

Fairford

Town Housing Needs Survey Report September 2011



Martin Hutchings
Rural Housing Enabler

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

Tel: 01452 528491 Fax 01452 528493

Email: martinh@grcc.org.uk

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1. INTRODUCTION

1.1 In July 2011 Fairford Town Council agreed to engage the services of the Rural Housing Enabler to carry out a local Housing Needs Survey. The Town Council agreed to distribute the questionnaires to all residential properties in Fairford Town in August.

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, Cotswold District Council and four housing associations.

2. TOWN SUMMARY

- Gloucestershire County Council's Maiden 2009 mid-year estimate for Fairford is 3,278 population, comprising 1441 households (according to Council Tax records as at September 2011), this equates to an average 2.27 persons per household.
- By road Fairford is 9 miles from Cirencester and 5.5 miles from Lechlade.
- The nearest railway station on the national railway network is Swindon 15 miles away.
- The following facilities operate in Fairford: The town has retained its weekly market and has a reasonable range of community facilities, including primary and secondary schools, a medical centre, leisure centre, library, sports and social clubs, and a community centre.

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

4. SURVEY DISTRIBUTION AND RESPONSE

4.1 Fairford Town Council distributed questionnaires to all homes in the Town in August 2011.

4.2 Householders were requested to return completed questionnaires in an enclosed freepost envelope. Part One provides anonymity with no reference to a household's name or address. Part Two is for people wishing to move to alternative housing who are requested to supply their name and contact details. Respondents' names or means of contact are not stated in this report, and nor will their contact details be passed to a third party. However, information may be sent to them if, for example, a new affordable housing scheme is proposed in Fairford Town or one of the surrounding villages.

- A total of 1441 questionnaires (not including questionnaires issued to former Fairford residents who wish to return) were distributed..
- Everyone was asked to complete Part 1 of the form.
- If a household considered themselves in need, or likely to be in need of re-housing within the next five years, they were invited to complete Part 2 of the form.
- Households were asked to forward the questionnaire to anyone they knew of who had moved away but might wish to return to live in Fairford.

There was a response rate of 39% with 567 completed replies received. The rate of response is favourable compared to Bourton-on-the-Water 27%, Oddington 31%, Ebrington 40%; Stow-on-the-Wold 17%; Norton 36%; Kempsford 22%). Whilst the survey provides no direct evidence of the needs of those who did not respond to the questionnaires there are other useful sources that inform of housing needs i.e. the District Council's housing register (Gloucestershire Homeseeker), District-wide Housing Needs Survey 2009 and Gloucestershire Strategic Housing Market Assessment.

5. KEY FINDINGS

Part One – You and your household

5.1 531 respondents reported that their home in Fairford was their main home. 5 households reported it was their second home. 3 households reported it was both their main and second home. 28 households did not make an entry on the questionnaire.

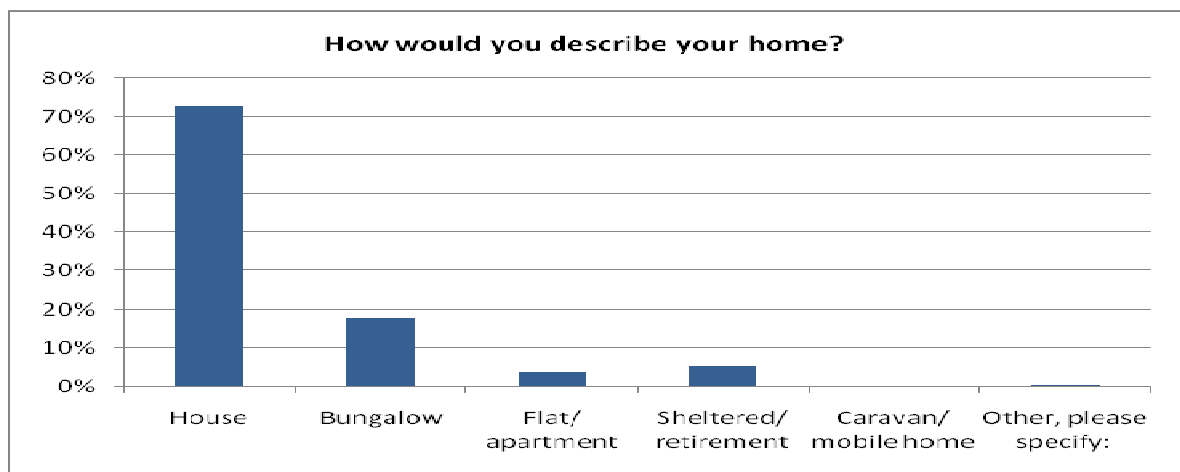
5.2 Table A below indicates the length of time respondents have lived in Fairford. It shows that a half of respondents have lived in the Town for 20 years or more or their whole life. 13% of residents have lived in Fairford for 4 years or less.

