

# At home in Tewkesbury Borough

## A housing strategy for our borough 2017-2021

### Appendix 1a: Our Local Evidence – Increasing Housing Supply



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# 1 Introduction

This document outlines the evidence gathered by Tewkesbury Borough Council showing the housing and homelessness context in which the council is working.

We have used this evidence to identify 4 priorities for housing and homelessness along with key objectives for the next 5 years.

The strategy will link with the priorities outlined in the Council Plan 2016-2020, set out the council's priorities and objectives for housing, and appropriate activities that will help us to meet our statutory housing duty under the Housing Act 1996.

Housing is a priority in the Tewkesbury Borough Council Corporate Plan because:

*"We recognise how important it is for residents to be able to access good quality housing and housing related services that make a real difference to their lives.*

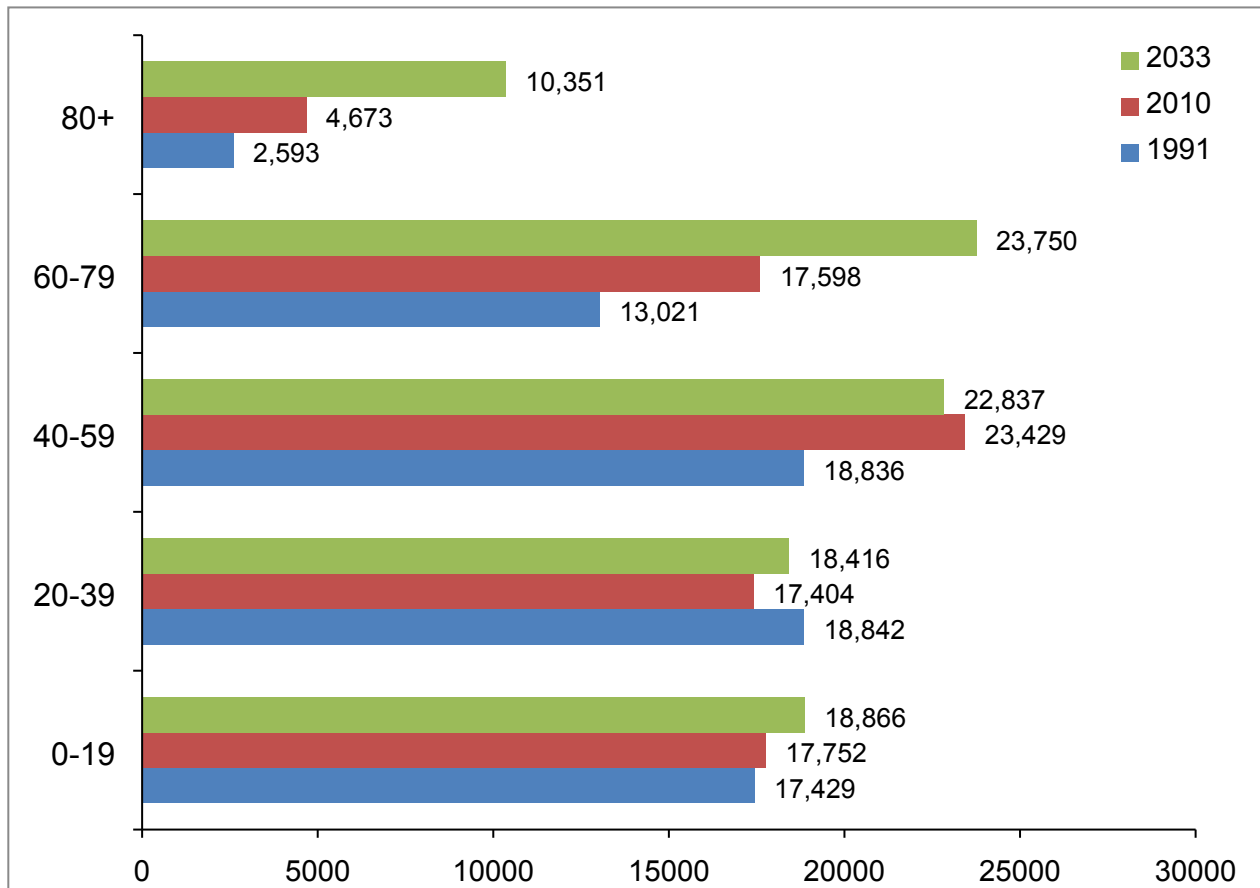
*"Not only is housing important for the health and well-being of residents it is also an important part of building and maintaining strong communities and supporting the economic prosperity of the borough."*

Tewkesbury Borough Council recognises that access to quality affordable housing underpins the success of our area and all of the overarching council priorities.

## 2 Population and households

Information from “What Homes Where 2013”, a toolkit<sup>1</sup> to help local authorities assess their housing needs shows us some of the key population issues. Our borough population is roughly 85,800; assuming current population trends continue, the ONS projections<sup>2</sup> for the next 25 years suggest that the population in Tewkesbury Borough will reach 93,400 by 2025 and 100,400 by 2037. The district’s growth rates are higher than those predicted for Gloucestershire and England in the short, medium and long term.

Chart 1: Tewkesbury Borough age profile: how the age profile has changed and may change 1991 - 2010 - 2033



Source: What Homes Where 2013

As shown above the dominating feature of the projected trend is a sharp increase in the number of older people aged 60 and over, particularly those aged 80+. Projections for children and young people indicate slower growth, while the working-age population is expected to show little change in the long term.

Population changes will present an increasing challenge for the borough in relation to additional pressure on health and social care and the need for more specialist accommodation. There is also evidence that a number of homes in both the social/affordable rented sector and market sector are currently under-occupied, particularly in rural areas.

