



RURAL HOUSING PROJECT

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BRUSHFORD

Parish Housing Needs Survey Report

June 2004

BRUSHFORD HOUSING NEEDS SURVEY

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BRUSHFORD HOUSING NEEDS SURVEY REPORT

JUNE 2004

1 SUMMARY AND KEY FINDINGS

1.1 AIM

To investigate the affordable housing need for local people of Brushford (including those who have a need to live in the Parish or the locality).

1.2 SURVEY DISTRIBUTION AND RESPONSE

The Rural Housing Enabler, in agreement with the Parish Council, prepared a two-part survey for distribution. The survey forms were posted in week commencing 24th March 2003 to 247 households in the Brushford Parish, in accordance with the District's Council Tax record. Households were allowed one month for completion of their survey forms, to be returned by prepaid post to the Rural Housing Enabler by the 30th April 2003. Additional Part Two survey forms were made available for anyone likely to have a local affordable housing need in the next five years.

A total of 248 survey forms were issued and a total of 105 replies were received, a response rate of 42% to the survey. For comparison, the average response rate of a similar survey process by Cumbria Rural Housing Trust is 35% and based on previous surveys for this project area it has been an average of 42%.

Part One surveys were returned by 102 households, of those 2 arrived with Part Two forms enclosed. There were 3 Part Two forms received without a Part One form. Therefore a total of 5 Part Two forms were received, equal to 2% of total survey forms issued, from households indicating a need for affordable housing. For comparison this response has been an average of 7% for the project area, based on previous completed surveys and reports.

The Survey Forms are shown in Appendix 1.

1.3 KEY FINDINGS

There was a 42% response rate to the survey. Overall, this is a good average response rate, higher compared to surveys in other areas (such as Cumbria, a 35% average) and equal to the average response rate for surveys across the project area. Only 2% (5 households) returned Part Two of the survey form indicating a housing need, lower than the 7% average across the project area to date.

The key findings of the housing market and context in Brushford parish are as follows:

- Council Tax records reveals that Brushford has proportionally less stock in the lower three bands (50%) compared to West Somerset's profile (60%). **This profile indicates a lack of affordable housing stock in the Parish.**
- Land Registry records show there have been no sales in the Flat/Maisonette category in the previous 9 months (July 2003 - March 2004). **This is a further indicator of that there is a lack of affordable property in the parish.**
- There are only a total of six, one bedroom properties known to exist, none of which are in the Private Rented Sector. **There is a very limited supply of smaller accommodation, which is usually the more affordable.**

- **There is a lack of choice of tenure for those wishing to live in Brushford parish.** The Owner Occupied sector dominates the tenure provision, accounting for 85% of the market. The Private Rented Sector (PRS) is extremely limited, accounting for only 3% of the tenure. **In Brushford the availability of property is largely limited to those who can afford Ownership or have a need for RSL stock. For those who do not fall into either of those categories there is a very limited Private Rented Sector.**
- Overall, **46% of the original District Council stock has been sold in this Parish under the Right to Buy.** There are currently 29 Registered Social Landlord properties in Brushford with a turnover rate of approximately 1 to 2 per year. There are currently 130 households on the District Council's Register selecting Brushford as one of their choice areas to live. This is a high demand for a small amount of stock.
- **House prices are not affordable to those claiming housing need.**
 - The 'lowest' average actual sale price for Brushford's post code area was £136,090 for a semi-detached house. **The overall, actual average sale price was £184,222 for Brushford's post code area.** The calculated average first time buyer house price is likely to be £148,566.
 - Income data, for all those returning Part Two of the survey reveals that the average income bracket is £146 - £210 net, equal to a mid point income of £178 net or £222.50 gross. **This equates to an annual gross income of £11,570.**
 - **Brushford's Part Two survey respondents will require 16 times their household income to purchase the average house price at £184,222. It is accepted that 3 times household income is affordable.**
- Brushford's population has increased four times the rate of the UK percentage growth rate, over the last ten years.

There are 5 households assessed as in local affordable housing need. Section 5 of this report provides in depth analysis, the key points are:

- There would need to be a 2% increase in housing provision to meet the need. The average is 5% based on the other surveys and reports across the project area to date.
- There are **3 Single households and 2 Family households** (both with 2 children).
- The average household income is £11,570, gross, per annum. This would require 16 times a household income to access the average house sale price of £184,222.
- The need is for One and Two Bedroom property. The preference is for Three bedrooms.
- All households having selected one of the Ownership options. Low Cost Ownership (which includes Shared Equity schemes) is the preferred ownership choice. 3 out of 5 households selected the Housing Association rented option.
- Most households prefer to have a House.
- The assessed average affordable mortgage is £30,000 to £40,000.
- The assessed average affordable rent is £50 - £69 per week.
- The age profile reveals a representation from only those in the three lowest age brackets, whereas, overall Brushford Parish has an under representation in these age brackets, compared to West Somerset's profile. Therefore if the identified housing needs are not resolved, and they leave the parish, it will compound an already ageing population profile in Brushford
- The preferred location of any housing provision has been given as 'Rural' Brushford or Brushford Parish, the main reason is because households have lived there before or wish to be near to family.

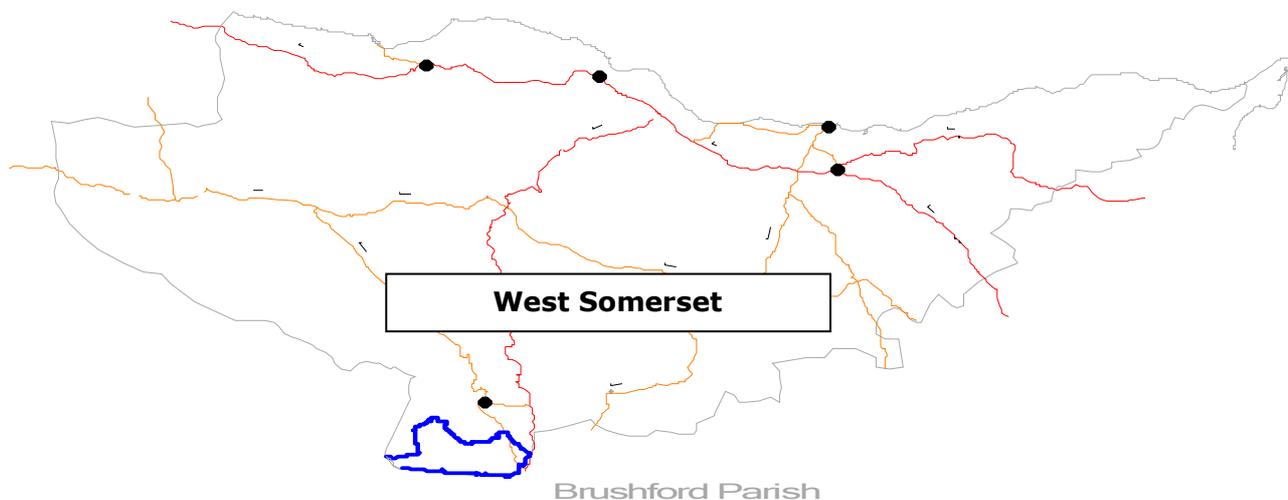
2 HOUSING MARKET & CONTEXT

2.1 CHARACTERISTICS OF BRUSHFORD

Brushford is situated in the south west of West Somerset District Council's area, on the Southern border of Exmoor National Park. The nearest Town is Dulverton. The main road through Brushford is the B3222 (Bampton to Dulverton road). The local plan classifies Brushford as a village.

Community facilities in Brushford include a garage, farm shop, post office and general stores, village hall and church, a visiting doctors surgery and a community bus.

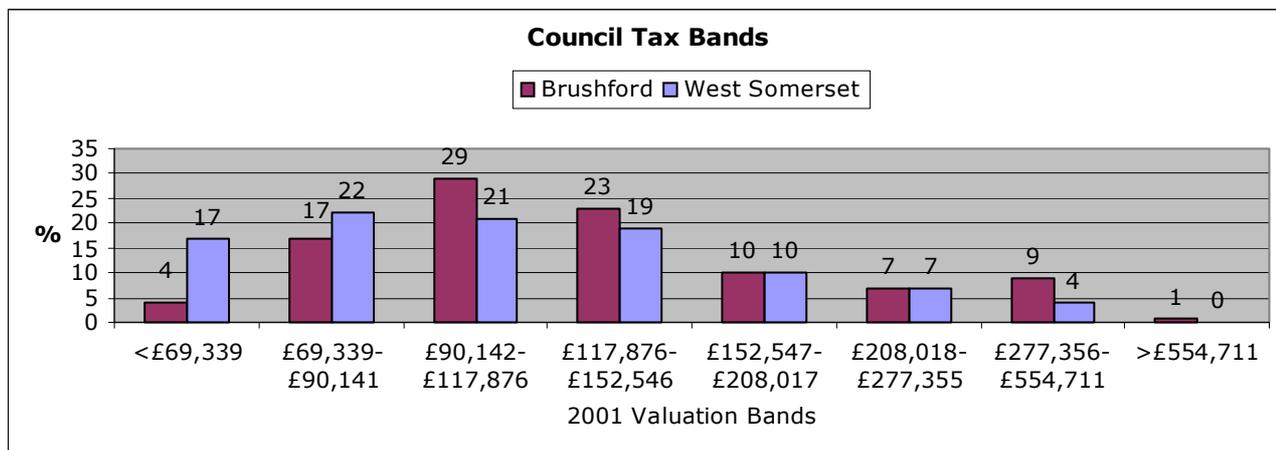
Dulverton Town, approximately 2 miles away, provides a wider range of local facilities including a bank and a Middle school. Minehead offers further services including, main shopping facilities, schools for all age groups and district hospital. Tiverton market town and Taunton county town also provide a wider range of facilities, including main line train service and access to the Motorway network.



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2.2 COUNCIL TAX BANDS

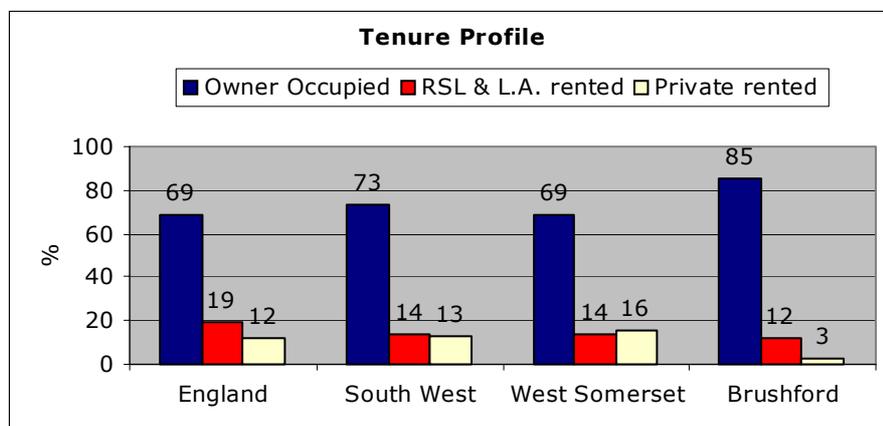
Council Tax bands provide an overall profile of the value of housing in Brushford. The following chart profiles this against West Somerset as a whole. The bandings were set in 1991 and have therefore been modified, by the average house price inflation for the South West from 1991 to 2001, to provide a reasonable up to date reflection of current values. The chart reveals that Brushford has proportionally less stock in the lower three bands (50%) compared to West Somerset's profile (60%). **This profile indicates a lack of affordable housing stock in the Parish.**



Source: West Somerset District Council - Council Tax Records as at 27.2.03
www.housing.odpm.gov.uk/statistics/publicat/houseprices/index.htm

2.3 TENURE

The following chart provides a tenure profile for Brushford in comparison with District, Regional and National profiles.



