

# Kempsford Parish

Cotswold District Council

## Parish Housing Needs Survey Report November 2024

**GRCC**

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# 1. Executive Summary

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

1.2 Kempstord Parish has a population of 1,174 residents according to the 2021 Census. The parish comprises the villages of Kempstord and Whelford, along with the hamlets of Dunfield and Dudgrove. The parish is c. 2.5 miles south of Fairford. Facilities include a primary school, pub, and village halls at Kempstord and Welford, and two Anglican churches.

1.3 Survey questionnaires were sent to 593 dwellings on the Council Tax register *and a further 19 copies of Part B were sent to local businesses in the parish*. The response rate was 19.6%.

1.4 The data shows the highest proportion of respondents were from 2-person households. From reported ages of residents, the largest proportion of residents are in the age group 55-70.

1.5 The highest proportion of respondents have lived in the parish for more than 20 years. 89% of respondents own their homes, either outright or with a mortgage, whilst 7% rent from the local authority or a housing association, and another 1% live in private rentals. 37.9% of respondents live in 4-bedroom houses with another 33.6% living in 3-bedroom houses.

1.6 98.3% of respondents use a car to access services. 83.6% of respondents access services in Cirencester, 70.7% travel to Fairford, and 50.9% travel to Swindon.

1.7 From the 2021 Census data, 2.1% of households in the parish are reported as being in overcrowded accommodation

1.8 Of the completed and returned surveys:

- **2 households require rent homes.**
- **4 households would qualify for shared ownership homes**

The survey showed a housing demand for:-

- **10 households may require open market housing to buy of these 6 expressed downsizing or mobility issues as a reason to move.**

Considering the Housing Need Survey results and the Homeseeker Plus register together indicates that there are **up to 11** households with a local connection to Kempstord parish in need of rented housing at less than current market rents.

1.9 The data shows that, based on the average price £603,065 of homes sold in Kempstord parish in the two years to end September 2024, a person in receipt of the median Cotswold district full-time income of £36,238 **would be unable to purchase an average priced property without a considerable deposit of around £458,113.**

1.10 The highest number of comments received on affordable housing related to infrastructure, with the second highest number of comments on the need for affordable.

1.11 5 replies received expressed an interest in becoming involved in a community-led housing scheme, although 6 residents left contact details.

## 2. Introduction

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2.1 In 2024, Kempford Parish Council commissioned GRCC to undertake a survey of housing need in the parish. The survey was sent out by post, with an option to complete the survey online, on 9 September 2024.

2.2 GRCC's Rural Housing Enabler (RHE):

- 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 This report is valid for up to five years from the date of issue January 2025.

Ordnance Survey map showing Kempstord parish boundary.



## Population Profile

3.3 The 2021 Census gives the total population of the civil parish as 1,174. 16.5% of the population of Kempstord was aged 0-15 years (17.5% for Gloucestershire), whilst 24.1% were aged 65 and over (21.7% for Gloucestershire).<sup>1</sup>

3.4 According to 2021 Census data, 71.4% of households were owner-occupiers (either with or without a mortgage) compared to 69.2% across Gloucestershire, whilst 12.6% were renting from a local authority or housing association (13.1% for Gloucestershire) and 16% were in private rentals (17.7% for Gloucestershire). 0.8% were in shared ownership (1.3% for

Gloucestershire). 5.5% of dwellings in the parish are second addresses, as compared with the average for England of 5.4%<sup>2</sup>

3.5 In terms of the type of dwellings available, according to the 2021 Census 53.1% of dwellings in Kempford parish are detached houses compared to 31.1% across Gloucestershire and 22.9% for England; 30% are semi-detached houses compared with 34.4% in Gloucestershire and 31.5% for England; 14.4% are terraced houses, compared with 19% in Gloucestershire and 23% for England. 2.2% of dwellings in Kempford parish are flats, compared with 13.8% in Gloucestershire and 21.4% for England. In addition, 0.2% of dwellings in the parish are caravans or other temporary dwellings, compared with the average for England of 0.4%.<sup>3</sup>

3.6 12.3% of households in Kempford parish were single person households (aged under 65), as compared with 16.3% of households in Gloucestershire and 17.3% in England. 25.7% of households were pensioner households as compared with 25.3% in Gloucestershire and 22% across England.<sup>4</sup>

3.7 2.1% of households in Kempford parish are identified in the 2021 Census data as being in overcrowded accommodation, compared with 3.3% of households in Gloucestershire and 6.4% of households in England.<sup>5</sup> Households are classified as overcrowded if there is at least one room fewer than needed for household requirements. The standard room requirement states that every household needs a minimum of two common rooms, excluding bathrooms, with bedroom requirements that reflect the composition of the household. This could apply over all tenure types and should not be considered to be solely related to social or affordable housing.

3.8 According to Department for Work and Pensions data from January 2023, 0.7% of the working age population in Kempford parish 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.<sup>6</sup>

3.9 If all workless benefits (JSA, UC, Incapacity Benefit, and Employment Support Allowance) are included then this rises to 2.7% of the working age population in the parish compared with 7.8% in England.<sup>6</sup>

3.10 4.1% of households in Kempford parish had no car or van, compared with 14.9% of households in Gloucestershire and 23.5% in England.<sup>7</sup>

## 4. Aim

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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 Kempsford parish.

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, Cotswold District Council, and Kempsford Parish Council.



## 5. Survey Distribution and Response

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5.1 Questionnaires were sent by Royal Mail and addressed to the occupiers of 593 dwellings (including the 108 dwellings at RAF Fairford) during the week beginning 9 September 2024. A further 19 letters containing Part B of the survey were sent to businesses in the parish asking them to share with their employees.

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 week beginning 21 October 2024 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, either in hard copy or online. 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 and local businesses 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, or to employees who live outside the parish and who might wish to live closer to their work.

