



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

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DUNSTER

Parish Housing Needs Survey Report

May 2003

DUNSTER HOUSING NEEDS SURVEY

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DUNSTER HOUSING NEEDS SURVEY REPORT

MAY 2003

1 SUMMARY AND KEY FINDINGS

1.1 AIM

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

1.2 SURVEY DISTRIBUTION AND RESPONSE

A two-part survey was prepared by the Rural Housing Enabler in consultation with a working group from, and agreed by, the Parish Council. The majority of survey forms were distributed by hand, organised by the Parish Council Working Group, in partnership with the Rural Housing Enabler, and 75 survey forms were posted to the more remote properties. The survey was made available from 21st October 2002 to 496 householders in Dunster Parish, in accordance with the District's Council Tax records (excluding those with properties where the occupier has a permanent residence elsewhere and where the dwelling is not for 'business use' (i.e. rented)). Households were allowed one month for completion of their survey forms, to be returned by prepaid post to the Rural Housing Enabler by the 22nd November 2002. 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 496 survey forms were issued and a total of 169 replies were received, a response rate of 34% 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 48%.

Part One surveys were returned by 167 households, of those 13 arrived with Part Two forms enclosed. There were 2 Part Two forms received without a Part One form. Therefore a total of 15 Part Two forms were received, equal to 3% of total survey forms issued, indicating a need for affordable housing. For comparison this response has been an average of 9% for the project area, based on previous completed surveys and reports.

The Two Part Survey Forms are shown in Appendix 1.

1.3 KEY FINDINGS

There was a 34% response rate to the survey, with 3% (15 households) returning information indicating a housing need.

There is a lack of suitable affordable accommodation in Dunster. Overall, Council Tax records reveal that there may not be a lack of affordable accommodation in Dunster. **However, a large amount of those properties have occupancy restrictions** (requiring occupancy of less than 12 months of the year) **and, therefore, does not provide permanent or settled housing.** The survey results reveal that there is only a small supply of one bedroom properties, mainly owned by Registered Social Landlords (RSL) and a limited supply of larger properties, mainly Owner Occupied.

There is a lack of choice of tenure in Dunster, resulting in a need to be able to afford to access the Owner Occupied tenure in order to have housing in the Parish. Evident from the fact that the Owner Occupied sector dominates the tenure choice in Dunster, accounting for 76% of housing tenure. This exceeds the levels for the West Somerset District (69%), South West Region (73%) and England (69%). There are proportionally fewer properties in Dunster in the alternative tenure choices (Registered Social Landlord (RSL)/Local Authority (L.A.) and the Private Rented Sector (PRS)) than the wider market.

Overall, **39% of the original District Council stock has been sold in this Parish under the Right to Buy.**

House prices in Dunster are lower than areas in the wider context, specifically, 18% lower than in West Somerset, 15% lower than the South West Region and 8% lower than England and Wales. However, the 'lowest' actual sale price for this post code area was £88,500 and **the average 'actual' sale price for this postcode area, according to Land Registry records, is £133,094.** The calculated average first time buyer house price is likely to be £100,071.

Income data, for those returning Part Two of the survey (expressing a housing need), reveals that the median, net household income bracket is £250 to £300 per week. This equates to an annual gross income of £16,250 to £19,500. The mid-point of these ranges **are £275 per week, net household income, or £17,875 annual, gross household income.** Comparatively, the average household income for Dunster Ward is £20,910 (17% higher); West Somerset is £22,045 (23% higher); Great Britain is £26,200 (47% higher).

Dunster's Part Two survey **respondents will require 7.5 times their household income to purchase the average house** at actual sale price of £133,094. It is accepted that 3 times household income is affordable.

Dunster's population has remained the same from 1991 to 2001, whereas, in wider areas, the population rates are increasing. Dunster has an ageing population with comparatively fewer of the population in the lower age brackets (approximately one third) than the higher age brackets (approximately two thirds). Failure to address the ageing profile could have a detrimental affect on the existing infrastructures, such as the school.

83% of the survey respondents are in favour of 'a small number of new homes in the parish to help meet the needs of local people'.

There are 12 households assessed as in local affordable housing need. It should be noted that one of those households are not eligible if the final provision were to be considered in the Exmoor National Park Authority boundary because they do not meet the 'local need' criteria. The following are the key factors regarding the need for all 12 households:

- To meet this need there would need to be a 2% increase in housing provision. This average is 7% based on the other surveys and reports across the project area.
- There are **5 Family households** in need (representing 42% of the total need), **4 Single households** (representing 33% of the total need), **2 Couple households** (representing 17% of the total need) and **1 Elderly household** (representing 8% of the total need).

- **The median household income is £16,608, gross, per annum** (at the mid-point of range). They would require 8 times their household income to access the average actual Open Market house.
- The Bedsize need is reasonably evenly split between 1, 2 and 3 bedroom property. All but one household, have indicated a preference for accommodation with more than 1 bedroom. There is a noticeable preference for 3 bedrooms by 'family' households and 2 bedrooms by 'non-family' households.
- Overall, there is an even split of preference between the Rented and Ownership Tenures. With an even preference between the HA rented and Low Cost Ownership models.
- Most households **prefer the 'House' Option** as their preferred property type. One household, with access requirements, prefers the Bungalow option and one household the Flat option.
- **The median affordable mortgage** has been '**assessed**' as **£50,000**. The median 'assessed' affordable rent is £70 - £99 per week (£303.33 - £429 per month).
- The majority of households (58%) are **currently living in the Private Rented Sector** and find it unsuitable for various reasons, such as, expensive, short term tenancy contracts and lack of security.
- **The age profile** reveals an over representation from those in the three lowest age bracket. Therefore, **if the housing needs of these households are not met, and they leave the parish, it will compound an already ageing population profile in Dunster.**
- The majority of households (72%) have expressed a need to move from within 12 months to 3 years. This is a short time scale within which to obtain additional housing provision and therefore action will be required quickly to meet their needs.
- 'Anywhere in Dunster Parish' has been given as the preferred location of any housing provision.

It is not usual to provide specifically and exactly for the total identified need. In order to achieve a provision that is appropriate and sustainable it is usual to aim to provide for between 25% to 33% of the final need. The adoption of this method enables an actual provision appropriate to meet the affordable housing needs of the Parish now and in perpetuity, allowing for the changing circumstances that will occur. **It must be noted that this does not mean that the total need should not be addressed, the suggested formula provides an initial target for a successful provision.**

Taking account of the above, **it is recommended that a target final provision should be for 3 x 2 Bedroom Houses. Two Houses to be provided as Housing Association (or Registered Social Landlord) rented and one House as a form of affordable Ownership model, either Shared or Low Cost Ownership.**

2 HOUSING MARKET & CONTEXT

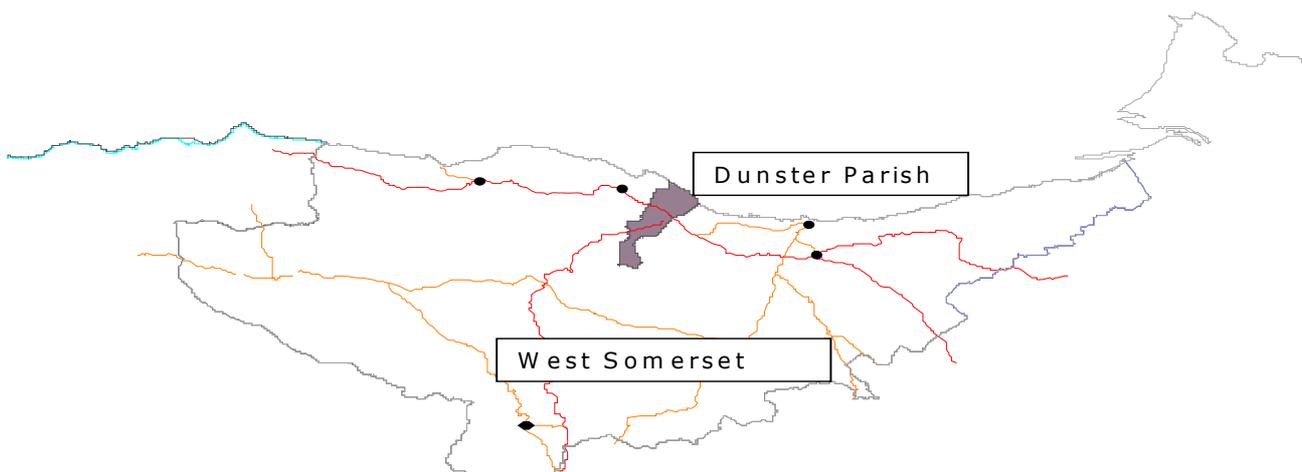
2.1 CHARACTERISTICS OF DUNSTER

The Parish of Dunster is located on the North East boundary of West Somerset, on the Bristol Channel coast. (see map below). Minehead Town is approximately 3 miles West, along the coast, and Taunton County Town is approximately 25 miles South East.

Dunster Village has two distinct settlements, known as, and to be referred to as, Dunster Marsh and The Village, respectively situated on the north and south of the A39 and subject to the different planning authorities of West Somerset District Council and Exmoor National Park Authority. Both complement each other and are linked by a pedestrian subway.

The Village is a designated Conservation Area, with the majority of buildings in the village centre being listed. Key characteristics of The Village is Dunster Castle and the Yarn Market. Dunster Marsh is outside of the Conservation Area and comprises of relatively modern development.

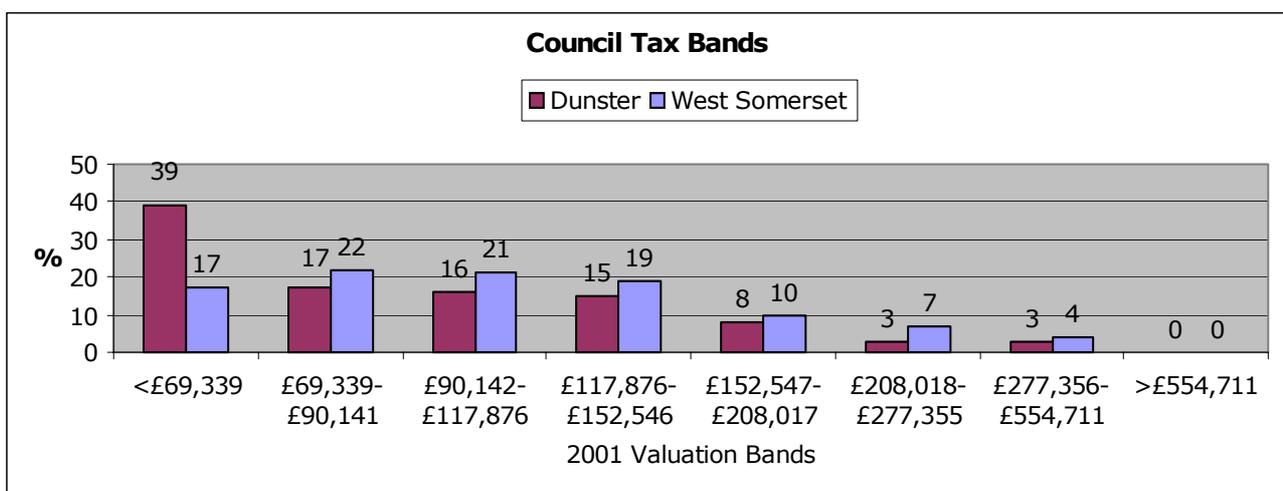
There are a range of facilities in The Village including a Primary School, a Post Office, a doctor's surgery, a Visitor's Centre, St George's Church, a Village Hall, Public Houses, Hotels, Restaurants, various shops, two public car parks, public toilets, sports field and village garden. The facilities at Dunster Marsh are limited, as they share The Village facilities, but do include a mobile library service. Minehead and Taunton have a further range of shopping, leisure and entertainment facilities. Minehead and Taunton provide further educational facilities as well as direct access to the motorway network and a mainline railway station.



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2.2 COUNCIL TAX BANDS

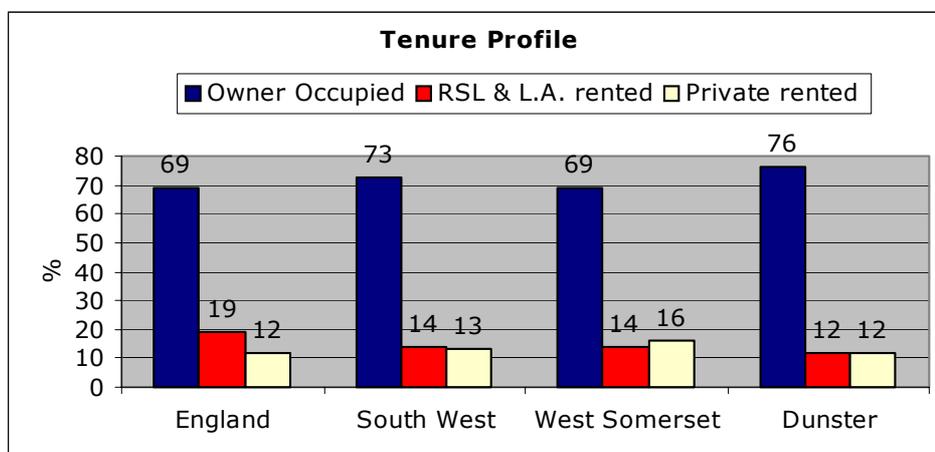
Council Tax bands provide an overall profile of the value of housing in Dunster. The following chart profiles this against West Somerset as a whole. The bandings were set in 1991 and have therefore been modified, by the average house price inflation for the South West from 1991 to 2001, to provide a reasonable up to date reflection of current values. The chart reveals that Dunster has a large proportion of its stock (39%) in the lowest valuation band. It is understood that almost all of this stock (approximately 90%) is the Dunster Beach Chalets. All of these properties have occupancy restrictions (requiring occupancy to be for less than 12 months of the year), therefore, this accommodation is not intended to provide permanent or settled housing. Aside from this, Dunster's stock profile is similar to West Somerset showing that the majority of housing stock is concentrated in the lower bands with fewer properties in the higher bands. Overall, this profile suggests that there may not be a lack of affordable accommodation in Dunster. However, this will be analysed later with reference to available income.