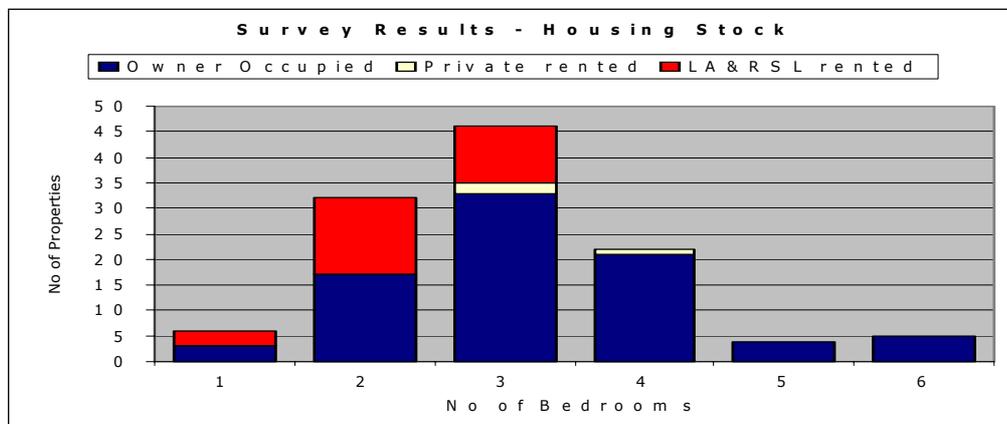
Source: England, the South West & West Somerset: Office of National Statistics
 (Table KS18 Tenure: Census 2001, Key statistics for Local Authorities)
 Exford: Survey Results & Research

This reveals that:

- The Owner Occupied sector dominates the tenure provision, as with the wider context, but exaggerated in Brushford, accounting for 85% of the market.
- There are proportionally fewer properties in Brushford in the Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision than the wider market.
- The Private Rented Sector (PRS) is proportionally lower in Brushford than the wider market, accounting for only 3% of the market.

The above information reveals that there is a **lack of choice of tenure for those wishing to live in Brushford parish**. There is pressure on the need to be able to access the Owner Occupied tenure in order to have housing in the Parish.

The survey results provide an insight to the stock by tenure and number of bedrooms. The survey results represent 42% of households, so is not a complete picture but can provide a reasonable reflection of the housing stock profile. The actual RSL stock figures have been inserted in replacement of the survey results.

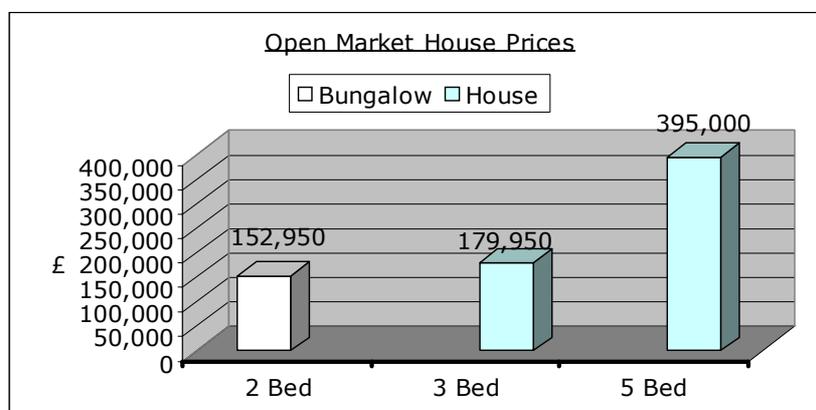


The chart reveals that overall there is a very limited supply of one bedroom accommodation, which is usually the more affordable. There are only three, three bedroom Private Rented Sector (PRS) properties, two of those are tied to employment. The one bedroom RSL properties and half of the two bedroom RSL properties are warden serviced. **In Brushford the availability of property is largely limited to those who can afford Ownership or have a need for RSL stock. For those who do not fall into either of those categories there is a very limited Private Rented Sector.**

2.31 PRIVATE SECTOR HOUSING MARKET

2.311 OWNER OCCUPIED

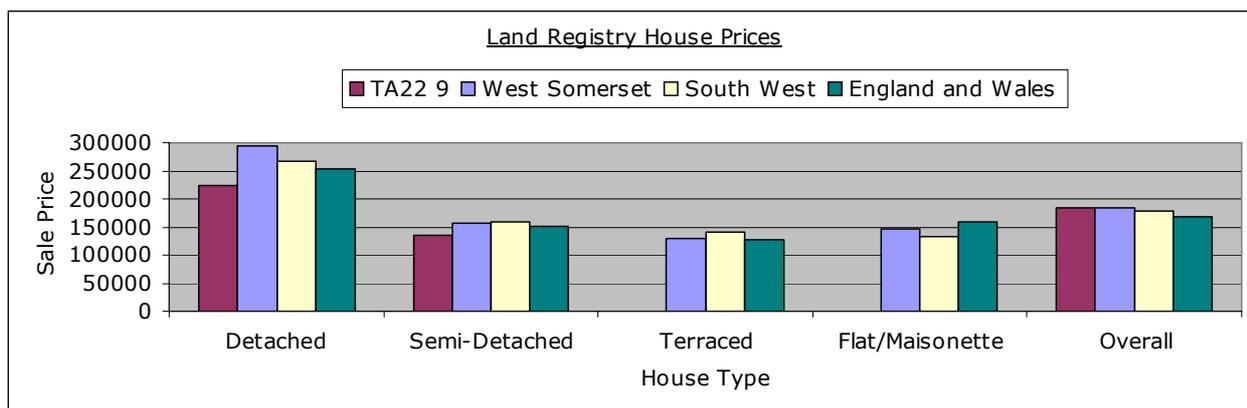
Local Estate Agents and the World Wide Web were consulted for current advertised open market prices for Brushford Parish. There were only three properties on the market at the time of research, the results are shown below. The following chart reveals that **the lowest advertised Sale Price in Brushford Parish was £152,950** for a two bedroom Semi Detached Bungalow. **The average advertised House Price equates to £242,633.**



Information from The Land Registry site was used to gain further information on 'actual' average house price sales in the TA22 9 postcode area. The Land Registry record enables a consistent base for comparison of prices against the wider context. The information shown represents the available figures for sales for January to March 2004.

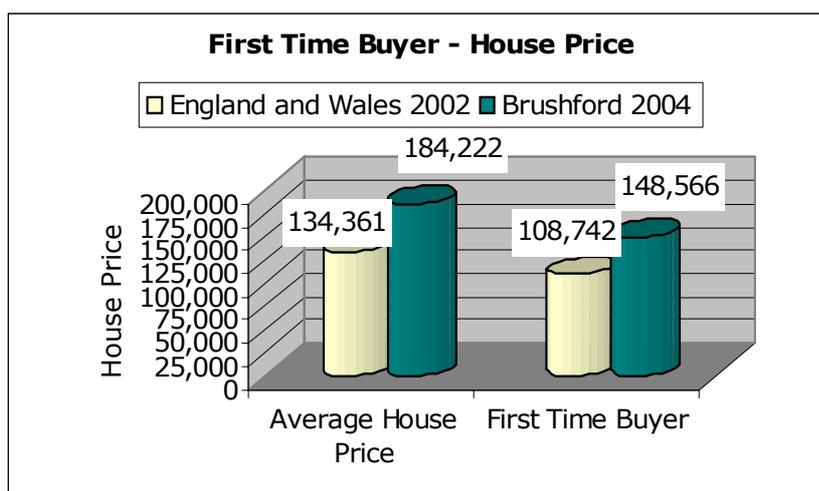
The chart reveals that in Brushford the average sale price of detached and semi-detached houses were lower than those in the wider market. However, the overall average sale price was equal to or higher than sales in the wider market. This is probably due to the lack of sales of smaller properties in Brushford (i.e Terraced and Flats/Maisonette). **This is a further indicator of that there is a lack of affordable property in the parish.** Research into the previous 12 months revealed some sales in the Terraced and Flats/Maisonette category, between April to June 2003 at an average of £81,625.

The 'lowest' average actual sale price for Brushford's post code area was £136,090 for a semi-detached House. **The overall, actual average sale price was £184,222 for Brushford's post code area.**



Using a different source it can be seen that the average house price for England and Wales in 2002 was £134,361 and the average First Time Buyer house price was £108,742. This shows that the First Time Buyer House Price is 24% lower than the average house price. To apply this to Brushford, we can take the above Land Registry average house price of £184,222 and calculate that the:

average First Time Buyer house price in Brushford is likely to be £148,566.



Source: Office of Deputy Prime Minister, Housing Statistics, Table 503

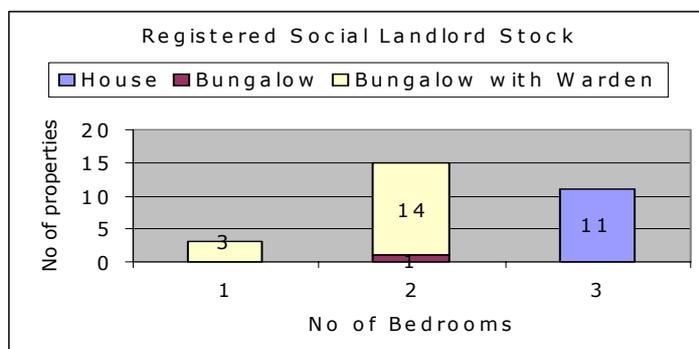
2.312 PRIVATE RENTED SECTOR (PRS)

At the time of research there was only one property available to rent in the Brushford at a monthly rent of £410 (£94.62 per week) for a 2 Bedroom Property. Based on research across West Somerset, via the Web and West Somerset Free Press, the average rent figures for West Somerset are as follows:

- 1 Bedroom Property - average £381.67 per calendar month or £88.08 per week
- 2 Bedroom Property - average £515.83 per calendar month or £119.04 per week
- 3 Bedroom Property - average £572.50 per calendar month or £132.12 per week

2.32 REGISTERED SOCIAL LANDLORD HOUSING

There are currently 29 properties in Brushford in this tenure, owned by Magna West Somerset (28 properties) and Falcon Rural Housing (1 property). The current stock is shown below, revealing that the majority of one and two bedroom properties are warden serviced for those over age 55 years of age. To meet other housing needs there is 1 x two bedroom bungalow and 11 x three bedroom houses. **There is current stock caters for family and elderly needs. There is a lack of RSL housing to provide for non-family or non-elderly needs, such as Couples or Single households.**



It appears from research that the District Council Stock prior to the Right To Buy was a approximately 54 units. Of those it appears that 26 have been sold under the Right to Buy scheme, and one of those has subsequently been re-purchased by Falcon Rural Housing. This means that overall 46% (or 25 units) of the original stock has been lost to the Right to Buy.

There are currently 130 households on the District Council's Register for Brushford and 3 households currently living in Brushford on the District Council's housing register. The turnover of these properties occurs at approximately 1 to 2 per year.

