

Housing Issues & Possible Solutions

1. ISSUES

The Cotswold District Council Local Plan 2011-2031, **does not** include any additional housing requirement for Stow or the Swells. In previous community consultation the Stow community recognised the urgent need to attract more young people and families to live in the town, so **genuinely affordable housing is a high priority**. This need is emphasised by the worsening demographic crisis – see Sections 2 and 3

The Swells Parish Council has not previously identified affordable housing as a priority. In the household questionnaire. Its community is being asked whether the development of such housing should now be considered.

A housing survey undertaken in Stow in 2015, see section 5, identified the need for a minimum of 27 genuinely affordable homes of different sizes, with some to rent and some shared ownership. This can be used as evidence of local housing need to justify building homes which are not included in the Cotswold District Council Local Plan. There are currently 39 requests for social housing in Stow from people with a local connection to Stow, which means that they live or have lived in Stow or work in Stow.

The Neighbourhood Plan Steering Group suggests that our local housing need should be defined as follows:-

- 1. Social housing at affordable rent for people with a local connection**
- 2. Genuinely affordable housing for those who wish to buy or have shared ownership, designed to suit the needs of the young people and families with children that we must attract to Stow to ensure its long term social and economic sustainability**

There are a number of definitions of affordable housing in the National Planning Policy Framework, see attached. This includes houses for sale at up to 80% of market value. Given the market value of houses and average wages in this area, that is unlikely to be affordable for the young people and families with children that we want to attract to live in Stow.

It has been calculated that to return to the population percentages of 2017, before the development of the care and residential villages for elderly people, it will be necessary to build an additional 123 new homes. All of these would have to be inhabited by people under the age of 40. To create even more of a

balanced population would require more homes to be built. However we need to consider whether we should provide all these homes in one go or phase development so as to enable the population growth to be absorbed within our local infrastructure.

One final point is that land is so scarce and potentially expensive that we need to think about how affordable homes can be provided in such a way that they will remain affordable for ever. Stow has a Community Land Trust, which would be able to provide such permanence as would a housing association.

2. ADVANTAGES AND DISADVANTAGES OF DIFFERENT WAYS OF PROVIDING HOUSING TO MEET LOCAL HOUSING NEED

There are different ways of providing affordable housing. It can be provided as part of open market/private housing led developments or on sites specifically identified for affordable housing. **To find a solution to our local housing need we may need to consider a mixture of both approaches, with different sites allocated for different purposes.**

The following tables indicate some of the possible advantages and disadvantages of these two approaches.

OPEN MARKET LED HOUSING

POSSIBLE ADVANTAGES	POSSIBLE DISADVANTAGES
Up to 40% affordable in accordance with CDC Local Plan.	Affordable can mean up to 80% of market value. So, unless strict requirements are placed on the type of housing, there is no guarantee that a development will bring in more young people and families and could increase the older population.
Landowners are more likely to sell land at the prices generated by open market housing.	It may not be possible to guarantee that 'affordable' homes will be available for ever
Payments by developers of open market housing can be used for infrastructure, such as schools and road improvements. Once the NDP is approved 25% of one type of funding, the Community Infrastructure	An open market scheme is likely to require a large number of houses to be built at one time to achieve viability. Depending on where it is sited, this could significantly increase traffic and parking problems if cars are needed to access the town centre.

Levy is guaranteed to be paid directly to the town/parish council to support community developments.	
The significant increase in population may make Stow's economy more sustainable.	A significant increase in population at one time may be difficult for school and doctor's surgery and other infrastructure to absorb in the short term.
Will provide mixed private and affordable housing, which is an approach supported by CDC.	Any large development could have a significant impact on the AONB/countryside.

DEVELOPMENT RESTRICTED TO GENUINELY AFFORDABLE HOUSING

POSSIBLE ADVANTAGES	POSSIBLE DISADVANTAGES
Can guarantee genuinely affordable housing available forever.	Is likely to take longer to meet local housing need as sites likely to be smaller.
Can get planning permission when open market housing would be refused.	Landowners may not wish to sell land at the price appropriate for genuinely affordable housing.
Can only be provided by Stow Community Land Trust or a housing association. They can build exactly to meet local housing need which is more likely to mean an increase in young people and families.	Little if any funding would be provided by the developer to support any required increase in local infrastructure or other community facilities.
Development can take place gradually on smaller sites enabling the town to see who is housed and the impact on the town.	
Likely to be much smaller developments so less concentrated impact on infrastructure, traffic, parking and AONB/countryside.	

3. REQUIREMENTS OF ANY NEW HOUSING DEVELOPMENTS

The household questionnaire asks you to indicate what requirements might be placed on any new housing developments in order to ensure that they meet local housing need.

One other option is to copy the St Ives' Neighbourhood Plan which contains a policy that means any **new** homes must be used only as permanent homes and not as second homes or holiday lets. This can have the effect of discouraging the building of new private homes, but would mean any new homes would create a permanent increase in the Stow's population.