

Moreton-in-Marsh

Cotswold District

Housing Needs Survey Report

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Housing Needs Survey by GRCC

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Please refer to separate document for:

- *Appendix A: Responses in verbatim to question “A11: Please suggest a site where such a development could be built?”*
- *Appendix B: Responses in verbatim to question “A12: If you have any comments on affordable housing in your Parish please use the space below”.*
- *Appendix C: Table C1 Households in need of affordable rented housing*
- *Appendix D: Table C2 Households in need of affordable home ownership*
- *Appendix E: Table C3 Households seeking housing on the open market*

1. Introduction

1.1 In November 2019 GRCC (Gloucestershire Rural Community Council) was commissioned by Moreton-in-Marsh Neighbourhood Development Plan Working Group to undertake a survey of housing needs in Moreton-in-Marsh. The survey was conducted by GRCC's Rural Housing Enabler.

1.2 The Rural Housing Enabler (RHE):

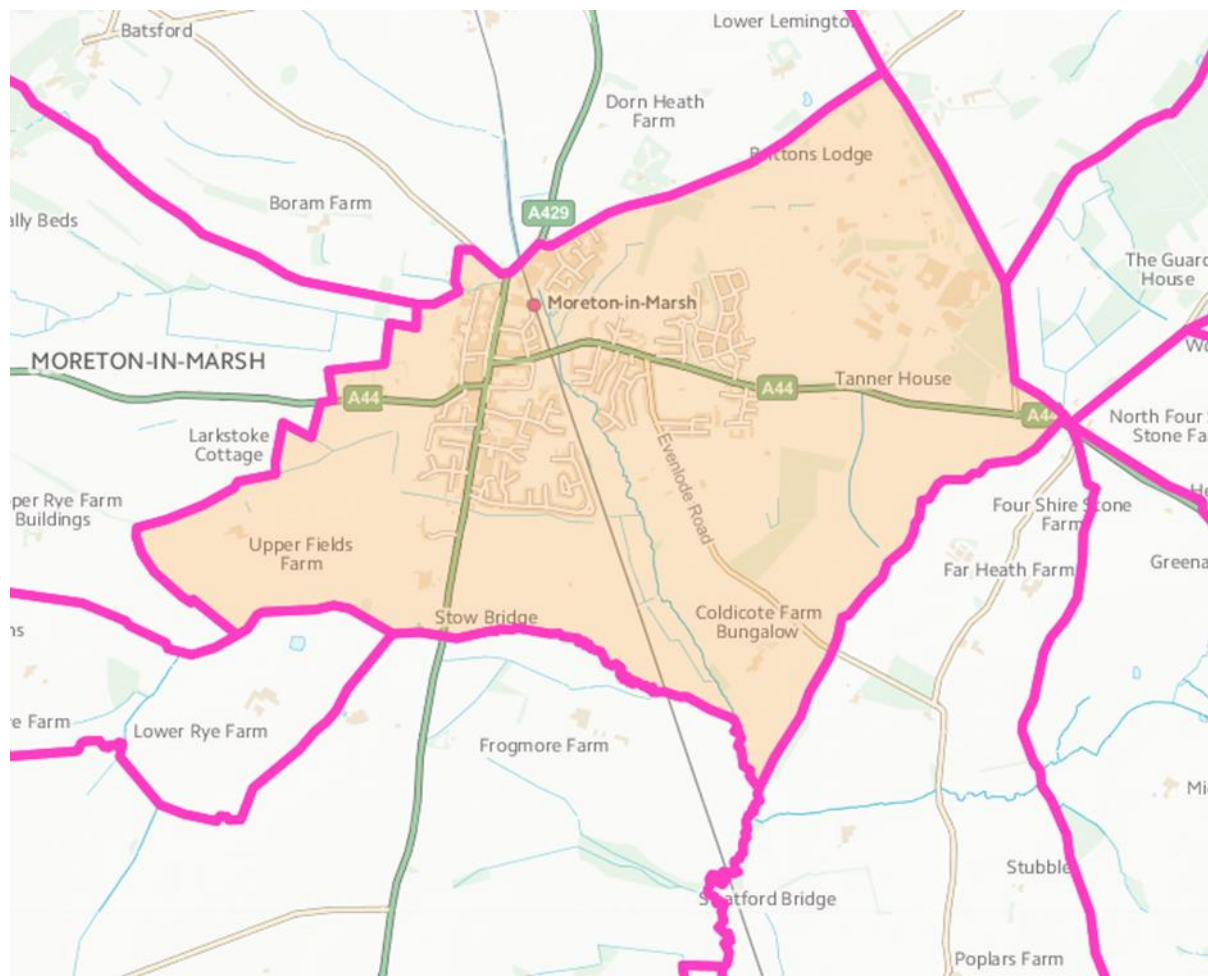
- is employed by Gloucestershire Rural Community Council, which is part of the national network of Rural Community Councils and has Action with Communities in Rural England as the umbrella body.
- works with rural communities, housing associations, local authorities, other community organisations (including community land trusts), developers, planning consultant and landowners.
- is an independent and neutral advisor.
- is a post is funded through contributions from Cotswold District Council, Forest of Dean District Council, Stroud District Council, Tewkesbury Borough Council, and housing associations working in Gloucestershire. GRCC's services are sometimes commissioned by private developers, land owners, their agents and parish and town councils.

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 (February 2020).

1.4 The report would normally have been analysed and published much sooner, however due to the unprecedented circumstances of the survey and reporting being undertaken during the Covid pandemic, which included GRCC staff being furloughed this has been prolonged.

