

Longhope

Forest of Dean District

Parish Housing Needs Survey Report February 2020

Martin Hutchings
Rural Housing Enabler, GRCC

Tel: 01452 528491

Email: martinh@grcc.org.uk

Contents	page
1. Introduction	2
2. Parish Summary	3
3. Aim	4
4. Survey Distribution and Response	6
5. Key Findings	
Part A – You and Your Household	7
Part B – Home Working	15
Part C – Housing Needs	16
6. Affordability	19
7. Existing Affordable Housing Stock	25
8. Summary	26
9. Conclusions	27
10. Recommendations	27

1. Introduction

1.1 In September 2018 Gloucestershire Rural Housing Partnership (GRHP), amongst whose members include Forest of Dean District Council, made the decision to take a strategic approach to parish housing needs surveys. A programme of parish surveys has been compiled with the approval of Forest of Dean District Council. GRCC (Community Action in Gloucestershire) undertakes parish housing needs surveys on behalf of GRHP.

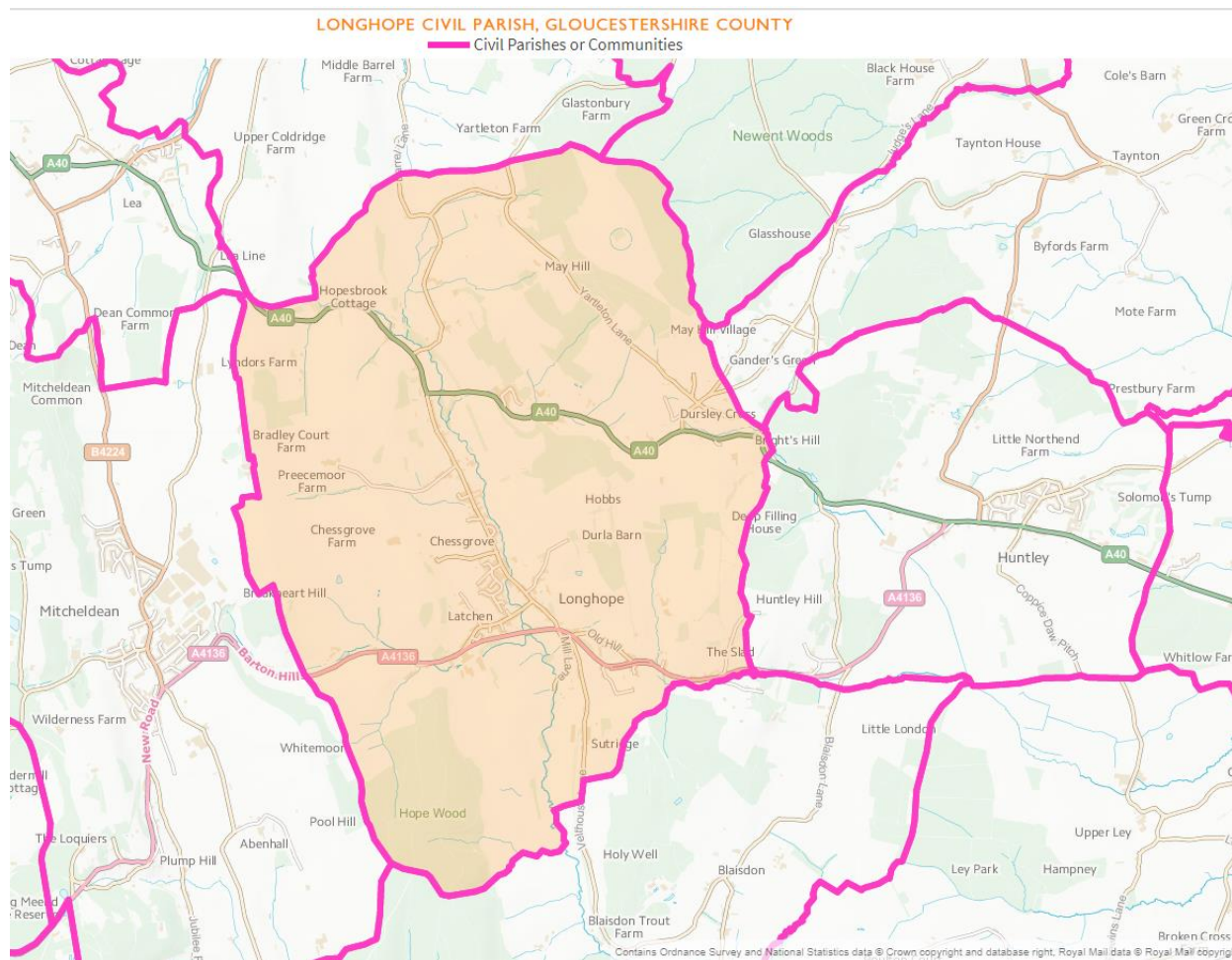
1.2 The Rural Housing Enabler (RHE):

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

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

2. Parish Summary

Ordnance Survey map showing Longhope parish boundary



Source: Ordnance Survey election maps

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

2.1 According to Forest of Dean District Council there were 668 dwellings in Longhope parish on the Council Tax register in February 2020.

2.2 By road Longhope village is 1.8 miles from Mitcheldean. The nearest station on the national rail network is located 10.5 miles away in Gloucester.

2.3 Longhope parish has the following facilities: Church of England Primary School, All Saints Church, Latchen Room, Post Office & stores.

2.4 There are bus services linking Longhope with Gloucester and Ross-on-Wye (via Mitcheldean).

3. Aim

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

3.2 The NPPF (published February 2019) defines affordable housing as:

'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.'

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, Forest of Dean District Council, Longhope Parish Council and local residents upon request.

4. Survey Distribution and Response

4.1 Longhope Parish Council made arrangements to distribute questionnaires together with the parish newsletter to the occupiers of 668 dwellings during week beginning Monday 20th January 2020. Householders 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 returned by 24th February 2020 are included in this report.

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

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

4.4 159 completed questionnaires were received. This equates to a response rate of 24%. For comparison since 2009 GRCC has received response rates for parish housing needs surveys ranging between 10% and 55%.