5.5 116 completed questionnaires were received at GRCC's offices or online. This equates to a response rate of 19.6%. 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

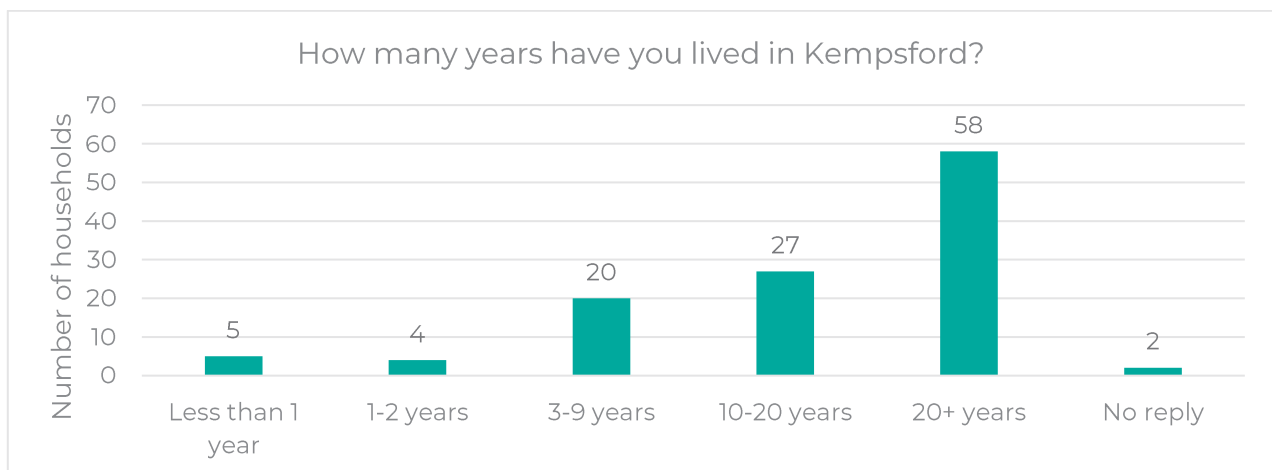
6.1 Below are the responses to questions in Part A.

#### Question A1

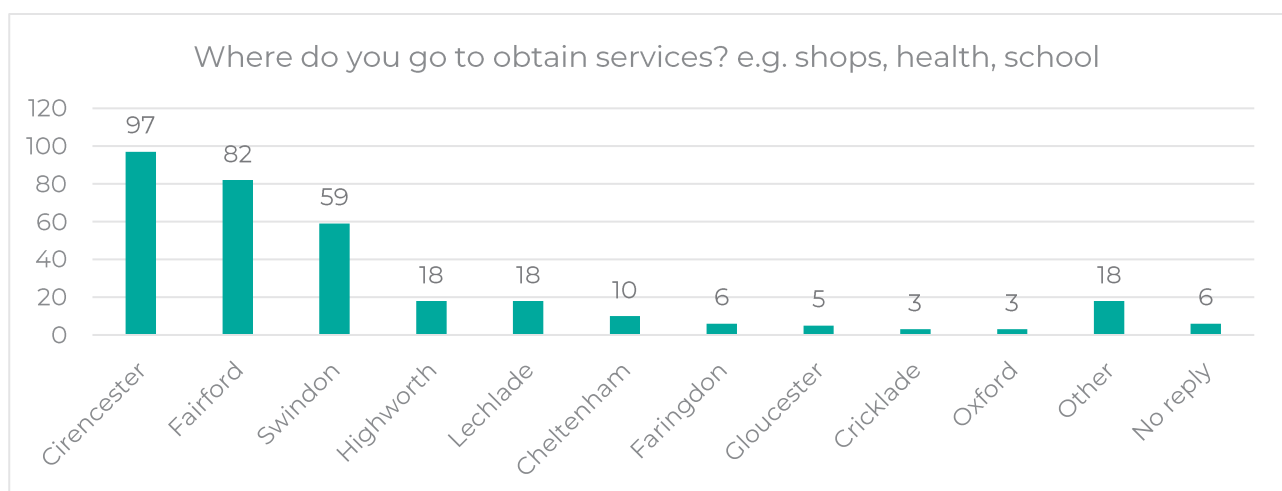
Is this your main home?		
Yes	No	No reply
116	0	0

6.2 Respondents whose main home is elsewhere were asked not to complete the rest of the questionnaire but to still return it to GRCC. None of the respondents indicated that Kempston parish is not their main home.

#### Question A2



#### Question A3



6.3 This was an open question and respondents were able to list as many places as applied. 6 respondents to the survey did not reply to this question.

### Question A4

How do you travel to these services?								
Car	Motorbike	Bus	Lift (incl. taxi)	School bus	Community transport	On foot	Bicycle	Other
114	4	3	5	2	1	5	6	2

6.4 Respondents were asked to tick all options which applied to their household so multiple responses were given. 2 respondents ticked the 'Other' option:

- By my sisters
- London by train

6.5 In addition, another 3 respondents left comments under this question:

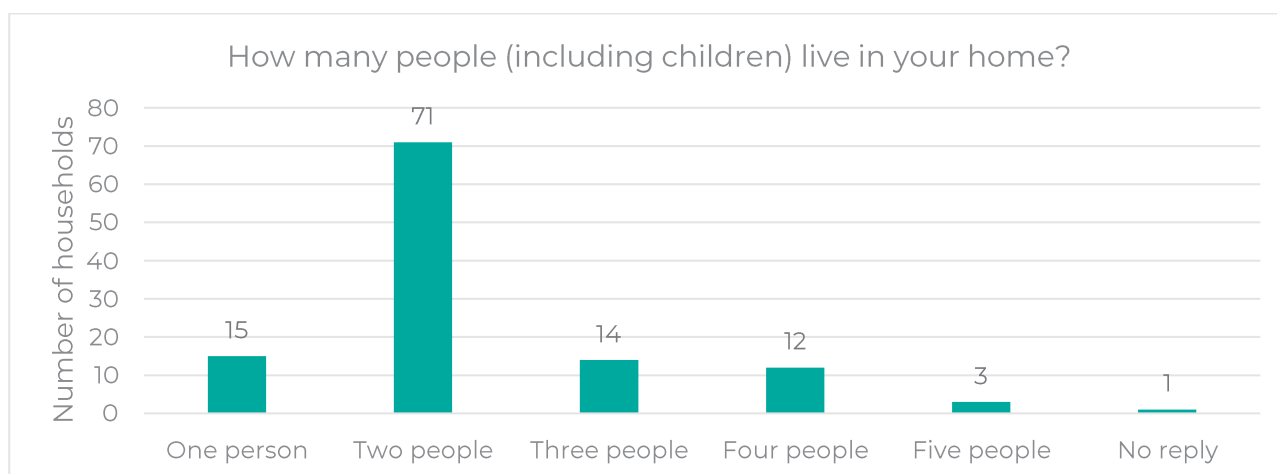
- 1x car 1x van
- Bus service very poor and doesn't meet residents' needs
- Also take elderly mother + try + get more than one item / visit whilst out. Save on environment

