

Avening

Parish Housing Needs Survey Report

March 2014



Martin Hutchings
Rural Housing Enabler

Gloucestershire Rural Community Council
Community House, 15 College Green,
Gloucester GL1 2LZ

Tel: 01452 528491 Fax 01452 528493

Email: martinh@grcc.org.uk

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1. INTRODUCTION

1.1 In November 2013 Avening Parish Council agreed to engage the services of the Rural Housing Enabler to carry out a local Housing Needs Survey.

1.2 The Rural Housing Enabler (RHE):

- is employed by Gloucestershire Rural Community Council, which is part of the national network of Rural Community Councils (ACRE - Action with Communities in Rural England).
- works closely with rural communities, housing associations, local authorities, other community organisations (including community land trusts) and landowners to meet the affordable housing needs of rural communities.
- is an independent advisor, although, the post is funded through contributions from Cotswold District Council, Forest of Dean District Council, Stroud District Council, Cotswold District Council and 7 housing associations.

2. PARISH SUMMARY

- The Census 2011 tells us 1030 people live locally in 420 households. This is an average 2.45 persons per household, similar to Gloucestershire as a whole.
- By road Avening is 5 miles from Cirencester, and 11 miles from Cheltenham. The nearest station on the national rail network is in Cheltenham.
- Avening has the following facilities: Primary School, village hall, public house, mobile library and play group. There is a direct bus service serving Avening with Nailsworth and Tetbury.

3. AIM

3.1 The purpose of the survey is to investigate and establish the affordable housing needs of people who live in or have close ties to Avening Parish. By comparing the established needs with the existing supply of affordable housing and the number of re-lets, we can estimate the number of dwellings, house types and tenure of new units required to meet the Parish's needs.

3.2 **Housing needs** can be defined as the need for a household to obtain housing which is suitable to meet their requirements in terms of:

- House type and accessibility e.g. house, bungalow, flat etc
- Size and number of rooms
- Location e.g. in relation to employment, schools, family, shops and public services etc

- Affordability
- Tenure, including security

3.3 The aim of the survey is to provide Avening Parish Council with an independent report of a robust nature based on evidence from reliable sources. This will assist the Parish Council to respond to any planning proposal that may come forward for additional housing within the parish.

4. SURVEY DISTRIBUTION AND RESPONSE

4.1 Upon Avening Parish Council's request questionnaires were sent out to every dwelling on the Council Tax register in Avening Parish from GRCC's offices by Royal Mail standard class during week beginning Monday 17th February 2014.

4.2 Householders were requested to return completed questionnaires to GRCC's offices in Gloucester in an enclosed freepost envelope.

4.3 Part A is entitled 'You and your household' and is for every household to complete. Part B is entitled 'Home Working' and is also for every household to complete. Part C is entitled 'Housing Needs' and is for households in housing need to complete. People were asked to provide their name and contact details if they would like further information on housing options. Personal details are neither presented in this report nor passed to a third party.

4.4 A total of 420 questionnaires were distributed.

- Everyone was asked to complete Part A and Part B of the form.
- If a household considered themselves in need, or likely to be in need of re-housing within the next five years, they were invited to complete Part C of the form.
- Households were asked to forward the questionnaire to anyone they knew of who had moved away but might wish to return to live in Avening .

There was a response rate of 36% with 149 completed replies. The rate of response is favourable compared to Bourton-on-the-Water 27%, Oddington 31%, Ebrington 40%; Stow-on-the-Wold 17%; Norton 36%; Kempsford 22%). Whilst the survey provides no direct evidence of the needs of those who did not respond to the questionnaires there are other useful sources that inform of housing needs i.e. the District Council's housing register (Gloucestershire Homeseeker), District-wide Housing Needs Survey 2009 and Gloucestershire Strategic Housing Market Assessment.