5. Key Findings

Part A – You and Your Household

5.1 Below are the responses to questions in Part A.

Table A1

Question A1: Is this your main home?		
Yes	Second home	No reply
148	1	10

People who answered 'no' to question A1 were asked not to answer any further questions but to return their form in the enclosed free post envelope to GRCC's offices. Therefore, the responses to questions A2 and afterwards do not include the 1 respondent who said 'no' to question A1.

Table A2

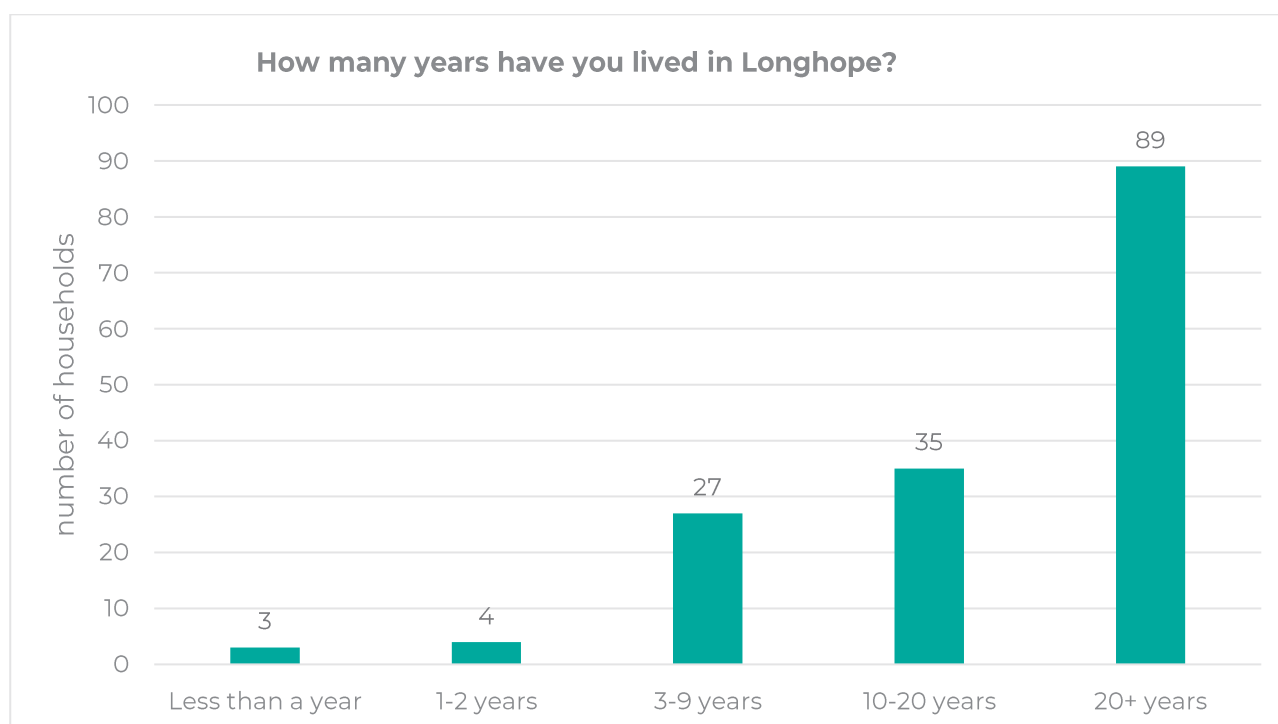


Table A3

Question A3: Is your home a....?						
House	Bungalow	Flat/ apartment	Sheltered/ retirement	Caravan/ mobile home	Other	No reply
120	27	1	0	9	0	1

