/knowledge- based	consultancy	design	Agriculture/ gardening	other
2	1	3	0	2	4

Table B5

Question B5: Would anyone in your household like to work from home if the proper facilities were available?		
Yes	No	No reply
5	25	1

Table B6

Question 6: Whether or not you currently working from home, what working space do you/ would you require to enable you to undertake your work?			
Desk only	Room shared with living space	Dedicated room for working only	External storage e.g. shed or garage
11	6	11	5

Table B7

Question B7: What communication services would be required to undertake your work?		
Telephone land line	Mobile reception	Broadband
0	6	3

Part C – Housing Needs

5.3 What is affordable housing?

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

'Affordable housing: Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision. Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency. Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing. Homes that do not meet the above definition of affordable housing, such as "low cost market" housing, may not be considered as affordable housing for planning purposes.'

5.4 Ten households completed *Part C: Housing Needs* of the survey questionnaire and self-identified themselves in need of alternative housing. One household expressed a wish to move within 12 months, four households within 2 years and four households in 3 to 5 years from the date of the survey (January 2020). One person did not answer this question.

5.5 According to information provided on their completed questionnaires three households require affordable rented housing and four households seek to buy their own home and may be able to afford low cost home ownership.

5.6 Information about the three respondents requiring affordable rented housing are shown in Table C1 below.

Table C1: Households in need of affordable rented housing

Households in need of affordable rented housing					
Household	Dwelling type & number of bedrooms	Connection with Shipton Moyne	Current tenure	Reason for moving	Where would you prefer to move?
Couple aged 55-70 and 70+	2 bedroom bungalow	Currently live in the parish	Affordable rent	Need to be closer to dependant/carer	Within the Cotswold District
Couple aged 55-70	2 bedroom house or bungalow	Currently live in the parish	Rent on the open market	Poor health and unsuitable living conditions	Within Cotswold District
Couple aged 55-70	1 bedroom house	Currently live in the parish	Home tied to job	Need an independent home	Shipton Moyne Parish only

5.7 All of these three households have indicated they are on Cotswold Districts Council's housing register for rented housing (known as Homeseeker Plus).

5.8 Details of households seeking low cost home ownership are shown in the table C2 below.

Table C2: Households in need of affordable home ownership

Households in need of affordable home ownership housing					
Household	Dwelling type & number of bedrooms	Connection with Sipton Moyne	Current tenure	Reason for moving	Where would you prefer to move?
Couple aged 55-70	2 bedroom house or bungalow	Currently live in the parish	Home tied to job	Need a better security of tenure	Sipton Moyne Parish only
Family aged 31-54 with two children aged 0-18 and one child 19-30	2 bedroom ground floor flat	Currently live in the parish	Live with family/friends (lodger)	Need to be closer to employment	No preference
Family aged 31-54 with three children aged 0-18	4+ bedroom house	Currently live in the parish	Rent on the open market	Need a larger home	Within Cotswold District
Parent aged 55-70 with child aged 19-30	1 bedroom house or flat	Currently live in the parish	Live with family/friends (lodger)	Need to set up an independent home	Sipton Moyne Parish only

5.9 Details of households seeking alternative housing on the open market are shown in table C3 below.

Table C3: Households seeking alternative housing on the open market

Households in need of affordable home ownership housing					
Household	Dwelling type & number of bedrooms	Connection with Shipton Moyne	Current tenure	Reason for moving	Where would you prefer to move?
Single person aged 31-54	4+ bedroom house	Currently live in the parish	Own home with a mortgage	Need a larger home	No preference

6. Affordability

6.1 A household's current housing circumstances, income, savings, 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 upon 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; legal fees; stamp duty tax; legal fees; and 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 prices of properties sold in Shipton Moyne in the 5 years to January 2018. These are shown in the table below.

Average Prices of residential properties in Shipton Moyne and adjacent parishes sold in the 2 years prior to October 2019 (according to HM Land Registry)

Average House Prices in Shipton Moyne parish		
House Type	Price (£)	Number of Sales
Detached	£1,143,150	4
Semi-detached	£393,750	4
Terraced	£317,000	1
Flats	-	nil
Other	-	nil
All	£617,966	9

6.7 The number of house sales are for new and existing properties where the sale details registered with the Land Registry are in Shipton Moyne 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.