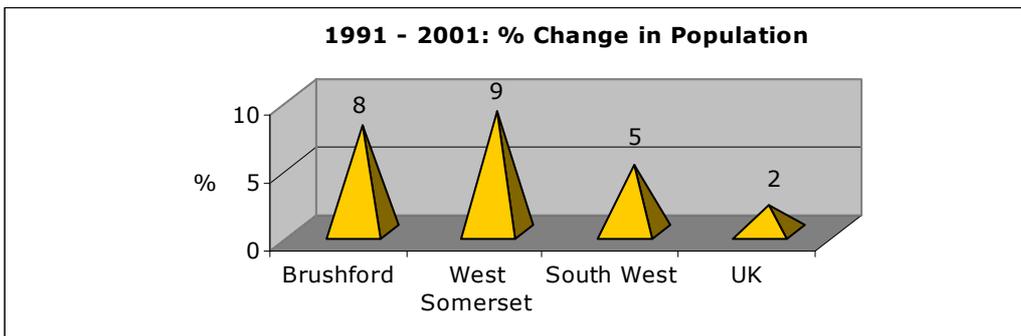
2.4 POPULATION

Overall, the population figures are increasing as shown below:

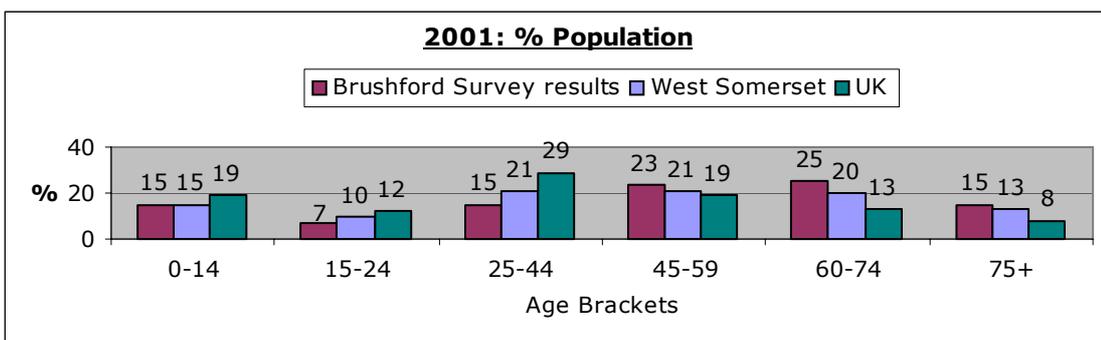
	<u>1991</u>	<u>2001</u>	<u>% Increase</u>
Brushford	520	560	8
West Somerset	32100	35100	9
South West	4717000	4934200	5
UK	57469000	58836700	2

Source: UK & South West: Office of National Statistics
Brushford & West Somerset: Somerset County Council

The following chart shows the above percentage increases in populations size over the last ten years. It is evident that Brushford West Somerset and the South West's population are growing faster than the UK. **Brushford's population has increased four times the rate of the UK percentage growth rate.**



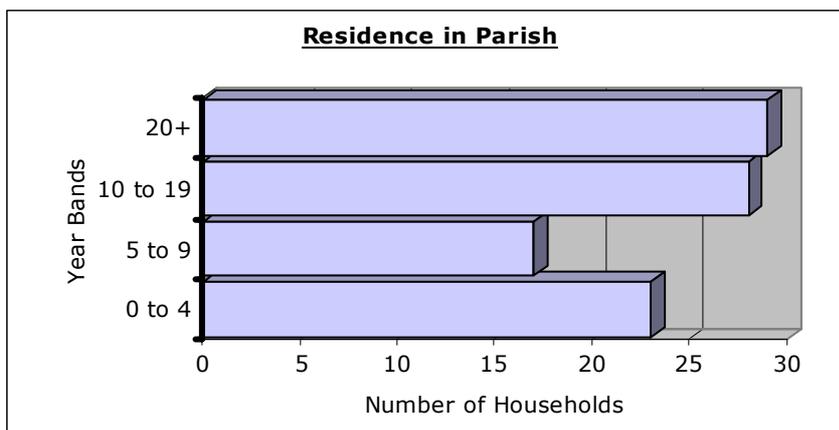
The following chart profiles the percentage of population in each age bracket and compares them for Brushford, West Somerset and the UK. Brushford has a lower representation in the three lower age brackets (37%) compared to West Somerset (46%) and the UK (60%). This indicates fewer children and fewer emerging households in the parish compared to other areas. There is a greater proportion in the last three age brackets, 63% in Brushford (nearly two thirds), compared to 54% in West Somerset (just over half) and only 40% in the UK. This indicates an ageing population in Brushford.



Source: Survey Results, Somerset County Council and Office of National Statistics

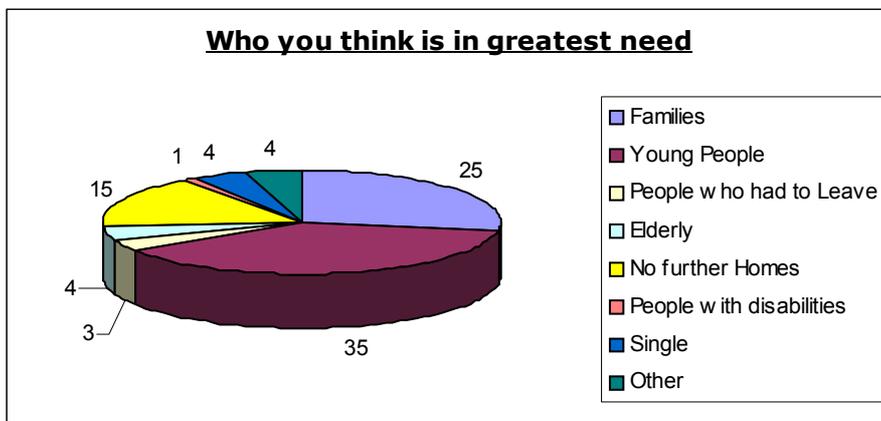
2.5 PARISH RESIDENCE

From the survey responses received, it appears that the overall trend is for residents to remain in the parish as somewhere to settle. The chart shows this because there are a greater number of households in the parish for 20 years plus and for 10 to 20 years. However, there have also been a significant number of households who have arrived in the Parish in the last 4 years, indicating a possible changing pattern to the residence trend.

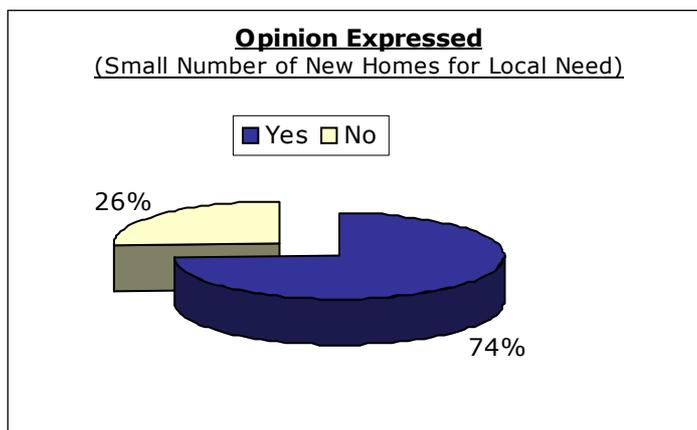


2.6 HOUSING REQUIRED: RESIDENTS' PERCEPTION

Respondents were asked who they think is in the greatest need of a new home in the parish. The chart below shows that majority felt that the main need was for Young People and then Families. Also 15 respondents felt that no further homes are needed. An opportunity was provided for 'Other' comments and these are shown at Appendix 2.

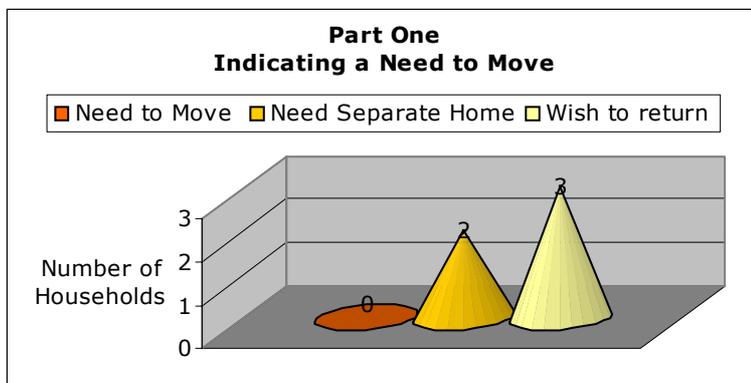


Respondents were asked if they 'would be in favour of a small number of new homes in the parish to help meet the needs of local people'. However, there was an error on the form and it was not made clear that there were two boxes to indicate a 'Yes' or 'No' response. Analysis shows that 20 respondents actually wrote 'Yes' on the form and 7 respondents wrote 'No'. This is shown in the chart below. Otherwise, 43 respondents ticked a box and it 'appears' from their response to the previous question that they were indicating that they would be in favour. There were 49 households who, understandably did not respond to the question. It is worth noting that all other surveys completed to date, with this project, have revealed that respondents are usually overwhelmingly in favour of a small number of new homes to meet local affordable housing need. The comments received are shown at Appendix 3.

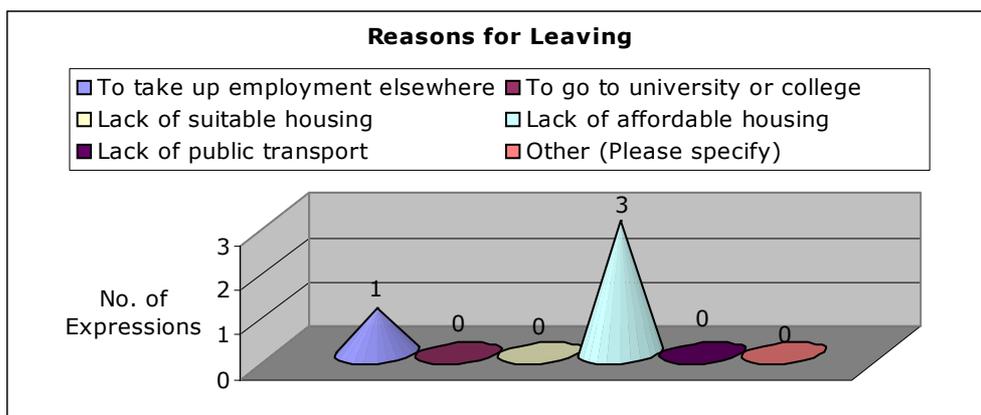


2.7 HOUSING INTENTIONS

The final section of Part One of the survey enquired about whom was likely to need to move within the next five years. This section also directed those persons to complete Part Two of the survey. The responses are shown below. No existing households indicated that they have a need to move. It appears from these responses that the need may be from persons who have moved away and wish to return and household's currently living within other households.



There were 13 households who had members who had moved away in the last 10 years (but not necessarily wishing to return). Only 4 households expressed the reasons for leaving, as shown below. This reveals that to lack of affordable housing was the main reason for leaving.



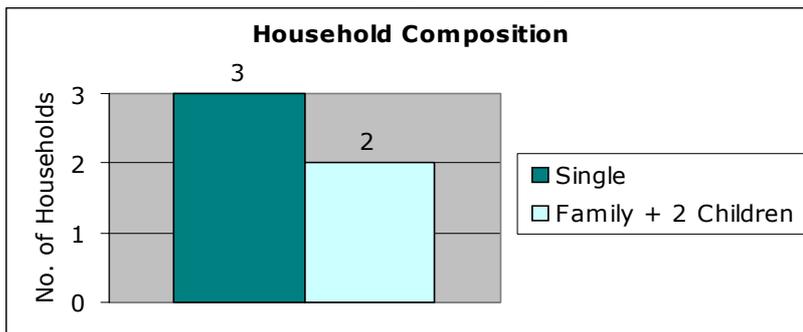
3 HOUSEHOLDS WISHING TO MOVE

Part Two survey forms were received from 5 households, indicating a need to move to another home in the Parish. Where surveys forms were incomplete, contact was made, in an attempt to fully inform this report.

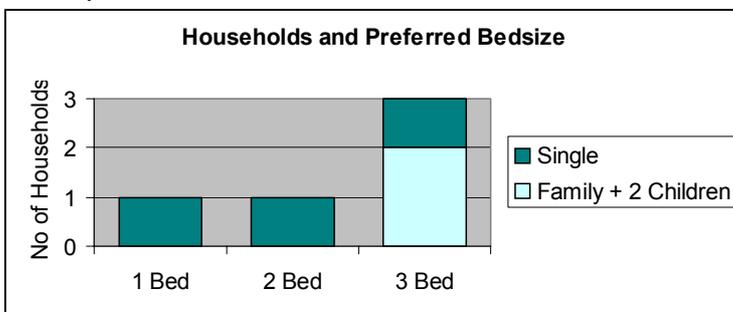
The following three charts provide an overview of those returning Part Two. The report will then go on to assess who are considered to be in local affordable housing need and will analyse, in more depth, that need.