2. Parish Summary

Ordnance Survey map showing Moreton-in-Marsh parish boundary



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

2.1 According to Cotswold District Council there were 2,470 dwellings in Moreton-in-Marsh Civil Parish on the Council Tax register in 2019. The 2011 Census recorded that there were 4,200 people living in Moreton-in-Marsh Civil Parish and 1,802 dwellings.

2.2 Moreton-in-Marsh is a market town within the Cotswold Area of Outstanding Natural Beauty and has the following facilities: Moreton-in-Marsh Train Station, North Cotswolds Hospital, primary school, St David's church, a supermarket and multiple pubs, hotels and shops, as well as a weekly market. There is extensive employment around the Fire Service College and trading/ business centres in the town.

3. Aim

3.1 The purpose of the survey is to investigate and identify the housing needs of people who live, work or have close family ties to Moreton-in-Marsh 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, Moreton-in-Marsh Parish Council and local residents upon request.

4. Executive Summary

4.1 In November 2019 **Moreton-in-Marsh Neighbourhood Development Plan Steering Group** commissioned Gloucestershire Rural Community Council to undertake a Housing Need Survey in order to ascertain the housing needs within the Parish to inform the development of a Neighbourhood Plan for the town. During week beginning Monday 10th February survey questionnaires were sent by Royal Mail to all 2,470 dwellings and 229 businesses in Moreton-in-Marsh. This report uses information gained from 667 completed questionnaires (27%) returned to GRCC by 22nd April.

4.2 It should be noted that while the survey questionnaires were posted to residents in February 2020 the country began a national lockdown a month later to combat the Coronavirus pandemic. This inevitably delayed the production of this Housing Needs Survey. Section 9, 'Conclusions' includes reflections on the impact of the Coronavirus pandemic in relation to the survey results.

4.3 Parish housing needs surveys provide data on housing needs at a local level and within a specific geographical area. They include information about people's housing needs, their reasons for seeking alternative accommodation and their views on affordable housing, and they may include information about the existing housing stock, affordable and market housing, and the level of community support for new development. The survey is a snapshot in time, and whilst recipients of the questionnaire were asked to reflect their housing needs up to 5 years ahead, it should be noted that some people's circumstances will change within this time period.

4.4 A summary of the analysis of the data reveals:

- 77.9% of respondents own their own home, 3.7% are affordable homes owners, 9.7% live in affordable rented housing, 5.9% live in private rented housing, 0.8% live in accommodation tied to employment, 0.3% live with family or friends, and 1.7% stated 'other' or gave no reply.
- 70% of homes have 3 or more bedrooms. Yet 79% are 1 or 2 person households.
- 8.1% of respondents said a member of their family had moved away in the last 5 years because they could not afford accommodation locally.
- The survey identified 4% households as being in need of *affordable rented housing*, and 2.5% households who have the financial means to purchase *affordable home ownership* and who seek to move within 5 years.

- 11.2% households wish to buy on the open market within 5 years; 25.3% of these households wish to live in Moreton-in-Marsh.
- 53% of respondents supported the concept of a small development of affordable homes, 16% were against, 29% were a 'maybe' and 2% gave no reply.

4.5 Future housing development in Moreton-in-Marsh parish should take account of future anticipated housing need as well as the number of households in immediate need. Although the results of the housing need survey are a snapshot in time, demand is anticipated to grow by at least the historic amount.

4.6 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 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 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.

4.7 In order to meet the needs and aspirations of Moreton-in-Marsh's residents and workers it is recommended that future residential development include:

- i) **Market Housing** – a full range of house types and sizes, although weighted towards 1- and 2- bedroom starter homes, 3- and 4-bedroom family homes, and 1- to 3- bedroom dwellings (including bungalows and lifetime homes) to enable existing residents to downsize from larger properties.
- ii) **Affordable housing** – a broad range of tenures, including social rented and 'affordable rented', affordable home ownership, tenures providing a route to home ownership, and intermediate products providing access for people on a wide range of incomes.
- iii) **Self-build** – a proportion of plots available for self-build with dwellings ranging in size from starter homes to family-sized 3- and 4-bedroom dwellings.
- iv) **Other** – remain open to the concept of an affordable housing exception site to deliver a range of affordable housing tenures for local people on modest to low incomes.

4.8 This report is available upon request from Moreton-in-Marsh Town Council and Moreton-in-Marsh Neighbourhood Planning Steering Group.

5. Survey Distribution and Response

5.1 Questionnaires were sent by Royal Mail and addressed to the occupiers of 2,470 dwellings during the week beginning Monday 10th February 2020. Part C of the questionnaires and accompanying letter were also sent to 229 employers in the parish to distribute to their staff members. Recipients were asked to return their completed questionnaires in an enclosed freepost envelope to GRCC's offices within 2 weeks of receipt. Allowing for late returns all questionnaires received by 22nd April 2020 are included in this report.

5.2 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'.

5.3 Every household resident in Moreton Parish 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 knew who had moved away and might wish to return to live in the parish. 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.

5.4 667 completed questionnaires were received at GRCC's offices. This equates to a response rate of 27%. For comparison since 2009 GRCC has received response rates for parish housing needs surveys ranging between 10% and 55%.

6. Key Findings

Part A – You and Your Household

6.1 Below are the responses to questions in Part A.

Table A1

Is this your main home?		
Yes	No	No reply
634	8	28

6.2 Eight people have indicated that their property in Moreton-in-Marsh is not their main home, as such these responses are not included in this report.