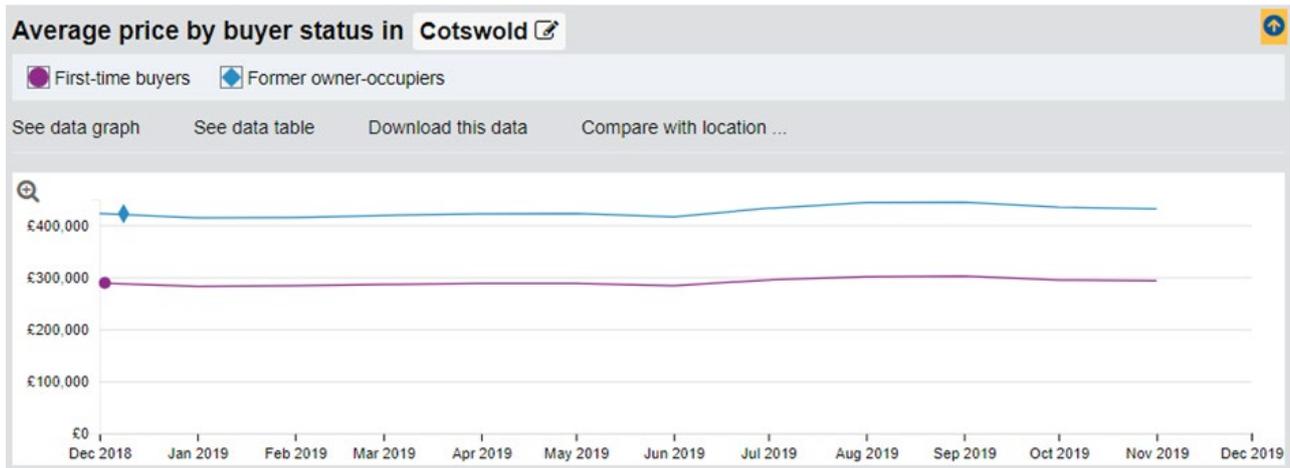


6.8 Unfortunately, neither the number of bedrooms in each property nor the internal gross floor area are supplied.

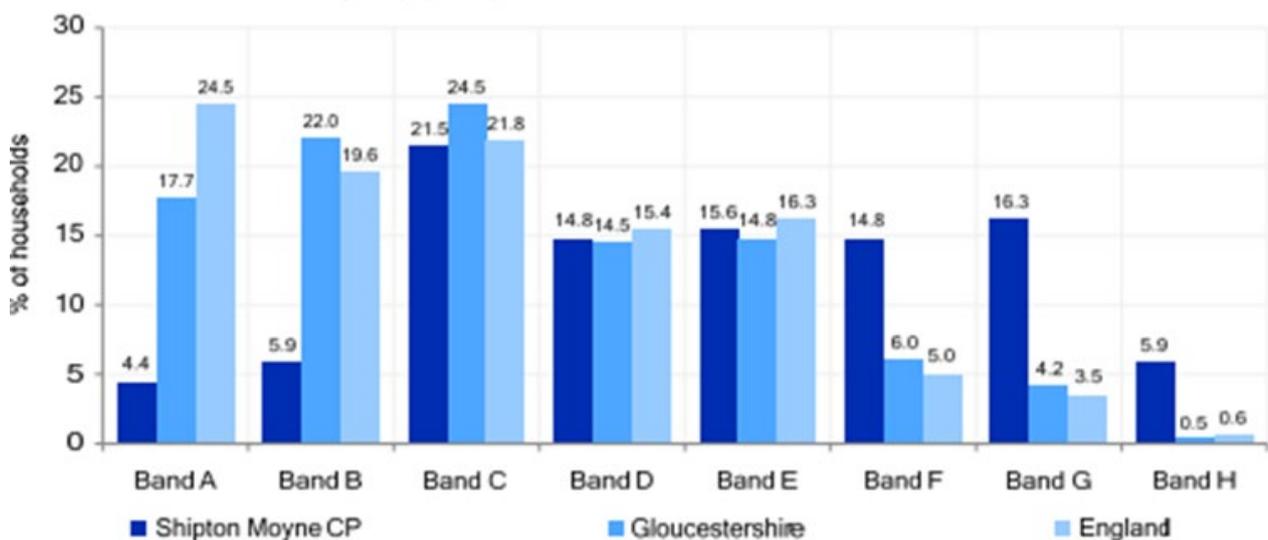
6.9 The average price of properties sold does not necessarily reflect the average value of all properties in the parish. In a small village such as Shipton Moyne the numbers of sales can be small and consequently the average house prices can be skewed by one or two house sales if the property is of a very high or low value. According to the Land Registry the highest priced dwelling sold in five years to October 2019 was £1,652,600 and the lowest priced dwelling was £280,000.

