



# Alvington

Forest of Dean District

## Parish Housing Needs Survey Report November 2021

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# Contents

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1. Introduction
2. Parish Summary
3. Aim
4. Survey Distribution and Response
5. Key Findings:
  - Part A – You and Your Household
  - Part B – Housing Needs
6. Affordability
7. Additional notes
8. Conclusion

Appendix 1: Suggestions for small development sites

Appendix 2: Comments on affordable housing for the parish

# 1. Introduction

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1.1 In September 2018 Gloucestershire Rural Housing Partnership (GRHP), whose members include Forest of Dean District 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 Forest of Dean District Council.

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

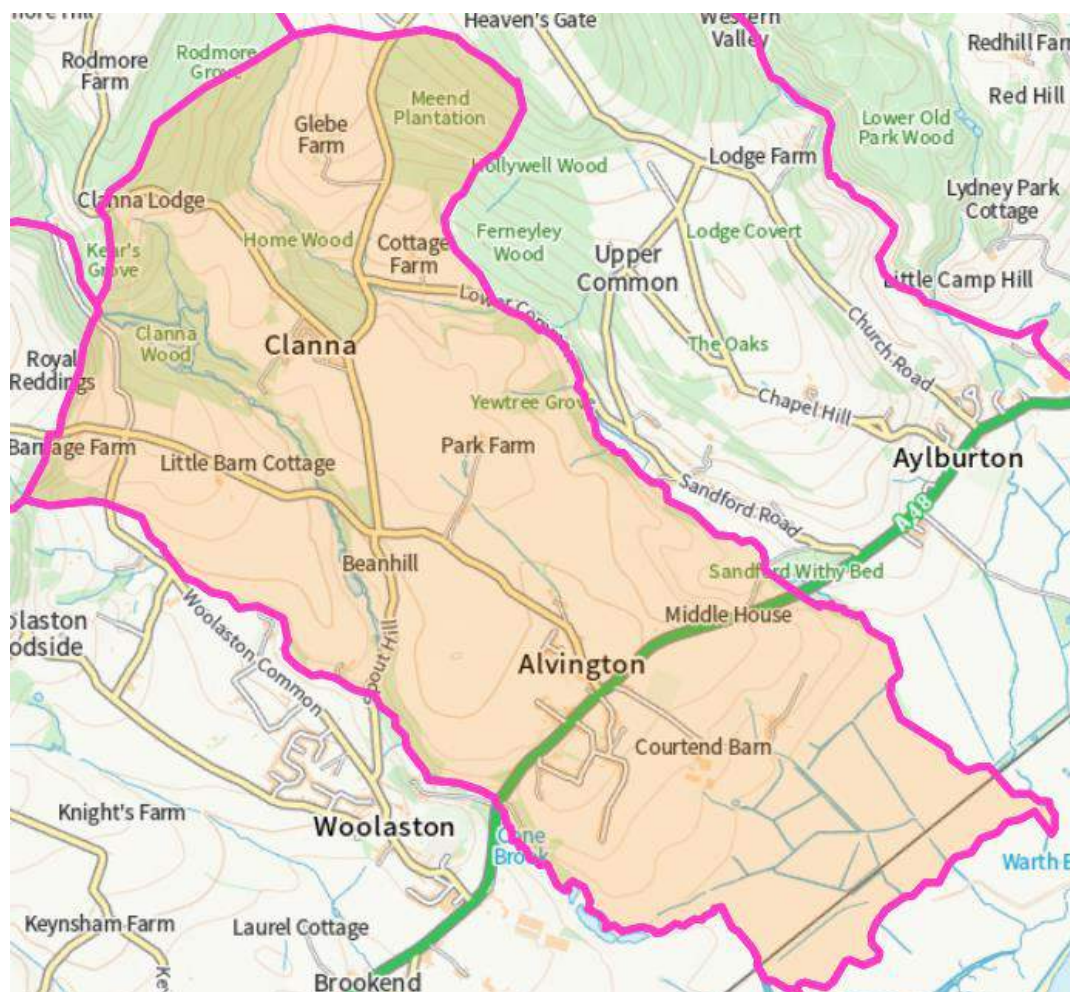
1.2 The Rural Housing Enabler (RHE):

- 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 several housing associations working in the county. GRCC's services are sometimes commissioned by private developers, landowners, and their agents.

1.3 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 Forest of Dean District Council and approved by them. This report is valid for up to 5 years from the survey (September 2021).