### Question A5

What type of property do you currently live in?					
	1-bed	2-bed	3-bed	4-bed	5+ bed
House	0	7	39	44	6
Bungalow	0	7	7	4	0
Flat / maisonette / apartment / bedsit	0	1	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

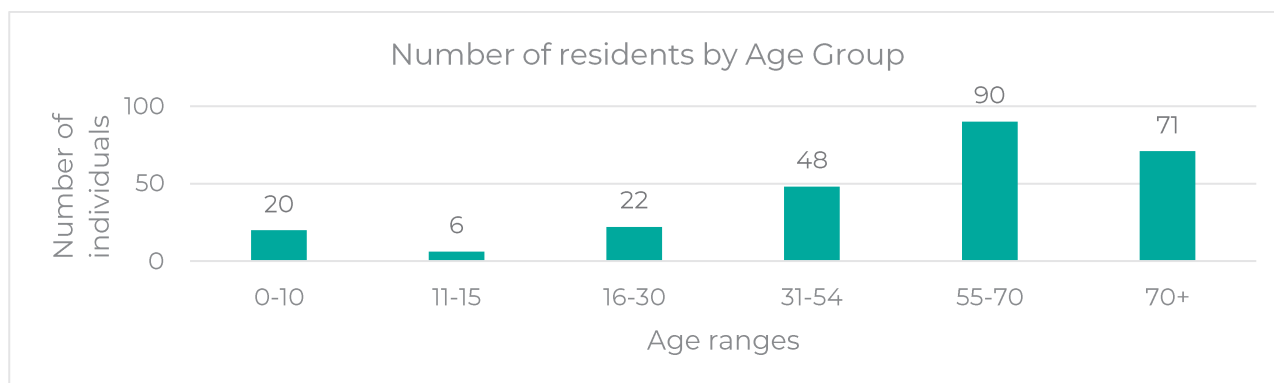
6.6 1 respondent did not answer this question.

### Question A6

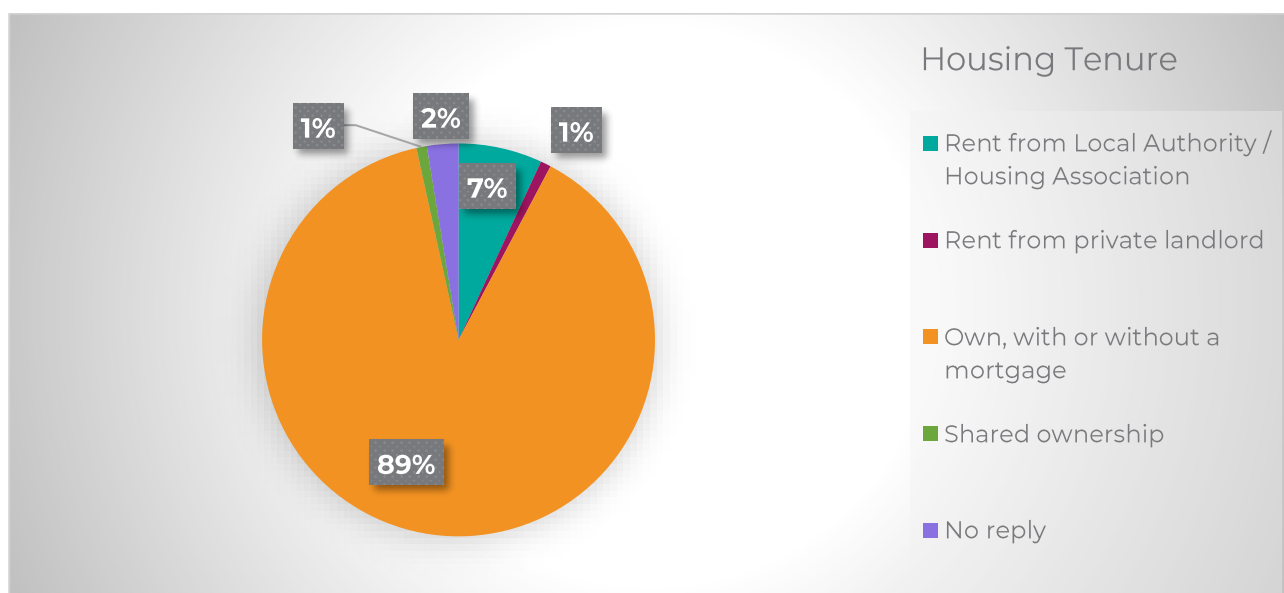


6.7 No respondents indicated that there are 6 or more people living in their home so these options have not been included in the above chart.

### Question A7



### Question A8



6.8 No respondents indicated that they have a home tied to a job, live with friends or family, or gave another option, so these options have not been included in the chart above.

### Question A9

Has anyone from your family moved away from Kempford parish in the last 5 years due to difficulty finding a home they could afford locally?		
Yes	No	No reply
7	107	2

### Question A10

Would you support a development of affordable housing for local people in the parish to meet the identified need?			
Yes	No	Maybe	No reply
34	34	46	2

### Question A11

6.9 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 116 possible respondents, 54

replied to this question. Percentages below are out of 54. Some respondents suggested more than one potential site so the percentages will not sum to 100.