Table A



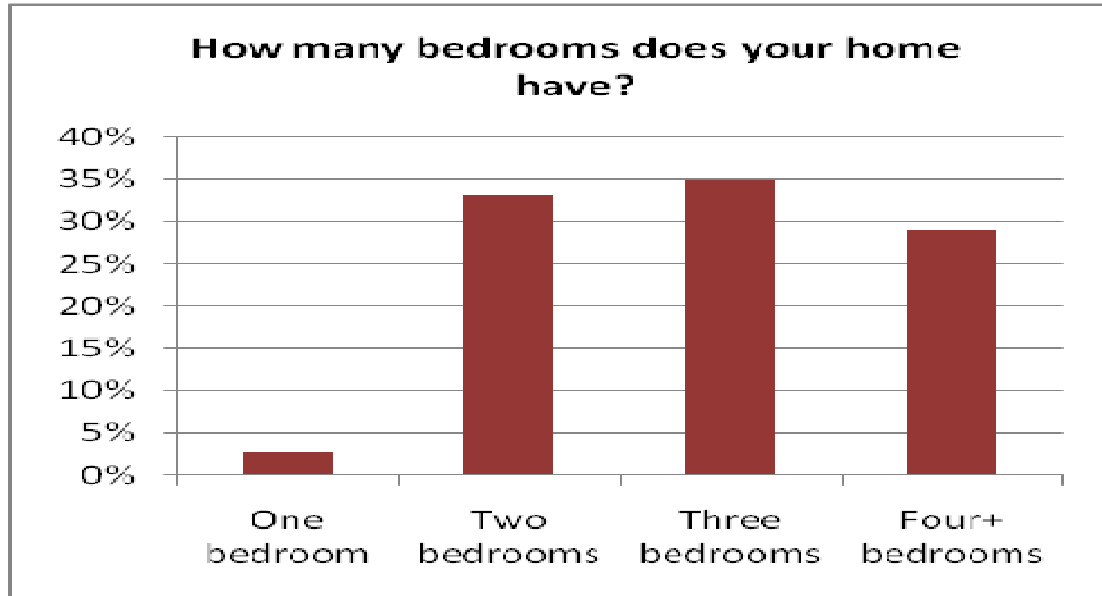
5.3 Question 2 asked people to describe their home in terms of house type. Table B below shows 73% of respondents live in a house, 18% live in a bungalow, 4% live in a flat/apartment and 5% live in sheltered/retirement.

Table B



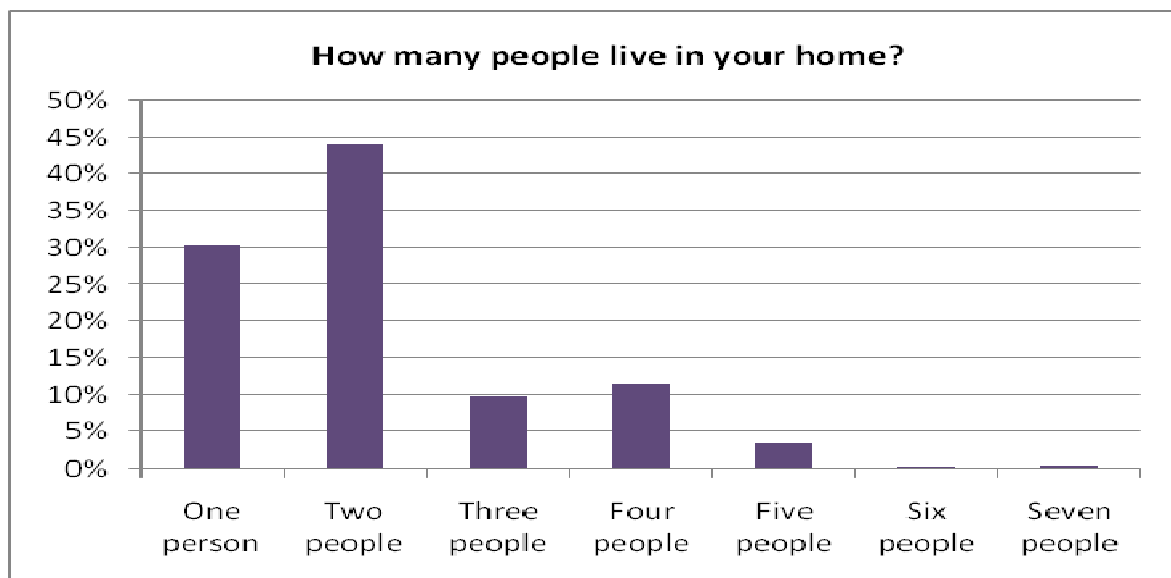
5.4 Table C below shows 64% of homes have three or more bedrooms, 33% of homes have 2 bedrooms, and 3% of homes have one bedroom according to the survey response.