## 2. Parish Summary

Ordnance Survey map showing Alvington parish boundary.



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

2.1 According to Forest of Dean District Council there were 298 dwellings on the Council Tax register in February 2021. The ONS Mid-Year Estimates 2018 gives the total population of the civil parish as 565.

2.2 Alvington parish comprises the village of Alvington, situated either side of the A48 a few miles from Lydney, and a largely agricultural and wooded hinterland.

2.3 Facilities in Alvington include St Andrew's Church, Alvington Memorial Hall, two public houses (The Blacksmith's Arms and The Globe Inn), Swan House Tea Room, a petrol station and shop, a sports field, and allotments.

### 3. Aim

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3.1 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 Alvington parish.

3.2 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*

3.3 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, Forest of Dean District Council, Alvington Parish Council, and local residents upon request.

## 4. Survey Distribution and Response

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4.1 Questionnaires were sent by Royal Mail and addressed to the occupiers of 298 dwellings during the week beginning Monday, 13 September 2021. A further 16 surveys were sent to employers in the parish to distribute to their staff members.

4.2 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 31 October 2021 are included in this report.

4.3 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'.

4.4 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.

4.5 65 completed questionnaires were received at GRCC's offices. This equates to a response rate of 20.7%%. For comparison, since 2009 GRCC has received response rates for parish housing need surveys ranging between 10% and 55%.