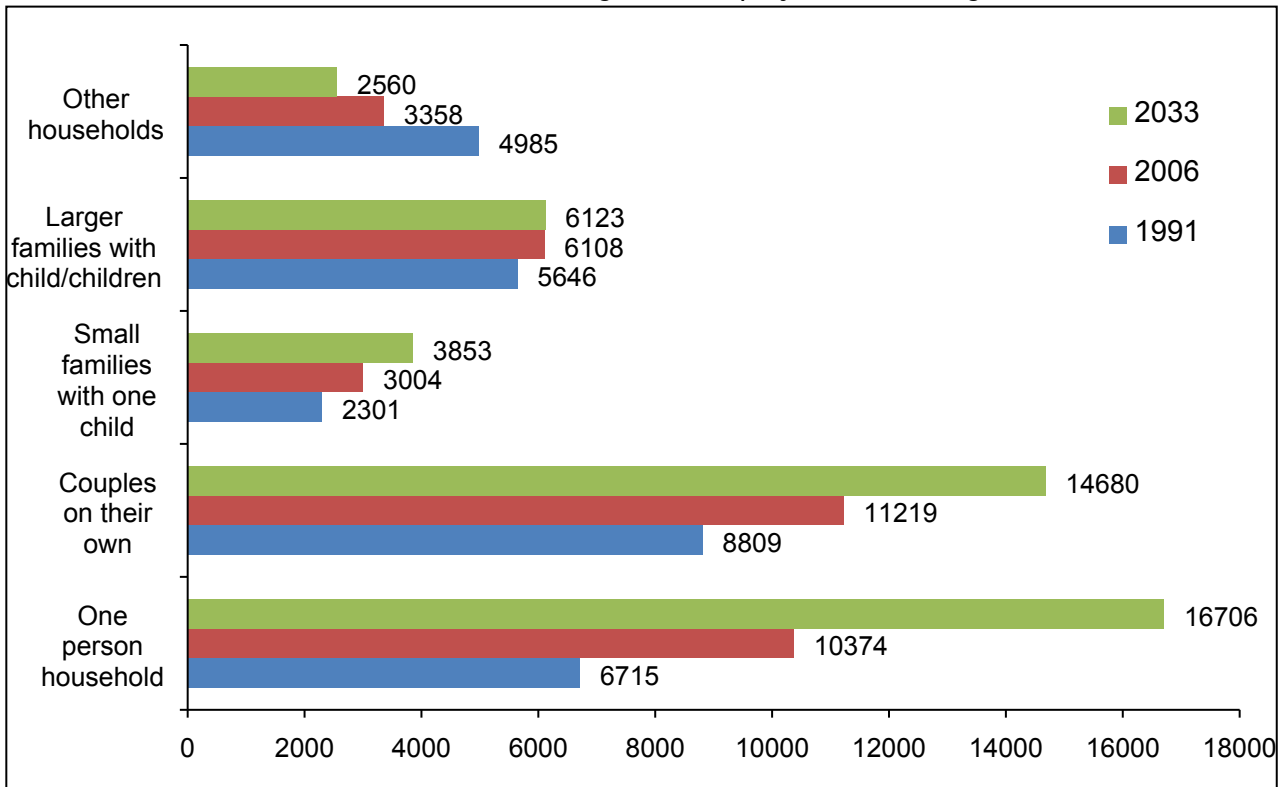
There continues to be an increase in one person households with this household type projected to overtake all others by 2033. Couples on their own and small families increases at a relatively

<sup>1</sup> What Homes Where, 2013 <http://www.howmanyhomes.org/>

<sup>2</sup> 2012-Based Sub-national Population Projections, Office for National Statistics

steady rate but larger family growth remains small. Other households include couples with adult children living at home, friends living in a property and so on, are predicted to decline:

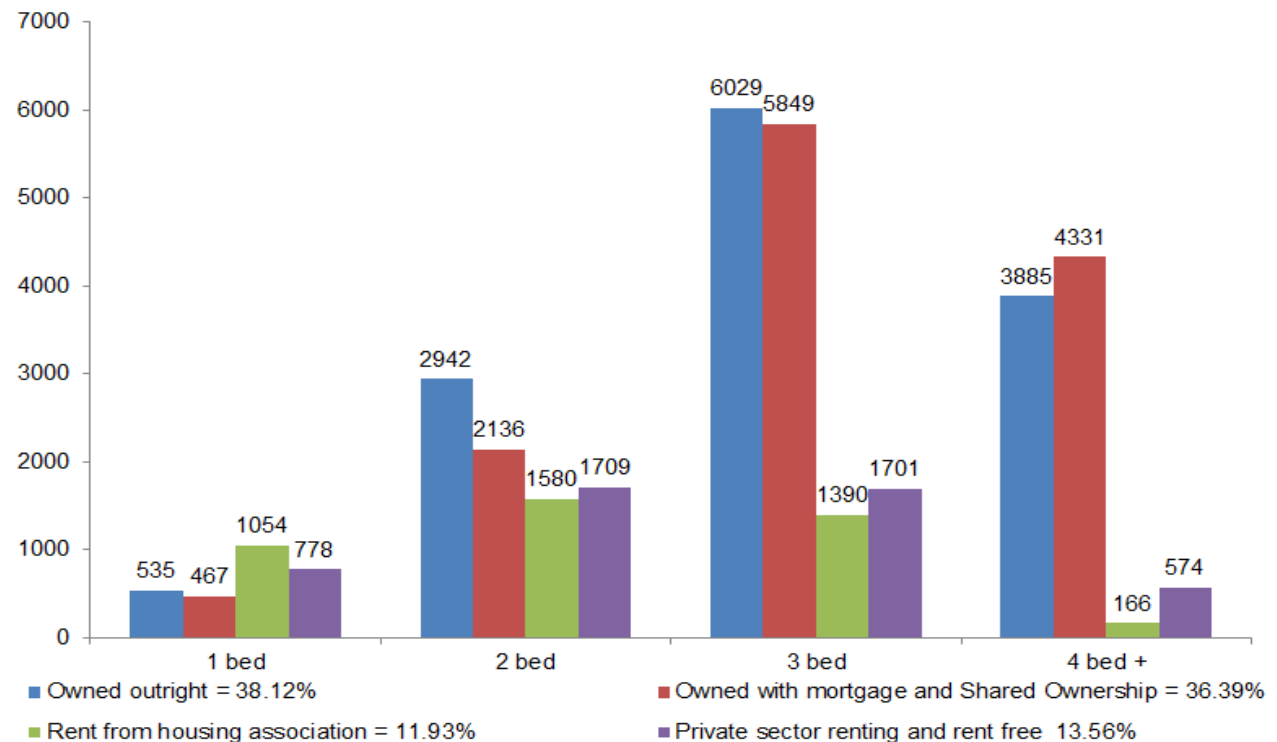
**Chart 2: How the mix of households has changed and is projected to change**



Source: What Homes Where 2013

The Census 2011 shows 35,126 households in Tewkesbury Borough. It informs us of the tenure that households state they are living in along with number of bedrooms, see Chart 3 below.

**Chart 3: Households by housing tenure and house size, 2011**



Source: ONS, Census 2011

Based on population and household changes, the What Homes Where toolkit also advises on suitable house sizes. For Tewkesbury Borough the main need is for smaller family housing:

*Table 1: Mix of household sizes required to 2033*

House size	1 bed	2 bed	2/3 bed	3 bed	3/4 bed	4/5+ bed
<b>As % of all homes</b>	3.12%	14.14%	27.59%	23.31%	17.64%	14.19%

Source: What Homes Where 2013

The extent of housing growth across Tewkesbury Borough has been beneficial for our households in need and the affordable housing dwelling stock in Tewkesbury Borough has been gradually increasing; however as an overall percentage of total dwelling stock there are just 11.8% of social housing stock homes. This number has increased by only 0.1% since 2010<sup>3</sup>.

The majority of the borough's housing stock (88.2%) therefore is privately owned (outright, mortgaged and private rented) and is generally in good condition. However homes in our borough are larger, more expensive properties. Affordable housing needs registers, Homeseeker Plus and Help to Buy South, as at July 2016 inform us of the needs of households currently seeking to rent or buy an affordable home in Tewkesbury Borough, see Table 2. The actual need/demand is for smaller properties:

*Table 2: July 2016 housing register data as percentage of need*

House type	1 bed	2 bed	3 bed	4 bed	5+ bed
As % of all Homeseeker Plus Tewkesbury Borough need	52.45%	32.88%	10.25%	3.90%	0.52%
As % of all Help to Buy South Tewkesbury Borough need	12.20%	53.90%	32.20%	1.69%	0.00%
<b>Total</b>	<b>64.65%</b>	<b>86.78%</b>	<b>42.45%</b>	<b>5.60%</b>	<b>0.52%</b>

Source: Tewkesbury Borough Council datasets

The Homeseeker Plus rented housing register has seen no turn around in need/demand for social rented housing. Since the commencement of choice based lettings in October 2009 and despite new build affordable rented homes (as shown in Table 3 overleaf), housing need in Tewkesbury Borough sees little shrinkage.

