

REPORT ON HOUSING NEED Hungerford II

December 2013

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Report Summary

Hungerford

The Rural Housing Enabler's role is to work with rural Parish Councils to identify local housing needs and means of addressing them. The Rural Housing Enabler for Berkshire originally carried out a housing need survey in Hungerford in 2007, the survey identified significant need for affordable housing and recommended a rural exception site. As a result further work was carried out to identify a suitable site and 16 units were developed on Penny Farthing Close to meet some of the need.

In 2013 the Rural Housing Enabler was initially contacted by representatives from Chilton Estates who were enquiring about local need with a view to making land available for an exception site. This was brought to the attention of the Town Council who agreed to run a new survey.

The survey questionnaire follows a national standard, agreed with the Town Council and was delivered to all households in Hungerford.

From the responses the following can be determined:

- 17% of the forms were returned (434/2600 households).
- 74% (322) of the responses indicated that they would be in favour of development of a small scheme to meet local needs. 9% (40) were against.
- 33 of the returned responses represent a genuine need for affordable homes in Hungerford; the West Berkshire Common Housing Register indicates there are 68 households on the waiting list with a local connection.
- The need is for a mix of social or affordable rented properties as well as some shared ownership properties. There is high demand for shared ownership, but the evidence suggests very few people that can meet the financial eligibility to obtain mortgage finance.
- A rural exception site development of 16 units could help to provide more affordable and sustainable housing options for people in Hungerford and might include a mixture of 1, 2 and 3 bedroom properties. The greatest need is for 1 bedroom properties.

A survey of this type provides only a snapshot in time. The findings are an indicator of current housing need in the parish. Any decision to progress towards development of a rural exception site requires the support of the parish council and further community consultation.

Introduction

The Rural Housing Enabler Project and Rural Exception Sites

The Rural Housing Enabler (RHE) for Berkshire came into post at the Community Council for Berkshire in September 2005. The purpose of the Rural Housing Enabler project is to work with rural parishes in Berkshire to help them to identify whether there is local need for affordable housing. Where there is need for affordable housing, the RHE liaises between the community, the local authority (West Berkshire District Council) and other appropriate experts (e.g. Housing Associations, Landowners etc.) to facilitate the development of rural exception sites with affordable housing for local people to meet the needs of the community.

In 2010 a scheme of 16 homes for local people was developed in Hungerford on Local Authority land, 8 units on Parish Council land in the green belt in Wargrave, and in December 2011, 7 units that compliment an existing scheme in Chaddleworth on land owned by the Oxford Diocese.

Rural communities need to be proactive about meeting their own needs, which can help to maintain the balance and sustainability of a village. This is particularly important given the 'localism' agenda of the coalition government. Increasingly parish and town councils are expected to take a more active role in the delivery of local services, this can include planning initiatives such as Neighbourhood Development Plans and housing through Community Right to Build orders.

Any large development includes a percentage of affordable housing. However, this housing goes towards meeting the statutory needs on the local authority housing register, and not the needs of people with a local connection to a particular village in the local authority. Following a recent review of the West Berkshire District Council Common Housing Register, the number of households currently registered has dramatically reduced to 732 qualifying households, although this figure is likely to rise as applicants refresh their registration.

Generally there is limited development of housing in rural villages, local housing needs are met principally through the use of 'rural exception site developments.' These are sites that would not normally qualify for planning permission, but may be given exceptional planning permission provided the development is small (generally 6-12 units) and meets a proven local demand. Local need is proven by means of a current housing need survey such as this one.

Provided there is a proven local need, the National Planning Policy Framework sets out national guidance on rural exception sites.¹ The NPPF replaces previous National Planning Policy Statements and came into effect from the 27th of March 2012.

¹ See Appendix 1 for national and local policy references, however note that changes took place in April 2012 when the Localism Act and the National Planning Policy Framework was implemented.

Affordable housing on a rural exception site differs from the affordable housing that is built as a percentage of regular open market development. It is **reserved for people with a local connection to the village and is maintained as affordable housing for local needs in perpetuity**. There is no right to buy on these sites. However, the NPPF has introduced the possibility of a very small element of housing on these schemes to be available to sell in order to help finance the development of the affordable homes. See Appendix 1 for West Berkshire District Council Policy HSG11 – Provision for Affordable Housing on Rural Exception Sites.

Local housing needs can also be met by forming a Community Land Trust, whereby the local community takes full responsibility for the funding, development and the subsequent management of a scheme designed with the express aim of benefiting the community.

The proposals in the Localism Act and planning changes outlined in the National Planning Policy Framework, provide increasing opportunities for parish councils to have more responsibility in planning decisions and delivery of local services. The Community Right to Build gives a community the right to build housing and / or other community amenities to meet identified local needs, provided the community can meet a number of prescribed criteria. In addition there have been significant changes in the way affordable homes are financed due to reductions in public subsidy. All of these changes will have a significant impact on the way affordable homes are provided in the future.

What is 'affordable' housing?

"Affordable housing" is housing that is available for people who cannot afford to rent or buy houses available on the open market. Traditionally affordability has been based upon housing costs not exceeding a third of monthly take home pay. Affordable housing encompasses social rented housing, the new 'affordable rents' which are set at up to 80% of open market rent; shared ownership and similarly subsidised schemes sometimes referred to as intermediate housing; and may include low cost market housing. It may be part-funded through grant from the Homes and Communities Agency or subsidised from private market housing development.

In rural villages where there are significant development constraints, very little private market housing is built and therefore, little if any, affordable housing. Many of the old council houses have been sold as a result 'Right to Buy' legislation, leaving few affordable housing alternatives for people on low and median incomes. This can result in the gradual decline of communities, where young people and lower paid people who provide local services are priced out of the market.

Rural exception sites are generally the only way to provide, and reserve homes for local people, who cannot access homes in rural villages. Properties on a rural exception site are reserved for local people. These conditions are stipulated in law, in perpetuity. Some of the changes outlined above may mean that exception sites in the future will require a small element of open market homes for sale to finance the development of homes for local people. This should not be viewed as a negative thing as the provision of a balanced range of homes for sale and rent can meet the wider needs in rural communities. Homes for rent or for part ownership would still be reserved for local people in perpetuity.

Any community that decides to develop under the new Community Right to Build orders or under the Community Land Trust model has the same ability to preserve homes for local people in perpetuity, and even more local control over the development and its management.

Hungerford

Hungerford is a small market town on the western fringes of West Berkshire bordering on Wiltshire to the west and south. It is well served by the A4/M4 corridor and has a good train service.

According to the 2011 Census Hungerford has a population in the region of 5,767 living in 2,600 households. These figures indicate growth of 208 in population and 145 households since the 2001 Census (4%).

There are a number of industrial sites and organisations providing local employment, the largest being Kerridge Commercial Systems.

The Hungerford Town Plan published in 2013 is a refresh of the Hungerford 2010+ Plan, and indicates that there are some concerns among residents about the availability of affordable housing for local people, these are countered by a strong sense that Hungerford is at risk of over development. A number of actions are identified in the Hungerford Town Plan refresh document available at: <u>http://www.hungerford.uk.net/councilmainpages/council_townplan.php</u>

The Town is set in the North Wessex Downlands Area of Outstanding Natural Beauty (AONB) and adjoins several Sites of Special Scientific Interest (SSSI) as well as having conservation areas. All of these serve to restrict development in the town. The Hungerford Town Plan aims to ensure that future development is managed and impact on the town is minimised.

Hungerford is identified in the Statutory Instrument of 1999 No.1307, The Housing (Right to Acquire or Enfranchise) (Designated Rural Areas) Order 1999, Schedule 2 as a Designated Rural Area by Map. This instrument identifies all of the areas surrounding the settlement area of Hungerford town centre as rural, the rights of tenants with long leases to enfranchise (buy) and the right of tenants of registered social landlords to acquire their homes under section 16 and 17 of the 1996 Act do not apply in respect of properties in areas which have been identified as rural areas.

This legislation is important for two reasons. Firstly it clearly identifies Hungerford as rural and therefore eligible for rural exception site development. And it should limit the number of social rented properties 'lost' to right to acquire.

Any action taken as a result of this report will need to take into consideration these recommendations.

Hungerford Housing Survey 2007

A previous housing need survey was carried out in Hungerford in 2007 in response to concerns raised during the Hungerford 2010+ consultation about the need for affordable housing for local people in Hungerford. The survey was commissioned in order to identify whether there was any actual need for affordable housing in Hungerford. A brief summary of the findings follows.

The survey had a 28.7% return indicating:

- A high level of support for developing a scheme of affordable housing to meet local need (over 70% of responses).
- 65 responses that represented affordable housing need (8.7% of response). This provided justification for the addition of 19 – 32 units of housing in Hungerford.

Following an in-depth site search, review, and wider community consultation, a development of 16 homes was built by Aster Homes in 2010 on land at the top of North Standen Road adjacent to Shalbourne Close, now called Penny Farthing Close.

At the time there was disappointment that none of the homes were developed on a 'shared ownership' tenure basis, however given the market collapse in 2007, by the timing planning consent was applied for there was no evidence that people who said they wanted homes on this basis had either savings for a deposit, or would meet eligibility criteria for a mortgage.

Additionally the recent survey received a number of comments that implied that the homes on Penny Farthing Close did not go to local people. There is no actual evidence to support this. All of the residents had to meet specific local connection criteria to be eligible for an allocation. On Thursday the 5th of December 2013, the RHE went to Penny Farthing Close and knocked on a number of doors to enquire about the local connection of residents. The RHE only spoke to two different households due to inclement weather, but was satisfied that both had a very real local connection to Hungerford. In both cases they were unaware that there had been any issues regarding the local connection of any of the other residents. Both were extremely grateful to have had an opportunity to access housing in the Town near to their employment and families.

Availability and affordability of housing

Households by tenure

The majority of homes in Hungerford are owner occupied. The percentage of affordable homes is only slightly less than the West Berkshire Average of 15% and the average across all of England (18.5%).

Tenure	Count	%
All households	2,600	
Owner occupied (with or without a mortgage)	1,692	65%
Housing Association/Registered Social Landlord rent	367	14%

Shared Ownership (Part Owned / Part Rent)	16	<1%
Private rent or other rented tenure (i.e. tied to employment)	482	19%
Other	43	2%

Table 1: Tenure based on 2011 Census²

Affordability of housing

During 2013 the Land Registry shows that there were 42 residential properties sold in Hungerford to the end of October.