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 Dunster in comparison with District, Regional and National profiles.



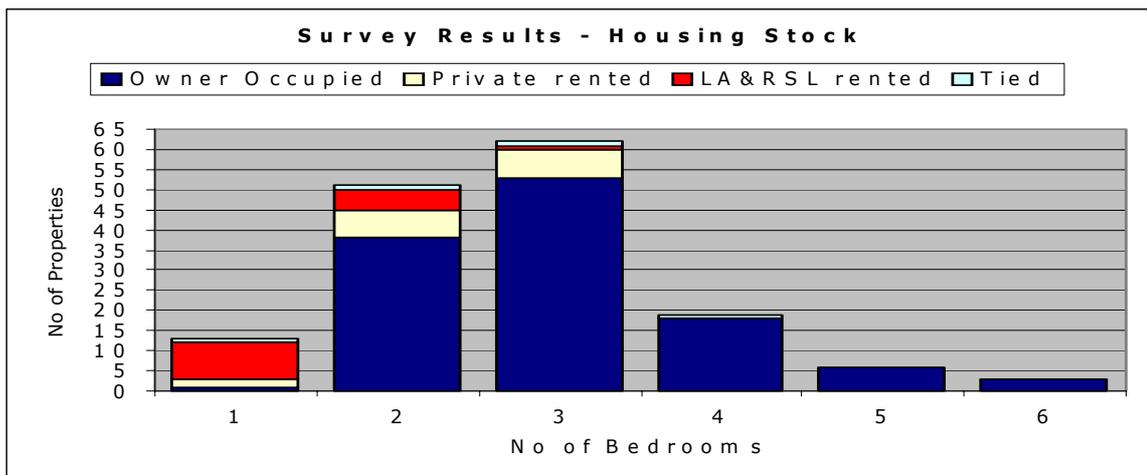
Source: England, the South West & West Somerset: Office of National Statistics
 (Table KS18 Tenure: Census 2001, Key statistics for Local Authorities)
 Dunster: Survey Results & Research

This reveals that:

- The Owner Occupied sector dominates the tenure provision and is exaggerated in Dunster, accounting for 76% of the market, in comparison with 69% at District and National level.
- There are proportionally fewer properties in Dunster in The Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision than the wider market.
- The Private Rented Sector (PRS) is proportionally less in Dunster than at a District or Regional level.

The above information means that there is **less choice of tenure for those wishing to live in Dunster parish compared to those in the wider areas**. This results in pressure on the need to be able to access the Owner Occupied tenure in order to have housing in the Parish.

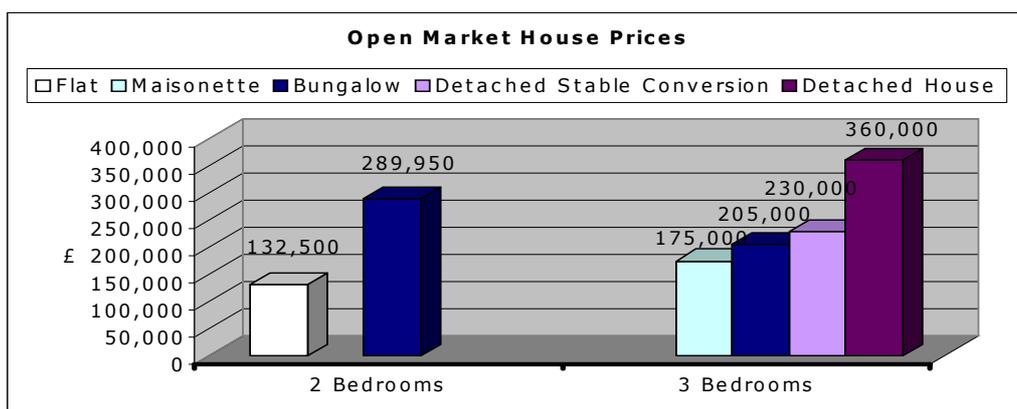
The survey results provide an insight to the stock by tenure and number of bedrooms. The survey results represent 34% of households, so is not a complete picture but can provide a reasonable reflection of the housing stock profile. The chart reveals that the majority of the stock has three bedrooms, although there is also a reasonable supply of two bedroom properties. There is only a small supply of one bedroom properties, mainly owned by Registered Social Landlords (RSL) and a limited supply of larger properties, mainly Owner Occupied. The ability for residents to live in Dunster is mainly restricted to those who can afford to enter the Owner Occupied tenure, with, in the majority of cases, the necessary ability to afford a two or three bedroom property.



2.31 PRIVATE SECTOR HOUSING MARKET

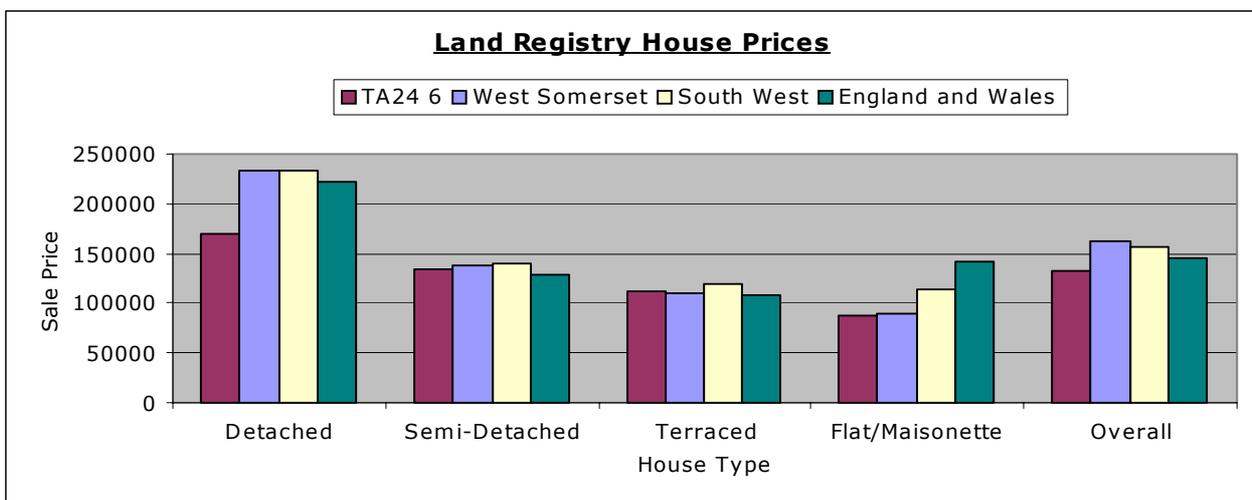
2.311 OWNER OCCUPIED

Local Estate Agents were consulted for current advertised open market prices. There were six properties on the market at the time of research, the results are shown below.



The chart reveals that **the lowest advertised Sale Price in Dunster Parish was £132,500** for a two bedroom flat. This chart and information provides not only a 'snap shot' guide to the advertised open market prices for Dunster Parish, but also details the likely price based on the number of bedrooms. **The average advertised House Price equates to £232,075.**

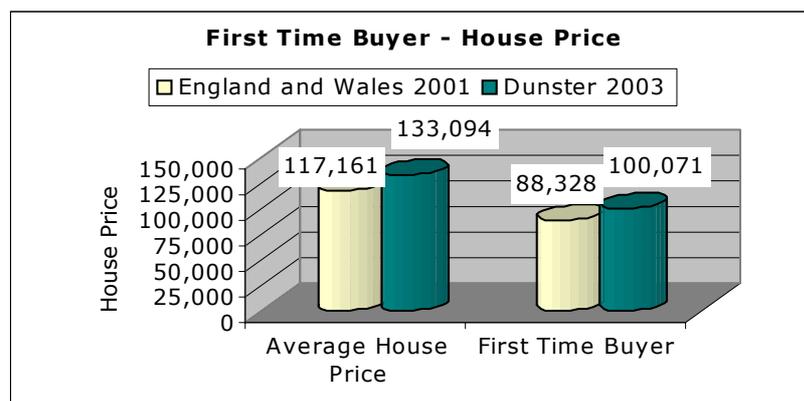
Information from The Land Registry site was used to gain further information on 'actual' average house price sales in the TA24 6 postcode area. This postcode area is the nearest search that can be made for Dunster and incorporates other surrounding areas such as, Carhampton, Blue Anchor, Old Cleeve and Withycombe. The Land Registry record enables a consistent base for comparison of prices in other areas. The information shown represents the available figures for sales from October - December 2002. The 'lowest' average actual sale price for Dunster's post code area was £88,500 for Flat/Maisonette type properties. **Overall, the actual average sale price was £133,094 for Dunster's post code area.** Based on the overall average figures, Dunster's house prices are, 18% lower than West Somerset, 15% lower than the South West and 8% lower than England and Wales.



The 'Actual Average House Sale Price' of £133,094 is 43% lower than the above quoted advertised Average House Price of £232,075.

Using a different source it can be seen that the average house price for England and Wales in 2001 was £117,161 and the average First Time Buyer house price was £88,328. This shows that the First Time Buyer House Price is 33% lower than the average house price. To apply this to Dunster, we can take the above Land Registry average house price of £133,094 and calculate (at 33% lower) that the:

average First Time Buyer house price in Dunster is likely to be £100,071.



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

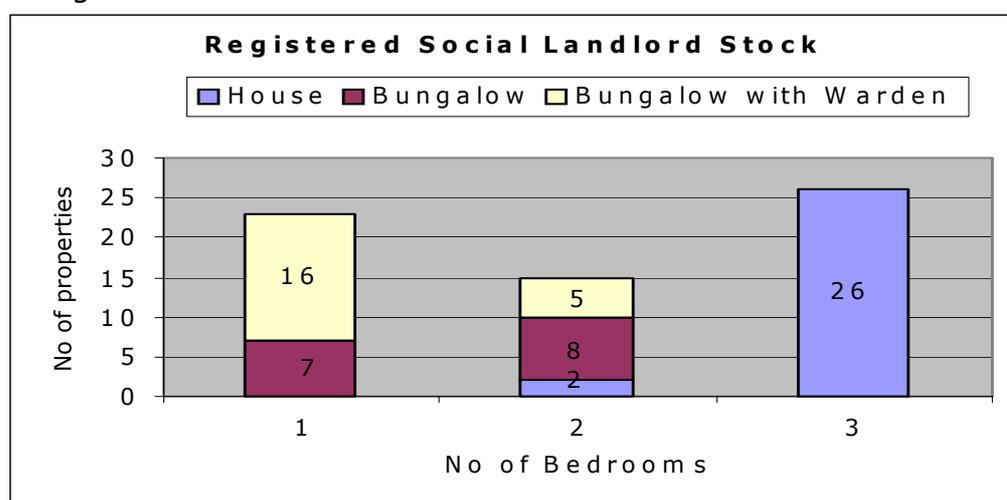
2.312 PRIVATE RENTED SECTOR (PRS)

There was only one, 3 bedroom property available for rent at the time of research, for a monthly rent of £550. Local Estate Agents were consulted to acquire information regarding the probable cost of Private Renting and based on their experience and from properties on their books the following rents were established:

- 1 Bedroom Property - average from £385.00 per calendar month or £88.85 per week
- 2 Bedroom Property - average from £450.00 per calendar month or £103.85 per week
- 3 Bedroom Property - average from £500.00 per calendar month or £115.39 per week
- 4 Bedroom Property - average from £550.00 per calendar month or £126.92 per week

2.32 REGISTERED SOCIAL LANDLORD HOUSING

There are 64 properties in Dunster in this tenure, all but one are owned by Magna West Somerset, the other by Falcon Rural Housing. It appears from research that the stock in Dunster prior to the Right To Buy was a total of 103 units. This means that overall 39% of the stock has been lost to the Right to Buy. The remaining stock profile is shown in the following chart.



There are currently 374 households on the District Council's Register for Dunster. This is an excessive number of households and it is suspected that Dunster may have been selected by many because it is close to Minehead. There are 13 households currently living in Dunster on the District Council's housing register.

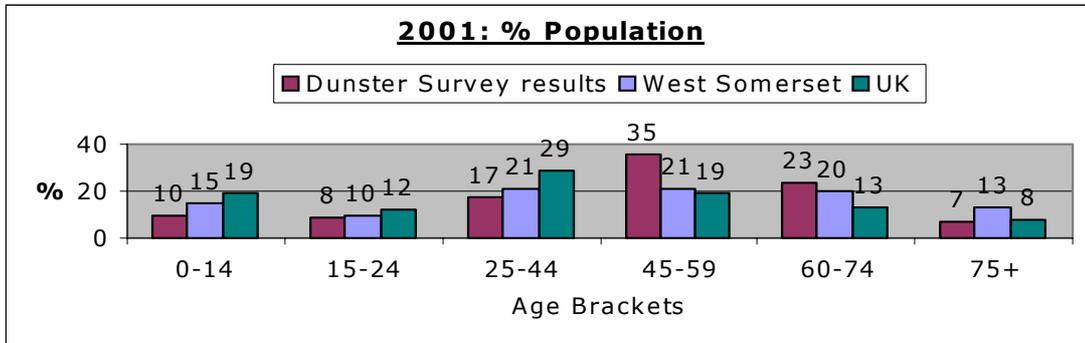
2.4 POPULATION

Population figures shown below reveal that Dunster's population has remained the same, whilst the remaining areas of West Somerset, the South West Region and the United Kingdom have an increasing population rate.