Table A2

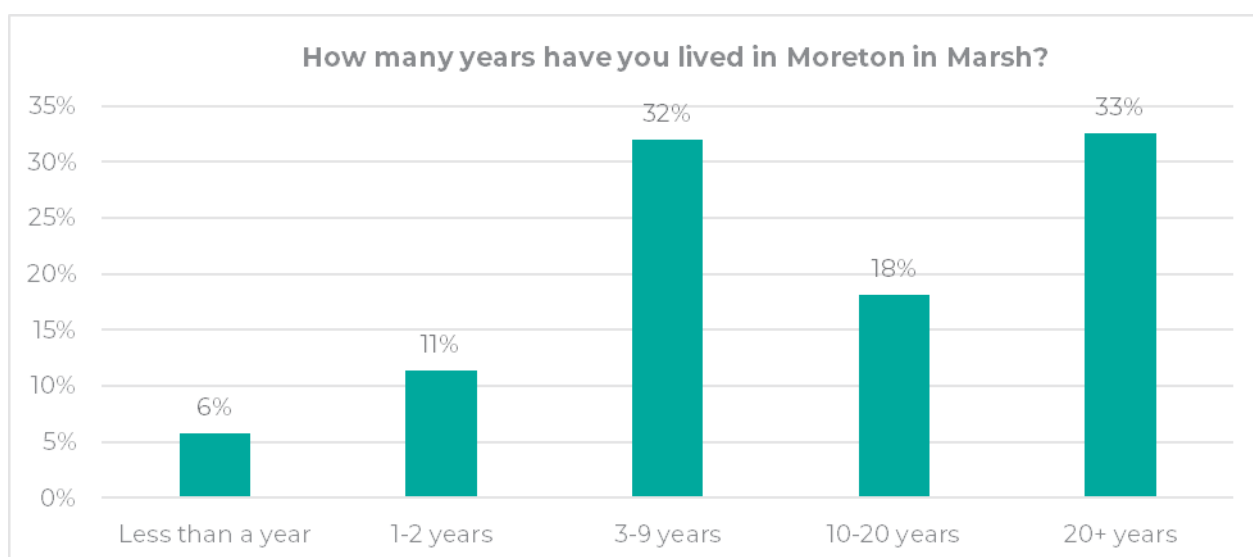


Table A3

Is your home a....?						
House	Bungalow	Flat/ apartment	Sheltered/ retirement	Caravan/ mobile home	Other	No reply
519	51	58	19	0	4	8

6.3 According to the Census 2011 there were the following dwelling types in Moreton:

Detached	Semi-detached	Terraced	Flats	Caravans or temporary dwellings
370	660	495	277	0

Table A4

How many bedrooms does your home have?				
1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	No reply
41	158	275	182	3

The survey findings show that 78% of respondents live in a dwelling with 3 bedrooms or more, whilst (as shown in Table A5 below) 70% of respondents lived in 1 and 2 person households. These figures alone indicate a potential increase in the number of households seeking to downsize in the future. The number of households who indicated a need to downsize (21 households) within the next 5 years is likely to increase from 2025 onwards.

Table A5

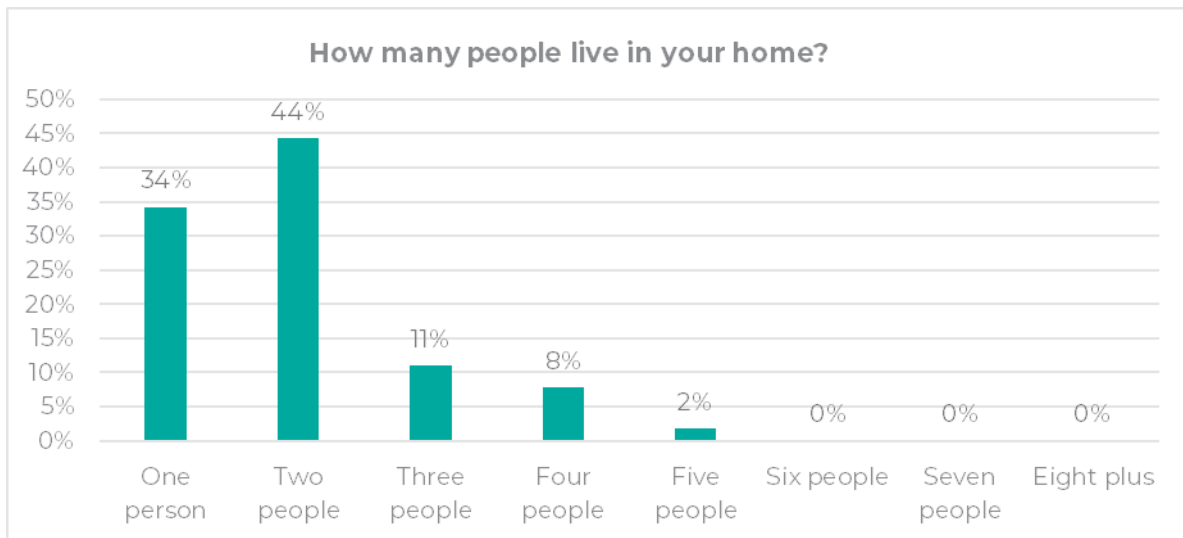
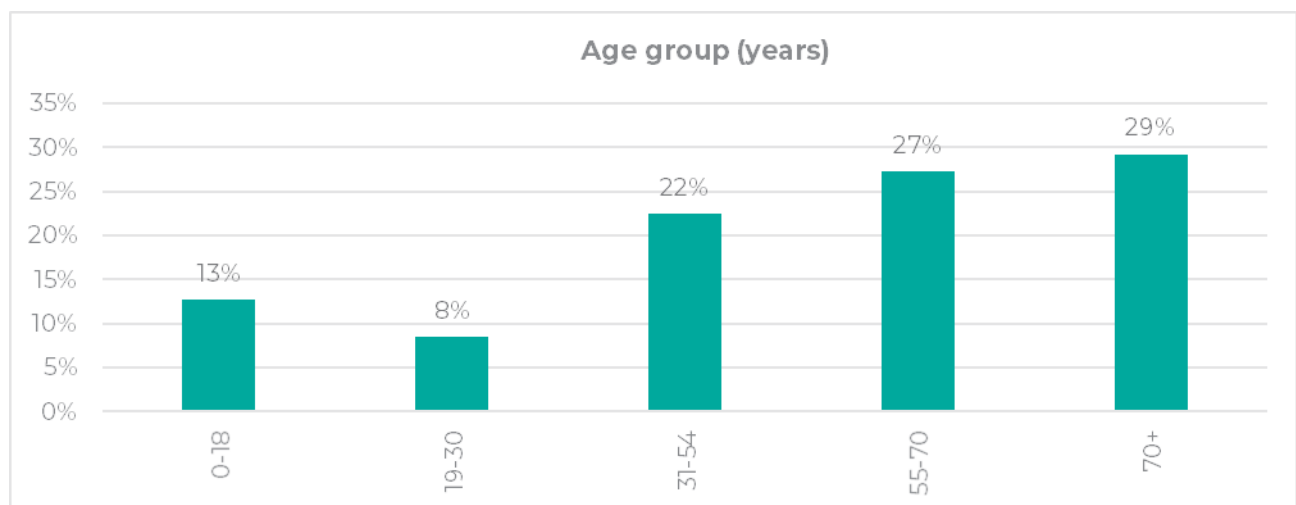