HOUSE SALES IN HUNGERFORD J	anuary 2013 – October 2013					
Number of sales:	42					
Average Price:	£314,556					
Median:	£262,500					
Entry level(Lower Quartile Average):	£150,416					
Data produced by Land Registry © Crown copyright 2013 Data	covers transactions between 01/01/13 to 31/10/13					
CURRENT LISTINGS OF PR	OPERTY FOR SALE					
49 residential properties listed on ww	w.zoopla.com on 13/12/13					
This is only representative and may not be a complete list of what is currently on the market in Hungerford. These properties represent a variety of properties including a number of detached, semi, terraced houses and flats. Prices range from the lowest at £84,950 for a studio apartment to well over £1m for a Grade II detached property with garden.						
Average	List Price £312,124					
Rental Properties in	Hungerford					
Zoopla has only 4 residential properties listed for	or rent:					
 a 1 bedroom flat for £595pcm 						
 a 2 bedroom terrace for £800pcm 						
 a 3 bedroom flat for £895pcm 						
 a 3 bedroom terrace for £925pcm 						

Table 2: Property prices in Hungerford

To access even the lowest priced 1 bedroom property in the town is in the region of \pounds 151,000.

Average gross income per person living in West Berkshire for 2012 was £31,269 per annum (median £25k).³

To purchase an entry level, 1 bedroom property based on a 90% mortgage would require more than **5 times the median single income**.

Affordable Homes

Sovereign Housing Association currently has the following housing stock in Hungerford none of which are reserved for local people on a rural exception site basis:

Hungerford		
Total (affordable) properties:	436	
General Needs	298	37 x 1 bed flats

² Source: Office for National Statistics © Crown Copyright 2013 <u>www.neighbourhood.statistics.gov.uk</u>

³ 'National Office of Statistics 2012 Annual Survey of Hours and Earnings (provisional) (ASHE Gross Annual

		22 x 1 bed bungalows
		e e e e e e e e e e e e e e e e e e e
		50 x 2 bed house
		7 x 2 bed bungalows
		19 x 2 bed flats
		155 x 3 bed houses
		8 x 4 bed houses
		1 x 1 bed bungalow
		8 x 2 bed houses
Shared Ownership	10	1 x 3 bed house
		3 x bedsit
		33 x bedsit bungalow
		1 x bedsit
		55 x 1 bed flats
Supported	128	36 x 2 bed flats

Table 3: SHA housing stock in Hungerford⁴

Affordable housing on these sites is not reserved for the use of local people and is allocated according to the West Berkshire Allocations Policy based on statutory needs identified through the West Berkshire District housing register.

The above does not include the 16 units managed by Aster housing on Penny Farthing Close, which are reserved for local people, and are allocated according to the separate rural exceptions policy also laid out in the West Berkshire Allocations Policy.

There may be additional housing managed by other Housing Associations.

West Berkshire District Council Housing Needs Register

In June 2013 the West Berkshire District Council general needs housing register had 3,635 households registered on its waiting list. Since that time changes to the West Berkshire Allocations Policy have resulted in changes to the way the Common Housing Register is managed. The register is now split between 'qualifying and non-qualifying applicants, (i.e those with no connection to West Berkshire, or insufficient points) On the 4th of December 2013 there were:

- 732 qualifying applicants and
- 1019 non-qualifying

It is expected that this number will rise, as the new system gets established and people refresh their applications.

From the qualifying applicants:

- 430 have indicated some preference for housing in Hungerford. With the greatest need for 1 and 2 bedroom properties.
- The vast majority of people that have registered a 'preference' are likely to have registered a preference for anywhere in West Berkshire as they do not want to limit their chances of getting a home. A preference is not a local connection.

⁴ Figures provided by Sovereign Housing Association, December 2013

• 68 have indicated a local connection to Hungerford, with the greatest need being for 1 bedroom properties, i.e. singles or couples.

Only those people with a proven local connection to a town/parish can access housing on a rural exception site.

Housing Need Survey - Method

The format of the questionnaire was set according to a national format and the final version agreed by the parish council. West Berkshire District Council printed the forms along with information sheets about rural exception sites which were sent by the Town Council in September 2013 to all households in the town.

In order to preserve confidentiality, the forms were returned directly to the RHE in Freepost envelopes, with a closing date of 28th October 2013 for the return of forms.

Part 1 of the questionnaire is designed to survey all residents about their current views towards development and to get a basic understanding of the living conditions of existing residents in the village.

Part 2 is aimed specifically at those people who consider themselves to be in housing need. Part 2 is designed to help measure the level of need for affordable housing from those people with a local connection to the parish.

The Rural Housing Enabler has collated the data from all returned forms and analysed it as follows.

Survey Findings

Total forms distributed	-	@ 2600
Total returned	-	434
% Return	-	17%

16% is a typical return for a survey of this type, although significantly lower than the 29% return the 2007 survey had. This survey may have received a lower rate of return due to the fact that the Town Council had also recently sent out its own household survey on broader issues in the community.

Rate of return tends to be lower on a single issue survey than it would be on a more comprehensive survey such as the parish plan questionnaire, where the issues have a broader impact on the residents. Unfortunately, people from the most disadvantaged groups are the least likely to respond to such a survey, but the most likely to have some level of housing need.

Survey Part 1 – for the whole community

Question 1 - Primary or Secondary Residence - Is this your main home?

Only two forms were returned by residents that indicated their Hungerford home is not their primary residence.

In Berkshire second home ownership does not have any significant influence on affordability, unlike in coastal and national park areas in the country where the impact is considerable. However given proximity to London there are likely to be many more people that have a primary residence in Berkshire and a secondary residence in London.

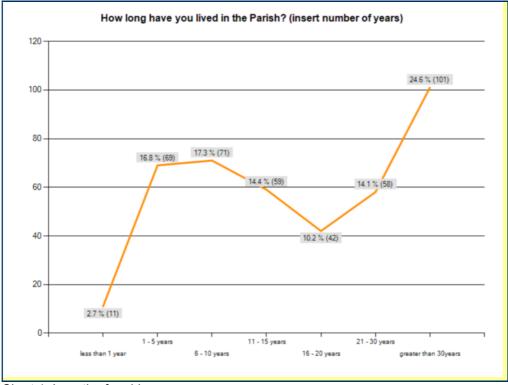




Chart 1: Length of residency

People with a more established tenure in a village are more likely to respond to surveys such as this; however the spread is representative of groups that have been in Hungerford from less than 1 year to 27% who have lived in Hungerford for greater than 30 years.

This question was left blank on 23 responses.

Question 3 – House Type

The large majority of responses came from people living in houses, (detached, semidetached, terraced or bungalows).

Type of dwelling	Response count	Response percentage	2011 Census Figures
House (detached, semi-detached or terrace)	341	81.6%	2110/81%
Bungalow	38	9.1%	2110/0170
Flat, maisonette, apartment or bed-sit	29	6.9%	489/19%
Sheltered, or other retirement housing	10	2.4%	0

Table 4: Dwelling type

The figures for houses exactly match the census figures for Hungerford, the response should be a fair reflection of views fro the whole community.

Sixteen respondents did not answer this question.

Question 4. – Household make-up and travel to work distance

There were 423 households that responded to this question made-up of 873 individuals,

- 457 members of the total sample population were female
- 424 were male
- Primary respondents were 195 male and 222 female

Breakdown of household size:

- 126 (30%) are living in 1 person households
- 173 (41%) are living in 2 person households
- 55 (19%) are living in 3 person households
- 45 (13%) are living in 4 person households
- 10 (2%) are living in 5 person households
- 1 is living in a 6 person household

With very few exceptions where a household is made up of more than 1 person, the household is a family unit or partnership. None of the responses claimed to have lodgers or friends living in the same household.

Age	70+	61-70	51- 60	41- 50	31- 40	26- 30	21- 25	16- 20	11- 15	6-10	0-5
Primary	113	95	70	68	48	10	6	0	0	0	0
Respondent	28%	23%	17%	17%	12%	2%	1%				
Survey	162	160	126	115	93	26	32	26	42	30	61
Household Total	19%	18%	14%	13%	11%	3%	4%	3%	5%	3%	7%
West Berks	shire D	istrict C	Council	age di	stributi	on by	ward 2	0115			
Age	75+	65-74	60-	-64	30- 5	9 2	20-29	10	-19	5-9	0-4
Total	551	587	37	75	2,46	9	580	5	44	283	378
Population 5,767	9.5%	10%	7	%	43%	þ	10%	9.	5%	5%	7%

Age breakdown of responses is as follows:

Table 5: Age spread

The age spread of the response sample is similar to that of the 2011 census which again indicates that despite a relatively low return, the response should be reflective of the whole population.

While the majority of responses are likely to come from older people in the community who may have more time to take an active interest in surveys such as

⁵ Figures taken from the West Berkshire District Profile: <u>www.westberks.gov.uk/research</u>

this. The tables above reflect that the response sample fairly reflects the population demographic.

Travel to work or school distance:

- 159 state that they are retired
- 35 individuals (from the sample) are not currently in work or education. These represent both ends of the age spectrum, and may represent those that are retired and those too young to be at school and people who are unemployed.
- 26 individuals work from home
- 225 individuals work or attend school locally in the village
- 114 individuals work or attend school within 10 miles of Hungerford
- 116 individuals work or attend school further than 10 miles from Hungerford

Question 5. Has anyone from your family moved away from the parish in the last 5 years due to difficulties finding a suitable home locally?

- 36 respondents indicated that family members have moved away due to lack of suitable housing locally.
- 8 of these went on to complete Part 2 of the survey for people in housing need.

Question 6. Special requirements of elderly or disabled residents.

There were 23 positive responses to this question, seeking a rage of specialist services. The greatest need identified was for:

- Residential /extra care facilities
- Ground floor accommodation
- Need for physical adaptations to existing home

Detailed explanations include:

- Mobility and access issues
- 3 responses from people with learning disabled adult children that would like assisted living to enable their children some level of independence.
- A number of responses from people who have no needs at present but expect they will do soon.
- 2 responses from people who care for partners who have had strokes or other brain injury.

There is evidence from this survey that there is a significant need for options to meet special needs of older or disabled people at this point in time. Any new development should consider the inclusion of ground floor accommodation. There can be no doubt that the rapidly aging demographic across the whole District will have considerable impact over the coming decades.

Question 7. Support for a small development to meet local needs

An overwhelming majority of the responses indicated that they would support the development of a scheme to meet local needs.

• 74% (322) in favour (the survey in 2007 had 71% support)

- 9% (40) against (22% against in 2007)
- 1% (5) not certain
- 15% (67) did not answer the question. This is unusually high, double the 2007 result.

Question 8 – Site suggestions where a scheme might be developed

There were 180 individual responses to this question ranging from specific site suggestions to general comments. The most popularly recommended sites were near the garden centre on the A4, near the Station, and on Smitham Bridge Road with a number of people suggesting the industrial units be moved to Charnham Park to make way for housing.

