



COTSWOLD
HOUSING STRATEGY
2024-2029

Executive Summary

DRAFT



COTSWOLD
DISTRICT COUNCIL

Introduction

There is a housing affordability crisis in the Cotswolds.

Our aim is to help everyone across the district to access housing that meets their needs and that they can afford.

We have seen many successes since the implementation of our Housing Plan in 2016 and our Homelessness Strategy in 2018.

We have increased the supply of affordable housing, invested in partnerships to deliver affordable housing, invested in carbon neutral homes, as well as providing assistance to those facing homelessness. However, there is still much work to be done in addressing the current housing crisis and the evolving cost of living crisis.

The housing strategy includes a wealth of detail that explains the context of issues, their impacts and the specific nature of our response. It is appreciated that not everyone will relish the thought of reading a largely technical document so we have prepared this summary document. It gives a snapshot of the main issues, priorities and actions.



The Housing Strategy

Tackling the issues raised by the housing crisis is impossible to do in isolation, therefore our Housing Strategy sits alongside existing and emerging strategies, plans and work programmes.

It has been shaped by national policy and local context and is informed by data and information about our local housing market. It also provides an important foundation within which to shape Local Plan policies and supporting evidence.

The purpose of our strategy is to:

- inform our partners and residents about the housing challenges and priorities in the area;
- be a catalyst for delivering further affordable housing and in particular social rented housing;
- focus resources and effort on agreed priorities;
- highlight the importance of reducing inequalities;
- maintain a strategic overview of housing development and support a revised Local Plan; and
- drive our statutory duties.

The strategy will shape and focus our work with partner organisations and registered housing providers, as well as landowners, developers and community-led organisations. It will also support bids for additional funding.

The strategy will be reviewed during the five year period to make sure it continues to respond to the housing needs across Cotswold, and to reflect changes in local context, national policy, legislation and strategy.



Where we are now

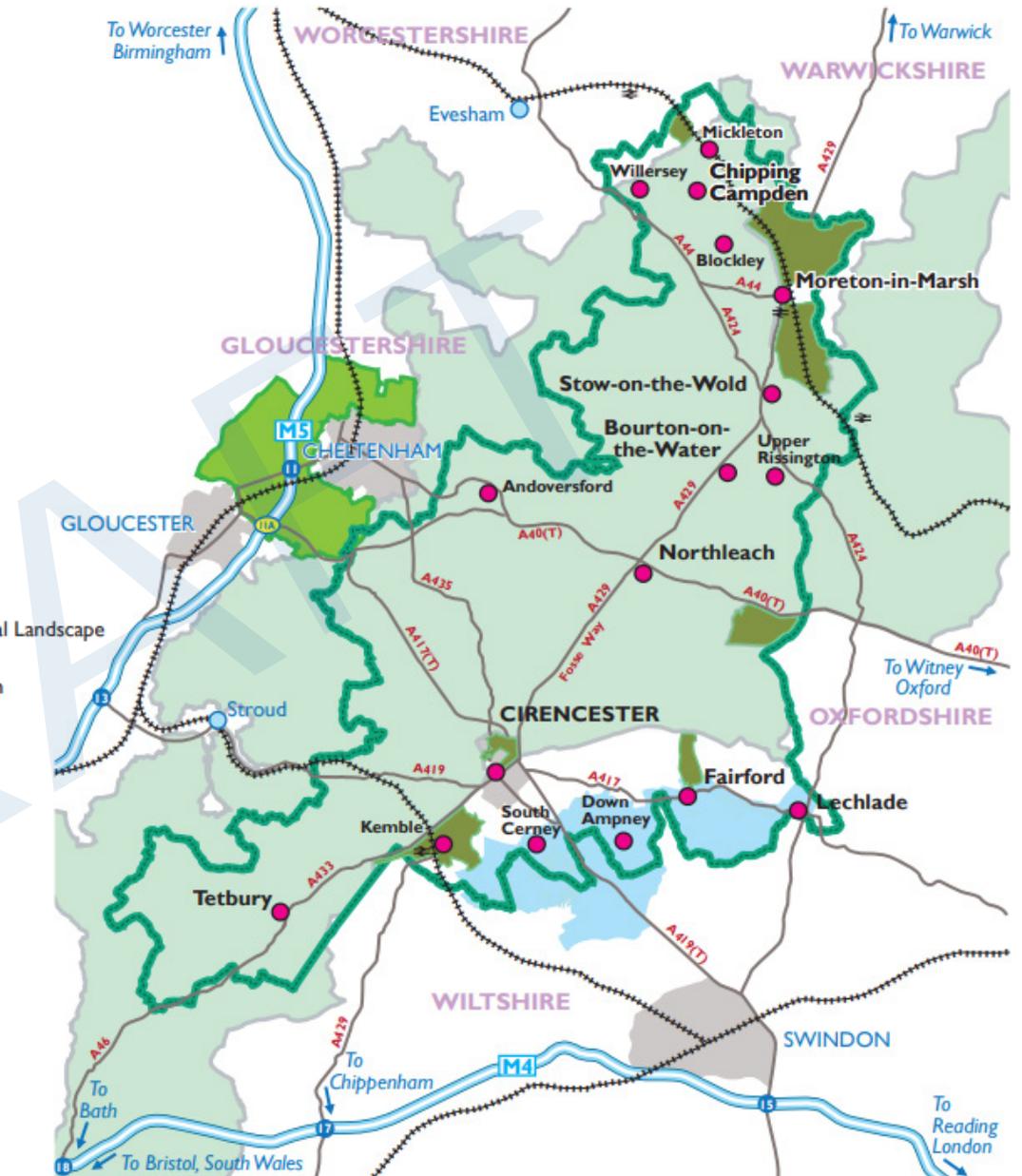
Cotswold District is a large rural area situated in the east of the county of Gloucestershire, covering almost a half of the entire county. The district is not to be confused with the Cotswolds Area of Outstanding Natural Beauty, which stretches from Warwickshire in the north east to Somerset in the south west.

