

Winchcombe

(Tewkesbury Borough)

Town Housing Needs Survey Report September 2016



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1. INTRODUCTION

1.1 In June 2016 GRCC receives a request from a planning consultancy to undertake a housing needs survey in Winchcombe Parish. GRCC agrees to undertake survey for an agreed fee subject to the support of Winchcombe Town Council.

1.2 On 6th July 2016 Winchcombe Parish Council made its decision to support GRCC undertake a Parish Housing Needs Survey.

1.3 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 ten housing associations.

2. PARISH SUMMARY

- Gloucestershire County Council's 2013 mid-year estimate for Winchcombe parish was 4550 population and 2505 dwellings (according to local authority council tax records in August 2016). This equates to an average of 1.82 persons per household compared to approximately 2.4 for Gloucestershire as a whole.
- By road Winchcombe is 11 miles from Tewkesbury, 8 miles from Cheltenham. The nearest station on the national rail network is in Cheltenham.

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 Winchcombe. 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 Winchcombe Town Council with an independent report of a robust nature based on evidence from reliable sources. This will assist the Town Council to respond to any planning proposal that may come forward for additional housing within the parish.

4. SURVEY DISTRIBUTION AND RESPONSE

4.1 Survey questionnaires were distributed to all 2505 dwellings in the parish by Royal Mail between 2nd and 6th September 2016.

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

4.3 Part A is entitled 'You and your household' and is for every household to complete. Part B is entitled 'Home Working' and is also for everyone to complete. And finally, Part C is entitled 'Housing Needs' and is for completion by households in need of more suitable accommodation. People were asked to provide their name and contact details if they would like further information in the event affordable housing being developed in Winchcombe. Personal details are neither presented in this report nor passed to a third party.

4.4 A total of 2505 questionnaires were distributed.

- Everyone was asked to complete Parts A and B of the form.
- If a household considered themselves in need, or likely to be in need of re-housing, they were invited to complete Part C of the form.
- Households were asked to forward the questionnaire to anyone they knew of who had moved away but might wish to return to live in Winchcombe .

There was a response rate of 33% with 823 completed replies received from 127 dwellings (785 received in freepost and 38 received in the collection box). It is worth noting that the previous housing needs survey undertaken in Winchcombe in November 2011 achieved a 36% response rate. Whilst the survey provides no direct evidence of the needs of those who did not respond to the questionnaires there are other useful sources that inform of housing needs i.e. the District Council's housing register (Homeseeker Plus), District-wide Housing Needs Survey and Gloucestershire Strategic Housing Market Assessment 2014.

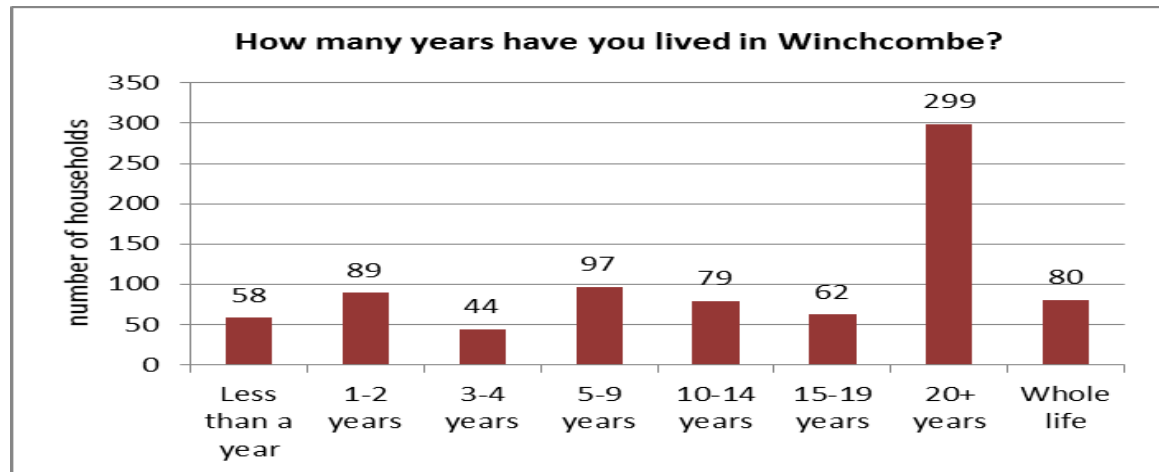
5. KEY FINDINGS

Part A – You and your household

5.1 Question A1 asked... *Is this your main home?* 788 respondents reported their main home was in Winchcombe, 9 respondents reported it was their second home, 26 gave no reply.

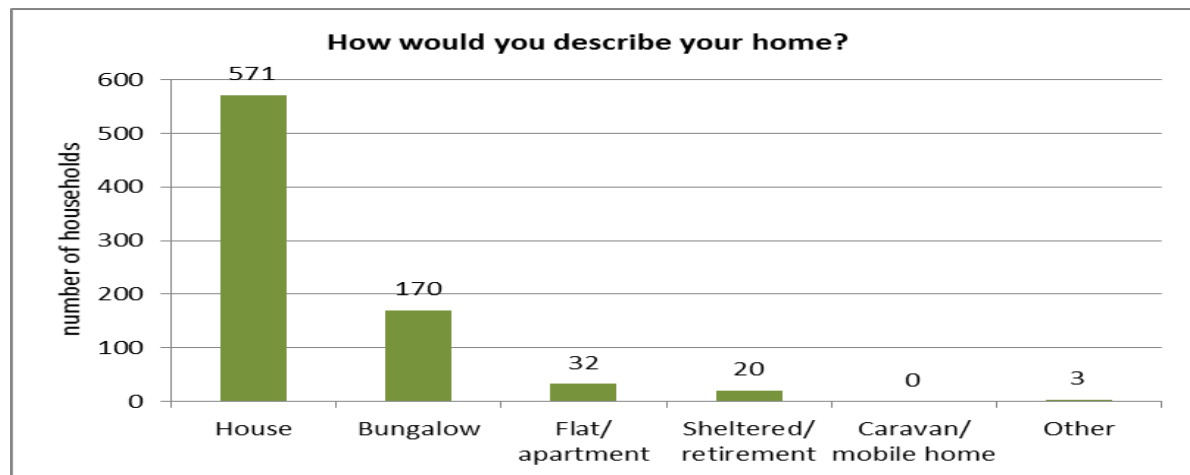
5.2 Question A2 asked... *How many years have you lived in Winchcombe?* Table A below indicates the length of time respondents have lived in Winchcombe. 47% of respondents have lived in the parish for 20 years or more or their whole life. 23% of residents have lived in Winchcombe for 4 years or less.

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



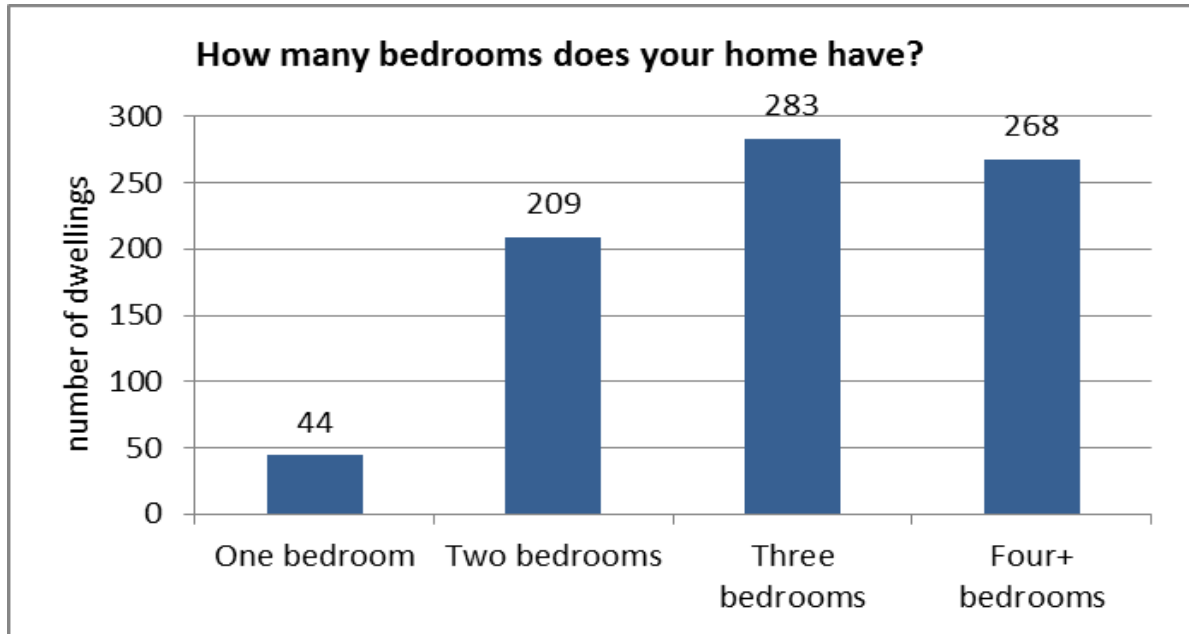
5.3 Question A3 asked... *How would you describe your home in terms of house type?* Table B below shows 70% of respondents live in a house, 21% live in a bungalow, 4% live in a flat, 3% live in sheltered/ retirement housing and 2% gave no reply.

Table B - How would you describe your home?



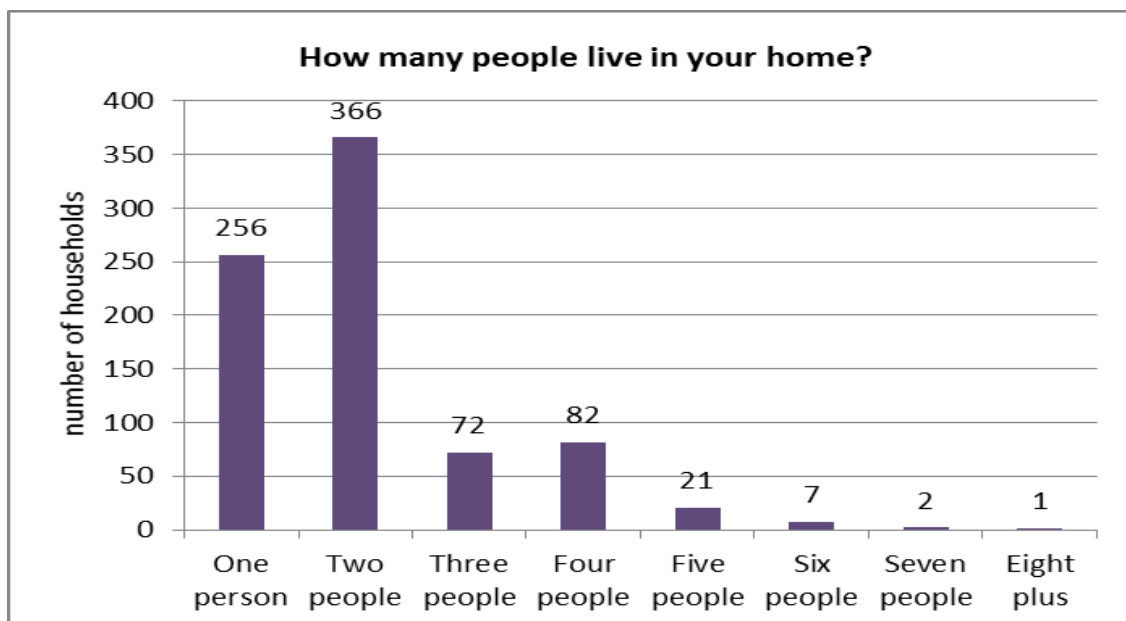
5.4 Question A4 asked...*How many bedrooms does your home have?* Table C below shows 69% of homes have three or more bedrooms, 26% of homes have 2 bedrooms and 5% have one bedroom.