Table C



5.5 Question 4 asked how many people live in your home. Table D below shows 74% are one or two person households, 21% are 3 or 4 person households, and 5% are 5 person or more households.

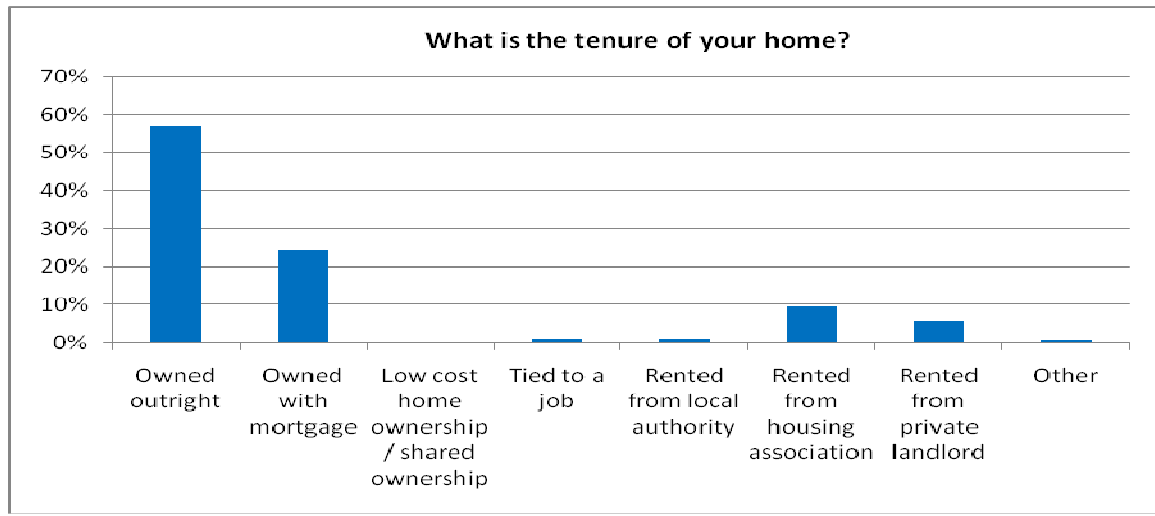
Table D



5.6 Table E below shows 81% of respondents in Fairford are owner-occupiers, of whom more than two thirds have no mortgage, and the remainder own their home with a mortgage. 10% of respondents live in rented housing association. 6% live in private rented, 1% in accommodation

tied to their employment, 1% in local authority rented and 1% in other.

Table E



5.7 62 respondents said their home had been adapted to increase physical accessibility.

5.8 51 respondents said a member of their family had moved away from home due to difficulty finding an affordable home within the last 5 years.

5.9 89% of respondents said they are in favour of a small development of affordable homes. 9% indicated they were not in favour. And 2% gave no reply.

