

Southam

Tewkesbury Borough

Parish Housing Needs Survey Report

February 2024

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Contents

1. Executive Summary
2. Introduction
3. Parish Summary
4. Aim
5. Survey Distribution and Response
6. Key Findings:
 - Part A – You and Your Household
 - Part B – Housing Needs
7. Affordability
8. Additional notes
9. Conclusion
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 Needs Survey was undertaken by GRCC in February 2023 and running to June 2023, the report being finalised and issued in February 2024. The results are valid for five years from the date of issue.

1.2 Southam Parish has a population of 1,080 residents according to the 2021 Census. Southam Parish is located on the outskirts of Cheltenham and contains a village hall and the Anglican Church of the Ascension. Five-star hotel Ellenborough Park is also located within the parish.

1.3 Survey questionnaires were sent to 455 dwellings on the Council Tax register. The response rate was 22.2%.

1.4 The data shows the highest proportion of respondents were from two-person households (49%). From reported ages of residents, the largest proportion of residents are in the age groups aged 55-70 and 70+ (both 29%). The highest proportion of respondents have lived in the village for 10 to 20 years (34%). 92% of respondents own their homes, either outright or with a mortgage, whilst 4% rent live in private rentals. None of the respondents live in properties rented from the local authority or a housing association. 49.5% live in 4-bedroom houses. 5.9% of respondents live in a 2-bedroom dwelling of any form, compared to 85.1% who live in houses with 3 or more bedrooms.

1.5 97% use a car to access services; 79% of respondents access services in Cheltenham, and 71% travel to Bishops Cleeve.

1.6 Of the completed and returned surveys:

- **4 households may require affordable rent homes**
- **5 households may be able to afford affordable home ownership**
- **6 households may require open market housing to buy**

In addition to the households who have self-identified as being in housing need through the Parish Survey, the Homeseeker Plus register also indicates that there is 1 household with a local connection to Southam Parish in need of affordable rented housing.

1.7 The data shows that, based on the average price (£551,667) of homes sold in Southam Parish in the two years to end June 2023, a person in receipt of the median Tewkesbury Borough full-time income of £32,594 **would be unable to purchase an average priced property in the parish without a considerable deposit of around £421,291.**

1.8 The highest number of comments received on affordable housing in the parish expressed concerns about infrastructure pressures, whilst the second highest number of comments were against development in general.

2. Introduction

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

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

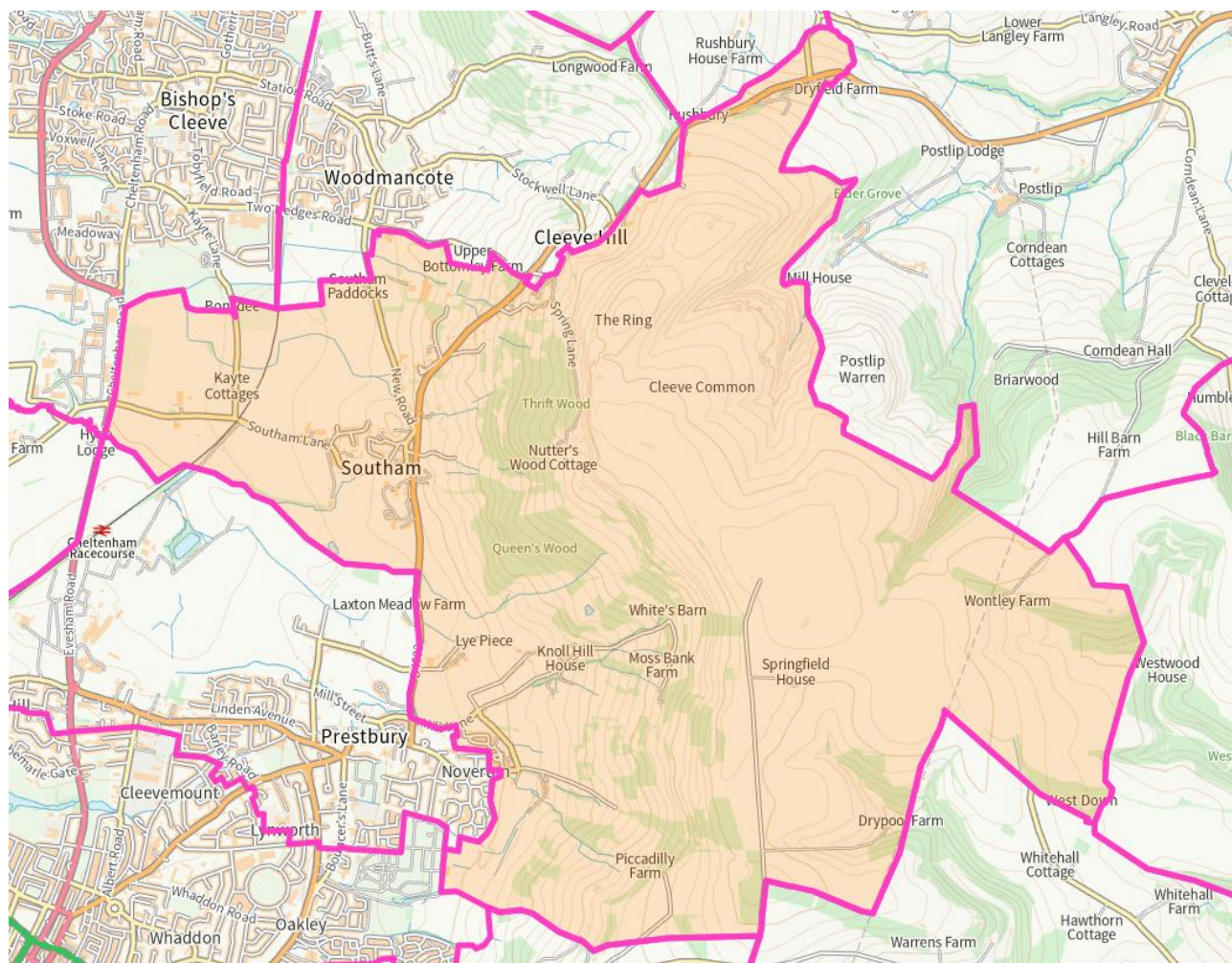
2.2 The Affordable Housing Manager:

- 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 though 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 Tewkesbury Borough Council and approved by them. This report is valid for up to 5 years from the report February 2024.