Figure 1: Map showing the main settlements in the district, Cotswolds AONB, Special Landscape Areas, Cotswold Water Park and the Gloucester and Cheltenham Green Belt.

Key

- Principal Settlements
- Cotswold District Boundary
- Cotswold Water Park
- Area Of Outstanding Natural Beauty
- Special Landscape Area
- Green Belt

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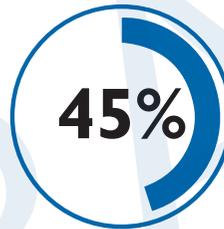
Evolution of the housing affordability crisis

The 3rd FASTEST HOUSE PRICE GROWTH in SOUTH WEST



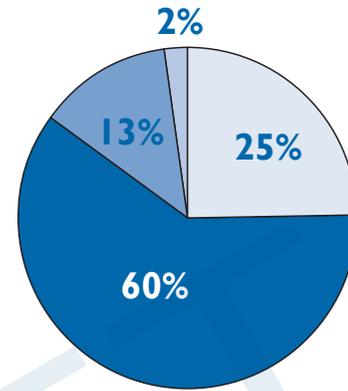
Between 2011-2021 house prices increased by

Cotswold is the 2nd most expensive place to buy a house in the South West.



of households are owner occupiers.

Owning with a mortgage is the most common tenure in the South West.



Cotswold has an ageing stock of housing.

- Pre 1900s: 10,282 houses
- 20th Century: 25,025 houses
- 21st Century: 5,278 houses
- Unknown: 819 houses

AVERAGE HOUSE PRICES IN THE COTSWOLDS ARE ALMOST **x14** LOCAL SALARIES

Local earnings have not kept pace with house price rises.

WORSENING LIVING CONDITIONS..

and increased demand for council services.

A GROWING PRIVATE RENTAL SECTOR...

with increasingly high rents and competition.

In South West between 2019-2023

PRIVATE RENT INCREASED BY

12%
IN 4 YEARS



Rightmoves's Rental Price Tracker shows that rents in the South West have increased by 7.8% in the last year alone.



+1,500

more people now live in privately rented accommodation than in 2011.

The average new build market housing in the district is not affordable to a resident with **AVERAGE EARNINGS** of

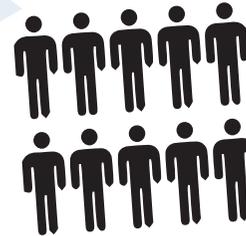
£34,825

PER YEAR

This is being caused by a shortfall of affordable supply and a surging demand.

There are now 10 tenants for every 1 available property nationally.