Table A6



6.4 According to the Office of National Statistics mid-year 2018 population estimates, Moreton has the following residents:

0-15 years	Working age	65+ years	Total
745	2,510	1,225	4,480

Whilst the Office of National Statistics mid-year 2018 population estimates' age ranges do not tally exactly with the survey age ranges, it is evident that the survey had a disproportionately high response from the over 70 years age group.

A disproportionately high number of 70 plus year olds who responded to the survey probably explains, at least in part, the disproportionately high number of outright

homeowners compared to the Census 2011 information shown in Table 7 below. Although caution should be given to the fact that the Census figures relate to 2011, whereas the mid-year population estimates are for 2018.

Our experience tells us that people of 70 plus years are almost always over represented in surveys of this type. It should be noted this is not a sample survey. Every household resident in Moreton-in-Marsh was given the opportunity to return their questionnaire.

Table A7



6.5 According to the Census 2011 this is the tenure mix in Moreton:

Owned outright	Owned with mortgage	Affordable home ownership	Affordable rented	Private rented	Other rented dwellings
635	420	35	296	205	62

Table A8

Has your home been adapted to improve physical accessibility?		
Yes	No	No reply
74	578	7

Table A9

Has anyone from your family moved away from Moreton-in-Marsh in the last 5 years due to difficulty finding a home they could afford locally?		
Yes	No	No reply
54	594	11

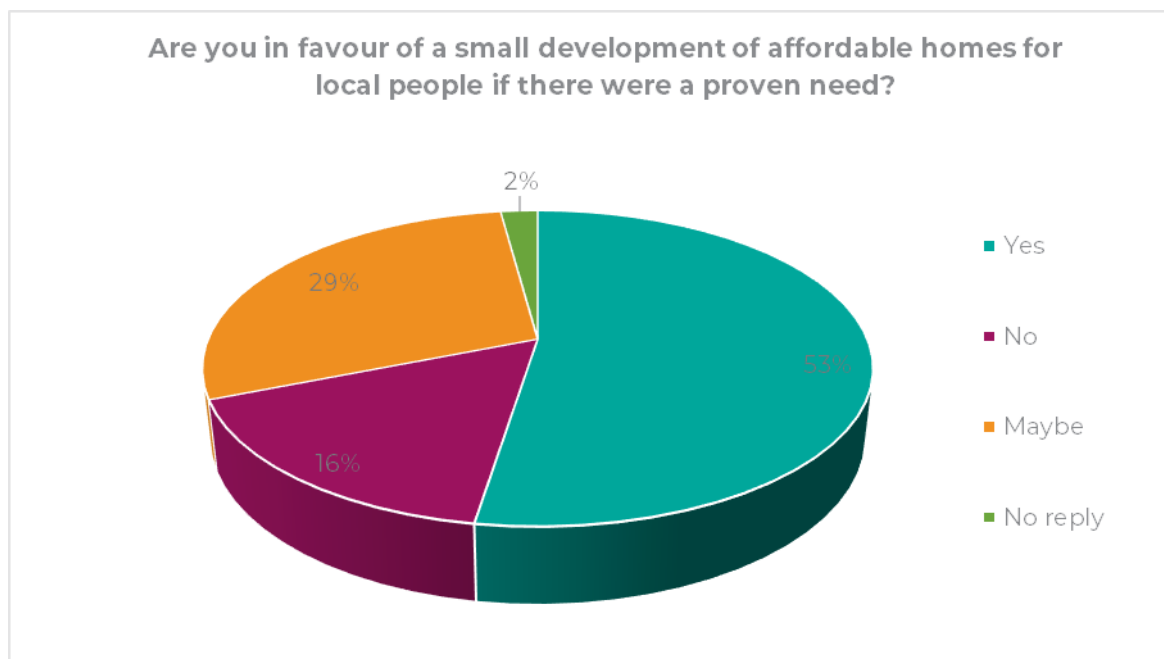
Table A10

Table A10 above indicates that 52% said 'yes' to the provision of affordable housing and 29% said 'maybe'. Overall this accounts for more than 4 in every 5 households lending some level of support to affordable housing.

6.6 Question A11: Please suggest a site where a small development of affordable housing could be built?

A summary of responses is provided in the table below showing both the number of respondents and the percentage of those who made known their views via the questionnaire. A schedule of all comments are listed in Appendix A.