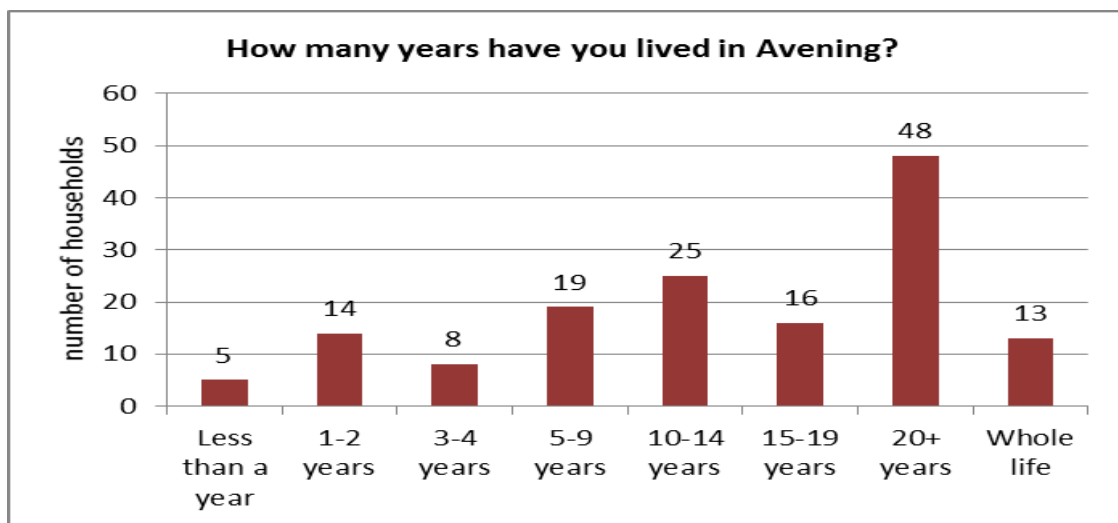
5. KEY FINDINGS

Part A – You and your household

5.1 All 148 respondents reported that their home in Avening was their main home. 1 respondent indicated they have a second home in Avening.

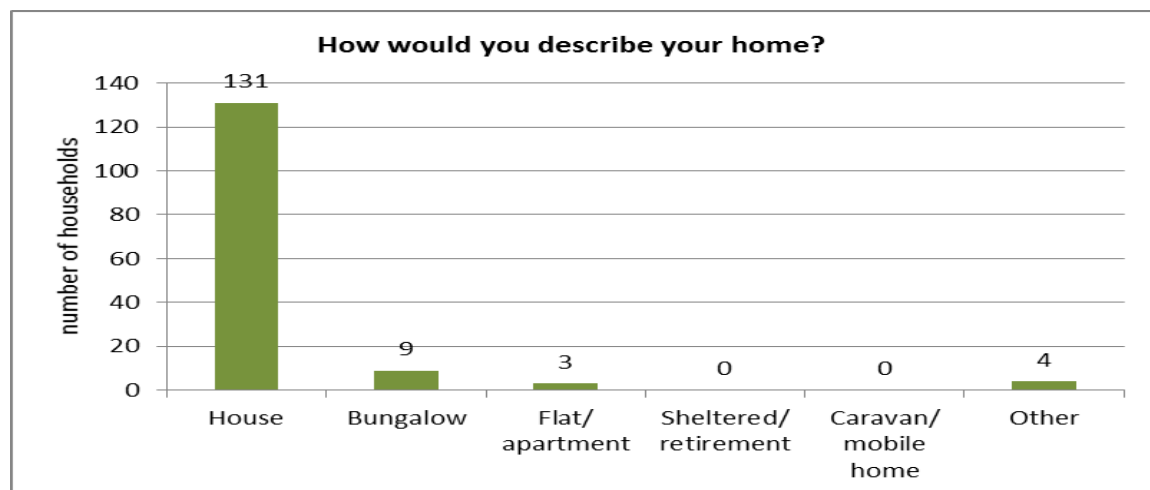
5.2 Table A below indicates the length of time respondents have lived in Avening . It shows that a 41% of respondents have lived in the parish for 20 years or more or their whole life. 17% of residents have lived in Avening for 4 years or less.

Table A – How many years have you lived in Avening Parish?



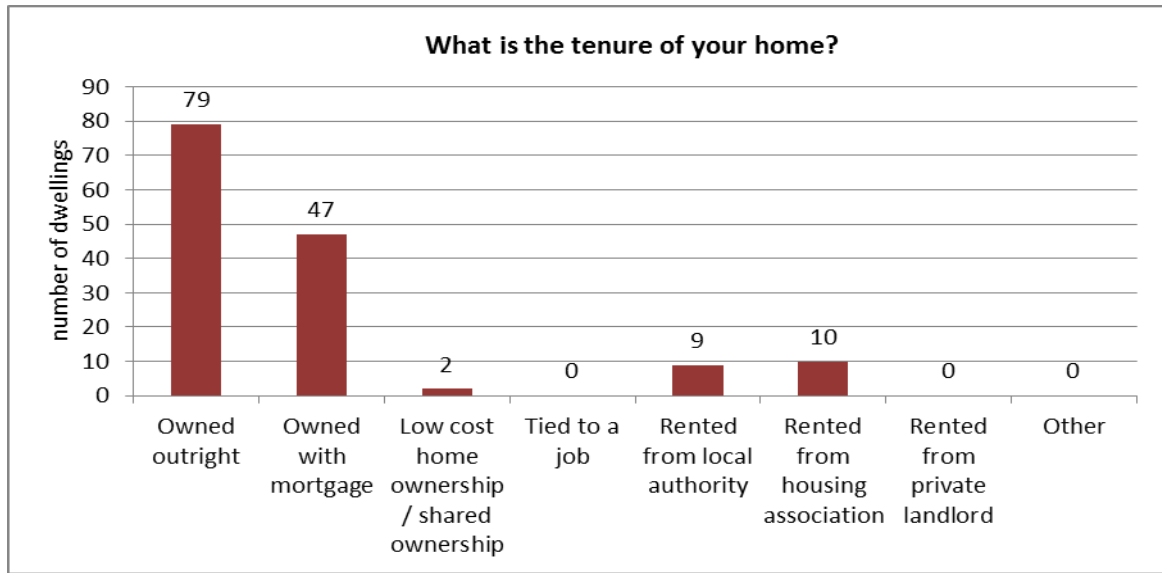
5.3 Question 2 asked people to describe their home in terms of house type. Table B below shows 89% of respondents live in a house, 6% live in a bungalow, 2% live in a flat and 3% live in 'other'. No one lives in sheltered housing or a caravan.