Table A4

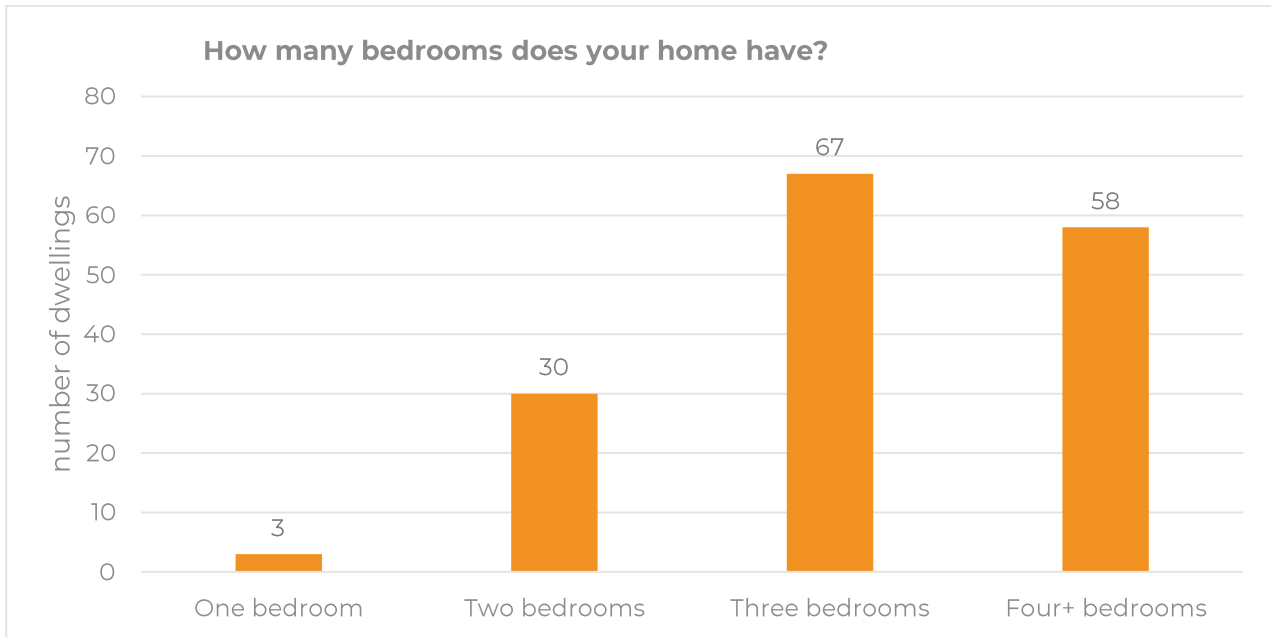


Table A5

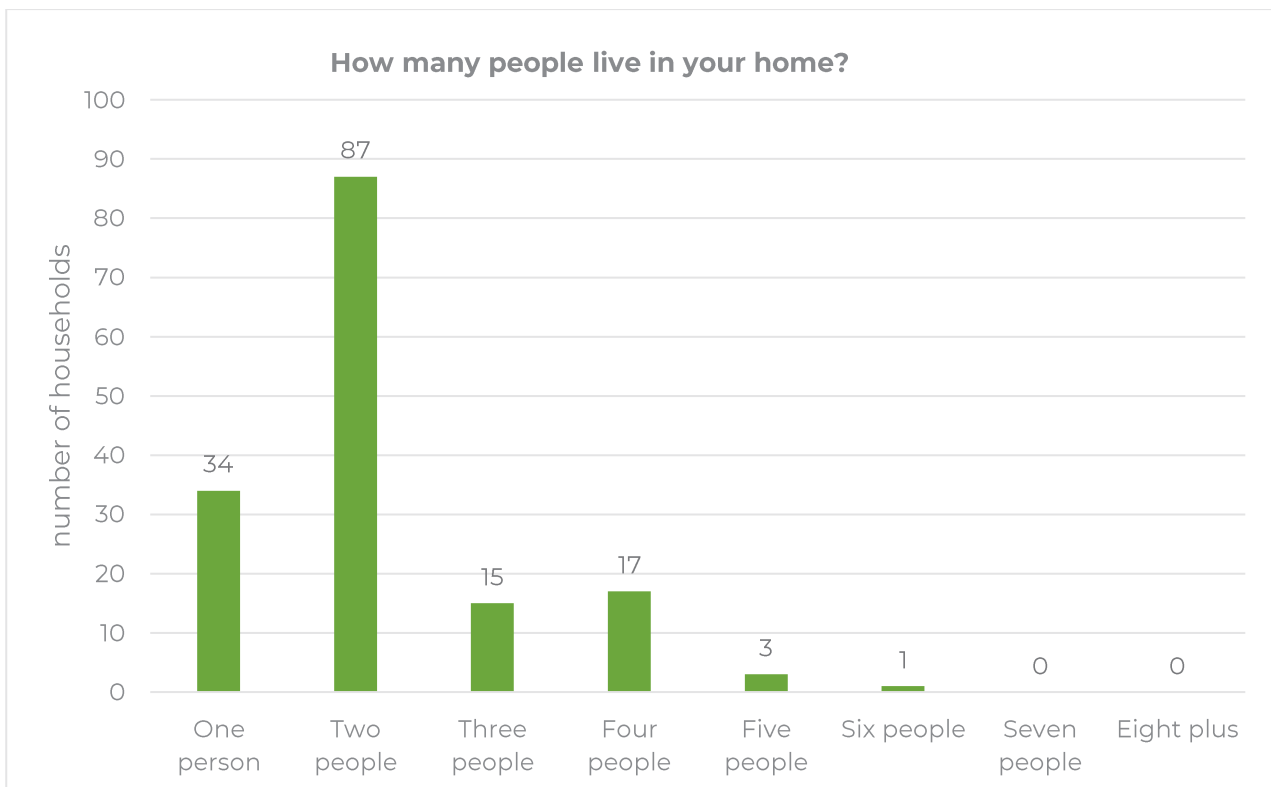


Table A6 How many people within your household are in each age group?

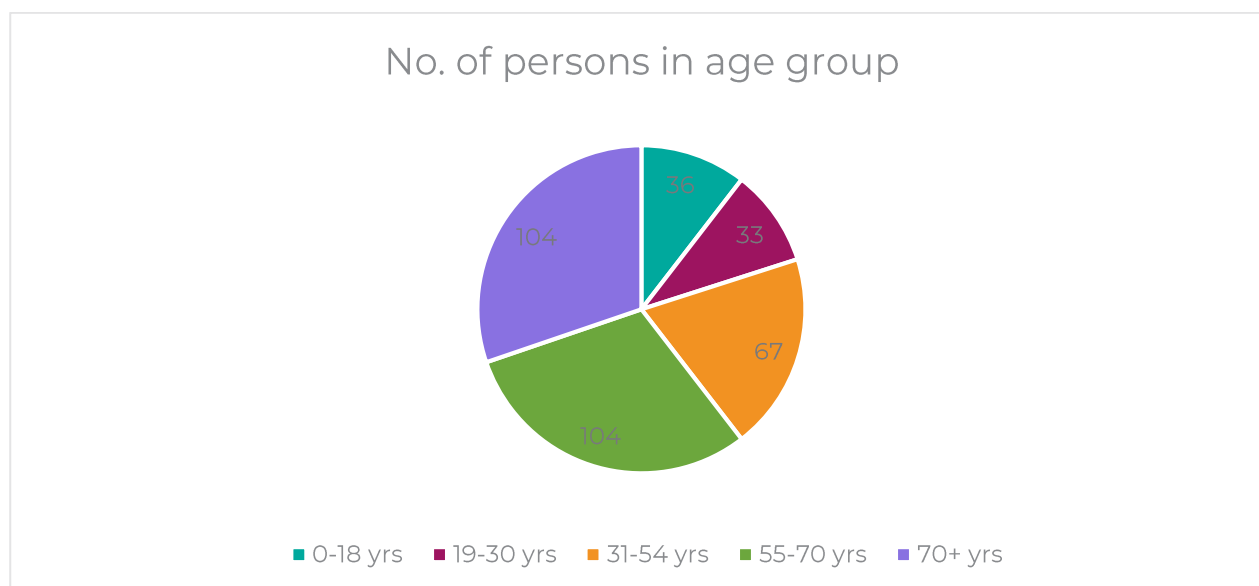


Table A7 Do you?