3. Parish Summary

Ordnance Survey map showing Southam parish boundary.



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

3.1 Southam lies at the foot of Cleeve Hill on the outskirts of Cheltenham. Amenities in the parish include a village hall, the Anglican Church of the Ascension, and five-star hotel Ellenborough Park.

Population Profile

3.2 According to Tewkesbury Borough Council there were 455 dwellings on the Council Tax register in December 2022.

3.3 The 2021 Census gives the total population of the civil parish as 1,080. 18.8% of the population of Southam was aged 0-15 years (18% for Gloucestershire) whilst 24.7% were aged 65 and over (21.8% for Gloucestershire).¹ According to the ONS Parish Population Estimates mid-2011, 21.3% of the population of Southam were aged 65 and over.²

3.4 According to 2021 Census data, 81.6% of households were owner-occupiers (either with or without a mortgage) compared to 69.2% across Gloucestershire, whilst 3.5% were renting from a local authority or housing association (13.1% for Gloucestershire) and 11.6% were in private rentals (17.6% for Gloucestershire). 3% were in shared ownership (1.3% for

Gloucestershire). 4.5% of dwellings in the parish are second addresses, as compared with the average for England of 5.4%³

3.5 In terms of the type of dwellings available, according to the 2021 Census data 71.7% of dwellings in Southam are detached houses compared to 31.1% across Gloucestershire and 17.3% for England; 22.2% are semi-detached houses, compared with 34.4% in Gloucestershire and 31.5% for England; 4.7% are terraced houses, compared with 19% in Gloucestershire and 23% for England. Only 0.9% of dwellings in Southam are flats, compared with 13.8% in Gloucestershire and 21.4% for England.³

3.6 7.5% of households in Southam were single person households (aged under 65), as compared with 16.3% of households in Gloucestershire and 17.3% in England. 27.9% of households were pensioner households as compared with 25.3% in Gloucestershire and 22% across England. 1.9% of households in Southam are identified as in overcrowded housing according to the 2021 Census data, compared with 3.3% of households in Gloucestershire and 6.4% of households in England.⁴

3.7 According to Department for Work and Pensions data from January 2023, 0.9% of the working age population in Southam are claiming unemployment benefits (Job Seekers Allowance and Universal Credit) compared with 3.8% for England. None of the JSA claimants have been claiming for more than 12 months.³

3.8 If all workless benefits (JSA, UC, Incapacity Benefit and Employment Support Allowance) are included then this rises to 2% of the working age population in the parish compared with 7.8% in England.³

3.9 4.2% of households in Southam had no car or van, compared with 14.9% of households in Gloucestershire and 23.5% in England.⁵

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 Southam 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, Tewkesbury Borough Council, Southam Parish Council, and local residents upon request.

5. Survey Distribution and Response

5.1 Questionnaires were sent by Royal Mail and addressed to the occupiers of 455 dwellings during the week beginning Monday, 6 February 2023.

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 8 June 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 of 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.

5.5 101 completed questionnaires were received at GRCC's offices. This equates to a response rate of 22.2%. For comparison, since 2009 GRCC has received response rates for parish housing need surveys ranging between 10% and 55%.

6. Key Findings

Part A – You and Your Household

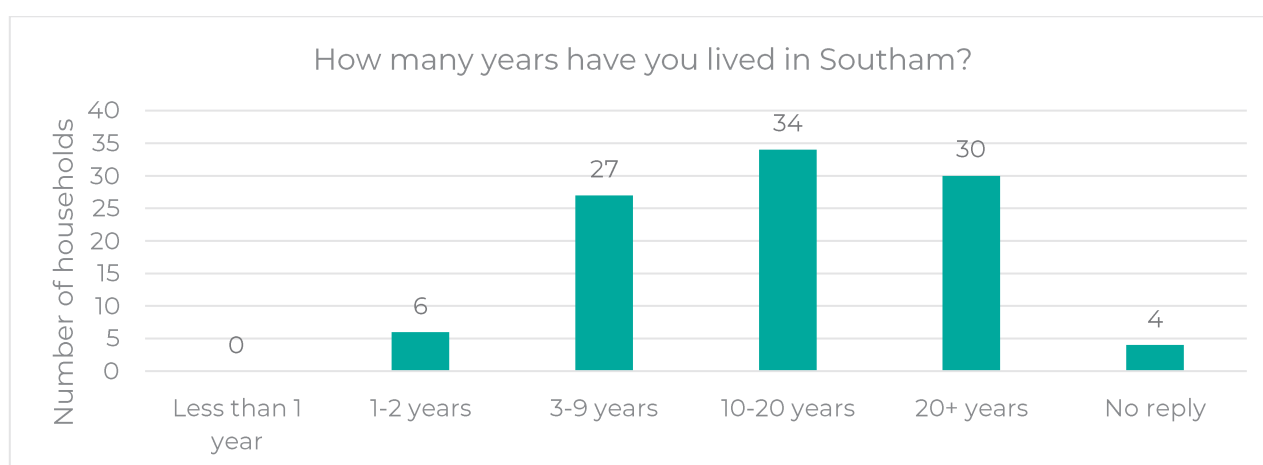
6.1 Below are the responses to questions in Part A.