Table B – How would you describe your home?



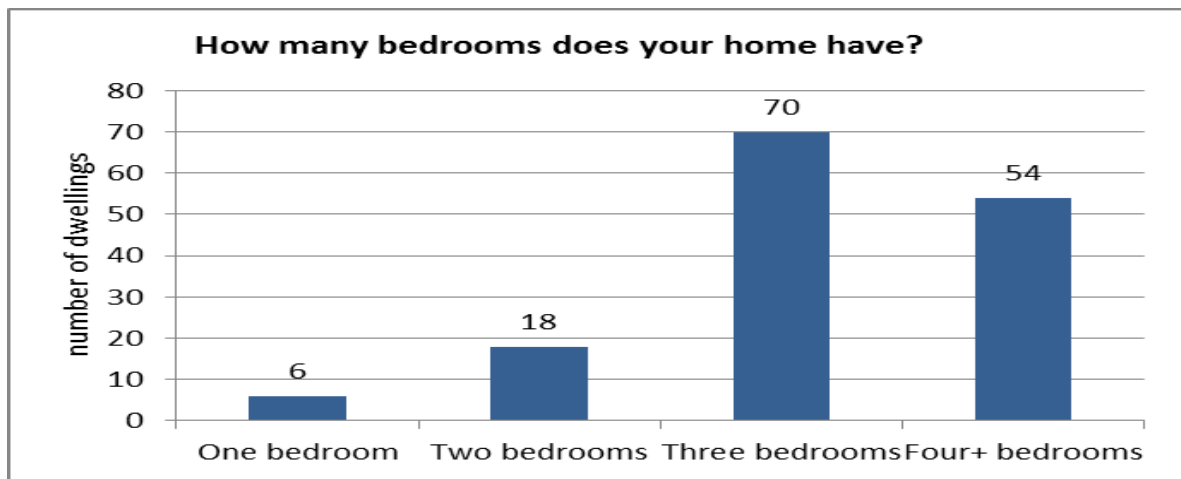
5.4 Question 4 asked the tenure of people’s homes. Table C below shows 85% of respondents in Avening are owner-occupiers, of whom nearly two thirds have no mortgage, and the remainder own their home with a mortgage. None live in private rented, none live in tied accommodation, 7% live in housing association rented housing and 1% live in low cost home ownership/ shared ownership.

Table C – What is the tenure of your home



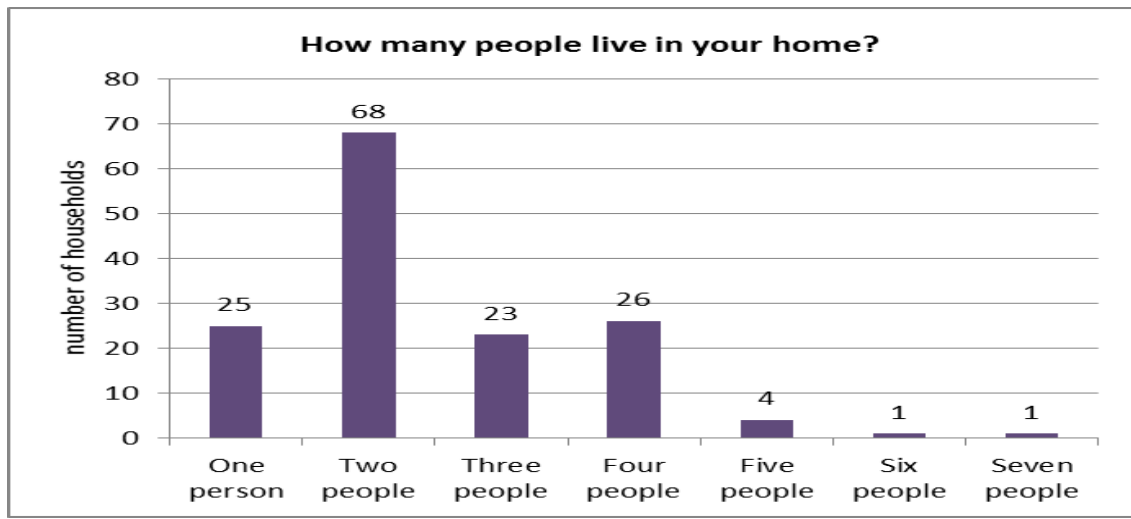
5.5 Table D below shows 83% of homes have three or more bedrooms, 12% of homes have 2 bedrooms, and 4% have one bedroom according to the survey response.