The household composition of those returning Part 2 is shown below. There are:

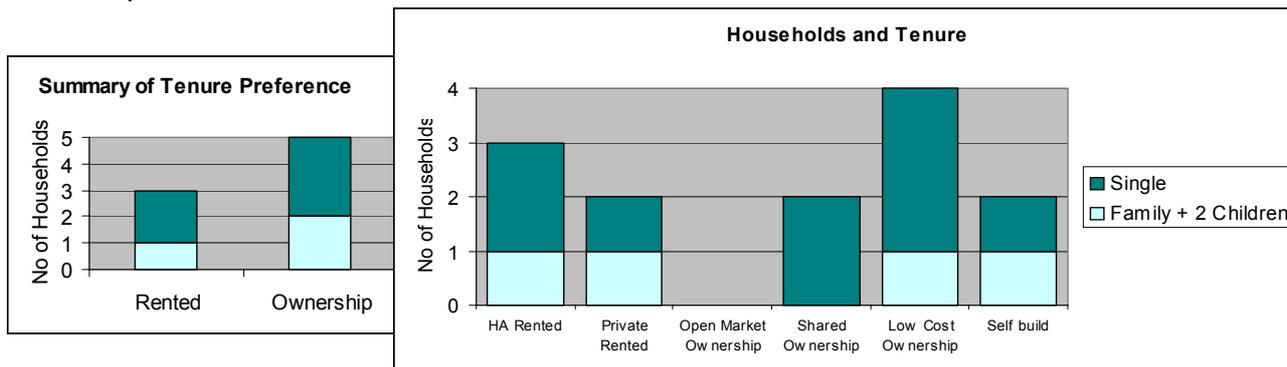
- 3 Single households - representing 60% of the total
- 2 Family households each with 2 Children- representing 40% of the total



Households were asked to identify the type of housing they preferred. This is summarised in the following chart and is shown by bedsize rather than type (i.e. house/bungalow/flat) which will be analysed later. Some households ticked more than one bedsize. The chart reveals that there is a 'preference' for 3 bedroom accommodation. It should be noted that, most households prefer accommodation larger than their need, this will be analysed and considered later in this report.



The Overall Type of Tenure preference is shown with reference to household composition. Again, more than one choice could be indicated. The left chart shows all households are interested in an Ownership tenure and two households are not interested in a Rented Tenure (one Single and one Family + 2 Children). The second chart shows this in more detail, revealing that Low Cost Ownership (includes Shared Equity schemes) is the preferred option.



Income data, for those returning Part Two of the survey is shown below. This reveals that the median take home household income bracket is £146 - £210. This equates to an annual gross income of £9,940 to £13,650 (for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross). **The mid-point of these ranges are an average income of £178 per week take home household income and £11,570 annual gross household income.**



The annual income is compared below to average household incomes from a ward to national level. **The information shows that Part Two respondents' median income of £14,495 is lower than the average household incomes from the ward to national level.**

Survey Results	= £11,570	
Dulverton & Brushford Ward	= £19,034	= nearly three quarters higher (65%) than Part Two respondents
West Somerset	= £22,045	= nearly double (90%) Part Two respondents
Great Britain	= £26,200	= more than double (126%) Part Two respondents

(Source: CACI, 2002 & Survey results)

4 ASSESSING LOCAL AFFORDABLE HOUSING NEED

A filter system is now applied to determine those households to be considered to be in local affordable housing need.

This will be assessed by applying the following three assessments:

1 **Are Households in need of 'Affordable Housing'?**

Assessed by analysing what size accommodation households' 'need' and what they can afford and, therefore, whether they have can afford to satisfy their housing need in the Owner Occupation and Private Rented markets. The size 'needed' has been assessed in accordance with West Somerset District Council's Housing Policy. Account has been given, where necessary, that a more generous house size may be considered and allowed.

2 **Is there a Housing Need?**

Assessed by considering households' current housing tenure, size, reasons given for their need to move.

3 **Is there Local Connection?**

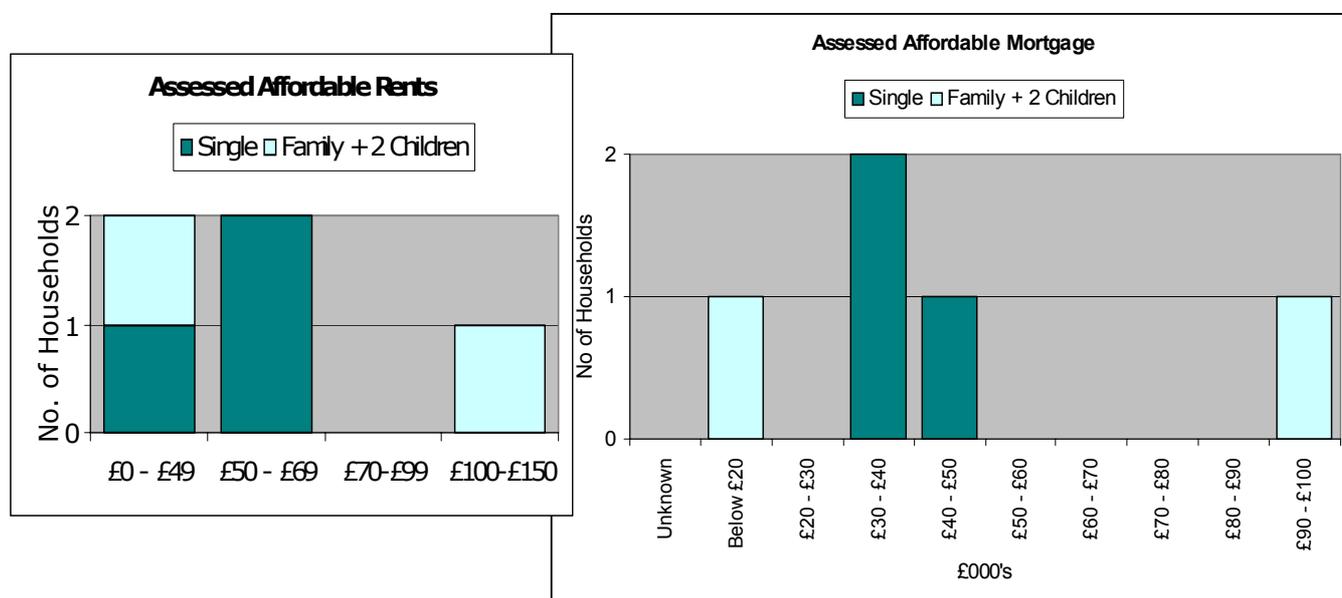
Assessed by consideration of whether they are 'local people or have a need to live in the Parish' (or the locality) in accordance with West Somerset District Council's planning policy.

Those households will then be analysed in detail, taking account of their preferred housing choices.

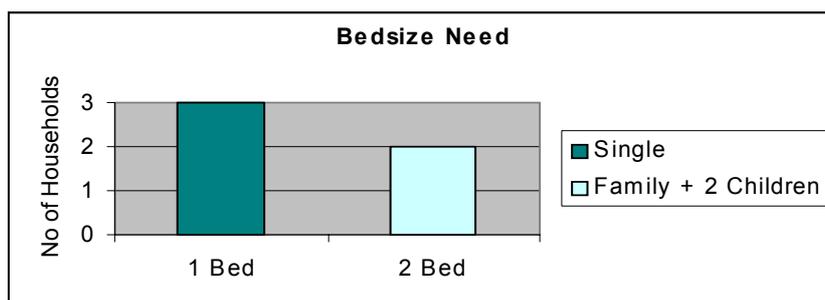
4.1 ARE HOUSEHOLDS IN NEED OF 'AFFORDABLE HOUSING'?

The report will assess whether all households are able to afford to resolve their own housing need in the Private Rented or the Owner Occupied Market. As mentioned above this will be analysed by taking account of the bedsize 'need' for households and what they can afford to rent or buy.

The left chart shows the 'assessed' affordable rent bands, calculated based on the financial information provided and allowing 25% of gross household income* towards the rent. (*for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross). The right chart shows the 'assessed' affordable mortgages.



Finally for assessment purposes, the next chart provides details of the assessed bedsize 'need' by all households. The report will consider each household according to bedsize need groups.



4.11 One Bedroom Need

All three Single households are considered to have a need for a property with one bedroom.

To set the context regarding the Private Rented Sector (PRS) and Owner Occupied market in Brushford. It has previously been shown that there are none known One Bedroom properties in Brushford. However, if there were then, based on rents from across West Somerset, the average rent would be £88.08 per week. Due to the lack of property in the PRS it is more likely that households will need to be able to afford to access the Owner Occupied tenure in order to satisfy their housing needs. The lowest advertised house price for Brushford was £152,950 and the lowest actual sale price for Brushford's post code area, in accordance with Land Registry, was £136,090.

All Single households are able to afford a maximum weekly rent of £69 and a maximum mortgage of £50,000. **Therefore all three Single households are considered to be in need of affordable housing.**

4.12 Two Bedroom Need

Both Family + 2 Children households are considered to have a need for a property with two bedrooms.

To set the context regarding the Private Rented Sector (PRS) and Owner Occupied market in Brushford. It has previously been shown that there was a two bedroom property on the market for £92.62 per week. However, records also suggest that there is a very limited number of PRS property generally in Brushford. Therefore, it is likely that households would have to consider any PRS property including larger property if they were looking for alternative accommodation. Based on rents from across West Somerset, the average rent for two and three bedroom properties would average, respectively, at £119.04 and £132.12 per week. Due to the lack of property in the PRS it is more likely that households will need to be able to afford to access the Owner Occupied tenure in order to satisfy their housing needs. The lowest advertised house price for Brushford was £152,950 and the lowest actual sale price for Brushford's post code area, in accordance with Land Registry, was £136,090.

One of the **Family + 2 Children** households could not afford any of the above detailed property. **They are considered to be in need of affordable housing.**

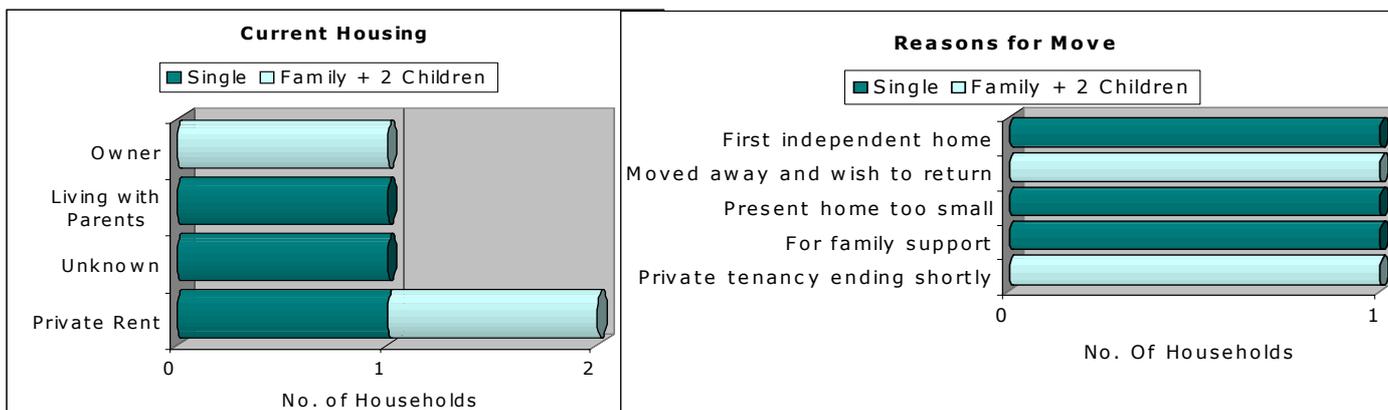
The other **Family + 2 Children** household would be able to afford the advertised PRS property as well as larger PRS property at an average of £132.12 per week. However, they are looking for assistance for affordable ownership and are able to afford a maximum

mortgage of £100,000. They are not able to afford any of the above detailed Ownership property and therefore, **they are considered to be in need of affordable housing.**

Therefore all 5 households are considered to be in need of affordable housing and will be considered further.

4.2 IS THERE A HOUSING NEED?

The report will consider whether the 5 households assessed above, are in Housing Need by considering their current housing and reasons for moving.