Question A1

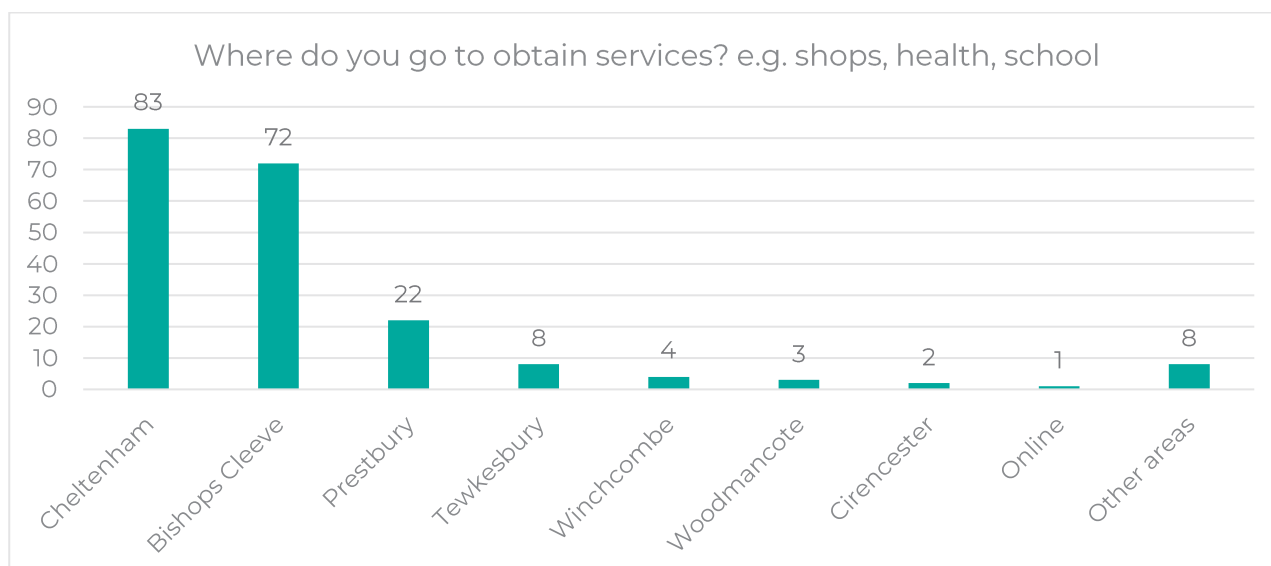
Is this your main home?		
Yes	No	No reply
101	0	0

6.2 Responses below are from a total of 101 respondents.

Question A2



Question A3



6.3 This was an open question and respondents were able to list as many places as applied. 1 respondent to the survey did not reply to this question.

6.4 Although Prestbury is part of Cheltenham, it has been included separately due to the number of individual respondents who had specified it as the area where they go to obtain services.

Question A4

How do you travel to these services?								
Car	Motorbike	Bus	Get a lift (incl. taxi)	School bus	Community transport	On foot	By bicycle	Other
98	2	21	12	3	0	20	13	3

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:

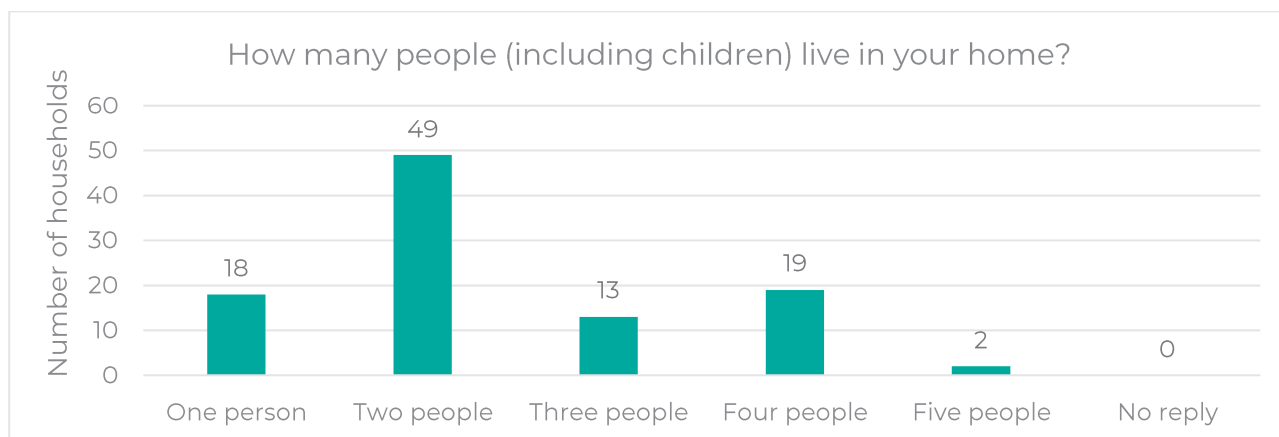
- Train for further distances
- Bus very infrequent – would use if more frequent and reliable

Question A5

What type of property do you currently live in?					
	1 bed	2 bed	3 bed	4 bed	5+ bed
House	0	4	28	50	8
Bungalow	0	2	6	3	0

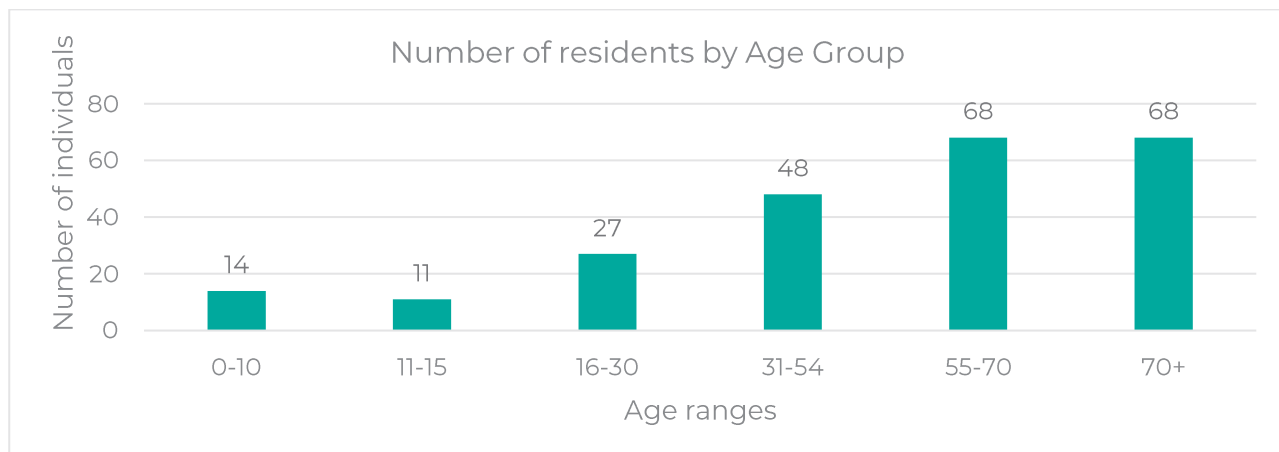
6.6 No respondents live in property types other than houses or bungalows.

