

Uley & Owlpen

Stroud District Council

Parish Housing Needs Survey Report February 2024

GRCC

Tel: 01452 528491

Email: info@grcc.org.uk

Contents

1. Executive Summary
2. Introduction
3. Parish Summary
4. Aim
5. Survey Distribution and Response
6. Key Findings
 - a. Part A – You and Your Household
 - b. Part B – Housing Needs
7. Affordability
8. Additional notes
9. Conclusions
10. References

Appendix A: Suggestions for small development sites

Appendix B: Comments on affordable housing for the parish

1. Executive Summary

1.1 A Housing Need Survey was undertaken by GRCC in October 2023 and running to 1 December 2023, the report being finalised and issued in February 2024. The results are valid for five years from the date of issue.

1.2 Uley has a population of 1,150 residents whilst Owlpen has a population of 38 residents according to the 2021 Census¹. The majority of facilities are in Uley, including a CofE Primary School, GP surgery, Community Stores and Post Office, public house, village hall, sports field and pavilion, arts centre, and the parish church of St Giles. Owlpen also has a church – the Church of the Holy Cross.

1.3 Survey questionnaires were sent to 15 dwellings on the Council Tax register in Owlpen and 514 dwellings on the Council Tax register in Uley. The response rate was 23.6% overall.

1.4 The data shows the highest proportion of respondents were from two-person households (51.2%). From reported ages of residents, the largest proportion of residents are in the age group 55 to 70 (39%).

1.5 The highest proportion of respondents have lived in the parish for more than 20 years (48.8%). 88% of respondents own their homes, either outright or with a mortgage, whilst 4.8% rent from the local authority or a housing association, and another 4.8% live in private rentals. 35.2% of respondents live in 4-bedroom houses with another 34.4% living in 3-bedroom houses. 10.4% live in any kind of 2-bedroom dwelling, whilst 16% live in houses with 5 or more bedrooms.

1.6 From the 2021 Census data 2.9% of households in Uley are reported as being overcrowded. None of the households in Owlpen are overcrowded.

1.7 96 of respondents use a car to access services. 62.4% of respondents access services in Stroud, 20.8% travel to Gloucester, and 17.6% travel to Cam.

1.8 Of the completed and returned surveys:

- 2 households may require social rented housing
- 2 household may require affordable rented housing
- 1 household may require a private rental
- 2 households may be able to afford affordable home ownership
- 10 households may require open market housing to buy, of which 6 may be looking to downsize

In addition, Homeseeker Plus records 104 households that have stated a preference for affordable rented housing in Uley Parish, one of which can be assumed to have responded to this survey. Stroud District Council does not collect local connection data for applicants on Homeseeker Plus.

1.9 Six respondents reported that family members had moved away from Owlpen and Uley in the last five years due to being unable to afford a property in the parishes.

1.10 The data shows that, based on the average price £487,272 of homes sold in Owlpen and Uley in the two years to end November 2023, a person in receipt of the median Stroud District Council full-time income of £30,158 **would be unable to purchase an average priced property without a considerable deposit of around £366,640.**

1.11 The highest number of comments received on affordable housing related to the local housing need. The lack of council / affordable housing, infrastructure concerns, and environmental considerations all received the same number of comments.

1.12 14 respondents expressed an interest in becoming involved in a community-led housing scheme.

2. Introduction

2.1 In September 2018 Gloucestershire Rural Housing Partnership (GRHP), whose members include Stroud District Council, made the decision to take a strategic approach to parish Housing Need Surveys. A programme of parish surveys has been compiled with the approval of Stroud District Council.

Gloucestershire Rural Community Council (GRCC) undertakes parish housing needs surveys on behalf of GRHP.

2.2 The Affordable Housing Manager:

- is employed by GRCC, which is part of the national network of Rural Community Councils under the umbrella body of ACRE (Action with Communities in Rural England).
- works with rural communities, housing associations, local authorities, other community organisations (including Community Land Trusts), developers, planning consultants, and landowners.
- is an independent and neutral adviser.
- is a post largely funded through contributions from Cotswold District Council, Forest of Dean District Council, Stroud District Council, Tewkesbury Borough Council, and housing associations working in the county. GRCC's services are sometimes commissioned by private developers, landowners, and their agents.

2.3 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 Stroud District Council and approved by them. This report is valid for up to five years from the date of issue February 2024.

Ordnance Survey map showing Uley and Owlpen Parish boundaries.



3.2 The larger parish, Uley, also includes the hamlets of Elcombe, Shadwell, Bencombe, and Crawley, as well as Uley itself. Facilities include Uley CofE Primary School, a GP surgery, Uley Community Stores and Post Office, the Old Crown public house, a village hall, sports field and pavilion, St Giles Church, and Prema Arts Centre.

Population Profile

3.5 The 2021 Census gives the total population of the civil parish of Owlpen as 38, and 1,150 in the civil parish of Uley. 21.1% of the population of Owlpen and 15% of the population of Uley were aged 0-15 years (17.5% for Gloucestershire and 18.6% for England), whilst 23.7% in Owlpen and 29.9% in Uley were aged 65 and over (21.8% for Gloucestershire and 18.4% for England).¹

3.6 According to 2021 Census data, 66.7% of households in Owlpen and 81.3% of households in Uley were owner-occupiers (either with or without a mortgage and including shared ownership) compared to 69.2% across Gloucestershire, whilst 13.4% in Owlpen and

11.2% in Uley were renting from a local authority or housing association (13.1% for Gloucestershire). 13.3% in Owlpen and 7.8% in Uley were in private or other rentals (17.7% for Gloucestershire). No households in Owlpen and 0.2% of households in Uley were in shared ownership (1.3% for Gloucestershire). 5.3% of dwellings in Owlpen and 5.3% of dwellings in Uley are second addresses, as compared with the average for England of 5.4%²

3.7 In terms of the type of dwellings available, according to the 2021 Census 53.3% of dwellings in Owlpen and 53.6% of dwellings in Uley are detached houses compared to 31.1% across Gloucestershire and 22.9% for England; 26.7% in Owlpen and 29.6% in Uley are semi-detached houses compared with 34.4% in Gloucestershire and 31.5% for England; 13.3% in Owlpen and 13.6% in Uley are terraced houses, compared with 19% in Gloucestershire and 23% for England. 6.7% (equating to a single dwelling) of dwellings in Owlpen and 2.9% of dwellings in Uley are flats, compared with 13.8% in Gloucestershire and 21.4% for England. None of the dwellings in either parish are caravans or other temporary dwellings, compared with the average for England of 0.4%.

3.8 13.3% of households in Owlpen and 8% of households in Uley were one person households (aged under 65), as compared with 16.3% of households in Gloucestershire and 17.3% in England. 20% of households in Owlpen and 34.2% of households in Uley were pensioner households as compared with 25.3% in Gloucestershire and 22% across England. 2.9% of households (15) in Uley and none in Owlpen are identified as being in overcrowded housing according to the 2021 Census data, compared with 3.3% of households in Gloucestershire and 6.4% of households in England.³ These households are spread across various types of housing tenure.

3.9 According to Department for Work and Pensions data from January 2023, 1% of the working age population in Uley were claiming unemployment benefits (Jobseekers Allowance and Universal Credit) compared with 3.8% for England. None of the JSA claimants had been claiming for more than 12 months.² None of the working age population in Owlpen were claiming unemployment benefits at that time.

3.10 If all workless benefits (JSA, UC, Incapacity Benefit, and Employment Support Allowance) are included, 2.5% of the working age population in Uley were claimants in August 2022, compared with 7.8% in England.² There were no claimants in Owlpen.