	<u>1991</u>	<u>2001</u>	<u>% Increase</u>
Dunster	860	860	0
West Somerset	32100	35100	9
South West	4717000	4934200	5
UK	57469000	58836700	2

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

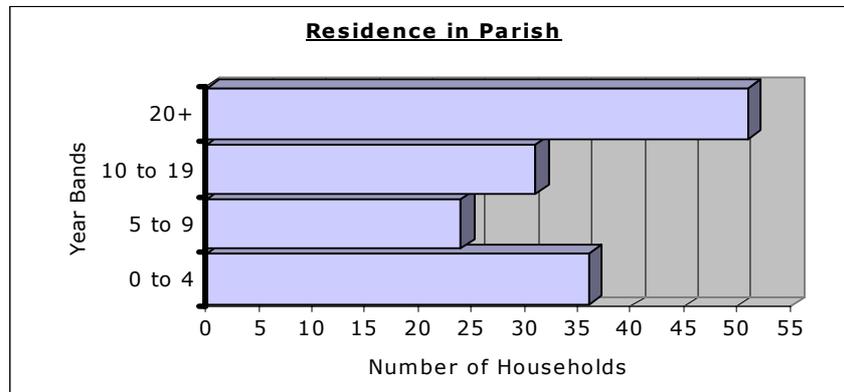
The following chart profiles the percentage of population in each age bracket and compares them for Dunster, West Somerset and the UK. Dunster has a much lower representation in the three lower age brackets (only 35%) compared to West Somerset (46%) and the UK (60%). This indicates fewer children in the parish compared to other areas. There is a greater proportion in the last three age brackets, 65% in Dunster (nearly two thirds), compared to 54% in West Somerset (just over half) and only 40% in the UK. This indicates an ageing population in Dunster.



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

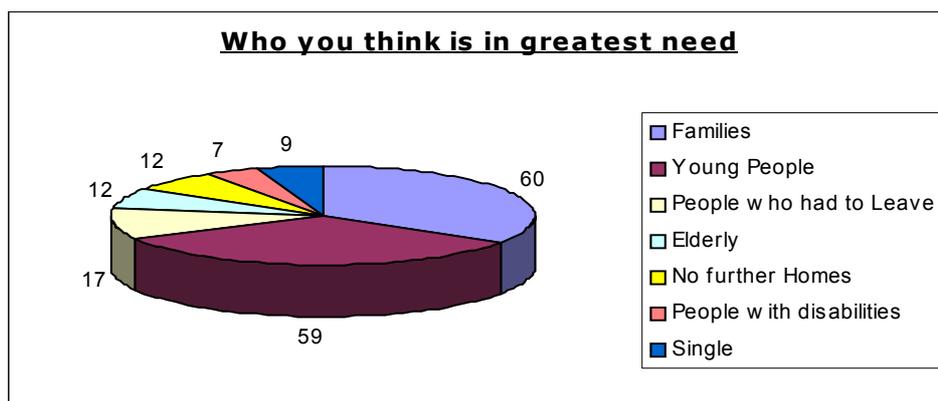
2.5 PARISH RESIDENCE

From the survey responses received, households have not necessarily been resident for a long period of time, there is a reasonably even variation of between 0 years to 20 plus years residence, with a slight emphasis on residence over 20 years. This indicates that people do not necessarily settle in Dunster for long time periods.

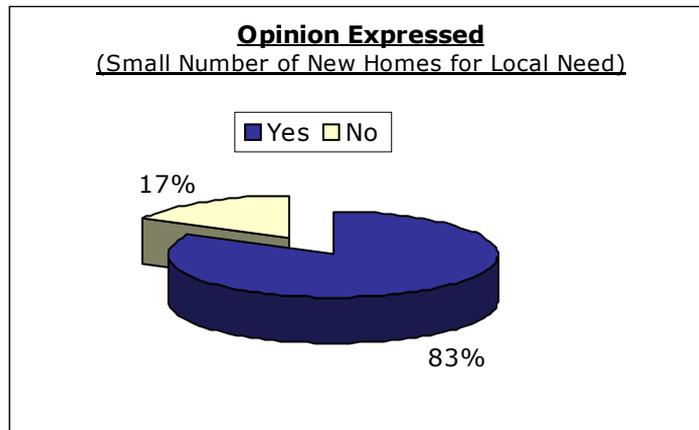


2.6 HOUSING REQUIRED: RESIDENTS' PERCEPTION

Respondents were asked who they think is in the greatest need of a new home in the parish. The majority felt that the main need was for Families and Young People. An opportunity was provided for 'Other' comments but none were received.

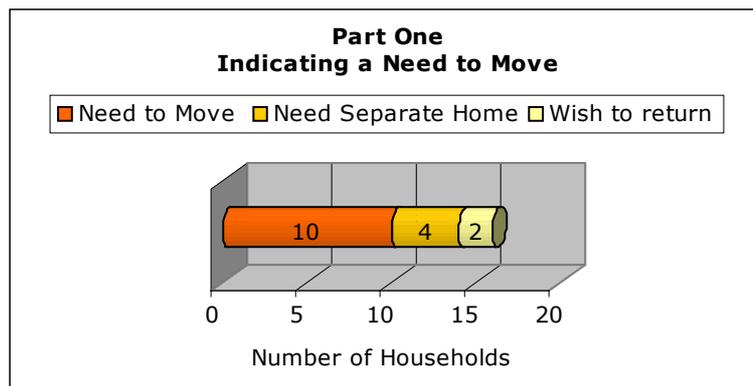


Respondents were asked if they 'would be in favour of a small number of new homes in the parish to help meet the needs of local people'. The response, shown below, was overwhelmingly in favour of such proposal. The comments received in favour and the concerns of those who are not in favour are shown at Appendix 2.

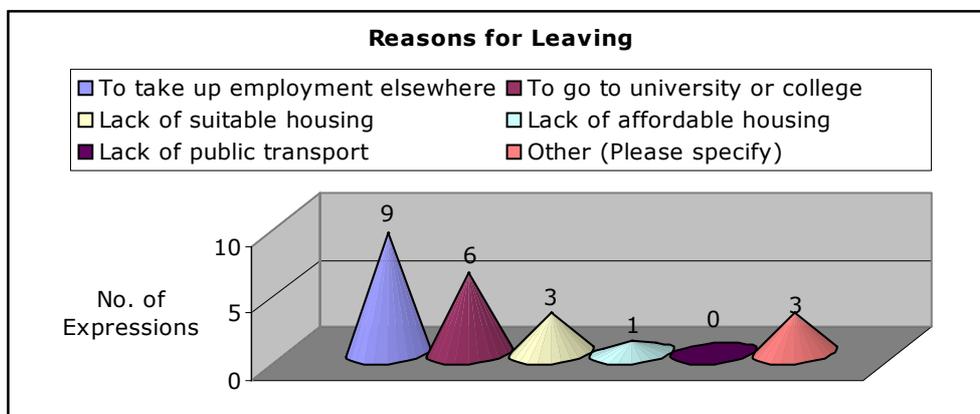


2.7 HOUSING INTENTIONS

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. Some of those indicating a need (16 below), did not return Part Two (15 received). The majority are existing households who need to move.



Households who did have members who had moved away (but not necessarily wishing to return) expressed the following reasons for their leaving. This reveals that to take up employment elsewhere was the main reason for leaving.



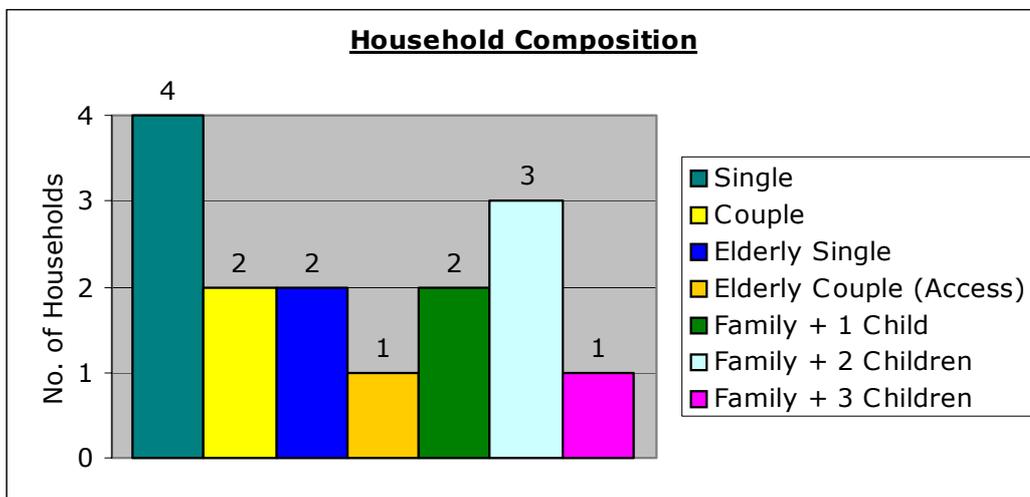
3 HOUSEHOLDS WISHING TO MOVE

Part Two survey forms were received from 15 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.

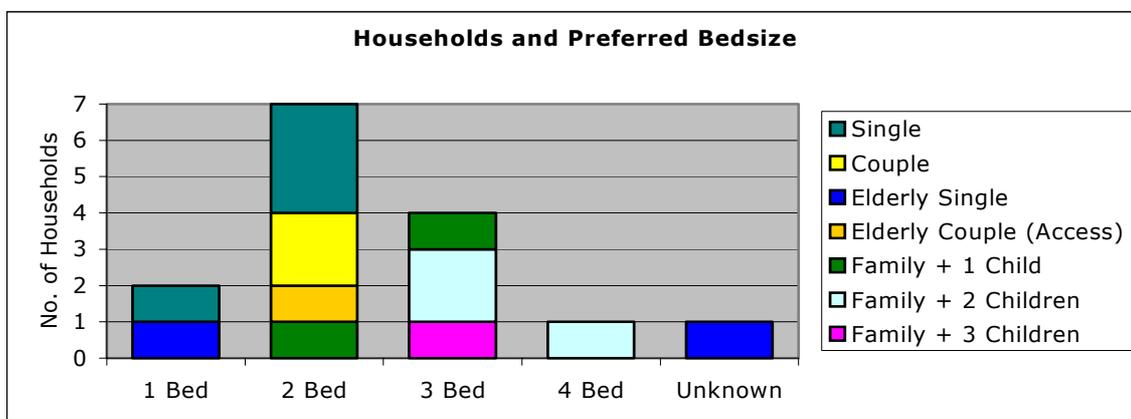
The following three charts provide an overview of those returning Part Two. The report will then go on to assess those who are considered to be in local affordable housing need and will report in more depth about that need.

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

- 6 Family households - representing 40% of the total
- 4 Single Households - representing 27% of the total
- 3 Elderly households - representing 20% of the total, and
- 2 Couple households (one of these households consists of two family members wishing to share accommodation)

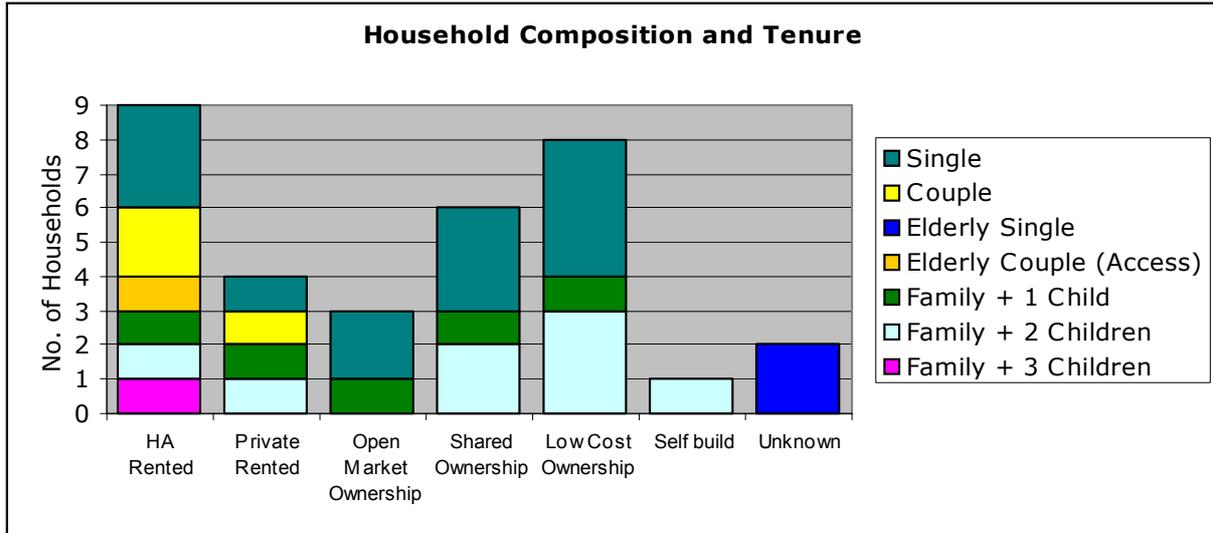


Households were asked to identify the type of housing they preferred. This is summarised in the following chart and is shown by bedsize rather than type (i.e. house/bungalow/flat) which will be analysed later. Some households ticked more than one bedsize. The chart reveals that there is a preference for 2 bedroom accommodation, mainly by the smaller households and 3 bedroom accommodation, by the family households.