Table C – How many bedrooms does your home have?



5.5 Question A5 asked...*How many people live in your home?* Table D below shows 76% are 1 or 2 person households, 19% are 3 or 4 person households, and 4% are 5 person or more households. 1% did not reply.

Table D – How many people live in your home?



5.6 Question A6 asked ...*How many people in your household are in each age group?* Tables F and G below compare age profiles between those who responded to the survey questionnaire Part A and Gloucestershire County Council's Maiden estimate for 2010. The figures shown in Tables F and G demonstrate that people in the different age bands are sometimes under or over represented in the survey. Age bands 0-4 yrs, 15-19 yrs, and 65 yrs plus are significantly overrepresented in the survey. Age band 5-14 is underrepresented in the survey. It is worth noting that age band 20-44 yrs is usually underrepresented in this type of survey.

Table F – Age profile of respondents according to Winchcombe survey

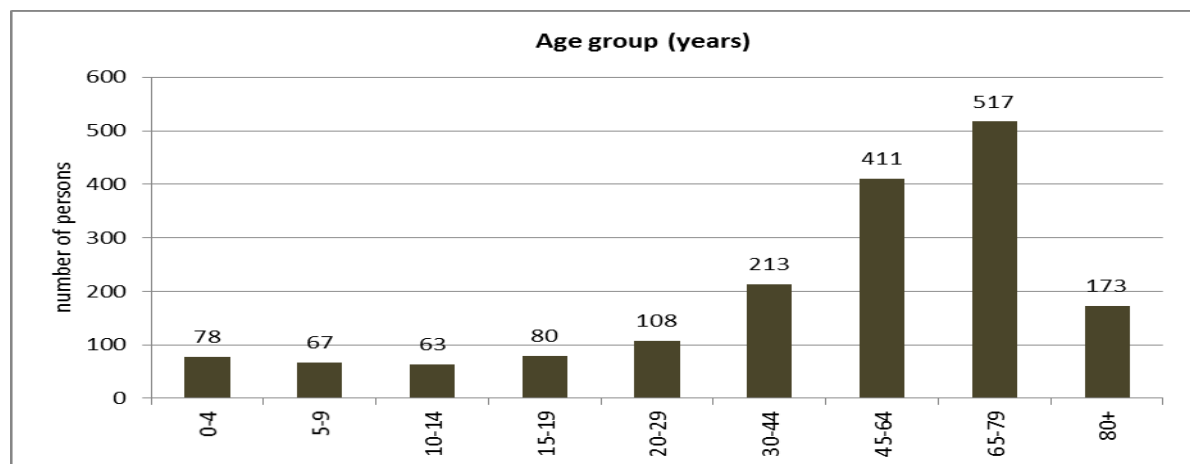
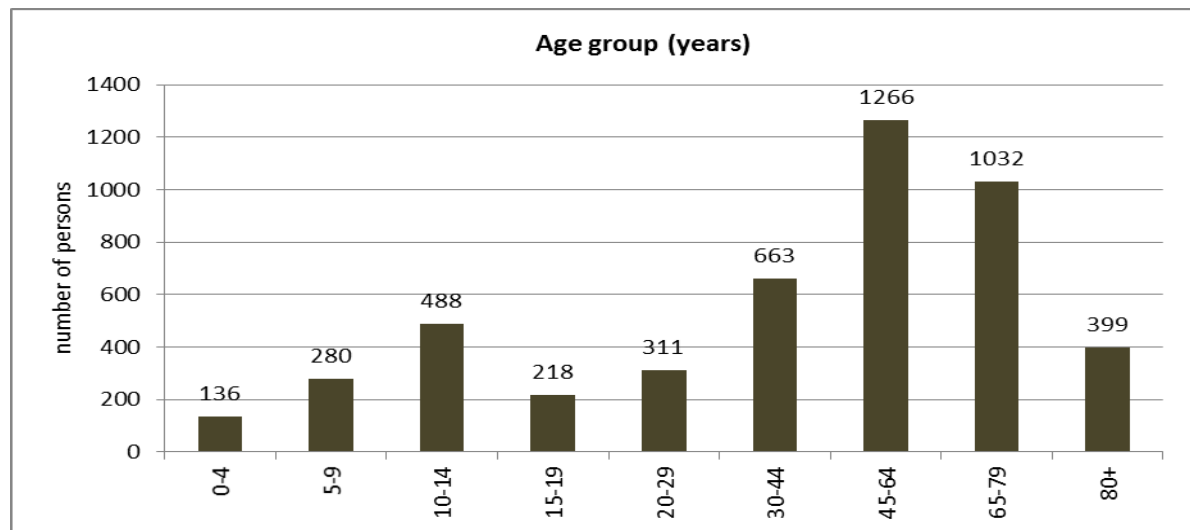


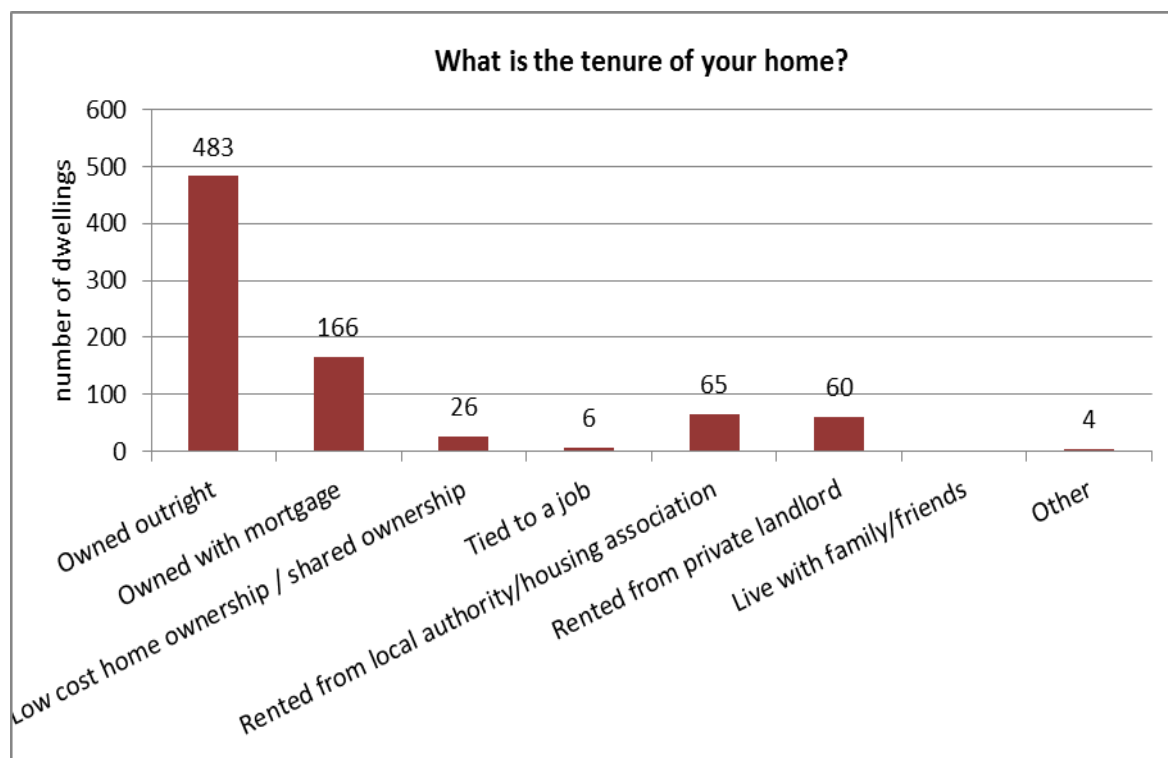
Table G - Age profile distribution according to Gloucestershire County Council Maiden estimate for 2010



5.7 Question A7 asked...*How many members of your household are male or female?* 54% of respondents indicated 'female' and 46% indicated 'male'.

5.8 Question A8 asked... *What tenure is your home?* Table E below shows 79% of respondents in Winchcombe are owner-occupiers, nearly three quarters of whom own their home outright, and a little more than a quarter have a mortgage. 8% live in rented local authority or housing association, 7% live in private rented, 3% live in shared ownership/ low cost home ownership, 1% live in tied accommodation, and 0% live with family or friends.

Table E – What is the tenure of your home?



5.9 Question A9 asked...*Has your home been adapted to increase physical accessibility?* 85 respondents said ‘yes’.

5.10 Question A10 asked... *Has anyone from your family moved away from Winchcombe in the last 5 years to difficulty finding an affordable home locally?* 50 people answered ‘yes’.

5.11 Question A11 asked...*Are you in favour of a small development of affordable homes for local people if there was a proven need?* 46% said ‘yes’, 20% said ‘no’ and 26% said ‘maybe’. 7% gave no reply.

5.12 Question A12 asked... *Please suggest where such a development could be built (affordable homes)?* The following comments were received:

- Where the ‘Harvey Home’ public house use to be
- Land behind Delavale Road
- Gretton Fields area, Toddington
- Between Winchcombe and Greet School
- Back Lane

- Land with direct access on/off A38 would be more suitable
- No where
- Fields on Gretton/ Greet Road
- At back of Kidderminster Road/ est.
- Unsure
- As needed
- None. Have you seen the Gloucester St congestion?
- Between Greet and new development
- I would suggest that all available building sites around the perimeter of Winchcombe have already been developed!
- Possible further infilling between Winchcombe and Greet
- Opposite the senior school
- The development should be on one of the sites already being built on. There has been too much building in Winchcombe.
- Not on AONB. Not on Green belt. Not on farm land.
- Sudeley land
- Unable to suggest a site which will not impinge on the AONB (already threatened).
- Infill only.
- Don't know.
- Knock down all community centre site, rebuild with ?, community centre and flats.
- There are no sites left. Winchcombe is being spoiled.
- Greet Road, between Winchcombe and Greet
- Gretton, Toddington
- No more needed
- Having been to meetings in the past when this has discussed a formal plan was drawn up suggesting suitable sites. What happened to this?
- Not on AONB
- Almsbury Farm
- West of Winchcombe
- On the outskirts
- Land behind Harveys Lane, Delavale Road or Kidderminster Road – if access allows.
- Winchcombe is already overflowing with new homes to the detriment of its character and increase in traffic misery.
- No specific suggestion. Preferably on infill site rather than greenfield.
- Any more developments would spoil the whole ethics of having a small town with pleasant surroundings.
- Opposite train station (other side of main road).
- I am ill-informed about the available sites in Winchcombe.
- Next / opposite the school
- Not sure
- No idea

- Near the library/ school
- Within the boundaries of existing housing and buildings not on green/ open land
- Next to Pennylands development
- I am not really sure, but if possible it would need to be close to local amenities, obvious I suppose.
- Winchcombe has already had too much housing recently, including affordable housing.
- Opposite school
- We don't need any more social housing or new houses in Winchcombe. The town's infrastructure can't cope & the surplus in affordable housing filled by people outside town!!
- Winchcombe is full.
- Already happening.
- None. Some 300+ houses are currently being built in Winchcombe, none, or very few of which are affordable housing!!
- Gretton Road
- Near to bus stops for Cheltenham & local amenities – walking distance
- There were 2 new developments and that was meant to be all under the 20 year plan.
- In fill housing to the rear of Greet Road adjacent to Chedworth Drive.
- Almsbury Farm
- Not required
- We need park homes in Winchcombe a much better alternative to going into a nursing home. We also need a swimming pool in Winchcombe.
- Near Winchcombe school
- Gretton Road or Greet
- Not in Winchcombe. Overcrowded now.
- Between Greet & Winchcombe, where homes have already been built. Not on AONB land.
- All suitable sites have already been developed.
- Don't need any more houses.
- End of Gretton Road, edge of town on main road towards Cheltenham just past old hospital).Up Puck Pitt Lane?
- Nowhere the council is destroying everywhere by allowing houses to be built, there's nothing for children, no local clubs, schools are not big enough & roads cannot cope.
- Wish I could.
- There are none in Winchcombe as most of the surrounding land is situate in AONB land
- Not aware of potential development sites as need to locality
- End of Kidderminster Road
- Anywhere that is not green belt or AONB
- Anywhere on the outskirts of town