Most of these suggestions would not be suitable for affordable houses as the sites would have significant development value and owners are unlikely to make them available for anything but open market development.

Many people expressed their concerns about impact on traffic through the town centre and also the importance of affordable housing being near to facilities.

Suggestions are listed below without prejudice and without the author's local knowledge. Landowners have not been contacted regarding the availability of these sites for such a scheme although some were contacted in 2008 following the previous survey.

Site Suggestions
Land near/around garden centre A4
Smitham Bridge Rd. various , but most suggest moving industrial estate
A4 mostly north of Hungerford but A4 gets mentioned at all points
Charnham Park
Salisbury Road
Various sites around the station (suggest moving industrial units to Charnham Park)
Eddington/Upper Eddington
Various along A338 both north and south
Infill or bownfield only
Marsh Lane
Near the leisure centre
Kennedy Meadow
Priory Road / Cold Harbour site
Fairfields / Northview
Around JoG / Bulpit Lane
Move Primary school and use that
Everland Road
Strongrow Hill
SEB Station
British Legion
Misc: Sovereign garages, Common near Downgate, Barrs Yard, lock-up garage on Prospect St.
garages behind Dodds, behind Co-op, between Cottrell Close and vet hospital, land owned by
Kingsmead opposite 3 pairs of council homes on Radley Bottom Hungerford Newtown. Between canal
and station, at new marina, replace semi-derelict houses on the High Street, enormous garden from
the 1st house after the bridge (opposite Tutti Pole)

Table 6: Site suggestions

If there is a need for local affordable housing, site appraisals of all potential sites need to be done before any further action can be taken. Site appraisals determine whether sites are suitable for rural exception development. There are many obstacles to the development of an exception site such as:

- The land must be made available at low cost
- The land should not be land that has been identified for development purposes and should not have a significant planning history
- The land must be accessible
- Development must form a natural continuation of the village
- Development must not have a negative landscape impact
- The community must support such a scheme

Question 9 - Summary of Comments

There were a total of 166 forms that included additional comments. A full list of the comments is attached in Appendix 3 of this report. The comments include a vast range of topics including:

- Recognition of the need for affordable housing in Hungerford
- Concerns about infrastructure and traffic problems should more housing be built
- Comments from people who are in need of an affordable home
- Comments from people who feel affordable housing should not be built in Hungerford
- Many comments about the pros and cons of different locations.

Part 2 – Housing Need

Part 2 of the survey was completed by 50 respondents indicating some level of housing need. This represents 12% of the total return or 2% of the total households in Hungerford.

Of the 50, 5 either gave insufficient information to assess or did not represent a need for affordable housing. Upon review of detailed responses a further 12 are able to access housing on the open market, or have sufficient earnings or income to make it unlikely that they will be eligible for affordable housing.

Current residency in Hungerford

All but 2 of the responses are from people that currently live in Hungerford. They both have significant connections of greater than 10 years to Hungerford and have family in Hungerford that can either offer support or need support.

Reasons for need

Reasons for needing affordable housing vary. Usually the greatest reason for people needing a new home is the desire for younger people to have a starter home and live independently of parents. While Hungerford is no exception, the highest number of

responses came from people who are struggling to pay the high costs of private rents. It is a sad fact that paying high private rents reduces the ability to save for a deposit and limits access to ownership. In at least one case the rent being paid is 75% of income.

A number of responses have also come from people who are in private rented accommodation, but the landlord has met with financial difficulties and needs to sell, which puts tenants at risk of homelessness.

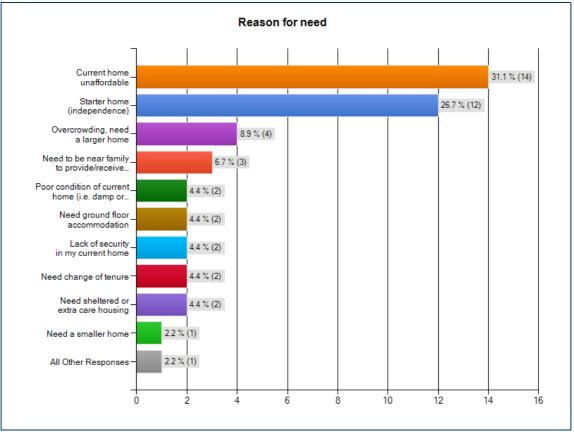


Chart 2: Reasons for need

There is no significant evidence of overcrowding in Hungerford; there is only one response that represents a real possibility of overcrowding. Where responses have come in for larger homes, it is unfortunately no longer the case that each child is eligible for their own bedroom. Where children are of the same sex, sharing is considered appropriate.

3 responses were from families that have young adults living with them that need assisted living due to disabilities. These needs are unlikely to be met on a rural exception site, however it should be noted that there is demand for assisted living in Hungerford.

1 response is from an older person who has a need for residential/extra care, as above, these needs are unlikely to be met on an exception site, but demand should be noted.

1 response was sent in letter format, without a survey form directly to Hungerford Town Council with RHE copied, this contained insufficient detail consider as a return but makes the case for affordable housing eloquently:

"I rather fear my answers to this survey would be irrelevant for the ironic reason that I am leaving Hungerford ... because I can no longer afford to live here. I have been in need of an affordable property of my own since coming here in 2010; as you have made the effort to send this survey out, I thought it necessary to provide some feedback.

To say that 'young people are finding (it) increasingly difficult to access homes of their own' is in danger of missing the point. I am nearly 40 years old and have worked and saved money almost continuously since 1996, yet I cannot afford to buy; at a time when the average first-time buyer age is 36, an entire generation has missed out on buying property.

As such, equivocation such as 'the council may try to find a suitable site (for housing)' and 'Would you be in favour of a *small* development' (my italics) are of no comfort to me. Britain is urgently in need of a house building programme the like of which has not been seen since Harold Macmillan built 300,000 houses a year as Housing Minister. I need to weigh local conservation concerns against my own needs, but having contributed a good deal to the local economy in the last three years I cannot help feeling short-changed (and rather sad with it given I have enjoyed my time here)."

Current Tenure and Preferred Tenure

Table 7 shows the current tenure, preferred tenure, reason for need and family size of the remaining 45 respondents that have affordable housing needs.

	Total in household	Length of connection	Reason for need	Current tenure	Preferred tenure	Likely allocation
1.	2 adult sibling pensioners	>5 years	Rent unaffordable and insecure, need ground floor accommodation No deposit and limited income, should go on housing register. No contact details provided	Private Rent	Own or secure private rent (Not on waiting list)	2 bed AR
2.	1 single	<5years	Rent unaffordable	Private Rent	Social Rent	1 bedroom
3.	1 single	<5 years	Needs supported living/residential care	With parents	Social rent	1 bedroom (specialist)
4.	Couple	>20 years	Rent unaffordable	Private rent	Social Rent	1 bedroom
5.	Couple	<1 year	Independent starter home	Private rent	Open market purchase	Insufficient connection, but could be suitable for Shared ownership 1-2 bedroom SO
6.	2 adults, 1 child	>20 years	Rent unaffordable No deposit and below average income	Private rent	Affordable rent or SO	SO unlikely. 2 bed affordable rent.
7.	Adult with special	>20 years	Special needs - independent living	Living with parents	Affordable rent	1 bed supported.

In 12 cases the information provided indicates that need could be met on the open market, those are marked in grey.

ŀ	Total in nousehold	Length of connection	Reason for need	Current tenure	Preferred tenure	Likely allocation
	needs					
8.	Couple	1 year	Starter home No deposit saved.	Private rent	Own home	1-2 bedroom SO if they can get a deposit, possibly sufficient income to qualify for mortgage by the time anything is built.
9.	1 adult	>20 years	Rent unaffordable, too big and in poor condition	Private rent	Affordable Rent	1 bed AR
10.	1 adult	>15 years	Starter home Small deposit saved	Living with parents	Shared Ownership	1 bedroom SO income is unlikely to be sufficient for a mortgage
11.	1 adult	>10 years	Change of tenure from rent to ownership Has deposit saved	Private rent	Own home	1-2 bedroom SO income should just qualify for a mortgage but may find SO more accessible – no contact details
12.	Family – 2 adults 3 children M&F	>5 years	Lack of security in current home (RHE unable to clarify) No deposit	HA rent	Shared Ownership	3 bedroom AR Income only sufficient to qualify for a very basic mortgage, unlikely to afford a family size house.
13.	Couple	>15 years	Starter home Small deposit saved	Private rent	Own home Shared ownership	1-2 bedroom SO Insufficient income to access mortgage.
14.	Single	>20 years	Family breakdown No deposit, assume equity in family home is tied-up	Private rent	Own home	1-2 bed SO Shared ownership may be an option if a deposit can be found.
15.	Couple	>20 years	Starter home Saving for deposit	Living with parents	Shared ownership	1-2 bedroom SO
16.	Couple	>10 years	Starter home, rent unaffordable, poor condition of rented property No deposit	Private rent	Own home / Shared Ownership	1-2 bedroom SO if deposit is found
17.	Single	>5 years	Rent unaffordable (75% of take home)	Private rent	Affordable rent	1 bed AR
18.	Single	>20 years	Starter home	Living with parents	Affordable rent	1 bed AR
	Family – 2 adults, 3 children M&F	>20 years*	Need to be nearer family in Hungerford, overcrowding.	Social rent	Affordable rent	3-4 bed AR
20.	Family, 2 adults, 1	>10 years	Landlord selling property due to	Private rent	Affordable rent	2 bed AR

	Total in nousehold	Length of connection	Reason for need	Current tenure	Preferred tenure	Likely allocation
·	child		financial difficulties			
21.	Single	>20 years	Starter home Deposit	Living with parents	Shared Ownership	1-2 bedroom SO No contact information.
22.	Retired couple	>10 years	Landlord selling property	Private rent	Affordable Rent	1 bed AR
23.	Single	>30 years	Starter home Has deposit	Living with parent	Own home / Shared ownership	1 bedroom SO
24.	Single	>30 years	Current home in probate, estate to be divided, will not be able to maintain current home.	Owned by parent now deceased	Private rent or Affordable rent	1 bedroom AR
25.	Single	<5 years	Current home unaffordable Deposit saved	Private rent	Own home	1-2 bedroom SO low income for mortgage access.
26.	Family: 2 adults 2 same sex children	>10 years	Need larger home (currently in 2 bed)	Private rent	Private rent	Not eligible for larger allocation as children are same sex.
27.	Couple	>20 years	Current home unaffordable No deposit	Private rent	Shared ownership / Affordable rent	1 bed AR very low income and no deposit,
28.	Single (young) adult	>5 years	Special needs – supported living	Living with parents	Social rent/ supported accommodation	1 bed SR Supported needs will not be met on an exception site.
29.	Family: Couple and 2 same sex children	>20 years	Current home unaffordable No deposit	Private rent	Own / Shared ownership	2 bedroom SO income may be sufficient to access mortgage if a deposit is found
30.	Family: Couple and 2 same sex children	<5 years	Need larger home, in 2 bed flat want house Savings for deposit	Private rent	Own / Affordable rent	2 bed AR very low income, won't be able to access mortgage and will not be eligible for anything larger than they are in.
31.	Family: 1 adult, 2 same sex children	>10 years	Current home unaffordable	Private rent	Affordable Rent	2 bed AR
32.	Family: 1 adult, 2 same sex children	5 years	Current home unaffordable and insecure tenure	Private rent	Affordable rent	2 bed AR
33.	1retiredadult	>20 years	Need for Sheltered/extra care	Tied	Affordable rent	1 bed – extra care
34.	Couple	>5 years	Want larger home. (own 1 bed flat)	Own	Own	Not eligible but are unable to step-up to