Table D – How many bedrooms do you have?



5.6 Question 4 asked how many people live in your home. Table E below shows 63% are 1 or 2 person households, 34% are 3 or 4 person households, 3% are 5 person households, 2% are 6 or more person households.

Table E- How many people live in your home



5.7 12 people said someone from their family had moved away from Avening in the last 5 years due to difficulty finding an affordable home locally.

5.8 Asked .. *'If a need is identified, would you support a small development of affordable housing for local people in the parish?'*, 44% of people indicated 'yes', 17% said 'no', and 30% said 'maybe'. 9% did not make an entry.

5.9 Asked.. *'Has your home been adapted to increase physical accessibility?'* , 6 people said 'yes'.

5.10 Tables F and G below compare age profiles between those who responded to the survey questionnaire Part 1 and Gloucestershire County Council's Maiden estimate for 2010.

Table F – Age distribution of respondents to survey questionnaire

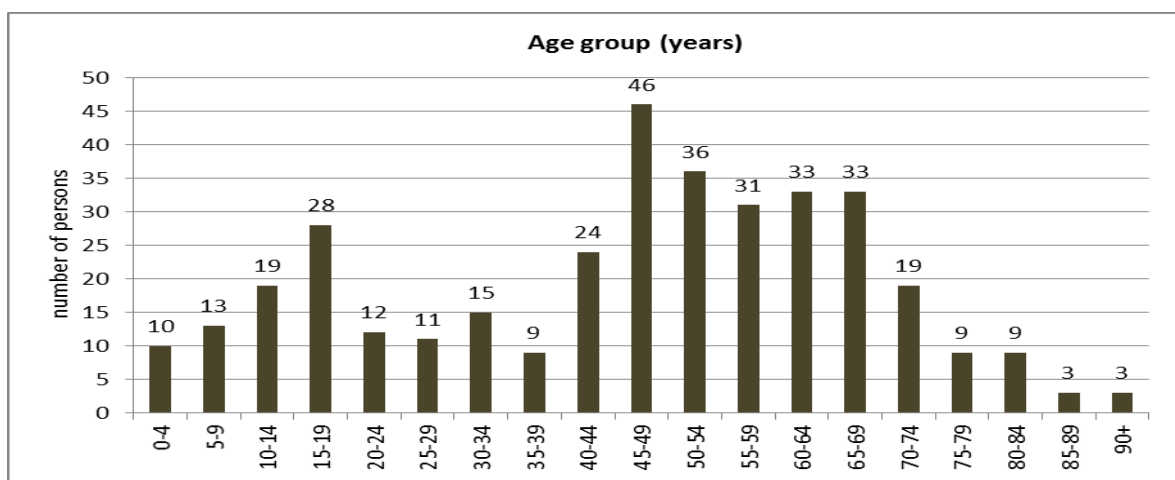
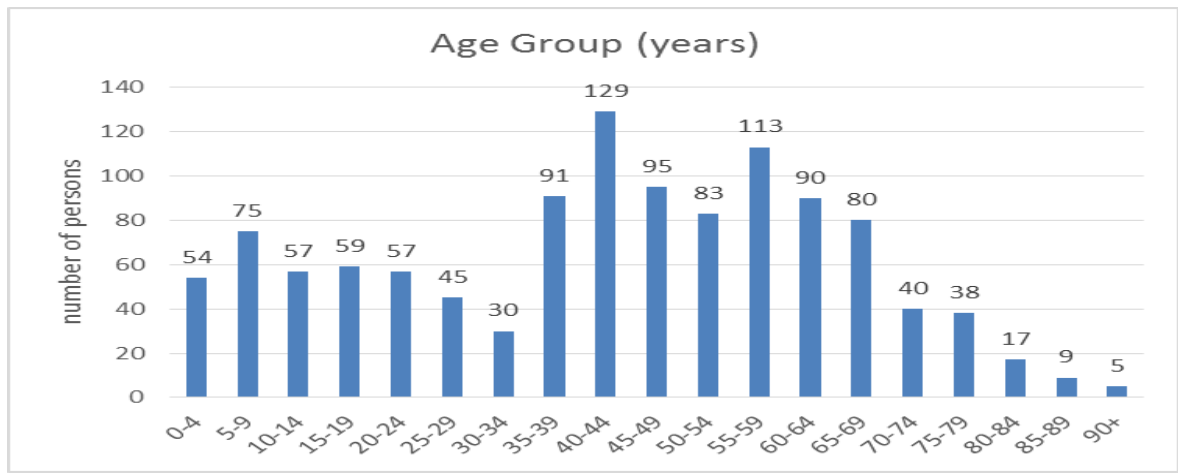


Table G - Age distribution of Avening according to Gloucestershire County Council Maiden estimate for 2010



5.11 The figures shown in Tables F and G demonstrate that for the most part people under the age of 45 years are underrepresented in the survey, and people of 45 years and over are over represented.

