



# Boddington

Tewkesbury Borough

Parish Housing Needs Survey Report

October 2022

**GRCC**

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# 1. Executive Summary

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A Housing Needs Survey was undertaken by GRCC between April and June 2022, the report being finalised and issued in August 22. The results are valid for five years from the date of issue.

Boddington Parish has a population of 255 residents according to ONS Mid-Year Estimates for 2018. It is a largely agricultural area on the edge of Cheltenham, sitting either side of the M5 and to the south of the A4019. Situated in the village itself is the Anglican church of St Mary Magdalene, and there is a pub / restaurant The House in the Tree on the B4634.

Survey questionnaires were sent to 118 dwellings on the Council Tax register. The response rate was 21.2%.

The data shows the highest number of respondents were two person households and the biggest age group was 55-70. The majority of respondents have lived in the parish for over 20 years. 96% of respondents are home owners, either outright or with a mortgage. 14 respondents lived in 4+-bedroom houses. 100% use a car or motorbike to access services, with 88% of respondents travelling to Cheltenham (including retail parks) to access services.

Of the completed and returned surveys:

- **Two households require affordable rent homes**
- **Two households may be able to afford affordable home ownership**
- **Two households are under compulsory purchase and are therefore in housing need**

Considering the Housing Need Survey results and the Homeseeker Plus register together indicates that there are **2 households** with a local connection to Boddington Parish in need of affordable rented housing.

The data shows that, based on the average price (**£505,000**) of homes sold in Boddington Parish in the two years to end March 2022, a person in receipt of the median Tewkesbury District full-time income of £31,034 **would be unable to purchase an average priced property in the parish without a considerable deposit of around £380,864.**

The highest number of comments received on affordable housing felt that any need would already be covered by the planned new developments in the area. Two replies received expressed an interest in becoming involved in a community-led housing scheme.

\* ONS Annual Survey of House and Earnings for 2020 (provisional)

## 2. Introduction

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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.

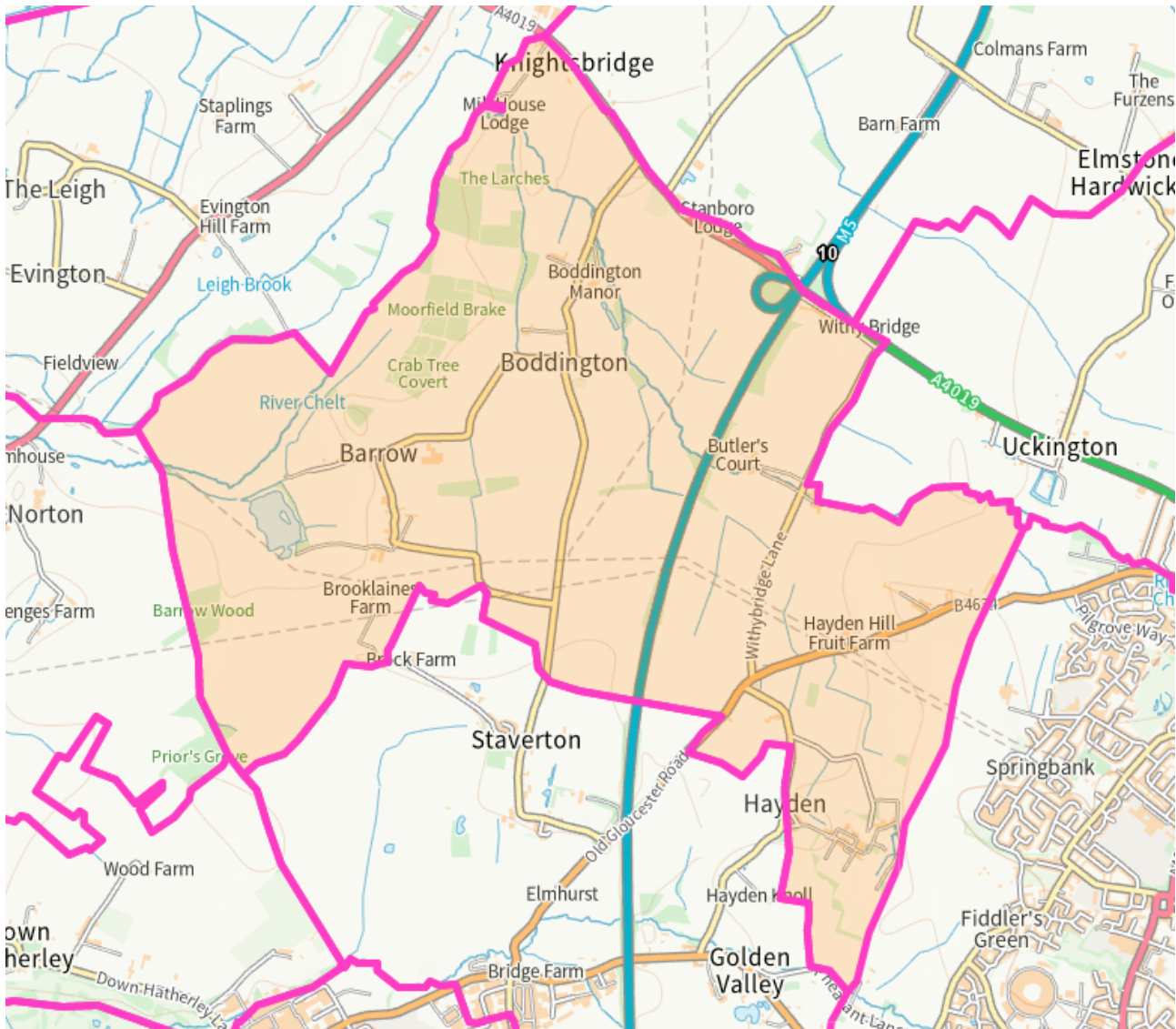
2.2 The Rural Housing Enabler (RHE):