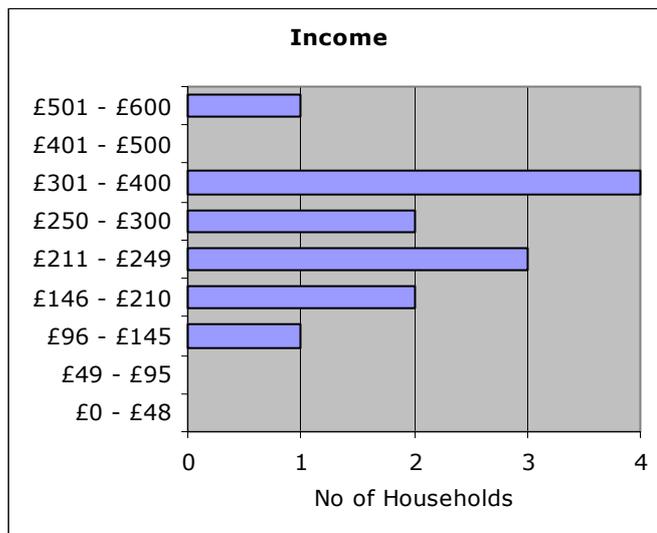


The Overall Type of Tenure preference is shown with reference to household composition. Again, more than one choice could be indicated. The preferred choice is for Housing Association Rented and for some households this was their only choice. There is

also a high interest in Low Cost Ownership and Shared Ownership, but only from the Single, Family + 1 Child and Family + 2 Children households.



Income data, for those returning Part Two of the survey is shown below. This reveals that the median take home household income bracket is £250 to £300. This equates to an annual gross income of £16,250 to £19,500 (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 £275 per week and £17,875 annual gross households 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 £17,875 is lower than the average household incomes from the ward to national level.**

Survey Results	=	£17,875	
Dunster Ward	=	£20,910	= 17% higher than Part Two respondents
West Somerset	=	£22,045	= 23% higher than Part Two respondents
Great Britain	=	£26,200	= 47% higher than 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 and the relevant Local Plans.

3 **Is there Local Connection?**

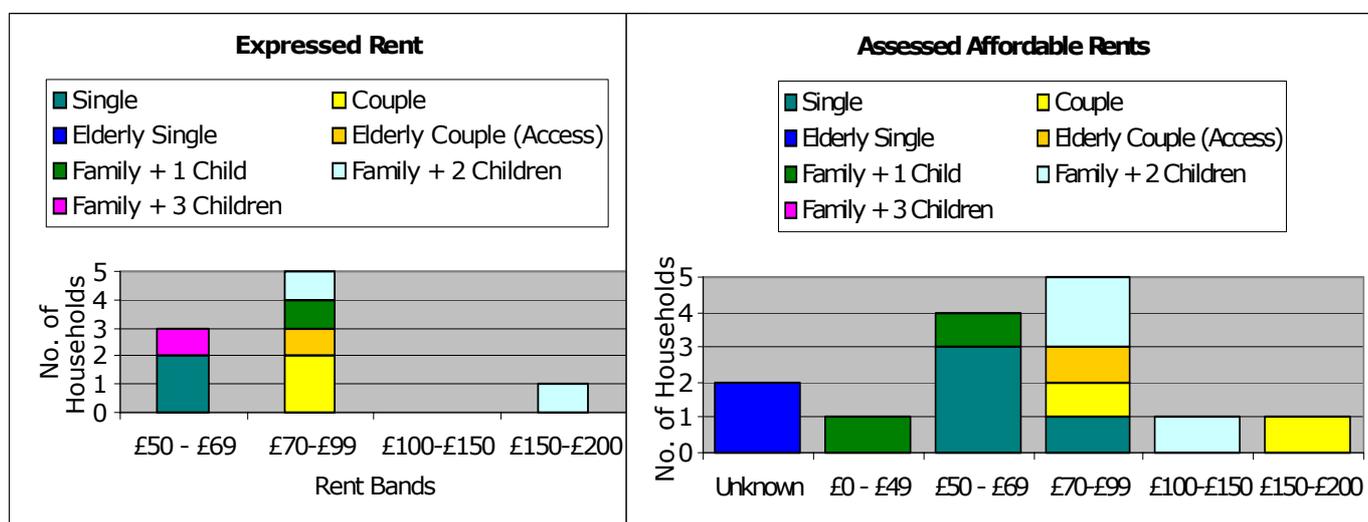
Assessed by consideration of whether they are 'local people or have a need to live in the Parish' (or the locality) in accordance with planning policies (adopted and deposit plans).

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

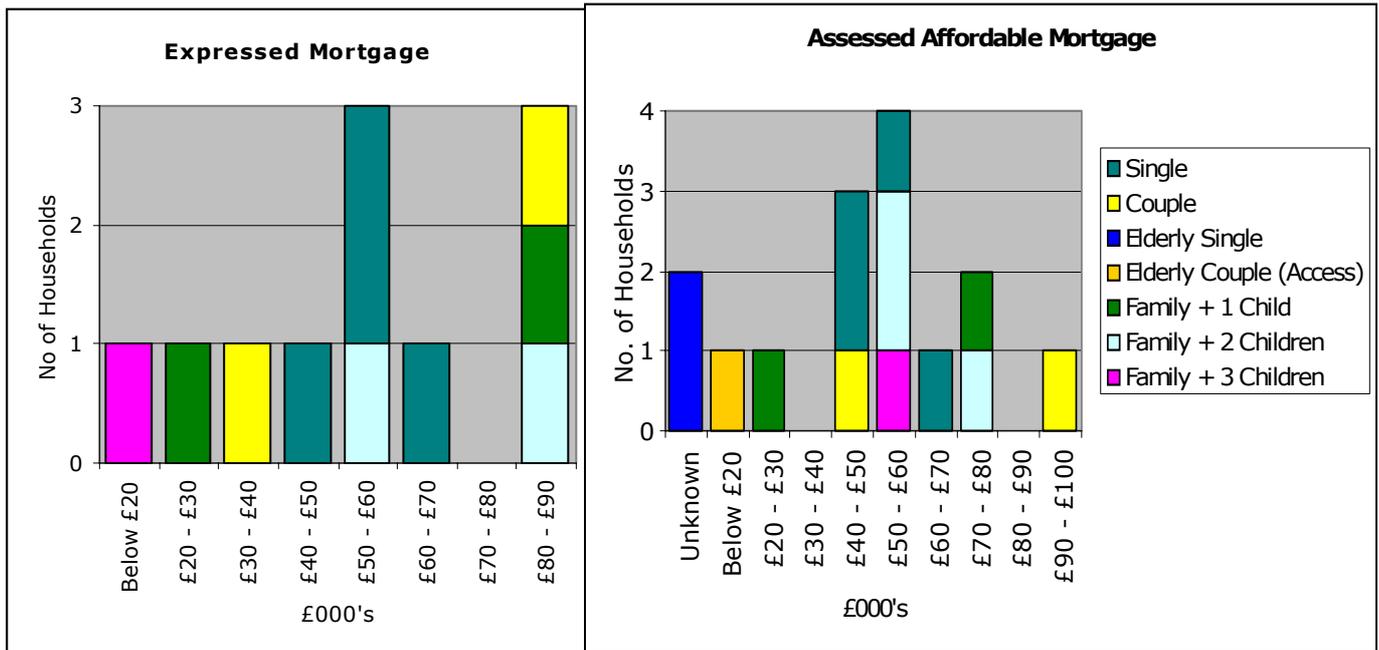
4.1 ARE HOUSEHOLDS IN NEED OF 'AFFORDABLE HOUSING'?

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.

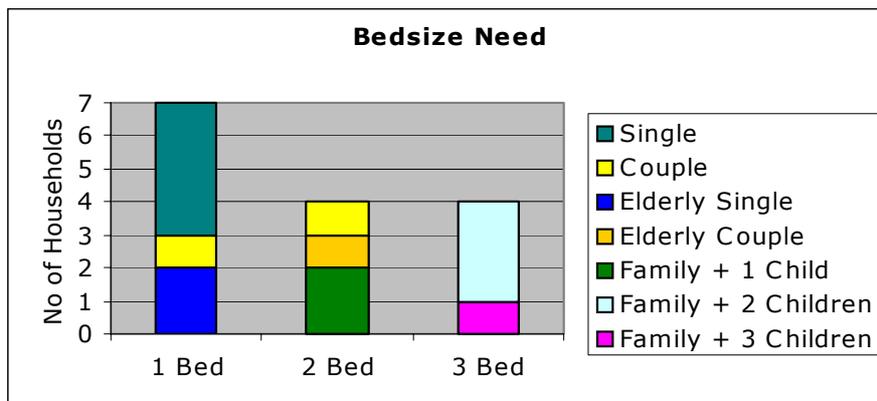
The first two charts show, on the left, the rent bands 'expressed' as affordable by households and, on the right, the 'assessed' affordable rent bands, calculated based on the financial information provided and allowing 25% of gross household income* towards the rent. (*for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross). Not all households expressed a rent band, some were not interested in rented options or they did not wish to submit the information.



The next two charts show, on the left, the 'expressed' affordable mortgages, and on the right, 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

To set the context it has been shown above that One Bedroom Private Rented Sector (PRS) accommodation averages from £88.85 per week. There is a very limited supply of One Bedroom Private Rented Sector (PRS) accommodation, with only two known to exist. The lowest actual house sale price for Dunster's post code area, in accordance with Land Registry, was £132,500.

The two Elderly Single households did not wish to declare their income details and were satisfied that this would mean that the report would not be able to assess whether they were in affordable housing need. One of those households felt they would be able to resolve their own needs if they were to need to move. The other household felt that, overall, they were adequately housed and unlikely to need to move. These 2 households will not be considered further.

The Couple household have been assessed as able to afford a rent of £150 to £200 per week and a mortgage of £90,000 to £100,000. They are able to afford to access the PRS to resolve their needs. However, they would like to buy, due to the insecurity of the PRS and the lowest sale price is £132,500. Therefore they are considered to be in need of affordable housing but only in order to access the Owner Occupied Market.

Three Single households have been assessed as able to afford maximum weekly rents of £69. Two of those households can afford maximum mortgages of £50,000 and the other household £60,000. Therefore, based on the above information regarding lowest available PRS and house prices, these three households are considered as in need of affordable housing.

The fourth Single household has been assessed as able to afford a weekly rent of £70 to £99 and therefore may be able to afford to access the PRS to resolve their needs. However, as there is such a limited supply of One Bedroom PRS accommodation, that it is likely that they would need to be able to afford to larger PRS accommodation or to access the Owner Occupied market. Two Bedroom PRS accommodation commences at £103.85, this is above the affordable level to this household. The lowest sale price is given as £132,500, this household can afford a maximum mortgage of £70,000. Therefore, this household is considered to be in need of affordable housing.

4.12 Two Bedroom Need

Two Bedroom PRS accommodation weekly rent commences from £103.85. The lowest average house price, as above, is £132,500.

The Couple household has been assessed as able to afford a maximum weekly rent of £99 and mortgage of £50,000 and are therefore considered to be in need of affordable housing.

The Elderly Couple, with access requirements, are in need of two bedroom accommodation because of a third household member. They are able to afford a maximum weekly rent of £99, but unable to obtain a mortgage, due to income and age. They are considered to be in need of affordable housing.

The Family + 1 Child households are able to afford a maximum weekly rents of £49 and £69 and maximum mortgages of £30,000 and £80,000, respectively. Both households are therefore considered to be in need of affordable housing.

4.13 Three Bedroom Need

Three Bedroom PRS accommodation weekly rent commences from £115.39. The lowest average house price, as above, is £132,500.

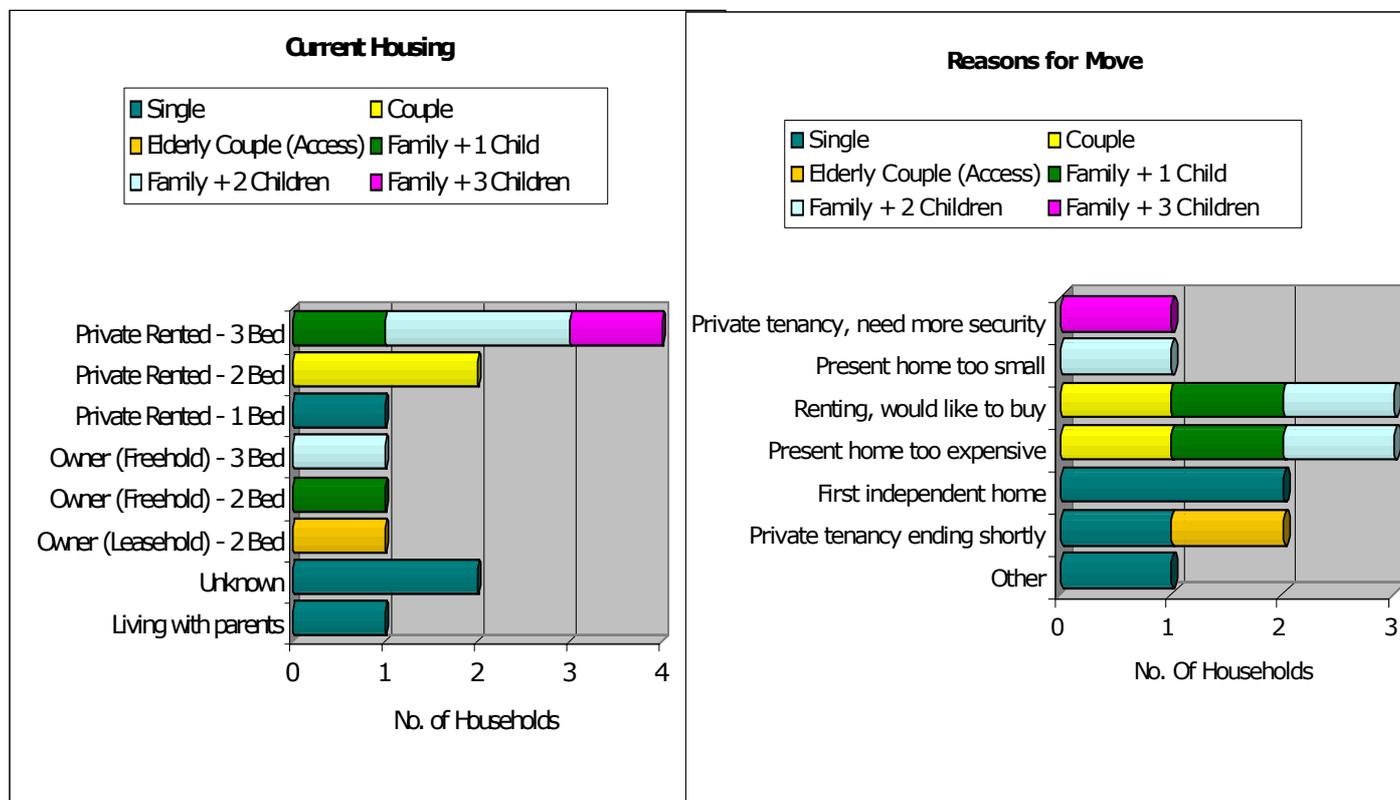
The Family + 3 Children household and two of the Family + 2 Children households are able to afford a maximum weekly rent of £99 and maximum mortgage of £60,000. All three households are considered to be in need of affordable housing.