## 5. Key Findings

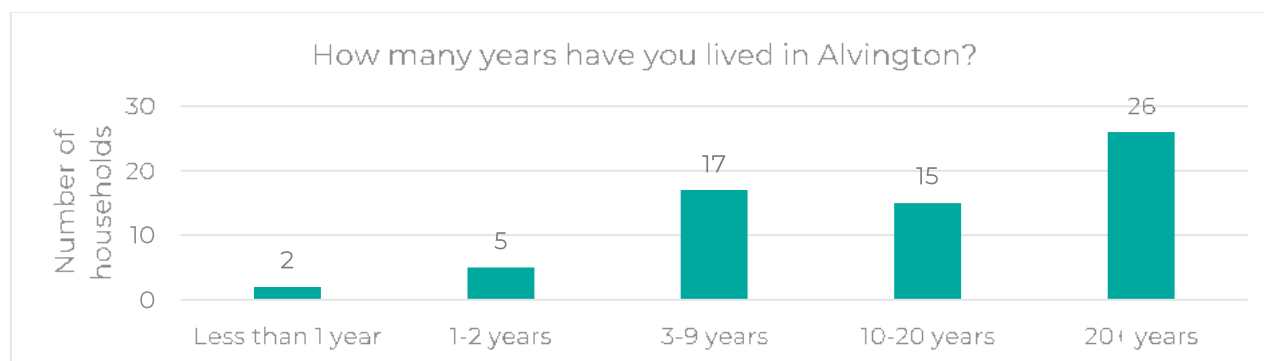
### Part A – You and Your Household

5.1 Below are the responses to questions in Part A.

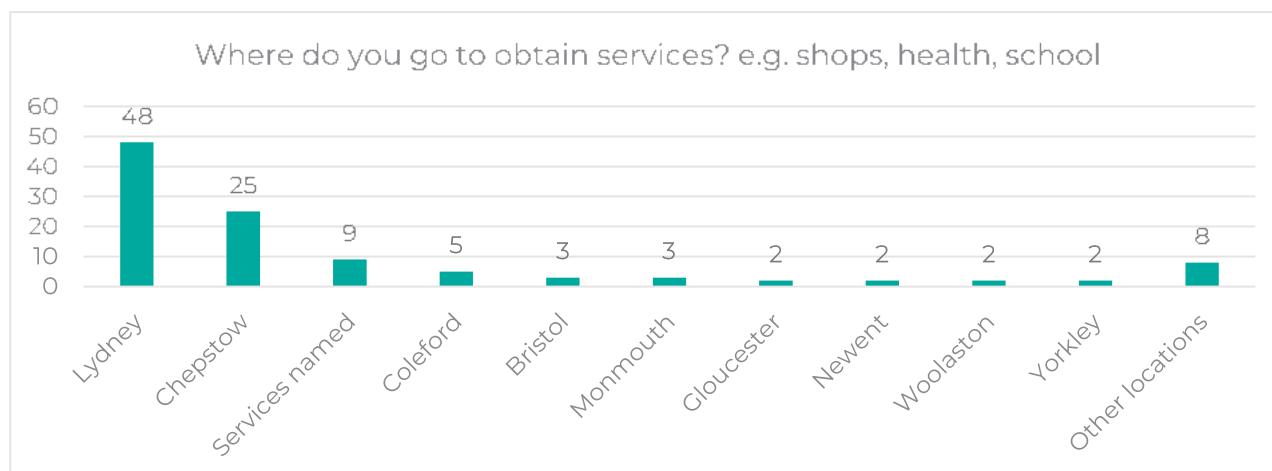
#### Question A1

Is this your main home?		
Yes	No	No reply
61	0	4

#### Question A2



#### Question A3



5.2 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
59	3	3	3	2	8	3	0

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

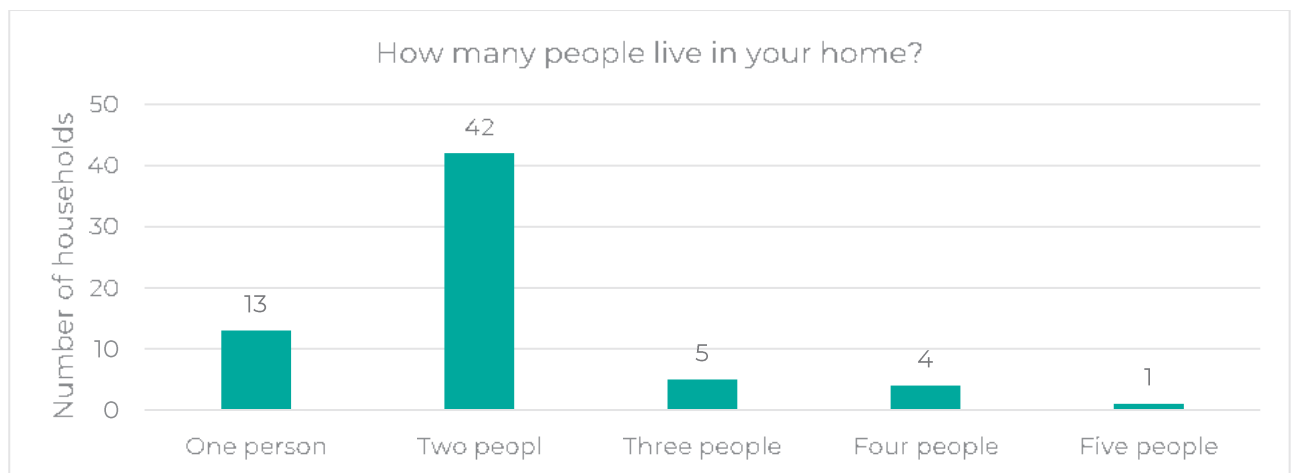
### Question A5

Is your home a ...					
House	Bungalow	Flat / apartment	Sheltered / retirement	Caravan / mobile home	Other
39	5	3	0	17	1

### Question A6

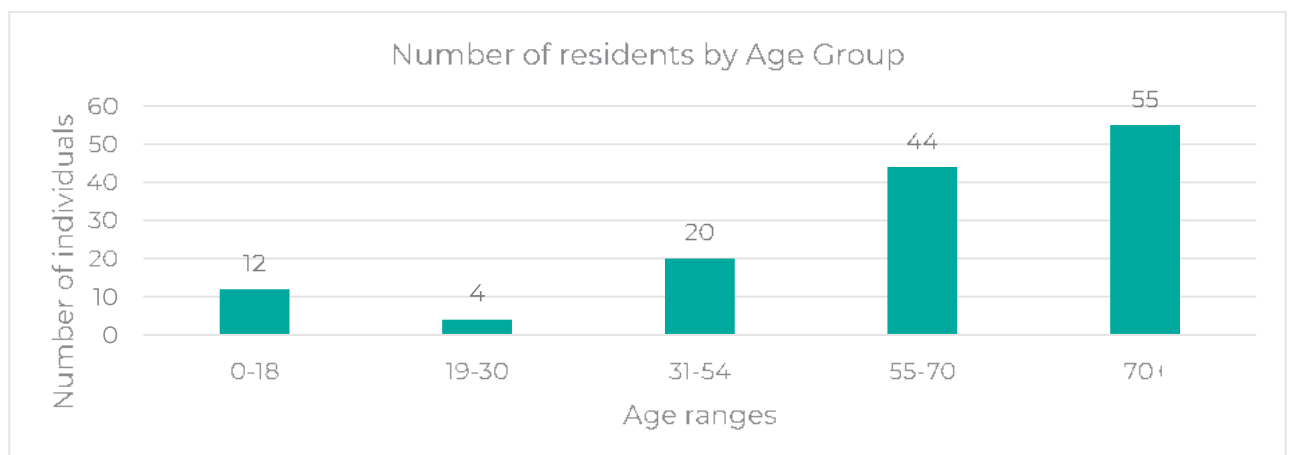
How many bedrooms does your home have?				
1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	No reply
4	21	24	16	0