<sup>3</sup> ONS Dataset: Housing summary measures: summary measures data, Table 14, October 2016

<http://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/housingsummarymeasuressummarymeasuresdata>



Table 3: Number of completions and number of households registered for social housing

Year End	2010	2011	2012	2013	2014	2015	2016	Total
Homeseeker snapshot as at 1 <sup>st</sup> April*	1498	1702	1877	2405	2010	1662	1928	
Open Market	261	271	277	322	360	428	390	<b>2309</b>
Affordable Housing rented	34	48	33	93	86	122	159	<b>575</b>
Affordable Housing home ownership	3	12	8	46	70	23	70	<b>232</b>
<b>Total of all new build**</b>	<b>298</b>	<b>331</b>	<b>318</b>	<b>461</b>	<b>516</b>	<b>573</b>	<b>619</b>	<b>3116</b>
<b>Percentage of which is Affordable Housing</b>	<b>12%</b>	<b>18%</b>	<b>13%</b>	<b>30%</b>	<b>30%</b>	<b>25%</b>	<b>37%</b>	<b>26%</b>

\*Source: DCLG Local Authority Housing Statistics

\*\*Source: Tewkesbury Borough Council Annual Monitoring Reports

The total number of Homeseeker Plus applicants fluctuates all year round but the snapshot in the table depicts an accurate picture of the number of households in need based on issues occurring, such as the commencement of initiatives of the Localism Act 2011 and Welfare Reform Act 2012.

The need for smaller homes is further demonstrated by the Strategic Housing Market Assessment Final 2014<sup>4</sup> (SHMA) as below:

Table 4: Size of additional units required to meet housing need (general needs) in Tewkesbury Borough-excluding households suitable for shared housing

Size of home	Need requirement				
	Gross annual need	Gross annual supply	Net annual need	As a % of total net annual need	Supply as a % of gross need
One bedroom	218	67	151	29.7%	30.9%
Two bedrooms	490	179	311	61.4%	36.5%
Three bedrooms	81	61	20	3.9%	75.6%
Four or more bedrooms	38	13	25	5.0%	33.2%
<b>Total</b>	<b>827</b>	<b>320</b>	<b>507</b>	<b>100.0%</b>	<b>38.7%</b>

Source: Gloucestershire County Strategic Housing Market Assessment, 2013

<sup>4</sup> Strategic Housing Market Assessment Final 2014

<https://drive.google.com/file/d/0B4KyFQA43JaOZTR5S2RGR21sUDA/view>

## 3 Planning for Development

### 3.1 Affordable Housing Objectively Assessed Need

The Objectively Assessed Housing Need (OAN) for Tewkesbury Borough 2011-2031 is 9,983 dwellings. Of this, 5,514 is already delivered or committed in this period. There is therefore 4,469 housing left to deliver in the period 2016-2031.

The OAN determines an annual requirement of 495 homes per year with 2,475 homes over first 5 year period (starting 2016/17). Tewkesbury Borough saw 2,469 delivered over the previous 5 year period (2011-2016).

Our net affordable housing need based on the Strategic Housing Market Assessment (SHMA) is 126 affordable homes per year (from 2015 SHMA base date). This means that over the next 5 year period from 2016/17, delivery must be 630 affordable homes. 25% of total housing need of 5 year period is for affordable housing.

From Table 3 on the previous page we can see that from 2010 to 2015, gross delivery of new affordable homes was 578 dwellings; net delivery in that period being 404 dwellings. This equates to 67 new affordable homes per year in that period; significantly below the requirement of 126. Therefore the Tewkesbury Borough Council Plan 2016-2020 target is 150 affordable homes per year so that we can ensure that we meet the net requirement. Reasons to build above the net requirement include:

- Where developments are not policy compliant due to viability and therefore a lesser number of homes are built.
- Tewkesbury Borough Council housing services team must consider the introduction of new government initiatives and policies such as removing planning obligations for small sites (10 dwellings or less), Starter Homes and so on.
- The losses of rented homes through the Right to Buy<sup>5</sup>
- The losses of shared ownership dwellings through household's staircasing to 100% ownership.

We are seeking to be as ambitious as possible as a Local Planning Authority and Local Housing Authority to meet the needs of our community now and in the future.

### 3.2 Planning Policy

Tewkesbury Borough Council Saved Local Plan 2006-2011 requirement for Affordable Housing through planning obligations stated 30%, of which rented 68% and shared ownership 32%.

The emerging Gloucester, Cheltenham & Tewkesbury Joint Core Strategy (JCS) requirement is 40%; there is no tenure split suggested at this level as it will be detailed in the new Tewkesbury Borough Plan.

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<sup>5</sup> Right to Buy <https://righttobuy.gov.uk/>. Also see Section 5 of this document.

### 3.3 Delivery against Local Plan Policy

Five yearly analyses of the Council's new-build affordable housing completions shows that:

- In the period 2001-2006 (5 years prior to the Local Plan 2006-11), affordable housing delivery was 23% of all new build housing in the borough.
- In the Local Plan 2006-2011 period, delivery was 25% of all new build housing in the borough.
- From 2011-2016 where we have had saved affordable housing policies and the JCS emerging policy, delivery was 29% of all new build housing in the borough.

### 3.4 Construction

#### 3.4.1 Self-Build and Custom-Build

Paragraphs 50 and 159 of the National Planning Policy Framework, 2012<sup>6</sup> and related planning practice guidance make it clear that local planning authorities need to identify local demand for people who want to build their own homes and make provision for it in their local plans. Failure to do this may lead to plans being found unsound, as highlighted in the letter from the Minister for Housing and Planning to all English Local Authorities on 5 March 2015.

Self-build is where the individual partly or wholly controls the design, funding, planning and building of a home. This can involve building part or all of a home oneself or alternatively hiring a contractor to do the same. Self-builders can work as individuals or as a group. Self-build can offer an alternative to traditional home ownership and an opportunity to own a sustainable and high quality designed home.

Custom Build Homes describe that custom-build it can be *“purchasing a fully serviced plot from a custom build developer and working with either the site architect, or your own, to design a home that's truly yours. It's all about choice, flexibility and putting you in control.”*<sup>7</sup>

The Self Build and Custom Housebuilding Act 2015<sup>8</sup> places a duty on local authorities to maintain a register of people who have expressed an interest in self-build and custom build projects and to have regard to the demand on their local Register when exercising their planning and other relevant functions.

Tewkesbury Borough Council's register<sup>9</sup> as at November 2016 had 21 entries for self-build or custom-build housing within the borough:

- 7 of the 21 entries are interested in considering potential 'collective' or 'serviced plots on a larger development' as an option.
- 17 of the 21 entries are interested in building detached homes, with 2 of these specifically planning to build bungalows.