5.12 The following comments were received in response to the question 'Can you suggest a site where a development could be built (affordable housing?':

- No
- Fields in outskirts of village
- Old mill in centre of village, if access onto the High Street is safe & residents are happy with the development
- Extend Sunground
- Near The Quarries opposite golf course. Top of Tetbury Hill
- Nowhere. Near Gloucester or Cheltenham
- No room in Avening. Tetbury? Nailsworth?
- The field runs parallel to the play group
- Empty plot near top of High Street. Other infill sites would prefer small developments here and there rather than one estate.
- The village already has a large number of social housing
- Field just below TV mast. Field behind recycling bins
- The Cross
- Home Farm Trust Land near play group
- There are a number of small infill sites that could be suitable for individual developments but CDC policy is that Avening is not sustainable.
- The Mill
- Opposite western end of recreation ground on Rectory Lane
- Don't know
- Towards the end of Lawrence Road near the play group building where some affordable housing has already been built.
- High Street opposite number 14
- Old Quarries site when it is up for sale in Rectory Lane
- West End
- Field next to / below play group

- Mays Lane area
- There is a plot of land by play group, and also the top end of the park where there are a lot of mudjumps.
- Garden of Cross Inn
- Orchard in Rectory Lane
- The paddock next to the play group behind the houses
- Behind the houses on top of Tetbury Hill – or maybe the playing field or The Cross.
- land at The Sunground
- land by the play group at The Sunground, Avening
- convert the empty mill in the middle of the village
- small paddock opposite the old Police House in Nailsworth Road and Cross Inn car park.
- In fields West of Woodstock Lane
- Field next to play group
- Sunground garages

Comments

5.13 Below is a schedule of respondents' comments on affordable housing:

- Already a huge amount in Avening compared to other communities
- Understand the need for affordable housing, but consider that a development of 10 houses make less of an impact on a town than a small rural village
- From previous experience, so called 'affordable housing' is used as a loophole by developers to gain permission to build houses in attractive areas. This allows them to maximise their profits:- after being granted permission to build small, low cost houses they request variations and end up with a series of new executive houses.
- There is already a large amount of social/ affordable housing in Avening and very few facilities i.e. no shops etc
- No higher than 2 storeys
- Affordable housing is essential to support the natural growth of a village
- It must blend into the 'Cotswold' feel of the village
- I noticed some expensive cars parked outside the latest build of affordable housing
- The latest cottages, houses & flats near the playgroup are beautiful. Let that be the standard. Unfortunately 'affordable housing' which should be the locals does not always become available for them. Also affordable housing unless restricted is bought up by incomers.
- Surely we have large enough council estate for the size of the village
- I think that any new affordable housing should aim for the highest environmentally friendly impact. It should also be complemented by additional facilities e.g. attractive children's park – recreation (but small).
- Enough on Sunground as roads not adequate or maintained
- Affordable housing should be primarily for local people, not persons who really want to live in urban areas
- I find it hard to believe that people who have lived in Avening all of their lives cannot continue to do so when they are older. It makes me mad the way people from quite far away come into Avening to live. And some cause

disruption and are generally not nice people. It is awful for the people who have lived here years.

- I am in favour of affordable housing but it needs to be aesthetically nice to look at as well so it does not bring down the village. It would be good to offer it first to those with a connection to the village.
- No
- We need more affordable houses in the countryside for local people to remain the area of their choice
- In this area it is critical for people on incomes below the national average to have access to homes for rent or part buy
- Needs to be Cotswold Stone with enough parking as this is a real issue not only in Avening but everywhere these days. No 'town' looking houses.
- I believe the selling off of Council houses to tenants was a bad idea especially as the houses sold were not replaced for potential new tenants. It is therefore almost impossible to be granted affordable housing forcing people to look at the private rented sector where rents are very high and mostly unaffordable.
- Ensure it is affordable for young people and families
- I would prefer any housing to be offered for self-build rather than developed for 'affordable housing', as this encourages better design & sustainable housing stock, and commitment to the village. It also reduces the risk of importing troublesome families from outside the area.
- Improved access/ roads would need to be looked at before building. No village amenities and lack of parking spaces at present. Can Avening accommodate new houses/ more people?
- Any new housing should be built in a truly sustainable way, including high insulation values and low energy needs.
- We think it is very important to have affordable housing for young people
- Developments should be avoided on green field sites. Build within the existing village limits, look at converting existing buildings e.g. use the cross and build on its car park.
- Avening already contains a diverse selection of properties and it has previously supported a variety of conversions and development. Some of which have less than sympathetic to the surrounding area. It would be preferable if Avening could remain a village. |Parking for existing householders is already congested with vehicles on corners, junctions and pathways. Further development would compound d this existing issue.
- Infrastructure need to be in place where new affordable housing is to be place. Just building houses will cause major problems.
- Houses are being built here which are not affordable and the only people who can buy them are Londoners. I want to emigrate.
- Must be for local people only – not people relocated from elsewhere.
- This is not the most convenient place for social housing as the village does not have a regular bus service
- I think affordable housing should be aimed at local people being able to remain in Avening
- There is no point in building more affordable housing in Avening until/ unless a shop and/ or post office are provided in the village
- I am very happy with the amount of housing in Avening, and feel more development would over crowd our small village, and encroach on our poor facilities.
- I do not want any more cheap housing in Avening. I paid a great deal to live in a nice area and it's bad enough having that awful council estate here and I