Responses to ' Please suggest a site where such a development could be built? '	Number of respondents making this comment	% of respondents making this comment * (some people may have made more than one comment)
No more development	53	24.4%
Unsure of site or none known	45	20.7%
Royal British Legion site	25	11.5%
Fire College land	13	6%
Land adjacent to new hospital	13	6%
Old hospital site	11	5.1%
Evenlode Road	10	4.6%
Near to town centre/close to amenities/on bus route	6	2.8%
Todenham Road	4	1.8%
Total	180	82.9%*

The total percentage does not add up to 100% because the individual figures are rounded to the nearest 0.1%. All sites of less than 1% (of which there are 30) are listed individually in Appendix A and account for 17.1% of the overall total.

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

A summary of responses is provided in the table below showing both the number of respondents who made known their views via the questionnaire and whether they are for, or against, or neutral on affordable housing. A schedule of all comments are listed in Appendix B.

Comment	For	Against	Neutral
Must be truly affordable	53		
Priority should be given to local people	49		
Infrastructure and facilities require improvement; including: shops, roads, bus service, schools, policing, employment, parking, drainage, cycle lanes, water supply, doctors' surgery.			48
No more development	21		
No more affordable homes	21		
Landlords of affordable housing should be better landlords. Problems with anti-social behaviour, drugs			10
Too many large 4 & 5 bedroom houses built			6
Cotswold District Council and housing associations should build more affordable homes	4		
Need for more elderly persons' accommodation	4		
No more second homes or 'buy to let'	3		
Make better use of existing empty buildings e.g. flats over shops	3		
More self-build/ small developer opportunities	2		
Too many retirement homes		1	
Who qualifies for affordable housing?			1
Affordable housing has negative impact on house prices		1	
More affordable home ownership	1		

Part B – Home Working

6.8 Below are the responses to questions in Part B. (It should be noted that the questionnaire was developed prior to the current pandemic and the restrictions since March 2020.)

Table B1

Does any member of your household carry out paid work from home?		
Yes	No	No reply
138	512	7

Table B2

Do these household members work for an employer or their own business? (Some people may work for an employer and for their own business.)	
For an employer	For their own business
88	67

Table 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
45	46	36	10

Table 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	No reply
4	6	18	4	2	19	18

Table B5

Would anyone in your household like to work from home if the proper facilities were available?		
Yes	No	No reply
52	440	21

Table B6

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
106	46	76	30

Table B7

What communication services would be required to undertake your work?		
Telephone land line	Mobile reception	Broadband
108	140	155

6.9 According to the Census 2011 the following are economically active with the age group 16-75 years:

Full-time employees	Part-time employees	Self employed
948	386	315

Part C – Housing Needs

What is affordable housing?

6.10 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, those 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.*

6.11 158 households completed Part C: Housing Needs of the survey questionnaire and self-identified themselves in need of alternative housing. 33 expressed a wish to move within 12 months, 38 within 2 years and 67 in 3 to 5 years from the date of the survey (February 2020). 20 people did not indicate when they wanted to move. 20 of those who responded to the survey have not been included in these figures as they didn't provide

enough information to assess their needs and 19 want to move away from Cotswold District.

6.12 According to information provided on their completed questionnaires 27 households require affordable rented housing. 17 households seek to buy their own home and may be able to afford low cost home ownership.

6.13 Information about the 27 respondents requiring affordable rented housing is shown on Table C1 in Appendix C.

6.14 With reference to Table C1: Households in need of affordable rented housing, it should be noted that a household will be allocated affordable rented housing with the minimum number of bedrooms to meet their needs. In exceptional circumstances additional bedroom space may be offered, for example such as an elderly couple requiring separate bedrooms for health reasons.

Table C1

Dwelling type	Number of bedrooms	Number of dwellings
Single storey (flat or bungalow)	1 (2 persons)	6
Single storey (flat or bungalow)	2 (3 persons)	none
House	1 (2 persons)	16
House	2 (4 persons)	2
House	3 (5 persons)	3
Total		27

6.15 Nine of these 27 households have indicated they are on Cotswold District Council's housing register for rented housing (known as Homeseeker Plus). Cotswold District Council inform us that Homeseeker Plus records 134 applicants with a local connection to Moreton-in-Marsh. This may include people who live outside Moreton-in-Marsh, but may work in Moreton or may have close family living in Moreton.

6.16 Details of 17 households seeking affordable home ownership are shown in table C2 in Appendix D.

6.17 Unlike the allocation of affordable rented housing, affordable home ownership allows the applicant's housing needs and their financial circumstances to be taken into account with regard to number of bedrooms in the property. Flexibility may be applied as to the size of dwelling offered in addition to the needs of the prospective purchaser depending upon their possible future needs and their finances. For example, a young couple may be offered a two bedroom house to accommodate any future child(ren) they may have.

6.18 Details of 75 households seeking alternative housing on the open market are shown in table C3 in Appendix E.

6.19 Price, size and type of dwelling are major factors influencing people buying on the open market. Taking into account the aspirations of prospective purchasers shown in Table C3 above below is a schedule of properties sought:

Dwelling type	Number of bedrooms	Number of dwellings
House, bungalow or flat	1	1
House or flat	1	1
Sheltered housing	Not stated	2
Sheltered housing	2	2
House, bungalow or flat	2	2
House or bungalow	2	6
House or flat	2	2
House	2	4
Bungalow	2	4
Flat	2	1
House or bungalow	3	8
House	3	26
Bungalow	3	2
House or bungalow	4	1
House	4	13
Total		75

7. Affordability

7.1 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.

7.2 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.