- Please not on areas of outstanding beauty or areas of special scientific interest they are designated for a reason!
- Out of main town
- Not easy
- Surely all available land has been allocated with all the new and proposed builds going on
- Sorry have to leave that to experts, council and planners
- We already have two very large new build sites – why do we need more?
- Greet
- Not near private homes
- Near existing new developments
- Evesham road or Greet or infilling. NOT AONB or outside town boundary
- Don't know of one
- Field behind Langley Road as this would give access to shops and schools
- Near School secondary
- There are enough houses/people/cars in Winchcombe now
- Gretton Road, next to the last one
- Kidderminster Road/Fields behind?
- No suitable site, too many house built in past 5 years
- Harvey's Lane entrance
- Winchcombe is full!
- Abbeyfields/Between Pennylands and Medical centre
- The siting of such should not leave the atmosphere, ambience and beauty of the village open to damage
- Sufficient built and available
- Enough new homes have been built recently and affordability should have been considered
- Corndean side of town, possibly close to cricket club (would help to alleviate traffic)
- Do not support
- One of the Farm lands along Gretton Road
- Littleworth where the derelict bungalow is
- Anywhere between Winchcombe and Cheltenham but not in Winchcombe
- Extend Noties Close?
- Without a ring road being established Winchcombe cannot sustain further housing. Even now HGVs should be banned.
- I have no idea there is more than enough already in Winchcombe
- Southern edge of Winchcombe (Orchard Road Area)
- Tewkesbury
- I don't know
- On the outskirts of Winchcombe – The Cheltenham side
- Along Cheltenham Road towards Postlip
- Near Winchcombe Medical Centre

- Depends on acceptable space and existing plans. Perhaps on the land by Winchcombe School
- With other new houses
- Not on the main roads
- Within easy walking distance of town, shops and bus stops ie Sudeley farm adjacent to doctors/school
- Don't know
- Almsbury Farm (instead of High-end Development)
- Cannot think of any – we must be running out of space
- Important to integrate social/affordable housing with other developments to prevent ghettos forming and encourage inclusivity
- In between the School and Pennylands Along Greet Road
- I have only been in ~Winchcombe a matter of weeks and don't know the area well enough to suggest anywhere.
- Field in Back lane near Police Station
- Not sure
- Somewhere off the Gretton Road
- Definitely not AONB Delavale/Mercia Road. Must be about the only AONB left in Winchcombe
- At the Back of Orchard Road, also off Gretton Road, where there is one small development of affordable housing
- No more development
- Between Orchard Road/Harvey's Lane so that not bringing extra traffic through town near bus route
- Between the Pennylands development and Winchcombe School – or opposite behind Mount View
- Between Winchcombe and Greet
- Not within the region of the two new developments ie backing onto Pennylands or Redrow which would cause unwanted construction noise to new residence
- Not on AONB Land
- No idea, the part of Winchcombe where I live has already been developed
- No more in Winchcombe
- Site behind Mount View Drive
- There are no sites where additional housing would not have a bad influence. We have narrow street and limited routes out of Winchcombe.
- Harvest Home site Greet
- Between Greet and Winchcombe
- There isn't any – not sure Winchcombe can accommodate any more building – schools – traffic??
- I don't believe Winchcombe can support any further housing
- Winchcombe urgently needs low rise flats, no more large houses. There is nowhere for resident from 50/50 properties to move to, Gulf in price too large
- Very difficult to suggest a site, too much developments in the town now

- Due to many different sites already being developed or to be developed this would be difficult to say
- None
- North and East of two keeping to lower ground
- Vineyard Street
- The problem is that there is no space in Winchcombe. I am against the building on open fields in the AONB area. No brownfield sites area available as far as I know.
- No where
- Gretton Road
- Garages Back Lane – most garages disused
- Broadway Road
- To the West of the town, for example off Mercia Road/Orchard Road, so long as there is direct access from/to the B4632 to the west of the town.
- Bishops Cleeve, Ashchurch and Hatherley
- Anywhere close to town below 100 metre contour line
- Next to Pennylands where they are supposed to be providing a playing field (next to the school) we don't need a playing field we have enough as there is one by the doctors,' surgery.
- On the outskirts of Winchcombe but only if really needed
- I do not know of any such site
- Nowhere in AONB
- Greet Road already has developments. Handy for school and surgery, playground and clinic
- Outside AONB
- Think they have all been used up
- Broadway Road toward Hailes Abbey
- Site of the Old Harvest Home pub, Greet
- None known
- Orchard Road adjacent to existing housing
- It is a joke you can't park now! Gas runs out and Drs and school not cope!
- The area adjacent to the Pennylands Development
- Brownfield land only
- Old hospital site
- I think there is not much choice left
- Do not know who owns land available
- Tin sheds at Almsbury Farm, Vineyard St Top of Langley Road just beyond 30mph signs
- They are building everywhere why not build smaller homes for older single people
- Anywhere but Winchcombe
- Not sure
- On the flat land between Winchcombe and Gretton
- Castle, Puck Pitt lane and land adjacent

- Almsbury Farm
- Outskirts of Winchcombe – Gretton Road
- Not lived in Winchcombe long enough to have an opinion
- I understand the affordable homes already built were not all taken by local town people as so few wanted them...
- Sorry so many houses built recently don't know what is left
- On the fields next to Winchcombe school or the field on Back Lane it basically just a dog toilet!
- Above Orchard Road on Cheltenham Road towards edge of town
- Any brown field sites
- There are plenty of retired/elderly residents living alone with large plots of land we could use extra income from utilising their land for a few new homes
- The town doesn't need any more building
- At the area next to Winchcombe Primary School
- Behind Orchard Road Langley Road
- Prefer conversion of already built unutilised building rather than new build so as to preserve Saxon character of Winchcombe
- Behind Kidderminster Road or Between the school and Pennylands
- Land to the south of Cheltenham and Gloucester road on the Sudeley side of the River Isbourne
- Refer to Winchcombe Neighbourhood development plan site
- On brown field lane such as Almsbury Farm
- Langley Road heading out into the country, Harvey's Lane heading out into the country. NOT Gretton Road or Greet Road
- Somewhere to avoid the Gretton Road
- Behind the wreck – accessed from Corndean Lane – easy access to Cheltenham
- As part of existing new builds in Winchcombe
- Near existing new build houses by Winchcombe Street
- Along the Greet/Gretton Road
- Almsbury Farm
- Behind Abbots Leys Road
- These should be integrated as part of the new housing development in the town
- Site of former Harvest Home Pub
- Site of Current Youth Centre
- Off Orchard Road
- Castle grounds
- I believe there is nowhere else to build in Winchcombe
- Winchcombe is bursting at the seams already. Further developments will ruin our town
- Not on any more AONB sites. Knock down the vile flats and build something on that land
- Near the Redrow Development perhaps?
- Within current developments

- Between riverside and petrol station & Broadway road
- Town is already overcrowded – roads very small schools doctor & other facilities full
- Between Gretton and Greet Road opposite Winchcombe School
- Corndean Lane
- I am unable to suggest a site
- Cheltenham side of Winchcombe
- Off the main road to Cheltenham not in Winchcombe or nearby let it be close to jobs
- Sites already overloaded
- Broadway Road near Garage
- No more room by-pass required
- Area behind Mercier Road
- Don't know any
- Behind Orchard Road
- Where Sudeley is proposing a retirement complex(The elderly would be faced with a steep hill and being on the wrong side of the main road
- Not in AONB area
- Off Vine Street
- Within the Built –up area if possible
- Close to schools, shops medical centre
- Not on the Gretton Road due to traffic congestion
- Winchcombe has had more than enough development
- The field on the left beyond riverside bridge, farmland on the left of road to Cheltenham beyond Corndean Lane.
- On the site already designated behind Kidderminster Road Area
- All available land already developed
- Only on land currently brownfield site not in AONB or outside residential boundary of Winchcombe
- Almsbury Farm – for retired people
- Cheltenham side
- Not in Winchcombe – too many new houses already, roads, schools etc can't cope
- Cheltenham
- Within the existing 'envelope and not on green field sites or sites outside of easy reach of facilities.
- Have no knowledge of such a site
- Nowhere
- The old Harvest Home site or within current new build sites on Greet and Gretton road
- Unsure
- Town doesn't have the capacity in schools, shops doctors etc
- Within Winchcombe town envelope, major infrastructure improvements would be required to build in outlying villages

- I don't know
- Cheltenham which is already being ruined by overdevelopment
- Brownfield sites if any left
- Harvest home pub site, Greet
- Gretton and Greet Road
- I have no views on this
- I don't know of a site which would not damage the environment, or culture heritage of the town or overwhelm its infrastructure
- Cannot suggest a site as over 200 houses have been built during the last three years
- Unsure
- No pint we are overruled by the powers in place
- We have no knowledge of local land ownership
- I think affordable housing that has already been built should be used for 'locals' not being filled with imports from Cheltenham
- Who has commissioned and funded this survey? We have had a sufficiency of affordable houses for so-called local people already built in the last few years.
- I can't think of any sites which would be suitable. Two very large developments have just been completed, plus smaller developments.
- Pennylands
- There are no suitable sites all suitable sites have already been built on and are still being built on.
- By senior school
- Land to rear of Knotts Close
- Not aware of any site – all have been built on already
- Next to Redrow or on Gretton Road. Site of former pub Harvest Home at Greet. Not on AONB
- We have not been here long enough to give accurate information on regarding this subject
- Off Greet Road near school.
- Should be incorporated into any new developments
- Greet Road
- Towards Gretton
- How on earth would I be qualified to know this!
- Between Winchcombe and Greet
- Almsbury Farm
- Cheltenham or Gloucester
- Not on AONB areas, infill areas close to main roads – Gretton Road and Greet Road
- Not in AONB
- We have AONB land around Winchcombe, but not in the direction N/NE of the town in Greet. This would be the ideal location if a need for affordable housing is identified
- Do not know the area very well

- Evesham Road

5.13 Question A13 asked... *If you have any on the issue of affordable housing please use space below.* The following comments were received:

- Agree, should be affordable housing for local people including any new developments. House prices here do not reflect local wages
- Part buy/part rent schemes are not value for money. It works out expensive and they are difficult to sell on. Most young people could afford mortgage repayments on a small house, it would probably be less than rent, what they can't manage is to save enough for a deposit. How can they be helped?
- Winchcombe has a good proportion of affordable housing.
- There is already more housing than the road structure can handle
- We are concerned about pressure on local services, e.g. doctors and schools – also whether affordable housing. Local traffic would also be a concern given the narrow roads and lack of parking in Winchcombe and finally that such housing may have knock on effects such as a decrease in tourism in the area.
- As long as local people n relatives have first choice.
- Plenty available locally, none needed in Winchcombe.
- Many more should be built.
- Less big expensive houses should be built. We don't need any more housing development unless it is affordable for locals.
- Affordable housing sites better suited to larger towns where more facilities and transport.
- We have enough housing in Winchcombe. The school can't take anymore at junior level and children already have to travel to other local schools.
- There have been plenty of affordable housing built very recently.
- It should always be for decent working people who are on a low income through no fault of their own – key workers for example.
- Affordable housing must be for people born in Winchcombe and not for the dregs of Cheltenham/Tewkesbury etc. to move in. Winchcombe is already too big. We really cannot cope with any more cars/people.
- Does Winchcombe have any part rent/part buy bungalows?
- Winchcombe has had considerable development in recent years and the infrastructure cannot support more!
- It doesn't always attract the people described in this ???? and that is our concern.
- Important for people to be local to Winchcombe.
- The cost of so called affordable housing is now beyond the income of most young people in this area.
- Space for a four bed house could become a duplex style to provide more multiple dwelling as in America.
- No small houses built or flats for first time buyers or older people wanting to downsize. New build two beds too expensive and crammed in. Too many

large houses that do not keep local working people and families in Winchcombe.