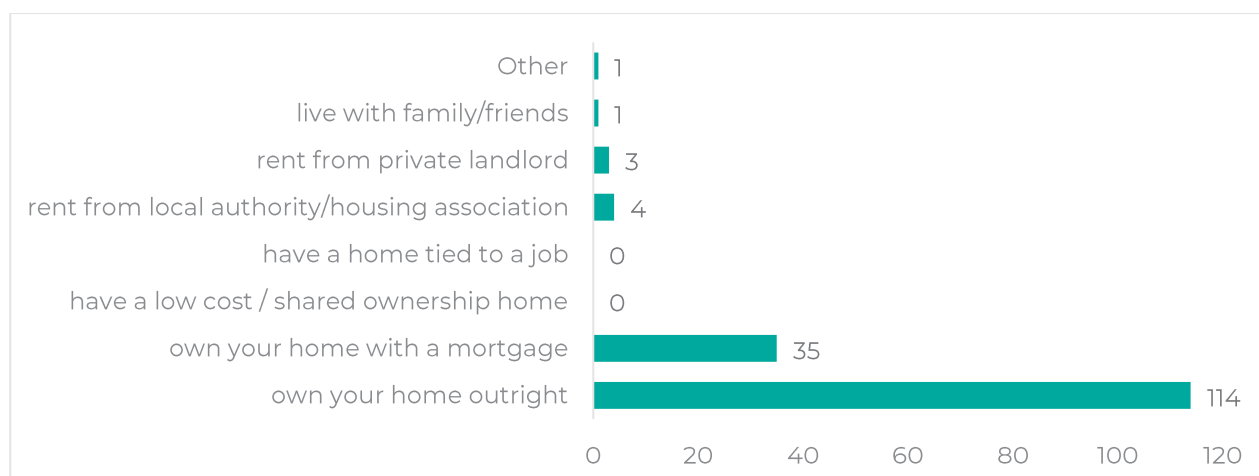


Table A8

Question A8: Has your home been adapted to improve physical accessibility?		
Yes	No	No reply
15	143	0

Table A9

Question A9: Has anyone from your family moved away from Longhope in the last 5 years due to difficulty finding a home they could afford locally?		
Yes	No	No reply
13	143	2

Table A10

Question A10: If a need is identified, would you support a small (usually between 2 and 15 dwellings) development of affordable housing for local people in the parish?			
Yes	No	Maybe	No reply
86	20	50	2

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

Responses are shown below...

Obvious site would be the old Richmond Read site on the A4136 to Mitcheldean
Several such projects already have been put to planning but have not materialised; further suggestions would be pointless
Rear of Latchen Rooms
Close to school and village amenities to reduce car travel. Reads old lorry park - opposite the shop - brownfield site. Or off Church Road
Harold Read site. Longhope Industrial site with businesses relocated to former Richard Read site
Richard Reed Yard
Reads Yard opposite old Post Office
On the site previously occupied by Richard Read Transport
By the old Richard Read haulage site
The old "Richard Read Transport" site on the A4136
On land between The Meadows and the care home. On land once owned by ex-hauliers
Reed Transport site
Would it be possible to build on the industrial area on Church Road (opposite the steel works) - the area is a mess - or on the old Richard Read site. However, car parking would to be considered as too many cars parked on road
The three industrial sites within the village, i.e. metal fabricators / transport garage and mixed business - could be moved to old Richard Read site
The former haulage depots of Harold Read + Richard Read Transport
The now empty Richard Read site on the main road
Richard Reed site would have been ideal for old style council houses. The system worked
R. Reads Old Yard. Main road opposite pub
Harold Reads Haulage Yard
Land adjacent to ex Richard Read garage
The land close to the church. The old school field
Fields on Church Road. Like to build on our own land but in a conservation area
Either near the Latchen Rooms or near the Church
Land on the left half way between the shop and the Church on Church Road
Church Road opposite Courtfield House

Church Road beyond Rectory / Meadow / End
The site on Church Road, as identified by the Community Land Trust initiative
Opposite the church. Fields halfway along Church Road. Fields at approx. Huntley traffic lights (A40). Fields B4136 Huntley traffic lights. Fields near formerly Richard Read Transport
Fields behind the housing estate
Unsure
Rectory Meadow
Near village centre if possible
Rear of Latchen?
On a brownfield site, to avoid even more destruction of green space. Witness what has happened around Blakemore "Farm". Someone should set fire to the Swallow "Lakes" dump
Longhope village
Brown sites only
School Lane
Don't know
Don't know
I should like to raise some money, to assist with my husband's care, by selling part of our land. Unfortunately we are about 30 yards outside the planning area.
1. Old school field, School Lane. 2. Pound Orchard, behind bus stop. 3. Inill between church and old police station. 4. At the end of 'The Wend' where road ends into field
Glasgow
I can't because every bit of land has been used
Latchen area, maybe relocate the allotments. Above the Willows area, Plenty of room by the old church school. Overrule the residents living on old orchards!
A40 near or opposite "Old Manor"
Rectory Meadow
Refer to Neighbourhood Development plan
Don't know but not on flood plain
Unsure as to where would be a suitable site
Latchen
Land off The Wend is an obvious place. Land between the Church and Manor Cottage, Church and the old police station
The old Read site
Land off The Wend. [? Can't read] near church and old police station, church and Manor cottage.
Lachen. Church Road
Field between Chessgrove Lane and council houses
Behind Latchen Rooms. Or Latchen. Bungalows are in great demand
Station Rd, where old station was. Harold Reads ground. Fields opposite Church Road on Old Monmouth Road