cannot move my child to Avening school as its already over-run by children put here by the Council.

Part B - Home working

5.14 Asked ...'Do you or does any member of your household carry out any paid work from home?' 39 answered 'yes' and 25 answered 'no'.

5.15 Asked...'do you work for an employer or for your own business?' 14 answered 'for an employer', and 28 answered 'for my own business'.

5.16 Asked....'If you have your own business at home, what type is it?'

	Count
Crafts/Arts	7
IT/ Knowledge based	6
Design	3
Consultancy	13
Other	8
No reply	
	<hr/>
	23

6 respondents ticked more than one box

Other

1 x did not specify

Journalism and accounting

House parent

Running pubs

Gardening

Cleaning

physiotherapy

Farming

5.17 Asked... 'How many hours per week do you usually work from home?'

	Count
Less than 10 hours per week	8
10 to 24 hours per week	12
25 to 40 hours per week	10
More than 40 hours per week	8
No reply	6
	<hr/>
	27

5.18 Asked...'Would you like to work from home if you had the proper facilities to do so?' 17 answered 'yes', and 68 answered 'no'.

5.19 Asked... 'Whether or not you currently work from home, what working space do you/ would you require to enable you to undertake your work?'

	Count			
	Need & already have	Need but do not have	Do not need	No reply
Desk only	29	1	9	46
Room shared with living space	17	2	15	51
Dedicated room for working use only	24	14	8	39
External storage space e.g. shed or garage	17	7	20	41

5.20 Asked....'What communication services do you/ would you require to undertake your work?'

	Count			
	Need & already have	Need but do not have	Do not need	No reply
Telephone landline	53	1	1	30
Fax landline	49	2	2	32
Mobile	35	4	7	39
Broadband	58	2	1	24

Part C - Housing needs

5.21 34 households completed *Part C: Housing Needs* of the survey questionnaire self identified themselves in need of moving to more suitable housing in Avening Parish.

5.22 20 of the 34 respondents seeking to move home within Avening have indicated they have the financial means to afford suitable housing in the private sector. Account is taken of household's current tenure, deposit, income and maximum house purchase price or rent they could afford. Therefore, 14 respondents in need of affordable housing are the focus of this report.

5.23 Of the 14 households in need of affordable housing, 7 respondents indicated a need to move within 2 years, 7 respondents indicated a need to move between 2 and 5 years.

5.24 None of the 14 respondents in need of affordable housing indicated they were on the District Council's housing register (Gloucestershire Homeseeker) or South West Homes. These are comments made by persons in need of affordable, who answered 'no' and who were asked to explain why they were not on the housing register:

- No – nothing available

- No - building up a deposit first
- No - do not know how
- No - didn't know about it
- No - our situation has worsened due to recent redundancy
- No - student yet to find a job
- No - too young
- No - own home

5.25 People indicated the following reasons for needing to move home (some people gave more than one reason for needing to move):

- 3 households indicated a need for a move to cheaper accommodation
- 2 households indicated a need to move to smaller accommodation
- 3 household indicated a need to move to larger accommodation
- 5 households indicated a need to set up independent home
- 1 household indicated a need to move closer to employment
- 1 household indicated a need for more secure tenure
- 1 household indicated a need for physically adapted accommodation
- 1 household indicated a need to avoid harassment

5.26 Analysing the results of those in need of rented accommodation shows including where they would preferred to live in the parish of Avening:

- **Family with daughter aged 8 yrs**
- **Couple**
- **Single person with daughter from previous marriage**
- **Couple**
- **Single person**
- **Couple aged 66 yrs & 63 yrs**
- **Couple aged 59 yrs & 55 yrs**
- **2 x single people aged 59 yrs & 55 yrs**
- **Couple aged 62 yrs & 58 yrs**
- **Single person aged 18 yrs**
- **Single person aged 18 yrs**

5.27 Financial information provided on the respondents' questionnaires indicates that the following 3 households might be able to afford intermediate housing i.e. low cost home ownership:

- **Couple aged 27 yrs & ?**
- **Family with daughter aged 12 yrs**
- **Family with daughter aged 7 yrs**

6. AFFORDABILITY

6.1 A household's income, savings and the state of the housing market are key factors for assessing a person's need for affordable housing.