Question A6



6.7 No respondents indicated that there are six or more people living in their home so this option has not been included in the above chart.

Question A7

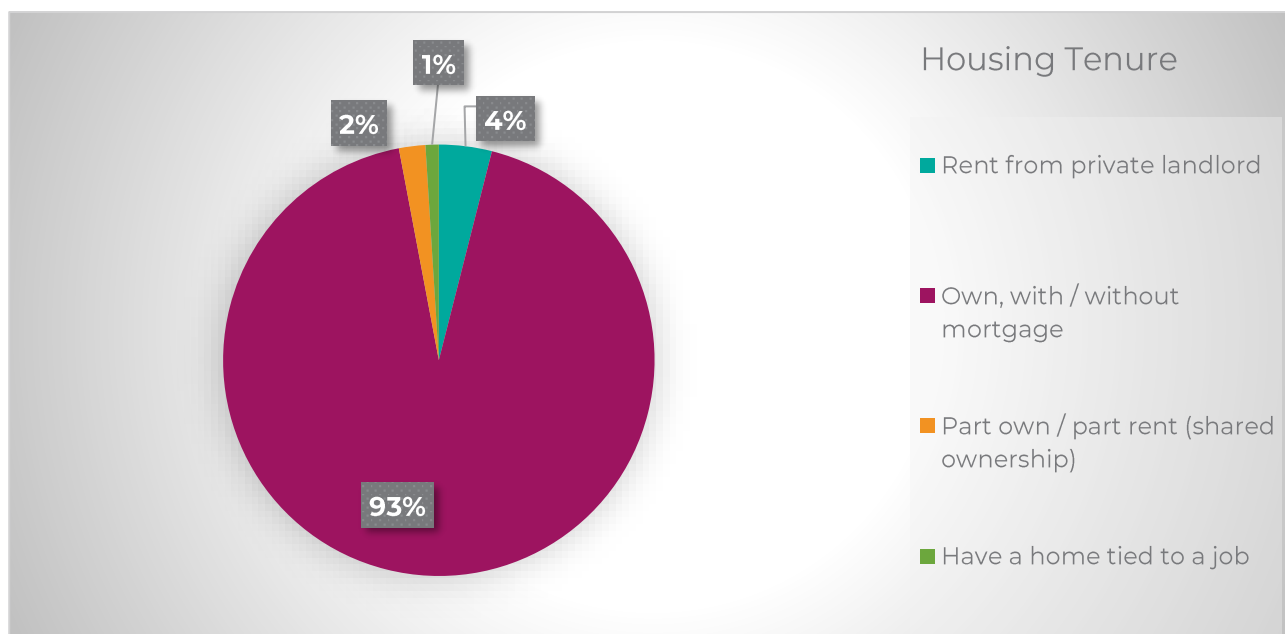


Question A8

6.8 None of the respondents to Part A of the survey, live with family / friends, rent from a local authority or housing association, or chose 'Other' so these options have not been included in the chart below.

6.9 Although no respondents ticked 'Other', one comments was left:

- With mortgage [respondent indicated they were a home owner]



Question A9

Has anyone from your family moved away from Southam in the last 5 years due to difficulty finding a home they could afford locally?		
Yes	No	No reply
4	94	3

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
21	36	40	4

Question A11

6.10 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 101 possible respondents, 42 replied to this question. Percentages below are out of 42. Some respondents suggested more than one potential site so the percentages will not sum to 100.

6.11 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 AONB / countryside	9	21.4
Southam Lane	7	16.7
None / no suitable sites	7	16.7
Brownfield sites	6	14.3
Out of parish – Bishops Cleeve / Prestbury / Woodmancote	5	11.9
Out of area – other	5	11.9
Other areas in Southam	3	7.1
Infrastructure concerns	2	4.8
Other comments	4	9.5

Question A12

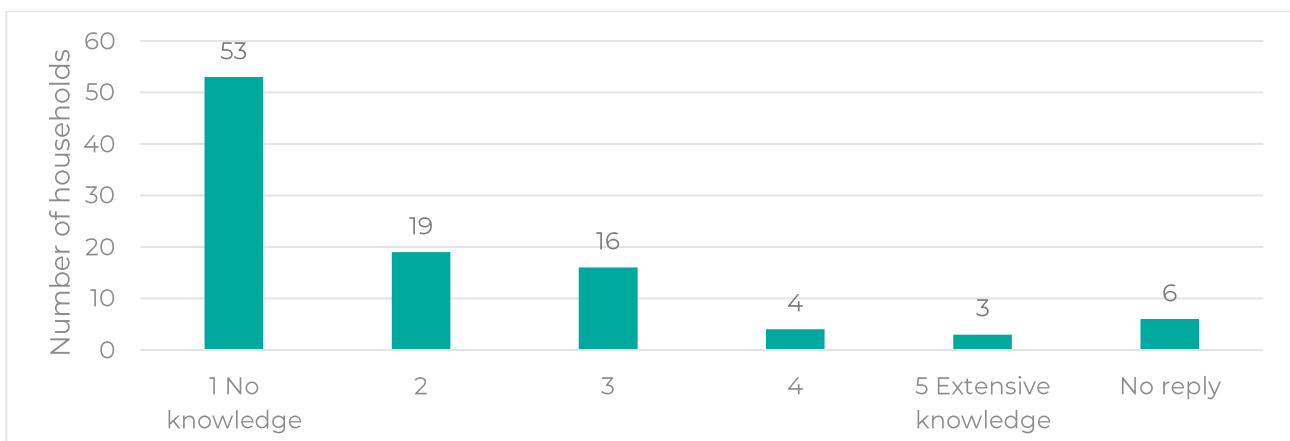
6.12 The question invites comments on the issue of affordable housing in the parish. Of the 101 possible respondents, 34 replied to this question. The summary of responses by subject area is provided below. A schedule of all comments is listed in Appendix B.