### Question A7



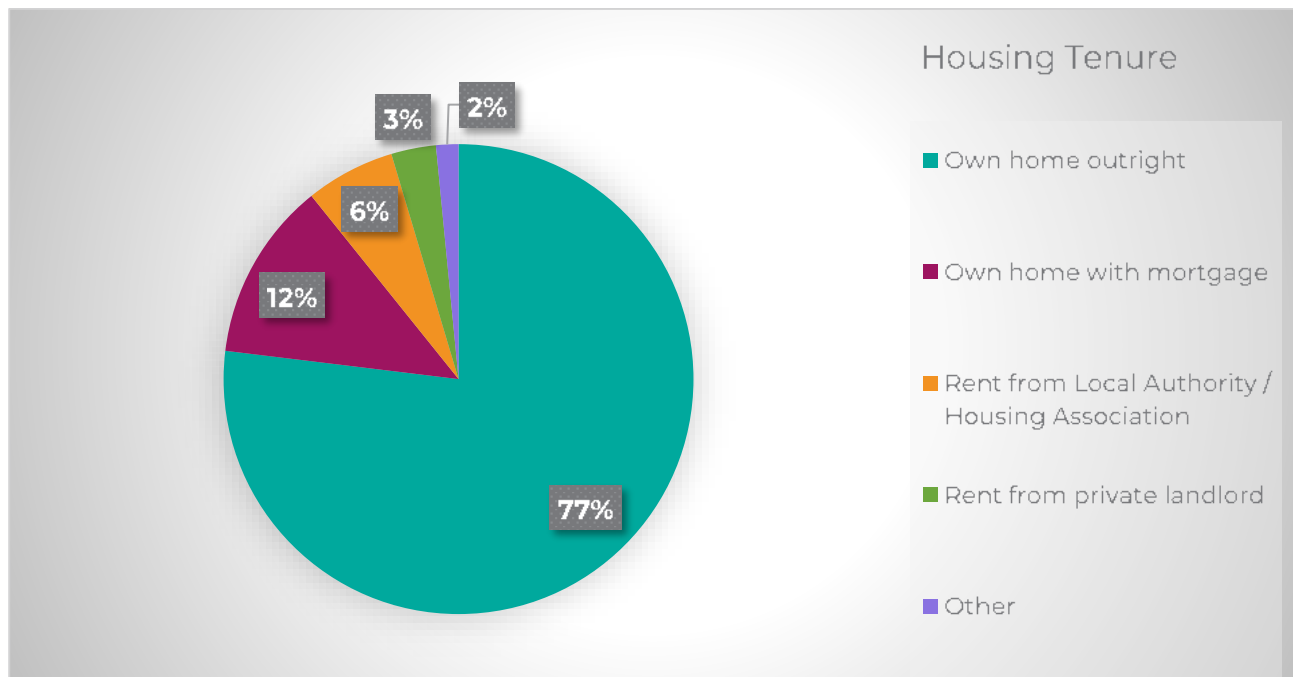
5.4 No respondents indicated that there are six or more people living in their home so these options have not been included in the above chart. All 65 potential respondents answered this question.

### Question A8





### Question A9



5.5 No respondents live in a shared ownership home, have a home tied to a job, or live with family /friends so these options have not been included in this chart. All 65 possible respondents answered this question.

### Question A10

Has anyone from your family moved away from Alvington in the last 5 years due to difficulty finding a home they could afford locally?		
Yes	No	No reply
1	59	5

### Question A11

If a need is identified, would you support a small development (2-15 dwellings) of affordable housing for local people in the parish?			
Yes	No	Maybe	No reply
32	16	15	2

### Question A12

5.6 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 65 possible respondents, 23 replied to this question. Percentages below are out of 23. Some respondents suggested more than one potential site so the percentages will not sum to 100.

5.7 The table below shows the most common areas suggested along with the numbers of 'Don't know' replies and responses against development. A schedule of all comments is listed in Appendix A.