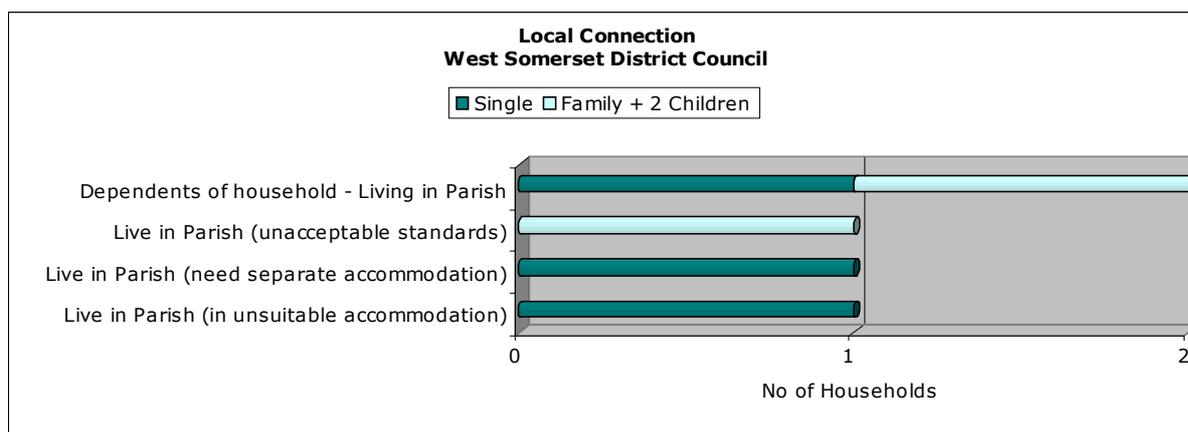
Starting at the bottom of the 'Current Housing' chart, all 5 households are considered to be in housing need due to the reasons provided:

- The Single household living in Private Rented has need for a larger property (to accommodate working from home) and is renting and would like to buy.
- The Family + 2 Children are in a Private Tenancy that may end soon, due to the owner likely to sell.
- The Single household, in the unknown current housing category (but is not a current owner), wishes to return to the parish to provide support an elderly family member.
- The Single household, living with parents, needs separate accommodation.
- The Family + 2 Children household currently owns property, but wishes to return for to the parish for family support.

All 5 households are considered to be in housing need and will be considered further.

4.3 IS THERE LOCAL CONNECTION?

The following chart reveals that **all 5 households satisfy the Local Connection criteria** in accordance with West Somerset District Council's Local Plan.



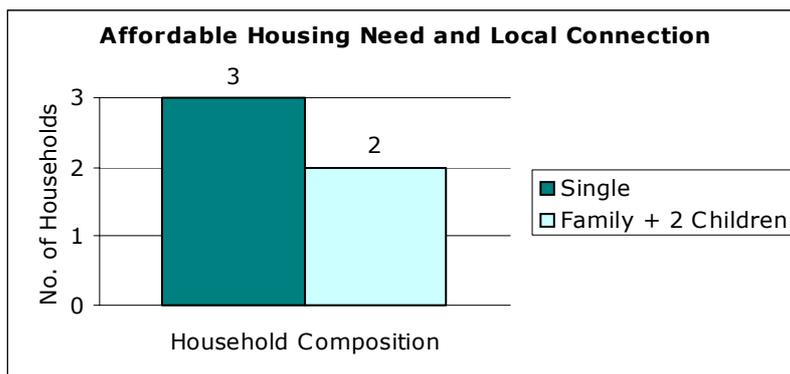
5 FINAL ANALYSIS OF ASSESSED HOUSING NEED

5.1 HOUSEHOLD COMPOSITION

The following information provides a final analysis of all 5 households that have been assessed as 'in need of affordable housing', 'in housing need' and with 'Local Connection' to Exford.

The final household composition for all 5 households is as follows:

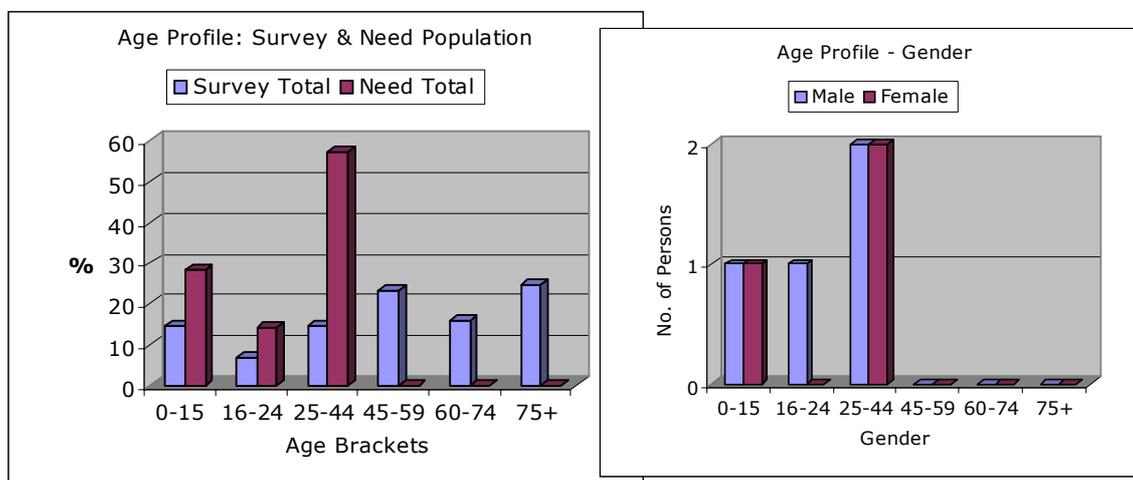
- 3 Single households
- 2 Family households both with 2 Children



5.2 AGE PROFILE

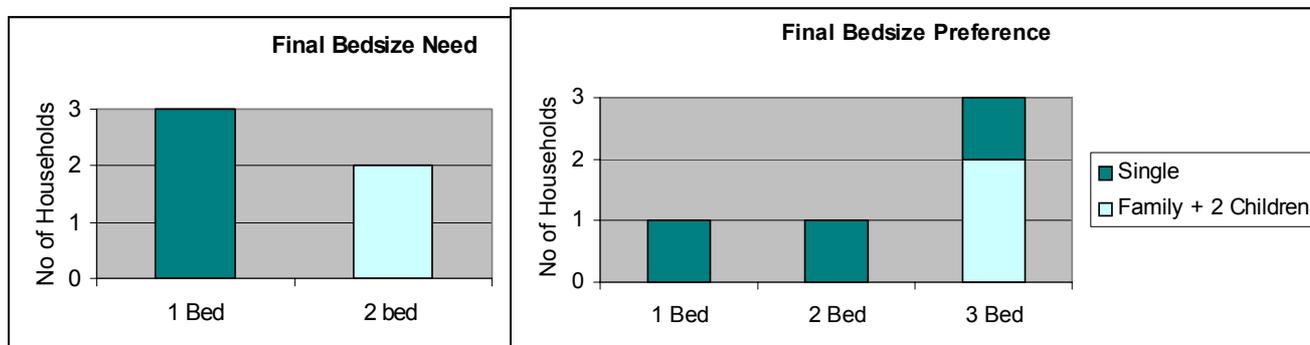
The following two charts, provide details regarding the Age Profiles of those in need. The first shows the age profile of all survey respondents against those assessed as in need. This reveals a representation from only those in the three lowest age brackets, whereas it was shown above that, overall, Brushford Parish has an under representation in these age brackets, compared to West Somerset's profile. **Therefore if the housing needs of households from the three lower age brackets are not resolved, and they leave the parish, it will compound an already ageing population profile in Brushford.**

The second chart provides a breakdown of the Gender of those in need for each age bracket. Overall there is a fairly even representation of Females and Males, but as mentioned above there is only representation from the three lowest age brackets.



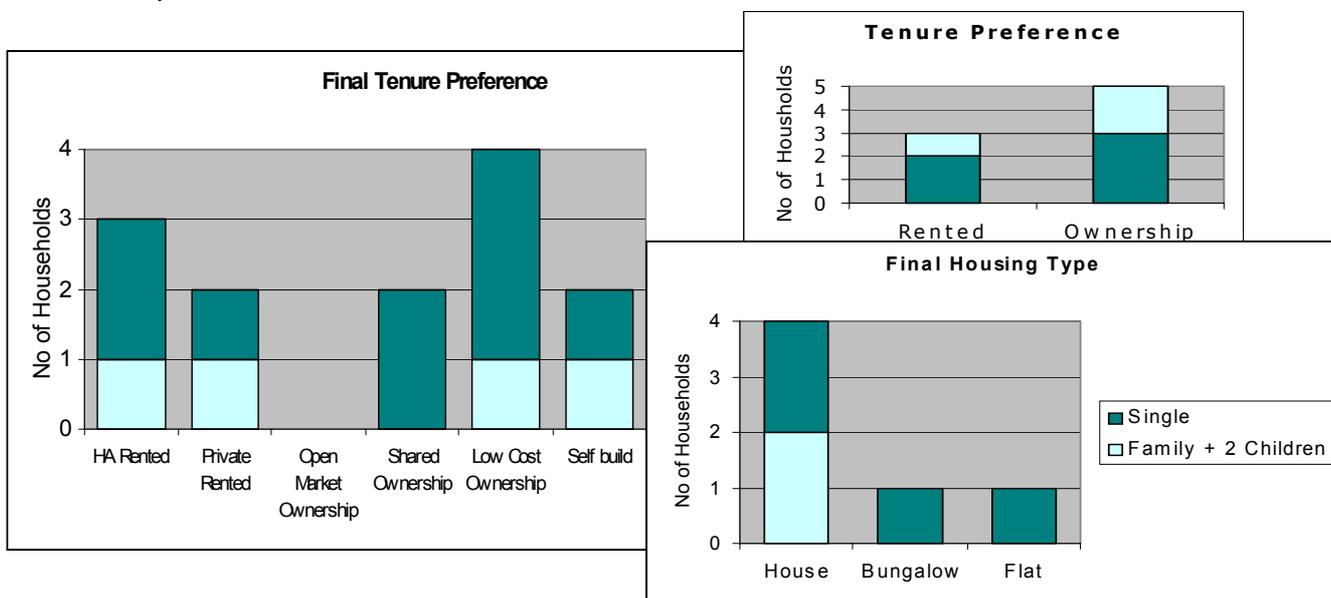
5.3 BEDSIZE

The Final Bedsize Need against preference is shown below. The need is for 3 x 1 Bedroom properties for the Single households and 2 x 2 Bedroom property for the Family households. However, in all but one case the preference is for larger accommodation than the determined need. The Family households would prefer 3 bedrooms (allowing one bedroom per child).



5.4 TENURE & HOUSE TYPE

Tenure preference and the Type of housing preferred are shown in the next two charts. Households were allowed to indicate more than one tenure and type choice. Overall, there is a preference for the Ownership Tenures, with all households having selected one of the Ownership options. Low Cost Ownership (which includes Shared Equity schemes) is the overall preferred choice, although 3 out of 5 households would consider HA rented. Most households prefer to have a House.

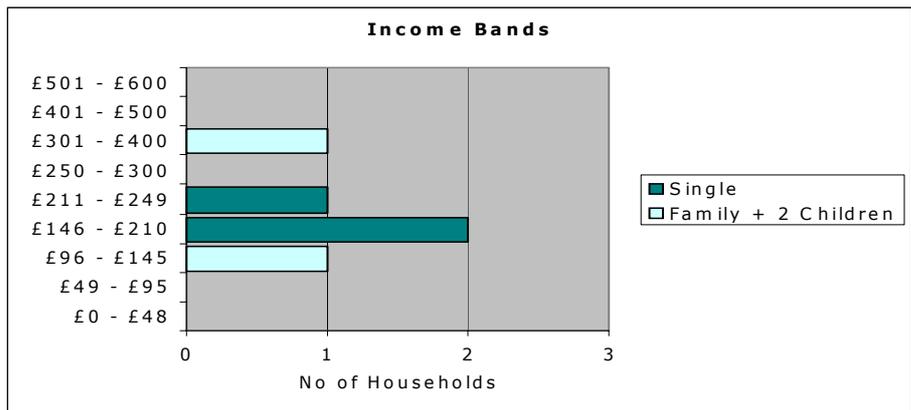


5.5 INCOME & AFFORDABILITY

5.5.1 INCOME

The following chart shows the income bands for all 5 households. The median income band for these 5 households is £146 - £210. This equates to a median, mid point range, household income of £178 net weekly, or £222.50 gross weekly and a **gross annual household income of £11,570**. The average actual house price, according to Land

Registry sales, is £184,222. Therefore, **requiring 16 times their household income** to access the average actual Open Market house sale price.