- 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 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 date of issue (August 2022).

### 3. Parish Summary

Ordnance Survey map showing Boddington parish boundary.



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

3.1 According to Tewkesbury Borough Council there were 118 dwellings on the Council Tax register in March 2022. The ONS Mid-Year Estimates 2018 gives the total population of the civil parish as 255.

3.2 Boddington parish is a largely agricultural area on the edge of Cheltenham, sitting either side of the M5 and to the south of the A4019. Situated in the village itself is the Anglican church of St Mary Magdalene, and there is a pub / restaurant The House in the Tree on the B4634.

## 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 Boddington 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, Boddington Parish Council, and local residents upon request.

## 5. Survey Distribution and Response

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5.1 Questionnaires were sent by Royal Mail and addressed to the occupiers of 118 dwellings during the week beginning Monday, 25 April 2022.

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 27 June 2022 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 25 completed questionnaires were received at GRCC's offices. This equates to a response rate of 21.2%. For comparison, since 2009 GRCC has received response rates for parish housing need surveys ranging between 10% and 55%.

## 6. Key Findings

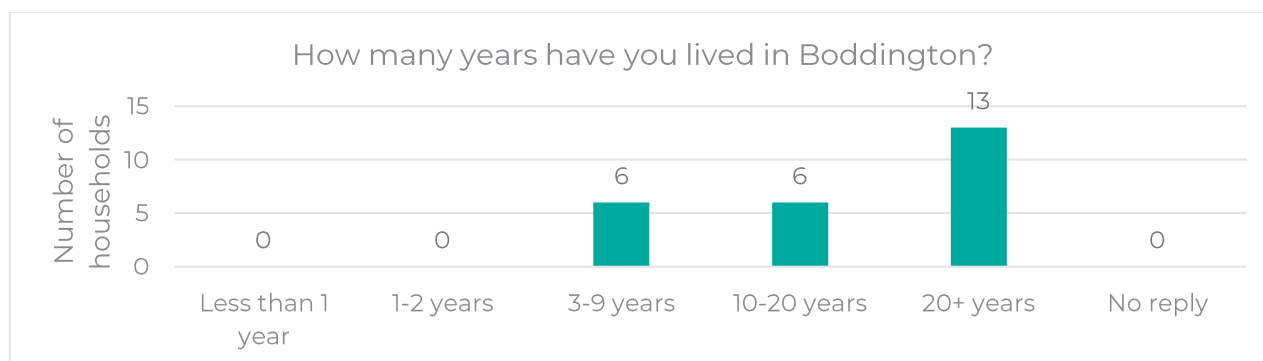
### Part A – You and Your Household

6.1 Below are the responses to questions in Part A.

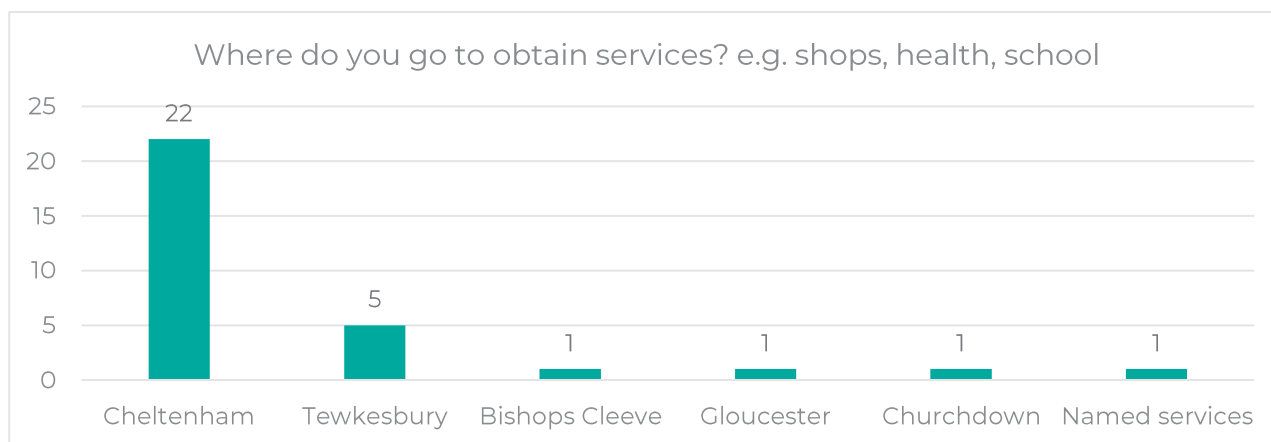
#### Question A1

Is this your main home?		
Yes	No	No reply
23	0	2

#### Question A2



#### Question A3



6.2 This was an open question with multiple responses given.

#### Question A4

How do you travel to these services?							
Car / motorbike	Lift (incl. taxi)	Bus	School bus	Community transport	On foot	By Bicycle	Other
25	1	4	1	0	0	2	1

6.3 Respondents were asked to tick all options which applied to their household so multiple responses were given.



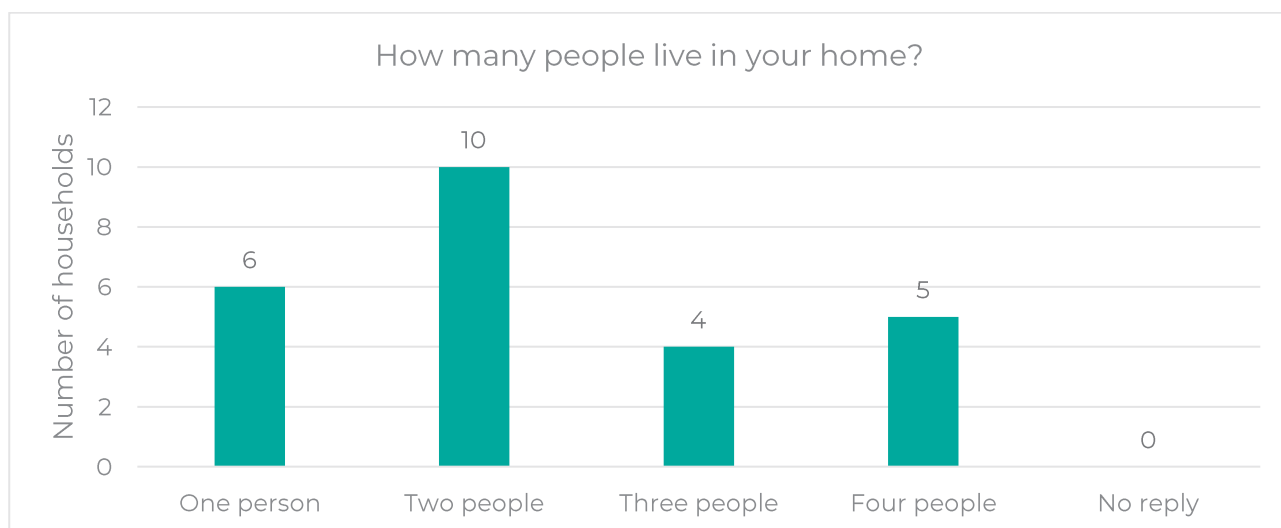
### Question A5

Is your home a ...					
House	Bungalow	Flat / apartment	Sheltered / retirement	Caravan / mobile home	No reply
24	1	0	0	0	0