I	Total in nousehold	Length of connection	Reason for need	Current tenure	Preferred tenure	Likely allocation
						larger home.
35.	1 adult	>20 years	Starter home	Living with parents	Wants AR or SO	Speculative by parents, unlikely to qualify for SO or AR
36.	Couple	<5years	Starter home	Private rent	Own home	Have deposit & sufficient earnings to access open market
37.	Family – 2 adults, 2 small children	>5years	Larger home	Own home	Own home / Shared Ownership	Equity in own home, though income is low may find it difficult to access larger mortgage. Not likely to be eligible for SO
38.	Single	<5 years	Smaller more affordable	Own home	Own home	High earner, has deposit can downsize.
39.	Single	<5 years	Own home unaffordable	Own	Affordable rent	Struggling with mortgage but has got equity. Not eligible.
40.	Couple	<3 years	Own home, starter home	Private rent	Own	Have sufficient savings and earnings to access open market
41.	Retired couple	1 year	Want more secure tenure	Private rent	Affordable rent or Private rent with a long lease	Not on Housing Register. Sufficient income for Private rent
42.	Retired couple*	>10 years	To be nearer to family support	Council/HA rent	Affordable rent	1 bed AR, sufficient income for private rent best option may be a mutual exchange
43.	Family: 2 adults, 1 child	>30	Poor condition of current home, damp & mould, asthma	Private rent	Affordable rent	Income should be sufficient to pay Private rent, unlikely to get allocation advised of options.
44.	Single	>20 years	Need Ground floor accommodation	Own	Own	Can access open market.
45.	Single	>5 years	Poor condition of current home	Private rent	Own	Should have sufficient deposit and income to access a small starter property

Cells shaded in grey represent details of need unrelated to affordability:

Table 7: Need - Current & Preferred Tenures

* Not currently living in Hungerford, want to return but have significant connections

Only 15 of the above have indicated that they are registered on the West Berkshire District Council Common Housing Register.

Anyone in housing need must register with the West Berkshire District Council Common Housing Needs Register whose staff can confirm eligibility criteria.

Allocations

When being allocated rented accommodation through a Registered Provider (Housing Association), there are strict rules that are applied with regards to eligibility and to the size of property allocated.

The size of any allocated property will be determined by the West Berkshire District Council Housing Options Team. The allocations criteria are based on a combination of factors, including the age and sex of any children in a household and are subject to availability.

Generally, property size is allocated for those meeting eligibility criteria. A separate bedroom is deemed to be needed for⁶:

- Every adult couple (married or unmarried)
- Any other adult aged 16 or over
- Any two children of the same sex aged 16 or under
- Any two children aged under 10
- Any other child.

For those people eligible for Shared Ownership properties the criteria are slightly less rigid. For example, a couple may qualify for 2 bedrooms to account for potential future family growth.

Local Connection

Local connection for eligibility for a home on a rural exception site is currently defined within the housing policies of West Berkshire District Council.

Local Connection generally refers to those currently living in a village, working in a village or with family (parents and / or children) living in a village. Priority is given to those with a longer connection.

Should a tenant or part-owner move on, then subsequent tenants are expected to meet the same criteria. If there is no one from the local community that meets the criteria, eligibility cascades out to the neighbouring communities. Local connection takes precedence over priority need on a rural exception site.

Only one of the respondents has lived in Hungerford for less than a year. Eight have connections of greater than 30 years. The length of residency of the responses is set out below:

⁶ West Berkshire District Council Housing Allocations Policy (Draft) 17 October 2012, Appendix One Housing Needs Assessment

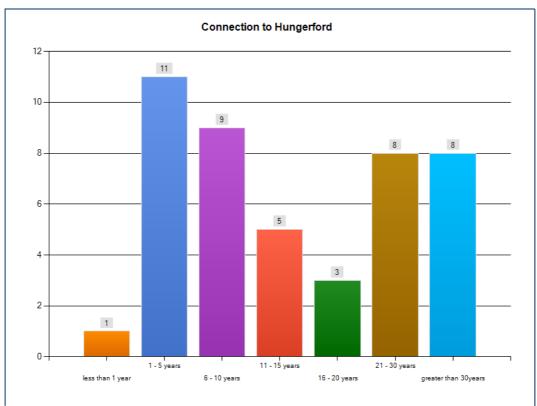


Chart 3: Length of residency in Hungerford

Affordable Housing - Financial Eligibility

The income levels indicated in this survey provide guidance only. While aspiration for home ownership is high, with not less than 12 applicants wanting shared ownership properties, very few indicate that they have incomes and savings for a deposit that will actually provide them with mortgage access. Income and savings information can only be verified when applicants register on the Common Housing Register.

- 37 of the responses are from people in some form of paid employment.
- 7 are retired
- 2 are in no paid employment

The table below shows the indicative household earnings of 42 respondents in need of affordable homes. Several left this question blank.

Please indicate the total take-home (i.e. after deductions) income, including benefits of all adults in your household that require new accommodation									
Monthly inc	Monthly income								
Less than £420	Less than £420 £835 - £1,250 - £1,666 - £2,500 - £3,300 + Response								
1	7	9	8	10	3	4	42		

Table 8: Indicative incomes

Notes on Tenure and Allocations

The tenures being sought are a mix of rented and shared ownership options. It is likely that only about 6 have sufficient income and savings to access shared ownership.

Affordable Rent - The advent of the Localism Act has introduced a new tenure called 'affordable rent', this tenure is expected to apply to all new build Housing Association rented properties as a condition of grant and will be charged at up to 80% of local private sector rents. No government subsidy will be provided for the development of new homes at rents lower than affordable rents. A proportion of existing housing stock may be transferred from social rent to affordable rent in the future.

West Berkshire District Council expects Registered Providers to keep affordable rents as low as possible. Due to high rent levels in the District, and low supply, preference is for Registered Providers to deliver affordable rents at 70% of Open Market Value (OMV) or below.

Social rented housing – is traditional rented housing owned and managed by local authorities and Registered Providers (Housing Associations), for which guideline target rents are determined through the national rent regime.

The impact of the new affordable rent regime in Berkshire is as yet unclear. It is assumed that for those people that are particularly vulnerable, Housing Benefit will make–up any difference in affordability from social to affordable rent. However the new regulations also include benefit caps that will affect the amount of Housing Benefit individuals can receive. Furthermore, restrictions have been placed on the property size criteria, and housing benefit will only be paid according to the size of property a family is eligible for, regardless of if it is a family home where grown children may have moved away.

Shared Ownership - provides opportunities for people who cannot afford open market housing to access the housing ladder and build a share in the equity on the property by purchasing a share of the equity and paying rent to the Housing Association on the outstanding equity. They can over time buy additional shares in their property to increase their equity. However on a rural exception site, residents can never purchase more than 80% of the equity in order to keep the property in the affordable sector for future residents. This option can still be unaffordable and even a 50% share can be too expensive for people on below-average incomes particularly given the costs of a mortgage and the additional rent burden.

As a general guideline, anyone earning less than £24,000 per annum is unlikely to be able to afford a basic entry level shared ownership property.

Conclusions and Recommendations

A housing need survey is only a snapshot in time of the affordable housing needs of a community. Each community is unique and Hungerford is no exception.

Hungerford is a small market town as opposed to be being a small rural village, however prides itself on its rural character. It is desirable given access to train services and the M4 and has a full range of services, and employment opportunities that you wouldn't find in rural villages. Unfortunately all of this means that the demand for housing Hungerford is all the more high. The survey and market study indicates that high market rents are having a detrimental impact on the ability of people to save to purchase a home of their own.

The survey has identified 33 households with a justified need for affordable housing and a local connection to Hungerford.

The 2007 Housing Need Survey had a higher need of (65) but the survey also had a higher rate of return.

The greatest need represented from both the survey responses and the West Berkshire Common Housing Register is for 1 bedroom properties. While single bedroom properties are often not deemed acceptable for village locations, new Government guidance requires that affordable homes are only allocated according strict size requirements. 1 bedroom properties are now regularly included on rural exception sites as either small houses or in sympathetically designed flats with separate gardens.

The requirement is for mixed tenures including affordable rents and some aspiration for access to ownership through shared ownership homes. There is also some requirement for social rent properties if they are viable.

Exception site development could help to meet some of the needs identified here; such a development might be between 12 and 16 units comprising:

- Up to 10x single bedroom units to rent
- Up to 10x 1-2 bed units for shared ownership
- Up to 5x 2 bed units to rent
- Up to 2x 3 bedroom units to rent.

There is additional need for supported living places in Hungerford.

It can take a number of years to identify an appropriate site for an exception scheme in that time the precise need may change.

With the introduction of Localism and Neighbourhood Planning it will be very important for the Town Council to look very carefully at how these needs could be met with some form of mixed development in the future. This could include some exception site development, use of the *Community Right to Build* or larger development with a greater proportion of affordable housing to meet local need.

Any further action taken towards meeting these needs will require the support of the parish council and wider community consultation. Should Hungerford Town Council decide to take further action, the Rural Housing Enabler is available to help conduct

site appraisals and facilitate the process of identifying potential sites and development partners.

APPENDIX 1

Provision for Affordable Housing on Rural Exception Sites

National Planning Policy Framework⁷ - came into effect from 27th March 2012 defines the role of 'rural exception sites' for the provision of affordable housing in rural communities. Following is the relevant excerpt from the glossary of the document.

Rural exception sites: Small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection. Small numbers of market homes may be allowed at the local authority's discretion, for example where essential to enable the delivery of affordable units without grant funding.

The Localism Act and the Neighbourhood Planning Regulations 2012, in effect from 5th April 2012.