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<sup>6</sup> National Planning Policy Framework, march 2012

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/6077/2116950.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/6077/2116950.pdf)

<sup>7</sup> Custom Build Homes <http://custombuildhomes.co.uk/what-is-custom-build/>

<sup>8</sup> The Self Build and Custom Housebuilding Act 2015

<http://www.legislation.gov.uk/ukpga/2015/17/contents/enacted/data.htm>

<sup>9</sup> Self-Build Register: Tewkesbury Borough Council <http://www.tewkesbury.gov.uk/index.aspx?articleid=3051>

- 10 of the 21 entries are interested in building 4 or 5 bedroomed homes, 6 interested in 3 or 4 bedroomed and only 3 interested in 2 bedrooms, 1 in 2 or 3 and 1 in a home of any size.
- 16 of the 21 entries are interested in building a home with a Garage and Garden.
- 3 of the 21 entries are not looking for a plot; 2 owning their own land and 1 has an option on land.

There are several approaches the council could consider in meeting this need for example, including but not exclusively:

- Allocating suitable housing sites in the Tewkesbury Borough Plan where private homebuilding is encouraged or preferred;
- Selling either our own or encouraging the County Council to sell land.
- Buying land ourselves for this purpose, working through the proposed Borough Council development company to provide serviced plots
- Adopting policies in the Tewkesbury Borough Plan that ask for a mix of different types of housing on larger sites, with self-build and custom house building listed as suitable development Councils want to see coming forward;
- Adopting policies which ask for a percentage of self-build and custom housebuilding plots to be provided when larger housing projects come forward.
- Prepare and adopt Supplementary Planning Guidance/Documents on self-build as the Tewkesbury Borough Plan may take a long time to go through all of its processes.

To continue to understand the need/demand and affordability of Self-Build and Custom-Build housing, the council will include this as part of a newly commissioned Strategic Housing Market Assessment.

### 3.4.2 Flood resilience

During our consultation period it was brought to our attention that the borough needs to have an awareness of the potential improvements to new housing developments in terms of flood resilience. Flood resilience measures can be incorporated in construction where appropriate, for example reflecting Environment Agency flood zones.

Whilst planning permission requires zero effect in terms of flooding, the cost, both emotional and financial, of being flooded would be far less if measures are taken at the start of the development process. There are a variety of possible measures that can be taken at the construction stage and also post-flooding 'resilient repair'. For example, Two Castles Housing Association in Carlisle have constructed homes that have built in flood defence measures; the details can be found here <http://www.ukfloodbarriers.co.uk/2016-the-changing-face-of-uk-flood-defence>

The Tewkesbury Property Support Network<sup>10</sup> is a project set up to provide support, solutions and low-cost measures for communities at risk of flooding. "*The project's aim supports the long-term goal of enabling individuals and communities to take more ownership for the management of their flood risk and to recover more quickly as a result.*" The project's flood repairable project leaflet provides information about resilient repair<sup>11</sup>.

<sup>10</sup> Tewkesbury Property Support Network website <https://floodrepairable.wordpress.com/>

<sup>11</sup> Tewkesbury Property Support Network, flood repairable project leaflet <https://floodrepairable.files.wordpress.com/2016/01/flood-repairable-project-leaflet.pdf>

Tewkesbury Borough Council continues to support communities through the employment of a Tewkesbury Borough Flood Project Support Officer that reports regularly to the Flood Risk Management Group.

### 3.4.3 Alternative construction methods

The need to increase the supply of new homes and the high demand has meant that house builders have not been able to keep up; with manufactures unable to supply to sheer amount of bricks for example pushes such prices too high. This, along with labourer wages, that according to the EAC<sup>12</sup> rose in London to £240 per day in 2013 means that traditional construction methods are dwindling and alternatives are reaching new heights.

Alternative construction methods are not new, yet the mass-builders have largely retained traditional methods. Tewkesbury Borough Council is currently working with Severn Vale Housing Society, as our stock transfer housing association provider, to seek alternative, modular and off-site construction of new homes on council-owned land. The aim is to speed up the delivery of homes in a much more sustainable, productive, efficient, and environmentally-friendly manner for our communities. .

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<sup>12</sup> EAC website <http://www.building.co.uk/>

## 4 Incomes, house prices and home ownership

The growth in income levels has not kept pace with the increases in property values meaning that many people are priced out of owner occupation the borough.

Table 5 shows the disparity between incomes and house prices. Median house prices and median incomes are shown from the year 2005 to show the change from pre-economic downturn.

Table 5: Median income and house prices 2005 and 2015, along with the ratios for 2015<sup>13</sup>

District	2005 Median House Price	2015 Median House Price	2005 Median Gross Annual Salary	2015 Median Gross Annual Salary	2015 Income:House Price ratio
Cheltenham	£175,000	£225,000	£20,917	£24,051	9.36
Cotswold	£242,000	£319,000	£18,560*	£19,131**	15.42**
Forest of Dean	£160,000	£182,975	£18,920	£20,682	8.85
Gloucester	£132,000	£165,000	£17,206	£20,779	7.94
Stroud	£180,000	£225,000	£19,378	£23,282	9.66
Tewkesbury	£167,500	£225,000	£19,485	£23,524	9.56
Gloucestershire	£176,083	£223,663	£15,984	£21,908	10.21
South West>	£180,368	£224,181	£12,283	£18,272	12.27
England>>	£168,428	£238,406	£17,071	£20,847	11.44

\*Cotswold data for 2006 as 2005 not available

\*\*Cotswold data for 2014 as 2015 is not available.

>Several Local Authorities' data missing

>> Several Local Authorities' data missing

The ONS state that “Average house price statistics themselves do not give a full picture of the affordability of privately owned housing, because these figures do not take into account average earnings which in part dictate how much people can afford to pay to buy their own home. Looking at the ratio of median house prices to median annual salary sheds light on the relative affordability of owner occupied housing across the local authorities of England...”

Housing in Tewkesbury borough is relatively expensive as against national and regional averages with the east of the borough<sup>14</sup> having the highest values given its proximity to the AONB. Isbourne ward has the highest average house price of £490,996 with detached properties fetching over £600,000. The disparity between incomes and house prices in the Borough continues to escalate.

In their essay, *Unfinished Business: The ownership agenda, thirty years on*<sup>15</sup>, ResPublica state that more people are private renting their homes than ever before:

“...thirty years ago 61% of the UK’s households owned their own home...The main shift in the ownership of the UK’s housing stock is around rented accommodation, with the number of households renting from private landlords doubling in thirty years. In 1985 30% of households rented from public landlords, and 9% from private landlords. Today the emphasis has changed, with 22% renting from private landlords and 9% from public.”

<sup>13</sup> ONS Dataset: Housing summary measures: summary measures data Release date: 7 October 2016, <http://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/housingsummarymeasuressummarymeasuresdata>

<sup>14</sup> Tewkesbury Area Map <http://tewkesbury.gov.uk/CHttpHandler.ashx?id=2912&p=0>

<sup>15</sup> ResPublica Essay published October 2015 <http://www.respublica.org.uk/our-work/publications/unfinished-business-the-ownership-agenda-thirty-years-on/>

## 4.1 Ability to purchase a home in Tewkesbury Borough

Mortgage lenders must limit the proportion of mortgages at loan to income multiples of 4.5 and above to no more than 15% of their new mortgages. Given this restriction on mortgages, Tewkesbury Borough's income to house price ratio, may make it difficult for first time buyers to get on the property market. This may result in the out migration of young people in the lower income brackets or alternatively encourage people to commute into Tewkesbury Borough for work, while living in areas where housing is cheaper outside of the borough.