3.11 6.5% of households in Uley had no car or van, compared with 14.9% of households in Gloucestershire and 23.5% in England.⁴ No households in Owlpen were without a car or van.

4. Aim

4.1 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 Uley and Owlpen parishes.

4.2 Although there is no set definition of housing 'need' and 'demand' they can be broadly described as follows:

Housing 'demand' is a market driven concept and relates to the type and number of houses that households will choose to occupy based on preference and ability to pay.

Housing 'need' is an indicator of existing deficit: the number of households that do not have access to accommodation that meets certain normative standards. This measure mainly refers to the level of need for more or improved social housing.

Source of information: House of Commons Library Social Policy Section Standard Note SN06921

4.3 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, Stroud District Council, Uley Parish Council, Owlpen Parish Meeting, and local residents on request.

5. Survey Distribution and Response

5.1 Questionnaires were sent by Royal Mail and addressed to the occupiers of 529 dwellings (15 in Owlpen, 514 in Uley) on 29 September 2023. Due to the small size of Owlpen and its proximity to Uley it was decided to send a joint survey covering the two parishes.

5.2 Recipients were asked to return their completed questionnaires to GRCC's offices in the Freepost envelope provided within two weeks of receipt. Allowing for late returns, all questionnaires received by 1 December 2023 are included in this report.

5.3 The questionnaire is divided into two parts. Part A is entitled 'You and Your Household' and includes a section on Community-led Housing. Part B is entitled 'Housing Needs'.

5.4 Every household was asked to complete Part A of the form. If a household considered themselves to be in housing need, or likely to be in need or re-housing in the next five years, they were invited to complete Part B. Households were also asked to forward the questionnaire to anyone they knew who had moved away and might wish to return to live in the parish.

5.5 125 completed questionnaires (2 from Owlpen and 123 from Uley) were received at GRCC's offices. This equates to an overall response rate of 23.6%. For comparison, since 2009 response rates for parish housing need surveys have ranged between 10% and 55%.

6. Key Findings

Part A – You and Your Household

6.1 Below are the responses to questions in Part A.

Question A1

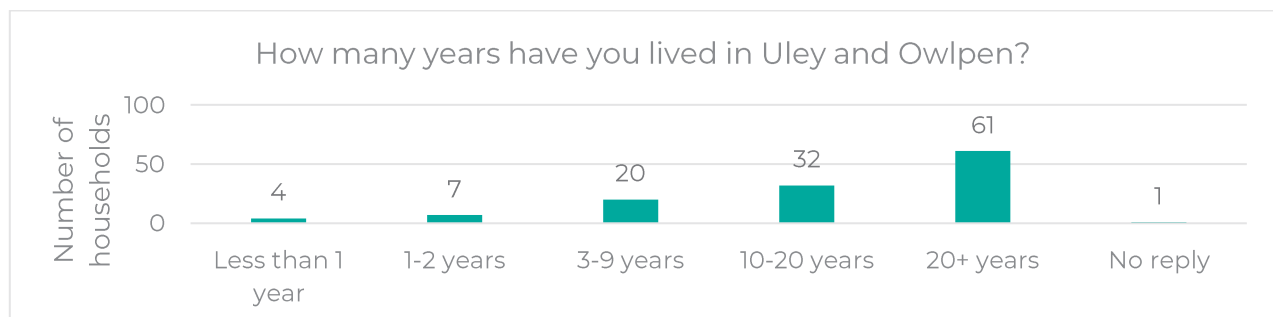
Which Parish do you live in?		
Uley	Owlpen	No reply
123	2	0

Question A2

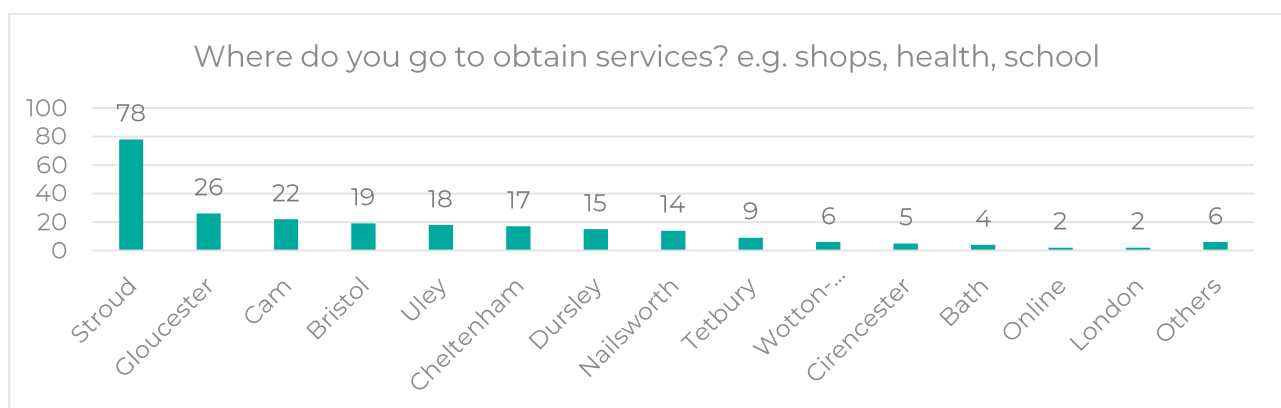
Is this your main home?		
Yes	No	No reply
63	0	62

6.2 An unusually high number of respondents did not answer this question. It is unclear why this is so. Those whose main home is not in either parish are asked not to complete the survey, so any responses received would have been disregarded. It is possible that some of those who did not respond to this question are second home owners, but there is no way of confirming this so these respondents are included below.

Question A3



Question A4



6.3 This was an open question and respondents were able to list as many places as applied. 5 respondents to the survey did not reply to this question.

Question A5

How do you travel to these services?							
Car	Motorbike	Bus	Lift (incl. taxi)	School bus	On foot	Bicycle	Other
120	3	20	8	3	30	16	3

6.4 No respondents ticked Community Transport as an option so this has not been included in the table above.

6.5 Respondents were asked to tick all options which applied to their household so multiple responses were given. Three respondents ticked the 'Other' option, although only two left a comment elaborating:

- Train
- Train

6.6 In addition, another six respondents left comments under this question:

- By car drive by children
- Train
- Sometimes bike
- Car to station then train from Cam Stn
- Train

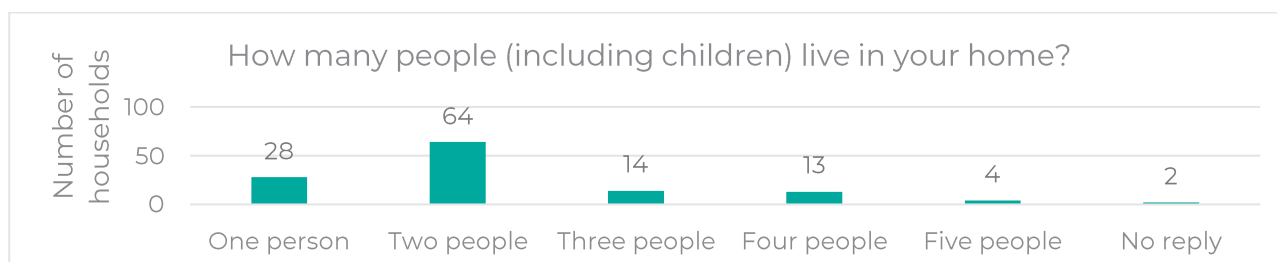
Question A6

What type of property do you currently live in?					
	1-bed	2-bed	3-bed	4-bed	5+-bed
House	0	10	43	44	20
Bungalow	1	3	1	0	0
Flat / maisonette / apartment / bedsit	2	0	0	0	0
Sheltered / retirement accommodation	0	0	0	0	0
Park home / mobile home / temporary structure	0	0	0	0	0
Other	0	0	0	0	0