These set-out the provisions for the Community Right to Build and Neighbourhood Development Orders

West Berkshire Policy

The Adopted West Berkshire District Core Strategy 2006-2026 (Adopted July 2012) is in conformance with the National Planning Policy Framework above. Specific reference to exceptions sites is made in Section 4: Spatial Strategy:

4.18 It is anticipated that part of the housing supply throughout the rural areas of the District will be affordable homes to meet local identified needs, which may come forward as rural exception sites rather than through site allocations.

Policy HSG11 is a saved policy from the West Berkshire District Local Plan 1991-2006 and remains in force until adoption of the Site Allocations Delivery Development Plan Document currently under development.

3.11.4 Policy HSG.11 represents a major departure from the general aim of retaining housing development within settlements or on brownfield sites. This departure is justified because it enables housing associations to take further action to provide for the considerable levels of housing need that exist throughout West Berkshire.

3.11.5 The principle of rural exceptions is widely established in PPG3 and Structure Plan Policy H8 and applies across West Berkshire with the exception of Newbury, Thatcham and the western edge of Reading. In the rural areas schemes should be small scale, not normally exceeding 12 dwellings.

POLICY HSG.11 The Council, where justified as an exception to other policies of this Plan,

⁷ National Planning Policy Framework <u>www.communities.gov.uk/planningandbuilding</u> this supersedes Planning Policy Statement 3 which previously set-out the role of exception sites for delivery of rural homes.

will grant permission for small scale affordable housing schemes to meet identified local needs on sites adjacent to existing rural settlements provided;

- a) The need has been established by way of a recent local survey of housing need; and
- b) A scheme is prepared and agreed to reserve and control the occupancy of the dwelling for local needs; and
- c) The development does not adversely affect any landscape features that are important to the rural character of the area; and
- d) The development accords with Policy OVS.2
- e) Provision should be made for such schemes to be managed and occupied so that they remain affordable in perpetuity

For further information:

West Berkshire District Council Publication October 2008:

RURAL EXCEPTIONS SITE (Affordable Rural Local Needs Housing) Procedure, Information for the Council, Parish Councils, Registered Social Landlords (Housing Associations) and Applicants

APPENDIX 2- Survey Template

30th September 2013

Dear Resident

Housing Needs Survey in Hungerford (including Hungerford Newtown and Eddington)

The housing crisis has become an important topic of debate nationally and locally. Housing in Berkshire is some of the most expensive in the country. The average house price nationally in May 2013 was: £161,969, compared to West Berkshire where it was £224,338.

Hungerford Town Council would like to find out whether there is a need for affordable housing in our community to help local people who are struggling to stay in the parish due to the high cost of housing. There may be people that need to be near close relatives to care for them or need the care of someone living in the parish. We are concerned that young people are finding increasingly difficult to access homes of their own. To find out the extent of the problem, a detailed survey has been organised to assess the level of demand and gauge the support that a small new housing scheme to meet *local* needs *might* have in our community.

In planning the survey we have received support and guidance from Arlene Kersley, Rural Housing Enabler for Berkshire based at CCB (Community Council for Berkshire), a charity that works to support communities in Berkshire.

The survey results will provide useful information for both the Town Council and the community generally. Depending on the results the council *may* try to find a suitable site or sites within the parish to meet local housing needs. If a need is identified, the parish council will engage in further consultation with parish residents before any decisions to proceed with a scheme are taken.

This is an important issue for the community so please take the time to complete the attached survey.

Your views are important and your answers will be treated in strict confidence.

Please return this form in the enclosed Freepost envelope by 28th October 2013.

If you would like to know more or have questions about the survey, please contact Arlene Kersley (at CCB on 0118 961 2000).

Yours faithfully

Martin Crane Mayor Hungerford Town Council It is important to get the views on housing development from the whole community. Please help by completing PART 1 of this survey whether or not any members of your family are in need of affordable housing.

Thank you for taking the time to complete this questionnaire. Please use the pre-paid envelope to return this questionnaire to us by 28th October 2013.

PAF	RT 1							
1.	Is this your main home?	Yes, main home	No, second hom	e 🗌				
lf th	is is your second home do not o	complete the rest of the	form but please do retur	n it.				
2.	How long have you and your h	nousehold lived in Hun	gerford?	years				
3.	How would you describe your home? (please tick one box only)							
	House/Detached/semi/terrace		Bungalow					
	Flat/maisonette/apartment/bed-s	sit 🗌	Sheltered/retirement hou	ising				
	Other (please explain)							

4. Please complete the table below to show the age, gender, relationship and work/school location of all those living in this property at present.

	Age	Gender (M/F)	Relationship	Work/School Location
Person 1 (self)			Self	
Person 2				
Person 3				
Person 4				
Person 5				
Person 6				
Person 7				

5. Has anyone from your family (children, parents, brothers Yes or sisters) moved away from Hungerford in the last 5 years, due to difficulties in finding a suitable home locally?

If you answered 'Yes' and the family member(s) wish to move back to Hungerford, please ask them to contact the Rural Housing Enabler (contact details at the end of this form) for a copy of Part 2 of this survey form.

6. Does anyone in your household require any of the following: (tick as many as required)

Ground floor accommodation		Residential care/extra care	
Sheltered housing		Other housing support services	
Adaptations to improve its phys	ical accessibility	y because of disability	

Please explain:

If you answered 'Yes' to Question 6. and you need to remain in Hungerford then please complete Part 2 of this questionnaire which collects information on your housing needs. If there is the need for more than two households to move, then please request additional forms from your Rural Housing Enabler or the Town Council Clerk.

7. Would you be in favour of a small development of Yes affordable housing to meet the needs of local

No 🗌

No

people, if there was such a need?

8. Can you suggest any suitable site where such a scheme might be built?

9. Additional comments (Please feel free to add additional sheets if desired)

Thank you for taking the time to complete Part 1 of this questionnaire. The results of this survey will be available in the coming months and will help the Town Council to decide on its future plans.

Unless you supply your name and address at the end of this form so that the Rural Housing Enabler can follow up with you, please be assured that this questionnaire is completely confidential and anonymous.

Local affordable housing can only be provided on land which is made available at a modest cost; therefore communities are dependent on the willingness of local landowners to consider making appropriate land available. The Rural Housing Enabler welcomes the opportunity to have discussions with landowners on any potential sites that relate well to existing settlements and do not constitute scattered development. Any eventual decisions on the appropriateness of a site for rural housing would be taken by the Local Authority in consultation with the local community.

For more information contact the Rural Housing Enabler for Berkshire:

Arlene Kersley CCB Abbey House, 1650 Arlington Business Park, Theale, Reading. RG7 4SA Tel: 0118 961 2000 Email: <u>arlene.kersley@ccberks.org.uk</u> Registered Charity No: 1056367 Registered Company No: 3212736

PART 2 – for people in need of affordable housing

Please complete and return the rest of this form (Part 2) if you believe you are in need of an affordable home or have other housing needs in Hungerford. This should be completed only by people with a local connection to Hungerford. A local connection is if you live in Hungerford and/or have parents or children living in Hungerford and/or you work in Hungerford, or you grew up in Hungerford and have a need to return to care for family.

Please complete **a separate form for each household in need of housing**. For instance, if a whole family will move together complete one form, or if mature children are in need of independent accommodation, complete one form for each person needing accommodation. Extra forms are available from the Town Clerk on 01488 686195 or the Rural Housing Enabler at CCB on 0118 961 2000.

YOUR ANSWERS WILL BE TREATED IN STRICT CONFIDENCE

Students in full time education: The survey cannot take into account the future housing need of students in full time education where it would be difficult to determine if they will return to / remain in the locality.

1. Please indicate age, gender, occupation and relationship to yourself of each person in need of affordable housing in a single household (individual households should complete separate forms)

	Age	Gender (M/F)	Relationship	Work/School Location
Person 1 (self)			Self	
Person 2				
Person 3				
Person 4				
Person 5				
Person 6				
Person 7				
	•		•	

2. Do you currently live in Hungerford?

3. If you do not currently live in Hungerford, what is your connection? (for each answer ticked, please specify when, where and how long)

Yes

No

Used to live in Hun Parent or child live Work in Hungerford Work in Hungerford Voluntary work in H	s in Hungerford					
4. Are you on	the Local Authority h	nousin	g register (waiting list)? Yes 🗌		No	
5. How many b	oedrooms does your	currei	nt home have?	···· <u> </u>		
6. What is you	r main reason for ne	eding	a new home? (please tick one box only).			
Need a smaller ho	me		Overcrowding, need for larger home			
Independent/starte	r home		Need a physically adapted home			
Current home unaf	fordable		Need to be nearer to local employment			
Need to be nearer provide/receive car	2		Lack of security in current home (may include harassment)			
Poor condition of c	urrent home (i.e.		Need change of tenure			
			APPENDIX 2 - 4			

damp	o or lack of central heating)			
Fami	ily breakdown		Loss of housing due to retirement	
Need	d ground floor accommodatic	n 🗌	Sheltered or extra care housing	
Othe	r (please explain)			
7.	What is the tenure of you	r current hor	me?	
	ed (either with or without gage)		Provided with work (tied)	
	ed from Council or Housing ciation		Part-buy/part-rent (shared ownership)	
Rent	ed from private landlord			
Othe	r (please specify)			
8.	What tenure would you p	refer?		
	ed (either with or without gage)		Provided with work (tied)	
	ed from Council or Housing ciation		Part-buy/part-rent (shared ownership)	
Rent	ed from private landlord			
Othe	r (please specify)			
9.	Do you have savings for	a deposit to _l	purchase or part-purchase your own hom	e?
	Yes 🗌 I	No 🗌	If yes how much?	
10.	Are you employed?		Yes 🗌 No 🗌	
11.	Are you in receipt of any	benefits?	Yes 🗌 No 🗌	

12. Please indicate the total take-home (i.e. after deductions) income including benefits, of everyone responsible for the cost of housing (rent or mortgage) in your household (Please tick one box only)

Weekly Income	or	Monthly Income	
Less than £95		Less than £420	
£95 - £192.99		£420 - £834.99	
£193 - £288.99		£835 - £1,249.99	
£289 - £384.99		£1,250 - £1,665.99	
£385 - £576.99		£1,666 - £2,499.99	
£577 - £769.99		£2,500 - £3,299.99	
£770 +		£3,300 +	

If this survey shows there is a need for affordable housing for local people, we may need to get back in contact with you as we work with the Local Authority Housing Associations to deliver the homes needed. Therefore, it would be helpful to us if you include your name and address below:

Name:

Address:

Postcode:

Telephone:

Email:

Thank you for taking the time to complete this questionnaire. The results of this survey will be available in the coming months and will help the parish council to decide on its future plans.