The other Family + 2 Children household is able to afford a maximum weekly rent of £150 and maximum mortgage of £80,000. The fact that the supply of PRS sector accommodation appears very limited and this household is unable to afford the Owner Occupied market they will be accepted as in need of affordable housing.

Therefore 13 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 13 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, the following households are considered to be in housing need, in accordance with local plan provisions, due to the reasons provided:

- the Single household, living with parents, has the described their reason for moving as 'other reasons' and explained that they 'moved away for work and returned, living with parents' and that they are unable to afford to buy a property.
- The two Single Households have 'Unknown' current housing because they did not complete Part One of the Survey. However, they have both stated that they wish to have their first independent home
- The Elderly Couple household has a leasehold contract that is due to expire and is unlikely to be renewed.
- The Family + 1 Child household has a change in circumstances that requires them to seek less expensive accommodation.
- The Single household in the PRS (1 Bedroom) has a tenancy due to expire, finds the PRS rents too high and wishes to buy.
- The two Couple households in the PRS (2 Bedroom) the first explains that the PRS is too expensive and needs more security, the second need more security and would like to buy.
- The four households in the PRS (3 Bedroom), the Family + 1 Child household has stated reasons for moving as present home too large and expensive, need more security, would like to buy and to be near work. The first Family + 2 Children household has stated present home too expensive. The second Family + 2 Children have stated that present home too expensive, the tenancy is ending and would like to buy. The Family + 3 Children household require more security.

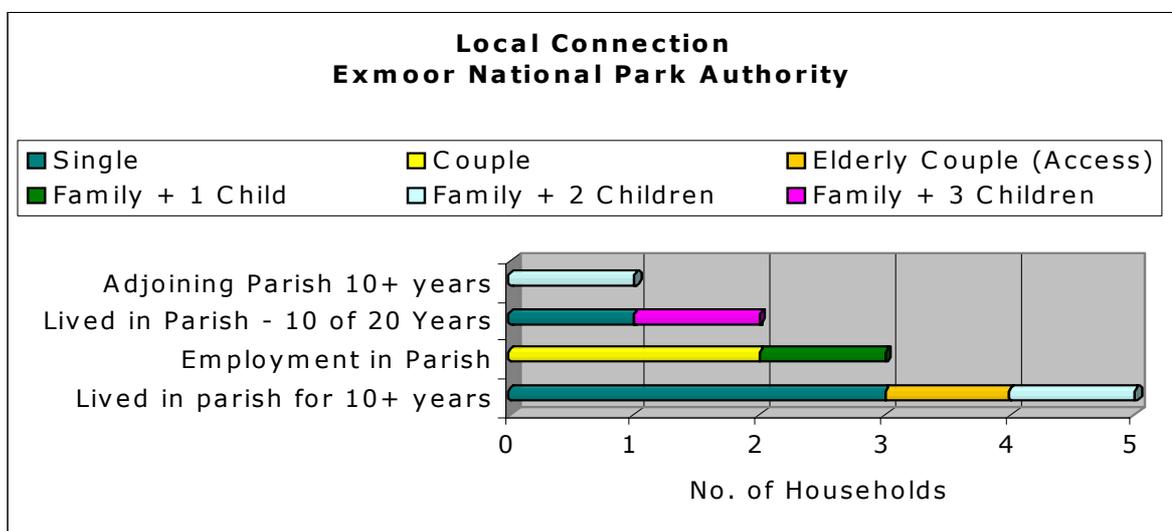
The Family + 2 children are already in a 3 Bedroom Owner Occupied house that is currently suitable to their need. They have indicated that there 'may' be a change in circumstances that would require them to seek larger accommodation. However, due to the uncertainty of that event it is not possible, at this stage to accept them as in housing need.

There are 12 households considered to be in housing need and will be considered further.

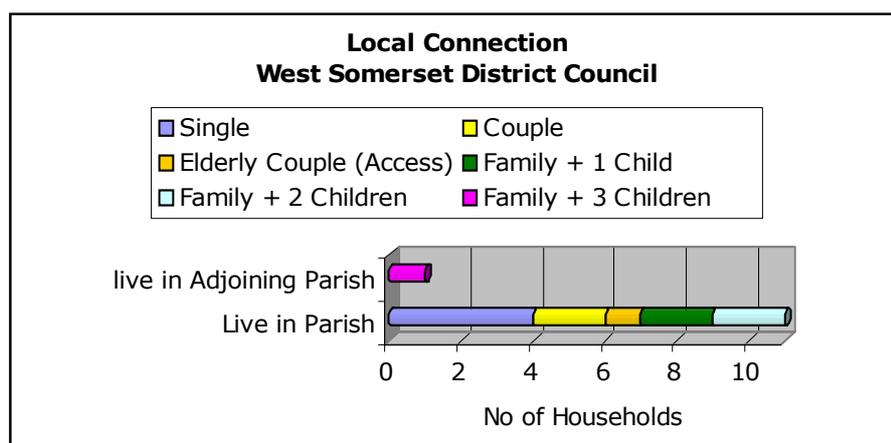
4.3 IS THERE LOCAL CONNECTION?

The following charts reveals that:

- in accordance with Exmoor National Park Authority's 'Deposit' Local Plan (March 2003), 11 out of 12 households satisfy the Local Connection criteria. A Family + 1 Child household was excluded on this basis.



- in accordance with the West Somerset District Council's 'Deposit' Local Plan (March 1998) all 12 households satisfy the local connection criteria.



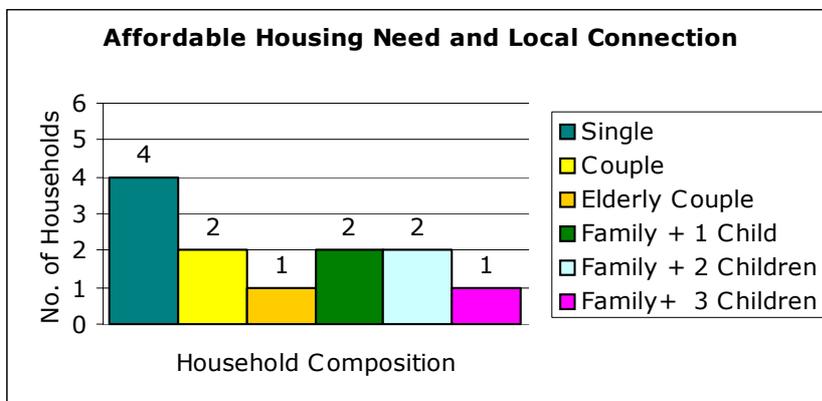
5 FINAL ANALYSIS OF ASSESSED HOUSING NEED

5.1 HOUSEHOLD COMPOSITION

The following information provides a final analysis of all 12 households that have been assessed as 'in need of affordable housing', 'in housing need' and with 'Local Connection' to Dunster. It is accepted that one of the Family + 1 Child households does not have local need, in accordance with Exmoor National Park Authority's Local Plan. Therefore any provision within the National Park boundary would need to take account of this by excluding the information relating to that household.

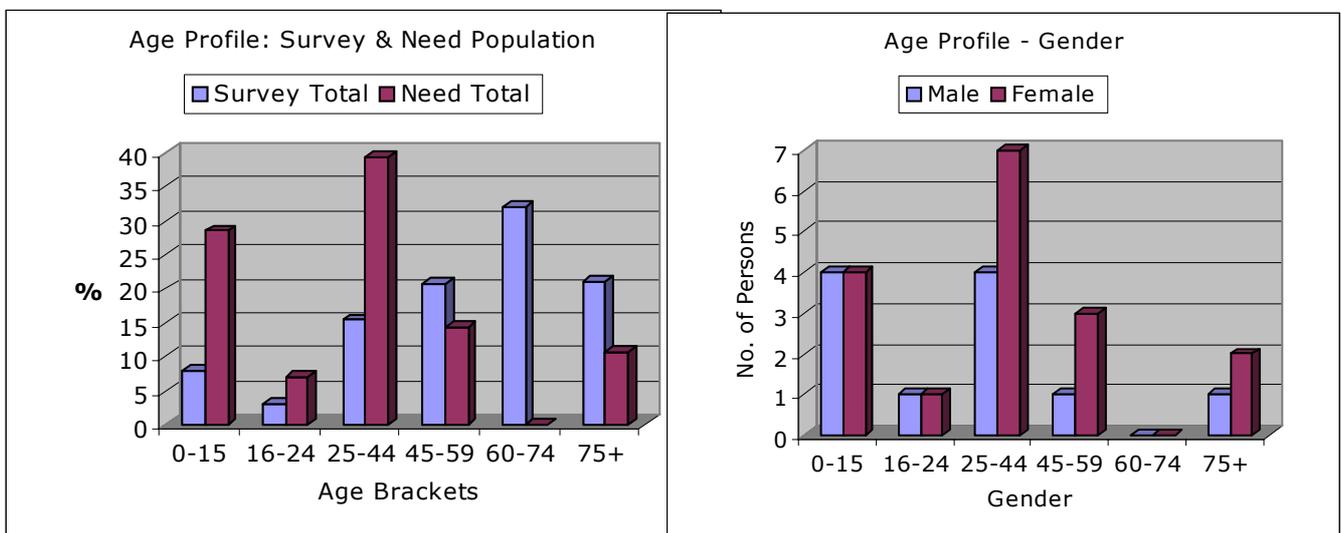
The final household composition for all 12 households reveals that there are:

- 5 Family households - represent 42% of the total
- 4 Single Households - represent 33% of the total
- 1 Elderly household - represent 8% of the total, and
- 2 Couple households - represent 17% of the total (one of these households consists of two family members wishing to share accommodation)



5.2 AGE PROFILE

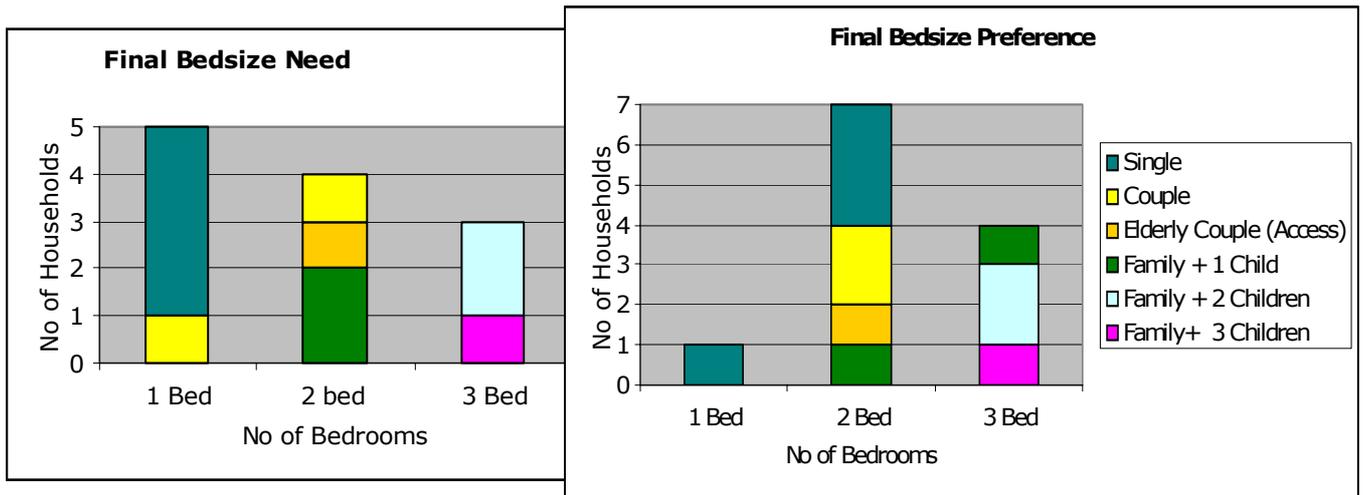
The following two charts, provide details regarding the Age Profiles of those in need. The first shows the age profile of all survey respondents against those assessed as in need. This reveals an over representation from those in the three lowest age brackets, whereas it was shown above that, overall, Dunster 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 Dunster.**



The second chart provides a breakdown of the Gender of those in need for each age bracket. Overall there is a higher representation of Females than Males, particularly in the 25 - 44, 45 - 59 and 75+ age brackets.