6.7 1 respondent did not answer this question. Although no respondents ticked 'Other' two comments were left:

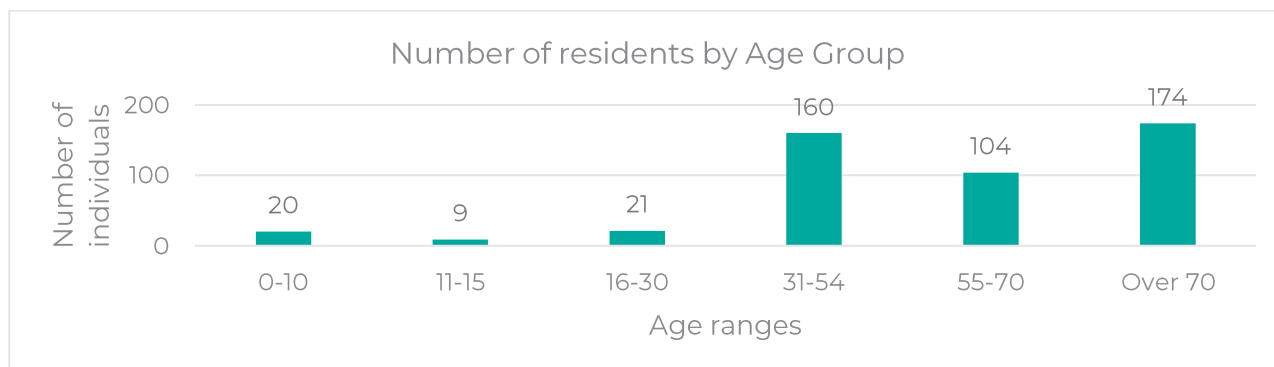
- Parents' home [ticked 5+-bed house]
- Terraced [ticked 2-bed house]

Question A7

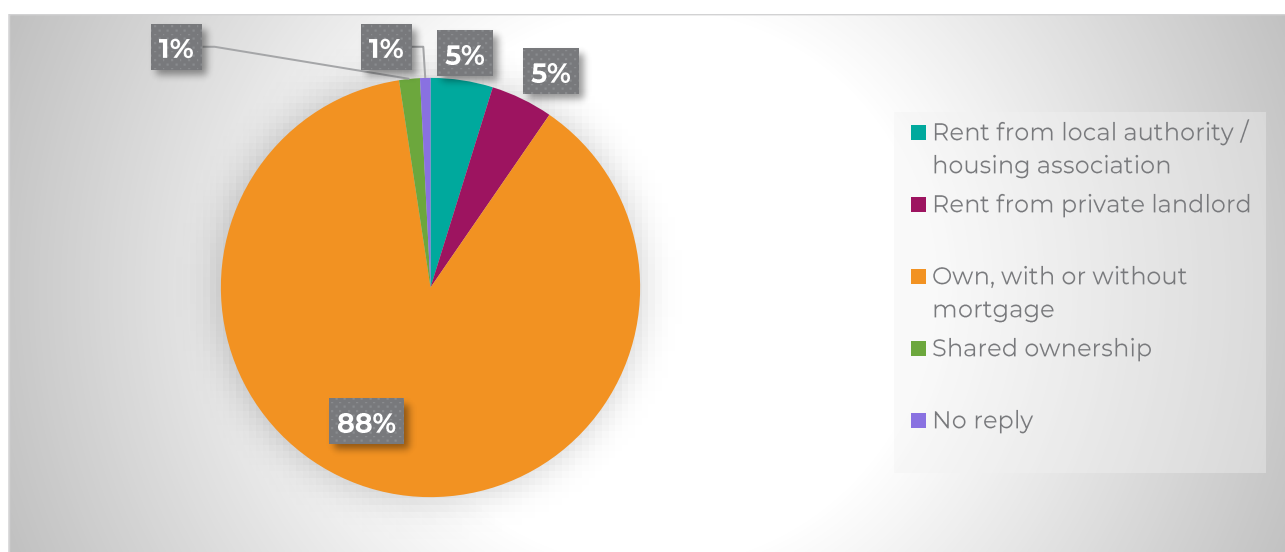


6.8 No respondents indicated that there are six or more people living in their home so these options have not been included in the above chart.

Question A8



Question A9



6.9 No respondents ticked 'Have a home tied to a job', 'Live with family / friends', or 'Other' so these options were not included in the chart above.

6.10 Although no respondents ticked the 'Other' option, one comment was left:

- Parents' home [ticked 'Own, with or without mortgage']

Question A10

Has anyone from your family moved away from Uley or Owlpen in the last 5 years due to difficulty finding a home they could afford locally?		
Yes	No	No reply
6	114	5

Question A11

Would you support a development of affordable housing for local people in the parish to meet the identified need?			
Yes	No	Maybe	No reply
64	17	37	7

Question A12

6.11 Respondents were invited to suggest a site where a small development of affordable housing for local people could be built in the parish. Of the 125 possible respondents, 67 replied to this question. Percentages below are out of 67. Some respondents suggested more than one potential site so the percentages will not sum to 100.

6.12 The table below shows the most common areas suggested along with the responses against development and the number of other comments made. A schedule of all comments is listed in Appendix A.

	Number of comments	% of respondents
Uley Road / Lampern Hill crossroads area	26	38.8
Raglan Way / Goldingham Close	13	19.4
Redevelopment / brownfield / house conversions	9	13.4
Other suggestions – in parish	7	10.4
Nowhere / none	8	11.9
Other places – out of parish	5	7.5
Other comments	4	6
Don't know / unknown	8	11.9

Question A13

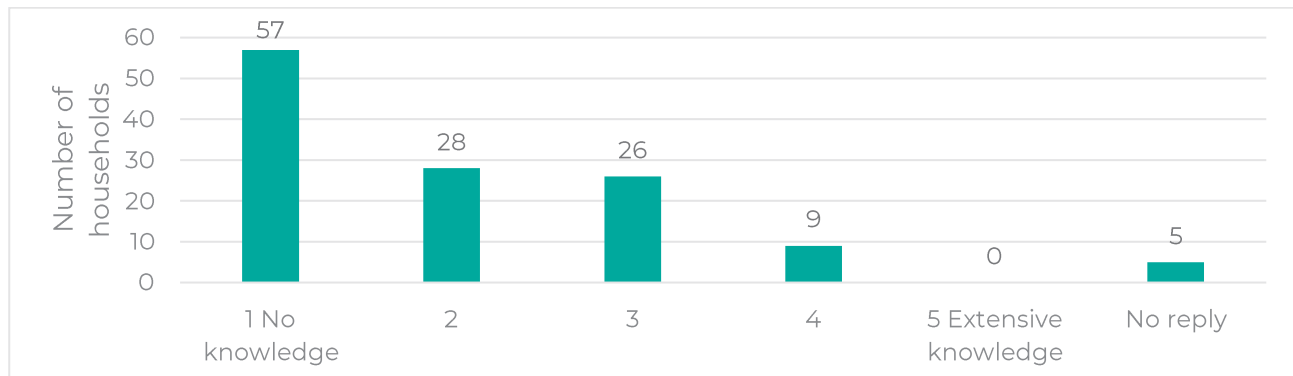
6.13 The question invites comments on the issue of affordable housing in the parish. Of the 125 possible respondents, 52 replied to this question. The summary of responses by subject area is provided below. A schedule of all comments is listed in Appendix B.