- We feel we now have sufficient
- There is clearly a sizeable need for 'affordable' homes to retain a suitable age-balance and to enable local young people to remain resident in their town. I would be concerned if the housing was built in an area of outstanding Natural Beauty due to the impact this would have on the local environment and tourism. I do have a slight concern that antisocial behaviour may increase as well.
- Sick of seeing all the problems that come with it – antisocial behaviour, noise, crime, smoking drinking drugs etc. All always seem very common in social housing/affordable housing see Barnmeadow Road (and area) in Winchcombe for examples see also Coriander Drive in Churchdown lots of other examples too!!
- Limited opportunities, new developments house still costly.
- I prefer affordable/social housing to be mixed with all other housing and not be a separate development.
- There is already enough for this small town, it is bringing the town down, letting the area down. It is no longer a status symbol to live here.
- It should be primarily for Winchcombe locals and young families.
- Winchcombe needs affordable housing to ensure the continuation of a thriving community. It does not need more 4 and 5 bedroom houses which as we know from the Redrow Developments are sold to single individuals among others.
- I would support a small development of affordable housing on its own, but not as a part of a much bigger development which seems to be the way planning has gone!
- Prefer conversion of already built and unutilised buildings rather than new build so as to preserve the Saxon character of Winchcombe e.g. farm building or other unutilised buildings.
- No further affordable houses needed as current ones are being filled by Cheltenham people as no demand from local people.
- I think Winchcombe is already overcrowded, but local people need to live in this beautiful village with an affordable rent.
- First time buyers should be able to buy houses and be able to fully own house.
- If there was a need they should have put more affordable housing in the Bloor/Redrow estates.
- What the hell is affordable - a lot of people are on minimum wage?
- It's important to house similarly aged people together, for example older citizens usually enjoy quiet whilst those with young children prefer a more lively atmosphere. The two sometimes clash.
- Not sufficient specified when planning permission granted for existing sites.
- People from outside the town from other troubled areas being moved to town and anti-social behaviour increasing
- Hundreds of houses have been built and are still being built, Sudeley Castle are planning a massive new development, Winchcombe is not suitable for the

massive increase in people or traffic. Virtually every day the town is grid-locked at some point.

- I agree with affordable housing but it should be for the offspring of local Winchcombe people who want to live close to parents and relative for baby sitting and caring etc.
- More affordable housing should have been built in the recent large developments. Generally people shop either on line or elsewhere. The roads are not suitable to take further increase in volume of traffic, considering the majority of original cottages/houses have nowhere to park – creating congestion.
- If affordable housing was for locals, that would be brilliant. But people have been moving into Winchcombe who do not have ‘Winchcombe values and this has not been good for our town.
- The affordable housing on Gretton Road is in keeping with the stone of Winchcombe and is the development opposite is too urbanised for Winchcombe how it passes planning beggars belief.
- There needs to be an official minimum size that builders are forced to adhere to. As these homes are being built smaller and smaller all the time.
- We were in favour of housing for local people but after so many houses have been built. Is there truly a need for more to be built?
- Is it ever actually affordable?
- Some thought should have been given to affordable housing before permission was granted for the extensive building that has occurred north of the town.
- More than happy for affordable housing, it would just be nice to make sure the people concerned had decent values and respected their home and people around them.
- What about existing empty and derelict houses in the area stop developing Greenfield and used brown field many acres in county.
- Feel there is a lack of affordable rentals – should not always expect to own!
- Affordable housing must allow for the development of families ?????/ In many first time buyers’ homes, the first child fills the second bedroom, the second child necessitates moving to a larger house. Affordable is not a short term issue it must also mean expandable and it should mean as well that the local housing stock is not demonised by ‘cheap architecture.’ As is the case with most new local developments.
- Feel there is a lack of affordable rentals – should not always expect to own.
- What about existing empty and derelict houses in the area stop developing Greenfield and use brown field - many acres in county??
- More than happy for affordable housing, it would just be nice to make sure the people concerned had decent values and respected their home and people around them.
- Some thought should have been given to affordable housing before permission was granted for the extensive building that has occurred north of the town.
- Is it ever actually affordable?

- We were in favour of hosing for local people buy after so many houses have been built is there truly a need for more to be built??
- Sites rejected by an inspector have already been over-developed there can be no more for the foreseeable future.
- Too many houses in Winchcombe already. I wouldn't support anymore.
- Affordable houses are scarce here, even the ones available aren't truly affordable to local families on a small budget. Greed wins over care for local, please don't force young families away from the town who can't afford to move.
- I have sat in the 'Bronze' band since 2011, was afford old stock at Mount view Drive but poorly designed for a family – massive kitchen, tiny living room (not big enough for basic furniture eg table to eat at and sofas) and tiny garden. Unfair.
- We would very much like to rent a small 2 bed house at affordable rates.
- Affordable housing is a good concept for local people however there is often a case where there are not enough local to take advantage so 'outsiders' are drafted in from various areas.
- The market should be allowed to operate freely rather than being tinkered with by local government.
- Affordable housing should be only for people who currently live in the town or who work in the town.
- It is important that the identity of Winchcombe does not change any further.
- Only to say we certainly need it.
- Such housing included in recent developments do not appear to be either 'affordable' or for 'local' people.
- Affordable housing is necessary providing 'market' houses are not included on the site.
- Haven't we got sufficient in Winchcombe now?
- Affordable houses for youngsters to buy would be great but not for housing associations to send troublesome families to live in Winchcombe.
- Affordable housing only to be built for Winchcombe people and not outlying areas, such as Bishops Cleeve or Cheltenham etc., and to be occupied by young people.
- Priority should be given to people born in Winchcombe.
- It should be embedded in future development schemes as it has been dealt with in the past few years e.g. Wyndham Way and Pennylands.
- I have no problem with affordable housing if the local people get it, but we seem to have acquired some undesirables form outside.
- I appreciate the need of affordable housing for local people but am strongly against wholesale development, having lived and worked in this area for nearly 60 years. I have a great love for Winchcombe and its surroundings and also the local population and would hate to see it all destroyed. This historical locality is a gem which must be preserved.
- We understand the need for local people has already been met.

- All of my 3 children moved away as not able to afford a home in Winchcombe - only one has returned in their later years.
- Two children have moved away to find employment but might return under the appropriate conditions. One child lives in Winchcombe and benefitted from an affordable housing scheme.
- Despite the 8 year gap of the children, we were only offered a 2bed flat in Tewkesbury, they both attended school in Winchcombe, how silly. If you already have social houses you are OK they move you to new ones each time they build more which is ridiculous, if you are trying to get on it it's a joke, we gave up.
- Affordable housing is good for local well established children whose parents have lived in Winchcombe for many years or the elderly.
- I am a disabled pensioner and my wife does part time domestic housekeeping work at Sudeley Castle. The idea of affordable housing is more welcome but not yet.
- What does affordable mean? My daughter and granddaughter live with me because for them affordable is not.
- Affordable to buy! Bot to rent or rent/buy its pointless! Cheap small eco homes 1-2 bed based on the ??? type homes but something you can own.
- Everyone knows we need more affordable housing – so why do builders get away without providing this?
- Sufficient number of social housing already available from housing developments
- Should not be built in AONB.
- There is a large portion of affordable rented accommodation in Winchcombe – too much I would like to see the SCT 106 restriction lifted on Otters Field it's trapping people as mortgages are hard to find on such restrictions. More focus on shared ownership/help to buy but not just on first time buyers
- It really has to be affordable – not part of a large housing estate.
- Make it affordable for the working not on benefits.
- More than enough houses of every type already – streets are clogged and services under pressure. No more houses affordable or not.
- There is something wrong if a community cannot house its own people, there is something wrong is a community cannot house its key workers -policeman, teachers nurses etc.
- Affordable housing is aimed at young families, we have minimal recreation areas or a activities available in Winchcombe. Until you build a bypass as was agreed in the 1970's/1980's no more building should be done here. We have not the infrastructure. Crime is becoming an issue in Winchcombe.
- Winchcombe, an ancient Saxon settlement with many beautiful buildings, has had over 300 modern dwelling built in the last 2-3 years with its legal requirement to build affordable housing. There is a general view in the town shared by me that we are well endowed with affordable housing already.
- Private landlords do not want people on benefits, no pets, no smoking and only want to rent for 6 months? We need housing for people on low incomes

and want to stay near family members – we are forced to work well passed retirement in order to secure a home.

- Winchcombe has had 2 large estates just built and the affordable housing want' filled with local people and had to come from Tewkesbury or further afield – shows no demand locally so build them in Tewkesbury or elsewhere more needed.
- Affordable housing is conceptually a fantastic idea. However, the current infrastructure of Winchcombe's over-used and dangerous road network needs to be addressed first.
- We support the need for it.
- The most suitable sites have been used by developers to build over-priced houses. Sites not built on as yet should be for affordable housing to satisfy the local needs before any more other types are stated. There has been a complete lack of single storey buildings suitable for the disabled.
- There doesn't seem to be enough part buy/part rent properties. Also rents and prices are sky high in Winchcombe but I think that' just supply and demand. That said the houses on Pennylands shouldn't have been so expensive and small!
- Too many houses being built in Winchcombe as it is only a small town.
- There still looks to be some availability of affordable housing so the need is not too great at present.
- Affordable housing definition does not allow for elderly fit persons, who own their own home and want to downsize but cannot afford expensive developments with costly maintenance and ground rent costs to pay on limited (pension) funds.
- I think affordable housing should be integrated within existing and new housing within the town.
- Remember for every house you build. You have to plan for a minimum yes minimum of 2 cars. There seems to be no infrastructure proposals for roads or sewage. The town is congested, gridlocked at times, polluted, speeding is rife especially Cheltenham Road.
- Affordable housing, like any housing in our town now, has an adverse effect on our outstanding AONB setting; that might have been overcome if housing was safeguarded for those in need, but in Winchcombe government policy does not allow for that.
- Too many of the recently approved small developments and Bloor/Redrow have larger houses which are bringing in more people from 'outside'. New developments should have a much higher % of affordable than is the legal minimum.
- Do not see a great need for more affordable homes at the moment. This could be reviewed in 5-10 years' time.
- No more housing, please. On a previous survey, we said yes to affordable housing. We would hope that affordable housing for local people has been more than catered for in the huge increase in building completed since then and in the planned building. Winchcombe is reeling.