Side near chop / post office - possibly field near bus stop at Latchen (where the original new school was earmarked back in the 1980s). BUT MAY BE POSSIBLE FLOODING ISSUE!
On a 'brown field site' not on arable or farmland
Longhope welding site
Land behind the Latchen Room (village hall)
I don't know the geography of the village well enough to suggest one
Not in Longhope - in a village with facilities, e.g drs, chemist, shops
Rectory Meadow
I haven't a clue - it all looks pretty well tied up
I completely object to green land in <u>any</u> village used for housing when there is empty houses in the local towns and brown sites available
Within the parish but outside the village, with adequate parking
Don't know
The current proposal or industrial estate. Anywhere that could be argued to be in-fill.
Allotments. Behind bus top latchen. Harold Reads yard (OAP flats). Behind "estate"
The current allotments in the centre of the village (could be moved behind the village hall). Harold Read's industrial site? Becoming vacant.
The other side of the A4136, between Velthouse Land and the Richard Read site
Around old school
Don't know.
No idea whether spare land is owned and by whom
The Pound Field opposite Pound Cottage
Somewhere near the centre of the village.
I suggest multiple sites with a small number of affordable homes on each site. This lessens the impact on one area and gives better integration in the community.
None - over developed as is. Leave as a village. Infrastructure not there to accommodate any more houses.
Anywhere acceptable to local people
Nowhere!! <u>Do not</u> ruin Longhope!
Where the proposal is already for. My sister would fit your proposal perfectly
There are areas which could support infilling within the main village
Behind the council looking houses
To extend The Wend, into an already proposed site, where there is also an exit which goes into Nupend Lane and on to the A4136 Monmouth - Gloucester Road
Not on good agricultural land

Behind Rectory Meadows with the other affordable houses
Willowstone GL17 0RA
The presumption might be central Longhope but unclear where the parish boundaries are. Given 2-15 dwellings could be multiple locations rather than singular assuming all have suitable transport links! This might also allow for the different types of needs from young families - proximity to school - to older people e.g. new graduates or 40+ where access to travel to work is more important.
Keeping any new developments where houses already are as a development will keep the look and image of the village maintained. Building a new development somewhere 'random' will change the characteristics of the village. We feel that any new houses should remain around the Wend area and extend that development and estate. The look of the village will not change then.
Field by Latchen or Old School
A40 end of the village. Opposite the Nags Head

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

Responses are shown below.

ANY housing should be sustainable - good ECO ratings with solar and rain capture techniques. 3 phase power for Evs. Anything else would be backward looking and <u>wrong</u> !
No issue with this
What is affordable housing??
We need a three bedroom house but cannot afford it and don't want to move out of Longhope due to school. We rent and it's expensive to rent in Longhope.
Affordable housing, to buy or rent, is required to keep younger people in the village and therefore "sustain" all that a thriving village needs.
I am concerned about access to local services and traffic on roads
Too many 4 bedroomed NEW - FANCY houses have been built in our time (25 years) in village
The housing must be for local people or those with strong local connections
I think it is essential that this is provided to enable to keep the parish vibrant and enabling young families and others to remain in the village
We have tried to move within Longhope for years, no suitable housing has been built (apart from 6 bungalows at high prices)
Instead of putting all the houses together they should be spread out across the parish in twos.
Affordability comes from market regulation. If there is prevention of charging excessively for houses
Will facilities such as doctor, dentist, vet, shopping be available / able to cope with additional residents?
No comment
I think it is sad that young people who wish to remain in Longhope cannot afford the house prices in the village

Would also like to see smaller homes 2 + 3 bedrooms for those who wish to make a start without affordable homes as the only option.
If we are inundated with cheap housing I would move and also move my company to another area.
In favour of affordable housing - no large houses - more starter homes for young people or homes suitable for older people / those with disabilities.
The FoDDC have consistently reneged on the 40% affordable housing policy for new developments in the village.
I would like to see more bungalows
Any new affordable homes for Longhope only people. 6 old people's bungalows 1 local there. Not good. Would only agree if Longhope people.
Needed soon, we only have large unaffordable ones built!
We need to look at [? Can't read?] village, many housing styles built in recent years without petitions and unpleasantness. We need bungalows as well. Forest of Dean planning rules are poor and unsustainable. Small developments of houses / bungalows, three beds maximum
I support affordable housing for FAMILIES of Longhope but not if it means people from other areas move in. Also, conservation area is very important and must not be built on. Plus environment taken into account - more trees, supporting biodiversity and no digging up fields. New housing must be sustainable i.e.solar panels, grey water, geo thermal heating etc.
The village needs small houses / bungalows. Small developments of quality homes. Some low cost / some private ownership. The CLT needs to put aside personal "nimby" approach and move forward. Look at Herefordshire. Houses built without people turning against each other. Longhope will die without small houses. No big houses!
It is driving young people out of the village or coming in.
We need more council housing
As long as they are given to Longhope people.
Needs to be in right area, i.e. central traffic issues need to be addressed
Will always object to any development without pavements (e.g. in field at back of The Wend or The Willower)
Longhope cannot sustain additional housing upstream from the shop unless / until the drains in Church Road are upgraded to cope with rainfall and run-off. Church Road drains are currently <u>not</u> fit for purpose
We could use more of them
They should be provided to Longhope residents who would otherwise move away from the village
Any affordable housing should be for existing Longhope residents. We don't want the village destroyed by unwelcome outsiders
Village doesn't need more housing - there are not enough facilities. Affordable housing encourages anti-social behaviour and nightmare parking
As above. If towns used there empty houses and made use of brown sites it would regenerate the towns. Using green or low agricultural land is an environmental disaster for future generations!!
More space at the school would be needed
No real comment as we don't suffer as badly as Cornish coastal villages and second homes
In my opinion a priority need for Longhope is housing suitable for older people. Long-standing residents of Longhope are having to move from the village due to lack of suitable smaller houses / bungalows / flats. Building OAP-suitable accommodation would start a chain effect releasing cheaper housing as people move up the housing ladder.

Previous suggested locations for affordable housing, for example at the end of The Wend, were not fit for purpose. It would have had a detrimental effect on those already living there. A location needs to be found which would have minimum disruption or effect on people / families already settled in the village.
If the recent sale of the Richard Read site generates jobs it would be good if young people were able to afford to live in our community and work here.
It's vital that there should be affordable housing in Longhope - otherwise it just becomes a retirement village for affluent people - a dormitory for the elderly rather than a community.
As above. Over populated already. Need to keep village as one.
There isn't an issue - houses are always available for rent / buy
It's important to provide some affordable housing
I think improvements to the children's park needs doing and the condition of the actual roads of Longhope need to be improved. Also think there should be a zebra crossing close to school as will make more traffic
<u>YES</u> . Not enough attention is paid to vehicle parking spaces - green verges, or enough room in gardens (rear if possible) for the storage of the many recycling / dustbins. Our school is already at bursting point driving through Church Road at 9am or 3pm is a nightmare.
Alright so long as they are for Longhope people or their relatives. Not as is the case with all old people's bungalows, their allocation is ridiculous and so unfair.
The local school, roads and flooding are not adequate to support more housing regardless if its affordable housing or not.
Currently at the school and shop on Church Road, Longhope during school pick up and drop off times, people's inability to park considerably causes major parking and safety issues. With more houses, traffic and people this will only get worse. Also parking in Longhope is an issue, ANY new houses will have to have off road parking allocated.
I think affordable housing is needed. As local young people cannot afford to stay in village. My son had to move to Cinderford because of this.