6.10 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
Not in parish / not in Kempford village	9	16.7
Whelford Road / Whelford area	8	14.8
Between The Knoll & John of Gaunt (Pye Homes site)	8	14.8
Flood risk / lack of infrastructure	8	14.8
Oakley Court / Cross Tree Crescent area	4	7.4
Other sites in the parish	11	20.4
Other comments	4	7.4
Don't know	11	20.4

### Question A12

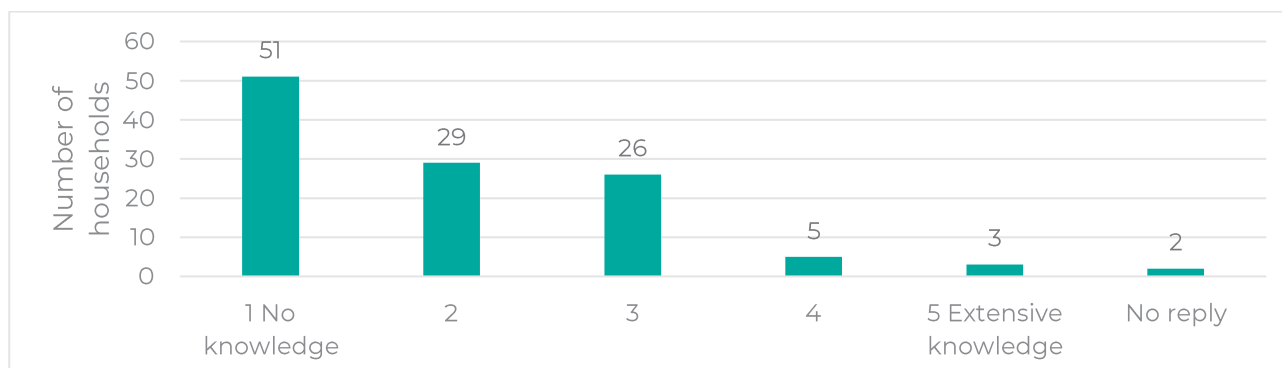
6.11 The question invites comments on the issue of affordable housing in the parish. Of the 116 possible respondents, 57 replied to this question. The summary of responses by subject area is provided below. A schedule of all comments is listed in Appendix B.

Subject area	Number of comments
Infrastructure concerns	25
Affordable needed (locals / key workers priority)	14
Enough recent developments / not needed	9
Questioning 'affordability'	5
Other comments	8

## Community-Led Housing questions

### Question A13

6.12 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 A14

Do you think this approach to housing would benefit your parish?			
Yes	No	Unsure	No reply
25	27	61	3

#### Question A15

Have you ever been involved in a community-led housing project?		
Yes	No	No reply
5	109	2

#### Question A16

Are you interested in being involved in a community-led housing project?		
Yes	No	No reply
5	108	3

6.13 Those who ticked 'Yes' were invited to provide their contact details if they would like GRCC to get in touch about Community-led Housing. Although only 5 ticked 'Yes', 6 respondents provided contact details.

## Part B – Housing Needs

### What is affordable housing?

6.14 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. Also included in this category is First Homes, which is also developer-led but dwellings are sold at a discount of at least 30%

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.

i) **Older Persons Shared Ownership** is a specific form of shared ownership which is available to people aged 55 and over which allows a purchaser to buy a maximum of 75% of the home. Once a 75% share has been purchased rent will not be payable on the remaining 25%.

d) *Other affordable routes to home ownership*: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

6.15 **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

6.16 28 households completed *Part B: Housing Needs* of the survey questionnaire and self-identified themselves in need of alternative housing. Of these, 5 indicated they would need to move within one year; 9 in one to two years; and 7 in three to five years from the date of the survey. 7 households did not indicate when they needed to move.

6.17 7 of those who responded to the survey have not been included in these figures because they did not provide enough information to assess, 4 have been excluded because they want to move away from Cotswold district, and 1 has been excluded because they wrote that they have no need to move.

6.18 The responses given suggest that 6 households indicate their need to move may include reasons of accessibility or mobility.

6.19 According to information provided on their completed questionnaires 2 households may require affordable rented housing. 4 households seek to buy their own home and may be able to afford affordable home ownership, and 110 households may be able to buy on the open market.

6.20 6 households may potentially be downsizing – this is indicated in the tables below.

6.21 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.

6.22 Information about the 2 households requiring affordable rented housing is shown in Table B1 below.

6.23 Both respondents have indicated that they are not registered on Cotswold District Council's housing register for rented housing (known as Homeseeker Plus).



Table B1: Household in need of affordable rented housing

Household type	Dwelling type & no. bedrooms required	Connection with Kempford parish	Current tenure	Reason for moving	Where would you prefer to move?
One person	1-bedroom house, bungalow or flat	Live in parish	Live with friends / family	To set up independent home	Within district (incl. parish)
One person	1-bedroom house, bungalow, flat or other – maisonette	Live in parish	Live with friends / family	To set up independent home To buy my own property	No preference

6.24 Homeseeker Plus records 46 households who have indicated Kempford parish as an area in which they are seeking affordable housing, of which 7 have a local connection to the parish. The breakdown of need is as follows:

- 25 x 1-bedroom dwellings
- 12 x 2-bedroom dwellings
- 8 x 3-bedroom dwellings
- 1x 4-bedroom dwelling

6.25 An additional 2 household applicants on Homeseeker Plus have a local connection to the parish and would be eligible for an affordable property within Kempford parish.

6.26 Taking the Housing Needs Survey and Housing Register together indicates that there are up to **11 households** with an identified local connection to Kempford parish seeking rented housing at less than market price. Of the remaining 39 households who have indicated a preference for Kempford parish, it is recognised that there may be some households within that number who have a relevant local connection but Homeseeker Plus is unable to identify them all at application stage.