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

Table F – Age distribution according to respondents to survey

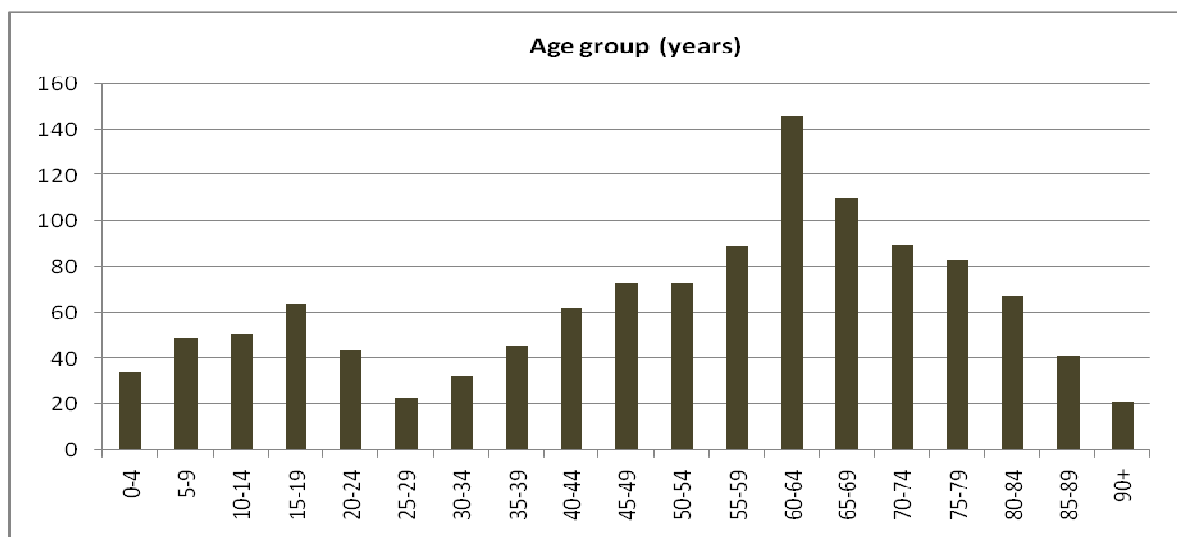
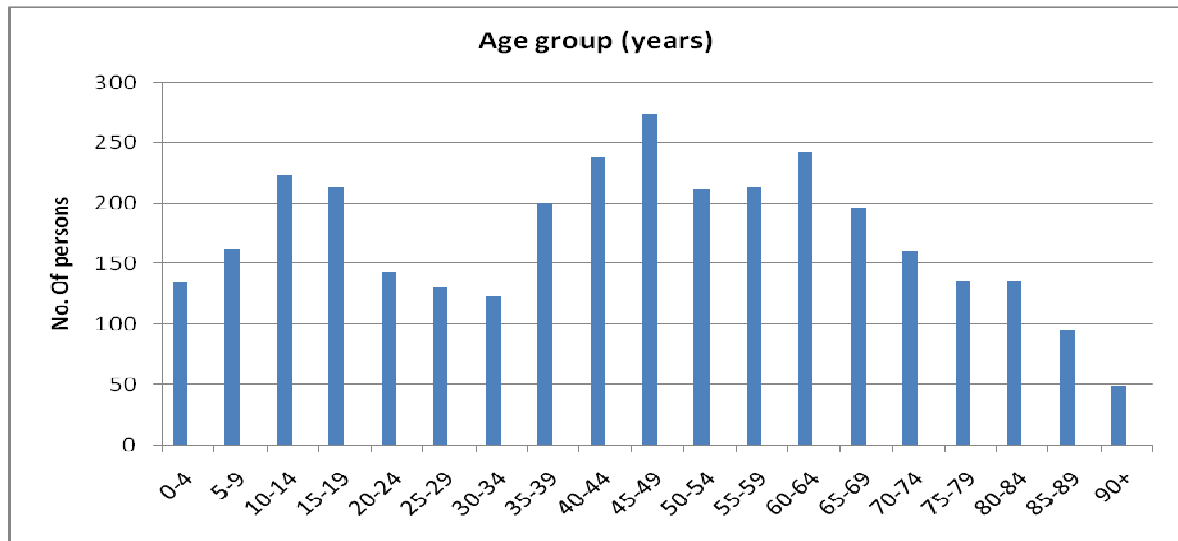


Table G - Age distribution of Fairford according to Gloucestershire County Council Maiden estimate for 2009



5.11 The figures shown in Tables F and G demonstrate people in age group 25 to 34 years are significantly underrepresented in the survey, and especially the 25-29 age group.

5.12 Respondents' comments

Please see Appendix A in separate document .

Part Two – Housing needs

5.10 67 households completed *Part 2: Housing Needs* of the survey questionnaire indicating they wished to move to a home in Fairford, 62 of whom already live in Fairford, and the remaining 5 households wish to return to live in Fairford.

5.11 30 of the 67 respondents wishing to move home are regarded as having financial means to afford suitable housing in the private sector in Fairford. Account is taken of a household's current tenure, savings and income. Therefore, the remaining *37 households in need of affordable housing* are the focus of this report.

5.12 Of the 37 households in need of affordable housing 27 respondents indicated a need to move within 2 years, 9 respondents indicated a need to move between 2 to 5 years and one respondent indicated a need to move in more than 5 years time.

5.13 16 out of the 37 respondents in need of affordable housing indicated they were on the District Council's housing register (Gloucestershire Homeseeker). These are comments made by persons who answered 'no' and who were asked to explain why they were not on the housing register:

- *Will not apply for next 2-5 years...still living with parents*
- *Son not registered because he is not aware of it*
- *We were and for some reason our login number will not work need to contact them asap and find out why*
- *Didn't know it*
- *Looking into it at moment*
- *If there were realistic priced houses I would change career & save for our own home. As there is currently no chance of this there is little point*
- *Will do over the next few years*
- *Living with my parents and I am only 16 years*
- *No need to at current stage*
- *Not old enough yet. A teenager*
- *Never knew it existed*
- *At the moment we are both working and can afford the rent. It is when we retire we want something cheaper*
- *We are about to apply*
- *Unaware of scheme, ? Eligible?*
- *We had done in past, couldn't get above bronze*
- *At this time I cannot go on the housing list until this home is sold. I am however registered with Southwest Homes. I must stay locally as I have a son with complex medical needs.*
- *More deserving families should get first choice on the register being a lone parent I saw no need to be registered as I could afford private rent.*

5.14 Reasons given for need to move home:

- 12 households indicated a need to set up an independent home
- 9 households indicated a need to move to larger accommodation
- 8 household indicated a need for a move to cheaper accommodation
- 4 households indicated a need for a change of tenure
- 3 households indicated a need to move to more secure accommodation
- 2 household indicated a need to move to physically adapted dwelling
- 2 households indicated a need to move closer to dependent or carer
- 2 households indicated a need to move nearer to place of employment
- 2 households indicated a need to move to smaller accommodation
- 1 house household indicated a need to move for another reason i.e. retirement
- 1 household indicated a need for a cheaper home
- 1 household indicated a need to move to avoid harassment

Some households gave more than one reason for moving.