Part B – Home Working

5.2 Below are the responses to questions in Part B.

Table B1

Question B1: Does any member of your household carry out paid work from home?		
Yes	No	No reply
39	115	4

Table B2

Question B2: Do these household members work for an employer or their own business?	
For an employer	For their own business
24	24

A household may have more than one person working from home.

Table B3

Question B3: How many hours per week do they usually work from home?			
<10 hours per week	10-24 hours per week	25-40 hours per week	More than 40 hours per week
17	10	10	8

Not every person who works from home completed question B3.

Table B4

Question B4: If any member of your household has their own business at home, what type is it?					
Arts/craft	IT/knowledge-based	consultancy	design	Agriculture/gardening	other
3	2	6	2	2	9

Other includes: health & beauty x 2; self-employed musician x 1; restoration of vintage items x 1; electrical x 1; engineering x 1; small ironing business x 1; catering x 1; travel x 1.

Questions B6 and B7 were incorrectly numbered on the questionnaire due to a clerical error.

Table B6

Question 6: Whether or not you currently work 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
3	1	13	6

Table B7

Question B7: What communication services would be required to undertake your work?		
Telephone land line	Mobile reception	Broadband
2	12	4

Part C – Housing Needs

5.3 What is affordable housing?

The Government's definition of Affordable housing is defined in paragraph 3.2 above.

5.4 41 households completed *Part C: Housing Needs* of the survey questionnaire and self-identified themselves in need of alternative housing. 6 households expressed a wish to move within 12 months, 16 households expressed a wish to move within 1 to 2 years, and 17 households expressed a wish to move between 3 and 5 years from the date of the survey (August 2019). Two households gave no indication as to when they wished to move.

5.5 Assessment of the information provided on each of the completed questionnaires has identified:

- 12 households in need of affordable rented housing
- 3 households require affordable home ownership
- 26 households seek to buy a property on the open market.

5.6 Information about the 12 respondents requiring affordable rented housing is shown in Table C1 below.

Table C1: Households in need of affordable rented housing

Households in need of affordable rented housing							
Household	Dwelling type & number of bedrooms needed	Connection with Longhope	Current tenure	Reason for moving	Where would you prefer to move?	When do you wish to move?	Are you on housing register
Single person	1 bedroom house, bungalow or flat	Lives	Live with family or friends	Seeking independent living	No preference	3-5 yrs	-

Family with daughter aged 0-18 yrs	3 bedroom physically adapted bedroom	Live	Housing association rented	Seeking larger physically adapted accommodation	Longhope parish only	< 1 yr	Yes
Couple aged 70+ yrs	1 bedroom bungalow or ground floor flat	Live	Housing association rented	Smaller accommodation	Longhope parish only	3-5 yrs	-
Single person	1 bedroom bungalow house or flat	Live & used to live	Private rented	Returning to area after studies	No preference	-	No
Family	3 bedroom house	Live	Private rented	Cheaper accommodation	No preference	-	No
Family	2 bedroom house bungalow or flat	Live, used to live & close relative	Private rented	Cheaper accommodation	Anywhere in District	< 1 yr	Yes
Family with son aged 0-18 yrs	2 bedroom house	Live	Private rented	Cheaper accommodation	Longhope parish only	1-2 yrs	Yes
Single person	1 bedroom house or bungalow	Lives	Lives with family or friends	Seeking independent living	No preference	1-2 yrs	-
Single person aged 55-70 yrs	1 bedroom bungalow	Lives	Owens with mortgage	Seeking independent living	Longhope parish only	1-2 yrs	No
Single person	1 bedroom bungalow or ground floor flat	Lives	Lives with family or friends	Seeking independent living closer to place of employment	No preference	1-2 yrs	-
Single person aged 19-30 yrs	1 bedroom house bungalow or flat	Lives	Lives with family or friends	Seeking independent living	Anywhere in District	1-2 yrs	No
Single person	1 bedroom house or bungalow	Lives	HA rented	Seeking larger accommodation	No preference	3-5 yrs	No

5.7 3 of these 12 households in need of affordable rented housing have indicated they are on the Forest of Dean District Council's housing register (also known as Homeseeker Plus).

5.8 Details of the household seeking affordable home ownership are shown in the Table C2 below.

Table C2: Households in need of affordable home ownership

Households in need of affordable home ownership					
Household	Dwelling type & number of bedrooms sought	Connection with Longhope	Current tenure	Reason for moving	Where would you prefer to move?
Single person aged 19-30 yrs	2 bedroom house or ground floor flat	Lives	Living with friends or family	Seeking independent living	Anywhere in District
Family with daughter aged 0-18 yrs	3 bedroom house	Live	Live with family or friends	Seeking larger accommodation	Longhope parish only
Single person aged 0-18 yrs	2 bedroom house or bungalow	Lives	Lives with family or friends	Seeking independent living	No preference

5.9 The survey identified 25 households who were assessed as being able to afford to buy accommodation on the open market.

5.10 According to Forest of Dean District Council there are currently eleven households with a local connection to Longhope on Forest of Dean District Council's housing register. This survey identified 12 households in need of affordable rented housing, three of whom indicated they are on the housing register. And therefore, it would be reasonable to conclude that there are up to 20 households with a local connection and in need of affordable rented housing.

6. Affordability

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

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

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

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

Home ownership

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

6.6 Using information gained from HM Land Registry, it is possible to obtain the average prices of properties sold in Longhope parish in the two years prior to November 2019. These are shown in the table below.