### Question A6

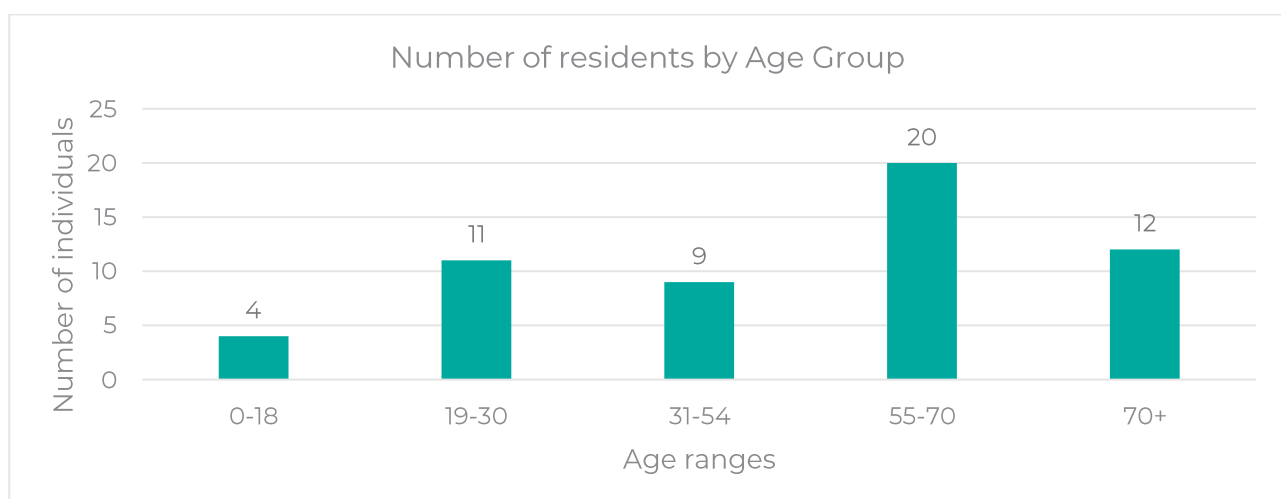
How many bedrooms does your home have?				
1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	No reply
1	2	8	14	0