6.27 Details of the 2 households seeking affordable home ownership are shown in the Table B2 below.

Table B2: Households in need of affordable home ownership

Household type	Dwelling type & no. bedrooms required	Connection with Kempford parish	Current tenure	Reason for moving	Where would you prefer to move?
One person	2-bedroom house or bungalow	Live in parish	Own outright	To set up independent home	No preference
One person	2-bedroom house or flat	Live in parish	Live with friends / family	To set up independent home	No preference
Family	4+ bedroom house	Live in parish	Own with mortgage	Need larger home	No preference

Family	4+ bedroom house	Live in the parish	Own with a mortgage	Need a larger home	No Preference
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6.28 Details of 10 households seeking alternative housing on the open market are shown in Table B3 below.

Table B3: Households seeking alternative housing on the open market

Household type	Dwelling type & no. bedrooms required	Connection with Kempford parish	Current tenure	Reason for moving	Where would you prefer to move?
Couple	3-bedroom house or bungalow	Live in parish	Own outright	Need cheaper home	Within parish <i>Possibly downsizing</i>
Couple	3-bedroom house or bungalow	Live in parish	Own outright	Need physically adapted home	Within district (incl. parish)
Couple	3-bedroom house or bungalow	Live in parish	Own outright	Need smaller home Other – need smaller home and garden	Within district (incl. parish) <i>Possibly downsizing</i>
Family	3-bedroom house	Live in parish	Own with mortgage	Other – the village has lost its community spirit	No preference
Couple	2-bedroom house	Live in parish	Own outright	Need cheaper home	Within district (incl. parish) <i>Possibly downsizing</i>
Couple	3-bedroom house	Live in parish	Own outright	Need smaller home To be nearer to shops, docs, etc	No preference <i>Possibly downsizing</i>
Family	3-bedroom house, bungalow, or ground floor flat	Live in parish	Own with mortgage	To be closer to facilities	Within district (incl. parish)
Other – more modern	3-bedroom	Live in parish	Own outright	Upgrade on current home	Within district (incl. parish)
Couple	2-bedroom bungalow	Live in parish	Own outright	Need a bungalow	Within district (incl. parish) <i>Possibly downsizing</i>
Other – all?	3-bedroom house or bungalow	Live in parish	Own outright	Closer to facilities	No preference

6.29 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 6 respondents suggest a mobility / accessibility motivation behind their need to move, whether that motivation is explicitly stated ('Need physically adapted home') or suggested by the type of property required (bungalow, ground floor flat, or sheltered / supported housing).

6.30 All 6 of these respondents may be able to buy on the open market. Details of these respondents are listed in Table B4 below.

Table B4: Respondents with a possible mobility / accessibility need

Household type	Dwelling type & no. bedrooms required	Connection with Kempsford parish	Current tenure	Reason for moving	Where would you prefer to move?	Housing need status
Couple	3-bedroom house or bungalow	Live in parish	Own outright	Need cheaper home	Within parish	Open market
Couple	3-bedroom house or bungalow	Live in parish	Own outright	Need physically adapted home	Within district (incl. parish)	Open market
Couple	3-bedroom house or bungalow	Live in parish	Own outright	Need smaller home & garden	Within district (incl. parish)	Open market
Couple	2-bedroom bungalow	Live in parish	Own outright	Need a bungalow	Within district (incl. parish)	Open market
Other – all?	3-bedroom house or bungalow	Live in parish	Own outright	Closer to facilities	No preference	Open market
Couple	3- bedroom house or bungalow	Live in parish	Own outright	Need a Cheaper home	Within District (incl. Parish)	Open Market

6.31 It should be noted that whilst most respondents indicated that they would be interested in several different property types, all 6 included bungalows in their requirements. 5 of these also indicated interest in a house, so a bungalow is not necessarily a 'must have' for these, but 1 respondent did only indicate a requirement for a bungalow.

## 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 Kempston parish in the two years prior to October 2024. These are shown in the following table.

Average prices of residential properties in Kempston parish sold in the last two years prior to October 2024 (according to HM Land Registry)<sup>8</sup>

House type	Average Price (£)	Number of Sales
Detached	678,733	15
Semi-detached	461,187	8
<b>All</b>	<b>603,065</b>	<b>23</b>

7.7 The number of house sales are for new and existing properties where the sales details registered with HM Land Registry are in Kempston parish. 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.

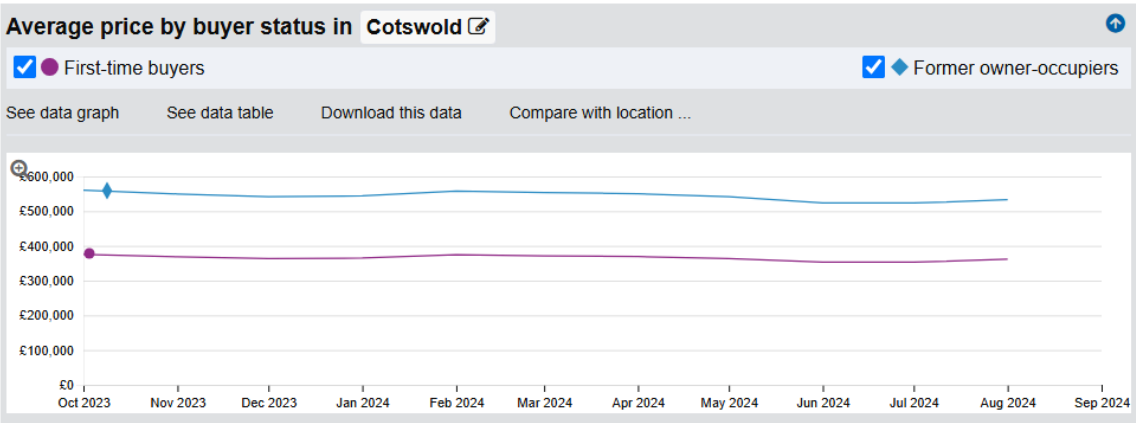
7.9 The average price of properties sold does not necessarily reflect the average value of all properties in the parish. In a small geographical area such as Kempston parish the number of sales can be small and consequently the average house prices can be skewed by one or two house sales if the property is of a very high or low value. According to HM Land Registry, the highest priced dwelling sold in the last two years was £1,140,000 and the lowest priced dwelling was £220,000.