Subject area	Number of comments
Infrastructure concerns	10
Against development	5
Negative social impact	5
Existing property prices	4
Questions level of need for affordable housing in parish	3
Other comments	10

Community-Led Housing questions

Question A13

6.13 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
20	32	43	6

Question A15

Have you ever been involved in a community-led housing project?		
Yes	No	No reply
3	94	4

Question A16

Are you interested in being involved in a community-led housing project?		
Yes	No	No reply
2	93	6

6.14 Those who ticked 'Yes' were invited to provide their contact details if they were willing to have them passed on to the Tewkesbury Borough Council Community-led Housing Enabler.

Part B – Housing Needs

What is affordable housing?

6.15 Affordable housing is defined in the National Planning Policy Framework (published February 2019) as follows:

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

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

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

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

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

b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary

legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, these restrictions should be used.

c) **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

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

Identified Need

6.16 26 households completed *Part B: Housing Needs* of the survey questionnaire and self-identified themselves in need of alternative housing. Of these, 3 indicated they would need to move within one year; 7 in one to two years; and 9 in three to five years from the date of the survey (February 2023). 7 households did not indicate when they need to move.

6.17 7 of those who responded to the survey have not been included in the figures from here onwards because they did not provide enough information to assess, and 2 have been excluded because they wanted to move away from the Tewkesbury Borough area.

6.18 According to information provided on their completed questionnaires 4 households require affordable rented housing; 5 households seek to buy their own home and may be able to afford affordable home ownership; and 6 households may be able to buy on the open market. 2 households are identified as in need of supported / sheltered accommodation, one of which could potentially afford an open market bungalow as an alternative. 6 households may be looking to downsize – these are indicated.

6.20 Information about the 4 respondents requiring affordable rented housing is shown in the table below.

Table B1: Households in need of affordable rented housing

Household type	Dwelling type & no. bedrooms required	Connection with Southam	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	Need to set up independent home	No preference
One person	1-bedroom house, bungalow, or ground floor flat	Live in parish	Shared Ownership	Need cheaper home	Within borough (including parish)

One person	1-bedroom house or flat	Live in parish	Live with friends / family	Need to set up independent home	Within borough (including parish)
Couple	2-bedroom above ground floor flat	Live in parish	Live with friends / family	Need to set up independent home	Within borough (including parish)

6.21 None of these households has indicated they are on Tewkesbury Borough Council's housing register for rented housing (known as Homeseeker Plus).

6.22 Homeseeker Plus records one household actively looking for an affordable rented property with a local connection to the parish.

6.23 Taking the Housing Needs Survey and Housing Register together indicates that there are 5 households with an identified local connection to Southam seeking affordable rented housing.

6.24 Details of the 5 households possibly in need of affordable home ownership are shown in the table B2 below.

Table B2: Household in need of affordable home ownership

Household type	Dwelling type & no. bedrooms required	Connection with Southam	Current tenure	Reason for moving	Where would you prefer to move?
One person	1-bedroom flat	Live in parish	Live with friends / family	Need to be closer to employment	No preference
Couple	2-bedroom house, bungalow, or flat	Live in parish	Private rent	Need larger home	No preference
Couple	1-bedroom house	Live in parish	Live with friends / family	Need to set up independent home	Within Parish
One person	2-bedroom flat	Live in parish	Live with friends / family	Need to set up independent home	No preference
One person	2-bedroom house	Live in parish	Live with friends / family	Need to set up independent home	Within Parish

6.25 2 respondents have specified a potential need for sheltered / supported accommodation and / or care / residential home. This can be considered a specific type of housing need, although both responded currently own their homes outright, and one of the two is also considering a bungalow. These households are shown in table B3 below:

Table B3: Households requiring sheltered / supported accommodation and / or care / residential home

Household type	Dwelling type & no. bedrooms required	Connection with Southam	Current tenure	Reason for moving	Where would you prefer to move?
Couple	2-bedroom sheltered / supported accommodation	Live in parish	Own home outright	Need to be closer to carer / dependent	No preference Possibly downsizing
One person	2-bedroom bungalow, sheltered / supported accommodation, or care / residential home	Live in parish	Own home outright	Need smaller home	Within Parish Possibly downsizing

6.26 Details of the 6 households that may be seeking alternative accommodation on the open market are shown in table B4 below.

Table B4: Households seeking alternative housing on the open market

Household type	Dwelling type & no. bedrooms required	Connection with Southam	Current tenure	Reason for moving	Where would you prefer to move?
One person	2-bedroom house	Live in parish	Own home outright	Need larger home	No preference
One person	2-bedroom house or bungalow	Live in parish	Own with mortgage	Need smaller home	No preference Possibly downsizing
Couple	3-bedroom bungalow	Live in parish	Own home outright	Need smaller home	No preference Possibly downsizing
Couple	4+ bedroom house	Live in parish	Own home outright	Need smaller home	Within Parish Possibly downsizing
Couple	2-bedroom house, bungalow, or ground floor flat	Live in parish	Own home outright	Need smaller home	No preference Possibly downsizing
Couple	3-bedroom bungalow	Live in parish	Own home outright	Need physically adapted home	No preference Possibly downsizing

6.27. The responses given by 5 of the households could suggest an accessibility or mobility need as part of their reason for moving. This assumption is based on the type of accommodation required – i.e., bungalow, ground floor flat, sheltered / supported accommodation.