X 10 TENANTS



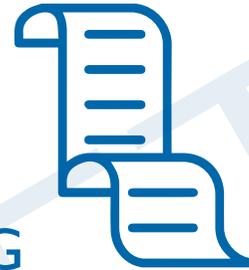
X 1 AVAILABLE PROPERTY

A CONTINUING NEED FOR AFFORDABLE HOMES



Approx, **2,500 households** are unable to afford market rented housing in Cotswold District and 4,800 households aspire to home ownership.

1,460 PEOPLE ARE ON COTSWOLD'S HOUSING WAITING LIST

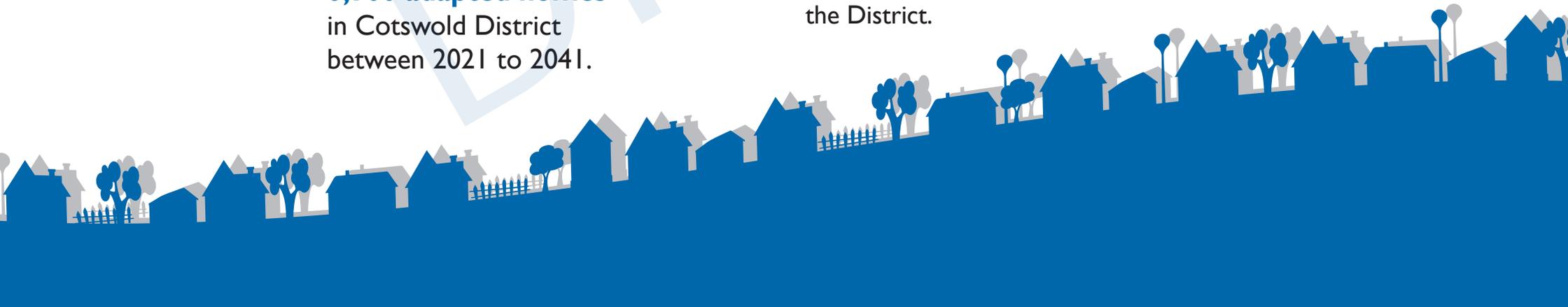


The average South West resident was paying an estimated **33%** of their basic pay on rent in 2022.



There is a need for approximately **6,900 adapted homes** in Cotswold District between 2021 to 2041.

500 properties are overcrowded in the District.



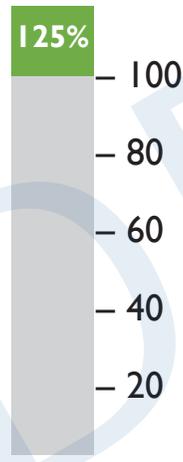
How have we responded so far?

A STRONG DELIVERY TRACK RECORD so far

6,277

new homes in the district over the last ten years.

Since 2011 the Council has delivered **125%** of its average housing target.



WHICH HAS UNLOCKED THOUSANDS of NEW AFFORDABLE HOMES...

1,972 AFFORDABLE HOMES have been built since 2022.

Cotswold District has a diverse tenure delivery.