6.10 HM Land Registry tells us that the average price of new build residential properties in Cotswold District was £574,057 in September 2019, and for existing residential properties was £386,354.

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



6.12 The distribution of dwellings by council tax banding for Shipton Moyne parish, Gloucestershire and England is shown in the table above. Shipton Moyne has a disproportionately higher number of dwellings in bands 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 provider, who determines how much mortgage 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 (£617,966) sold during the past 5 years in Shipton Moyne a household would require a mortgage for £587,068 assuming they have a deposit of £30,898. Based on an interest rate of 4% and repayment over a period of 25 years the monthly repayments would be £3131.58. A larger deposit would reduce the size of the mortgage and hence a lower annual income could support the mortgage.

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

Area	Median gross annual earnings (residents in local authority area) £
Cheltenham	£24,796
Cotswold	£21,399
Forest of Dean	-
Gloucester	£21,689
Stroud	£23,783
Tewkesbury	£23,321
Gloucestershire	£23,144
South West	£21,807
England	£23,337

Source: Annual Survey of Hours and Earnings for 2016, Office of National Statistics – revised 2019

- The median gross annual earnings of residents in Cotswold District is £21,399 in 2016. However, median earnings of residents in Cotswold District is lower than the corresponding county figure (£23,244) and national figure (£23,337).

- Based on the average price (£617,966) of homes sold in Shipton Moyne parish in the 5 years a person in receipt of a median income in Cotswold District (£21,399) would be unable to purchase an average priced property without a considerable deposit of around £532,370.
- Many potential first time buyers struggle to meet the costs of buying their own home.

Private rented

6.15 Information gained from 'Rightmove.com' reveals the rents per calendar month (pcm) for the following property types available for rent in the Shipton Moyne and surrounding area in January 2020:

One bedroom flat (Tetbury).....£575 pcm

Two bedroom house (Tetbury).....£795 pcm

Three bedroom house (Tetbury).....£995 pcm

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 upon a housing cost of 35% of a household's income, a minimum gross annual income required to rent different sizes of accommodation is outlined below:

- For a one bedroom flat income required is £19,704
- For a two bedroom house income required is £27,257
- For a three bedroom house income required is £34,114

Of course, the rent does not include running costs e.g. council tax, fuel bills etc. For someone in receipt of the median gross income of £21,399 for residents in Cotswold District all but a one bedroom flat is unaffordable.

7. Existing Affordable Housing Stock

Current affordable housing stock in Shipton Moyne parish (2020)

Dwelling type	Number bedrooms	Number of dwellings	Provider
Bungalow	1	5	Bromford
Bungalow	2	-	-
Bungalow	3	-	-
Flat	1	-	-
Flat	2	-	-
House	1	-	-
House	2	-	-
House	3	7	Bromford
House	4	-	-

7.1 The total number of affordable dwellings in Shipton Moyne is 12. These are the latest figures available from Cotswold District Council.



Summary

8.1 *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 low cost home ownership).

8.2 The information gained from this survey is a key element for assessing local needs. Some key issues arising from the survey are:

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

8.3 Future housing development in Shipton Moyne parish should take account of future anticipated housing need as well as the number of households in immediate need.

8.4 In the current housing market some potential purchasers, 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 an all-time low of 0.25% to 0.5%, and again in August 2018 to 0.75% 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.

9. Conclusion

9.1 Assessment of the information provided by each of these ten households confirms that seven require affordable housing.

9.2 This report is available to the public upon request from GRCC, Shipton Moyne Parish Council and Cotswold District Council.

9.3 Anyone in need of affordable rented housing should apply on Cotswold Council's Housing Register (Homeseeker Plus www.homeseekerplus.co.uk). For affordable home ownership contact Help to Buy South tel 0800 456 11 88 <https://www.helptobuysouth.co.uk/>

9.4 For housing advice contact Cotswold District Council on tel 01285 623301.