7.10 HM Land Registry tells us that for the Cotswold district the average price of new build residential property was £786,996 in June 2024 and for existing residential properties was £456,150.<sup>9</sup>

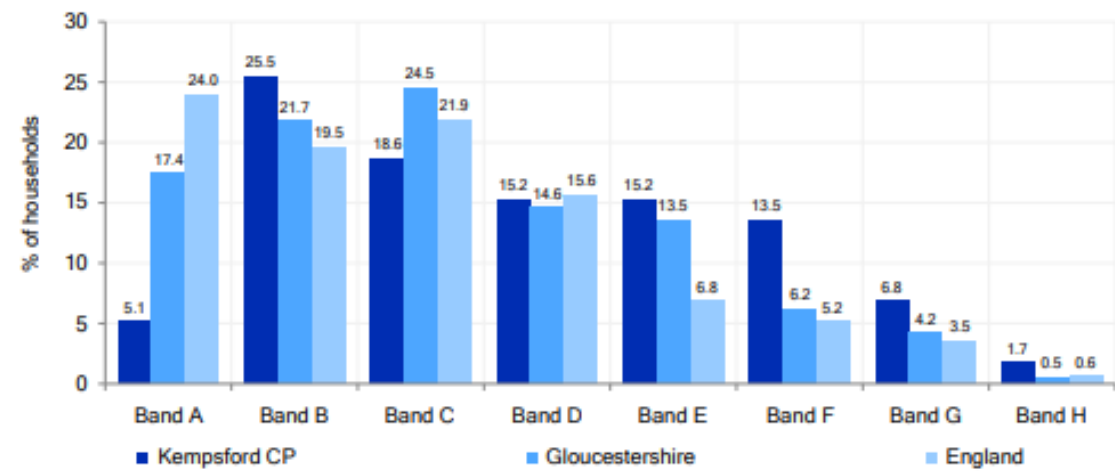
7.11 HM Land Registry tells us that for Cotswold district the average house price change was down 2.5% for the 12 months to August 2024.<sup>10</sup>

7.12 The average price by buyer status for Cotswold district in August 2024 was £361,443 for first time buyers and £532,691 for previous owner-occupiers, as shown in the chart below:

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



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



7.13 The distribution of dwellings by Council Tax Band for Kempsford parish, Gloucestershire and England is shown in the chart above.

7.14 Kempsford parish has a significantly lower proportion of dwellings in Bands A (5.1%) and C (18.6%) than in Gloucestershire (17.4% and 24.5%) and in England as a whole (24% and 21.9%), although there is a higher proportion of Band B properties in Kempsford parish (25.5%) than in Gloucestershire (21.7%) and England (19.5%). The proportion of dwellings in Bands E to H in Kempsford parish (37.2%) is significantly higher than for Gloucestershire (24.4%) and for England as a whole (15.56%).

## Example calculation for a mortgage

7.15 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.

7.16 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.

7.17 To afford the average priced dwelling (£603,065) sold during the two years to October 2024 in Kempsford parish would require a mortgage of £542,759, assuming a 10% deposit of £60,306. Based on an interest rate of 6% (Bank of England base rate 5% as at July 2024) and repayment over a period of 25 years, the monthly repayments would be £3,497.

7.18 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	35,973	X	31,067
Cotswold	36,238	X	29,573
Forest of Dean	38,299	11,788	31,191
Gloucester	31,475	11,228	27,653
Stroud	35,032	15,708	30,382
Tewkesbury	34,638	11,789	27,849
Gloucestershire	35,168	12,495	29,685
South West	34,000	12,844	28,748
England	35,100	12,579	29,919

*Source: ONS Annual Survey of Hours and Earnings for 2023 (provisional)<sup>17</sup>*

7.19 The median gross annual earnings of residents in full-time employment in the Cotswold district was £36,238 in 2023. This is higher than the median gross in Gloucestershire, the South West, and England as a whole.

7.20 Based on the average price (£603,065) of homes sold in Kempsford parish in the last two years and a mortgage of four-times gross income, a person in receipt of a median

Cotswold district full-time income would **be unable to purchase an average priced property without a considerable deposit of around £458,113.**

7.21 Based on the lowest price (£220,000) of homes sold in Kempsford parish in the last two years, a person in receipt of a median Cotswold district full-time income (£36,238) would be unable to purchase the lowest priced property without a considerable deposit of around £75,048.

7.22 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

7.23 Information gained from [www.rightmove.co.uk](http://www.rightmove.co.uk) reveals the rent per calendar month (pcm) for the following property types available for rent in a 3-mile radius of Kempsford village in October 2024 (there were no properties for rent in a 1-mile radius of the village):

Property	Rent (£ pcm)
3-bedroom semi-detached house, Down Ampney	1,500
4-bedroom link-detached house, Fairford	2,100

7.24 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)	Annual income required (£)
3-bedroom semi-detached house, Down Ampney	1,500	£51,429
4-bedroom link-detached house, Fairford	2,100	£72,000

7.25 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.<sup>12</sup>

7.26 The median gross income of all employees in Cotswold district (both full-time and part-time employees) was £29,573 in 2023. Someone in receipt of the median gross income in the Cotswold district would not be able to afford to rent either of the two available properties.

## Existing affordable housing stock

7.27 In total, there are 84 affordable dwellings in Kempsford parish. The breakdown is as follows:

- 4x 1-bedroom flats



- 11x 1-bedroom houses
- 4x 2-bedoom flats
- 14x 2-bedroom bungalows
- 23x 2-bedroom houses
- 23x 3-bedroom houses
- 1x 4-bedroom bungalow
- 4x 4-bedroom houses

7.28 There have been 25 lets on Homeseeker Plus since January 2023 in Kempford parish. These are the latest figures available from **Cotswold District Council**.



## 8. Additional notes

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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 Kempsford 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, especially with recent interest rate rises. In July 2024 the Bank of England base rate was lowered to 5%.