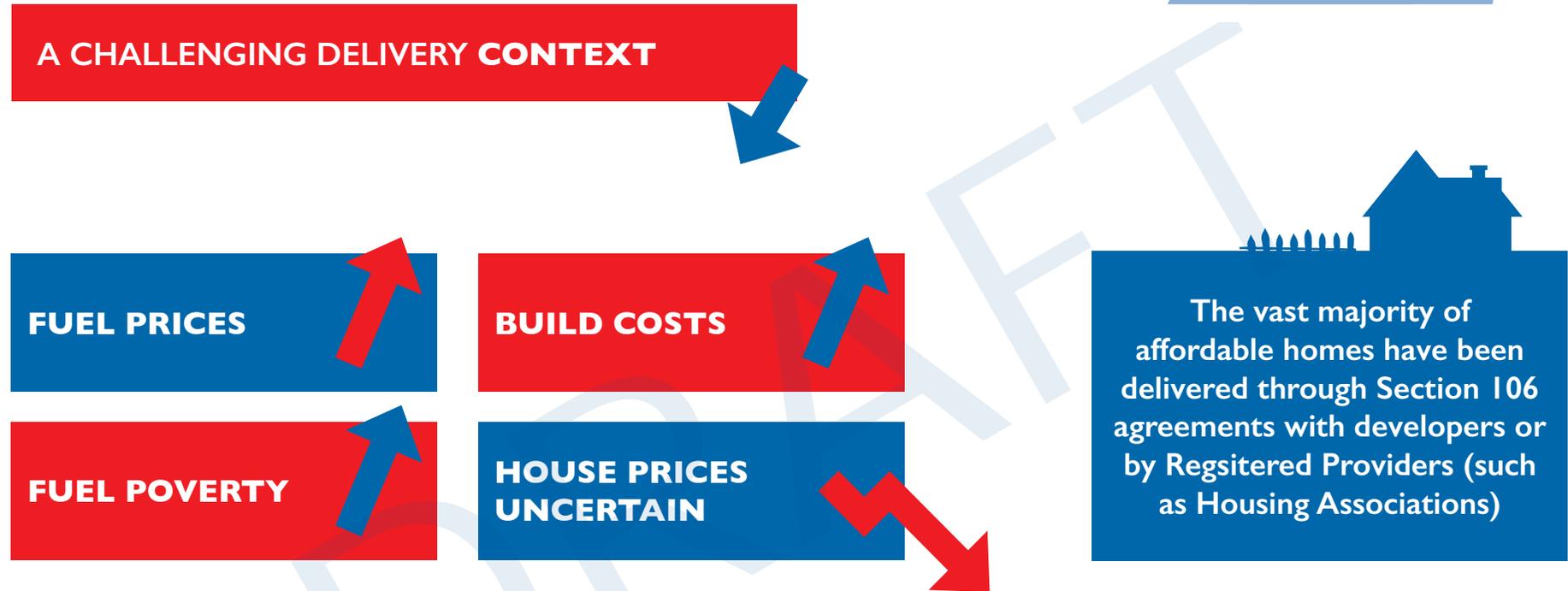
31%

of new homes delivered are either intermediate (such as Shared Ownership) or social rent.

This has secured homes for people on the waiting list.



The changing delivery context...



The cost of tackling the climate emergency

17% 
of Cotswolds' CO₂ emissions are from domestic use

17.5%
A Cotswold resident has a larger carbon footprint than the average UK resident

Analysis shows estimated costs to upgrade all housing in the UK to EPC band C

= £156 billion

Government research puts the **average cost to upgrade** each tenure type to an EPC band rating C at

£7,600 Private Rented;

£6,000 Social Rented; and

£8,600 for owner-occupiers

5,300 households in Cotswolds were in **fuel poverty** in 2021



Our Vision

By 2050 everyone in Cotswold District will live in a healthy, affordable, low carbon home that meets their needs within a safe, sustainable and thriving community, which is accessible to all. We firmly believe housing should:



REDUCE INEQUALITIES



IMPROVE HEALTH & WELLBEING



HELP TO PREVENT CLIMATE CHANGE



BE AFFORDABLE



MEET THE HOUSEHOLD'S NEEDS



BE SAFE



BE ACCESSIBLE, OR CAN BE MADE ACCESSIBLE



BE PART OF A THRIVING AND INCLUSIVE COMMUNITY



HELP IMPROVE EDUCATION, SKILLS AND ACCESS TO EMPLOYMENT



GIVE CHILDREN THE BEST START IN LIFE



ENABLE PEOPLE TO MEET THEIR FULL POTENTIAL



Our Priorities

Planning for everyone's housing needs

Everyone deserves to live in a suitable home that meets their needs. This requires having the right properties, locations, infrastructure, services and support. Whilst the affordability and accessibility of suitable local housing has declined over the past decades, for the majority of households, it is within their own means to choose where to purchase or rent their home, albeit to varying degrees.

The task for us is to make sure that homes are delivered, adapted and improved to ensure market supply that addresses all needs. There is a proportion of households who either do not have sufficient income or have a level of need, or both, and who are unable to make their own arrangements. This includes those who live in unsatisfactory housing conditions, have disabilities, insecure tenure, medical or welfare needs. We must ensure the provision of suitable housing for everyone.

Our top actions

1. Ensure that we have good, reliable and up-to-date information on specific and localised housing needs so that it can inform council and partner projects and new developments.
2. Supporting people to live safely and independently by ensuring new homes are adaptable for a variety of potential users and explore opportunities for intergenerational housing schemes or other new models which combine care and support within the setting.
3. Support young people to access housing by investigating the introduction of a First Homes policy that offers greater discounts for younger people to access housing.