Subject area	Number of comments
Lack of council / affordable housing	8
Local housing need	11
Enough development nearby	6
Infrastructure (incl. transport)	8
Environmental considerations	8
Enough affordable housing already	4
Small developments only	4
Second homes / Air BnB	3
Other comments	8

Community-Led Housing questions

Question A14

6.14 Respondents were asked to rate their knowledge of community-led housing on a scale from 1 to 5, with 1 being 'No knowledge' and 5 'Extensive knowledge'.



Question A15

Do you think this approach to housing would benefit your parish?			
Yes	No	Unsure	No reply
61	10	48	6

Question A16

Have you ever been involved in a community-led housing project?		
Yes	No	No reply
4	115	6

Question A17

Are you interested in being involved in a community-led housing project?		
Yes	No	No reply
14	102	9

6.15 Those who ticked 'Yes' were invited to provide their contact details if they would like GRCC to get in touch about Community-led Housing. 13 out of the 14 respondents did so.

Part B – Housing Needs

What is affordable housing?

6.16 Affordable housing is defined in the National Planning Policy Framework (published July 2021) as follows:

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and / or is for essential local workers); and which complies with one or more of the following definitions:

a) **Affordable housing for rent:** meets all of the following conditions;

a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable);

b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and

c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

b) **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. This is primarily a private developer-led tenure that often appears under s106 agreements.

c) **Shared ownership:** provides a route to home ownership for those who could not achieve it through the market. The purchaser buys a share of between 10% and 75% of the home's full market value, then pays rent to a landlord on the rest. There may be a monthly ground rent charged, although Housing Associations do not generally charge this, and service charges towards maintenance of communal areas may apply to flats. The purchaser can buy additional shares at a later date, which reduces the rent to be paid.

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 relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households,

or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

6.17 **Social Rents**, as defined in the Government's 'Guidance on Rents for Social Housing' are set using a government formula which creates a 'formula rent' (this may also be known as 'target rent'; the terms can be used interchangeably) for each property, taking account of the condition and location of a property (reflected in its value), local earnings, and property size (specifically, the number of bedrooms). Local authorities have flexibility to set social rents at 5% above formula rent (10% for supported and sheltered housing).

Identified need

6.18 28 households (1 from Owlpen, 27 from Uley) completed *Part B: Housing Needs* of the survey questionnaire and self-identified themselves in need of alternative housing. Of these, 6 indicated they would need to move within one year; 10 in one to two years; and 7 in three to five years from the date of the survey October 2023. 5 households did not indicate when they needed to move.

6.19 Three of those who responded to the survey have not been included in these figures because they did not provide enough information to assess, seven want to move away from Stroud district, and one does not wish to move.

6.20 17 households remain to be assessed.

6.21 The responses given suggest that seven households may have a mobility or accessibility motivation included in their need to move – whether immediately or considered for the future.

6.22 According to information provided on their completed questionnaires two may require social rented housing; two households may require affordable rented housing; and one household seeks a private rental.

6.23 Two households seek to buy their own home and may be able to afford affordable home ownership, and ten households (including the respondent from Owlpen) may be able to buy on the open market. Seven households may potentially be downsizing – this is indicated in the tables below.

6.24 Although social rent is not an option on the housing need questionnaire, using our expert knowledge of the sector and viewing the information, particularly the affordability indicators, provided by respondents in the round we can conclude that affordable rent may not be the appropriate tenure for some households and that social rent may be required instead.

6.25 GRCC's assumptions are informed by a holistic review of data taking into account household number and household salary when considered against number of people.

6.26 Information about the two households that may require social rented housing is shown in Table B1 below.

Table B1: Households in need of social rented housing

Household type	Dwelling type & no. bedrooms required	Connection with Uley or Owlpen	Current tenure	Reason for moving	Where would you prefer to move?
One person	2-bedroom house or bungalow	Live in parish	Private rent	Need cheaper home	Within parish
Family	2-bedroom house or bungalow	Live in parish	Live with family / friends	Need cheaper home Need to set up independent home	Within Stroud District (incl. parish)

6.27 Information about the two households requiring affordable rented housing is shown in Table B2 below.

Table B2: Households in need of affordable rented housing

Household type	Dwelling type & no. bedrooms required	Connection with Uley and Owlpen	Current tenure	Reason for moving	Where would you prefer to move?
One person	2-bedroom house, bungalow, or flat		Private rent	Need cheaper home	Within Stroud district (incl. parish)
One person	2-bedroom bungalow	Live in parish	Own home outright	Need smaller home	Within parish Possibly downsizing

6.28 One of these four households requiring social or affordable rented housing has indicated they are on Stroud District Council's housing register for rented housing (known as Homeseeker Plus).

6.29 Homeseeker Plus records 104 households who have stated a preference for affordable rented housing in the Uley Parish. The breakdown of bedroom need is as follows:

- 69x 1 bed
- 21x 2 bed
- 8x 3 bed
- 4x 4 bed
- 5x 2 bed

6.30 However, while this can be a helpful indicator of need, the 'preference' figure is not likely to fully reflect the number of households seeking accommodation in a particular parish. Firstly – and most importantly – as we know, not all people in housing need are currently registered with Homeseeker Plus. Secondly, being a choice-based lettings system, the applicant is made aware that the 'preference boxes' section does not restrict their housing choice, but is helpful for research purposes; hence this section may not be overly considered when completing the application.

6.31 Stroud District Council does not collect local connection data for applicants on Homeseeker Plus.

6.32 The Housing Need Survey data indicates that there are four households with an identified local connection to Uley and Owlpen Parishes seeking affordable rented housing. One of these is registered with Homeseeker Plus. Of the remaining 103 households on Homeseeker Plus who have indicated a preference for Uley Parish, it is recognised that there may be some households within that number who have a relevant local connection.

6.33 Details of the household seeking a private rental are shown in the Table B3 below.

Table B3: Household in need of a private rental

Household type	Dwelling type & no. bedrooms required	Connection with Uley and Owlpen	Current tenure	Reason for moving	Where would you prefer to move?
One person	1-bedroom house or flat	Live in parish	Live with family / friends	Need to set up independent home	Within Stroud district (incl. parish)

6.34 Details of two households potentially seeking affordable home ownership are shown in Table B4 below.

Table B4: Households potentially seeking affordable home ownership

Household type	Dwelling type & no. bedrooms required	Connection with Uley and Owlpen	Current tenure	Reason for moving	Where would you prefer to move?
Family	3-bedroom house	Live in parish	Private rent	Other – to buy a home	Within parish
One person	1-bedroom house	Live in parish	Live with family / friends	Need to set up independent home	Within parish

6.35 Details of ten households seeking alternative housing on the open market are shown in Table B5 below.

Table B5: Households potentially seeking alternative housing on the open market

Household type	Dwelling type & no. bedrooms required	Connection with Uley and Owlpen	Current tenure	Reason for moving	Where would you prefer to move?
Couple	3-bedroom house or bungalow	Live in parish	Own home outright	Need smaller home	Within Stroud district (incl. parish) Possibly downsizing