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

Average House Prices in Longhope parish		
House Type	Price (£)	Number of Sales
Detached	£365,722	18
Semi-detached	£219,500	8
Terraced	£150,800	5
Flats	-	nil
All	£293,322	31

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

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

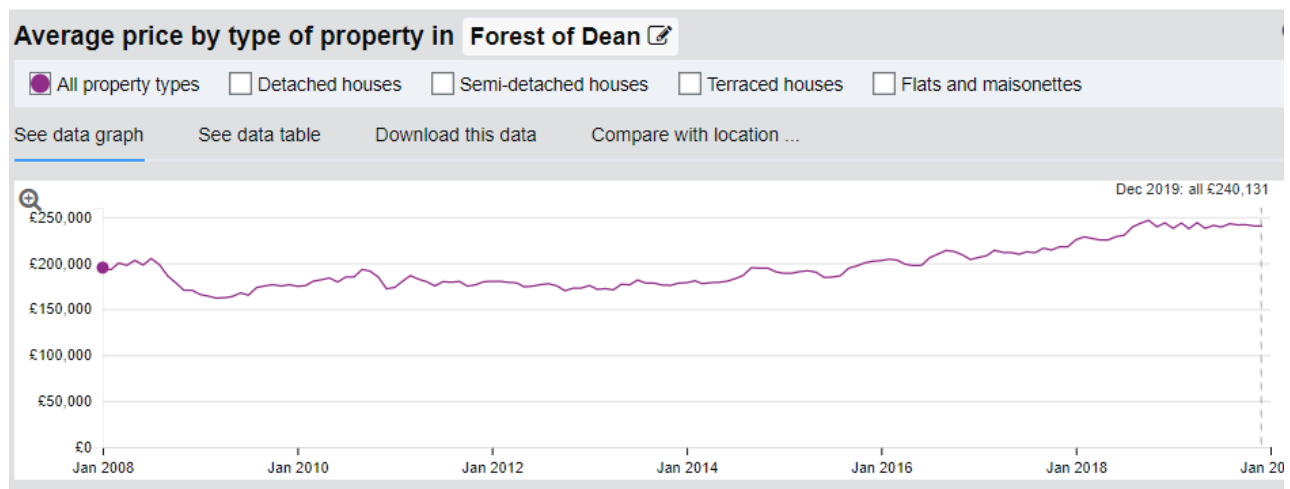
6.8 Unfortunately, neither the number of bedrooms in each property nor the internal gross floor area are supplied.

6.9 The average price of properties sold does not necessarily reflect the average value of all properties in the parish. In a small village such as Longhope 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 two years to November 2019 was £1.39m and the lowest priced dwelling was £130,000.

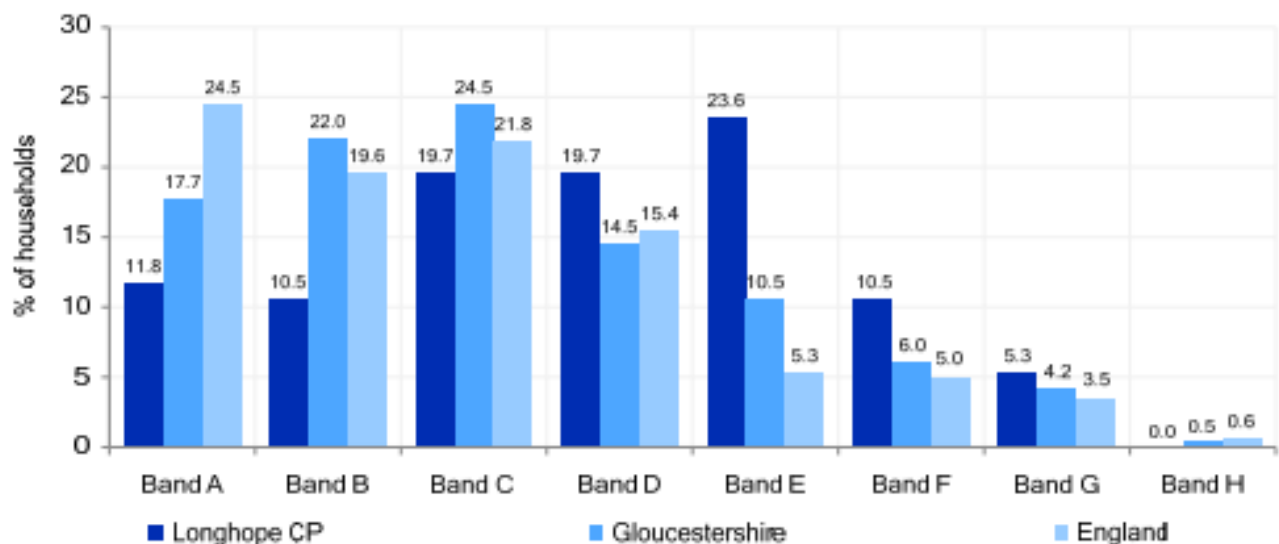
6.10 HM Land Registry tells us that the average price of residential properties sold in Forest of Dean District was £250,183 for the quarter ending 31st December 2019.

6.11 HM Land Registry tells us that for Forest of Dean District average house price fell by 0.4% in the twelve months up to December 2019.