- Winchcombe has seen much new housing recently and residents we speak ?? don't seem to welcome further growth.
- Have lived elsewhere when this has been done and problems when first residents want to move on – so more had to be built.
- Unfortunately, the town has experienced an increase in crime since new housing estates established. Suggest that there are some social rules and regulations to educate. Also provision for children to socialise healthily.
- We need to provide more affordable housing for young people and housing for elderly to free up mid-high end housing.
- Affordable housing tends to have a row of identical houses that make them look cheap. A mixture of building material and design would help.
- It would be nice if local young people from Winchcombe could rent or part buy. There are too many people moving in to Winchcombe, that our children (Adults) have to move out.
- Should self-employed people who have been in business more than 2 years and have opened their books to a chartered accountant who confirms satisfactory finances to support a mortgage, these families should be given priority.
- Not by my house!
- Far too many executive homes have recently been built in Winchcombe. Any further development should be restricted to affordable housing limited to local residents.
- I would support local development if guaranteed for local people only.
- Social rented property is the only 'affordable' housing, low income households can always be out bid for owned homes. Building affordable housing next to high value owned property lowers the value of the owned homes. The two types should be built in separate areas.
- We have several sites already which offer 'affordable' housing but it appears that many are taken by people outside of Winchcombe and we as a town are already overfull.
- The existing (So called) affordable houses are far too expensive for those who really need them ie what is £150,000 elsewhere will be £250,000 in Winchcombe.
- Affordable housing is included in the new developments in Winchcombe. WE should not be creating ghettos for immigrants and the anti-social classes.
- Defining affordable housing!! Used to be able to get a mortgage without a huge deposit
- More houses should be offered to young local families first.
- It is very much needed, not just here but all over the UK. I have no problem with new properties.
- Applicants should be carefully vetted. There are far too many second homes in Winchcombe (Local councillors included!)
- Currently live on a new build estate where affordable housing is present so no further requirements.

- A small development should be just that and not part of a much larger enterprise.
- Affordable/social housing to meet the current needs have recently been built/provided
- Can the infrastructure of Winchcombe cope with any additional properties! We seem to be bursting at the seams. Surely enough is enough.
- Affordable housing is required for children of Winchcombe residents who have had to move out of Winchcombe to find homes. The rules do not allow them to be able to apply for affordable housing if they are living outside Winchcombe which is unfair. This catch 22 situation should be addressed.
- Have a green spaces, average 1.5 parking spaces per unit.
- I define affordable as under £250,000.
- There have been several housing development schemes in the Winchcombe area of the last ten years. Many of these schemes were supposed to include affordable housing what is affordable recently a friend bought a so called affordable house for £285,000.
- Many of the affordable housing (30%) ownership is still available at Redrow or remain available for a considerable duration of time. If Winchcombe were low on available affordable property, this would not be the case.
- Why are you not asking young people for their opinion their thoughts are far more important than to ask those of my generation.
- Putting affordable housing in with owner occupied does not work very well.
- It seems that affordable housing never goes to local people!
- Priority for local people – not those with no connection to Winchcombe, need to have agreement on maintenance, respect for others and acceptable behaviour.
- I would like more affordable housing as the property I am living in is up for sale and I want to stay in the area.
- Why don't you understand a market economy? Demand exceeding supply causes prices to rise. Supply of Affordable housing has been vacuumed up by buy-to-let this is the problem to be fixed. Also large family houses are owned and occupied by 1 or 2 senior citizens as no new developments are attractive desirable or suitable. Fix this are the whole housing market will start to move again.
- Would it be for local people??
- The issue is not affordable housing. The issue is that around 200 new houses have been built in the town in the last few years without an increase in infrastructure to support this. Schools and childcare are already at capacity and we can't accommodate more residents without addressing these issues first.
- My son purchases a property on Otters Field six years ago. He is now selling for less than he paid for it. During his time in the property he has replaced the boiler and the bathroom. Bromford make the buying and selling process too complicated. High value houses would be released on the market if luxury

houses/bungalow were available Only a small number of lenders will offer a mortgage in a 50/50 property.

- How do rate a local person or local people, perhaps being born in Winchcombe many years ago?
- Stop buy-to let then prices may fall, then you may be able to call them affordable.
- Yes for young and local people.
- As affordable housing is usually 80% of market housing it is still beyond the reach of many young couples.
- No
- Affordable houses should be built near work sites ie Cheltenham Tewkesbury, Bishops Cleeve
- Have given much thought to this. Walking around Winchcombe in my opinion we have done more than enough to provide affordable and other types of housing Winchcombe is a historic, medieval town and further development of any kind will destroy it.
- The percentage of affordable housing offered by most developers is always outweighed by the number of unaffordable housing. Winchcombe is at saturation point with the developments and cannot take anymore.
- Because of the bedroom tax there is a need for one bedroom homes we are accommodating too many 4/5 bedroom houses for people with no affiliation with Winchcombe and no infrastructure to cope.
- I think there has been enough built already.
- We live on the new Redrow development. All of the houses have sold a part from several of the shared ownership houses which are still available and have been for a number of months.
- High value houses would be purchased on the market if luxury houses/bungalows were available!
- What has already been built around Winchcombe doesn't seem all that affordable to me – its just an excuse for more and more development and destruction of a lovely town.
- Winchcombe is a proper working town please don't kill it because of the 'not on my doorstep' attitude.
- More houses are required for families of four with a mortgage of £100,000 or affordable.
- I think my comments in this regard area already generally known.
- We need it for our children.
- Winchcombe seems to be expanding at such a rate the infrastructure cannot keep up. The school is not big.
- Winchcombe seems to be expanding at such a rate the infra-structure cannot keep up. The school is not big enough, the doctors likewise, the road have problems etc. etc.
- That more affordable housing be provided for the elderly – not grandiose schemes as being proposed.
- Local people who work in Winchcombe should have priority.

- House prices need to reduce – we moved to Winchcombe as we could not afford to live in Leckhampton, Cheltenham where I grew up. Average house price £300k plus. We only got a mortgage thanks to help from our parents. Governments ‘schemes’ are only adding to the problem, as are terrible wages!
- Try to avoid AONB areas but use land which is easily accessible to footpaths for young children.
- The town has enough developments as it is! Also with only one senior school where are these extra children meant to go! The town is not equipped for more residents e.g. supermarkets, traffic, local amenities!
- Shortage of bungalows.
- This town has not got the infrastructure to cope with more housing.
- I appreciate that there is a need for affordable housing but Winchcombe has seen significant housing development over the last few years to the detriment of the community i.e. doctors’ surgery (3 week waiting list) parking traffic congestion.
- There’s too many new developments springing up now: if there were a fairer system of council housing (i.e means testing) perhaps we could stop building so many ‘affordable homes’.
- This is the second of these I have filled in. The last one seems to have resulted in hundreds of new homes with little new infrastructure. I simply do not believe the 2-15 new dwellings state above. At the rate we are going Winchcombe will meet Gretton and Greet – thus changing the whole character of the town. Stop carving up the countryside.
- All new build seems to be Gretton/Greet road side I feel we have enough new build roads are congested now Gretton Road, north Street, High Street especially.
- Not opposed to affordable housing in ??? but Winchcombe as tow now large developments and three others in the last few years that infrastructure cannot cope.
- No objective, everybody is entitled to a home and a sense of belonging.
- Affordable housing is necessary both to provide for those who cannot otherwise afford to buy and to provide a social mix of residents.
- There is not enough support for single parents who work full time and still cannot save for a deposit. Affordable housing can always be achieved by ‘infill development’ such housing may be flats/apartments allowing more in a confined space. Stop developers using ‘housing ?? and planning regulations as a way out!
- I am sure shared ownership housing is required to help people get started on the property ladder, but I also think planning application preference should be given to modestly priced (under £250,000) 1&2 bed started homes and also bungalows in this price range which would help to free up family homes currently occupied by elderly persons, who still want to live independently.
- Disappointed that the Redrow and Bloor developments seem to have mostly very large houses.
- Please make sure they go to local people and give them a chance.

- I only get £527 per month (pension) I cannot get a job (age) too pricey.
- Affordable housing should take priority over large developments of expensive dwellings. Affordable housing needs to be rental property otherwise it is just sold on recreating the problem. Second home should not be permitted which stand empty for most of the year.
- Are there sufficient already?
- Necessary to allow young people to stay in the area.
- The problem of holiday homes for rent needs addressing.
- What is affordable? To whom does it apply?
- Important to keep it small scale. We don't want another Redrow...
- They should not be sold to tenants but kept for renting.
- Winchcombe has built enough houses!
- Very high rents in town. Very greedy landlords; accommodation not always very good.
- When I applied for a council house, I was told to go private as I would not get anything!
- Until traffic/parking problem is solved no more building desirable.
- I would not object so strongly if the houses were allocated to genuine local people. However they are not! I know of at least 3 cases where houses have gone to incomers who have no connection to the town either through work or previous residence or close relatives. Case 1 Milton Keynes, Cheltenham. Case 2 Hong Kong, Case 3 Scotland.
- I think any new housing must be low cost/shared or local authority/housing association or government assisted mortgage and for local people (i.e. Born, family, resident left and want to return or current resident for 5 or more years) similar to other local authority schemes.
- Local people should be Winchcombe people only.
- The balance of housing v facilities has tipped Winchcombe is over developed and in danger of becoming another Bishops Cleeve.
- What is affordable housing? My son has tried to become independent but no luck either too expensive or the accommodation to rent was too expensive or full with unemployed people (who seem not to pay much at all) Is this fair?
- Surely affordable housing should have need incorporated into the two housing sites on Greet and Gretton roads.
- I have recently moved from a private development (East Sussex) where a social housing scheme was built next door to me considerable police issues!
- We do need to support young people in the town and affordable housing need to remain as such when occupiers can afford it they should move to allow other to occupy the property.
- Winchcombe and Greet have both had largish developments in the last few years and are in danger of being over developed. We don't want to become another Bishops Cleeve. Also the strain on local services, Drs Schools etc. and ex

- Does not have the schools/doctors to support further housing. A lot of unemployed occupy current housing as well as cheats to the system and drug dealers. Aware of this as we work in the village.
- Winchcombe is getting quite congested on its main routes. An issue with many further development is the impact increased dwelling would have on the congestion.
- Winchcombe already has a very high proportion of affordable housing.
- We have had so many houses built these last few year more affordable houses should of been thought of then. Winchcombe is turning into one large housing estate with another to offer and the countryside is being ruined and house prices affected!
- If you build houses will there be more facilities for the younger generation. At the moment they wander the streets of Winchcombe.
- A large development has been built over the last 2 years 20+.
- I think it is important for housing developments to be blended so that they are not all of one category or another. Affordability is important for keeping the town youthful and vibrant, but needs to be well integrated.
- We have too many houses in Winchcombe, We do not need any more.
- Very disappointed by recent housing growth in Winchcombe, most if not all is very poor design and not at all complimentary to existing housing.
- Can anyone tell me what an affordable house is?
- There is already too much new build in Winchcombe. If to have a ‘small development’ of affordable housing meant having to build further ‘unaffordable’ homes, I would object strongly.
- Andre Rieu says music is a great healer and remember this ‘whatever life hands you listen to music it will carry you through all your troubles if life’. I truly believe that roll on Dec 21st when I boards Marchants coaches and head for the ?????
- There has already been new builds I’m not sure Winchcombe can accommodate more people/cars etc.
- Too few of recent developments have been dedicated to affordable housing. Infrastructure does not support massive development as it is.
- 1) must have own drainage, not put pressure on current water drainage systems leading to flooding.
2) additional roads put in place to enable Winchcombe to cope with the extra traffic housing would bring!
3) Would be pleased to see affordable housing offered. It gives those forced to rent the opportunity to own their homes especially young generation.
- There is little, or no control of affordable housing! We hear much debate about it, but once land has been purchased developers are only concerned with maximum profit. More government or local control is required!
- We have enough new build especially Gretton/Greet area. The roads are congested in the town & Gretton – Greet-Delavale Road are Hazardous.
- Try to assure that the increasing number of unoccupied properties are used before building more.