In the June 2014 Financial Stability Report<sup>16</sup>, the Bank of England announced measures to cut the risk of a damaging house price bubble emerging by limiting the number of high-risk mortgages; the proportion of mortgages at loan to income multiples of 4.5x and above to no more than 15% of their new mortgages.

The impact therefore in Tewkesbury Borough will be continued difficulties for (young) local people to purchase a home in the areas and the likelihood they'll be forced to bordering authority areas in search of more affordable housing to buy, private rented or increased demand on shared ownership and other intermediate housing products.

## 4.2 Accessing the housing market

With a small private rental market in Tewkesbury Borough, the demand for home ownership has been growing since 2012 when Help to Buy South<sup>17</sup> became our area's help to buy agent.

As at April 2012 just 52 households were registered for home ownership schemes; these include shared ownership and shared ownership resales, rental schemes, and developer schemes (such as help to buy equity loan). As at November 2016, 359 households are currently registered.

It is to be noted that under the help to buy equity loan scheme and previous mortgage guarantee scheme, households register at the time of application. Therefore we will never see the true picture of demand.

In the 4 year period April 2012 to March 2016, there were a total of 23,656 house sales (existing dwellings and new-build) in Tewkesbury Borough. Of these:

- 4,139 (17.5%) were new-build housing<sup>18</sup>.
  - Just 438 (10.5%) of this new-build development were supported through a government scheme or as affordable housing, that is help to buy equity loan and shared ownership.
- Less than 1% of all existing dwelling sales<sup>19</sup> were shared ownership re-sales.

A total of 451 home ownership sales were logged in this time period under the help to buy agent. Table 6 overleaf shows the sales by schemes and by Tewkesbury Borough parish.

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<sup>16</sup> Financial Stability Report, 2014, Bank of England  
<http://www.bankofengland.co.uk/publications/Pages/fsr/2014/fsr35.aspx>

<sup>17</sup> Help to Buy South <http://www.helptobuysouth.co.uk/>

<sup>18</sup> ONS: Number of residential property sales for national and subnational geographies (newly built dwellings) – HPSSA Dataset 7 table 2a <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/numberofresidentialpropertysalesforationalandsubnationalgeographiesnewlybuiltdwellingsquarterlyrollingyearhpssadataset07>

<sup>19</sup> ONS: Number of residential property sales for national and subnational geographies (existing dwellings) – HPSSA Dataset 8 table 2a  
<https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/numberofresidentialpropertysalesforationalandsubnationalgeographiesexistingdwellingsquarterlyrollingyearhpssadataset08>



Table 6: Home ownership sales under the help to buy agent, by Parish, Tewkesbury Borough April 2012-March 2016

Parish	Help to Buy Equity Loan	Shared Ownership	Shared Ownership Resale	Total
Alderton	0	4	0	4
Badgeworth	0	24	0	24
Bishop's Cleeve	70	79	8	157
Brockworth	68	56	0	124
Longford	68	10	0	78
Norton	0	4	0	4
Stoke Orchard	24	11	5	40
Winchcombe	0	20	0	20
<b>Total</b>	<b>230</b>	<b>208</b>	<b>13</b>	<b>451</b>

It is evident that government supported schemes and affordable housing home ownership are extremely popular and needed but with these options being less than 12% of all sales in the borough the opportunities for younger people to get on the housing ladder are limited.

Many young people may not be accessing all the options available to them due to lack of understanding of the range open to them. Tewkesbury Borough Council believes that it can do more to encourage local people to register for home ownership schemes.

### 4.3 Starter Homes

The government manifesto to provide more homes and more homes for sale for young people has meant their Starter Homes initiative being brought in via the Housing and Planning Act 2016.

A vision of 'discounting' new homes by up to 20% has been out for consultation and at the time writing the sector is waiting for the decision as to how this product will work in reality.

Home ownership is the government's driver in housing at present believing more homes will be built, particularly Starter Homes, in the near future. If Starter Homes are to be considered Affordable Housing in the future, this will affect the council's current position of what we can provide on-site on new developments particularly impacting the rented element. The affects will need to be fully assessed as part of the SHMA alongside other home ownership products.

### 4.4 Planning obligations: changes to government policy

The government continues to reduce planning obligations on developers to incentivise development of new homes through a policy of no affordable housing contributions on sites of 10 or less dwellings or less than 1000sqm unless in a designated area (for Tewkesbury Borough this is AONB only).

For a rural local authority where much development comes through on small sites this will result in less Affordable Housing for Tewkesbury Borough. Housing services must work with planning and development management colleagues to ensure that both the JCS and Tewkesbury Borough Plan policies maximise affordable housing delivery.

The impact can be quite significant as we currently estimate that just under 12% of our Affordable Housing stock is in our most rural parishes.



## 5 Right to Buy

Although Right to Buy (RTB) applications fluctuate year on year in Tewkesbury Borough Council, the loss of housing stock puts pressure on our affordable housing supply no matter how many are bought. The removal of a rented home in Tewkesbury Borough impacts greatly on our ability to house those in housing need.

Since the transfer of the council housing stock to Severn Vale Housing Society in 1998, there have been 300 RTB sales (see Table 7).

*Table 7: Sales of Severn Vale Housing Society residential dwellings under Right to Buy from 1998/99 to July 2016*

Year End	N.o. properties sold	Year End	N.o. properties sold
2017 (to July 2016)	6	2007	3
2016	2	2006	7
2015	5	2005	11
2014	9	2004	23
2013	1	2003	32
2012	4	2002	32
2011	1	2001	32
2010	1	2000	67
2009	0	1999	68
2008	2		

Source: Severn Vale Housing Society dataset

According to ResPublica, the Right to Buy has increased the number of private landlords: *“The Right to Buy programme will undoubtedly have increased home ownership in the short term, but the long term housing landscape is more a story of replacing public landlords with private landlords, rather than with home owners.”* A ResPublica Essay, Unfinished Business: The ownership agenda, thirty years on, 2015<sup>20</sup>

### 5.1 Voluntary Right to Buy

In 2015, the government announced the extension of the Right to Buy to housing association tenants. The Voluntary Right to Buy (VRTB) is still being planned out along with housing associations and the National Housing Federation to ensure it scheme works effectively for housing associations and their tenants. In additional, the Autumn Statement 2016<sup>21</sup> stated that the pilot scheme will be extended:

*“The government will fund a large-scale regional pilot of the Right to Buy for housing association tenants. Over 3,000 tenants will be able to buy their own home with Right to Buy discounts under the pilot.”*

Housing associations are currently producing their sales policies in which they will details the principles for selling a rented home to an eligible tenant. Eligibility is yet to be determined by government. Tewkesbury Borough will need to be up to speed eligibility and understand each the sales policies that each housing association with stock in the borough are operating.