6.2 In simplistic 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 upon tenure there will be additional factors that will impact upon 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, legal fees, stamp duty tax, legal fees and search fees etc.

6.4 For rented, these costs may include: rent deposit and rent paid in advance.

Home ownership

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

6.6 Using information gained from HM Land Registry it is possible to obtain the average property prices in Avening .

6.7 The average price of properties sold in Avening in the 2 years to January 2014 are shown in Table H below.

Table H: Average Prices of residential properties in Avening sold in the period 2 years to January 2014 (according to HM Land Registry)

Average House Prices in Avening Parish (£)		
House Type	Price	Number of Sales
Detached	£365,178	7
Semi-detached	£188,000	2
Terraced	£217,333	6
Flats	-	none
All	£296,905	15

6.8 The number of house sales are for new and existing properties where the sale details registered with the Land Registry are inside Avening Parish.

- Figures were obtained from “www.rightmove.co.uk” with data supplied by HM Land Registry.
- There are sometimes delays in registrations of sales and this may result in under counting of property sales.

6.9 Unfortunately, the number of bedrooms in each property is not specified.

6.10 The average price of properties sold does not necessarily reflect the average value of all properties in the parish.

6.11 HM Land Registry tells us that the average price of residential properties sold in Gloucestershire is £173,030 in February 2014.

6.12 The latest figures show that for Gloucestershire there has been a small fluctuation in average house prices during 2011 and to 2014, and up by 1.9% over the 12 months to October 2013.

6.13 House sales volumes in Gloucestershire fell significantly from a peak of 1,475 in June 2007 to a low of 436 in January 2009. Sales numbers have recovered somewhat with 931 property sales in December 2013. Winter is traditionally a time of a lower number of house sales.

EXAMPLE CALCULATION FOR A MORTGAGE

6.14 Typically, a household can obtain a mortgage of 3.5 times their gross annual income, and in today's financial market would expect to pay a deposit of at least 15% towards the total purchase price.

6.15 To afford the price (£177,000) of the least expensive terrace house sold during the past 2 years in Avening a household would require at least £26,550 as a deposit, and their annual gross income for mortgage purposes would need to be at least £43,000.

6.16 At the time this report is published mortgage lenders currently offer first time buyers standard variable annual rate interest rates from a low as 4.5% APR upwards. Applying a 4.5% interest rate to a mortgage of £150,450 equates to £845.51 per month for a repayment mortgage (repayment of capital and interest) over a 25 year period.

Gross annual earnings for residents and employees in local authority areas

Area	Median gross annual earnings for residents (£)	Median gross annual earnings for employees (£)
Cotswold	17,948	16,651
Forest of Dean	20,833	19,364
Gloucester	19,630	20,615
Stroud	22,403	19,753
Cheltenham	22,039	19,740
Tewkesbury	19,937	23,321
Gloucestershire	20,651	20,018
South West	20,000	19,831
Great Britain	21,342	21,324

Source: Annual Survey of Hours and Earnings 2010, Office of National Statistics
Avening Parish Housing Needs Survey Report (March 2014)

- The median (50th percentile) in the table above shows gross annual earnings of residents in Cotswold District (£17,948) is lower than the corresponding regional (£20,000) and national figures (£21,342). However, the median for earnings of employees in Cotswold District (£16,651) is significantly lower than, the regional (£19,831), and the national figures (£21,324).
- Considering the average prices of homes sold in Avening Parish during the 2 years up to January 2014 someone in receipt of a median income in Cotswold District (£17,948) would be unable to purchase a property without a substantial deposit.
- Many potential first time buyers struggle to meet the costs of buying their own home.

Private rented

6.17 Information gained from 'Rightmove.com' tells us these are the starting prices for rents for the following property types in March 2014:

1 bedroom flat (Avening).....	£525 per calendar month
2 bedroom house (Longford Mills).....	£750 pcm
2 bedroom house (Nailsworth)	£575 pcm
3 bedroom house (Nailsworth).....	£650 pcm
3 bedroom house (Tetbury).....	£700 pcm

6.18 It is generally recognised that a household's housing costs should not exceed 25% of a household's gross income. Based upon this assumption a minimum gross annual income required to afford the rent on the above properties would be £31,200 for a three bedroom house. Of course, the rent does not include running costs e.g. council tax, fuel bills etc.

6.19 By comparing the monthly costs of private rented property with home ownership, it is substantially less expensive to rent than to buy a similar starter-type home.