### Question A7

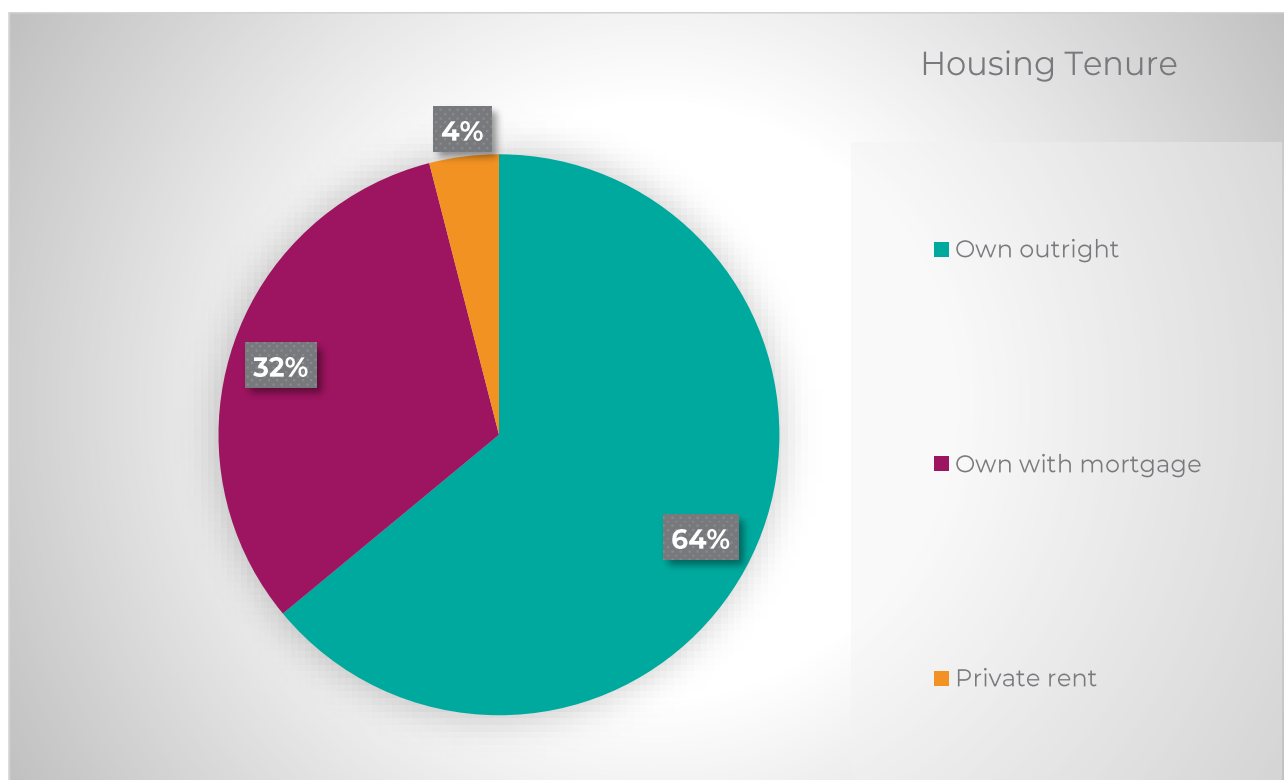


6.4 No respondents indicated that there are five or more people living in their home so this option has not been included in the above chart.

### Question A8



## Question A9



6.5 No respondents have a low cost / shared ownership home, have a home tied to a job, rent from the local authority or a housing association, or live with family / friends so these options have not been included in this chart.

## Question A10

<b>Has anyone from your family moved away from Boddington in the last 5 years due to difficulty finding a home they could afford locally?</b>		
Yes	No	No reply
2	23	0

## Question A11

<b>If a need is identified, would you support a small development (2-15 dwellings) of affordable housing for local people in the parish?</b>			
Yes	No	Maybe	No reply
7	10	7	1

## Question A12

6.6 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 25 possible respondents, eight replied to this question. Percentages below are out of 8.

6.7 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 responses
Near transport	2	25
For & against farmland / greenbelt development	2	25
Out of parish	1	12.5
Don't know	1	12.5
Other comments	2	25

### Question A13

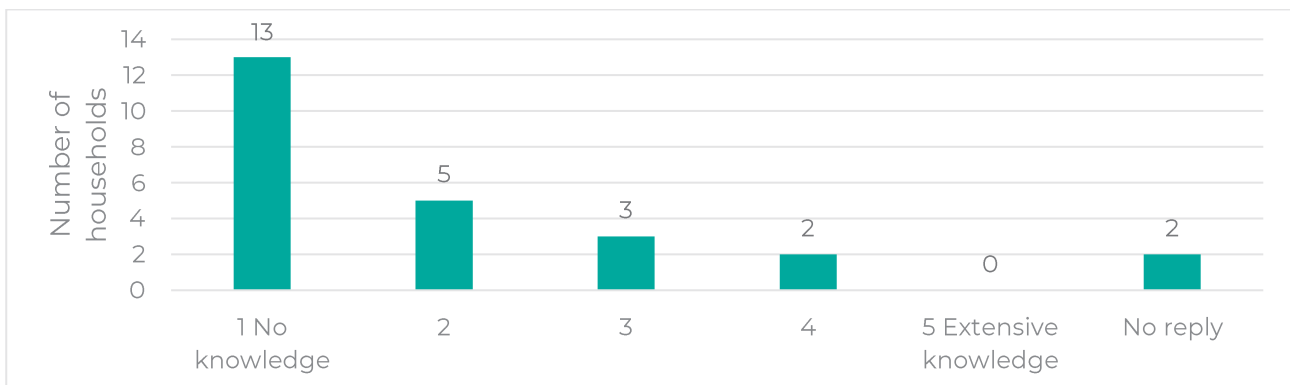
6.8 The question invites comments on the issue of affordable housing in the parish. Of the 25 possible respondents, eight replied to this question. The summary of responses by subject area is below. A schedule of all comments is listed in Appendix B.

Subject area	Number of comments
Covered by planned new developments	3
Pro affordable (with caveat)	2
Against build in Boddington	3

## Community-Led Housing questions

### Question A14

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



### Question A15

Have you ever been involved in a Community-led Housing project?		
Yes	No	No reply
0	23	2