5.3 BEDSIZE

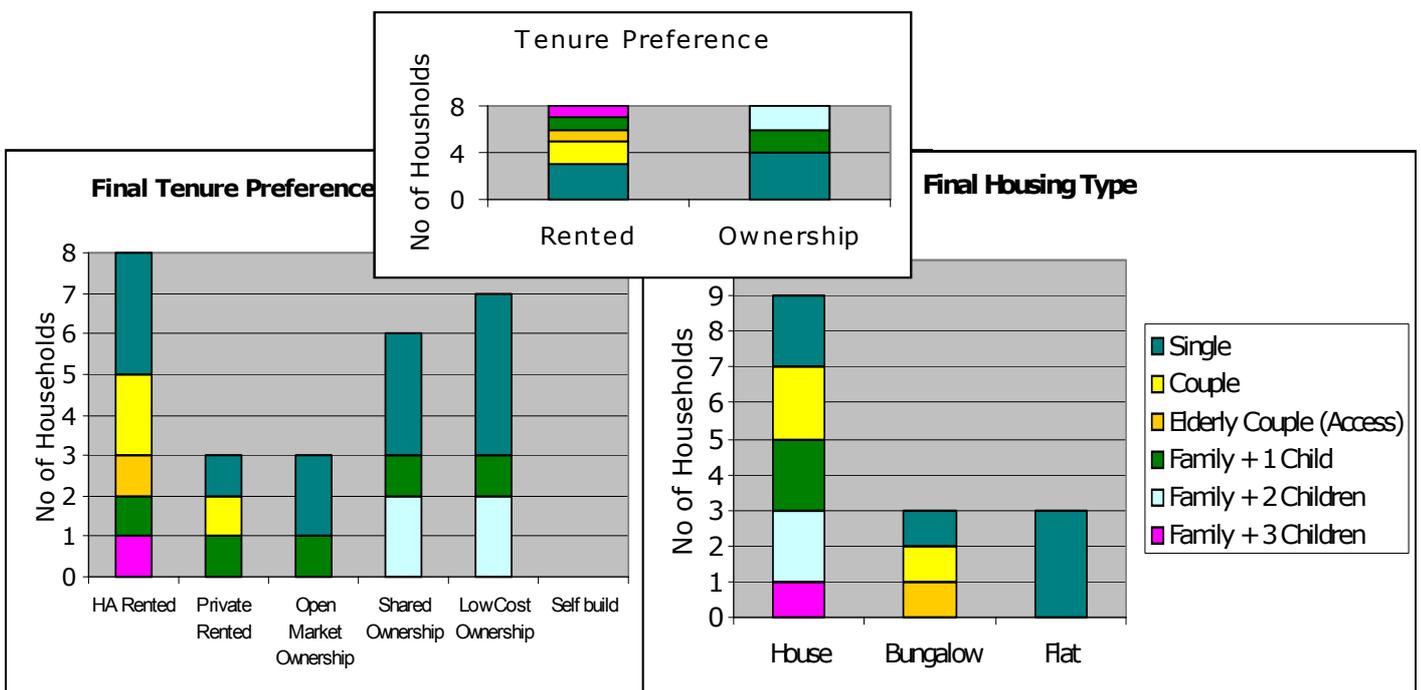
The Final Bedsize Need against preference is shown below. The Bedsize need is reasonably evenly split between 1, 2 and 3 bedroom property, with a slight emphasis on 1 Bedroom, then 2 and lastly 3 Bedrooms. However, all but one household, have indicated a preference for accommodation with more than 1 bedroom. There is a noticeable preference for 2 bedrooms by 'non-family' households and 3 bedrooms by 'family' households.



If we were to exclude the Family + 1 child household, in accordance with National Park provision, then the above 2 bedroom need would be reduced by one, leaving a higher need for 1 bedroom property and an even need for 2 and 3 bedrooms. The Bedroom preference would be reduced by a 3 bedroom property.

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.

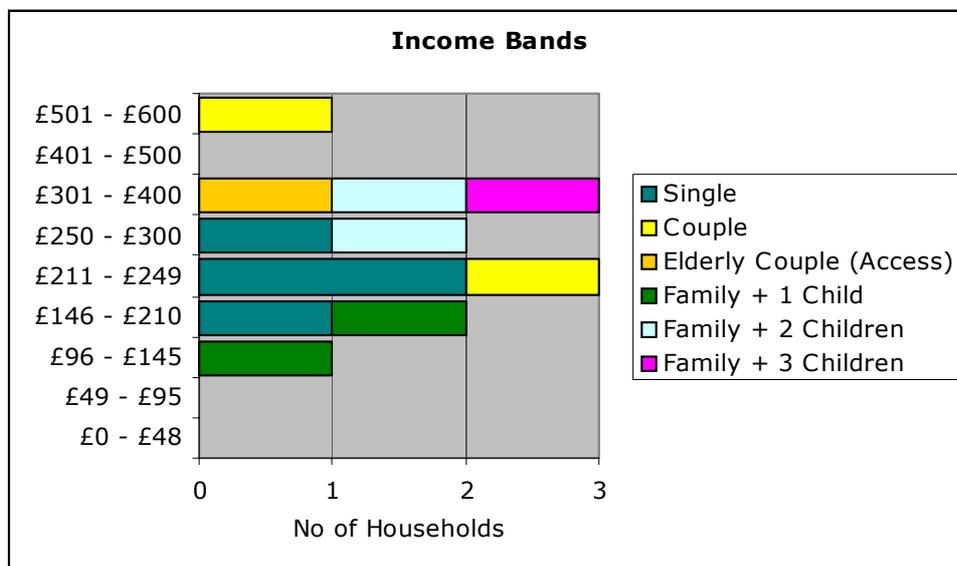


Overall, there is an even split of preference between the Rented and Ownership Tenures. Analysed in further detail, there is a slight preference for Housing Association (HA) Rented accommodation. However, one of the Couple household's can only be considered as 'in affordable housing need' if they were needing assistance for the Owner Occupied market. Therefore, there is an even split of preference between the HA rented and the Low Cost Ownership models.

Most households prefer to have a House. The Elderly Couple, with access requirements, have indicated the Bungalow option and two Single households have only selected the Flat option. The Family + 1 child household, excluded in accordance with National Park provision, selected the House option.

5.5 INCOME & AFFORDABILITY

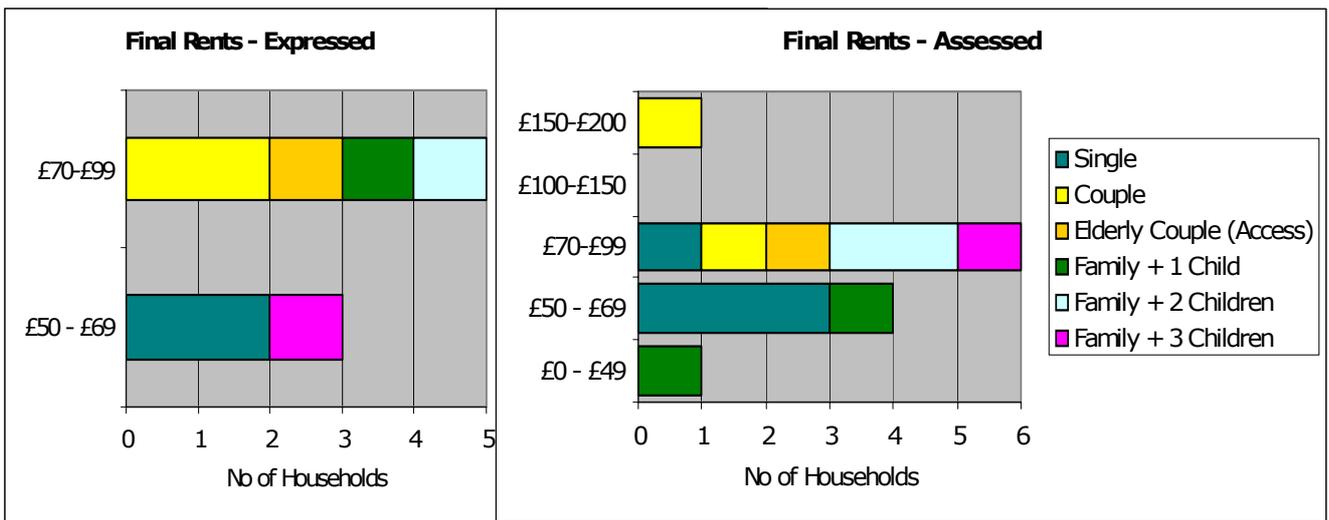
The following chart shows the income bands for all 12 households.



The median income for all 12 households is between the income bands £211 - £249 and £250 - £300. This equates to a median, mid point range, household income of £255.50 net weekly, or £319.38 gross weekly and a **gross annual household income of £16,608**. The average actual house price, according to Land Registry sales, is £133,094. Therefore, **requiring 8 times their household income** to access the average actual Open Market house.

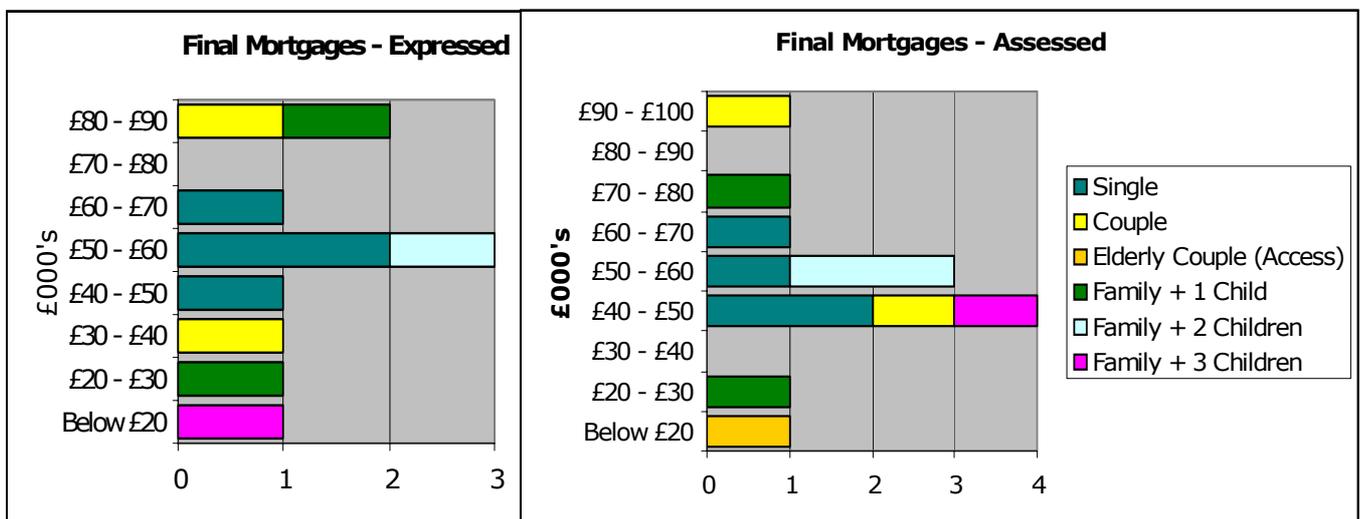
5.51 AFFORDABLE RENTS

The following two charts show the affordable Rents as 'expressed' and 'assessed' for all households in need. It should be noted that some households did not express a rent band. Most households are assessed as **able to afford less than £99 per week** for rent. The only household able to afford more than this will only be considered as in need for the Owner Occupied tenure. **The median affordable rent is £70 - £99 per week.**



5.52 AFFORDABLE MORTGAGES

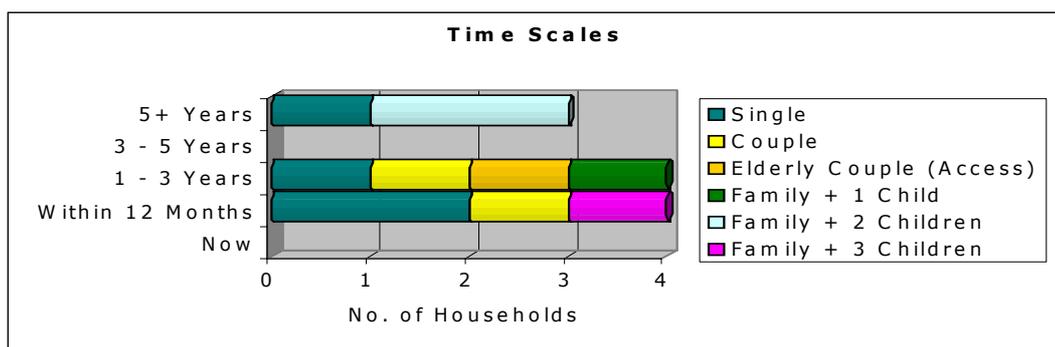
The affordable mortgages 'expressed' and 'assessed' are shown below.