Couple (Owlpen)	1-bedroom bungalow	Live in parish	Own home outright	Other – need home on flatter ground as we get older	Within Stroud district (incl. parish) Possibly downsizing
Couple	2-bedroom house	Live in parish	Own home outright	Other – need smaller, flatter garden	Within parish Possibly downsizing
One person	2-bedroom house or bungalow		Own home outright	Need smaller home	Within Stroud district (incl. parish) Possibly downsizing
Couple	3-bedroom house or bungalow	Live in parish Close relative in parish	Own home outright	Need to be closer to carer / dependent	Within parish
Family	3-bedroom house	Live in parish	Private rent	Need better security of tenure	Within Stroud district (incl. parish)
Couple	2-bedroom bungalow or other – self-build or eco house	Live in parish	Own with mortgage	Need smaller home Need cheaper home	Within parish Possibly downsizing
One person	2-bedroom house or bungalow	Live in parish	Own home outright		Within Stroud district (incl. parish)
One person	2-bedroom house or bungalow	Live in parish	Own with mortgage	Need smaller home	Within parish Possibly downsizing
Family	3-bedroom house or bungalow	Live in parish	Private rent	Other – need to buy a home	No preference

6.36 Although the main focus of housing need is affordability, it should be noted that the survey results also indicate a housing need in terms of specific property type. Answers from seven respondents suggest a mobility / accessibility motivation behind their need to move, whether that motivation is explicitly stated ('Need physically adapted home' or other comment) or suggested by the type of property required (bungalow, ground floor flat, or sheltered / supported housing).

6.37 Of these seven respondents, four may be able to buy on the open market, two may require affordable rent, and one may require social housing. Details of these respondents are listed in Table B6 below.

6.38 It should be noted that whilst most respondents indicated that they would be interested in at least two property types, twelve included bungalows in their requirements. Ten of these also indicated interest in a house, and one indicated interest in a flat, so a bungalow is not necessarily a 'must have' for these, but two respondents did only indicate a requirement for a bungalow.

Table B6: Respondents with a possible mobility / accessibility need

Household type	Dwelling type & no. bedrooms required	Connection with Uley and Owlpen	Current tenure	Reason for moving	Where would you prefer to move?	Housing need status
Couple	3-bedroom house or bungalow	Live in parish	Own home outright	Need smaller home	Within Stroud district (incl. parish)	Open market
Couple	1-bedroom bungalow	Live in parish (Owlpen)	Own home outright	Other – need home on flatter ground as we get older	Within Stroud district (incl. parish)	Open market
Couple	2-bedroom house	Live in parish	Own home outright	Other – need smaller, flatter garden	Within parish	Open market
One person	2-bedroom house or bungalow	Live in parish	Private rent	Need cheaper home	Within parish	Social rent
One person	2-bedroom bungalow	Live in parish	Own home outright	Need smaller home	Within parish	Affordable rent
Couple	2-bedroom bungalow or other – self-build or eco house	Live in parish	Own with mortgage	Need smaller home Need cheaper home	Within parish	Open market
One person	2-bedroom house, bungalow or flat		Private rent	Need cheaper home	Within Stroud district (incl. parish)	Affordable rent

6.39 Those respondents indicating an interest in moving to a bungalow are listed in Table B7 below.

Table B7: Respondents interested in a bungalow

Household type	Dwelling type & no. bedrooms required	Connection with Uley & Owlpen	Current tenure	Reason for moving	Where would you prefer to move?	Housing need status
Couple	3-bedroom house or bungalow	Live in parish	Own home outright	Need smaller home	Within Stroud district (incl. parish)	Open market
Couple	1-bedroom bungalow	Live in parish (Owlpen)	Own home outright	Other – need home on flatter ground as we get older	Within Stroud district (incl. parish)	Open market

One person	2-bedroom house or bungalow		Own home outright	Need smaller home	Within Stroud district (incl. parish)	Open market
One person	2-bedroom house or bungalow	Live in parish	Private rent	Need cheaper home	Within parish	Social rent
One person	2-bedroom bungalow	Live in parish	Own home outright	Need smaller home	Within parish	Affordable rent
Couple	3-bedroom house or bungalow	Live in parish Close relative in parish	Own home outright	Need to be closer to carer / dependent	Within parish	Open market
Couple	2-bedroom bungalow or other – self-build or eco house	Live in parish	Own with mortgage	Need smaller home Need cheaper home	Within parish	Open market
One person	2-bedroom house or bungalow	Live in parish	Own home outright		Within Stroud district (incl. parish)	Open market
One person	2-bedroom house, bungalow or flat		Private rent	Need cheaper home	Within Stroud district (incl. parish)	Affordable rent
One person	2-bedroom house or bungalow	Live in parish	Own with mortgage	Need smaller home	Within parish	Open market
Family	2-bedroom house or bungalow	Live in parish	Live with family / friends	Need cheaper home Need to set up independent home	Within Stroud district (incl. parish)	Social rent
Family	3-bedroom house or bungalow	Live in parish	Private rent	Other – need to buy a home	No preference	Open market

7. Affordability

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

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

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

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

Home ownership

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

7.6 Using information gained from HM Land Registry, it is possible to obtain the average prices of properties sold in Uley and Owlpen parishes in the two years prior to December 2023. These are shown in the following table.

[Average prices of residential properties in Uley and Owlpen parishes sold in the last two years prior to December 2023 \(according to HM Land Registry\)⁵](#)

House type	Average Price (£)	Number of Sales
Detached	1,114,964	14
Semi-detached	351,500	5
Terraced	284,750	2
Flat	205,000	1
Other	3,201,750	2
All	1,022,708	24

7.7 The number of house sales are for new and existing properties where the sales details registered with HM Land Registry are in Uley and Owlpen. There are sometimes delays in registration of sales and this may result in undercounting of property sales.

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

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

number 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 HM Land Registry, the highest priced dwelling sold in the last two years was £7,825,000 and the lowest priced dwelling was £205,000.

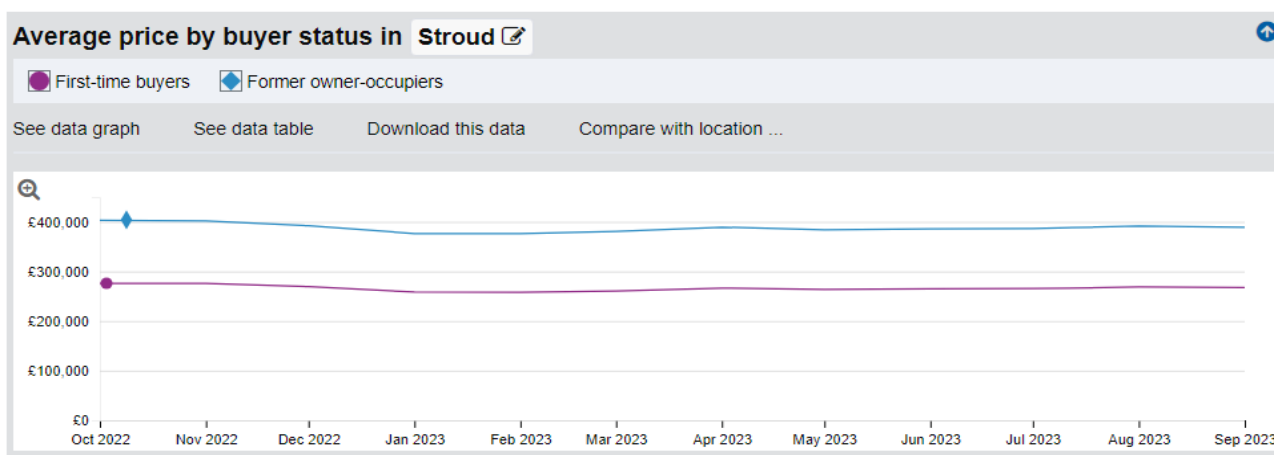
7.10 Two multi-million-pound properties (£6,000,000 and £7,825,000 respectively) sold in Uley in the two years to December 2023 have skewed the average price of sales in the two parishes. Excluding these properties gives an average price of residential properties sold in the two years to December 2023 of £487,272, which will be used later in this report. The next highest priced dwelling sold was £875,000.