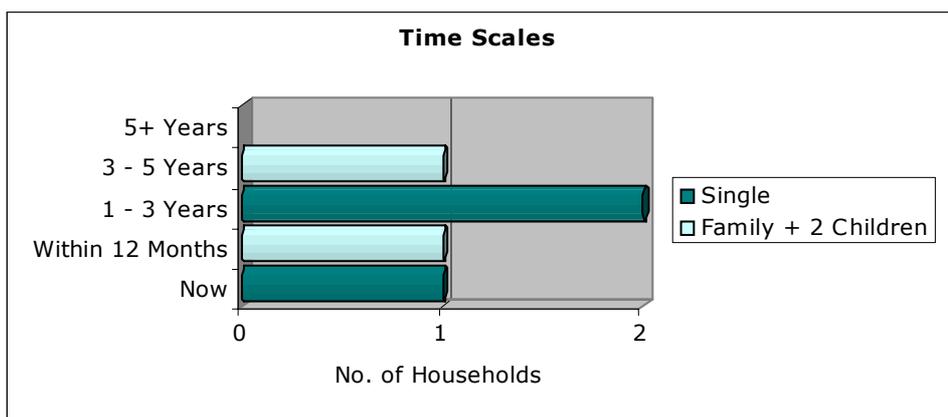
5.52 AFFORDABLE RENTS AND MORTGAGES

The following two charts show the 'assessed' affordable rents and mortgages. Most households are assessed as **able to afford upto a maximum of £69 per week rent. The average affordable rent is £50 - £69 per week.** Most households are assessed as able to afford upto a maximum mortgage of £50,000. **The average affordable mortgage is £30,000 - £40,000.**



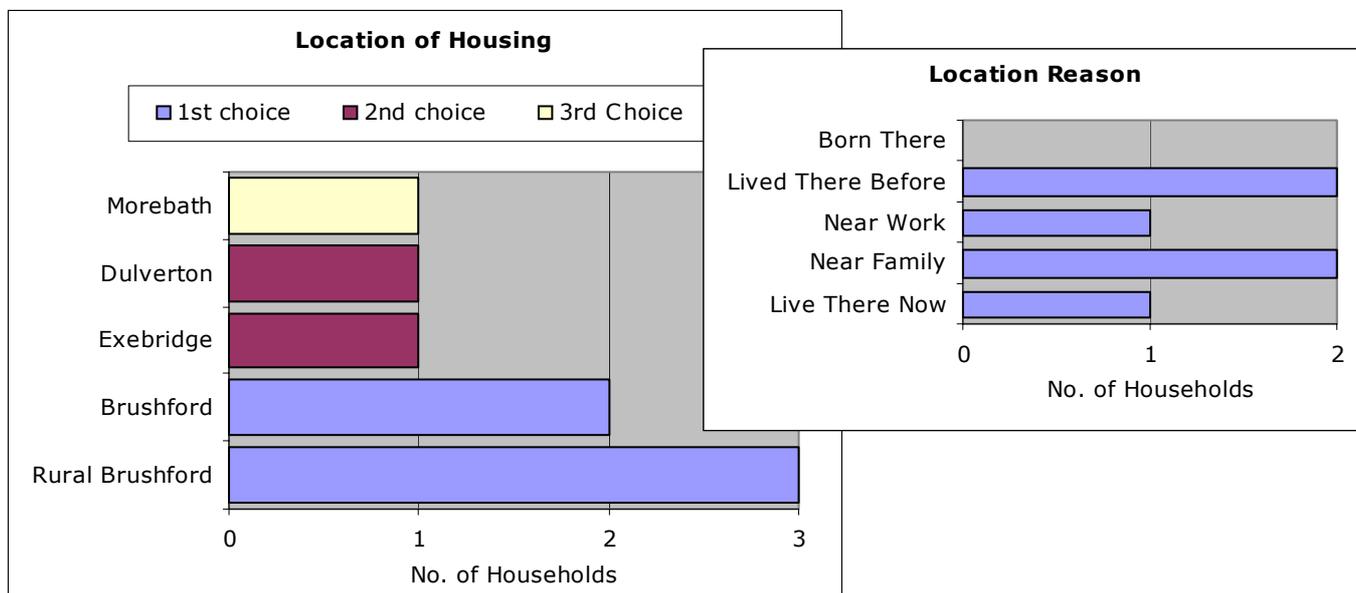
5.6 TIME SCALES FOR HOUSING

The time scales for moving is fairly evenly expressed between 'now' and '5 years'. Therefore, any provision before 5 years will address some, if not all, the identified need.



5.7 LOCATION OF PROVISION

The preferred location for any housing provision, and the reasons for those choices, are shown in the two following charts. Rural Brushford was the popular Choice. The reasons given are mainly because they have lived here before or have family in the parish (more than one reason could be indicated).



The First choices are also shown below related to Household composition, revealing that most households have a first choice preference of housing anywhere in the Brushford Parish, with the preferred choice of 'Rural Brushford'.



6 CONCLUSION

There was a 42% response rate to the survey. Overall, this is a good average response rate, higher compared to surveys in other areas (such as Cumbria, a 35% average) and equal to the average response rate for surveys across the project area. Only 2% (5 households) returned Part Two of the survey form indicating a housing need, lower than the 7% average across the project area to date.

The conclusions regarding the housing market and context in Brushford parish is as follows:

- **Council Tax records** reveal that Brushford has proportionally less stock in the lower three bands (50%) compared to West Somerset's profile (60%). **This profile indicates a lack of affordable housing stock in the Parish.**
- Land Registry records show there have been no sales in the Flat/Maisonette category in the previous 9 months (July 2003 - March 2004). **This is a further indicator of that there is a lack of affordable property in the parish.**
- There are only a total of six, one bedroom properties known to exist, none of which are in the Private Rented Sector. **There is a very limited supply of smaller accommodation, which is usually the more affordable.**
- **There is a lack of choice of tenure for those wishing to live in Brushford parish.** The Owner Occupied sector dominates the tenure provision accounting for 85% of the market. The Private Rented Sector (PRS) is extremely limited, accounting for only 3% of the tenure. **In Brushford the availability of property is largely limited to those who can afford Ownership or have a need for RSL stock. For those who do not fall into either of those categories there is a very limited Private Rented Sector.**
- Overall, **46% of the original District Council stock has been sold in this Parish under the Right to Buy.** There are currently 29 Registered Social Landlord properties in Brushford with a turnover rate of approximately 1 to 2 per year. There are currently 130 households on the District Council's Register selecting Brushford as one of their choice areas to live. This is a high demand for a small amount of stock.
- **House prices are not affordable to those claiming housing need.**
 - The 'lowest' average actual sale price for Brushford's post code area was £136,090 for a semi-detached House. **The overall, actual average sale price was £184,222 for Brushford's post code area.** The calculated average first time buyer house price is likely to be £148,566.
 - Income data, for all those returning Part Two of the survey (expressing a housing need), reveals that the average income bracket is £146 - £210 net, equal to a mid point income of £178 net or £222.50 gross. **This equates to an annual gross income of £11,570.**
 - **Brushford's Part Two survey respondents will require 16 times their household income to purchase the average 'actual' house, sale price at £184,222. It is accepted that 3 times household income is affordable.**
- Brushford's population has increased four times the rate of the UK percentage growth rate, over the last ten years.

There are 5 households assessed as in local affordable housing need. Section 5 of this report provides in depth analysis, the key conclusion points are:

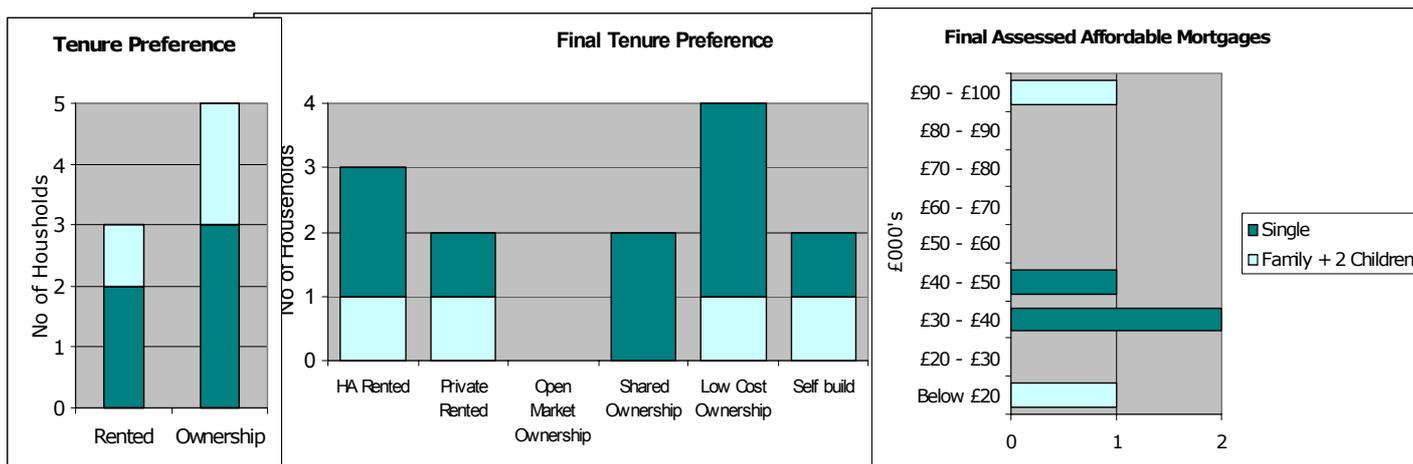
- To meet the need there would need to be a 2% increase in housing provision. The average is 5% based on the other surveys and reports across the project area to date.
- There are **3 Single households and 2 Family households** (both with 2 children).

- **The average household income is £11,570, gross, per , requiring 16 times a household income to access the average house sale price at £184,222.**
- **The need is for One and Two Bedroom property. The preference is for Three bedrooms.**
- All households have selected one of the Ownership options. Low Cost Ownership (which includes Shared Equity schemes) is the overall preferred choice. Although 3 out of 5 households have selected Housing Association rented.
- Most households prefer to have a House.
- The average assessed affordable mortgage is £30,000 to £40,000.
- The average assessed affordable rent is £50 - £69 per week.
- The age profile reveals a representation from only those in the three lowest age brackets, whereas, overall Brushford Parish has an under representation in these age brackets, compared to West Somerset's profile. **Therefore if the identified housing needs are not resolved, and they leave the parish, it will compound an already ageing population profile in Brushford**
- The preferred location of any housing provision has been given as 'Rural' Brushford or Brushford Parish. The main reason for that choice is because households lived there before or wish to be near to family.

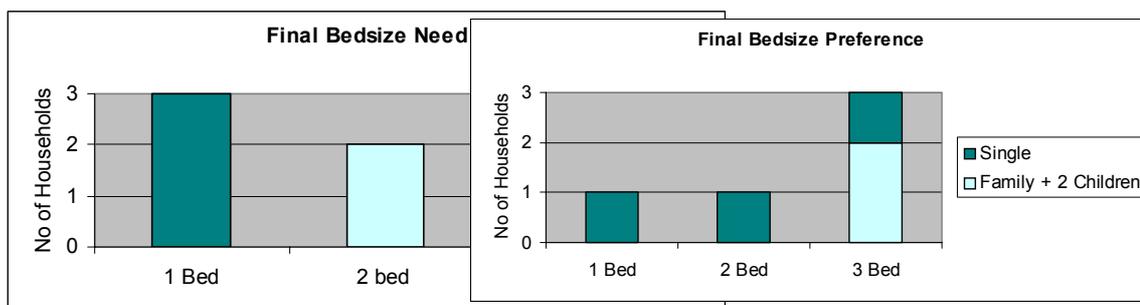
7 RECOMMENDATIONS

There are 5 households assessed as in local affordable housing need. The final analysis of this total need has already been provided, at Section 5, enabling any provision to be appropriately matched to the needs of Brushford Parish. Various provision solutions could be drawn from section 5 and therefore this recommendation does not intend to be absolute but offers a solution best matched to meet the Parish needs.

Ownership, and specifically Low Cost Ownership, is the preferred tenure. One family can afford a mortgage over £50,000. The assessed average affordable mortgage is £30,000 to £40,000.