Overall, most households appear to be realistic in their assessment of the mortgage they can afford and there is a wide variation of affordable mortgages. **The median 'assessed' affordable mortgage is £50,000, calculated as mid point between the ranges of £40,000 to £50,000 and £50,000 to £60,000.**

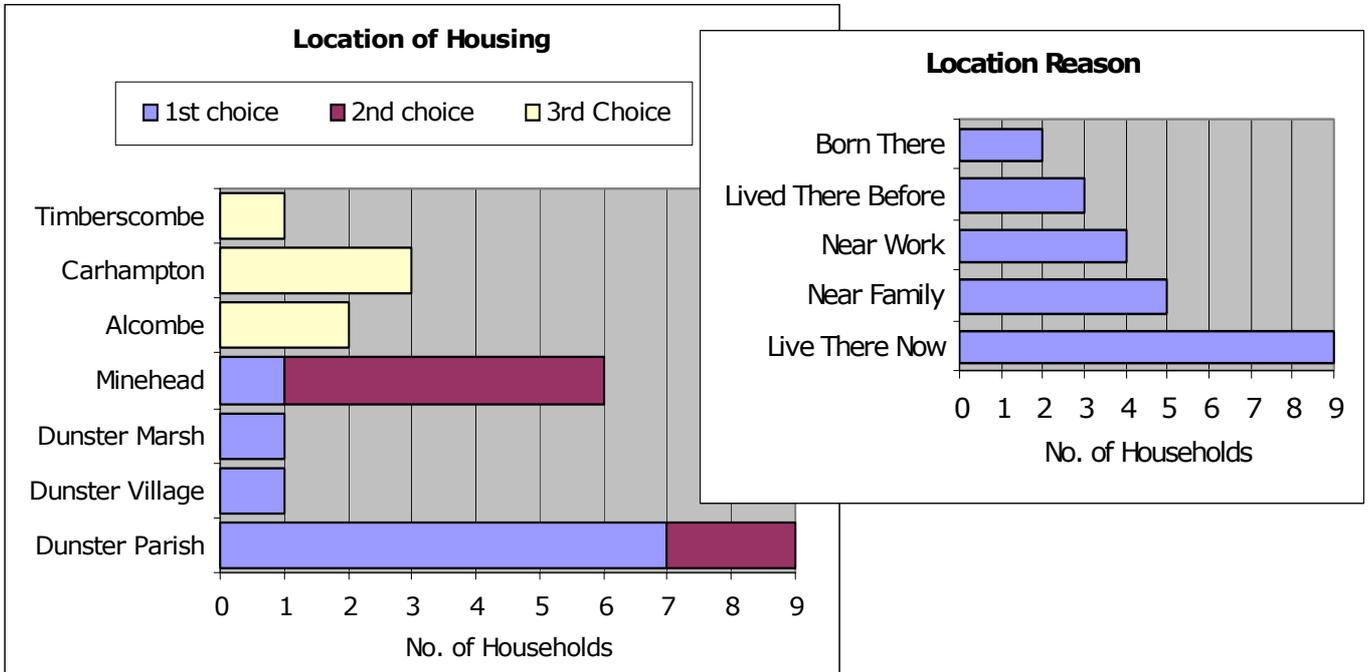
5.6 TIME SCALES FOR HOUSING

The majority of households (72%) have expressed a need to move from within 12 months to 3 years. This is a short time scale within which to obtain additional housing provision and therefore action will be required quickly to meet their needs.

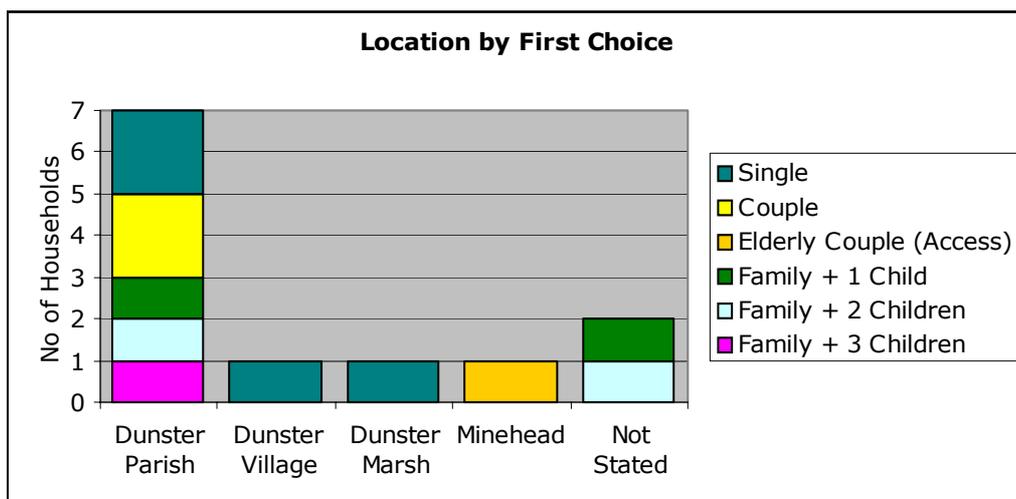


5.7 LOCATION OF PROVISION

The preferred location for any housing provision, and the reasons for those choices, are shown in the two following charts. When asked where in the parish, households would like to live, the preference was simply given as 'Dunster' in the majority of cases. The reasons given were mainly because they already live in the Parish or to be near family or work.



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 Dunster Parish.



6 CONCLUSION

There was a 34% response rate to the survey, with 3% (15 households) returning information indicating a housing need. This is a good average response rate, compared to surveys in other areas, such as an average of 35% for similar surveys in Cumbria, but lower than the average of 48% for the other completed surveys across the project area.

There are 12 households assessed as in local affordable housing need, or 11 households in accordance with Exmoor National Park Authority's 'local need' criteria. The report has a dedicated section analysing the detailed housing needs and preferences for these households, so this conclusion will not attempt to repeat that information, but will outline the key conclusion points concerning these households:

- To meet this need there would need to be a 2% increase in housing provision. The average is 7% based on the other surveys and reports across the project area.
- There are **5 Family households** in need (representing 42% of the total need), **4 Single households** (representing 33% of the total need), **2 Couple households** (representing 17% of the total need) and **1 Elderly household** (representing 8% of the total need).
- **The median household income is £16,608, gross, per annum** (at the mid-point of range). **They would require 8 times their household income to access the average actual Open Market house, at £133,094.**
- The Bedsize need is reasonably evenly split between 1, 2 and 3 bedroom property. All but one household, have indicated a preference for accommodation with more than 1 bedroom. There is a noticeable preference for 3 bedrooms by 'family' households and 2 bedrooms by 'non-family' households.
- Overall, there is an even split of preference between the Rented and Ownership Tenures. With an even preference between the HA rented and Low Cost Ownership models.
- Most households **prefer the 'House' Option** as their preferred property type. One household, with access requirements, prefers the Bungalow option and one household the Flat option.
- **The median affordable mortgage has 'assessed' as £50,000.** The median 'assessed affordable rent is £70 - £99 per week (£303.33 - £429 per month).
- The majority of households (58%) are **currently living in the Private Rented Sector** and find it unsuitable for various reasons, such as, expensive, short term tenancy contracts and lack of security.
- **The age profile** reveals an over representation from those in the three lowest age brackets and **if the housing needs are not resolved, and they left the parish, it will compound an already ageing population profile in Dunster.** Failure to address the ageing profile could have a detrimental affect on the existing infrastructures, such as the school.
- The majority of households (72%) have expressed a need to move from within 12 months to 3 years. This is a short time scale within which to obtain additional housing provision and therefore action will be required quickly to meet their needs.
- Anywhere in Dunster Parish has been given as the preferred location of any housing provision.

The evidence shows that the households in need are unable to resolve their own housing needs through the existing housing market. This is due to the following factors:

- **Council Tax records** reveals that Dunster has a large proportion of its stock (39%) in the lowest valuation band. However, it is known that approximately 90% of those properties have occupancy restrictions (requiring less than 12 months occupancy per year) **and, therefore, does not provide permanent or settled housing**. Aside from this, Dunster's stock profile is similar to West Somerset showing that the majority of housing stock is concentrated in the lower bands with fewer properties in the higher bands. However, this does not mean that these properties are suitable or affordable as the following reveals.
- **Survey results reveal that there is only a small supply of one bedroom properties, mainly owned by Registered Social Landlords (RSL)** and a limited supply of larger properties, mainly Owner Occupied. The majority of the stock has three bedrooms, although there is also a reasonable supply of two bedroom properties. The ability for residents to live in Dunster is mainly restricted to those who can afford to enter the Owner Occupied tenure, with, in the majority of cases, the necessary ability to afford a two or three bedroom property.
- **There is a lack of choice of tenure in Dunster, resulting in a need to be able to afford to access the Owner Occupied tenure in order to have housing in the Parish.** Evident from the fact that the Owner Occupied sector dominates the tenure choice in Dunster, accounting for 76% of housing tenure. This exceeds the levels for the West Somerset District (69%), South West Region (73%) and England (69%). There are proportionally fewer properties in Dunster in the alternative tenure choices (Registered Social Landlord (RSL)/Local Authority (L.A.) and the Private Rented Sector (PRS)) than the wider market.
- Overall, **39% of the original District Council stock has been sold in this Parish under the Right to Buy.** There are 64 Registered Social Landlord properties in Dunster and there are currently 374 households on the District Council's Register for Dunster. This is an excessive demand for a small amount of stock.
- **House prices are not affordable to those claiming need.** House prices in Dunster are lower than areas in the wider context (specifically, 18% lower than in West Somerset, 15% lower than the South West Region and 8% lower than England and Wales). However, the 'lowest' actual sale price for this post code area was £88,500 and **the average 'actual' sale price for this postcode area, according to Land Registry records, is £133,094.** The calculated average first time buyer house price is likely to be £100,071. Income data, for all those returning Part Two of the survey (expressing a housing need), reveals that the median, net household income bracket is £250 to £300 per week. This equates to an annual gross income of £16,250 to £19,500. The mid-point of these ranges are £275 per week, net household income, **or £17,875 annual, gross household income.** (Comparatively, the average household income for Dunster Ward is £20,910 (17% higher); West Somerset is £22,045 (23% higher); Great Britain is £26,200 (47% higher)). Therefore, **Dunster's Part Two survey respondents will require 7.5 times their household income to purchase the average 'actual' house, sale price at £133,094. It is accepted that 3 times household income is affordable.**

83% of survey respondents are in favour of 'a small number of new homes in the parish to help meet the needs of local people'.

7 RECOMMENDATIONS

The final analysis for the total need has already been provided in detail to enable any provision to be appropriately matched to the needs of Dunster Parish.

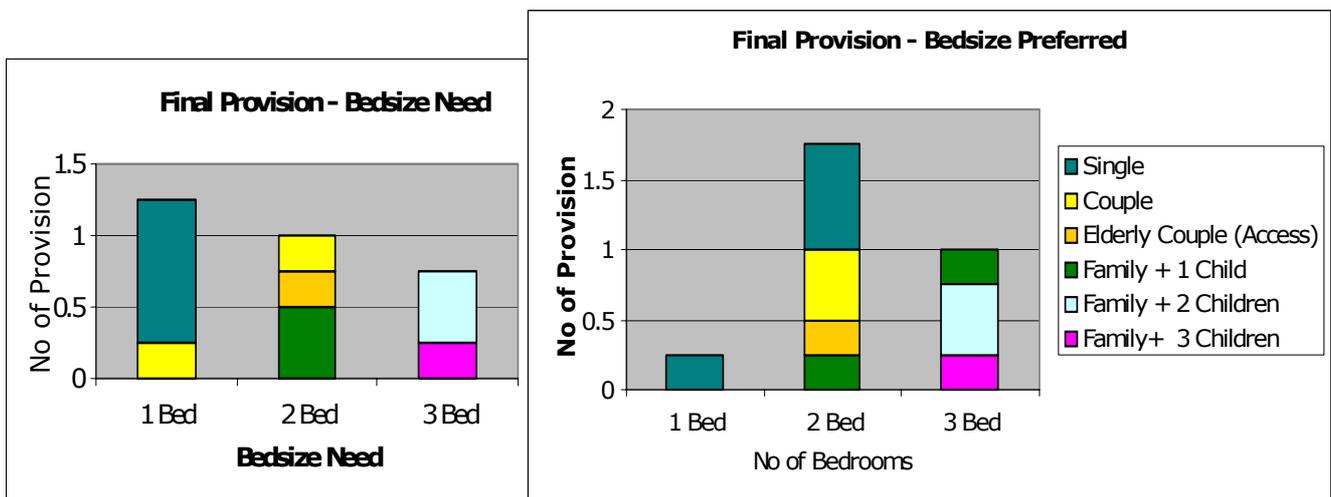
It is not usual to provide specifically and exactly for the total identified need. In order to achieve a provision that is appropriate and sustainable it is usual to aim to provide for between 25% to 33% of the final need. The adoption of this method enables an actual provision appropriate to meet the affordable housing needs of the Parish now and in perpetuity, allowing for the changing circumstances that will occur. **It must be noted that this does not mean that the total need should not be addressed, the suggested formula provides an initial target for a successful provision.**

Therefore, the following charts provide information and guidance based on a provision for 25% of the total need. As mentioned above, the charts for the total need are provided earlier in this report.