- As above the surplus in social housing has led to a number of homes being given to people with no connection to Winchcombe. I also feel it is wrong social housing tenants can swap their homes as and when they choose.
- The general look of some recent developments is poor. (See excellent design at Sedgeberrow)
- We are looking for a shared ownership home but can't find any to suit our needs – more need to be built.
- Government should revert to providing local authority owned housing. Society would be better for it rather than the current model which is polarising sections of the population.
- Winchcombe used to be a tight knit community, no longer like this, everyone pass in street, have no idea who they are. Also people who need a one bedroom place placed into larger accommodation or by families who then argue about noise etc!!
- It is necessary
- We live at Blenheim Court and I find it a shame that the empty flats can't be bought by the council.
- There have been new affordable housing built on the Redrow and Pennylands developments. The focus should be on ensuring those houses go to the right people who need them.
- House where shared ownership can staircase.
- Not for people who have been on the dole for along time, or who have no intention of working.
- I believe affordable housing should be made available.
- The amount of development in the town has already made traffic and great problem, with speeding and heavy Lorries being just part of the problem.
- I live in an area of affordable homes when on the market they do not get 'snapped up' immediately. I don't get the impression therefore of a crying need for affordable homes.
- I think affordable housing is a wonderful/essential programme/plan. It is the only way people of lesser means can have a chance at having a secure home.
- I think very strong rules should be in place that tenants respect their property and must main good standard- particularly if visible to others.
- Only that the people who live in Winchcombe should have priority – not from other areas outside.
- Are they still needed for local people?
- 1) re question All, I'd certainly support a development of more than 15 dwellings of affordable housing if the need was demonstrated.
- 2) I know a lot of people are concerned that nay affordable housing should be for local people.
- It has affected us all, we couldn't even look at any houses in Winchcombe as we couldn't afford them. We will now be moving away.
- There has been extensive building in Winchcombe in the past few years which is ongoing, some of which has been 'affordable housing'. The town is not

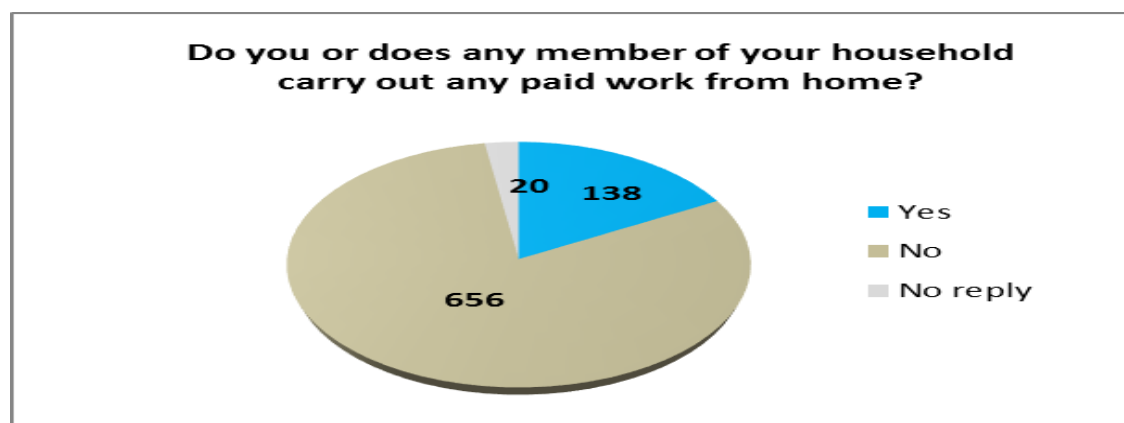
designed for large numbers of new houses and cannot accommodate any more. Schools surgeries, roads are bursting beyond their capacity.

- There is enough affordable housing in Winchcombe and already we have non local people lining in them.
- For more than 15 years developers have sought greenbelt land in rural towns from local county councillors adding to a much wider problem for residents. Leave well alone, seek areas in much larger urban places. More affordable housing, much more anti-social issues.
- No development in Winchcombe should be allowed until the infrastructure is improved. New development has been allowed without thought been given to this. A bypass is needed and deliveries to shops made before 8am in the morning.
- Previous surveys have suggested that none are needed.
- When I have looked at affordable housing it is too small for me and four children. I'm stuck where I hate and will move away when kids leave.
- It would be interesting to know the number of Winchcombe people moving into affordable housing say in the last 10 years compared to those taken by new Winchcombe residents.
- There is a diminishing stock of single storey housing to suit the needs of older people who wish/need to downsize. Many existing single storey properties are being converted to add rooms by a second storey.
- Currently there is a surfeit of social housing in the town.
- The affordable housing should be rented and there should be no right to buy.
- Surely the area between Gretton Road and Greet would have been suitable for affordable housing instead of large expensive detached houses. The houses on the left of Gretton Road leaving Winchcombe look much more in keeping with Winchcombe than the ones opposite.
- Affordable should remain affordable: not bought and then sold on at Market prices. Restricted to those with links to Winchcombe. To put all affordable housing in one place risks creating a ghetto.
- I do not believe a sufficient 'need' can be identified, given Winchcombe's existing infrastructure. I don't believe there is a need in Winchcombe, there are no employment opportunities of any significance. I would not expect to barge into Sandy Lane, Charlton Kings, expecting them to build me affordable housing – just because I can't afford to buy! The town of Winchcombe is clearly at capacity. Get real!!
- It would appear that Winchcombe already has a large stock of affordable and people from other areas are being moved in to fill vacancies.
- Affordable housing should be delivered with private housing and integrated not isolated.
- To become more sustainable we need apartments for OAPs, so they can vacate family homes for younger people to occupy.
- Need more ¾ bedroom houses, a lot of 2 bedrooms have recently been built but not enough to cater for bigger families especially with the bedroom sharing law.

- When affordable housing is passed officially with the agreement of local people, why does the planning department hold meetings ‘behind closed doors’ and alters the plan esp. Church Lane Toddington. What is the council going to do about the illegal demolition of the Harvest Home in Greet? As usual, I am sure the perpetrators will get away with it! Why not build affordable housing on that site rather than expensive house? Finally, when some housing association properties are built (Pennylands, Winchcombe) why do certain ones allows known criminals to occupy properties alongside law-abiding citizens who have save for long periods in many cases to live in expensive houses in excellent locations?
- The land between Winchcombe and Greet/ Gretton once pleasant green fields, has to a large degree been continuously swallowed up by new housing developments already. You should look elsewhere for further development.
- As with all additional housing are the planners taking into account the infrastructure on roads in particular with parking and congestion in the town centre a problem; schools how many places are available before travelling becomes a problem.
- The older properties, such as the one I live in need to be updated/replaced owing to damp and a lack of storage.
- WE have too many now. We have lived here for over 12 years in recent years we have had houses built opposite us – a few houses away from us and 3 people opposite us have applied to build in their gardens – plans also to build behind us, we would like to move to downsize but local agents have told us we have to reduce our price to compete with new houses opposite, thanks TBS and WBC keep our surrounding s pretty unlike Bishops Cleeve.
- Not enough affordable houses too many large houses built on sites
- The Almsbury farm development proposals include ‘affordable housing’ such housing need to be based on the means of the individual and not on the developers; idea of what is ‘affordable’

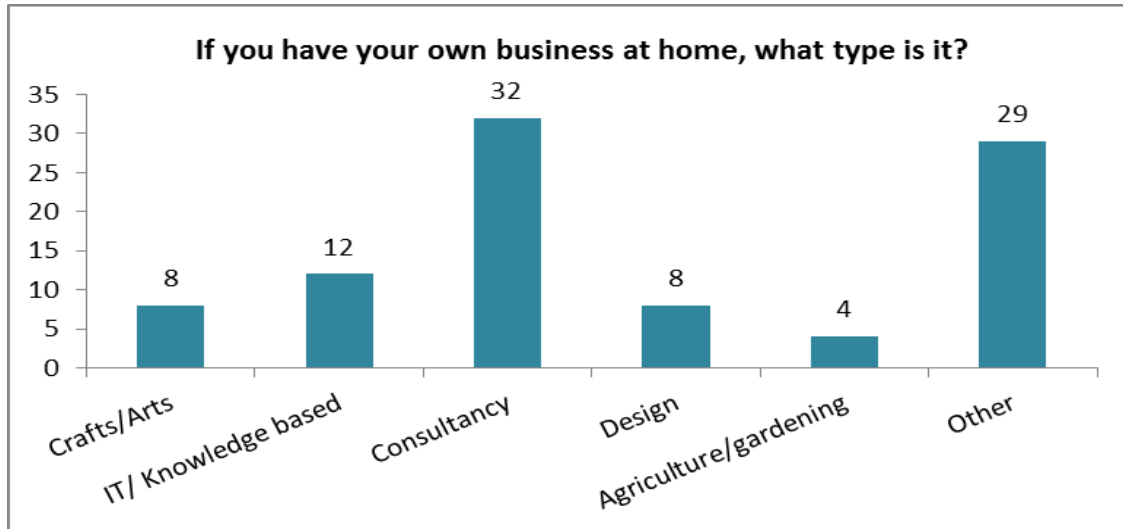
Part B - Home Working

5.14 Question B1 asks....*Does any member of your household carry out any paid employment from home?* 17% of respondents said ‘yes’, 81% said no, and 2% did not reply.



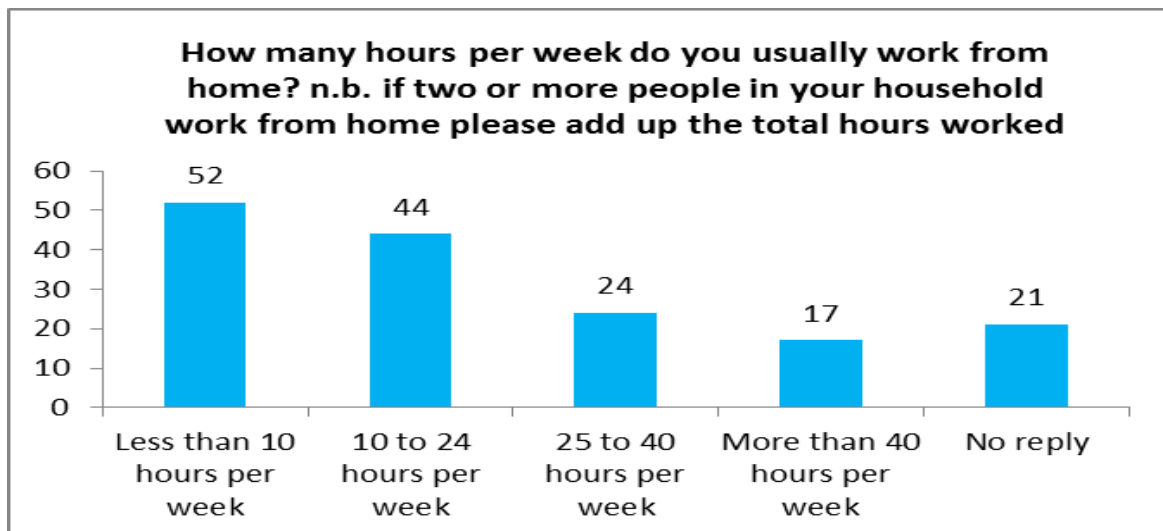
5.15 Question B2 asks...*Do you work for your employer or your own business?* Of the 138 respondents who answered 'yes' to the previous question, 61 said 'employer' and 88 said 'own business'. Some respondents ticked both boxes.