5.15 Analysing the results of those in need of rented accommodation shows:

- **10 single persons** (aged 16, 16, 17, teenager, 20, 25, 47, 61 yrs & 3 persons who did not state their age)
- **8 couples** (aged 21 & ?yrs; 28 & 24yrs; 33 & 38yrs; 39 & 35yrs; 59 & 50yrs; 62 & 58yrs; 66 & 62yrs; 78 & 72yrs)
- **13 families** (with 2 sons age not stated; sons 9 & 4yrs & daughters 19, 6 & 6yrs; son 7yrs & daughters 3 & 1yr; son 5yrs & daughter 10mths; son 36yrs & daughter 31yrs; son 10yrs & daughter 4yrs; son 11yrs & daughter 9yrs: daughter 9yrs: son 2yrs & daughter 7mths; son 21yrs & daughter 22yrs; grand-daughter aged 10yrs)

5.16 Financial information provided on the respondents questionnaires suggest that one household could afford intermediate housing i.e low cost home ownership or *affordable rent* i.e. up to 80% market rent:

- **2 single persons** (66yrs & aged not stated)
- **1 couple** (41 & 40 yrs)
- **3 families** (with son 15yrs & daughter 11yrs; sons 7 & 9; child[ren]'s details not stated)

6. AFFORDABILITY

6.1 A household's income, savings and the state of the housing market are key factors for measuring a person's need for affordable housing.

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

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

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

Home ownership

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

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

6.7 The average price of 36 properties sold in Fairford in the 12 months to May 2011 are shown in Table G below.

Table G: Average Residential Property Prices in Fairford in the period 12 months to May 2011 (according to HM Land Registry)

Average House Prices in Fairford Town (£)		
House Type	Price	Number of Sales
Detached	£375,450	11
Semi-detached	£212,281	16
Terraced	£206,444	9
Flats	-	none
All	£260,679	36

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

- 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 There were no flats sold during the period. The average price of properties sold does not necessarily reflect the average value of all properties in the Town.

6.11 HM Land Registry tells us that the average price of residential properties sold in Gloucestershire is £169,807 in July 2011, a decrease of 3.5% over the previous 12 months.

6.12 The latest figures show that for Gloucestershire there has been a fluctuation in average house prices during 2011 with a rise of 0.4% in July 2011, but down by 3.5% over the past 12 months..

6.13 House sales volumes in Gloucestershire fell significantly from a height of 1,475 in June 2007 to a low of 436 in January 2009. There were 575 house sales in May 2011.

EXAMPLE CALCULATION FOR A MORTGAGE

6.13 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.

6.14 To afford the average price for a terraced house (£206,000) in Fairford a household would require at least £30,900 as a deposit, and their annual gross income for mortgage purposes would have to be at least £50,000..

6.15 At the time this report is published mortgage lenders currently offer first time buyers standard variable annual rate interest rates from 4.5% APR. Applying a 4.5% interest rate to a mortgage of £175,100 equates to £984.04 per month for a repayment mortgage (repayment of capital and interest) over a 25 year period.

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	17,948	16,651
Forest of Dean	20,833	19,364
Gloucester	19,630	20,615
Stroud	22,403	19,753
Cheltenham	22,039	19,740
Tewkesbury	19,937	23,321
Gloucestershire	20,651	20,018
South West	20,000	19,831

Great Britain	21,342	21,324
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Source: Annual Survey of Hours and Earnings 2010, Office of National Statistics

- As shown by the above table, the median (50th percentile) gross annual earnings of residents in Cotswold District (£17,948) is significantly lower than the regional (£20,000) and the national average (£21,342). Similarly, the median for earnings of employees in Cotswold District (£16,651) is significantly lower than, the regional (£19,831), and the national figures (£21,324).
- Considering the average prices of homes sold in Fairford Town during the 12 months up to May 2011 a household on a median income in Cotswold District (£17,948) would be unable to purchase a property without a substantial deposit (by using savings or by using monies from the sale of current home).
- Many potential first time buyers struggle to meet the costs of buying their own home.
- In some cases intermediate housing (shared ownership, low cost market housing and rented housing at prices between rented social housing and market rented prices) would be a suitable option, whilst in other instances traditional using association rents known as target rents would be appropriate.