6.28 The 5 households are highlighted in table B5 below. Please note that these have also been recorded by tenure in the tables above.

Table B5: Households with a potential accessibility or mobility need for moving

Household type	Dwelling type & no. bedrooms required	Connection with Southam	Current tenure	Reason for moving	Where would you prefer to move?	Housing need status
Couple	2-bedroom sheltered / supported accommodation	Live in parish	Own home outright	Need to be closer to carer / dependent	No preference	Sheltered / supported accommodation
One person	2-bedroom bungalow, sheltered / supported accommodation, or care / residential home	Live in parish	Own home outright	Need smaller home	Within parish	Sheltered / supported accommodation
Couple	2-bedroom house, bungalow, or ground floor flat	Live in parish	Own home outright	Need smaller home	No preference	Open market
Couple	3-bedroom bungalow	Live in parish	Own home outright	Need physically adapted home	No preference	Open market
One person	1-bedroom house, bungalow, or ground floor flat	Live in parish	Shared ownership	Need cheaper home	Within borough (including parish)	Affordable rent

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 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 listed as sold in Southam in the two years prior to December 2023. These are shown in the following table.

[Average prices of residential properties in Southam sold in the last two years prior to December 2023 \(according to HM Land Registry\)⁶](#)

House type	Average Price (£)	Number of Sales
Detached	645,000	2
Semi-detached	365,000	1
All	551,667	3

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

- There are sometimes delays in registrations of sales and this may result in under-counting of property sales.

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

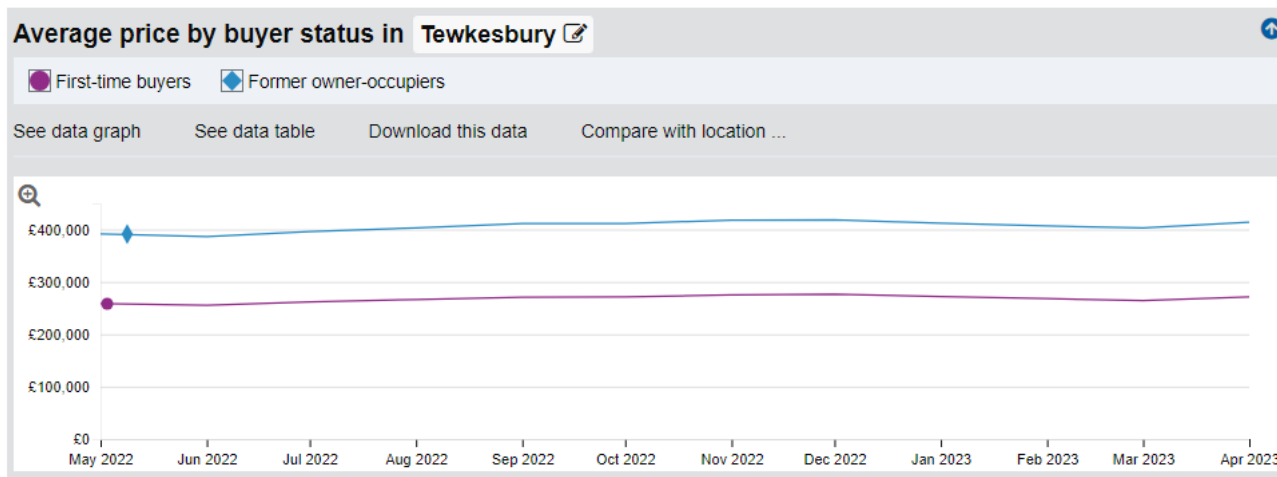
7.9 The average price of properties sold does not necessarily reflect the average value of all properties in the parish. According to HM Land Registry the highest priced dwelling sold in Southam in the last two years was £860,000 and the lowest priced dwelling was £365,000.

7.10 HM Land Registry tells us that the average price of new build residential properties in the Tewkesbury Borough was £582,716 in February 2023, and for existing residential properties was £330,497⁷.

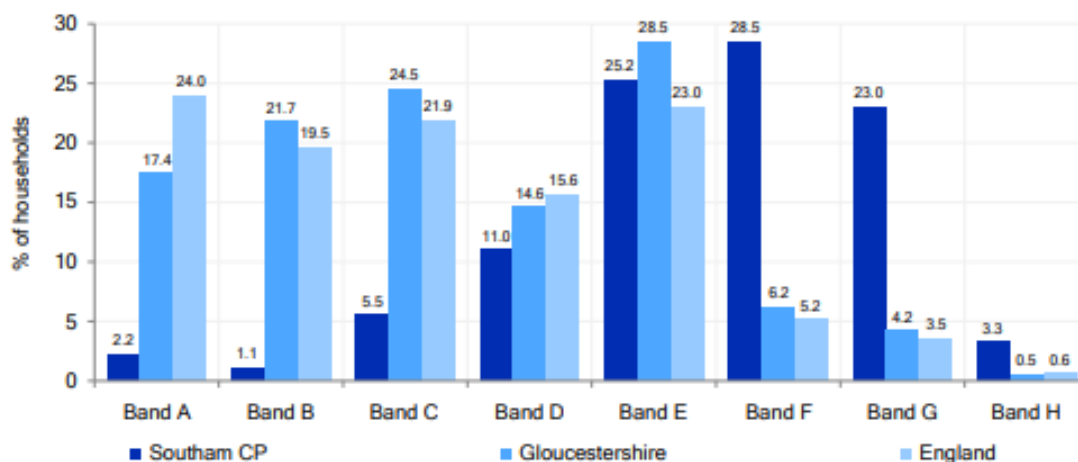
7.11 HM Land Registry tells us that for Tewkesbury Borough the average house price change was an increase of 7.1% over the 12 months prior to April 2023⁸.