Taking account of the fact that so few households can afford a mortgage in excess of £40,000 and the forms of affordable ownership models that exist or are being considered, **it is recommended that 2 units be provided as a form of affordable ownership tenure (see below regarding bedsize).**



Taking account of the above two charts, detailing bedsize need and preference, it should be acknowledged that when providing for the ownership market there has to be a demand for a provision, this is reflected in the chart detailing a household's bedsize preference. It is also necessary to provide a stock that will remain affordable in perpetuity, therefore a preference towards smaller accommodation. To cater for both these factors it is recommended that the following be provided:

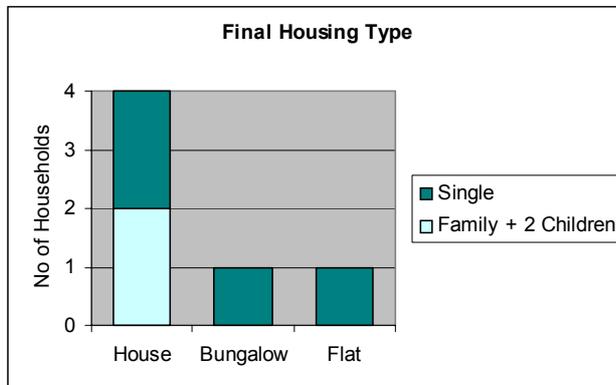
**1 x 2 Bedroom Affordable Ownership, and
1 x 3 Bedroom Affordable Ownership**

There remains a need for 3 units to satisfy the total identified need. The current RSL stock caters for family and elderly needs, with the majority of the family stock having 3

bedrooms. There is a lack of non family and non elderly accommodation for rent. Therefore, it is recommended that the following be provided:

3 x 2 Bedroom RSL, or Affordable, Rented Properties

Most households prefer a House. There are no access requirements to take into consideration. Therefore, **it is recommended, that all provision be Houses.**





RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

Exmoor House, Dulverton, Somerset, TA22 9HL Telephone: 01398 322249 Fax: 01398 323150
E-mail: tarobinson@exmoor-nationalpark.gov.uk

PART ONE - BRUSHFORD HOUSING NEEDS SURVEY

This survey form has been provided to every known household in the Parish. The form collects basic information about you and the people who live with you. If you are likely to need help to obtain a **local affordable home** in the parish now, or in the next few years, please go on to complete Part Two. If you know of a Brushford person, or someone with a connection to the Parish through family, relatives or work, who needs to live in the Parish separately from you, and needs help to obtain a local affordable home, they should complete their own survey forms. **Extra copies** can be obtained from Trudy Robinson, Rural Housing Enabler, contact details as above.

A. YOUR HOUSEHOLD

Please tell us the number of people living in your home in each of the following age groups:

Age	0-14 years	15-24 years	25-44 years	45-59 years	60-74 years	75+ years
Male						
Female						

B. YOUR CURRENT HOME

1 Are you (please tick appropriate box):

- | | |
|---|--|
| <input type="checkbox"/> a home owner? | <input type="checkbox"/> lodging with another household? |
| <input type="checkbox"/> renting from a private landlord? | <input type="checkbox"/> in housing tied to your job? |
| <input type="checkbox"/> renting from a housing association? | <input type="checkbox"/> living with parents or relatives? |
| <input type="checkbox"/> a shared owner (part buy/part rent)? | <input type="checkbox"/> Other (please specify)? |
-

2 How many bedrooms does your present home have?

3 Is this your only home (please tick)? Yes - Go to 6 No - Go to 4

4 Is this your main home? Yes - Go to 6 No - Go to 5

5 Where is your other home?

6 How long have you lived in this Parish?

- 0-4 years 5-9 years 10-19 years 20+ years

C. HOUSING REQUIRED

1 Please tell us who you think is in **greatest need** of a new home in the parish (please tick only one):

- | | | | |
|--------------------------|--|--------------------------|-----------------------------|
| <input type="checkbox"/> | Homes for young people | <input type="checkbox"/> | Homes for elderly people |
| <input type="checkbox"/> | Homes for families | <input type="checkbox"/> | Homes for single people |
| <input type="checkbox"/> | Homes for people with disabilities | <input type="checkbox"/> | No further homes are needed |
| <input type="checkbox"/> | Homes for people who have had to leave | | |
| <input type="checkbox"/> | Other (please explain): | | |

2 Would you be in favour of a small number of new homes in the parish which would help to meet the needs of **local people**? - Go to D - Go to 3

3 Please briefly explain your concern:
(continue on separate sheet)

D. HOUSING INTENTIONS

1 Are you likely to need to move to another home in this parish now or in the next five years?

- | | |
|--------------------------|---|
| <input type="checkbox"/> | Yes - Go to 2 and then complete Part Two |
| <input type="checkbox"/> | No - Go to 2 |

2 Is there anyone living with you at present that is likely to need to set up home separately from you in this parish now or in the next five years?

- | | |
|--------------------------|---|
| <input type="checkbox"/> | Yes They need to complete Part One & Two (Extra copies available) - Go to 3 |
| <input type="checkbox"/> | No - Go to 3 |

3 a) Have any members of your household moved away from this parish in the last ten years?

- | | | | |
|--------------------------|------------------|--------------------------|--------------|
| <input type="checkbox"/> | Yes - Go to 3 b) | <input type="checkbox"/> | No - Go to E |
|--------------------------|------------------|--------------------------|--------------|

b) Do they wish to return?

- | | |
|--------------------------|--|
| <input type="checkbox"/> | Yes They need to complete a Part Two (Extra copies available) - Go to c) |
| <input type="checkbox"/> | No - Go to E |

c) How many have moved away and wish to return? Go to 3 d)

d) Why did they leave (please tick only one for each member that has moved away)?

- | | | | |
|--------------------------|---|--------------------------|---------------------------------|
| <input type="checkbox"/> | Lack of affordable housing | <input type="checkbox"/> | To take up employment elsewhere |
| <input type="checkbox"/> | Lack of public transport | <input type="checkbox"/> | To go to university or college |
| <input type="checkbox"/> | Lack of suitable housing (e.g. wrong type/size) | | |
| <input type="checkbox"/> | Other | | |

E. THANK YOU

Thank you for taking the time to complete this form. If you are likely to need to help to obtain an affordable home in this parish in the next few years, please continue to complete Part Two. If you know anyone who is likely to need to live in the Parish, separately from you, and need help to obtain an affordable home, they should complete their own Survey forms. Extra copies are available from Trudy Robinson, Rural Housing Enabler, contact details at the beginning of this form.

Rural Housing Project - Brushford Parish Housing Needs Survey Report (June 2004)

Please return by: 30th April 2003



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

Exmoor House, Dulverton, Somerset, TA22 9HL Telephone: 01398 322249 Fax: 01398 323150
E-mail: tarobinson@exmoor-nationalpark.gov.uk

PART TWO - BRUSHFORD PARISH HOUSING NEEDS SURVEY

Please complete this form if you are likely to need to move to another home in this Parish now or in the next few years and feel you need help to obtain a **local affordable home**. If you know of a Brushford person, or someone with a connection to the Parish through family, relatives or work, who needs to live in the Parish separately from you, and needs help to obtain a local affordable home, they should complete their own survey forms. **Extra copies** can be obtained from Trudy Robinson, Rural Housing Enabler, contact details as above.

A. HOUSING NEED

1 Are you in need, or likely to be in need, of another home in this parish (please tick a box)?

Yes - Go to 2 No - **You do not need to complete the rest of this form.**

2 When will you need to move?

Now within 12 months 1 - 3 years (yrs) 3- 5 yrs 5+ yrs

3 Why do you need to move (you can give more than one reason)?

- | | | | |
|------------------------------|-------------------------------------|------------------------------|--------------------------------|
| (a) <input type="checkbox"/> | First independent home | (i) <input type="checkbox"/> | Family break up |
| (b) <input type="checkbox"/> | Couple setting up home together | (j) <input type="checkbox"/> | Cannot manage stairs |
| (c) <input type="checkbox"/> | Present home too small | (k) <input type="checkbox"/> | Present home in poor condition |
| (d) <input type="checkbox"/> | Present home too large | (l) <input type="checkbox"/> | Renting, but would like to buy |
| (e) <input type="checkbox"/> | Present home too expensive | (m) <input type="checkbox"/> | Moved away and wish to return |
| (f) <input type="checkbox"/> | Private tenancy ending shortly | (n) <input type="checkbox"/> | Need specially adapted home |
| (g) <input type="checkbox"/> | Private tenancy, need more security | (o) <input type="checkbox"/> | For family support |
| (h) <input type="checkbox"/> | In tied housing, need more security | (p) <input type="checkbox"/> | To be near work |
| (q) <input type="checkbox"/> | Other (please explain) | | |

4 Which, of the above, is your main reason (please insert the letter from above)?

5 Could you remain in your present home if your home was altered or if you were given support?

Yes - Go to 6 No - Go to B

6 What alterations or support would you need?

B. YOUR HOUSEHOLD

Please provide the following information for everyone who will need to move with you:

Relationship to you (e.g wife, partner, son)	Age	Male/Female (M/F)	Living with you now? (Y/N)	Living with you in next home? (Y/N)
YOURSELF				

C. LOCAL CONNECTION

- 1 **Do you live** in **Brushford Parish** now? Yes – Go to 4 No – Go to 2
- 2 Do you **have a need to live** in this Parish? Yes – Go to 3 No – Go to 5
- 3 Please give your reasons
- - **Go to 5**
- 4 How many years have you lived in this Parish? - Go to 7
- 5 **Have you ever lived** in Brushford Parish? Yes - Go to 5 a) No - Go to 6
- a) Please give the dates that you lived in Brushford Parish:
From: /..... /..... To: /..... /..... - Go to 6
- 6 **Do you live** in any of the **adjoining Parishes** of East Anstey, Oakford, Bampton, Morebath or Dulverton? Yes – Go to 6 a) No – Go to 7
- a) How many years have you lived in that (or those) Parish(es)? - Go to 8
- 7 **Have you ever lived** in any of the **adjoining Parishes** of East Anstey, Oakford, Bampton, Morebath or Dulverton? Yes - Go to 7 a) No - Go to 8
- a) Please give the dates that you lived in any of the adjoining Parishes:
From: /..... /..... To: /..... /..... - Go to 8
- 8 **Do you work** in Brushford Parish? Yes - Go to 8 a) No - Go to 9
- a) How many years have you worked in Brushford Parish? Go to 10
- 9 **Have you ever worked** in Brushford Parish? Yes - Go to 9 a) No - Go to 10
- a) Please give the dates that you worked in Brushford Parish:
From: /..... /..... To: /..... /..... - Go to 10
- 10 **Do you work** in any of the adjoining of East Anstey, Oakford, Bampton, Morebath or Dulverton? Yes - Go to 10 a) No - Go to 11
- a) How many years have you worked in the adjoining Parish(es)? - Go to 12
- 11 **Have you ever worked** in any of the **adjoining** of East Anstey, Oakford, Bampton, Morebath or Dulverton? Yes - Go to 11 a) No - Go to 12
- a) Please give the dates that you worked in any of the adjoining Parishes:
From: /..... /..... To: /..... /..... - Go to 12

- 12 Do you have **relatives who live** in Brushford Parish?
 Yes – Go to 12 a) No - Go to 13
 a) How many years have they lived in Brushford Parish? Go to b)
 b) Please state their relationship to you (e.g. mother): - Go to 13
- 13 Do you have **relatives who live** in any of the above listed adjoining parishes?
 Yes – Go to 13 a) No - Go to 14
 a) How many years have they lived in that Parish? - Go to b)
 b) Please state their relationship to you (e.g. mother): - Go to 14
- 14 **Do you need to live close** to someone else in Brushford Parish?
 Yes - Go to 14 a) No - Go to D
 a) How many years have they lived in Brushford Parish? Go to b)
 b) Why do you need to live close to them? :

D. TYPE OF HOUSING REQUIRED

1 What type of home do you need?

	<i>1 bed</i>	<i>2 bed</i>	<i>3 bed</i>	<i>4 bed</i>	<i>5 bed or more</i>
House	<input type="checkbox"/>				
Bungalow	<input type="checkbox"/>				
Flat	<input type="checkbox"/>				
Other (please explain):					

2 What type of accommodation would you prefer (you can tick more than one)?

<input type="checkbox"/> Housing Association Rented	<input type="checkbox"/> Open Market Ownership	<input type="checkbox"/> Low Cost Ownership*
<input type="checkbox"/> Private Rented	<input type="checkbox"/> Shared Ownership*	<input type="checkbox"/> Self Build*
<input type="checkbox"/> Other (Please specify)		* see 'Scheme Types' at 'K'

3 If you wish to rent, please indicate the most you could afford to pay in rent per week:

£0-£49 £50-£69 £70-£99 £100-£150 £150-£200 £200+

4 If you wish to buy, what price range do you think you could afford?

<input type="checkbox"/> Below £20,000	<input type="checkbox"/> £50,001 - £60,000	<input type="checkbox"/> £90,001 - £100,000
<input type="checkbox"/> £20,001 - £30,000	<input type="checkbox"/> £60,001 - £70,000	<input type="checkbox"/> £100,001 - £120,000
<input type="checkbox"/> £30,001 - £40,000	<input type="checkbox"/> £70,001 - £80,000	<input type="checkbox"/> £120,001 - £130,000
<input type="checkbox"/> £40,001 - £50,000	<input type="checkbox"/> £80,001 - £90,000	<input type="checkbox"/> Over £130,001

5 Does anyone in the household wishing to move need the following:

<input type="checkbox"/> Accommodation on one Level	<input type="checkbox"/> Access for wheelchair	<input type="checkbox"/> Residential Care
<input type="checkbox"/> Sheltered housing with warden	<input type="checkbox"/> Help with personal care	

6 Please tell us more about any health or disabilities which affect your housing needs:

7 a) Are you currently registered on the Local Authority waiting list?