What is affordable rented housing?

6.20 Traditionally the levels of rent that housing associations have been able to charge have been controlled by *Homes and Communities Agency*. These rents are known as *target rents* and are subject to the national Housing Benefit scheme.

6.21 The *target rents* of properties let by Housing Associations are controlled by the Tenants Services Authority, the regulatory agency of registered providers of social housing in England. Rents are calculated according to a formula based on relative property values and relative local earnings.

6.22 A household's entitlement to housing benefit takes into account a household's size, income, savings and other circumstances, may entitle a household to a financial contribution of a sum up to the entire rental charge.

6.23 The Coalition Government has introduced *affordable* rents for council and housing association rented properties. The *affordable* rents are up to 80 per cent of market rents. For some areas of Gloucestershire that means *affordable* rents will be significantly higher than traditional *target* rent levels.

7. EXISTING AFFORDABLE HOUSING STOCK –

7.1 Avening parish currently has a total of 80 affordable dwellings (including 76 for rent and 4 low cost home ownership).

Affordable housing stock in Avening

Landlord	Tenure	1 bed flats	1 bed bungalows	2 bed bungalows	2 bed houses	3 bed houses	4 bed houses	Total
Bromford Homes	rented	16	4	2	0	36	3	61
Gloucestershire Rural Housing Association	rented	0	0	0	5	0	0	5
Raglan Housing Association	rented	7	0	0	0	3	0	10
Cotswold District Council	Equity share	0	0	0	2	2	0	4
Total		23	4	2	7	41	3	80

8. SUMMARY

8.1 *Part C* of this survey is aimed at persons who are seeking alternative housing, in particular those who cannot open market prices and therefore require affordable housing (rented or shared ownership).

8.2 The information gained from this survey is a key element of assessing local needs. Other useful sources of information include Cotswold District Council's Housing Register (known as Gloucestershire Homeseeker). Some key issues arising from the survey are:

- It is notoriously difficult to get accurate data on the housing need of young people. This survey has shown that for the most part people under the age of 45 years are underrepresented in the survey, and

people of 45 years and over are over represented. Those who have expressed a genuine need have been considered in the recommendations, rather than those with a wish to move but are considered to be able to afford appropriate market housing.

- Housing development in Avening parish should take account of future anticipated housing need as well as the number of households in immediate need.
- There is a shortage of affordable properties in Avening for rent and low costs home ownership e.g. re-sale covenant or shared ownership (part buy / part rent).
- This survey has shown 83% of properties in the parish have 3 or more bedrooms.
- Of those 34 respondents to the questionnaire who are in need to move to suitable accommodation in Avening Parish, 14 households require affordable housing. 20 households have indicated they could afford market prices. In the current financial market some potential purchasers, particularly first time buyers, are experiencing difficulties obtaining a mortgage. The Bank of England Base Rate has remained at an all time low of 0.5% since March 2009 (last reviewed in April 2014). However, mortgage lenders often charge high rates of interest to first time buyers and require substantial deposits, sometimes 15% or more of the purchase price as well as charging arrangement/ administrative fees.

Households in need of rented

	Single persons	couples	families
1 bed flat or bungalow	Single person Single person aged 18 yrs Single person aged 18 yrs	-	-
2 bed house	2 single persons aged 59 yrs & 55 yrs	Couple Couple Couple aged 66 yrs & 63 yrs Couple aged 55 yrs & 59 yrs Couple aged 62 yrs & 58 yrs	Family with daughter aged 8 yrs
3 bed house	-	-	Family with daughter

Households in need of shared ownership/intermediate

	Single persons	couples	families
2 bed house	-	Couple aged 27 yrs & ?	-
3 bed house	-	-	Family with daughter aged 12 yrs Family with daughter aged 7 yrs

9. CONCLUSION

9.1 This survey has determined that there are **14 households with a local connection who have self identified themselves in need of affordable housing in the parish.**

9.2 In addition to local households in need, consideration should be given to turnover of the existing social housing stock in the parish when determining the number, type and tenure of additional affordable dwellings required to meet the parish's need. Also, consideration may be given to forecasted changes in the demographics and the impact of Government policies e.g. housing benefit regulations. It should be noted that some existing affordable housing in Avening may be allocated to persons in greatest housing need throughout Cotswold District.

10. RECOMMENDATIONS

It is recommended that:

- a) The Rural Housing Enabler produces an executive summary of the survey report for publication in the local newsletter for all to read, and the parish council holds hard copies of the full report available for parishioners to read upon request.
- b) Anyone who is in need of affordable housing is encouraged to apply on the District Council's Housing Register (Gloucestershire Homeseeker www.gloshomeseeker.co.uk tel 01285 623300).
- c) The District Council is provided with the Housing Needs Survey Report.
- d) The rural housing enabler with representatives of the parish council jointly identify potential exception sites in Avening for the provision of affordable homes.