7.12 The average price by buyer status for Tewkesbury Borough in April 2023 was £271,172 for first time buyers and £413,961 for previous owner-occupiers, as shown in the chart below:

Average price by buyer status in Tewkesbury Borough (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 Southam parish, Gloucestershire, and England is shown in the chart above.

7.14 Southam has a significantly lower proportion of properties in Bands A to D than in both Gloucestershire and England as a whole. 19.8% of properties in Southam are in bands A to D as compared with 78.2% of properties in Gloucestershire.

7.15 The proportion of Band E properties is also lower in Southam than in Gloucestershire, although higher than in England as a whole.

7.16 There is a significantly higher proportion of properties in Bands F to H in Southam than in Gloucestershire and England as a whole. 54.8% of properties in Southam are in bands F to H, compared with 10.9% for Gloucestershire and 9.3% 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 4 times their gross annual income, dependent upon their financial circumstances, and require a deposit of a minimum of 5% of the purchase price.

7.18 To afford the average priced dwelling (£551,667) sold during the past two years in Southam a household would require a mortgage of £694,324, assuming they have a 5% deposit of £27,583. 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 £3,376.68. A larger deposit would reduce the size of the mortgage 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

- The median gross annual earnings of residents in full-time employment in Tewkesbury Borough was £32,594 in 2021. This is higher than the corresponding Gloucestershire figure (£30,004), the figure for the South West region (£29,534) and the figure for England (£31,445).
- Based on the average price (£551,667) of homes sold in Southam in the last two years and a mortgage of 4 times gross income, a person in receipt of a median Tewkesbury Borough full-time income (£32,594) would **be unable to purchase an average priced property without a considerable deposit of around £421,291.**
- Many potential first time buyers struggle to meet the costs of buying their own home.

Private rented

7.19 Information gained from www.rightmove.co.uk reveals the rent per calendar month (pcm) for a selection of the 14 properties available for rent in a 1-mile radius of Southam in December 2023:

Property	Rent (£ pcm)
2-bedroom terraced house, Bishops Cleeve	950
3-bedroom house, Bishops Cleeve	975
2-bedroom flat, Cheltenham	1,250
3-bedroom semi-detached house, Woodmancote	1,350
4-bedroom semi-detached house, Cheltenham	1,600
3-bedroom semi-detached house, Woodmancote (new build)	1,850
4-bedroom detached house, Woodmancote	1,950

7.20 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 required to rent the properties above is outlined below:

Property	Rent (£ pcm)	Gross annual income (£)
2-bedroom terraced house, Bishops Cleeve	950	32,571
3-bedroom house, Bishops Cleeve	975	33,428
2-bedroom flat, Cheltenham	1,250	42,857
3-bedroom semi-detached house, Woodmancote	1,350	46,286
4-bedroom semi-detached house, Cheltenham	1,600	54,857
3-bedroom semi-detached house, Woodmancote (new build)	1,850	61,429
4-bedroom detached house, Woodmancote	1,950	66,857

Of course, the rent does not include running costs, e.g. council tax, fuel bills, etc.

7.21 The median gross income of all employees in Tewkesbury Borough (both full-time and part-time employees) was £28,308 in 2021. Someone in receipt of the median gross income in Tewkesbury Borough would be unable to afford to rent these properties.

Existing Affordable Housing Stock

7.23 In total, there are 37 affordable dwellings in Southam parish; comprising 19 rented properties and 18 shared ownership. These break down as follows:

Number of bedrooms	Tenure	Number
2-bed	General needs rented	8
3-bed	General needs rented	8
4-bed	General needs rented	3
2-bed	Shared Ownership	11
3-bed	Shared Ownership	7

7.24 All bar one of these properties are located in the area bordering Prestbury parish. Only one dwelling is located within the village of Southam.

7.25 There have been zero relets on Homeseeker Plus in Southam parish over the last two years.

7.26 These are the latest figures available from Tewkesbury Borough as at February 2024.

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 Southam 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 purchases, particularly first-time buyers, are experiencing difficulties obtaining a mortgage, especially with interest rates currently rising. 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:

- 4 households may require affordable rented housing, none of which said they are registered with Homeseeker Plus
- 5 households may be able to afford affordable home ownership
- 2 households are identified as in need of sheltered / supported accommodation
- 6 households may require open market housing to buy
- 6 households may be looking to downsize

One household is recorded on Homeseeker Plus with a local connection to Southam. Considering the Housing Need Survey results and the Homeseeker Plus together indicates that there are 5 households with a local connection to Southam in need of affordable rented housing actively looking for a property.

9.2 This report is available to the public upon request from GRCC and Tewkesbury Borough Council.

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

9.4 For housing advice contact Tewkesbury Borough Council on tel: 0684 272212 or email housingadvice@tewkesbury.gov.uk

10. References

1. Census 2021 as reported in OSCI Local Insight Profile for 'Southam CP' area, reported created 31 March 2023 via Inform Gloucestershire
2. ONS Parish Population Estimates mid-2001 to mid-2020
3. OSCI Local Insight Profile for 'Southam CP' area, reported created 31 March 2023 via Inform Gloucestershire and ONS 30/01/2023 release – Gloucestershire – Census 2021 Tenure
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 'Southam CP' area, reported created 31 March 2023 via Inform Gloucestershire
5. Census 2021 as reported in OSCI Local Insight Profile for 'Southam CP' area, reported created 31 March 2023 via Inform Gloucestershire
6. HM Land Registry Open Data
7. HM Land Registry UK House Price Index House Price Statistics – accessed 10 July 2023
8. UK House Price Index Report for England April 2023 accessed 10 July 2023 <https://www.gov.uk/government/statistics/uk-house-price-index-for-april-2023/uk-house-price-index-england-april-2023>
9. ONS Annual Survey of House and Earnings for 2021 (revised)