Private rented

6.16 Information gained from ‘Rightmove.com’ tells us there has been residential property for rent has achieved the following rents in 2010:

One bedroom flat (Poulton).....	£445 per calendar month
Two bedroom house (Fairford).....	£625 pcm
Two bedroom house (Lechlade).....	£635 pcm
Three bedroom house (Fairford).....	£750 pcm
Three bedroom house (Lechlade).....	£695 pcm

6.17 It is usually accepted that a household’s housing costs should not exceed 25% of a household’s gross income. Based upon this presumption a minimum gross annual income required to afford the above properties would be £21,360 for a one bedroom flat, £30,000 for a two bedroom house, and £36,000 for a three bedroom house. Of course, the rent does not include running costs e.g. council tax, fuel bills etc.

6.18 By comparing the monthly costs of private rented property with home ownership, it is substantially less expensive to rent than to buy a similar starter-type home.

What is affordable rented housing?

6.19 The levels of rent that Registered Providers are able to charge are restricted by *Homes and Communities Agency* (formed on 1st December 2008 from the *Housing Corporation* and *English Partnerships*). These rents are known as *target rents* and are subject to the national Housing Benefit scheme.

6.20 The *target* rents of properties let by Housing Associations are controlled by the Tenants Services Authority for the Government. Rents are calculated according to a formula based on relative property values and relative local earnings.

6.21 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.

6.22 The recently published *Localism Bill* is evidence of Government seeking to introduce *affordable* rents for including council and housing association rented properties. The proposed affordable rents will be up to 80 per cent of market rents. For a vast majority of cases in rural Gloucestershire that means *affordable* rents will be significantly higher than traditional *target* rent levels.

7. EXISTING AFFORDABLE HOUSING STOCK

7.1 Fairford currently has a total of 174 affordable dwellings, 173 for rent and 1 shared ownership.

Affordable housing stock in Fairford

Landlord	Tenure	1 bed bung' supported housing	2 bed bung'	3 bed bung'	1 bed flat supported housing	1 bed flat	2 bed flat	2 bed house	3 bed house	Total
Fosseway Living	rented	3	40	0	22	4	25	26	53	173
Fosseway Living	Shared ownership	0	0	1	0	0	0	0	0	1
Total		3	40	1	22	4	25	26	53	174

7.2 Between January 2008 and August 2011, 52 were relet by Fosseyway Living. On average people move approximately every seven years, which would equate to 91 vacancies over 44 month period.

7.3 It should be noted that when a vacancy arises in an existing housing association property in Fairford, priority is awarded to persons in greatest housing need throughout Cotswold District. Preference is not awarded to persons with a local connection.

8. COTSWOLD LOCAL PLAN 2001 TO 2011

Section 8 consists extracts from Cotswold Local Plan 2001 to 2011 relating to 'Affordable Housing on 'exception' sites

'3.4.23 PPG3 makes it clear that affordable housing provision can be augmented by an 'exception' policy in rural areas. This enables the Council to grant planning permission on land within or adjoining rural settlements below 3,000 population, where residential development would not normally be permitted. This will help to provide affordable housing to meet local needs in perpetuity. [Policy 21](#) provides guidance on such development.

3.4.24 Although PPG3 envisages such exceptions in village locations, there are a number of defined Principal Settlements within the District, which, because of their relatively small size and lack of opportunities for housing allocations, will also be suitable for 'exception' sites in accordance with the guidelines given in Circular 6/98. A proven need for affordable housing that could not be located elsewhere in a settlement is the only circumstance that could justify allowing development as an exception to [Policy 19](#) and, potentially, overriding environmental considerations. In such circumstances, the Council will minute the reasons why such an exception has been made.

3.4.25 The Housing Needs Assessment showed that the need for affordable housing is extensive, both in volume and distribution. The District Council maintains a housing list for people seeking affordable housing, which is managed on the Council's behalf by Fosseyway Housing Association. It is known as the Joint Housing Register as it gives access to all Housing Associations and some other landlords that operate in the District. The Register supplements the district-wide and settlement-based need surveys, as well as the monitoring of local open market housing prices and rents. The strategy of restraint and emphasis on conservation throughout this Plan have resulted, quite rightly, in the identification of only limited development opportunities. The justification to meet local needs for affordable housing on 'exceptional' or 'off plan' sites is, therefore, considerable.

POLICY 21: AFFORDABLE HOUSING

1. In order to meet demonstrated needs, a proportion of affordable housing will be sought as part of the development of any significant site in Cirencester, Tetbury, Moreton-in-Marsh, Bourton-on-the-Water and any site elsewhere, whether or not the site is specifically allocated in this Plan. For the purposes of this policy, affordable housing is dwellings for sale or rent at a price level below the going market rate, and which is related to the ability to pay of those identified in a housing survey as being in need.