7.3 For all home ownership, these costs include: size of deposit; mortgage interest rates; mortgage indemnity premium; mortgage application fee; stamp duty tax; legal fees; and search fees, up front Utility Charges, installation of suitable broadband and Wifi etc

7.4 For rented, these costs include rent deposit, rent paid in advance, service charges, up front utility charges, installation of suitable broadband and Wifi, application or administration fee and reference fee.

Market Value

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

7.6 Using information gained from HM Land Registry, it is possible to obtain the average prices of properties sold in Moreton-in-Marsh in the 2 years prior to March 2020. These are shown in the following table.

Average Prices of residential properties in Moreton-in-Marsh sold in the last two years prior to March 2020 (according to HM Land Registry)

House Type	Price (£)	Number of Sales
Detached	411,406	15
Semi-detached	222,492	41
Terraced	257,290	22
Flats	203,666	6
All	273,713	84

7.7 The number of house sales are for new and existing properties where the sale details registered with the Land Registry are in Moreton-in-Marsh 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.

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

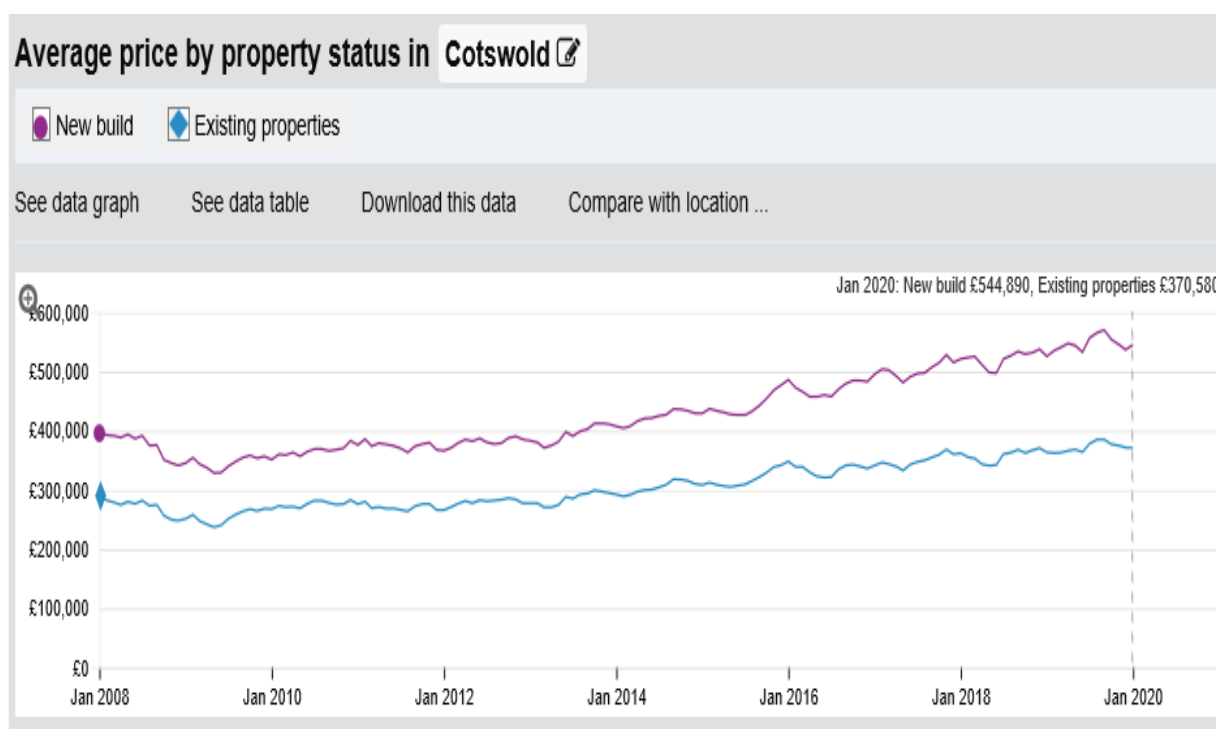
7.9 The average price of properties sold does not necessarily reflect the average value of all properties in the parish. In a small geographical area such as Moreton-in-Marsh the

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 £585,000 and the lowest priced dwelling was £150,000.

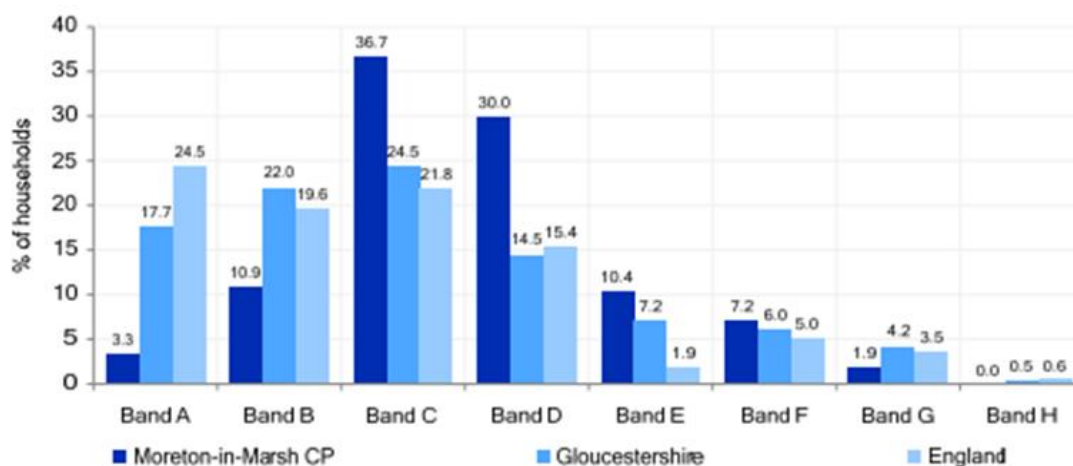
7.10 HM Land Registry tells us that the average price of new build residential properties in the Cotswold District was £544,890 in January 2020, and for existing residential properties was £370,580.