Appendix A:

A11 – Please suggest a site where an affordable housing development could be built

Southam Lane
Land at Manor Farm, Southam Lane
Bottom of Southam Lane
Near racecourse
Fields behind Southam Lane / racecourse
West end of Southam Lane / junction A435
Area close to rugby club / G.E. / adjoining Bishops Cleeve
Southam Lane
Other areas in Southam
Plot next to Tithe Barn
Gravel Pit Lane
Chelbury Mushroom Farm
Out of parish – Bishops Cleeve / Prestbury / Woodmancote
Two Hedges Road
Bishops Cleeve, Prestbury
Would have to be Prestbury
Prestbury near to a school
Outside Southam. Bishops Cleeve
Out of area – other
Cheltenham, Gloucester, any large town or city where the infrastructure and jobs already exist for a large population and the countryside no longer exists to be ruined by development
Gloucester
Town centre where empty shops stand
On available space in the urban setting not rural
Cheltenham town more suitable as Cleeve infrastructure can't cope with more housing. Doctors etc overcrowded
Not AONB / countryside
Not on our lovely countryside please
Not on greenbelt or in AONB
We are surrounded by greenbelt so I can't suggest a site
We are in the middle of AONB + conservation area
Not in AONB

Southam sites in the green belt that separates Cheltenham, Bishops Cleeve, Tewkesbury
No greenfield dev or on AONB
Difficult balance as in an AOB
Don't think there is a suitable site as we are surrounded by farmland and AONB
Brownfield sites
Any brownfield site. Too much new build housing (social and otherwise) already
Any brownfield site
Preferably brown field if there are any
Should be a brownfield site, not fields. Fields need to be used for food production
Brownfield sites only
Non-green areas. Ex: old <i>[illegible]</i> or buildings
None / no suitable sites
No possible sites
None
Know of none locally
Not aware of any
None
None
Not in Southam
Infrastructure concerns
Southam (and Cleeve Hill) have no services (shopping, healthcare, schools) so feel development should be closer to services, e.g. Bishops Cleeve or other areas of Cheltenham, Winchcombe, with services incl. bus
Not in Southam as the amenities aren't there.
Other comments
Fields not used for pasture
Don't do it!
Not sure
Depends on what is considered to be 'the parish'. Southam is a small village where development would begin to change its vibe very quickly (see Bishops Cleeve). The civil parish is much smaller than the religious parish. I would support development of a high standard in its religious parish.

Appendix B:

A12 Comments on affordable housing in the parish

Infrastructure concerns
As above [response to A11: "Southam (and Cleeve Hill) have no services (shopping, healthcare, schools) so feel development should be closer to services, e.g. Bishops Cleeve or other areas of Cheltenham, Winchcombe, with services incl. bus
No issue with affordable housing. Problem is lack of facilities e.g. shops, schools, etc.
In Prestbury we have had several new developments (including affordable housing) and feel any more is not sustainable via local amenities particularly primary school
Provided there is adequate extra infrastructure
Southam lacks cycle paths / footpaths to local schools, has no shop or pub & generally is not a good location for affordable housing
There is insufficient infrastructure already and lack of amenities, i.e. schools, no shops in Southam, traffic already too much and lack of useful bus service. Not facilities for children / teenagers, etc.
No amenities available
Parking becomes an issue
Should be in walking distance of shop, chemist, school and public transport
Infrastructure is also often neglected and when medium / long term problems manifest there never appear to be anyone held accountable.
Against development
Wrong pace – too small – neighbouring village has more space. We've met TBC requirements
I would not support any further housing development in this area. We are in danger of losing all green spaces (which Covid proved how much this was needed). There are already major developments taking place in Bishops Cleeve and Gotherington, etc. Villages are losing their identity and becoming one big amalgamation. There are plenty of brown sites that could be utilised.
There is no need for more housing in the parish or surrounding areas. There has been far too much development in the parishes from Cheltenham to Bishops Cleeve in recent years, including affordable elements. If one cannot afford a certain standard of accommodation one would like, one has to earn (anywhere in the world) and wait until one can.
Enough building in Bishops Cleeve already
Prestbury already has too much housing, destroying land, congesting roads, no post office
Questions level of need for affordable housing in parish
Requirement is likely small scale
Not sure demographic would demonstrate a need in Southam parish. Proximity to Bishops Cleeve and major new development likely to cater better for any demand
Not needed as housing available in Bishops Cleeve
Existing property prices
There would be an effect, detrimental unfortunately to house values.

Southam is generally known to be slightly more expensive. There is plenty of new affordable housing in Bishops Cleeve
Affordable housing will reduce the value of housing in Southam and will not benefit the community
Southam is not supposed to be affordable. There is more than enough affordable stock in Cleeve.
Negative social impact
We have one social house in the village. A family has just moved out, and they were a nightmare
Mixing “affordable housing” e.g. social rented housing, with ordinary residential properties purchased at market rates JUST DOESN'T WORK. My daughter lives at such a development, {address redacted}.
Also potential for anti-social behaviour?
Southam is a quiet, peaceful village with relatively low crime. I have witnessed other villages with similar attributes destroyed when social housing has been built. Keep Southam as it is, it's beautiful.
The community spirit of Southam, Woodmancote etc. has been eroded by too much new building
Other comments
There's not much of it – but plenty of huge, oversized property being built!
I don't think there is any affordable housing in Southam at present.
We need our green spaces for mental health
We moved here 9 years ago and we love the area, the landlord does not do much, we have improved it.
Houses at a lower price needed
Why when 4000+ houses are proposed off the Tewkesbury Road isn't this used for social housing? Do not ruin a rural community
Build them
It's not affordable. My adult children in professional jobs can't afford it
See above [comment in Q1]: No greenfield dev or on AONB]
Affordable housing often proves to be poorly built and unsightly. There are a few exceptions, so few they generally make national newspapers.