7.11 HM Land Registry tells us that for the Stroud district the average price for existing residential properties in July 2023 was £328,683.⁶

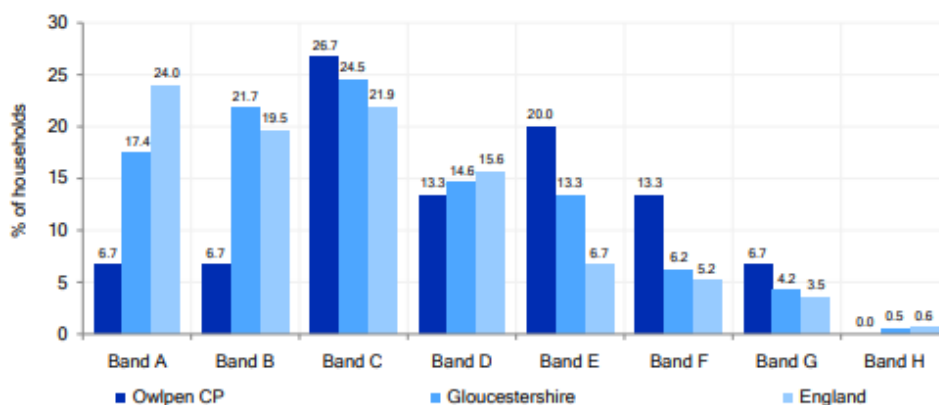
7.12 HM Land Registry tells us that for Stroud district the average house price change was a drop of 2.9% for 12 months prior to September 2023.⁷

7.13 The average price by buyer status for Stroud district in September 2023 was £267,577 for first time buyers and £388,742 for previous owner-occupiers, as shown in the chart below:

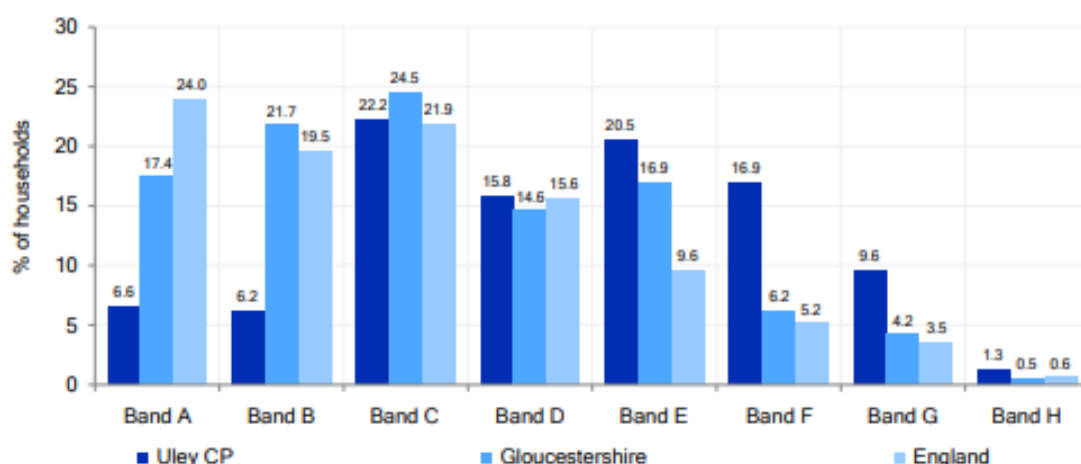
Average price by buyer status in Stroud (UK House Price Index; data sourced from HM Land Registry)



Percentage of dwellings according to Council Tax Banding; data from Valuation Office Agency (2022) – Owlpen Parish



Percentage of dwellings according to Council Tax Banding; data from Valuation Office Agency (2022) – Uley Parish



7.15 The distribution of dwellings by Council Tax Band for Owlpen and Uley parishes, Gloucestershire and England is shown in the charts above.

7.16 Both parishes have significantly lower proportions of properties in bands A and B than for Gloucestershire and for England. 47% of properties in Uley and 40% of properties in Owlpen are in bands E to G, compared with 27.3% in Gloucestershire and 18.3% in England.

Example calculation for a mortgage

7.17 When applying for a mortgage the applicant is usually subject to an affordability assessment by the mortgage provider, which determines how much money they are prepared to lend. In today's financial market a household may obtain a mortgage of around four times their gross annual income, dependent upon their financial circumstances, and require a deposit of a minimum of 10% of the purchase price.

7.18 However, in the current mortgage climate a minimum deposit would be unlikely to be acceptable. First-time buyers need to save for longer in order to be able to get on the housing ladder with a larger percentage deposit. This is doubly tricky to achieve with rising house prices and the banks' higher affordability checks.

7.19 To afford the average priced dwelling £487,272 sold during the two years to December 2023 in Owlpen and Uley parishes would require a mortgage of £438,545 assuming a 10% deposit of £48,727. Based on an interest rate of 6% (Bank of England base rate 5.25% as at August 2023) and repayment over a period of 25 years, the monthly repayments would be £2,825.55.

7.20 A larger deposit would reduce the size of the mortgage required and hence a lower annual income could support the mortgage. Alternatively, a longer mortgage term up to 40 years (although a greater sum would be paid in interest over the lifetime of the mortgage) could increase borrowing levels.

Median gross annual earnings for residents in local authority areas

Area	Full-time employees £	Part-time employees £	All employees (full-time & part-time) £
Cheltenham	34,095	10,111	30,445
Cotswold	30,927	X	22,067
Forest of Dean	29,472	9,199	23,576
Gloucester	27,512	9,572	23,649
Stroud	30,158	10,880	25,159
Tewkesbury	32,594	X	28,308
Gloucestershire	31,004	10,221	25,725
South West	29,534	11,435	24,167
England	31,445	11,211	26,213

Source: ONS Annual Survey of Hours and Earnings for 2021 (revised)⁹

7.21 The median gross annual earnings of residents in full-time employment in the Stroud district was £30,158 in 2021. This is lower than the figure for Gloucestershire (£31,004) and England £31,445) but higher than for the South West (£29,534)

7.22 Based on the average price £487,272 of homes sold in Owlpen and Uley parishes in the last two years and a mortgage of four-times gross income, a person in receipt of a median Stroud district full-time income £30,158 would **be unable to purchase an average priced property without a considerable deposit of around £366,640.**

7.23 Based on the lowest price (£205,000) of homes sold in Owlpen and Uley parishes in the two years to December 2023, a person in receipt of a median Stroud district full-time income (£30,158) would be unable to purchase the lowest priced property without a deposit of around £84,368.

7.24 Many potential first time buyers struggle to meet the costs of buying their own home and have to save for longer to match the larger percentage deposits being required. Rising house prices and the banks' higher affordability checks make this harder to achieve.

Private rental

7.25 Information gained from www.rightmove.co.uk reveals the rent per calendar month (pcm) for the following property types available for rent in a 3-mile of Uley in December 2023:

Property	Rent (£ pcm)
1-bedroom flat, Cam	725
1-bedroom terraced bungalow, Dursley	795
2-bedroom end of terrace house, Wotton-Under-Edge	1,000
3-bedroom bungalow, Wotton-Under-Edge	1,200

3-bedroom semi-detached house, Wotton-Under-Edge	1,300
4-bedroom detached house, Cam	1,450
3-bedroom detached house, Dursley	1,500
4-bedroom detached house, Dursley	1,995

7.26 The above represent a selection of the 13 properties available. The 4-bedroom detached house advertised in Dursley for £1,995 per calendar month is the only property available within a radius of 1 mile of Uley.