### Question A16

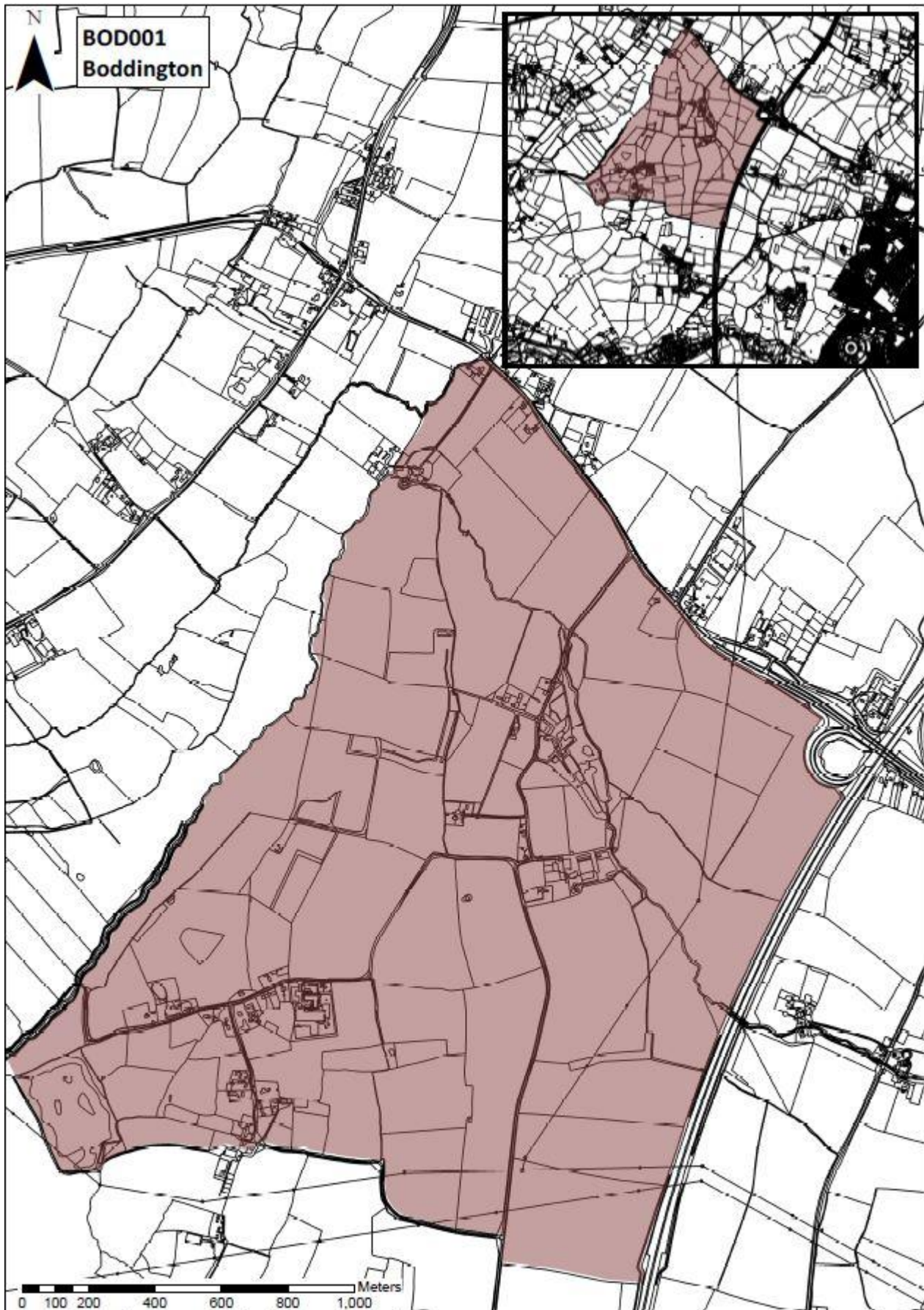
Do you think this approach to housing would benefit your community?		
Yes	No	No reply
7	12	6

## Question A17

<b>Would you be interested in being involved in a Community-led Housing project?</b>		
Yes	No	No reply
2	20	3

6.10 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.

Site submitted to Tewkesbury Borough Council as part of the Joint Core Strategy review.



6.11 Above is a site that has been submitted to Tewkesbury Borough Council as part of a wider Joint Core strategy review taking place over the coming years. The site has no formal planning for Housing.

## Part B – Housing Needs

### What is affordable housing?

6.12 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.*

6.13 7 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; 2 in one to two years; and 2 in three to five years from the date of the survey (April 2022).

6.14 One of those who responded to the survey has not been included in the assessment of housing need in the tables below because they did not provide enough information to assess.

6.15 According to information provided on their completed questionnaires two households require affordable rented housing. Two households seek to buy their own home and may be able to afford affordable home ownership.

6.16 The remaining two households are currently under compulsory purchase and would potentially be homeless, so are therefore in housing need.

6.17 Information about the two households requiring affordable rented housing is shown in the table below.

**Table B1: Households in need of affordable rented housing**

Household	Dwelling type & no. bedrooms	Connection with Boddington	Current tenure	Reason for moving	Where would you prefer to move?
Couple	2-bedroom house, bungalow, or flat	Currently lives in parish	Lives with friends / family	Need to set up independent home	Within borough (which includes parish)
Family	2-bedroom house	Currently lives in parish	Private rent	Need a larger home	Within borough (which includes parish)

6.18 Neither of these two households have indicated they are on Tewkesbury Borough Council’s housing register for rented housing (known as Homeseeker Plus).