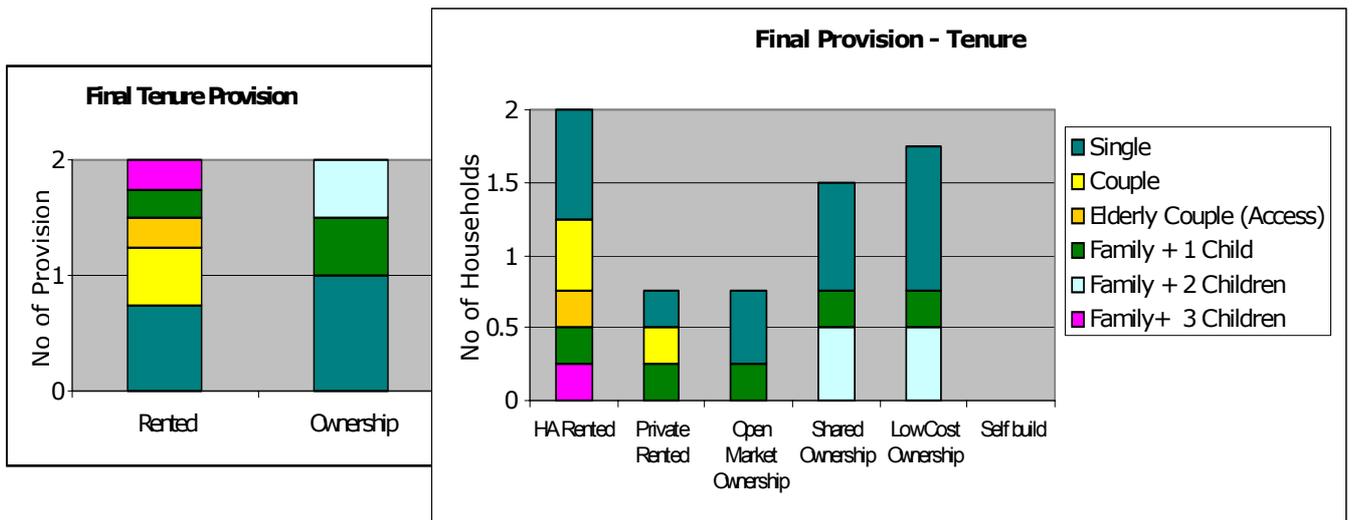
There are 12 Households assessed as in local affordable housing need. Taking account of the above **it is recommended that a final provision should be for at least 3 units of accommodation.**

It will be necessary to have respect for the preferred options in order to make any provision sustainable. Therefore, taking account of the following charts a recommended mix to meet the need should be for 1 x One Bedroom, 1 x Two Bedroom properties and 1 x Three Bedroom Property. However, there is currently an existing supply of 26 x 3 Bedroom houses by Registered Social Landlords and **by taking account of preference it is recommended to provide:**

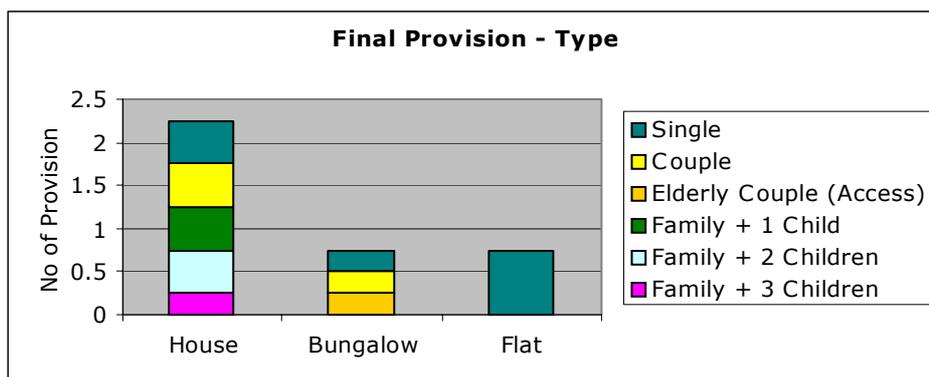
3 x Two Bedroom Properties



The following charts show that overall, the preferred type of tenure is evenly split between rented and ownership and therefore it is difficult to make a recommendation on the split between the 3 units. It is known that there is a high waiting list for the existing rented Registered Social Landlord units and therefore, it is recommended that 2 units be provided as Housing Association (or Registered Social Landlord) Rented and 1 unit be provided as Low Cost or Shared Ownership.



It is evident that Houses are the preferred option and would meet the majority need. However, it is also known that one household has expressed access requirements. There are only 2 x 2 bedroom houses currently available with Registered Social Landlords, but there are 13 x 2 bedroom bungalows available. The majority need is for Family and Single Households. Therefore, **it is recommended that 3 Houses be provided.**



Please return by: 22nd November 2002



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 – DUNSTER PARISH 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 an affordable home in the parish now, or in the next few years, please go on to complete Part Two. If you know anyone who needs to live in the Parish separately from you and needs help to obtain an 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	45-59years	60-74years	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+ yea

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**? Yes - Go to D No - 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?

- Yes - Go to 2 **and then complete Part Two**
 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?

- Yes **They need to complete Part One & Two** (Extra copies available) - **Go to 3**
 No - Go to 3

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

- Yes - Go to 3 b) No - Go to E

b) Do they wish to return?

- Yes **They need to complete a Part Two** (Extra copies available) - **Go to c)**
 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.

Please return by: 22nd November 2002



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 - DUNSTER 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 an affordable home. If you know of anyone who needs to live in the Parish, separately from you and needs help to obtain an 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 Dunster Parish** now? Yes - go to 4 No - go to 2
- 2 Do you **have a need to live** in Dunster Parish? Yes - Go to 3 No - Go to 7
- 3 Please give your reasons
..... - **Go to 7**
- 4 Is this your main (or permanent) home? Yes - Go to 5 No - Go to 7
- 5 Have you lived in Dunster Parish continuously for the last 10 years or more?
 Yes - Go to D No - Go to 6
- 6 How many years have you lived in Dunster Parish? - Go to 7
- 7 **Has there been a period** when you have lived in Dunster Parish continuously for 10 years or more?
 Yes - Go to 8 No - Go to 10
- 8 Was this your main (or permanent) home? Yes - Go to 9 No - Go to 10
- 9 Was this within the last 20 years? Yes - Go to D No - Go to 10
- 10 **Do you live** in any of the **adjoining Parishes** of Minehead, Timberscombe, Luxborough, Carhampton?
 Yes - Go to 11 No - Go to 14
- 11 Is this your main (or permanent) home? Yes - Go to 12 No - Go to 14
- 12 Have you lived in that Parish continuously for the last 10 years or more?
 Yes - Go to 17 No - Go to 13
- 13 How many years have you lived in that Parish? - Go to 14
- 14 **Has there been a period** when you have lived in any of the above listed **adjoining parishes** continuously for 10 years or more?
 Yes - Go to 15 No - Go to 17
- 15 Was that your main (or permanent) home? Yes - Go to 16 No - Go to 17
- 16 Was this within the last 20 years? Yes - Go to 17 No - Go to 17
- 17 **Do you work** in Dunster Parish or any of the adjoining Parishes of Minehead, Timberscombe, Luxborough, Carhampton?
 Yes - Go to 18 No - Go to 20
- 18 How many years have you worked in Dunster Parish? - Go to 19
- 19 How many years have you worked in the adjoining Parish(es)? - Go to 20

- 20 Do you have **relatives who live** in Dunster Parish or any of the adjoining parishes of Minehead, Timberscombe, Luxborough, Carhampton?
 Yes - Go to 21 No - Go to 23
- 21 a) How many years have they lived in Dunster Parish? - Go to b)
 b) Please state their relationship to you (e.g. mother):
- 22 a) How many years have they lived in the adjoining Parish(es)? - Go to b)
 b) Please state their relationship to you (e.g. mother):
- 23 **Do you need to live close** to someone else in Dunster Parish?
 Yes - Go to 24 No - Go to D
- 24 a) How many years have they lived in Dunster 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?

	1 bed	2 bed	3 bed	4 bed	5 bed or more
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

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 unable to access the housing market (rented or ownership) with your current income, savings and capital. **This survey is optional**, as is this section, but the following information is necessary in order to consider you for any affordable housing provision and therefore your co-operation is requested in completing this section.

Please state the total amount of savings, investments and capital that you have (round up or down to nearest £1000): £

Please include the value of all stocks, shares and investments. Please also include the value, or expected value, of any financial interest(s) you have (e.g. relationship/property settlements).

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

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 and concerns made are shown below:

Comments from those in favour:

THE VILLAGE HAS BECOME A COLLECTION OF HOLIDAY HOMES WITH NO COMMUNITY. THE ONLY PEOPLE WHO CAN AFFORD LOCAL PRICES ARE FROM LONDON AS SECOND HOMES! LOCAL PEOPLE ARE PRICED OUT OF THE HOUSING MARKET!
AS ABOVE - AFFORDABLE HOUSING MATCHING LOW INCOMES
LOCAL PEOPLE ON LOW INCOMES CAN'T AFFORD TO BUY LOCAL HOUSES
COST OF ACCOM. IS TOO GREAT WHEN COMPARED TO AVAILABLE INCOME IN AREA.
BUNGALOWS (DRY ONES !!) PLEASE !!! RIVERSIDE GARDENS HAVE RISING DAMP.
HOUSES THAT ARE PRESENTLY BEING BUILT ARE FAR TOO EXPENSIVE FOR LOCAL PEOPLE
YOUNG PEOPLE SEEM TO HAVE NO PROVISION - AT LEAST WE DO SOMETHING FOR ELDERLY AND DISABLED ALREADY
DUNSTER PEOPLE HAVING TO LEAVE VILLAGE
THERE ARE TOO MANY HOLIDAY HOMES, WHICH FRAGMENTS THE VILLAGE COMMUNITY.
BUT ONLY IF BUILT TO A HIGH STANDARD AND SYMPATHETIC TO LOCAL SURROUNDINGS I.E SPEND REAL MONEY ON THEM
LACK OF JOBS TO SUSTAIN FURTHER GROWTH OF HOUSING
MUST KEEP VILLAGE ALIVE
IF NECESSARY
FIRST TIME BUYERS SO THEY ARE NOT FORCED TO MOVE AWAY
OVER THE YEARS THE NUMBER OF YOUNG PEOPLE WHO HAVE LEFT DUNSTER THROUGH LACK OF AFFORDABLE HOUSING.
THE YOUNG OF DUNSTER HAS NO CHANCE OF STAYING HERE TO LIVE.
SECONDHOME-OWNERS WHO REDUCE THE HOUSING STOCK AVAILABLE TO LOCAL PEOPLE LIVING, WORKING AND CONTRIBUTING TO THE COMMUNITY.
I WORK WITH PEOPLE WITH MENTAL HEALTH PROBLEMS OFTEN HOMELESS
THIS HUGE INCREASES IN THE COST OF HOUSING HAS MADE IT DIFFICULT/IMPOSSIBLE FOR YOUNG PEOPLE AND YOUNG FAMILIES TO STAY IN THE PARISH
IT WOULD HELP OUR HEALTH TO STAY IN THE AREA
I AM OUT OF TOUCH AS DISABLED AND 81 YEARS
SITES MUST HAVE GOOD ACCESS.
TOO MANY PROPERTIES SOLD AS 'HOLIDAY' HOMES.
BUT ONLY IF THEY ARE FOR LOCAL PEOPLE AND NOT HOLIDAY HOMES.

MY CONCERN IS THAT UNEMPLOYED FROM OUT OF THE AREA WILL MOVE IN. THERE IS NO WORK LOCALLY.
AND ALSO TO BRING IN NEW PEOPLE INTO THE VILLAGE
DREADFUL INAPPROPRIATE HOUSING ESTATE - ARCHITECTURE.
TOO MANY HOMES LIMIT, TOO EXPENSIVE THEREFORE LIKELY AS HOLIDAY HOMES
TOO MANY HOLIDAY HOMES
NEW HOMES SUFFICIENT FOR LOCAL NEEDS - LIMITATION MIGHT NOT SUPPLY ENOUGH.
SUITABLE HOMES IN KEEPING WITH SURROUNDINGS FOR LOCAL PEOPLE PREFERBLY WITH WORK.
THEIRS MORE YOUNGSTERS IN BUNGALOWS INSTEAD OF RETIRED PEOPLE
OVERLOAD OF ELDERLY PEOPLE - THE NEED TO ATTRACT YOUNG PEOPLE TO THE VILLAGE
THE VILLAGE IS BECOMING MERELY A DORMITARY AND SECOND HOMES FOR MONIED PEOPLE WHO ADD NOTHING TO THE COMMUNITY.

Concerns of those not in favour:

If No, explain Why ?
THERES ENOUGH HOMES FOR LOCAL PEOPLE. ITS NEWCOMMERS THAT NEED NEW HOMES BUILT FOR THEM.
IF MORE ARE BUILT HERE WE SHALL EVENTUALLY LINK TO MINEHEAD
ANY NEW HOMES FOR FAMILIES SHOULD BE IN MINEHEAD (I.E SEAWARD WAY) AS IN DUNSTER PARISH WE HAVE NO SHOPS, SCHOOLS, HOSPITAL ETC. AND OUR ONE DOCTOR WOULD NOT BE ABLE TO COPE WITH MANY EXTRA FAMILIES.
UNTIL THERE IS LEGISLATION TO STOP THE SALE OF COUNCIL HOUSING THE PROBLEM WILL CONTINUE
NEW "LOCAL PEOPLE" HOMES OFTEN CHANGE AFTER PLANNING PERMISSION IS GRANTED
THIS MEDIEVAL VILLAGE SHOULD/MUST REMAIN AS IT IS.
DRUGS, CRIME, ANTI-SOCIAL BEHAVIOR.
MORE BUILDING IS NOT WHAT WE NEED - LESS HOLIDAY HOMES BUT YOU KNOW THIS.
UNTIL INDUSTRY IS ATTRACTED TO WEST SOMERSET AND MORE WELL PAID JOBS ARE AVAILABLE OR IF PEOPLE ARE ILL NEVER HAVE SUFFICIENT CAPITAL TO BUY THEIR OWN PROPERTY. THIS APPLIES TO MANY PARTS OF THE U.K.
THIS AREA IS NOT SUITABLE FOR SO CALLED LOW COST HOUSING WITH ITS ATTENDANT TROUBLES AND PROBLEMS. THE RESIDENTS ARE RETIRED, SEMI RETIRED AND PEOPLE WHO LIKE PEACE AND QUIET.
NO SUITABLE SPACE AVAILABLE - SCHOOL AND DOCTOR'S SURGERY STRETCHED TO CAPACITY.