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

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9.1 Assessment of the information provided has confirmed that:

- **2** households require rented homes.
- **4** households would qualify for shared ownership homes.
- **10** households may require open market housing to buy, of which **6** may be looking to downsize
- **6** households may have accessibility / mobility motivations for moving, all of which are seeking open market housing

**9** households are recorded on Homeseeker Plus with a local connection to Kempsford parish, **7** of which have indicated a preference for the parish. Considering the Housing Need Survey results and Homeseeker Plus together indicates that there are up to **11** households with a local connection to Kempsford parish in need of rented housing at less than current market rents. Another **39** households on Homeseeker Plus have given a preference for Kempsford parish.

9.2 Anyone in need of housing should apply on Cotswold District Council's housing register, Homeseeker Plus [www.homeseekerplus.co.uk](http://www.homeseekerplus.co.uk).

9.3 For housing advice contact Cotswold District Council on tel: 01285 623000.

## 10. References

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1. Census 2021 Population estimates by 5-year age band, as reported in OSCI Local Insight Profile for 'Kempsford CP area, report created 31 March 2023 via Inform Gloucestershire
2. OSCI Local Insight Profile for 'Kempsford CP' area, report created 31 March 2023 via Inform Gloucestershire and ONS 30/01/2023 release – Gloucestershire – Census 2021 Housing Tenure Breakdowns
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4. 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 'Kempsford CP' area, report created 31 March 2023 via Inform Gloucestershire
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6. OSCI Local Insight Profile for 'Kempsford CP' area, report created 31 March 2023 via Inform Gloucestershire – Unemployment Benefit (Jobseekers Allowance / Universal Benefit) Claimants – DWP
7. OSCI Local Insight Profile for 'Kempsford CP' area, report created 31 March 2023 via Inform Gloucestershire and ONS 30/01/2023 release – Gloucestershire – Census 2021
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9. HM Land Registry UK House Price Index House Price Statistics – accessed 30 October 2024
10. UK House Price Index Report for England August 2024 accessed 30 October 2024 <https://www.gov.uk/government/statistics/uk-house-price-index-for-august-2024/uk-house-price-index-england-august-2024>
11. ONS Annual Survey of House and Earnings for 2023 (provisional), Table 8 Earnings and hours worked, place of residence by local authority, Home Geography Table 8.7a Annual Pay – Gross 2023; accessed 25/01/2024  
<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworking/hours/datasets/placeofresidencebylocalauthorityshetable8>
12. Rural Services Network report “Winning the Rural Vote” published 18 September 2023 <https://www.rsnonline.org.uk/winning-the-rural-vote>

## Appendix A: Q11 – 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.

<b>Whelford Road / Whelford area</b>
Whelford Road
2. Along Whelford Road towards the “Bomb Range”
Between Kempsford and Whelford
Kempsford and Whelford Road
One of the fields on coming into Kempsford from Whelford but only on condition access is provided directly onto field ( <u>not</u> traffic coming through Kempsford)
Field on Whelford Road <u>but</u> entrance needs to be on that road only
Whelford Road
1) Land off Whelford Road Kempsford. 2) Land behind Whelford V. Club / Hall leading to Whelford Road
<b>Between The Knoll &amp; John of Gaunt (Pye Homes site)</b>
1. Between The Knoll & John of Gaunt
Parcel of land proposed by Pye Homes
Current development proposal for Pye Homes with road access to existing estate and road access to the Kempsford to Whelford Road
Field behind John of Gaunt and opposite the airbase, with access from Whelford Road
Site earmarked in Kempsford, providing access is addressed
Field at the end of John of Gaunt Road?
North of High Street, as has been tried.
Lancaster Rd area too as possible affordable required by recent applications only included ‘a few’
<b>Oakley Court / Cross Tree Crescent area</b>
4. Between Oakley Court & the canal
Kempsford – behind council houses – it seems to be up to Farmers?!
Extend site where flats used to be
Brown field site or existing housing to be redeveloped i.e. Cross Tree flats
<b>Other sites in the Parish</b>
3. West of Mount Pleasant; ... 5. North of the High Street between the graveyard and canal
Edges of village
Reclaim the land where gravel has been extracted
Hannington Road

Close the airfield and use it for housing
Off the base road, but access via base road – not via Ham Lane
Open field off Ham Lane. Access limited though.
The football field next to the old Collin house school on the way to Hannington
3) Land between Reevey and Top Road
In the fields around Dunfield
Sites need to be considered throughout the parish not just in Kempsford itself
<b>Flood risk / lack of infrastructure</b>
Not aware of any site that is not prone to flooding
No site suitable. The drainage in Kempsford is awful and the roads are also unable to support more people. There aren't enough facilities to entertain children – the park isn't very good and playing field was rubbish (that was put in by the last housing development)
Current infrastructure is poor. Sewage / foul water is already overloaded
Do not build any more houses here. The doctors + shops etc. can't handle it.
There aren't any without oversizing village outside its infrastructure support and natural size, otherwise just becomes a dormitory for Cirencester / Swindon. Concentrate on sympathetic re-development of ageing social housing
Not aware of any land available within safe access and there is ongoing problems with sewerage, poor bus service
Nowhere within 500 metres of the River Thames. This area is a flood plain!
There are no services in Kempsford apart from rd. We are cut off. Instate footpaths – cycle paths to Fairford, Lechlade + Marsten Maysey. Connect us to the world before more houses
<b>Not in parish / not in Kempsford village</b>
Somewhere else that has more amenities + infrastructure to support further development
Somewhere other than Kempsford
I believe an affordable housing development has recently been built in Kempsford, therefore, perhaps a nearby area (Lechlade or Castle Eaton?)
Any brown site not green. No such site in Kempsford so not here
None, Kempsford is big enough
The village cannot sustain more houses
Not in Kempsford
Not in Kempsford
I can only repeat the many objections to any further residential development in Kempsford, that it would be 'harmful' to Kempsford and 'demonstrably [? Illegible? ]' as explained by villages, CDC, and the Planning Inspectorate. Identifying a site is therefore pointless.
<b>Other comments</b>
Please don't build more houses. The countryside is disappearing
I would support a small number of houses (<25), but only with other features (playground + "eco" habitat, etc.)