7.27 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 on a housing cost of 35% of a household's income, a minimum gross annual income is required to rent the properties above is outlined below:

Property	Rent (£ pcm)	Gross annual income needed (£)
1-bedroom flat, Cam	725	24,857
1-bedroom terraced bungalow, Dursley	795	27,257
2-bedroom end of terrace house, Wotton-Under-Edge	1,000	34,286
3-bedroom bungalow, Wotton-Under-Edge	1,200	41,143
3-bedroom semi-detached house, Wotton-Under-Edge	1,300	44,571
4-bedroom detached house, Cam	1,450	49,714
3-bedroom detached house, Dursley	1,500	51,429
4-bedroom detached house, Dursley	1,995	68,400

7.28 Of course, the rent does not include running costs, e.g., council tax, fuel bills, etc. There are also additional costs which mean that rural living is more expensive than urban living. Council tax is on average 20% higher, incomes are on average £2,000 less per year, and lack of public transport means that most rural residents have to rely on private vehicles.⁹

7.26 The median gross income of all employees in Stroud district (both full-time and part-time employees) was £25,159 in 2021. Someone in receipt of the median gross income in the Stroud district would only be able to afford to rent the 1-bedroom flat in Cam.

Existing affordable housing stock

7.27 In total, there are 54 affordable dwellings in Uley Parish: 7 owned by registered providers and 47 owned by Stroud District Council. The breakdown is as follows:

Property type	Bun	Bun	Flat	Flat	House	House	House	Total
No. bedrooms	1	2	1	2	1	2	3	
Registered provider			4			2	1	7
Stroud District Council	9	3	1	1		3	30	47

7.28 There have been 8 re-lets on Homeseeker Plus in Uley in the period 1 February 2022 to 31 January 2024. These breakdown as:

- 1x 1 bed flat
- 2x 1 bed bungalow
- 2x 2 bed bungalow
- 3x 3 bed house

These are the latest figures available from Stroud District Council.

8. Additional notes

8.1 Part B 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. It should be noted that:

- Experience informs us that it is difficult to get data on the housing needs of younger 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 Owlpen and Uley parishes 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, especially with recent interest rate rises. In August 2023 the Bank of England base rate was increased to 5.25% in a bid to cut inflation.

8.5 It should be noted that mortgage lenders often charge higher rates of interest to first-time buyers and require substantial deposits, sometimes 10% or more of the purchase price as well as charging arrangement / administrative fees.

9. Conclusion

9.1 Assessment of the information provided has confirmed that:

- 2 households may require social rented housing
- 2 households may require affordable rented housing, including one possibly looking to downsize
- 1 household may require private rental
- 2 households may be able to afford affordable home ownership
- 10 households may require open market housing to buy, of which 5 may be looking to downsize
- 7 households may have accessibility / mobility motivations for moving

104 households are recorded on Homeseeker Plus as having stated a preference for Uley Parish. Of the 4 households seeking affordable or social rental from the House Need Survey results, one is registered on Homeseeker Plus, which gives an additional 103 households having stated a preference for the parish. It is not possible to know whether any of these 103 households have a local connection to Uley or Owlpen Parishes, and the 'preference' figure may not fully reflect the number of households seeking accommodation in a particular parish.

9.2 This report is available to the public upon request from GRCC and Stroud District Council.

9.3 Anyone in need of affordable rented housing should apply on Stroud District Council's housing register, Homeseeker Plus www.homeseekerplus.co.uk.

9.4 For housing advice contact Stroud District Council on tel: 01453 754078

10. References

1. Census 2021 as reported in OSCI Local Insight Profile for Uley CP area, and in OSCI Local Insight Profile for Owlpen CP area; reports created 31 March 2023, via Inform Gloucestershire
2. OSCI Local Insight Profile for 'Uley CP' area, and in OSCI Local Insight Profile for 'Owlpen CP' area, reports created 31 March 2023 via Inform Gloucestershire and ONS 30/01/2023 release – Gloucestershire – Census 2021 Tenure
3. ONS Census 2021: Demography and Migration, England and Wales – Household Composition; release date 30 January 2023; and as reported in OSCI Local Insight Profile for Uley CP' area, and in OSCI Local Insight Profile for 'Owlpen CP' area, reports created 31 March 2023 via Inform Gloucestershire
4. Census 2021 as reported in OSCI Local Insight Profile for Uley CP' area, and in OSCI Local Insight Profile for 'Owlpen CP' area, reports created 31 March 2023 via Inform Gloucestershire
5. HM Land Registry Open Data
6. HM Land Registry UK House Price Index House Price Statistics – accessed 14 December 2023
7. UK House Price Index Report for England July 2023 accessed 14 December 2023 <https://www.gov.uk/government/statistics/uk-house-price-index-for-september-2023/uk-house-price-index-england-september-2023>
8. ONS Annual Survey of House and Earnings for 2021 (revised)
9. Rural Services Network report "Winning the Rural Vote" published 18 September 2023 <https://www.rsnonline.org.uk/winning-the-rural-vote>

Appendix A: Q12 – Please suggest a site where an affordable housing development could be built

Where a respondent suggested more than one site the response has been split.

Uley Road / Lampern Hill crossroads area
There is an unused area of land at the crossroads of Uley Road, Lampern Hill, Fop Street. It is I believe in private ownership + has longstandingly been ? abandoned
Field full of brambles at Uley crossroads but it is outside village envelope
The Fop Street crossroads, in the overgrown field behind where the turnpike used to be. This would be a great place for affordable housing, a new doctors surgery, the village shop, and car parking for use of these facilities.
On land near junction of Fop Street and Stouts Hill
Land on the corner of main Uley to Dursley Road at the crossroads with Fop Street and Stouts Hill
Bottom of Fop Street
Plot of unused land at crossroads of The Street, Lampern Hill and Fop Street
Field on right as you come into the village before the crossroads
Overgrown field below Fop Street crossroads, by Shadwell Lane
The field at 'Turnpike corner'
Derelict ground at Fop Street crossroads
Land to southeast of Fop St crossroads
Playing field
Bottom of village – by turning into Lampern Hill
Land on left hand side, immediately beyond cross road junctions of Fop Street and Lampern Hill, at bottom of village when heading towards Dursley
The field at Fop St crossroads
At bottom of village by cross road Uley and Fop St on undeveloped land and further on s side of Uley Road towards Dursley
Area between Uley – Dursley Road & road to Shadwell.
Shadwell – it is overgrown & looks a mess and you drive along the Uley Road coming into Uley it would be nice to see Cotswold stone houses with grass and stream.
Plot opposite Fop St on Main Road?
Junction of Lampern Hill and Uley Road
The old Work House site at the top of Fop Street
The overgrown area on south east side of Fop Street crossroads which has been abandoned for over 20 years
Corner Fop Street / Lampern Hill
The empty wasteland by T junction – down from Fop Street
Overgrown land at the crossroads with Uley and Fop Street
Raglan Way / Goldingham Close
Back of Raglan Way behind garages