<sup>20</sup> ResPublica Essay, Unfinished Business: The ownership agenda, thirty years on, 2015

<http://www.respublica.org.uk/wp-content/uploads/2015/10/Unfinished-Business-1.pdf>

<sup>21</sup> Autumn Statement 2016 <https://www.gov.uk/government/publications/autumn-statement-2016-documents/autumn-statement-2016>

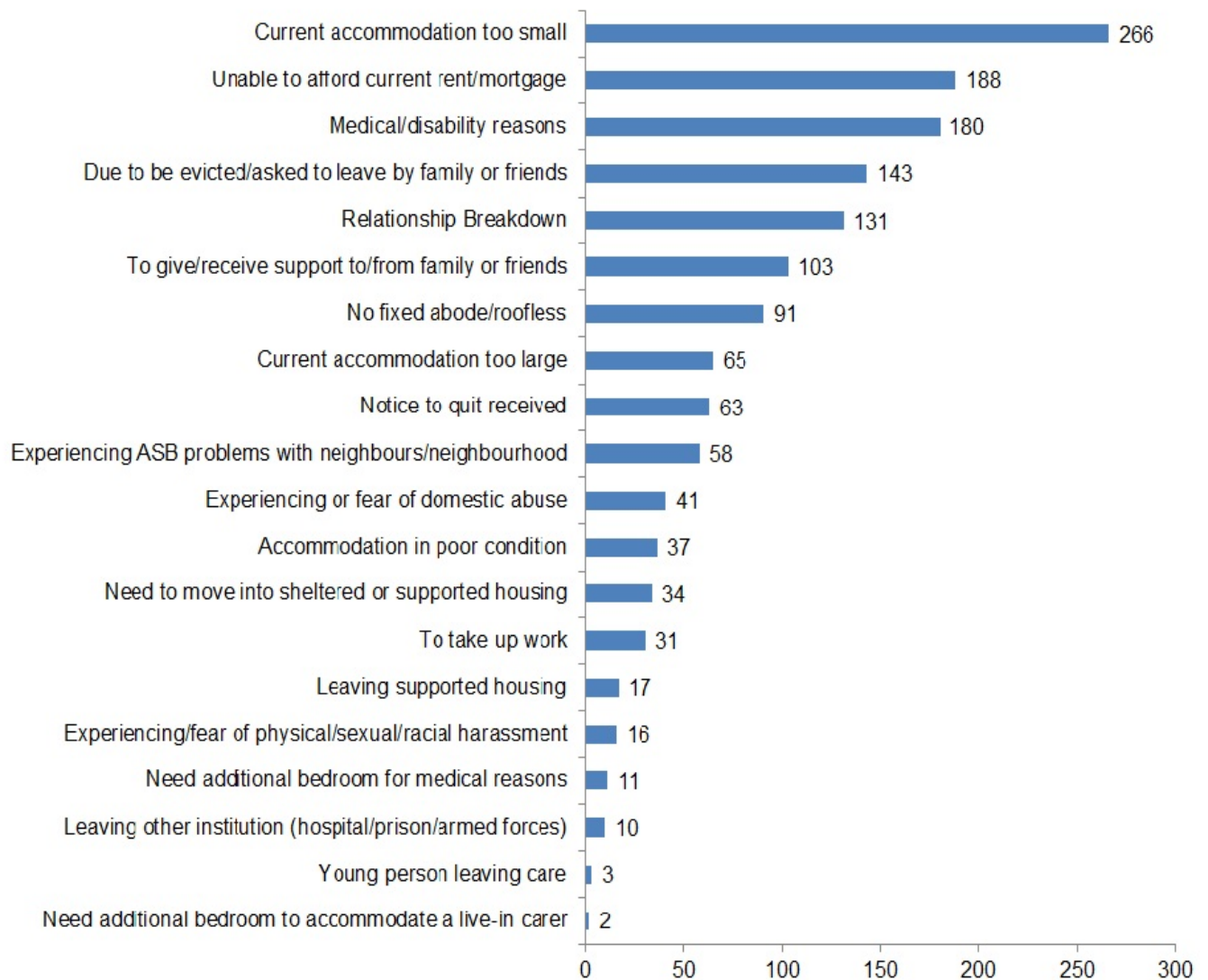
## 6 Housing Register (choice based lettings)

As at July 2016 there were 1,925 households registered for housing in Tewkesbury Borough on the Council's choice based lettings system, which is now known as Homeseeker Plus.

Households are able to tick a box or state the reason why they have applied to Tewkesbury Borough Council for housing. The majority of applicants stated their accommodation is too small.

'Other' (438) allows applicants to write in their circumstances but this is difficult to analyse. The reason typically fits into one of the tick box categories:

Chart 4: Main reason for applying to Homeseeker

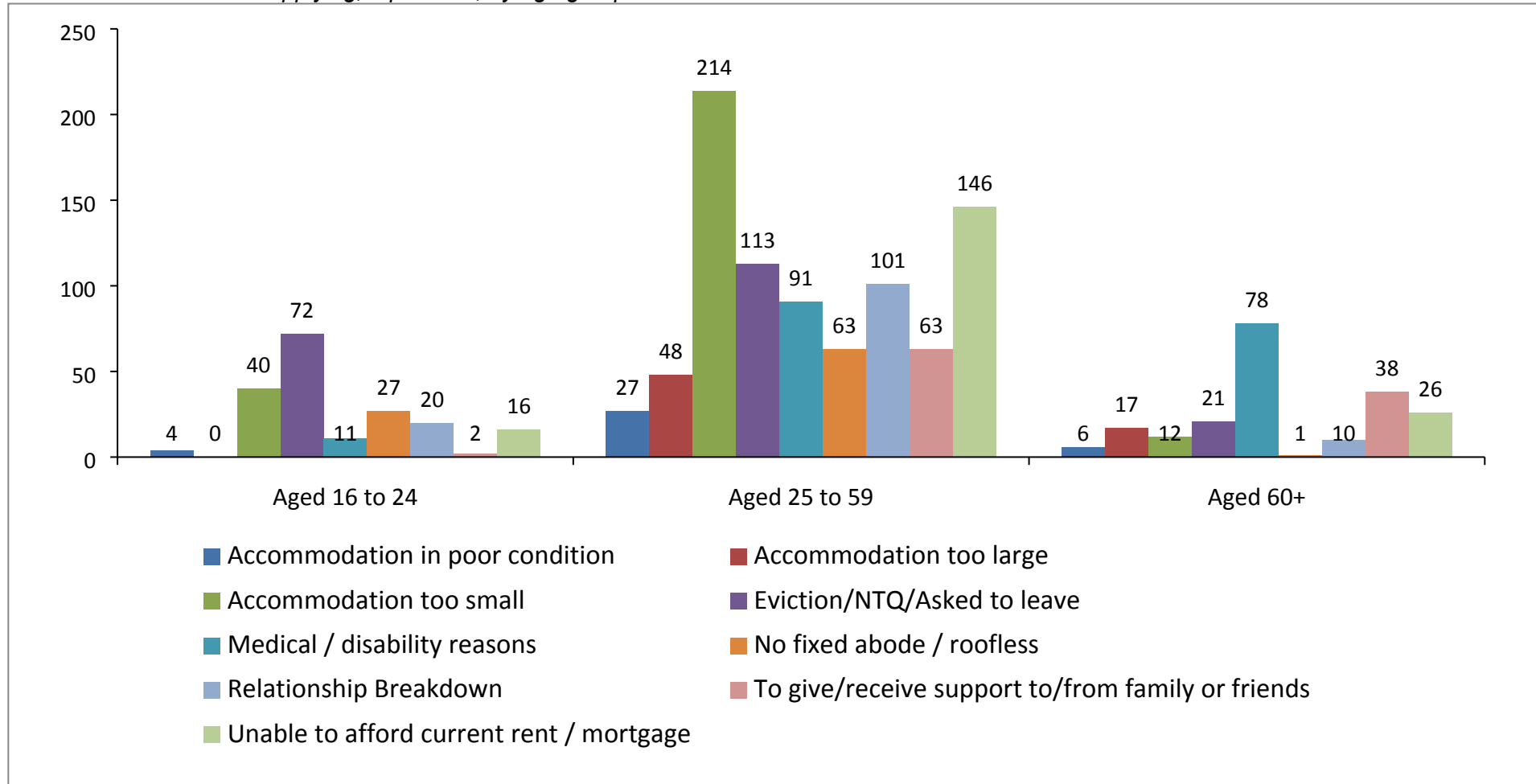


Source: Gloucestershire Homeseeker dataset July 2016

Chart 5 overleaf details the main reasons by age group. In summary:

- 66% of applicants are aged 25 to 59 living in accommodation that is too small for their needs or unable to afford their current property as the 2 most significant issues.
- For young people aged under 25 the majority have been asked to leave their accommodation.
- For older people aged 60+ the main reason is medical or disability reasons require them to move.

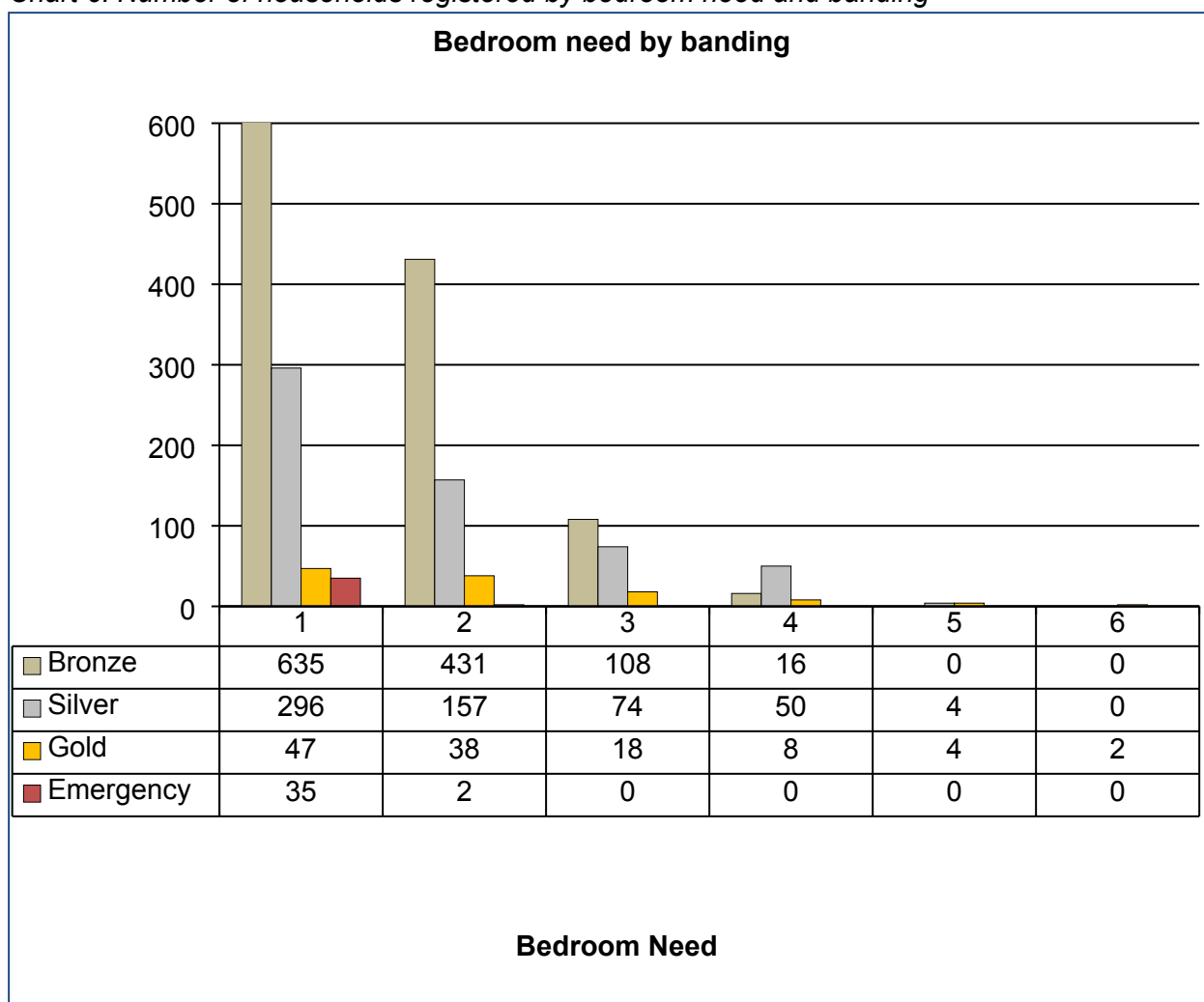
Chart 5: Main reason for applying, top issues, by age group



Source: Gloucestershire Homeseeker dataset July 2016

A third of all households registered in July 2016 were in 1-bed need in Bronze banding. Overall nearly 62% of the housing register applicants are in Bronze with little or no housing need. In addition Table 8 overleaf shows the bedroom need and banding as a percentage of the housing register.

Chart 6: Number of households registered by bedroom need and banding



Source: Gloucestershire Homeseeker dataset July 2016

Table 8: Households registered by bedroom need and banding as a percentage of all applicants

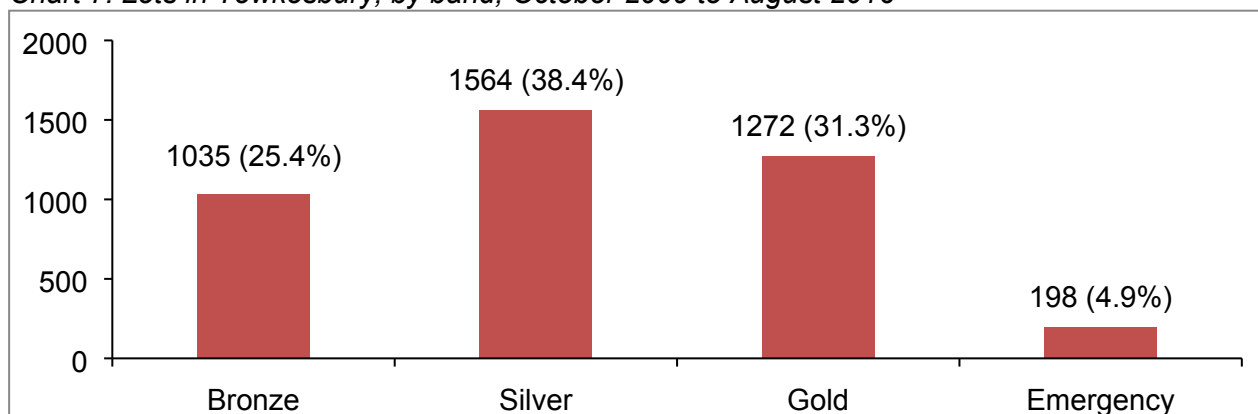
Band	Bronze	Silver	Gold	Emergency	Total
1-bed	33.16%	15.23%	2.39%	1.82%	52.60%
2-bed	22.30%	8.21%	2.13%	0.10%	32.74%
3-bed	5.56%	3.79%	0.94%	0.00%	10.29%
4-bed	0.83%	2.60%	0.00%	0.00%	3.85%
5-bed	0.00%	0.21%	0.21%	0.00%	0.42%
6-bed	0.00%	0.00%	0.10%	0.00%	0.10%
<b>Total</b>	<b>61.85%</b>	<b>30.04%</b>	<b>6.19%</b>	<b>1.92%</b>	

Source: Gloucestershire Homeseeker dataset July 2016

There have been 4,069 lets in Tewkesbury Borough from October 2009 to August 2016. Chart 7 shows the distribution across each of the bandings. When compared to the

percentage of applicants by band in Table 8 on the previous page, there is a good spread of homes let across the bandings in Tewkesbury Borough Council.