6.19 Homeseeker Plus records 22 households actively looking for an affordable rented property in Boddington. Although none of these have an identified local connection to the parish.

6.20 Details of the two households seeking affordable home ownership are shown in the table B2 below.

**Table B2: Households in need of affordable home ownership**

Household	Dwelling type & no. bedrooms	Connection with Boddington	Current tenure	Reason for moving	Where would you prefer to move?
Single	2-bedroom house or bungalow	Currently lives in parish	Lives with friends / family	Need to set up independent home	No preference
Couple	2-bedroom house	Used to live in parish & has a close relative in parish	Private rent	Need to set up independent home	Within borough (which includes parish)

6.21 Details of two households under compulsory purchase and so potentially homeless are shown in table B3 below.

**Table B3: Households seeking alternative housing on the open market**



Household	Dwelling type & no. bedrooms	Connection with Boddington	Current tenure	Reason for moving	Where would you prefer to move?
Couple	3-bedroom bungalow	Currently lives in parish	Owns home outright	Compulsory purchase	Within borough (which includes parish)
Family	3-bedroom house	Currently lives in parish	Owns home outright	Compulsory purchase	Within borough (which includes parish)

## 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 sold in Boddington in the three years prior to 1<sup>st</sup> April 2022. These are shown in the following table.

Average prices of residential properties in Boddington sold in the last two years prior to April 2022 (according to HM Land Registry)

House type	Average Price (£)	Number of Sales
Detached	255,000	2
Semi-detached	265,000	2
Other	1,500,000	1
<b>All</b>	<b>508,000</b>	<b>5</b>

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

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



7.12 The distribution of dwellings by Council Tax Band for Boddington parish, Gloucestershire, and England is shown in the chart above. Boddington has a noticeably higher proportion of Band A properties than Gloucestershire, whilst the proportion of Band B properties is significantly lower than in Gloucestershire more widely and for England as a whole. The proportion of Band F and Band G properties is significantly higher than in Gloucestershire and England.

### Example Calculation for a Mortgage

7.13 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.

7.14 To afford the average priced dwelling (£508,000) sold during the past three years in Boddington a household would require a mortgage of £479,750, assuming they have a deposit of £25,250. Based on an interest rate of 4% and repayment over a period of 25 years, the monthly repayments would be £2,532. A larger deposit would reduce the size of the mortgage and hence a lower annual income could support the mortgage.

#### **Median gross annual earnings for residents in local authority areas**

<b>Area</b>	<b>Full-time employees £</b>	<b>Part-time employees £</b>	<b>All employees (full-time &amp; part-time) £</b>
Cheltenham	36,579	xxx	29,800
Cotswold	29,547	11,733	22,523
Forest of Dean	31,811	11,123	24,427
Gloucester	35,791	12,070	28,101
Stroud	33,552	12,711	29,249
<b>Tewkesbury</b>	<b>39,133</b>	<b>13,250</b>	<b>35,023</b>
Gloucestershire	35,043	12,682	28,776
South West	33,732	13,329	27,293
England	38,876	13,567	32,054

<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/datasets/placeofworkbylocalauthorityashetable7>

Source: ONS Annual Survey of Hours and Earnings for 2021 (provisional) [3]

The median gross annual earnings of residents in full-time employment in Tewkesbury Borough was £39,133 in 2021. This is higher than the corresponding Gloucestershire figure (£35,043), the figure for the South West region (£33,732) and the figure for England (£38,876). Bearing in mind that many people were on furlong and that could have an impact on the survey results.

Based on the average price (£508,000) of homes sold in Boddington parish in the last three years, a person in receipt of a mean Tewkesbury Borough full-time income (£39,133) would

**be unable to purchase an average priced property without a considerable deposit of around £351,468.**

- Many potential first time buyers struggle to meet the costs of buying their own home.

### Private rented

7.15 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 1-mile radius of Boddington in June 2022:

Property	Rent (pcm)
1-bedroom apartment, Cheltenham	625
2-bedroom terraced house, Cheltenham	825
2-bedroom terraced house, Cheltenham	900
3-bedroom end of terrace house, Cheltenham	995

7.16 Increasing the search area to a 3-mile radius brings in a greater area of Cheltenham and increases the number of properties available to private rent to 116, ranging from £375pcm for a double room in a house share to £5,250pcm for a 5-bedroom Regency terraced house.