	Number of comments	% of respondents
Clanna Road / Lane	5	20.8
Lydney area	4	16.7
Cross Stores	2	8.3
Village edges	2	8.3
Other	6	26.1
No suggestions / don't know	5	20.8

### Question A13

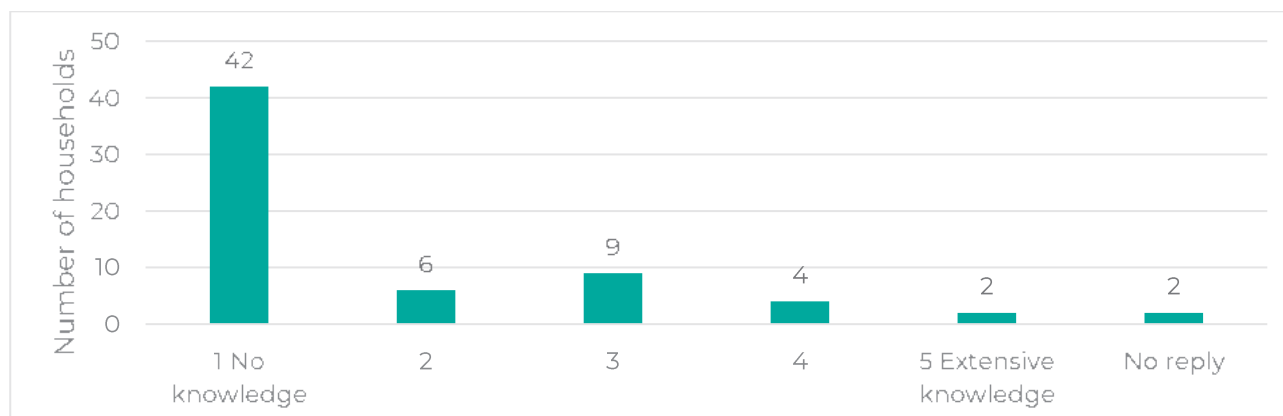
5.8 The question invites comments on the issue of affordable housing in the parish. Of the 65 possible respondents, 16 replied to this question. The summary of responses by subject area is provided below. A schedule of all comments is listed in Appendix B.

Subject area	Number of comments
Local connection	5
Infrastructure concerns	5
Brownfield development only	2
Other comments	4

## Community-Led Housing questions

### Question A14

5.9 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
1	63	1

## Question A16

Would you be interested in being involved in a Community-led Housing project?		
Yes	No	No reply
5	57	3

5.10 Those who ticked 'Yes' were invited to provide their contact details if they would like GRCC to get in touch about Community-led Housing.

## Question A17

Do you think this approach to housing would benefit your community?		
Yes	No	No reply
34	20	11

## Part B – Housing Needs

### What is affordable housing?

5.11 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.

5.12 9 households completed *Part B: Housing Needs* of the survey questionnaire and self-identified themselves in need of alternative housing. Of these, 1 indicated they would need to move within one year; 3 in one to two years; and 2 in three to five years from the date of the survey (September 2021). 3 households did not indicate when they needed to move.

5.13 3 of those who responded to the survey have not been included in these figures; 2 because they did not provide enough information to assess, and 1 because they want to move away from Forest of Dean District.

5.14 According to information provided on their completed questionnaires 1 household requires affordable rented housing. 1 household seeks to buy their own home and may be able to afford affordable home ownership.

5.15 Information about the household 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 Alvington	Current tenure	Reason for moving	Where would you prefer to move?
	2	Live in parish	Live with friends / family	Need to set up independent home	Within Parish

5.16 This household has indicated they are not on Forest of Dean District Council's housing register for rented housing (known as Homeseecker Plus).

5.17 A search of household applicants on Homeseecker Plus who have a local connection to the Forest of Dean District Council, found 10 households with a local connection to Alvington Parish seeking affordable rented housing. Of these 10 households, 8 households require a 1-bedroom property and 2 households require a 3-bedroom property

5.18 Taking the Housing Needs Survey and Housing Register together indicates that there are potentially up to 11 households with a local connection to Alvington seeking affordable rented housing.

5.19 Details of 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 Alvington	Current tenure	Reason for moving	Where would you prefer to move?
		Live in parish	Live with friends / family	Move to first home	Within District

5.20 Details of households seeking alternative housing on the open market are shown in table B3 below.

Table B3: Households seeking alternative housing on the open market

Household	Dwelling type & no. bedrooms	Connection with Alvington	Current tenure	Reason for moving	Where would you prefer to move?
Couple aged 31-54	3 bedroom house	Live in parish	Own with mortgage	Need larger home	Within district
Family (couple 31-54; 2m + 1 f 0-18)	4+ bedroom house	Live in parish	Own with mortgage		
Couple aged 70+	2 bedroom sheltered / supported housing	Live in parish	Own home outright	Need physically adapted home	Within district
Couple aged 70+	Bungalow, Sheltered / supported housing, or care / residential home	Live in parish	Own home outright	Need to be closer to carer / dependent	Within district

## 6. Affordability

6.1 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.