2. Exceptionally, planning permission may be given for affordable housing to meet local needs in any Town or village except Cirencester, Tetbury, Moreton-in-Marsh and Bourton-on-the-Water, having regard to the following criteria:

a) a local needs assessment has been carried out, which shows clearly that there is a local need for the type and number of proposed dwellings at the estimated out-turn prices or rents;

b) the affordable housing could not reasonably be provided as part of a site specifically allocated for residential development, or on a site meeting the criteria set out in [Policy 18](#);

c) the proposal is small in scale and the site is within, or adjoining, the existing built-up area of the settlement;

d) the proposal is subject to conditions, or a legal obligation has been entered into, to ensure that initial and all subsequent occupancy is

restricted to members of the local community in need of affordable housing;

e) cross-subsidy between open market and affordable housing does not form part of the scheme, unless the open market element meets the requirements of [Policy 18](#); and

f) the availability of supporting local services, such as shop, post office and bus service.

3. Wherever affordable housing is provided, it shall be integrated, in terms of its design and layout, in a 'tenure blind' form.

NOTES FOR GUIDANCE:

1. Proportion of affordable housing: Where a need is demonstrated, and subject to viability, the Council will seek a maximum contribution of affordable housing, commensurate with identified need:

- as set out in [Appendix 7](#) and the tables identifying allocated sites; and*
- up to 50% elsewhere.*

2. Affordable housing: *It will be necessary to demonstrate that the housing will be genuinely affordable for the target group that the scheme is intended to help and that it will remain available to those in local need, both initially and in perpetuity.*

Schemes may be based on a variety of tenures, usually rented or shared ownership. A scheme which offers a simple, one-off percentage discount on market values will not normally be acceptable, unless it could be ensured that the benefits of affordable housing are passed to subsequent purchasers through, for example, a resale covenant scheme or that the housing is for key workers as identified by the District Council.

3. Key Workers: *The Council will consider key workers as those who are essential to delivering local services.*

4. Significant Sites: *In Cirencester, Tetbury, Moreton-in-Marsh and Bourton-on-the-Water, significant sites are defined as being 0.3 hectares and above or 10 dwellings and above*

5. Local need: *A community's need to provide for those local people who are in need of an affordable home, including locally resident people and those with a local connection. Local means the Town within which the site is located, together with immediately adjacent Townes. A person with a local connection is someone for whom it is desirable to live in a particular Town because of family ties or support, because he or she was born and spent their formative years there, or to be near his or her workplace, but who is not resident in that Town.*

6. Local Needs Assessment: *Normally, a survey will be required which should be initiated by the local Council, or by the applicant in conjunction with the local Council. The District Council will provide advice on such surveys and has a standard survey form, which can be adapted to meet the particular requirements of any settlement or scheme. For more information on this, contact the District Council's Housing Strategy officers. The assessment should refer to other sources of information, such as the Census, The District Housing Needs Assessment 2004 and the Council's Joint Housing Register. In addition to the assessment showing the need for the proposed dwellings, the Council will also normally expect to receive local representations in support of the scheme, particularly from the Town or Town Council or the Town Meeting.*

7. Small in scale: *Scale is relative to each settlement. The number of dwellings proposed must be able to be accommodated satisfactorily on the site without compromising the form and character of the settlement. A local housing needs survey or assessment should clearly indicate a need. The number of dwellings allowed should not exceed the proven local need and may, because of constraints, result in fewer.*

8. Environmental and other planning considerations: *By their nature, 'off-plan' sites are not normally considered suitable for residential development. Affordable housing sites in such locations may only be allowed as special exceptions, although environmental and other planning considerations will still apply. Sites in sensitive environmental areas, such as the AONB and Conservation Areas, will require appropriate architectural standards. Planning permission will not be given for affordable housing within those Policy Areas allocated for non-housing uses, such as*

employment.

9. Sufficient information: A full application may be necessary to enable the Council to assess the environmental implications and suitability for those in local need. A financial appraisal may also be necessary for the Council to assess the scheme's affordability to those in need.

10. Benefits enjoyed by initial and subsequent occupiers: Normally, this has been achieved by involving a Registered Social Landlord, with applicants advised to contact such an organisation.

11. Supplementary Planning Document: Details of the Council's requirements for affordable housing are set out in the Affordable Housing SPD.'

9. ALLOTMENTS

If allotments were available in Fairford, would you be interested in renting one?		
	Count	% of 553
Yes	129	23%
No	377	68%
No reply	47	8%
	553	100%

10. HOME WORKING

Do you or does any member of your household carry out any paid work from home?

	Count	% of 553
Yes	77	14%
No	445	80%
No reply	31	6%
	553	100%

Do you or does any member of your household carry out any paid work from home?

Would you like to work from home if you had the proper facilities to do so? (e.g. work space or broadband)

	Count	% of 553
Currently work from home	77	14%
Do not work from home but would like to	49	9%
No	331	60%
No reply	96	17%
	553	100%

Analysis of the 77 respondents who work from home

Do you work for an employer or for your own business?

	Count	% of 77
For an employer	36	47%
For my own business	44	57%
	80	104%

(3 respondents ticked both options)

If you have your own business at home, what type is it?