7.11 HM Land Registry tells us that for the Cotswold District the average house price change was +2.9% for 12 months prior to March 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)



7.12 The distribution of dwellings by council tax banding for Moreton-in-Marsh parish, Gloucestershire and England is shown in the table above. Moreton-in-Marsh has a higher number of dwellings in bands C, D, E and F.

Example Calculation for a Mortgage

7.13 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.

7.14 To afford the average priced dwelling (£273,713) sold during the past 2 years in Moreton-in-Marsh a household would require a mortgage for £260,028 assuming they have a deposit of £13,685. Based on an interest rate of 4% and repayment over a period of 25 years the monthly repayments would be £1,387. 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 time) in local authority areas

Area	Median gross annual earnings (residents in local authority area) £
Cheltenham	£26,845
Cotswold	£24,675
Forest of Dean	-
Gloucester	£22,766
Stroud	£23,985
Tewkesbury	£24,700
Gloucestershire	£24,492
South West	£23,198
England	£25,118

Source: Annual Survey of Hours and Earnings for 2019, Office of National Statistics – released 29th October 2019

- The median gross annual earnings of residents in the Cotswold District was £24,675 in 2019. This is higher than the corresponding county figure (£24,492), the regional figure (£23,198) but lower than the national figure (£24,897).
- Based on the average price (£273,713) of homes sold in Moreton-in-Marsh parish in the last year a person in receipt of a median income Cotswold District (£20,137) **would be unable to purchase an average priced property without a considerable deposit of around £193,165.**
- Many potential first time buyers struggle to meet the costs of buying their own home.

Private rented

7.15 Information gained from '[Rightmove.co.uk](https://www.rightmove.co.uk)' reveals the rents per calendar month (pcm) for the following property types available for rent in the areas surrounding Moreton in May 2020:

Property	Rent (per calendar month)
One bedroom flat	£780
Two bedroom terrace house	£995
Three bedroom semi-detached house	£995

7.16 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:

- A one bedroom flat is £26,742
- A two bedroom terrace house is £34,114
- A three bedroom house is £34,114

7.17 Of course, the rent does not include running costs e.g. council tax, fuel bills etc. Someone in receipt of the median gross income in the Cotswold District (£20,137) would not be able to afford to rent a property within Moreton-in-Marsh.

8. Current housing stock and anticipated delivery via the adopted Cotswold Local Plan

Existing Affordable Housing Stock

8.1 According to Cotswold District Council as at 13th July 2020 the total number of affordable dwellings in Moreton-in-Marsh is 677.

Current Stock – General Needs Rented		Number of dwellings
Bedsit	1 bed	2
Bungalow	2 bed	47
Flat	1 bed	83
	2 bed	51
House	2 bed	114
	3 bed	137
	4 bed	22
	5 bed	1
Total		457

Current Stock – Age Restricted Rented		Number of dwellings
Flat	1 bed	37
	2 bed	7
House	3 bed	1
Total		45

Current Stock – Shared Ownership		Number of dwellings
Flat	1 bed	18
	2 bed	4
House	2 bed	73
	3 bed	42
Total		137

Current Stock – Discount Homes		Number of dwellings
Flat	1 bed	6
House	2 bed	14
	3 bed	10
	4 bed	8
Total		38

8.2 These are numbers of households on the Council's housing register (known as Homeseecker Plus) divided according to number of bedrooms required and area of preference. All applicants have a local connection with Moreton-in-Marsh.

LC to Moreton	1 bed	2 bed	3 bed	4 bed	5+ bed
No preference of area					
Emergency	14	1	.	.	.
Gold	3	1	1	.	.
Silver	3	8	2	3	1
Bronze	54	50	19	10	.

LC to Moreton preferred	1 bed	2 bed	3 bed	4 bed	5+ bed
Emergency	12	1	.	.	.
Gold	2	1	1	.	.
Silver	3	6	2	3	1
Bronze	41	37	14	5	.

8.2 The table below is an extract from Homeseeker Plus Policy Document which explains the banding system. The full document can be found at:

<https://www.homeseekerplus.co.uk/choice/uploads/GHPolicy13.4.18homeseekerplus.pdf>

	Property Size etc.	Property conditions (this only applies to the district where the Notice is made)	Homelessness (this only applies to the district where any duty is owed)	Medical/welfare needs	General
EMERGENCY BAND	Giving up family sized social rented housing in the County to move to smaller non-family accommodation	Where a property has been assessed by Environmental Services as causing an imminent risk of serious harm due to disrepair, major defects, inadequate facilities. e.g. Emergency Prohibition Notice served (Time limit 1 month)		Assessed as immediate need of rehousing on medical grounds OR Exceptional circumstances where there is a proven threat to life or limb OR Exceptional circumstances where the current property has a critical detrimental effect on their welfare (Time limit 1 month)	
GOLD BAND	Giving up family sized social rented housing in the County to move to smaller family sized accommodation based on local housing demand OR Major overcrowding – lacking 2 or more bedrooms OR Where a Prohibition Notice (or Suspended Prohibition Notice) has been served by Environmental Services due to overcrowding (Does not apply if already awarded gold for Homelessness)	Where a Prohibition Notice (or Suspended Prohibition Notice) has been served on a property by Environmental Services due to disrepair, major defects or inadequate facilities and the landlord is unable/unwilling to comply	Full Statutory Homelessness Duty accepted (Time limit 1 month)	Assessed urgent medical/welfare need or long-term disability that would be alleviated by a move to more suitable accommodation	Move-on from Supported Accommodation where a planned move is agreed by the relevant local housing authority OR As a result of a multi-agency decision agreed by the relevant local housing authority OR Left in occupation of social rented housing such as Succession where the household is required to move (Time limit 1 month)
SILVER BAND	Overcrowding – lacking one bedroom (Does not apply if already awarded silver for Homelessness)		Applications before 1 st April 2018 Homeless or threatened with homeless Applications after 1 st April 2018 Homeless prevention or relief duty owed or assessed as homeless after all homeless duties have ended.	Assessed significant medical or welfare need or long-term disability that would be alleviated by a move to more suitable accommodation.	
BRONZE BAND	All other Applicants				