BT Openreach site on Goldingham Close
Ex market garden behind Raglan Way
Or the land belonging to the Kee family behind Raglan Way
Behind Raglan Way, accessing land by developing playing field access path
Areas behind Raglan Way, the play park, New Cut, Weavers Dr?
Field near the allotments
Behind Raglan Way
Raglan Way
Extend Goldingham Close into field
Add more housing to the small development on the Goldingham field
Extension to Goldingham Close to the rear of Raglan Way
Adjacent to old telephone exchange
Redevelopment / brownfield / house conversions
There are several very large houses which could be converted into apartments to provide affordable housing and to provide smaller properties for older people to downsize and free up homes for families, e.g., the Old Rectory
Demolish the Swedish houses including compulsory purchase of the 2 private houses and 2 council houses. This will provide a large site for bungalows and starter homes (1-8 The Knoll)
Any brownfield land available, or areas that could be redeveloped
We currently have 1 (and soon 3) council house(s) in The Knoll which are not let yet + is empty. These houses should be refurbished for families first (or rebuilt as SDC have not money to do it in budget they say)
Replacement housing The Knoll
The Knoll – demolish and rebuild
Old Vicarage garden
In the grounds of the former Vicarage or the area to the west of it
The Old Rectory Uley is currently empty and has land for several homes
Other suggestions – in parish
I have a 3-acre field on the edge of the village but it's full of NIMBIES! I would never get planning to build on it.
I would not pinpoint a site but probably on the outskirts of the village
Millennium Green
In the field beyond the end of Green Close connecting down to the end of South Street
Owlpen
Land to left of Fiery Lane going from Uley to Owlpen
An area close to the bus route + potential Dursley cycle route
Nowhere / none
Nowhere – we already have around six roads of council housing in our tiny village. If the government abolished second home ownership this would free up around £500k houses and there wouldn't be a 'crisis'
Not sure there is a big enough site. Most land I presume is privately owned

No suitable site
No suitable place in Uley
Not clear that there is a site in Uley which would be suitable
There is nowhere in the Uley area as land is all privately owned or farmland. It's also a river valley with wooded hills either side + a conservation area
Nowhere
There are none
Other places – out of parish
In the valley
Gloucester / Bristol / Thornbury
Stroud
Dursley
Plenty available in Dursley or Cam
Other comments
Very difficult!
Not on any greenfield sites or farmland
The village needs: 1) off road parking; 2) allotments; 3) electric charging points. Not more houses
I have difficulty suggesting a site after the last time the issue was raised
Don't know / unknown
Not known
Cannot think of a suitable site
Not known
Not sure
Don't know
No idea
Unaware of any
Unsure

Appendix B: Q13 – Comments on the issue of affordable housing in the parish

Responses have been divided into suggestions by subject area. Where a respondent made comments which cut across several areas, the comments have been divided between them.

Lack of council / affordable housing
Very little availability of council housing or affordable housing
There is none
Please hurry up. Waiting 13 years.
Housing in Uley only available for well off. Even ex local authority housing is very expensive
We need more affordable housing in Uley
Unfortunately this problem was brought about by the sale of council housing
Council houses should never have been sold off. Very few offspring have been able to remain in the village due to housing cost
We really struggled to find a house in our budget when moving and weren't eligible to live in Raglan / Lampern View due to the covenants that you have to live in Glos for 3 years. I think this is a good idea, but it was v. frustrating when a house was bought as a second home and then rented for a huge amount.
Local housing need
We spent several years working on the project to provide affordable homes and the allotments. It is definitely time to build some more affordable homes.
My partner grew up in Uley and we have raised our family here. We want to continue to live, grow and be a part of the Uley community. However, we cannot afford to buy here. This is our home and we want to find a house here. Shared ownership in Uley would be perfect for us.
I think we need <u>only</u> affordable housing in Uley. So important for school / shop / village
Need to ensure local people are the priority for any houses available. Often they are <u>not</u> affordable.
A mix of affordable rented and part ownership needed
My son has an affordable home in Uley and it makes such a difference to him as he could not afford to buy his own house. This could apply to anyone in similar circumstances
We do have a good mix of types of housing in Uley – but there is still a massive need for more small places for young people and the elderly
Limit to school intake which may restrict families. For older people, few step down bungalow / smaller residences as owner occupiers
Uley also needs affordable smaller properties for retired people to buy. This would release many larger homes for working families
Too many older people unable to downsize and stay in village
There is a dire need for young people in the larger geographical area
Enough development nearby
Don't overdevelop Uley. Plenty of affordable housing in Dursley / Cam. Do existing tenants in Uley social housing still have same needs?
Dursley, Stroud and Cam have had a lot of development in the last few years.

There are enormous developments happening locally – Cam, Coaley, Berkeley, etc., very short drive from here.
There is much more capacity for affordable housing in Cam and Dursley
More than enough housing in Cam and Dursley
Plenty of new homes being built in Cam / Dursley / Stonehouse. [All have facilities / services + transport links, Uley does not. You need a car here.]
Infrastructure (incl. transport)
Presumably criteria other than affordability will be taken into account when deciding whether or not to have more affordable homes in Uley, e.g., landscape and traffic
More housing must be done in conjunction with improved services, e.g., schools & public transport. It should not be to the detriment of the environment
The infrastructure Uley does not support new development
Even if you build lots of affordable houses in Uley, they would not be connected by transport to place of work or retail and therefore add to congestions and environment damage
Residents here rely on cars for transport, particularly for GP services which have been lost locally and public transport is patchy – new households would need to be mobile.
[reference to developments elsewhere] All have facilities / services + transport links, Uley does not. You need a car here.
Pick somewhere sensible with amenities and travel connections
We also need small workshop areas to encourage jobs
Environmental considerations
Please stop building on green fields & agricultural land! With all the current world issues around food supply, it is more apparent than ever that we need this land for food, not development.
Please keep any building within the village, not in fields
In favour as long as the green land is not affected
Can we ensure that all new houses will be insulated so as not to add to global warming?
Needs to be high quality construction and satisfy net zero for low operational costs (not often achieved by large developers)
I support the s157 Stroud District Council affordable homes for local buyers but it is an AONB and I do not agree with building developments in the area
Uley is an area of outstanding natural beauty, the government building work in Stroud District is obscene – green belt and farm land
Build on brown field, not green belt
Enough affordable housing already
Uley went through this proves less than ten years ago – seems rather soon to be doing it again
Enough here already
No more
I think there is probably enough affordable housing – Raglan Way, Lampern View, etc.
Small developments only
I think any housing built in this specific area should be on a small scale.
Small numbers of such houses should be added regularly, rather than a single big development. Just if for locals, not for general use.

No space for large council estate
A small 'almshouse' style development would be acceptable
Second homes / Air BnB
I think these houses [<i>referred previously to Raglan Way / Lampern View</i>] should not be bought as second homes and there should be limits on the rates they charge for rent. Also need to limit holiday homes.
I would only support rented housing for lifetime housing not <u>shared</u> ownership or <u>private</u> which would not stay in housing stock for those in need or affordable rented! Too many Air BNB or rented out privately unaffordable for young people
Second homes / holiday homes should be subject to higher local authority fees & charges / Council Tax
Other comments
If small houses were not enlarged regularly would be no need for more property
Too little, too late. All the young folk have already fled!
Please see Walters Way / Segal Close housing projects in south London. Community led + community build affordable and eco housing
Uley is a premium area – there are lots of other areas around Gloucestershire for such ventures. This will impact prices and nature.
My understanding is that 'affordable housing' does not necessarily meet local needs but is a technical term that enables developers to build but window dresses construction of affordable housing
None
There is nowhere adjacent to our small village where such a development would not spoil the village irreparably.
Need to ensure projects are built to a good standard and remain affordable in the long-term