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



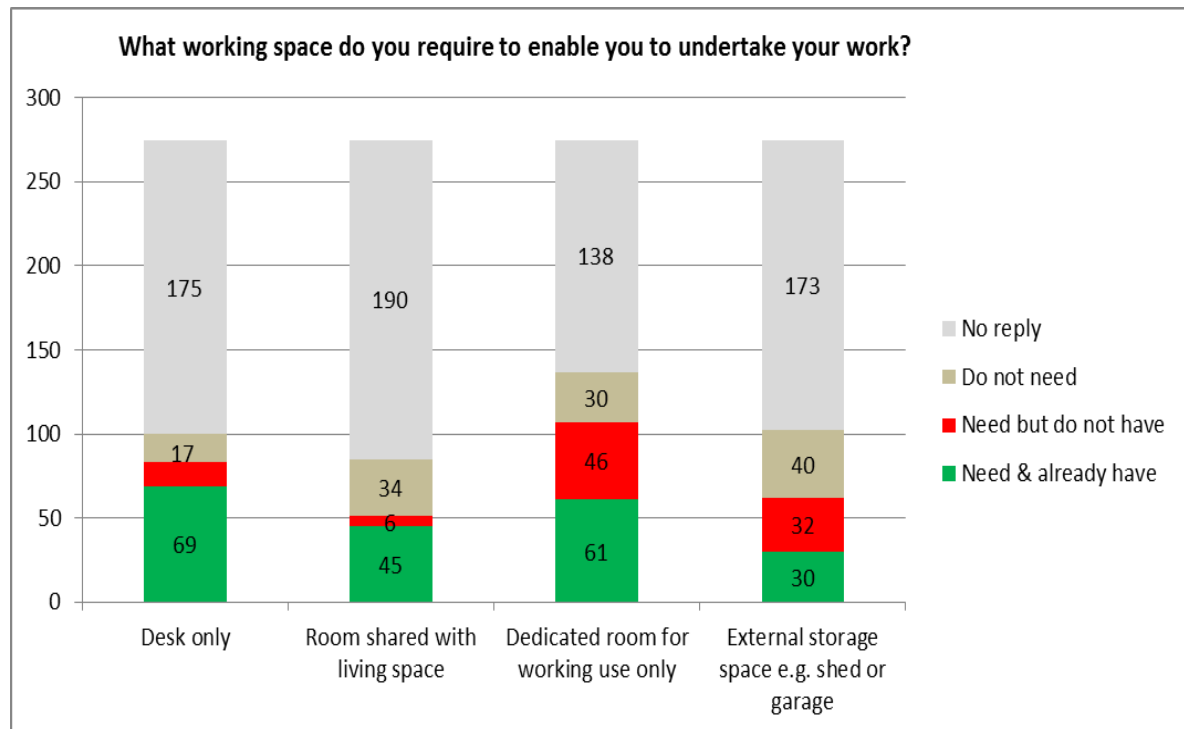
'Others' included: nutrition, 5 x writers, 2 x internet/shop, light assembly, 2 x property development, utility savings, 2 x travel/leisure, 2 x childminder, healthcare, colour analysis & personal image, music, insurance, plant fitter, antiques & collectables, and education.

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

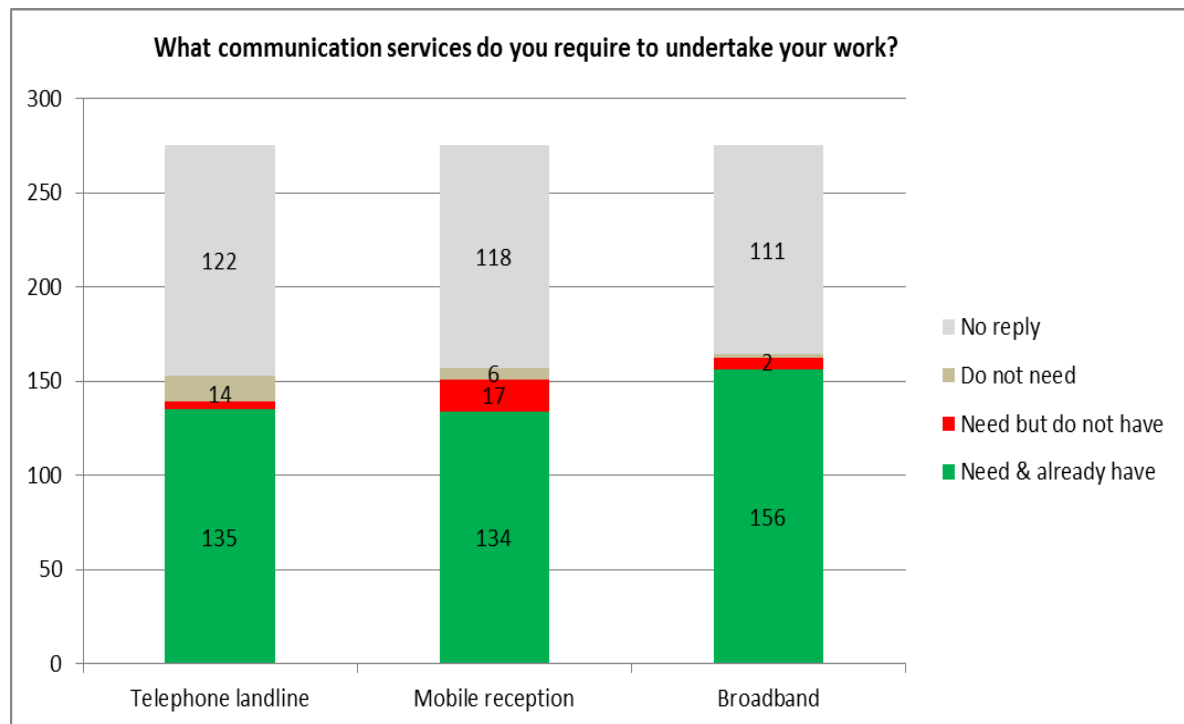


5.18 Question B5 asks....*Would you like to work from home if you had the proper facilities to do so?* 50 respondents said 'yes'.

5.19 Question B6 asked....*Whether or not you currently work from home, what working space do you / would you require to enable you to work?*



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



Part C - Housing needs

5.21 162 households completed *Part C: Housing Needs* of the survey questionnaire self identified themselves in need of more suitable housing.

5.22 94 of the 162 respondents needing to move home are regarded as having financial means to afford suitable housing in the private sector in Winchcombe. Account is taken of a household's net monthly income, maximum monthly rent or mortgage afforded, and deposit afforded. There are *67 households in need of affordable housing*. One household stated an interest in self build.

Affordable housing - Rented

5.23 According to financial information provided by the respondents 42 households are in need of affordable rented housing.

5.24 23 respondents indicated a need to move within 2 years, 2 respondents in 2-5 years, 3 respondents more than 5 years, one respondent stated 'when I can afford it', and one respondent gave no indication as to when they planned to move.

5.25 13 of the 42 respondents in need of affordable rented housing indicated they were on the Borough Council's housing register (Homeseeker Plus). These are comments made by persons in need of affordable housing, who answered 'no' and who were asked to explain why they were not on the housing register:

- Haven't heard of it.
- Student.
- Was told not to bother.
- Not old enough.
- About to move to Bristol for work.
- Shortage of homes.
- I have asked for but ignored.
- Don't know how to.
- Thought I would have little chance.
- Takes too long to be allocated housing.
- Not required at present.
- Not ready yet.
- We rent privately so it would take years.
- Not ready to move just yet.
- Still at college.
- Have a rental agreement for 4 years.
- Cannot sell own property.
- No possibility at the moment.

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

| Reason for moving | Number of households |
|--------------------------|-----------------------------|
| Larger home | 9 |
| Independent home | 10 |
| Cheaper home | 12 |
| For employment reasons | 2 |
| Physically adapted home | 1 |
| Nearer family | 1 |
| Smaller home | 1 |
| Better security | 2 |
| Landlord plans to sell | 1 |
| Need to buy | 1 |
| First time house/ flat | 1 |
| Need house | 1 |
| Garden/ outside space | 1 |
| Did not give a reason | 1 |

5.27 Respondents were asked to provide their household net monthly income figures and the amount of deposit they could afford to pay to buy a home on the open market or low cost home ownership. Respondents' preferred tenure and the income and deposit figures have been taken into account in determining a household's tenure requirement.

5.28 These are the 42 respondents deemed to be in need of affordable rented accommodation according to household size:

| Household size | Number of households |
|---|-----------------------------|
| Single person | 16 |
| couple | 7 |
| Family with 1 child | 2 |
| Family with 2 children | 2 |
| Family with 3 children | 2 |
| Family with 4 children | 1 |
| Family (no indication of family makeup) | 9 |
| Other - self, adult son (carer) + his wife & their adult daughter | 1 |
| Other - family with adult son & lodger | 1 |
| Other - family with adult son & partner's adult sister | 1 |

Affordable housing - Intermediate

5.29 25 households indicated they could afford intermediate housing i.e. shared ownership(part buy and part rent) or other low cost home ownership product or intermediate rent (less than market rent):

| Reason for moving | Number of households |
|---------------------------|-----------------------------|
| Independent home | 6 |
| Larger home | 6 |
| Want to buy | 3 |
| Employment | 2 |
| Better security | 2 |
| Avoid harassment | 1 |
| Cheaper | 1 |
| Physically adapted | 1 |
| Other - House up for sale | 1 |
| Other - separation | 1 |
| Other - none stated | 1 |

5.30 Below is a description of the 25 respondents in need of intermediate housing according to household size:

| Household size | Number of households |
|---|-----------------------------|
| Single person | 9 |
| Couple | 5 |
| Family with 1 child | 5 |
| Family with 2 children | 2 |
| Family with 3 children | 1 |
| Family with 4 children | 0 |
| Family (no indication of family makeup) | 2 |
| Other – couple with brother | 1 |

Market housing

5.31 As was stated in paragraph 5.20 above, there are 94 households who have indicated a preference for open market housing and can afford it according to information provided by each of them:

| Reason for moving | Number of households |
|--|-----------------------------|
| Independent home | 5 |
| Larger home | 27 |
| Smaller home | 26 |
| Want to buy | 2 |
| Employment | 2 |
| Better security | 1 |
| Avoid harassment | 2 |
| Cheaper | 6 |
| Physically adapted | 6 |
| Other - to have more open space around | 1 |

| | |
|---|---|
| Other - too built up here | 1 |
| Other - wasting rent | 1 |
| Other - 6 th form for children | 1 |
| Other - better transport facilities | 1 |
| Other - too many houses, town spoilt | 1 |
| Other - move to retire | 1 |
| Other - want more land | 1 |
| Other - Industrial agriculture planning application | 1 |
| Other - move to sea | 1 |
| Other - move if development nearby | 1 |
| No reason given | 3 |

5.32 Below is a description of the 94 respondents seeking to buy alternative housing on the open market:

| Household size | Number of households |
|---|-----------------------------|
| Single person | 24 |
| Couple | 44 |
| Family with 1 child | 7 |
| Family with 2 children | 3 |
| Family with 3 children | 0 |
| Family with 4 children | 0 |
| Family (no indication of family size or makeup) | 15 |
| Other – no details given | 1 |

6. AFFORDABILITY

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

6.2 To assess how much a household can afford requires information on incomes and savings measured against prices of property of a suitable size, type and location, whether rented or home ownership. However, depending upon tenure there will be additional factors that will impact upon costs of acquiring the right to occupy the property.