9. Conclusions and Recommendations

9.1 The administration of housing benefit often has an impact on the allocation of affordable rented property. The occupation of smaller dwellings by young families may lead to overcrowding if the number of family members increases or children grow older and require their own bedroom space, thereby creating a need to move to larger accommodation.

9.2 Conversely, the survey revealed a demand within the market sector from home owners wishing to downsize to smaller and more manageable property. These home owners (60 or more years of age and often owning their home outright without a mortgage) can afford 1, 2 or 3 bedroom accommodation with rooms of a larger size and proportion than starter homes to accommodate their furniture and guests, and at the same time realise capital from the sale of their home. The Cotswold District Council Local Plan 2011 – 2031 Section 8, 'Housing to meet local needs', reflects and supports the need for a variety of properties to meet local needs through Policy H1:

"New housing should reflect the need and demand of the District's existing and future communities and should improve the quality and mix of new market and affordable housing".

and Affordable Housing Policy H2:

"Increasing the supply of affordable housing is a challenge within Cotswold District. The inclusion of an up to date policy within the Local Plan to set out the local requirement for affordable housing will help to boost the supply of affordable homes in the District over the Plan period and help to re-balance the local housing supply ensuring that local people can access the housing that is urgently required."

(Source: <https://www.cotswold.gov.uk/media/iggahqtl/8-housing-to-meet-local-needs-cotswold-district-local-plan-2011-to-2031.pdf>)

9.3 In order to meet the needs and aspirations of Moreton-in-Marsh's residents and workers, it is recommended future residential development should include:

i) **Market housing** - a full range of house types, although weighted towards starter homes (1 and 2 bedroom dwellings), larger family-sized homes (predominantly 3 and 4 bedroom dwellings and a smaller proportion of 5+ bedroom dwellings), and dwellings of a size (1, 2 & 3 bedrooms) and type (including bungalows and lifetime homes) suitable to downsize to from larger properties.

ii) **Affordable housing** - a broad range of tenures, including social rented and 'affordable' rented (up to 80% of market prices), affordable home ownership, mixed tenures providing a route to home ownership and intermediate products providing access for people on a wide range of incomes. The Cotswolds is an area that the Government has acknowledged is eligible to deliver grant funded social rented homes and this should be reflected in delivery of affordable homes via s106 Agreements (or any replacement). Affordable housing must meet the Government's Technical Housing Standards – national described space standard. The option of deliverability through a Rural Exception Site should be explored *"Land which may not be considered appropriate for residential development may be released for a rural exception scheme for affordable housing development where there is an identified*

need within that parish or community for affordable housing” (Source Cotswold District Council Local Plan 2011 – 2031 Policy H3 <https://www.cotswold.gov.uk/media/iggahqtl/8-housing-to-meet-local-needs-cotswold-district-local-plan-2011-to-2031.pdf>)

iii) **Self-build** – a proportion of plots available for self-build with dwelling ranging in size from starter homes to family sized 3 & 4 bedroom dwellings.

iv) **Other** - remain open to the concept of an affordable housing exception site to deliver a range of affordable housing tenures for local people on modest to low incomes; continue to explore the different ways of delivering housing through a community led housing approach and remain open to delivery of smaller homes (1 or 2 bed apartments) as part of Town Council initiatives.

9.4 Of the 27 households identified as being in housing need, only nine of these indicated they were registered on the Cotswold District Council’s housing register, Homeseeker Plus, for rented housing, indicating that some may not be aware how to access affordable housing.

Anyone in need of affordable rented housing should apply on Homeseeker Plus www.homeseekerplus.co.uk. For affordable home ownership contact Help to Buy South tel: 0800 456 11 88 www.helptobuyagent3.org.uk. For housing advice contact Cotswold District Council on tel: 01285 623000.

9.5 It is recommended further actions include:

- Analysis of need of the 134 applicants on the Housing Register with a local connection to Moreton-in-Marsh. It is understood that at least 9 will have completed the survey.
- Further analysis of the raw data contained within the appendices against the planning applications of the allocated sites to inform policy.
- Note that the overriding demand / need for affordable housing is 1-bedroom dwellings.
- Note that the overriding demand / need for market housing is 2- and 3- bedroom dwellings.

10. Additional comments

It should be noted that since the survey questionnaires were posted to residents in February 2020 there has been a significant change to the UK's economy due to the action taken to fight the Coronavirus pandemic. Since the initial lockdown was put in place on 23rd March 2020 the change to the economy has impacted negatively on many households' incomes and livelihoods and it is likely it will continue to do so in the months and years ahead. For this reason it is likely that the numbers of households in need of affordable housing will increase owing to these changes in people's financial situation.

The Coronavirus pandemic has led to an increase in the number of people working from home. This situation may level off or reduce in coming months, although a return to the office is unlikely to return to the levels prior to the pandemic. The responses to question B5 in the survey are therefore more relevant than ever (51 respondents or 10% of those households where no one worked from home responded to say that they would do so if they had the proper facilities). For this reason future development will need to consider how future housing can accommodate people's changing work routines including the provision of desk or office space.