7.17 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 in the table above is outlined below:

- 1-bedroom apartment - £21,428 income needed
- 2-bedroom terraced house - £28,286 income needed
- 2-bedroom terraced house - £30,857 income needed
- 3-bedroom end of terrace house - £34,114 income needed

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

7.18 The mean gross income of all employees in Tewkesbury Borough (both full-time and part-time employees) was £29,800 in the (provisional) 2021. Earnings by local authority <sup>[3]</sup> Someone in receipt of the mean gross income in Tewkesbury Borough would be able to afford to rent the 1 and 2 bed roomed apartment and not any of the houses within a 1-mile radius of Boddington.

## 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 Boddington 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 despite mortgage interest rates being close to a record low. In November 2017 the Bank of England base rate was raised from a then all-time low of 0.25% to 0.5%, and again in August 2018 to 0.75%. In March 2020 the Bank of England base rate was cut to a record low of 0.1% due to the Coronavirus pandemic but by May 2022 the base rate had risen to 1%.

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.

8.6 Currently Tewkesbury Borough Council do not keep accurate records of Affordable housing stock in each parish.

## 9. Conclusion

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9.1 Assessment of the information provided has confirmed that:

- Two households require affordable rented housing, neither of which said they are registered with Homeseeker Plus
- Two households may be able to afford affordable home ownership
- Two households are under compulsory purchase and so could potentially be homeless therefore have housing need

22 households are on Homeseekers Plus and have indicated a preference for the parish. However we are not able to identify from the data that these households currently meet the local connection. criteria.

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](http://www.homeseekerplus.co.uk). For affordable home ownership contract Help to Buy South. Tel: 0800 456 1188 [www.helptobuyagent3.org.uk](http://www.helptobuyagent3.org.uk).

9.4 For housing advice contact Tewkesbury Borough Council on tel: 01684 272212 or email [housingadvice@tewkesbury.gov.uk](mailto:housingadvice@tewkesbury.gov.uk).

## 10. References

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1. <https://landregistry.data.gov.uk/app/ukhpi/browse?from=2021-06-01&location=http%3A%2F%2Flandregistry.data.gov.uk%2Fid%2Fregion%2Ftewkesbury&to=2022-06-01&lang=en> accessed 16.08.22

2. [https://www.gloucestershire.gov.uk/media/2096653/localinsight-boddington-cp-li\\_glou\\_e04004392-20200310171429653.pdf](https://www.gloucestershire.gov.uk/media/2096653/localinsight-boddington-cp-li_glou_e04004392-20200310171429653.pdf) accessed 16.08.22

3

<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworking/hours/datasets/placeofworkbylocalauthorityashetable7> accessed 16.08.22

## Appendix A

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Below are verbatim responses to question A12: Please suggest a site where such a development could be built.

<b>Near transport</b>
Near to motorway access
Somewhere close to the Tewkesbury Road bus stop
<b>Out of parish</b>
Staverton
<b>For &amp; against farmland / greenbelt development</b>
<u>B</u> ut not on Green Belt land. Tewkesbury Borough / Chelt Borough seem to ignore climate change
Lots of farmland around
<b>Don't know</b>
We live in GL51 0SW – close proximity to the new proposed cyber park. We don't know the parish well enough to suggest a suitable site.
<b>Other comments</b>
Next to councillors properties so they can understand living next to council tenants
Difficult as majority of land owned by Robert Hitchens

## Appendix B

Below are verbatim responses to [question A13: If you have any comments on the issue of affordable housing in your parish please use the space below](#). Responses have been divided into suggestions by subject area.

<b>Covered by planned new developments</b>
Boddington is already flooded by new homes via the mega estates planned from GCHQ through to the 7,000 homes along the Tewkesbury Road
Boddington is mainly greenbelt and as such development should not be encouraged. There is housing being built in the parish off Old Gloucester Road, Hayden. I'm sure there will be affordable housing there in order to gain planning permission. That's plenty in Boddington parish in my opinion.
There is more new development in the surrounding areas to provide affordable housing without spoiling more greenbelt and habitats
<b>Pro affordable (with caveat)</b>
Fully support affordable housing, but there seems to be no balance. No concern about bio-diversity – just build, build, build
We consider that affordable housing, particularly in rural areas like ours, is an essential requirement to protect our community.
<b>Against build in Boddington</b>
Build elsewhere!!
Not required in our village
No local authority / council housing!!