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

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

Home ownership

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

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

6.7 The average price of properties sold in Winchcombe in the 12 months to July 2016 are shown in Table H below.

Table H: Average Prices of residential properties in Winchcombe sold in the period 12 months to July 2016 (source: HM Land Registry)

| Average House Prices in Winchcombe Parish (£) | | |
|---|-----------------|-----------------|
| House Type | Price | Number of Sales |
| Detached | £378,875 | 64 |
| Semi-detached | £270,000 | 23 |
| Terraced | £278,659 | 22 |
| Flats | £119,818 | 11 |
| All | £319,429 | 120 |

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

- Figures were obtained from “www.rightmove.co.uk” with data supplied by HM Land Registry.
- There are sometimes delays in registrations of sales and this may result in under counting of property sales.

6.9 Unfortunately, the number of bedrooms in each property is not specified.

6.10 The average price of properties sold does not necessarily reflect the average value of all dwellings in the parish.

6.11 HM Land Registry tells us that the average price of residential properties sold in Tewkesbury Borough is £271,623 in August 2016. There has been a steady rise in prices of properties sold between 2013 and 2016. For the 12 months to August 2016 average price of properties sold increased by 20.3%.

Average price: Tewkesbury from October 2015 to October 2016

Key: ● all property types

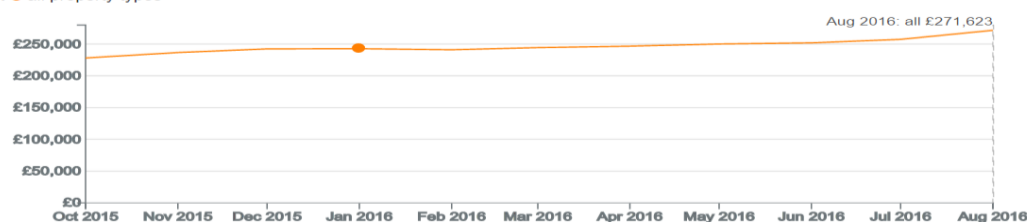
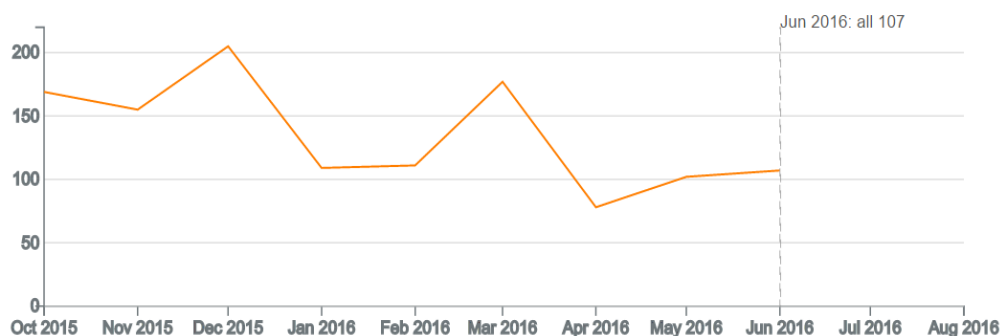


Table J: Sales volume for Tewkesbury Borough (source: HM Land Registry)

Total sales volume



6.12 House sales volumes in Tewkesbury Borough fell significantly from a peak of 182 in June 2007 to a low of 42 in January 2009. Subsequently, sales numbers have undergone a steady recovery reaching a peak of 225 in June 2015, reducing to 107 in June 2016. Winter is traditionally a time of fewer house sales.

6.13 Table K below compares the percentages of dwellings in each of the Council Tax bands for Winchcombe, Gloucestershire, and England.

6.14 Construction of new dwellings since the Census was undertaken in March 2011 .

Winchcombe Parish - Council Tax banding as at 27th October 2016

| Band | No. of dwellings | % dwellings in each band |
|--------------|------------------|--------------------------|
| A | 217 | 8.6% |
| B | 180 | 7.2% |
| C | 718 | 28.4% |
| D | 483 | 19.2% |
| E | 372 | 14.8% |
| F | 336 | 13.4% |
| G | 191 | 7.6% |
| H | 19 | 0.8% |
| Total | 2516 | 100.0% |

EXAMPLE CALCULATION FOR A MORTGAGE

6.14 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.

6.15 To afford the average price (£270,000) of a semi-detached house sold in Winchcombe in the past 12 months a household would require at least £40,500 as a deposit, and their annual gross income for mortgage purposes would have to be at least £65,571.

6.16 At the time this report is published mortgage lenders currently offer first time buyers standard variable annual rate interest rates from as low as 4% APR upwards. Applying a 4% interest rate to a mortgage of £229,500 equates to £1,224.22 per month for a repayment mortgage (repayment of capital and interest) over a 25 year period.

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

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

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

- The median (50th percentile) in the table above shows gross annual earnings of residents (full and part-time) in Tewkesbury Borough (£21,549) is more than the corresponding regional figure (£20,711) and lower than the national figure (£22,514). Similarly, the median for earnings of employees in Tewkesbury Borough (£22,054), although higher than residents' earnings, is higher than both the corresponding regional (£20,107), and lower the national figures (£22,157).
- Considering the average prices of homes (£378,875) sold in Winchcombe Parish during the 12 months to July 2016 a household on a median income living in Tewkesbury Borough (£21,549) would be unable to purchase a property without a substantial deposit of at least £303,454.

Private rented

6.17 Information gained from 'Rightmove.com' tells us these are the starting prices of rents for the following property types in October 2016:

| | |
|---------------------------------------|----------|
| One bedroom flat (Winchcombe)..... | £550 pcm |
| Two bedroom flat (Winchcombe)..... | £550 pcm |
| Two bedroom house (Winchcombe)..... | £750 pcm |
| Three bedroom house (Winchcombe)..... | £925 pcm |

6.18 It is generally recognised that a household's housing costs should not exceed 25% of a household's gross income. Based upon this assumption a minimum gross annual income required to afford the rent on the above properties would be £26,400 for a one bedroom flat in Winchcombe, £26,400 for a two bedroom flat, £36,000 for a two bedroom house and £45,600 for a three bedroom house. Of course, the rent does not include running costs e.g. council tax, fuel bills etc.

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

What is affordable rented housing?

6.20 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.

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

6.22 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.

6.23 In 2012 the previous Coalition Government introduced *affordable* rents for council and some housing association rented properties. The *affordable* rents are up to 80 per cent of market rents. For many areas of rural Gloucestershire that means *affordable* rents are significantly higher than traditional *target* rent levels.

7. EXISTING AFFORDABLE HOUSING STOCK

7.1 Information provided by Registered Providers to Tewkesbury Borough Council tells us Winchcombe has a total of 334 affordable dwellings as at Summer 2016.

Affordable housing stock in Winchcombe – Summer 2016

| Number of bedrooms | House/ maisonette | flat | bungalow | Total |
|--------------------|----------------------|-----------|-----------|------------|
| 1 bed | 31 | 8 | 30 | 69 |
| 2 bed | 70 | 34 | 59 | 163 |
| 3 bed | 90 | 2 | 2 | 94 |
| 4 bed | 8 | 0 | 0 | 8 |
| Total | 199 | 44 | 91 | 334 |

7.2 112 new affordable homes were built in Winchcombe parish between July 2010 and Summer 2016.

New build affordable housing – between July 2010 and Summer 2016

| Development | RP | Rented (AR and SR) | Shared ownership | Total |
|--|----------|------------------------------|---------------------|------------|
| Chedworth Drive | Cottsway | 4 | 3 | 7 |
| Gretton Road phase 1 (RES) | Cottsway | 24 | 0 | 24 |
| Gretton Road phase 2 (RES cross- subsidy) | Rooftop | 10 | 0 | 10 |
| Pennylands | Bromford | 20 | 12 | 32 |
| Gretton Road Redrow | Guinness | 27 | 12 | 39 |
| Total | | 85 (40 SR) (45 AR) | 27 | 112 |

8. AFFORDABLE HOUSING LETTINGS

8.1 There have been a total of 200 new lettings of affordable housing in Winchcombe between September 2009 and January 2016.

| Winchcombe | 1 Bed 1 Person | 1 Bed 2 Person | 2 Bed 2 Person | 2 Bed 3 Person | 2 Bed 4 Person | 3 Bed 3 Person | 3 Bed 4 Person | 3 Bed 5 Person | 4 Bed 6 Person | 4 Bed 8 Person | Total |
|----------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------|
| from Sept 2009 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 2 |
| 2010 | 1 | 3 | 1 | 2 | 1 | 1 | 2 | 1 | 0 | 0 | 12 |
| 2011 | 2 | 6 | 1 | 5 | 23 | 0 | 0 | 9 | 0 | 0 | 46 |
| 2012 | 2 | 3 | 3 | 3 | 10 | 0 | 0 | 3 | 0 | 0 | 24 |
| 2013 | 3 | 3 | 1 | 5 | 8 | 0 | 0 | 0 | 0 | 0 | 20 |
| 2014 | 3 | 17 | 4 | 6 | 5 | 0 | 1 | 5 | 1 | 1 | 43 |
| 2015 | 5 | 11 | 1 | 12 | 13 | 0 | 1 | 6 | 3 | 0 | 52 |
| To Jan 2016 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Total | 16 | 44 | 11 | 34 | 61 | 1 | 4 | 24 | 4 | 1 | 200 |

9. HOMESEAKER PLUS

9.1 Homeseeker Plus is for people wishing to apply for affordable rented housing. There are 123 households on the council housing register known as Homseeker Plus, 101 of which have a local connection.

The following table shows the numbers of households in need of dwellings according to number of bedrooms.

| Number of bedrooms | Number of households on Homseeker Plus |
|--------------------|--|
| 1 bed | 65 |
| 2 bed | 43 |
| 3 bed | 10 |
| 4 bed | 5 |
| Total | 123 |

10. SUMMARY

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

10.2 The information gained from this survey is a key element of assessing local needs. Other useful sources of information include Tewkesbury Borough Council's Housing Register (known as Homeseeker Plus) for people seeking affordable rented housing and Help to Buy South for people seeking low cost home ownership. Here are some key issues arising from the survey are:

- It is notoriously difficult to get a full picture of the housing need of young people, and surveys of this type tend to underestimate the figures.
- Those who have expressed a genuine need have been considered in the recommendations, rather than those with a wish to move but are considered to be able to afford appropriate market housing.
- Housing development in Winchcombe parish should take account of future anticipated housing need as well as the number of households in immediate need.
- There is a shortage of affordable properties in Winchcombe for rent and for low cost home ownership.
- This survey has established 162 respondents seek alternative housing, of whom 67 require affordable housing.
- In the current financial market some potential purchasers, particularly first time buyers, are experiencing difficulties obtaining a mortgage. In August 2016 the Bank of England Base Rate fell to an all time low of 0.25% where it remains to this day. 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/ administration fees.

11. CONCLUSION

11.1 This survey has determined that there are ***67 households with a local connection who have self identified themselves in need of affordable housing in the parish.***

11.2 In addition to local households in need, consideration should be given to turnover of the existing social housing stock in the parish when determining the number, type and tenure of additional affordable dwellings required to meet the parish's need. Also, consideration may be given to forecasted changes in the demographics and the impact of Government policies e.g.

housing benefit regulations. It should be noted that some existing affordable housing may be allocated to persons in greatest housing need throughout the District rather than priority awarded to local people.

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

12. RECOMMENDATIONS

It is recommended that:

- a) Tewkesbury Borough Council is provided with the Housing Needs Survey Report.**
- b) Anyone who is in need is encouraged to apply on the District Council's Housing Register (Gloucestershire Homeseeker).**
- c) The Rural Housing Enabler produces an executive summary of the survey report for publication in the parish newsletter.**

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