For further information contact the Rural Housing Enabler at CCB on 0118 961 2000

RETURN THIS FORM BY 28th OCTOBER 2013 TO CCB IN THE ENVELOPE PROVIDED OR SEND TO THE ADDRESS BELOW:

CCB Abbey House 1650 Arlington Business Park Theale Reading RG7 4SA

Registered Charity No: 1056367 Company Limited by Guarantee In England No: 3212736

APPENDIX 3 – COMMENTS

Below are the additional comments respondents made. Any names and personal information have been removed by the RHE to preserve confidentiality.

- Having moved to Hungerford from near Bradford, where there is a lot of affordable housing developments in the surrounding areas, I can only fear fir the worse for the lovely community of Hungerford, as with affordable housing brings low moral people with low standards of living!
- (Upper Eddington) is far too environmentally sensitive to be developed by Chilton Estates who are not proposing site as a RES (rural Exception Site) for altruistic reasons. Already, this site has been ruled out in the SHLAA and should remain ruled out.
- There seems to be adequate housing made possible for the over 55' i.e. Park Way, Fairfields, Northview Heights but what about special needs et.
- I do not believe in the concept that affordable housing is what we can build. "House price" is determined by economical & political factors in the society. We should aim for lowering land prices & more houses (better balance of supply & demand).
- How can you ensure local people get the housing? Are you doing anything to provide work?
- Q7. How small is small?
- Development south of Hungerford off of the A338 should be avoided because it would create a high number of traffic movements, especially at am and pm rush hours, through our already congested High Street. Moving the Smitham Bridge Trading Estate to Charnham Park would free up housing space and cut down lorry traffic through the town.
- It is important to maintain a balance of different ages in Hungerford.
- No more houses on the Salisbury Road. It is hard enough to get out of Hungerford as it is.
- My sister is presently living in Hungerford and has done all of her life, she is currently privately
 renting with her partner & child and is desperately in need of a cheaper more affordable home.
 She wants to stay in Hungerford but doesn't seem to have any luck with bidding on the Home
 Choice website. Please Hungerford residents that have lived here all of their lives should have
 first priority over any other towns on new builds in this area.
- Look after those brought up here first.
- My two children (in early 20s) cannot afford to rent privately or buy in Hungerford and would have to move away and travel into work.
- We would like to move to a 2 bed house but in Hungerford there are limited choices. Any two bed houses are few and far between & thus very expensive (nearly £200,000) Any new development tends to favour large houses for people on high wages. Also if new houses were built then the road layout would have to be investigated.
- Our (child) worked (locally) for 8 years, but is now unemployed. They were married in 2007 and applied for housing several times council & rented but to no effect so they have all lived with us along with our grandchild since then which seems unfair to both families, this was so that they might save for their own accommodation but housing in Hungerford is far too expensive for them to afford so they will have to move to another area and are at present arranging purchase elsewhere. (lack of so called affordable housing? Ha.)
- This questionnaire appears to be a complete waste of time and money. As proven on numerous occasions in the past, Hungerford's Town Council has little influence over the interests of developers and West Berkshire Council's development plan.

- Residents of Canal Walk are always asked for information on housing availability by elderly friends from allying villages eg. Shalbourne. Houses are expensive to run, may have become too large, a village may lack shops which are frequently under threat of closure, lack of transport buses, leading to dependency on car! additional pressure on Hungerford.
- Before coming to Hungerford circumstances meant I had to take my children away from where we lived & all they knew. We have lived in Hungerford for 5 years in addition to working & attending school, we take part in the community through different clubs, groups etc. Living in private rented accommodation is always a worry on my mind because it is not secure or guaranteed. Finding someone to rent to you is difficult when on partial Housing Benefit. Also my rent is £75 more a month than the housing benefit we are entitled to which means I pay this on top of my other share of the rent. A further rent increase is also a worry. It is my dream to get into social housing with lower rent & more security. We have laid roots in Hungerford & take an active part in life here.
- As my children and I work and go to school in Hungerford we are in need of a council house in Hungerford. I am divorced and a single parent, I can not afford to buy a home and have been on the council register for 3 years.
- Re Q7: The problem with any increase in housing in Hungerford, is the lack of infrastructure to support, such as roads, doctors, pharmacies, and ultimately schools. I fail to see how any new housing could be restricted to local people only.
- It would be nice to see it used for the purpose it was built as in the Newbury Parkway development in particular the 'affordable' housing is still empty, so what has happened there?
- My children are 25 and 23 ...Both have had to move away from Hungerford recently due to no affordable housing. Why can't we have rent and save schemes like when I was young?
- We have grown-up (children), both married with children of their own that would come back to Hungerford if they could.
- Traffic congestion in Hungerford is close to the tipping point at several times during the day, so a new development in the south of the town will be problematic. Parking is also constrained especially at the station and the supermarket.
- Housing is very expensive in Hungerford, even renting is expensive. Our rent is going up, we
 would like to own a house in Hungerford. There needs to be help for working families, I've worked
 since 17 years of age and now off looking after 2 kids. I would love to go back to work but child
 care cost £90 per day! Very expensive.
- Very large gardens at south view Hungerford they are not properly used also large gardens at Radley Bottom Hungerford Newtown also not utilised many belong to Sovereign Housing.
- I believe there were plans to build at the back of Wyvale, and beyond Chilton Estate?? What about local villages adding housing it helps to bring in families and support schools, etc. Chilton? Ramsbury? Shalbourne? Ham? People need somewhere to live.
- More houses would mean a need to increase public facilities Doctors Policing which appears to be minimal in Hungerford Schools Leisure etc. Would this happen?
- Do we need this? Affordable housing (eg. Penny Farthing Road) appears not to have been used consistently for local people?
- Already suffered small development. Small development should be for Hungerford people as promised at Penny Farthing Close, but many of the residents are not Hungerford People. Nice to have signs put back for Smitham Bridge Road, Marsh Lane etc.
- Q7. Small only Hungerford is a small town and we do not need a large development. It would unbalance the infrastructure.

- Hungerford is split north/south by rivers, canal, A4 and protected green land. The only passage north/south is A338 at the Bear. Therefore the only viable option for further development is south, i.e. top of Salisbury Road.
- I think additional housing next to JoG school or at top of Salisbury Road would cause chaos on High St and on A4 due to additional traffic.
- My family have worked and live in Hungerford for 28 years & would like to be put forward for the affordable houses. Rent at the moment is £900 a month and we are struggling to meet rent and bill demands, having a new affordable house to ease the high cost demands would help us greatly. Also this will make it easier to save for a deposit on our own house.
- I believe there is nothing more important than making affordable secure housing available to all who want it. It is a basic right of citizenship in any country that calls itself civilised. It is more important than Green Belts, nice views, commons or car parks, important though these things are as well.
- Q7. Mixed views in ideal world I'd say no but appreciate there may be some need. I like the size of Hungerford as it is and the semi-rural aspect. There's already a lot of traffic
- Accommodation for younger towns people should have been provided in the new over 55 development at Priory Rd., Would this still be possible?
- Development to the south of Hungerford (or to the west) would require additional relief road to handle traffic volume & route it away from High Street / Bridge Street bottleneck.
- High Street congestion & strain on infrastructure primary school over capacity.
- It has been suggested building houses in Smitham Bridge Road near Industrial Estate units this is a bad idea as road is congested with parking by residents and people who work in the Croft. The road is not suitable for additional traffic and building should take place on A4 or A33b south of Hungerford where there is plenty options not in centre of Hungerford.
- We will support housing for local families, but are very concerned regarding large housing estates with multiple cars.
- The land referred to above would be ideal as this is close t both the secondary school & primary schools as well as relatively close to Salisbury Rd. (A338) A lot of comment appears to favour the A4 close to the garden centre this area is already well developed with housing and is not particularly suitable. We live in the central part of Hungerford so have no axe to grind on either area but independently the Coombe View / Kennedy Meadow area seems to tick all the boxes.
- The local infrastructure could not possibly support any large housing in the area. It takes up to 5 minutes to travel from Church Street to the A4 now, extra housing would make this unbearable. Whilst we support putting Hungerford on the map we don't want to spoil it!
- I have lived in Hungerford all my life, there is a real lack of houses. We currently live in a flat and have been on the Home Choice scheme since April. I can not bear to move from my home town but may be forced to move out of the area. When people from other towns are being offered houses.
- My family are all in a nearby village so very convenient.
- Suggested large site (200/250 houses) on Salisbury Road simply not on. Town facilities shopping/parking would be inadequate. Pressure of increased car usage already having a marked effect on town facilities. West Berks Council obviously well aware of this and town mini-bus service, already in use, could be developed (journey payment possible)
- Site must be north of the A4 so traffic does not have to go through the High Street on their way to work. The Salisbury Rd is a definite no.

- I can't answer Q7 because it would depend on the size as to whether I agreed or not. One of the things that I enjoy about living in Hungerford is the size. If too many new houses affordable or not are built it will take away the reason many people live here. There are a number of empty properties around that should be done up turned to flats etc before building new houses.
- Growth needs to (be) proportional not purely affordable. Hungerford has a large % of affordable housing. However people are not moving in general. Issue is one of growth not affordability.
- Not opposed if built sympathetically to the local area.
- ONLY on the condition that the local schools, Doctors to cope with the extra demand (which at the moment I can imagine, they can't)
- It is extremely important for the town not to sprawl and consume the beautiful surrounding countryside. The town should not grow beyond its current boundaries into greenfield sites. Charnham Park has become a suitable centre for industry and every effort should be made to relocate other industrial enterprises to this location. Doing so would free up space in walking distance of the town centre and transport services. Such sites include areas around the railway station and the trading estate in Smitham Bridge Road.
- I am concerned that if flats were built, those in need of them who live/work in Hungerford would get pushed aside, and lots of people from Reading and Slough etc would be pushed in. I also worry that hardworking young people who need small affordable accommodation would be ignored, and Berkshire Council would jump at the chance to fill the flats with long-term unemployed or mentally disturbed people or those with anti-social behaviour.
- I don't know what you mean by 'affordable housing or the sorts of people who might need it clear examples required. Provision of new housing needs to be fair to the whole community. People who can afford to live here or people in run-down council housing. I would like to see some case studies of local needs. Land provided at "reduced cost" is going to be flood phone or contaminated? or by a tax break? There is no such thing as reduced cost.
- Check infrastructure carefully before committing.
- If more housing is built we will need another primary/Jr school.
- Having divorced, I am unable to afford to buy a house or even a flat in Hungerford and rental costs are extremely high, as a working single parent I am not entitled to any benefits and would like to see perhaps more rental stock or low cost 'affordable' homes.
- Development south of the town will only make the High Street traffic problem worse.
- My mother passed away (earlier this year). She owned the house we both lived in. The house now needs to be sold to pay off a loan/mortgage. When all debts are paid, the remainder will be divided between my sibling and me. I am unsure how much money will be left, but I will be in need of my own accommodation soon.
- Before additional housing is thought above the road infrastructure should be given serious attention, they are not in the best state of repair and can barely handle the current traffic. The town is at a constant stand still.
- Text from a letter...Thank you for the recent Housing Need Survey. I rather fear my answers to this survey would be irrelevant for the ironic reason that I am leaving Hungerford ... because my partner and I can no longer afford to live here. Even so, I have been in need of an affordable property of my own since coming here in 2010; as you have made the effort to send this survey out, I thought it necessary to provide some feedback. To say that 'young people are finding (it) increasingly difficult to access homes of their own' is in danger of missing the point. I am nearly 40 years old and have worked and saved money almost continuously since 1996, yet I cannot afford to buy; at a time when the average first-time buyer age is 36, an entire generation has missed out on buying property (a point I alluded to when the candidates assembled for hustings at the recent district council by-election). As such, equivocation such as 'the council may try to find a suitable

site (for housing)@ and 'Would you be in favour of a small development' (my italics) are of no comfort to me. Britain is urgently in need of a house building programme the like of which has not been seen since Harold Macmillan built 300,000 houses a year as Housing Minister. I need to weigh local conservation concerns against my own needs, but having contributed a good deal to the local economy in the last three years I cannot help feeling short-changed (and rather sad with it given I have enjoyed my time here.).