	Count	% of 44
Crafts/Arts	5	11%
IT/ Knowledge based	7	16%
Design	1	2%
Consultancy	13	30%
Other	21	48%
No reply	2	5%
	49	111%

(Some respondents ticked more than one option)

Other

B&B

Caterer

Childminder

Construction

Education

Fencing

Housesitter

Internet retailing

Photography

Property

Retail shop attached to house

Roofing

Seamstress/curtain maker

Shop

Solicitor

Writing

How many hours per week do you usually work from home?

n.b. if two or more people in your household work from home please add up the total hours worked

	Count	% of 77
Less than 10 hours per week	24	31%
10 to 24 hours per week	23	30%
25 to 40 hours per week	17	22%
More than 40 hours per week	11	14%
No reply	2	3%
	<u>77</u>	<u>100%</u>

(continued) - Analysis of the 77 respondents who work from home

What working space do you require to enable you to undertake your work?

	Count			
	Need & already have	Need but do not have	Do not need	No reply
Desk only	41	0	2	34
Room shared with living space	17	2	18	40
Dedicated room for working use only	44	10	7	16
External storage space e.g. shed or garage	12	2	26	37

	% of 77			
	Need & already have	Need but do not have	Do not need	No reply
Desk only	53%	0%	3%	44%
Room shared with living space	22%	3%	23%	52%
Dedicated room for working use only	57%	13%	9%	21%
External storage space e.g. shed or garage	16%	3%	34%	48%

What communication services do you require to undertake your work?

	Count			
	Need & already have	Need but do not have	Do not need	No reply
Telephone landline	72	0	3	2
Fax landline	20	4	27	26
Mobile telephone	66	0	2	9
Broadband	74	1	1	1

	% of 77			
	Need & already have	Need but do not have	Do not need	No reply
Telephone landline	94%	0%	4%	3%
Fax landline	26%	5%	35%	34%
Mobile telephone	86%	0%	3%	12%
Broadband	96%	1%	1%	1%

Analysis of the 49 additional respondents who would like to work from home

What working space would you require to enable you to undertake your work?

	Count			
	Need & already have	Need but do not have	Do not need	No reply
Desk only	24	4	4	17
Room shared with living space	10	3	10	26
Dedicated room for working use only	16	18	7	8
External storage space e.g. shed or garage	19	10	8	12

	% of 49			
	Need & already have	Need but do not have	Do not need	No reply
Desk only	49%	8%	8%	35%
Room shared with living space	20%	6%	20%	53%
Dedicated room for working use only	33%	37%	14%	16%
External storage space e.g. shed or garage	39%	20%	16%	24%

What communication services would you require to undertake your work?

	Count			
	Need & already have	Need but do not have	Do not need	No reply
Telephone landline	45	0	1	3
Fax landline	4	9	17	19
Mobile telephone	43	1	1	4
Broadband	38	5	2	4

	% of 49			
	Need & already have	Need but do not have	Do not need	No reply
Telephone landline	92%	0%	2%	6%
Fax landline	8%	18%	35%	39%
Mobile telephone	88%	2%	2%	8%
Broadband	78%	10%	4%	8%

11. SUMMARY

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

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

- It is notoriously difficult to get accurate data on the housing need of young single 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 Fairford 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 Fairford for rent and none available for shared ownership ownership. This survey has shown 64% of properties in the Town have 3 or more bedrooms. The results of the survey indicate that there are 37 households in need of affordable housing.
- Of those 67 respondents to the questionnaire who are in need to move to suitable accommodation, 37 households require affordable housing. In the current financial market some potential purchasers, particularly first time buyers, are experiencing difficulties obtaining a mortgage. The Bank of England Base Rate has remained at an all time low of 0.5% since March 2009 (last reviewed on September 8th 2011). However, mortgage lenders often charge high rates of interest to first time buyers

and require substantial deposits, sometimes 15% or more of the purchase price as well as charging arrangement/administrative fees.

10. CONCLUSION

10.1 This survey has determined that there are **37 households with a local connection who have self identified themselves in need of affordable housing in the town.**

10.2 In addition to local households in need, consideration should be given to turnover of the existing social housing stock in the Town when determining the number, type and tenure of additional affordable dwellings required to meet the Town'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 existing affordable housing is allocated to persons in greatest housing need throughout Cotswold District and priority is not required to be awarded to persons with a connection to Fairford Town.

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

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

11. RECOMMENDATIONS

It is recommended that:

- a) **Fairford Town Council places this report on their web site and the Rural Housing Enabler produces an executive summary of the survey report for publication in the Town news letter for all to read.**
- b) **Anyone who is in need is encouraged to apply on the District Council's Housing Register (Gloucestershire Homeseeker).**
- c) **The District Council is provided with the Housing Needs Survey Report.**
- d) **Fairford Town Council and the Rural Housing Enabler jointly seek to identify potential exception sites in Fairford.**