Providing more, affordable homes

There are not enough affordable homes within our district. The high cost of buying or renting through the private market means that people need to pay a high proportion of their income towards housing costs. With the additional pressure of mounting bills and inflation, this is becoming increasingly difficult, with experts predicting that this will result in higher levels of debt and homelessness.

Our top actions

1. Working with like minded partners

Long gone are the days that the Council owned, built and maintained council housing; this housing stock was transferred to registered housing providers many years ago. While we still have some in-house expertise we no longer have the capacity to embark on a new building programme like city and metropolitan authorities. Therefore, we need to cut our cloth accordingly. We will continue to work with like minded registered housing providers, land owners, private developers, community-led housing organisations and charities to deliver new affordable housing.

2. Increase the supply of affordable housing

We will work with our housing association partners to collectively deliver approximately 700 new affordable homes by April 2031, the end of the Local Plan plan period. With a focus on delivering more low cost rental properties.

3. Update our Local Plan

Every few years we update (to varying degrees) our Local Plan. The Local Plan plays a central role in establishing how many new homes are needed in the District and where they should be delivered over the next decade or so. We commit to update the Local Plan so that we can examine ways to further increase the amount of affordable housing achieved from new developments. We have also committed to prepare a masterplan for Cirencester Town Centre, where we will examine opportunities to deliver new affordable housing and student accommodation in the heart of the town.

4. Increase delivery of affordable housing in rural areas

Apply to the Secretary of State to designate the part of the district that is not within the Cotswolds Area of Outstanding Natural Beauty and not within Cirencester, Fairford, Moreton-in-Marsh and South Cerney as a rural area. Designating additional land as a rural area would mean that development sites of 6 to 10 dwellings in that area would need to contribute financially towards affordable housing. This could help to deliver more affordable homes.

Delivering sustainable, high quality and climate resilient homes

Housing is responsible for about one quarter of the district's total greenhouse gas emissions¹, so has a significant contribution to make in fulfilling our pledge to become carbon neutral by 2045. More than 80% of the UK housing stock projected for 2045 already exists, which is why we have made improving (retrofitting) existing housing stock a priority.

Good quality low carbon housing is essential for the health and wellbeing of residents, so it is vital that we work to ensure that existing homes are warm, safe, meet the needs of the occupants, are affordable to run, and are resilient to the impacts of climate change.

Our top actions

1. Deliver zero carbon homes with lower household bills

We will update the Local Plan and Cotswold Design Code to mandate energy and thermal standards that will deliver zero carbon homes. The code will embrace healthy homes principles advocated by the Town and Country Planning Association.

2. Supporting you to retrofit your home

There are a range of activities that we will investigate to help make it easier and cheaper for you to retrofit your home. We will lobby the government to influence national policy, regulations and open up sources of funding. We will investigate ways of supporting owners of historic and listed buildings to sympathetically retrofit their homes through the local planning process. And we will consider working in partnership with a Social Enterprise Lender to provide loans to enable people to improve insulation and upgrade heating systems including renewable technology.

3. Deliver an exemplar zero carbon affordable housing development in Down Ampney

We have entered into a partnership with Bromford Housing Association to provide residents with local affordable homes. We aim to make these homes truly affordable to buy, cheaper to run and cause much less damage to the environment - tackling two of the key issues for the Cotswolds - the lack of affordable homes and responding to the climate emergency. These will act as a proof of concept to show new development can deliver zero carbon affordable homes.

¹ <https://www.gov.uk/government/statistics/uk-local-authority-and-regional-greenhouse-gas-emissions-national-statistics-2005-to-2020>



Thriving communities and neighbourhoods

Everyday needs should be easily accessible within a short distance from home. This includes safe and equitable access to fresh groceries, nature, healthcare, jobs or workspaces and other essential services, facilities and infrastructure. It also means listening and working together with communities on things that matter to them and ensuring new development fits well and enhances existing communities and neighbourhoods.

Our top actions

1. Working with landlords to improve the quality and safety of private rented accommodation.
2. Continuing to lobby the government to prevent the loss of residential properties to second homes and short-term holiday lets and control the increase of 'party homes'.
3. Ensure adequate infrastructure and access to everyday amenities by maximising developer contributions to pay towards local infrastructure and encourage infrastructure providers and organisations to access our Community Infrastructure Levy.

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