6.2 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.

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

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

### Home ownership

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

6.6 Using information gained from HM Land Registry, it is possible to obtain the average prices of properties sold in Alvington in the two years prior to October 2021. These are shown in the following table.

**Average prices of residential properties in Alvington sold in the last two years prior to October 2021 (according to HM Land Registry)**

House type	Average Price (£)	Number of Sales
Detached	513,125	4
Flat	77,500	2
Terraced	240,000	1
Other	645,000	2
<b>All</b>	<b>354,444</b>	<b>9</b>

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

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

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

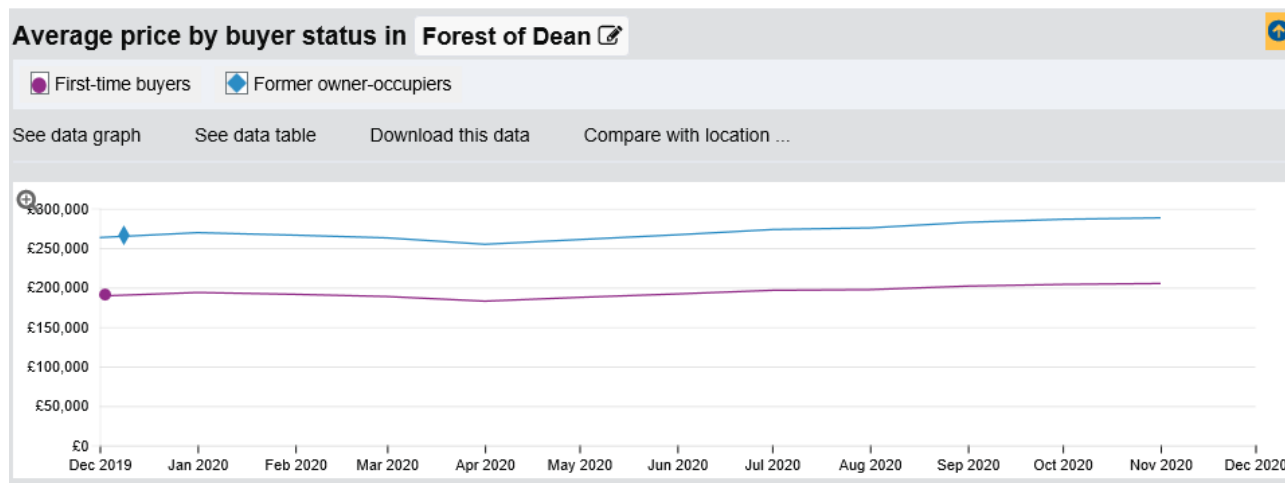
6.9 The average price of properties sold does not necessarily reflect the average value of all properties in the parish. In a small geographical area such as Alvington the numbers of sales can be small and consequently the average house prices can be skewed by one or two house sales if the property is of a very high or low value. According to HM Land Registry the

highest priced dwelling sold in the two years to October 2021 was £750,000 and the lowest priced dwelling was £65,000.

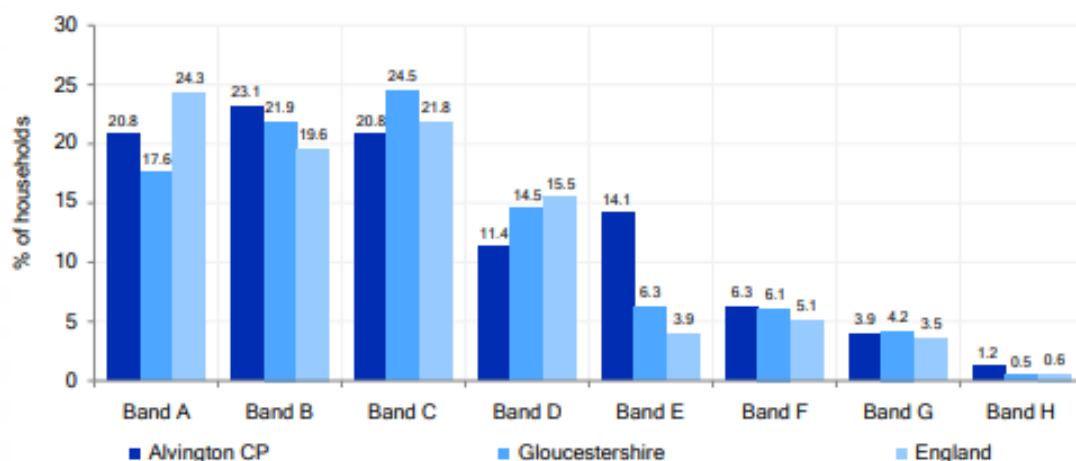
6.10 HM Land Registry tells us that the average price of new build residential properties in the Forest of Dean District was £296,381 in 2020, and for existing residential properties was £271,107.