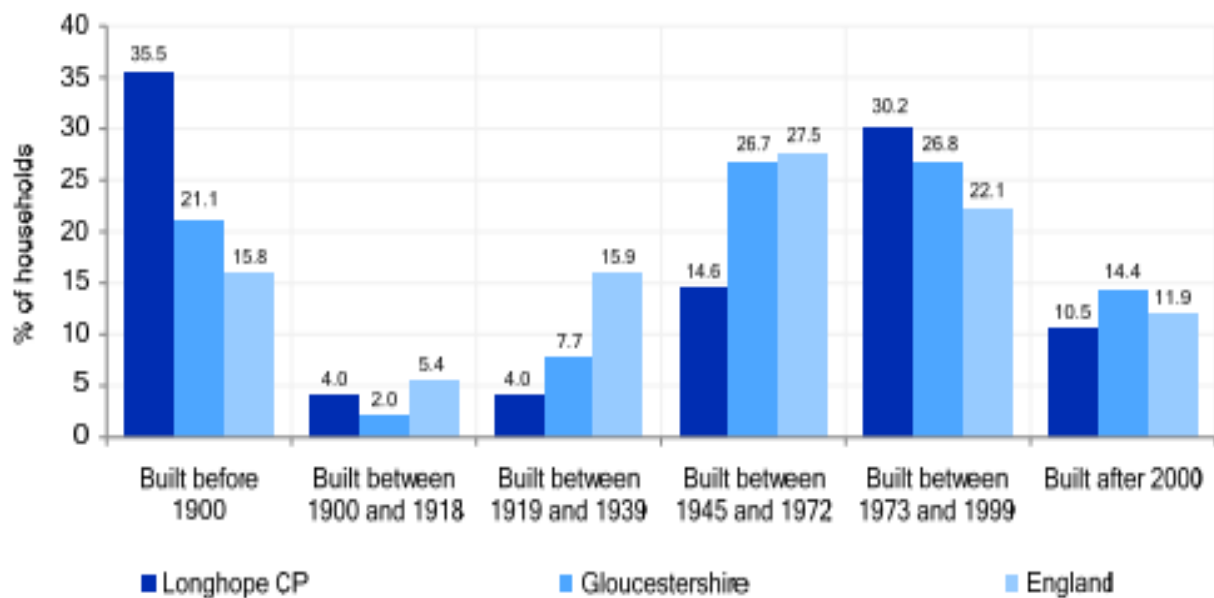
Average price of all property types in Forest of Dean District (UK House Price Index: data sourced from HM Land Registry)



6.12 Longhope has a disproportionately higher number of dwellings in Bands D, E, F and G. See table below.



6.13 The table below shows the numbers of dwellings built in different periods of time in Longhope, Gloucestershire and England. Significantly more dwellings were built before 1900 in Longhope compared to both Gloucestershire and England. Another period of marginally higher than average construction took place in Longhope between 1973 and 1999.



Example Calculation for a Mortgage

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

6.14 To afford the average price of a terraced house sold in the two years price to November 2019 (£150,800) in Longhope a household would require a mortgage amounting to £143,260 assuming they have a deposit of £7,540. Based on an interest rate of 4% and repayment over a period of 25 years the monthly repayments would be £764.10. A larger deposit would reduce the size of the mortgage and hence a lower annual income could support the mortgage.

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

Area	Median gross annual earnings (residents in local authority area) £
Cheltenham	£25,779
Cotswold	-
Forest of Dean	£21,489
Gloucester	£21,242
Stroud	£24,321
Tewkesbury	£23,186
Gloucestershire	£23,244
South West	£22,083
England	£23,754

Source: *Annual Survey of Hours and Earnings for 2017, Office of National Statistics – revised 2019*

- The median gross annual earnings of residents in Forest of Dean District is £21,489 in 2017. However, median earnings of residents in Forest of Dean District is lower than the corresponding county figure (£23,244), national figure (£23,754), and regional figure (£22,083).
- A person in receipt of a median income in Forest of Dean District (£21,489) would be unable to purchase an average priced terraced house (£150,800) sold in Longhope parish in the two years to November 2019 without a considerable deposit of around £64,844.
- Many potential first time buyers struggle to meet the costs of buying their own home.

Private rented

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

One bedroom bungalow (Longhope).....£550 pcm

Two bedroom mobile home (Longhope).....£895 pcm

Two bedroom flat (Mitcheldean).....£525 pcm

Three bedroom detached house (Longhope)..£1,100 pcm

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

- a one bedroom bungalow is £18,857
- a two bedroom mobile home is £30,685
- a two bedroom flat is £18,000
- A three bedroom detached house is £37,714

Of course, the rent does not include running costs e.g. council tax, fuel bills etc. For someone in receipt of the median gross income (£21,489) in Forest of Dean District a two or a three bedroom house is unaffordable.

7. Existing Affordable Housing Stock

7.1 As at August 2019 Longhope parish has the following affordable housing:

Tenure	1 bedroom/ 2 persons bungalow	2 bedrooms/ 3 persons bungalow	2 bedrooms/ 4 persons house	3 bedrooms/ 5 persons house	Total
rent	4	2	1	11	18

8. Summary

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

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

- The survey identified 12 respondents in need of affordable rented housing, three of whom stated they were on the District Council's housing register. The survey identified three household in need of affordable home ownership.
 - Experience informs us that it is difficult to get data on the housing needs of young people in surveys of this type. Consequently, young people are frequently underrepresented in surveys of this type.
 - This report includes those who have expressed a genuine housing need and are in need of affordable housing.
-

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

8.4 In the current housing market some potential purchasers, particularly first time buyers, are experiencing difficulties obtaining a mortgage despite mortgage interest rates being close to a record low. In November 2017 the Bank of England Base Rate was raised from an all-time low of 0.25% to 0.5%, and again in August 2018 to 0.75%. In March 2020 the Bank of England Base rate was reduced to 0.25%. First time buyers often have a lower deposit to put down towards the purchase price of a property compared to those who are selling on and buying another property.

Mortgage lenders often charge higher rates of interest to buyers with smaller deposits. Hence, first time buyers may be charged higher rates of interest, as well as encountering charging arrangements/ administrative fees.

9. Conclusion

9.1 This survey of Longhope parish has identified that there are 15 households with a local connection who have identified themselves as being in need of affordable housing over the next five years, three of whom are on the housing register. There is also an additional 8 households with a local connection to Longhope recorded on the housing register as seeking affordable housing. It is therefore reasonable to conclude there are potentially up to 23 households with a local connection and in need of affordable housing.

10. Recommendations

10.1 In addition to this report being made available by GRCC to Forest of Dean District Council it is recommended that:

- a) This report is placed on the parish council's website, and made available to parishioners upon request (on line or in the form of a hard copy in a publically accessible place e.g. village hall).
- b) Anyone who is in need of affordable housing is encouraged to apply on Forest of Dean District Council's Housing Register. For housing advice and how to apply on the housing register contact FoDDC on tel 01594 810000 or email housingadvice@fdean.gov.uk