- There is definitely a need for more sheltered housing, not only to buy but also to rent! But there is very little suitable ground for such a project with availability to the shops which is necessary for such a project.
- Must be for local working people to buy, particularly young working local people. Contract should include clause to prevent quick profit making eg. 5yr min stay or something similar. Strictly for owner occupiers in work locally.
- Please ensure within the overall development of Hungerford that a permanent site is found for allotments. ps. This survey is an excellent idea.
- Hungerford infrastructure services are at capacity with existing population. These would need to be greatly increased proactively if another development was considered. Especially traffic road routes across the river, school, medical etc.
- I would like to see affordable housing for all who require to buy. However not if services aren't
 increased to cater for extra local population. i.e doctors, it is a nightmare already to obtain an
 appointment when needed.
- While there is no doubt some development planned for south of the tow near Kennedy Meadow this should be very limited till a by-pass of some sort is agreed, its pretty obvious that the majority of residents & through traffic is heading either to Swindon or Newbury but mostly to the M4 J14. Major building south of the town will just aggravate the already delays of commuter traffic.
- Houses built to the south of the town will only make the High Street more congested with traffic
- Low cost housing for younger people is important as it seems that inhabitants are mainly older people. Service sector workers come in from Newbury or other towns.
- I think Hungerford is already over-stretched in terms of the town centre, cars, parking, doctor's surgery, school, etc. & do not think it wise to build further housing. If I personally could no longer afford to live here I would have to move to a cheaper area, regardless of whether I had family connections - helping them to do the same if necessary.
- Affordable housing for local people, NOT second homes or buy-to-let agents (although this may be difficult to enforce) Need to ensure that the development doesn't deteriorate into a 'ghetto'...low cost housing doesn't mean a low cost environment!
- If there is a need I think it would be a great idea but unsure of a suitable location
- If any more housing is built at the top of Hungerford then better traffic routes need to be discussed to handle volume as the High Street is often the bottleneck.
- I feel strongly that the Upper Eddington site would be totally unsuitable for any additional housing. Even if the lane was widened, the volume of extra traffic approaching rush hour would be unacceptable. I also feel strongly that the primary school is full to capacity, and also the doctors surgery which does not appear to be able to offer an appointment for several days or the next week. I travel 6 miles to see my GP and have done for 7 years, and will always be seen the day of phoning, which should be the case at any surgery.
- Only concern would be pressure put on schools, nurseries and doctors.

- If we have a small development of affordable housing it should definitely be only available for people from Hungerford. Otherwise our locals will still have to move away which has happened recently.
- Limiting development in a small town is all very well, but what older residents seem not to understand is that younger people need to be able to afford to live here. If they can't then who will staff the cafes & businesses & antique shops? However, if you want to encourage younger people to stay/come here, then better public transport to places like Marlborough & surrounding villages is paramount.
- Q7.As long as it does not inflict harm on landscape, wildlife etc. & is well located. Support
 affordable housing provided it is in perpetuity (and 80% of market rent is not affordable!).
 Concerned if unwanted market housing for sale sought to help pay for affordable housing.
 Important scarce housing should go in preference to those with a need to live here & local
 connections.
- When our adult children worked locally they could not afford to move out of the family home. One now works in S Wilts; the other has moved areas of employment, several times, both lodge in shared housing. Both consider buying more affordable property in the Midlands easier access for all parts of the country & much cheaper property which gives them several directions to apply for employment.
- North of the Garden Centre as it is possibly only Chilton Estates that would give land to Hungerford/ A few years ago there was a "social" housing scheme in Smitham Bridge Road & not one became social housing to help the young people get their foot on the ladder!
- Now that the Lyndley Lodge / Redwood scheme is open, the Northview Heights / Fairfield schemes should be demolished & the land used for affordable, decent-sized housing not even more premium priced properties.
- Housing should be mixed so that mot all affordable housing is located in one place. There should be strict rules about piling up rubbish in the garden and upkeep of buildings as the affordable housing currently in Hungerford can be quite messy because people don't care enough to tidy it up themselves.
- We do agree that Hungerford need more housing But where is of great importance. North of the town is ideal access to Bath Rd and M4. There we can build another super market and extra car parking, nursery school and play area. Our local school would need extending & would our surgery cope? The High Street struggles to cope especially on Friday's and W'ends so north of the town is the only solution.
- What is "affordable"?
- 1. There are sites available along Marsh Lane, but development there would only add to congestion in the High Street, unless another access north to A4 across the canal could be made. Divert A4 along Charnham Park and make new junction / roundabout with A4192/A4
- Small development needs to have enough parking spaces. Should be 1,2 and 3 bedroom properties.
- Maybe association houses (council) could be passed on to children or grandchildren to keep families local.
- We do not favour increasing the town's population. Despite the careful (weighted?!) wording of Q7, more houses will mean an increase of population. Thus, more traffic, more pressure on parking, Police, NHS provision, school places, water and the danger that Hungerford's exceptional community spirit will be diluted. Low crime figures owe a great deal to community spirit and fear of crime would have a disproportionate impact on quality of life for all, but especially the elderly or vulnerable in the community.

- There is no need for such a small secondary school in Hungerford & that would free up plenty of room off Priory Road.
- Would favour affordable housing anywhere in Hungerford it's what local people need to be able to stay in the area.
- Building houses is only part of the need. One has to consider extra pressure on health care, schooling, utilities, drainage, etc. So a sense of proportion is necessary.
- There are some very large gardens at the back of the houses in Atherton Crescent . Land might be available there for a small housing development.
- Absolutely essential as long as it is starter/affordable housing. Otherwise youngsters have no chance of getting on the ladder. Suggest terraced to keep building & heating costs down.
- At the risk of being a NIMBY not on Marsh Lane allotment site please.
- It is obvious that more accommodation is needed for the single occupancy. Either for younger or older single people. A number of my friends are single, but are living in a 3 or even 4 bedroom family house, it seems a waste when there are families with 2 or more children living in cramped conditions.
- I presume by affordable housing you are referring to rented accommodation. Fair enough. Also
 there is a need for smaller properties to buy 2 or 3 bedrooms. Very few people need 5
 bedrooms, it's only for space and show!
- Daughter and boyfriend living with us in order to save for deposit to purchase own home. Ideally
 would like to stay in stay in Hungerford for us to eventually help with childcare etc. in future for
 them to be able to afford family & work. Prices too high more likely will have to go to Swindon to
 be able to afford small family house. Would be nice for her children to go through the same
 education system as she did.
- We would be in favour providing the town had the resources to support new housing i.e. Doctors, schools etc.
- Q7. Yes if small My children, not on large salaries, were prepared to go without to buy a house here. As Hungerford is a fairly dormitory town I would prefer any housing development to not add further congestion in the High Street. i.e. People tend to travel to work in Newbury, Oxford, Reading, Swindon, London etc.
- This would avoid more traffic going through town.
- Only on sites that were brown field i.e. have been previously been built upon. I am against buildings new property on any fields / green even if on outskirts of Hungerford. I think it would be a shame if the town continued to sprawl outwards. Its charm & appeal is that Hungerford is a small town.
- Affordable housing was a great success in Hampstead Norreys. It was a small development of 6 houses 3 for 1/2 buy / 1/2 rent and 3 for rental. It blended well with the village, was well accepted and housed 6 village families. I am sure the parish council there would be happy to discuss their experiences.
- I have first hand experience of living in low cost housing. Once,,, in a semi-rural area a much sought after area. Once everyone moved in the area declined - crime rate went up. The beautiful new houses and trimmed lawns did not last - soon came grubby facade, broken down cars parked everywhere, unruly dogs & children. Second experience was in a National Parks area again the low cost housing estate went into decline and it was unbearable to live there.
- Any development off Salisbury Road would result in more traffic in the High Street. A site of the A4 would give better access to the M4.

- We are young professionals looking to buy our first home together. There are very few houses available to buy in the area for first time buyers. We would be in favour of any new housing developments within the Hungerford area with the opportunity to buy.
- Only Q7 responded to.
- There is no work for people, they would have to commute. Hungerford is a good place to live as it is. Please don't turn it into Thatcham.
- I currently rent and would love to see affordable property in Hungerford to allow me to buy and stay in Hungerford.
- Would need to be fairly small & proportionate to need. Infrastructure of town cannot take a large increase in dwellings.
- On Sep 02 I was re-housed by Sovereign Housing. my previous address (Northern Heights) is due for "re-development" I lived at that address for 10 years 01 day, and have lived at my new address for exactly 4 weeks. This was not my choice (but Sovereign's) but now have a flat that is a vast improvement on Northern Heights. I do not wish, or intend to move away from Hungerford, but I am sympathetic to the housing problems in this area.. I hope this is helpful to your survey.
- Not enough housing for young people to get on property ladder we need large development with part-rent part-buy for young people. It needs to be ASAP as nothing is happening for years.
- Will be grateful if you can provide us with accommodation, we've been renting since 2003 when we arrived in Hungerford. (No details given, Part 2 not completed)
- Something needs to be done regarding rent in West Berkshire, it's ridiculously expensive.
- More thought should have gone into recent developments. There has been enough recent developments where more affordable housing could have been incorporated but as usual developers are greedy and command larger houses for more profit.
- House prices are an issue here it took years to get a deposit together & family help.
- Q7 Not relevant to me. My suggested site would have minimal impact on local countryside etc. (but the flooding protection if expensive would be essential)
- Please do not allow building on Marsh Lane allotments.
- Too many houses in Hungerford now, roads already full of traffic, have to shop at supermarket very early or can't get in with car, Hungerford being really spoilt, no more building on our fields, thought the last to be built were for local people, but were filled with people from other lands etc. RHE Note: Really??? Only completed comments section.
- Too many houses already, not enough Doctors, school not big enough to accommodate children in Hungerford already, let alone new children for new houses. The more houses that are being built are ruining the area of Hungerford, not enough amenities to support. Only page 3 completed.
- Q7 maybe, but it depends on where and how 'small' is defined.
- Suggest location is off or near A4 to reduce High St. congestion during commuting periods NOT ON THE SKYLINE which should be rural views not bricks & mortar.
- A need for 1 bedroom places so people ca downsize with Housing Association.
- More money wasted by the Town Council that has no power and should be disbanded. (Form otherwise left blank)
- There are 'over' a million unused houses in Britain... Let's use them rather than keep building on our green and pleasant land. Even brown field sites would be preferable...Also the young who get

pregnant just to get a house should be denied one...Immigrants who have contributed nothing also... RHE NOTE: My favourite comment of this survey the ignorance of this comment astounds me, back it up with the facts!