6.11 HM Land Registry tells us that for the Forest of Dean District the average house price change was 7.7% for 12 months prior to November 2020.

Average price by buyer status in Forest of Dean District (UK House Price Index; data sourced from HM Land Registry)



Percentage of dwellings according to Council Tax Banding; data from Valuation Office Agency (2019)



6.12 The distribution of dwellings by Council Tax Band for Alvington parish, Gloucestershire, and England is shown in the chart above. Alvington has a higher percentage of Band A and B properties than the overall Gloucestershire figure, and nearly 65% of dwellings fall into Bands A to C. However, the proportion of dwellings in Band E is notably higher than both the Gloucestershire and England percentages.

## Example Calculation for a Mortgage

6.13 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.

6.14 To afford the average priced dwelling (£354,444) sold during the past two years in Alvington a household would require a mortgage of £336,722, assuming they have a deposit of £17,722. Based on an interest rate of 4% and repayment over a period of 25 years, the monthly repayments would be £1,778. 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*

Area	Full-time employees £	Part-time employees £	All employees (full-time & part-time) £
Cheltenham	33,670	10,010	26,172
Cotswold	29,895	11,149	26,338
<b>Forest of Dean</b>	<b>28,434</b>	<b>9,126</b>	<b>20,613</b>
Gloucester	26,078	8,975	21,866
Stroud	29,110	9,849	22,818
Tewkesbury	31,034	11,216	25,069
Gloucestershire	29,848	9,968	23,806
South West	29,037	10,218	22,922
England	30,670	10,468	25,095

*Source: ONS Annual Survey of Hours and Earnings for 2020 (provisional)*

- The median gross annual earnings of residents in full-time employment in the Forest of Dean District was £28,434 in 2020. This is lower than the corresponding Gloucestershire figure (£29,848), the figure for the South West region (£29,037) and the figure for England (£30,670).
- Based on the average price (£354,444) of homes sold in Alvington parish in the last two years, a person in receipt of a median Forest of Dean District full-time income (£28,434) would **be unable to purchase an average priced property without a considerable deposit of around £240,708.**
- Many potential first time buyers struggle to meet the costs of buying their own home.

## Private rented

6.15 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 5-mile radius of Alvington in November 2021:



Property	Rent (pcm)
1 bedroom apartment (Coleford)	£575
2 bedroom terraced house (Coleford)	£685
3 bedroom detached house (Tutshill)	£1,250

6.16 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:

- 1 bedroom apartment (Coleford) - £19,714
- 2 bedroom house (Coleford) - £23,486
- 3 bedroom detached house (Tutshill) - £42,857

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

6.17 The median gross income of all employees in the Forest of Dean District (both full-time and part-time employees) was £20,613 in 2020. Someone in receipt of the median gross income in the Forest of Dean District would only be able to afford to rent the 1 bedroom apartment in Coleford.

## Existing Affordable Housing Stock

### Re-lets of affordable housing rental stock in Alvington since 2019

Type of dwelling	Numbers
1 bedroom	9
2 bedroom	14
3 bedroom	11

6.18 In total, there are 34 dwellings for affordable or social rent, let by Two Rivers Housing Association, in Alvington parish. These are a mixture of flats, bungalows and houses

6.19 There have been 3 re-lets in the last two years – one 1-bedroom flat, one 2-bedroom house, and one 3-bedroom house. These are the latest figures available from Forest of Dean District Council.

## 7. Additional Notes

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7.1 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).

7.2 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.

7.3 Future housing development in Alvington parish should take account of future anticipated housing need as well as the number of households in immediate need.