Yes - Go to E No - Go to 6b

b) Please say why you have not registered on the Local Authority Waiting List?

E. WHERE WOULD YOU LIKE TO LIVE

1 Please tell us where in the Parish you would like to live, in order of preference

1st 2nd 3rd

2 Please give the reasons for your first choice (tick as many boxes as apply)

<input type="checkbox"/>	Near family	<input type="checkbox"/>	Near work	<input type="checkbox"/>	Live there now
<input type="checkbox"/>	Lived there previously and would like to return	<input type="checkbox"/>	Born and brought up there		
<input type="checkbox"/>	Other (Please explain)				

F. INCOME & EMPLOYMENT

1 Please indicate the total weekly take home income, (total joint incomes, where applicable). Include all sources of income including: earning(s), pension(s), Child Benefit, Working Families' Tax Credit, Jobseekers' Allowance, etc., but please **do not include** housing benefit or council tax benefit.

<input type="checkbox"/>	£0 - £48 per week	<input type="checkbox"/>	£146 - £210 per week	<input type="checkbox"/>	£301 - £400 per week
<input type="checkbox"/>	£49 - £95 per week	<input type="checkbox"/>	£211 - £249 per week	<input type="checkbox"/>	£401 - £500 per week
<input type="checkbox"/>	£96 - £145 per week	<input type="checkbox"/>	£250 - £300 per week	<input type="checkbox"/>	£501 or more per week

2 How many people in the household wishing to move are:

(Please enter the number of people in each category in the appropriate box)

<input type="checkbox"/>	Working Full Time (30+ hours a week) - Go to 3	<input type="checkbox"/>	Working Part Time - Go to 3
<input type="checkbox"/>	Unemployed and seeking work - Go to G	<input type="checkbox"/>	Retired - Go to G
<input type="checkbox"/>	Unemployed but not seeking work - Go to G	<input type="checkbox"/>	Other - Go to G
<input type="checkbox"/>	In full time further/higher education - Go to G		

3 If you, or your partner, are employed, please describe the nature of the employment?

(i) Your employment:

(ii) Your partner's employment:

4 How would you describe the employment:

	Your employment	Your partner's employment
Permanent	<input type="checkbox"/>	<input type="checkbox"/>
Casual	<input type="checkbox"/>	<input type="checkbox"/>
Seasonal	<input type="checkbox"/>	<input type="checkbox"/>

Other

e.g. short term contract, please explain

5 If you are employed, how far do you travel to work?

(Please enter the number of people in each category in the appropriate box)

<input type="checkbox"/>	Work from home	<input type="checkbox"/>	Travel 5 - 10 miles	<input type="checkbox"/>	Travel 20 - 25 miles
<input type="checkbox"/>	Work elsewhere in the parish	<input type="checkbox"/>	Travel 10 - 15 miles	<input type="checkbox"/>	Travel 25 - 30 miles
<input type="checkbox"/>	Travel under 5 miles	<input type="checkbox"/>	Travel 15 - 20 miles	<input type="checkbox"/>	Travel over 30 miles

6 In which village/town do you, or your partner work?

G. HOME OWNERS

1 If you own your current home, please indicate how much you think your property is worth:

<input type="checkbox"/>	Less than £50,000	<input type="checkbox"/>	£76 - £85,000	<input type="checkbox"/>	£121 - £140,000
<input type="checkbox"/>	£50 - £60,000	<input type="checkbox"/>	£86 - £100,000	<input type="checkbox"/>	£141 - £160,000
<input type="checkbox"/>	£61 - £75,000	<input type="checkbox"/>	£101 - £120,000	<input type="checkbox"/>	More than £160,000

Please state estimated value: £

2 Do you have a mortgage on your current home?

Yes - Go to 3 No - Go to H

3 a) How much do you still owe? £

and

b) How long does it still have to run? years

H. SAVINGS

In order to fully assess whether you have a need for affordable housing in this Parish it is necessary to know whether you are able to access the housing market (rented or ownership) with your current income, savings, capital and investments. Therefore, the following information is necessary in order to consider you for any affordable housing provision.

1 Do you have any of savings, investments, capital, stocks, shares and/or financial interest(s)?

Yes - Go to 2 No - Go to I

2 Please state the total amount that you have (round up or down to nearest £1000):

£

Do not include the amount of equity in your current home if you have already provided this information at Section G above.

I. FORMER RESIDENTS

1 Are you a former resident of this parish who wishes to return?

Yes - Go to 2 No - Go to J

2 Please tell us why you originally left:

<input type="checkbox"/>	Lack of affordable housing	<input type="checkbox"/>	Lack of effective public transport system
<input type="checkbox"/>	Lack of employment opportunities	<input type="checkbox"/>	To take up further/higher education
<input type="checkbox"/>	Other (please explain).....		

J. CONTACT DETAILS

It is important that you provide your name, address and contact details. Please be assured that the information provided on your individual survey forms will only be available to the Rural Housing Project and other official agencies, as described in the next paragraph. Initially, I shall prepare a report for the Parish Council based on the results of the information provided. This report will only provide general numbers, trends, percentages, comments and housing needs. **The report will not include any names or addresses and will avoid any unnecessary information that could identify a particular respondent.**

When the report has been considered, if there is a need for affordable housing for local people, we may need to approach the District Council, Housing Association(s) and/or other agencies that can facilitate the provision of affordable housing for the community. **At that point**, those agencies may need to access relevant details from your survey form. You will need to give me permission to pass your details on to those relevant agencies. **Please note that your personal details will only be used for the purpose of providing affordable housing.**

Please tick this box to give permission for your details to be used for the purpose of providing affordable housing.

Name(s):

Address:

..... Postcode:.....

Daytime Tel.No.(s): Email address :

Thank you for taking the time to complete this form

If you have any questions you can contact Trudy Robinson, contact details as above.

K. SCHEME TYPES

Shared Ownership is particularly suitable for people with a regular income who want to buy a home of their own but cannot afford to buy a home outright. Shared Ownership allows you to buy a share of your home, on a long lease, and pay rent on the remaining share, which is normally owned by a Housing Association. The lease details each party's responsibilities and other relevant information, e.g. rent/repair/maintenance issues.

Shared Ownership schemes vary, most allow you to buy further shares in the property (with the rent reducing accordingly), some allow you to progress to outright ownership. Others restrict outright ownership to allow the Housing Association to ensure that future sales are to someone with a local need.

Low cost market housing can be provided when the land, development costs and/or available grant(s) enable this provision. Various models exist around the Country and the Project are considering their merits locally, where appropriate, to resolve housing needs. Low cost market housing could allow you to own the property outright, with a mortgage. These schemes could involve a Housing Association, who may retain some equity in the property, this assures that future sales are provided for local people and can reduce the overall required mortgage by you. Most schemes are restricted to local people on initial and future sales. This restriction assists to reduce the value of the property and keep it within an affordable level for local people.

Self Build Schemes vary according to local circumstances, but usually involve a group of people who live in the same area building their homes. Some schemes intend to train the group but not necessarily provide homes for them all. Working with a housing association enables access to experience of building, borrowing and public subsidy. Working as a group means that everyone's input is 'pooled' and could count as a contribution towards the cost of building. However, delays in the building process, including commitments to training, could make the building cost more and may even cause penalties to be imposed, or reduce, or even cancel out some contributions.

APPENDIX 2

In response to the question 'Who do you think is in greatest need of a new home in the parish?', the following comments were received as 'other' comments:

Other (Please explain)
Affordable homes for local people
AFFORDABLE HOMES
LOCAL YOUNG PEOPLE
HOMES FOR LOCAL (BORN AND BRED) PEOPLE NOT INCOMERS

APPENDIX 3

Residents were asked if they 'would be in favour of a small number of new homes in the parish to help meet the needs of local people'. The comments received are shown below:

It must be stipulated that these homes are always for local people
LOCAL JOBS RARELY PAY ENOUGH FOR YOUNG PEOPLE TO BE ABLE TO BUY A HOUSE
A BALANCED AGE RANGE IS REQUIRED FOR A SUCCESSFUL COMMUNITY
NOT ENOUGH AMENITIES TO SUPPORT AN INCREASED POPULATION, E.G. SHOPS, PLAY AREAS, NO DOCTOR, NO SCHOOL ETC ETC
LOSS OF VILLAGE IDENTITY
THE RECENT RAPID INCREASE IN SOERSET HOUSES MEANS IT'S EVEN MORE DIFFICULT FOR THE YOUNGS
LOCAL FAMILIES PRESENTLY CANNOT EVEN THINK ABOUT BUYING/RENTING A HOME, THE PRICES ARE TOO HIGH IN RELATION TO WAGES
TOTAL LACK OF AFFORDABLE HOMES
DEFINATE NEED FOR YOUNG PEOPLE/YOUNG FARMERS
PRICED OUT
WE WOULD NOT WISH TO SEE THE URBANISATION OF THE VILLAGE OF BRUSHFORD
YOUNG PEOPLE FORCED TO MOVE AWAY
YOUNG PEOPLE & YOUNG FAMILIES FIND IT DIFFICULT TO AFFORD HOUSING OF A REASONABLE STANDARD
INFLATION OF HOUSE PRICES HAS RISEN BEYOND THE AFFORDABLE LEVELS OF PEOPLE ON LOCAL INCOME
NO HOMES FOR YOUNG COUPLES
NEW HOUSING WILL ENDANGER FARMING & RURAL OUTLOOK, SHOULD CONVERT EXISTING PROPERTIES I.E. CARNAVON ARMS
CONCERNED ABOUT RIGHT TO BUY REMOVING AVAILABLE AFFORDABLE LOCAL HOUSING STOCK
THE NUMBER OF NEW HOMES TO BE RESTRICTED TO THE BRUSHFORD NEEDS ONLY. FUTURE OWNERS TO BE RESTRICTED LEGALLY TO LOCAL PEOPLE
FIRST TIME BUYERS CAN'T GET ON THE HOUSING LADDER
IF MADE AVAILABLE SHOULD NOT BE SOLD, ONLY RENTED AND, NO RIGHT TO BUY
WE NEED AFFORDABLE HOMES FOR LOCAL PEOPLE
LACK OF AFFORDABLE HOUSING & REASONABLY PAID JOBS FOR YOUNG FAMILIES
NO JOBS
IT WOULD TARNISH THE BEAUTIFUL COUNTRYSIDE THAT SURROUND THIS VILLAGE