*Chart 7: Lets in Tewkesbury, by band, October 2009 to August 2016*



Source: Gloucestershire Homeseeker dataset July 2016

It is also useful to understand those households seeking a larger home, smaller home or same size home. Table 9 shows how many households currently registered have a calculated bedroom need that means their move would be like-for-like in terms of number of bedrooms, whether they'd be up-sizing to a larger property or downsizing to a smaller property.

In terms of whether a household is seeking a larger or smaller home or they require a like-for-like move, Table 9 below shows the bedroom need by house type required. In summary:

- 51% of households are in need of a 'like for like move' i.e. a 2-bed for a 2-bed. The majority of which, 50% are 1-bed need:
  - 214 (21%) of households in 1-bed need are seeking a home of their own (as they state they are living in a shared house or with friends/parents/relatives).
  - 19% of households in 2-bed need are seeking a like for like move; this may simply mean they live in a flat and are seeking a house with garden for example.
- 23% require a larger home (are up-sizing); 11 households are in need of a 5 or 6 bed home.
- 26% downsizing - the majority (61.8%) of which are in 1-bed need.

*Table 9: Bedroom need and current house type*

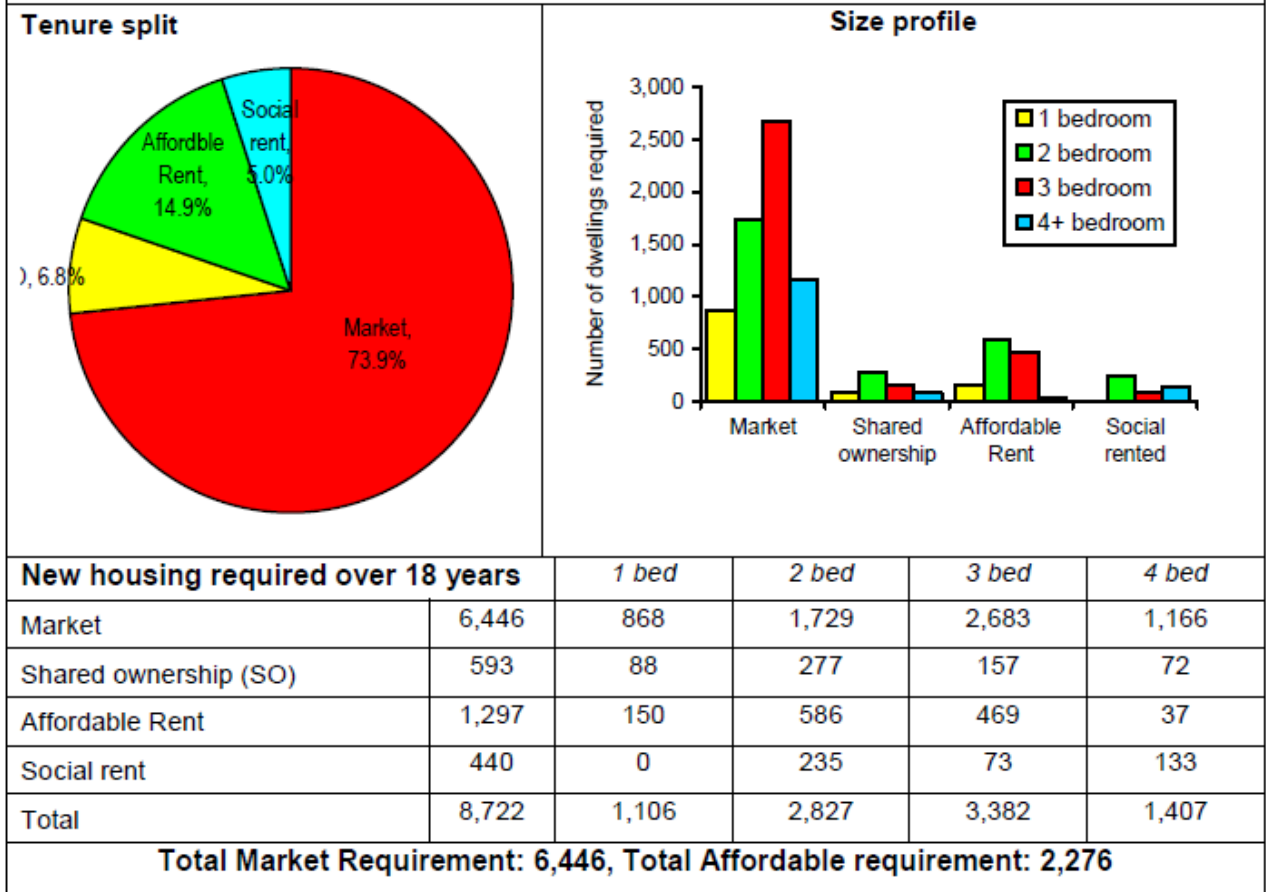
Bedroom Need	'Like for like' move	Up-sizing	Down-sizing
1-Bed	493	214	311
2-Bed	367	100	161
3-Bed	108	61	28
4-Bed	13	60	3
5-Bed	0	9	0
6-Bed	0	2	0
<b>Total</b>	<b>981 (51%)</b>	<b>446 (23%)</b>	<b>503 (26%)</b>

Source: Gloucestershire Homeseeker dataset July 2016

# 7 Profile of new accommodation

The SHMA 2014 informs us that Tewkesbury Borough requires a minimum of all new build housing to be 27% affordable housing. The assessment provides us with evidence of the affordable housing tenures and house types that the council should be negotiating on new developments to 2031:

Chart 8: Profile of new accommodation required in Tewkesbury (lower scenario)



Source: Gloucestershire Strategic Housing Market Assessment updated household dataset 2013

Over the last 8 years the affordable housing split overall in Tewkesbury Borough has been 64% social and affordable rented housing to 36% shared ownership on completed eligible sites. The percentage varies on a site by site basis depending on the constraints of the development such as the location of the site and local demand and specific housing need, i.e. bungalows and wheelchair accessible homes, and viability where a site may require an increase in homes for sale in order to achieve a policy compliant overall percentage of affordable homes.

The Council’s housing services team continues to negotiate a suitable percentage of rent and home ownership across appropriate house types and will continue with a flexible approach to achieving policy compliant developments to meet the housing needs of our borough. This is likely to mean that while the SHMA analysis guides our negotiations we must stray from these figures on occasions and when appropriate to create the best possible development for local people and taking into account the particular needs of our communities.