Depends – we already have a lot of social housing in the village so not sure we need any more
There isn't one
<b>Don't know</b>
None known
Don't know area well enough to suggest
Do not know
No idea!
Past suggestions of sites have been turned down, so I really don't know
Not aware of anywhere suitable
Not known
I don't know
Not sure
I can't – only been here four weeks. I don't know enough about the development potential
Very new to area so unsure, sorry

## Appendix B: Q12 – 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.

Infrastructure concerns
Any affordable housing or any extra housing would put strain on the village infrastructure
Shopping, healthcare, schools are already stretched with the expansion of Fairford. The provision of these needs to be addressed at the same time as more housing.
Whilst affordable housing is a fantastic aim, the infrastructure especially drainage and roads cannot take more.
Not enough local amenities to support additional housing.
This parish no longer has public transport links which would allow lower income families / households to function effectively.
Supportive but only if additional facilities are built without the issues faced by Hazel View recreational area.
Existing infrastructure is insufficient to support parish as it is. For example, the sewage had to be pumped and taken away for 2 / 3 months last winter. GPs surgery very difficult to get appointments. Poor public / green transport links.
Water drainage needs sorting before more houses!! Our drains back up in winter already
Public service infrastructure, e.g., drains, telecoms, cannot support further housing; Kempsford has no services + those in Fairford e.g., Doctors are under severe strain. Roads are v. poor + unable to support further local traffic (Hannington Rd has been closed for 2 years + Castle Eaton Rd is barely fit for purpose)
Kempsford doesn't have the infrastructure (roads, shops, public transport) to support <u>any</u> new homes though.
Kempsford cannot support more housing without being supplied with more services.
The village has v poor services already. More houses would add to the problems. Sort out the issues before building more homes!
I am most concern about amenities coping, sewage system, water system. Also doctors surgery not coping with increased numbers
Kempsford has no facilities, no transport, + constant problems with drains + sewers + cannot sustain more houses.
Concerned that as the village grows, there are no or limited services in the village.
I'm not necessarily against affordable housing but we have an issue with sewage overflow in Kempsford. I fear this needs to be addressed before <u>any</u> new housing should be considered.
It needs to be somewhere which does not substantially increase traffic on High St
None apart from bus service, no shop, one eatery, sewerage issue, poor job opportunities.
Does Kempsford have the infrastructure to deal with any more houses?
Not enough space and infrastructure

The infrastructure of Kempstford will not support any further development. There are continuous problems with drainage every time there is rainfall. There are also problems with power cuts, there are no shops, no doctors surgery and a pub that now only opens part time. People that grew up in the area should be able to afford to buy property, but unfortunately until the infrastructure is seriously improved there should be no more developments.
I work with families who often rely on social housing. Several were keen to acquire a new build here but were put off by the lack of parking. You need a car – bus service is dire!
Should anyone need affordable housing then they will need an affordable car!! There is nothing in Kempstford for those without transport.
Greater expansion must be weighted up against the ability of other services
Don't forget flood control, water pressure, and robust electrical provisions
<b>Affordable needed (locals / key workers priority)</b>
Only for Kempstford families or any of their dependents. We would not support a development for commercial reasons as per the recent Pye Homes which have correctly been turned down twice.
Affordable housing is really important and I am supportive.
Stop entertaining expensive builders such as Pye Homes Ltd. to enable affordable housing to be built
<u>Only</u> affordable housing needed, and it should be properly affordable.
There isn't enough in our parish. Housing is expensive in this area.
Should be for local people
Should be priority for key workers, Nurses, Paramedics, Police, Hospitality, shop workers, etc. with families struggling to get on house market
Agree with the concept of offering affordable housing to those with local connections first.
I would like to see affordable housing that people, especially young people, can buy
Kempstford has recently had some high quality affordable housing built. I am not aware of need for further development but would support it in principle.
Very important for locals to be able to purchase / rent in the area
Make sure it's for village locals
It is pointless building to sell, as once sold the properties would immediately become unaffordable. We need more housing association / affordable rented accommodation, but this needs to be spread evenly in the local area, for example Whelford and other villages, as well as Kempstford itself
Make it "affordable", no shoe boxes, for local people only
<b>Questioning 'affordability'</b>
Affordable?!
'Affordable' housing needs clearer definition – much isn't affordable and brings in more commuters for dormitory living. If 'affordable' means social housing, differentiate between genuine local need and 'free' housing demand
Affordable for who? Not realistic



I have difficulty understanding the term 'affordable housing'. Who is it for and why, and how a local need is identified beyond usual market forces.
Affordable housing should mean property that people on an average income are able to purchase outright, rather than part ownership
<b>Enough recent development / not needed</b>
Two developments in the last 5 years is sufficient
Not appropriate for area
As above [Q1]: I believe an affordable housing development has recently been built in Kempsford, therefore, perhaps a nearby area (Lechlade or Castle Eaton?)}
Several new houses have been built in Kempsford within the last year. How many 'local' people with actual ties to the village took these up? It would be good to know how you do 'identify' a need – what firm proof / evidence do you have and where does it come from? Is there not a chance the 'need' has been over estimated?
Recently 15-20 affordable – social housing newly built. Villa becoming saturated.
We have lots already
Kempsford has already had 2 new estates built, one a housing association the 2 <sup>nd</sup> private estate but not affordable for young residents to buy.
Kempsford has sufficient affordable housing
I feel Kempsford has enough affordable housing
<b>Other comments</b>
Since the 70s Kempsford has expanded by 20-30 dwellings every 7-10 years or so. This has proved to be a [? illegible ?] that the village can absorb without undue harm whilst renewing its integrity and sense of local community
The latest development in Kempsford looks very nice
Should be in keeping with older properties in the area
N/A to Whelford
Sadly the people moving to such houses do not make good neighbours. Since new houses have been finished there has been an increase in unsociable behaviour
No comments
More flats for first time buyers – don't mix social housing and bought housing
Affordable housing must be with open market housing