7.4 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. However, 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. Conclusion

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8.1 Assessment of the information provided has confirmed that:

- **1** household requires affordable rented housing,
- **1** household may be able to afford affordable home ownership
- **4** households can afford market housing

**10** households are recorded on Homeseeker Plus with a local connection to Alvington. Considering the Housing Need Survey results and the Housing Register together indicates that there are **11** households with a local connection to Alvington parish in need of affordable rented housing.

8.2 This report is available to the public upon request from GRCC and Forest of Dean District Council.

8.3 Anyone in need of affordable rented housing should apply on Forest of Dean District Council's housing register, Homeseeker Plus [www.homeseekerplus.co.uk](http://www.homeseekerplus.co.uk). For affordable home ownership contact Health to Buy South. Tel: 0800 456 1188 [www.helptobuyagent3.org.uk](http://www.helptobuyagent3.org.uk).

8.4 For housing advice contact Forest of Dean District Council on tel: 01594 812308.

## Appendix 1

Below are verbatim responses to [question A12: Please suggest a site where such a development could be built.](#)

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

<b>Clanna Lane / Road</b>
Top of Clanna Lane
Land off Clanna Lane behind The Globe and garage
Planning has been granted on Clanna Road, although the site has weaknesses, nevertheless probably the best option
Opposite Garlands Road on Clanna Lane
Before you get to the end of Clanna Road on the left directly behind garage
<b>Lydney area</b>
Brownfield sites in the Lydney area
Brownfields around Lydney
Lydney Docks
Lydney (there are no services in the village)
<b>Cross Stores</b>
Cross Stores behind the old shop
Cross Stores Alvington and the land behind
<b>Village edges</b>
Both ends of Alvington there is land and then you would not have the normal issues of housing being built so close to other properties.
Possibly at the Lydney end of the village for access. The reason for this the Clana Lane leading to Garlands Road is already impassable due to parked cars using local businesses and the huge amount of large farm machinery Terrys and Sons using the country lane. There have been several accidents in recent times there.
<b>Other</b>
Somewhere sensible with easy access?
Field opposite Alvington garage
Chepstow (there are no services in the village)
Read Alvington NDP – approved version
Leave our village as it is. Just build on brown sites, plenty about

I would like to see more 'sensitive' infilling rather than whole field developments on the edges of the village. We have expected there to have been more development. There could be space for small houses around Knapp Lane for example: left of Knapp Bungalow, pleasant view, driveway to the right of Elan. Land opposite Nenuco changed hands a couple of years ago but nothing has been done with it. The orchard is an example but it's quite large, land to the right of the orchard. Village Hall when hall build on Rec.

#### No suggestions / Don't know

No suggestion

No

Not sure

Very few or no suitable land

No idea

## Appendix 2

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. Where a respondent made comments which cut across several areas, the comments have been divided between the two.

Local connection
We should have had this form before the Alvington Neighbourhood Plan because my children had to move away because there was no affordable housing
Long overdue, and for local people
My son who is 20 has joined the Navy. I am concerned when he leaves there will be no housing available for him in his price range.
My daughter and family live in the next village due to no suitable accommodation here. So I would welcome the chance that she may be able to return to our village.
Buildings for local people only
Infrastructure concerns
Main concerns with <u>any building</u> is the likelihood of flooding + the access / traffic on the small country lanes coming off the A48 – towards the Severn + back towards Clanna
Whilst affordable housing is good, the main shopping doesn't give for it
There is not enough infrastructure (shops, schools), utilities (gas, electric, internet, drainage) to facilitate more people in this area at present
No services, schools, shops, doctors, etc
Outline planning permission has been granted for 11 dwellings, <u>some</u> of which are 'affordable housing' in a field off Clanna Lane. Problems with this site include flooding, poor access for cars, poor public transport services, local schools being full up and a dangerous road (A48) to be negotiated. I believe the developer is trying to avoid providing / paying for a pedestrian crossing over A48 which is irresponsible & goes against one of the 21 stipulations for development of the site as stated by the authority which granted outline planning permission
Brownfield development only
Brownfield sites in the Lydney area
We should not be building on green areas. Disused areas should be developed e.g. Federal Mogul / Pine End at Lydney Docks
Other comments
No

Should help first time buyers not single parents with lots of children. There is nothing local for young children. More garage space or parking needed

Read Alvington NDP – Approved version

I think there is scope for a standard village house that could be pre-fabricated off site. It wouldn't need to be large. A two bedroom chalet bungalow with very high insulation standards could be part of a self-build / community / co-operative housing scheme. Small is beautiful!