- A small development should not set a precedent for more developments to spring up around the outskirts of the town.
- My spouse was born and raised in Hungerford and attended the nursery down at the Croft, the local primary school and John O'Gaunt. Our two children will both most likely follow in the same footsteps for the first two educational stages. In my Mother-in-law's house near the football club (where we lived before finally being able to buy our first house) there are a number of nieces and nephews and their partners all around 18--21. 5 people to a 4 bedroom house. I have severe concerns about these local young peoples prospects of ever owning a property in the local area. Many of our 30 something friends have moved here recently (often from London) so the majority of young non-graduates are never going to get much of a look in the local housing market!
- Affordable housing has to be balanced with the size of Hungerford, the accompanying
 infrastructure. Hungerford is growing and whilst recognising the need for some affordable housing
 it will, if we are not careful, become too big and oversized one only has to look at Newbury /
 Thatcham and it would be a great shame to lose the country town image.
- Q7 is difficult to answer as the definition of what is 'small', how much is "affordable" and "who" is local is very subjective and raises questions in my mind to how these will be determined and ultimately how any new housing will be allocated. The principle of providing better housing and raising peoples living standards I fully support. The challenge is delivering on this principle that strikes a balance between the needs of the whole community in terms finding suitable sites that provide easy access to the town's amenities, will not create excessive traffic, will not adversely affect property prices, will not generate excessive noise or disturbances to existing residents and are reasonably priced (which might discount compromised sites requiring remedial and/or infrastructure works).
- No more developing the Town leave the countryside alone. Infrastructure insufficient Docs/Schools etc. not enough & public transport awful. People need to live in a town not on the
 edges of it. Convert industrial to residential but don't over-populate. Council should do more to
 enhance the town not expand it beyond that which it can sustain. Leave the Countryside alone.
 No development on marsh ground. No fields turned into boxes of crammed in "affordable"
 houses. Hungerford cannot support more houses without infrastructure improvements. Leave the
 town unique and stop developers squeezing plots in. How much of a land bank do DWH/Barratts
 etc. have already? Too much focus on needs & not enough on the Town's needs.
- I am not in favour because of a fear that one 'small' development would lead in a short time to much larger development of the town which would spoil the unique nature of Hungerford. I would be more willing to support a venture if I thought it would not encourage outside interests to build larger developments. By outside interests I mean central and regional government who have little concern over local issues. I do not wish Hungerford to be dragged into a number game.
- Affordable housing is a significant need in this area, as elsewhere. Please avoid squeezing it in little spaces. Give people light and air, not just bricks and mortar. And gardens to grow vegetables / fruit and for children to play.
- It is important that Hungerford looks after its own, but does not become a dumping ground for the county. This town can so easily become ruined by excess and unsympathetic housing development. (Take a look at the centre of my home town, Abingdon once a thriving market town, now a fading dormitory town).
- There was affordable housing up nr the Priory they were all then relocated to brand new housing nr Freemans Marsh which was a total waste of desirable housing. Rather than build an estate of "affordable" housing, why not build smaller properties, like the maisonettes in Marley Place?
- We also need to build house for Hungerford people to bye (sic). I would love to move to a big house for people who work fulltime. I think people who own their own house should be offered

anew house and their old house are made liveable for people on benefits. Help to middle/working class people out.

- I have moved from Norfolk, to be closer to my family who live in Kintbury, after the loss of my husband. I had a beautiful large bungalow with three double bedrooms, and a massive new landscaped garden, plus garage, double carport and parking for seven cars at the front in a private gated drive. I was appalled at the difference in prices here in Berks, and could only afford a 2 bed end terrace house, with a rear garden, the size of my previous homes patio. I feel sorry for anyone trying to buy a property here, moving from outside the area. I feel really sorry for young people to get on the property ladder. It must be, for some, virtually impossible.
- What Hungerford needs is a big business player to locate to Charnham, create proper long term jobs. Hungerford cannot support families as it has no long term employment. Not the odd shop job and p/time positions in Tescos. Newbury & Swindon are more suited for development as they have employment, cheaper rental & better facilities for a wider age group. If more land is given up for development Hungerford will lose its charm & people like myself that moved here for the quiet easy pace.
- You built a site at Penny Farthing Close as affordable housing and then filled it with people claiming benefits and not working, can't get more affordable than free!!!
- younger people of the town to be able to afford as buying is now impossible owing to purchase price and low wages. Also retirement bungalows needed so that people can downsize.
- There needs to be more help for first time buyers & more affordable homes. Even when renting you need a good deposit upfront and people don't have that. People that are willing to work and earn their own money but still struggle to pay for living need more support.
- To develop housing south of the town would result in cars coming down the High Street to the A4 thereby worsening congestion.
- This all sounds familiar 3 years ago such a development was sanctioned, on a greenfield site, for local people & those in essential jobs, end of Smithambridge Rd. by Sovereign Housing Assoc. who then let the properties to all & sundry instead of selling them at 'affordable' prices. Might not something similar happen again? RHE NOTE: Penny Farthing Close (top of Smitham Bridge Road) was developed and is managed by Aster Housing Association, Sovereign has had no dealings with that particular scheme. The homes are all for rent because at the time the planning application was submitted, the economy had just failed (2008) and none of the applicants on record had sufficient funds to be able to pay a deposit to purchase a house. All of the residents have a local connection to Hungerford. Development of a rural exception site is very carefully planned to meet the needs as identified through a survey such as this one and through follow-up with those people that have registered a need in order to ensure that any development meets the local need.
- Cannot answer Q7 because in council language "small development" could mean anything from five to a hundred or even more. More thought must be given to the area regarding availability of utility services, schools, doctors, etc. and also the additional traffic new housing will add to our already busy road system. If you build 50 new houses you will increase the populous by 3.5 average x 50 is 175 to the infrastructure.
- The schools and nurseries are over limit and by adding more housing will mean new schools.
- We are in the bracket of not claiming any benefits, both working full time but unable to get a mortgage therefore paying to private rent at a cost of over £800 a month. We have step children that stay regularly and we need a 3 bed house, the cost is leaving us struggling.
- Q7. Depends on location. As 2 young professionals currently renting we would be very interested in the possibility of having our own flat (house) whilst remaining in Hungerford.

- Q7. If it's key workers or people who work I would tick yes. However, I lived once next to a small development and they didn't work but took cash in hand. We were adjoined by gardens and it was a horrible experience. I would hate to live in that situation again. I would leave Hungerford.
- Q7 depends on many factors. I think it is important to make proper use of existing Local Authority housing. Its important to build new homes but only if existing facilities can be stretched without increasing doctors waiting times and school places etc...New homes also need to blend and not look too modern.
- Only support if for existing Hungerford residents. No social Housing!
- We feel any new developments should be to the North of the High Street AS THE TRAFFIC CAN BE SHOCKING AT PEAK TIMES coming up or down the High Street.
- Affordable housing must mean affordable housing, not when they are still in the £100,000 £200,000 bracket as young people today have not got a chance to either raise the deposit or a mortgage with the stringent mortgage criteria that is needed to obtain one now.
- How many families within Hungerford have housing priority. With the closure of Fairview have all tenants now been re-housed in Hungerford, I think not.
- Development must be for local people
- Badly needed in Hungerford are 2 bedroom bungalows on the level, near the town, train station, and the Doctors surgery.
- I think the house prices in Hungerford are very high and more affordable housing is needed, but the town infrastructure needs to be in place to support it. e.g. places in the school. I would imagine that a lot of people wanting affordable housing would have young children and the primary school is already bursting at the seams. There's no point in building houses if the town can't sustain them.
- If this goes ahead it must be for Hungerford young residents, not Kintbury, Inkpen or Lambourn. These would also need to be rent and buy options as most young people do not have a deposit & cannot save quickly enough to keep up with the rise in cost.
- Look after people who have lived here all their lives not people trying to move in.
- Having lived in Hungerford all my life. When I first wanted to purchase a property I had to move to Newbury for a year as I could not afford to live in the town. I have been fortunate to be able to return, but in a smaller property.
- Traffic problems need to be addresses by new road schemes. Empty properties (by Bridge Street, burnt out shop) & and above shop conversions to be encouraged / supported. Parking facilities close by including for bicycles, pushchairs, mobility scooters etc. Eco friendly (photo voltaic panels, proper insulation Etc.) should be compulsory.
- 2 bedroom affordable housing seems to be lacking in Hungerford whether that be affordable or not. Really interested in Shared Ownership to get on the property ladder as currently renting. Living in Hungerford is suitable as currently work in the town.
- Not building on designated public open areas, as previously attempted, & money wasted, on trying to develop land in Ramsbury Drive. These small park areas are vital to the community & its wellbeing.
- Generally there is/will be a very difficult traffic issue in Hungerford. Any site will undoubtedly have a bearing on this issue. Charnham will not affect, possibly a better option.
- I have nothing against plans to build houses but I am very concerned about the strain this puts on the primary school. My 5 year old has lessons in a corridor because there aren't enough

classrooms. The town (schools, doctors, parking) cannot cope with more families moving in which is what will happen. New homes wont go to Hungerford residents.

- There's a lot to be considered before more houses are built.
- I do believe that there is a great need for affordable housing in our area as well as many others.. Hopefully this will be possible.
- Why not use old building, empty ones well built?? Houses are available and can be rented out to pensioners at local housing rate. Instead of pulling down & putting up new ones. Also some could be renovated. Yes we should have ones to buy for young people with affordable deposit and rent.



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