



RURAL HOUSING PROJECT

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CUTCOMBE

Parish Housing Needs Survey Report

February 2005

CUTCOMBE HOUSING NEEDS SURVEY

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CUTCOMBE HOUSING NEEDS SURVEY REPORT

FEBRUARY 2005

1 SUMMARY AND KEY FINDINGS

1.1 AIM

To assess the affordable housing needs of present and past residents of Cutcombe parish and those who have a qualifying requirement to live in Cutcombe parish.

1.2 SURVEY DISTRIBUTION, APPROACH AND RESPONSE

The Rural Housing Enabler, in negotiation and agreement with a working group of representatives from the community and Parish Council, prepared a two-part survey for distribution (The Survey Forms are shown in Appendix 1). The survey forms were posted on 24th December 2004 to 173 households in the Parish, in accordance with the District's Council Tax record. Households were allowed until 4th February 2005 to return their survey forms. Additional Part Two forms were made available at the Post Office, with the Parish Clerk and from the Rural Housing Enabler. All forms were supplied with a prepaid envelope for return to the Rural Housing Enabler. A Housing Workshop was hosted on the 26th January 2005, from 5.30 - 8.30, to provide those with an interest an opportunity to explore their housing options and/or to provide assistance with form completion. Representatives attending the workshop included; the Rural Housing Enabler, Head of Planning and Community from Exmoor National Park Authority, a Housing Officer from West Somerset District Council and Parish Council representatives.

A total of 201 survey forms were issued and a total of 89 replies were received, a response rate of 44% to the survey. For comparison, the average response rate for previous surveys for the project has been an average of 41%. Part One surveys were returned by 71 households, of those 8 arrived with Part Two forms enclosed. In addition to this 18 Part Two forms received. Therefore a total of 26 Part Two forms were received from households indicating a need for affordable housing, equal to 13% of total survey forms issued. For comparison this response has been an average of 6% for the project's surveys.

1.3 KEY FINDINGS

There was a 44% response rate to the survey. Overall, this is a good average response rate, slightly higher than the project's average of 41% over the last 2 years. 13% returned Part Two of the survey form (26 households) indicating a housing need, more than double the project's average of 6% returns.

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

- Council Tax records reveals that Cutcombe has proportionally less stock in the lower three bands (46%) compared to West Somerset's profile (59%). This profile indicates a lack of affordable housing stock in the Parish.
- Land Registry records revealed that in the last 12 months there had been sales of only 'detached' properties (as opposed to flats/maisonettes, terraced or semi - detached) in this postcode area. Detached housing is usually the more expensive, indicating that there is a lack of affordable type property in the parish.
- There is a very limited supply of smaller accommodation, which is usually the more affordable. There are only a total of five, one bedroom properties known to exist.
- There is a small supply of Registered Social Landlord stock in the parish, 9% of total tenure composition compared to 19% in England. Another indicator of the lack of affordable housing in the parish.
- The Owner Occupied sector dominates the tenure provision, accounting for 81% of the market. This reveals the lack of choice of tenure for those wishing to live in Cutcombe parish.

- The lowest advertised House Price for Cutcombe Parish was £235,000.
- The average advertised House Price for Cutcombe was £265,000 and for Cutcombe and the locality, it was £280,582
- The overall, actual average sale price was £377,500 for Cutcombe's post code area.
- Cutcombe's population is growing at an accelerated rate (22% increase over 10 years) compared to the wider context (for example 2% in the United Kingdom) and more than double the West Somerset rate.
- The population profile reveals an ageing population profile. The continuation of this trend will affect the viability of local facilities and infrastructure.
- The majority of survey respondents feel the greatest need of a new home in the parish is for Families and Young People.
- An overwhelming 93% of respondents were in favour of the proposal: 'would be in favour of new homes in the parish that would help to meet the needs of 'local people'.
- 39% of respondents felt that 0 - 5 new homes would be appropriate and 43% of respondents felt that 6 - 10 new homes would be appropriate for the parish.

There are a total of 25 households assessed as in local affordable housing need in accordance with Exmoor National Park Authority's Local Plan 2001 - 2011. A combination of **16 households who are present and past residents of Cutcombe parish** and 9 households have a qualifying requirement to live in Cutcombe parish. Section 5 of this report provides in depth analysis, some key points are:

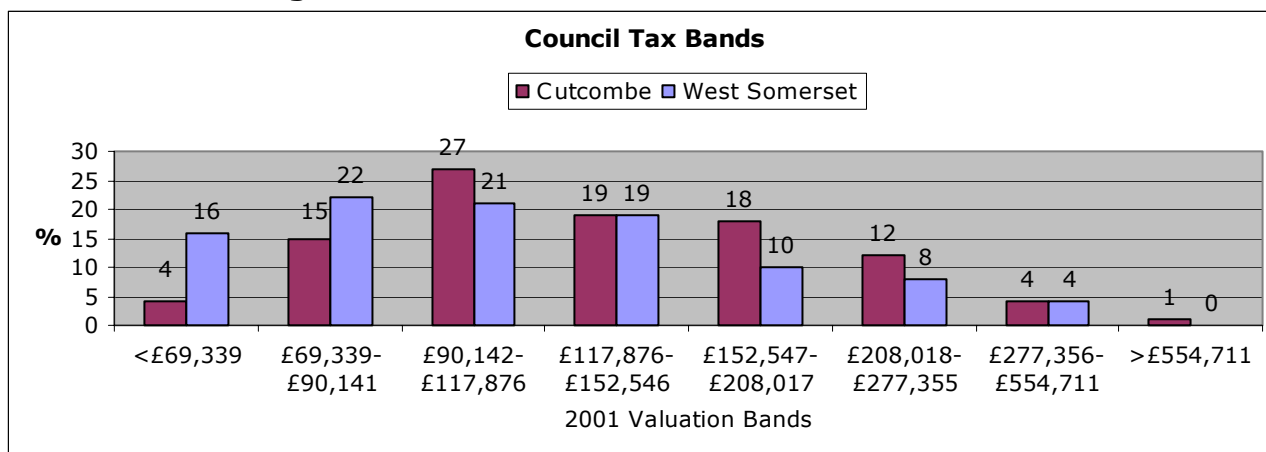
- There would need to be a 15% increase in housing provision to meet the total need. There would need to be a 9% increase in housing provision to meet the needs of present and past residents of Cutcombe parish. The average increase is 5% for other project's surveys.
- The 25 households in need are a combination of 13 Single households, 3 Couple households, 1 Elderly household, 8 Family households in need.
- The 16 households in need are a combination of 9 Single households, 1 Couple households, 1 Elderly household, 5 Family households in need.
- The average household income for all 25 household is £14,950, gross, per annum.
- The average house price for Cutcombe parish is £265,000, requiring 18 times the average household income of those in need. The average house price, for the ward post code area, according to Land Registry sales, is £377,500, requiring 25 times the average household income of those in need.
- The main 'need' is for One Bedroom property (68%) by Singles, Couple and the Elderly household. However, this does not address the Family households needs which is for Two, Three and Four bedroom property.
- The Bedsize preference shows that most households want at least one bedroom more than their current need. There is a preference for 3 bedroom properties by a high number (55%) of households.
- There is a preference for the Ownership Tenures. The greatest preference is for West Somerset District Council's Affordable Home Ownership Scheme.
- Most households prefer to have a House.
- The assessed average affordable mortgage is £40,000 to £50,000.
- The assessed average affordable rent is £50 - £69 per week.
- The time scales for moving are fairly evenly expressed between now and up to 5 years. However, given the timescales to achieve actual provision, there is a need to act now to ensure that provision is available before those with a need to move have to leave the parish to resolve their housing needs.

Recommendations regarding provision have not been provided in this report because decisions are subject to further information, consideration and agreements. **Various appropriate provision solutions can be drawn from section 5, as and when further information, decisions and agreements occur.**

2 HOUSING MARKET & CONTEXT

2.1 COUNCIL TAX BANDS

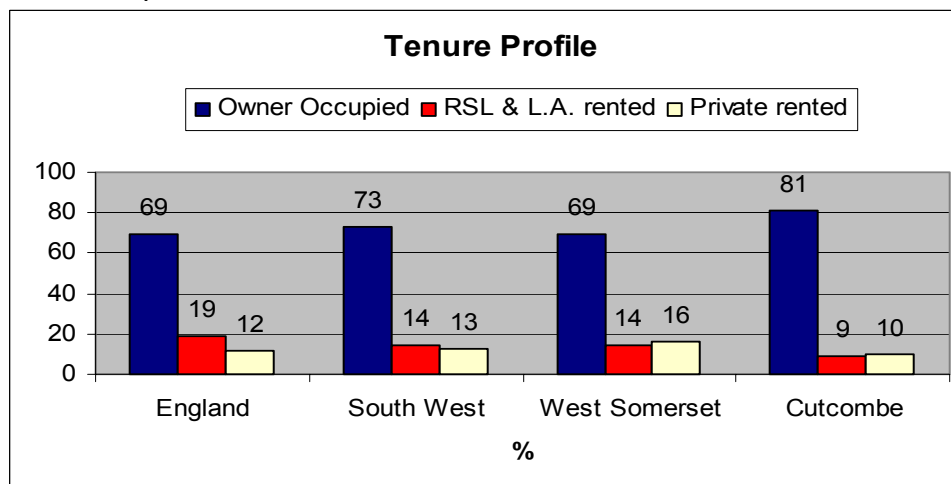
Council Tax bands provide an overall profile of the value of housing in Cutcombe. The following chart profiles this against West Somerset as a whole. The bandings were set in 1991 and have therefore been modified, by the average house price inflation for the South West from 1991 to 2001, to provide a reasonable up to date reflection of current values. The chart reveals that Cutcombe has proportionally less stock in the lower three bands (46%) compared to West Somerset's profile (59%). **This profile indicates a lack of affordable housing stock in the Parish.**



Source: West Somerset District Council - Council Tax Records as at 1.11.04
www.housing.odpm.gov.uk/statistics/publicat/houseprices/index.htm

2.2 TENURE

The following chart provides a tenure profile for Cutcombe 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)
 Cutcombe: Survey Results & Research

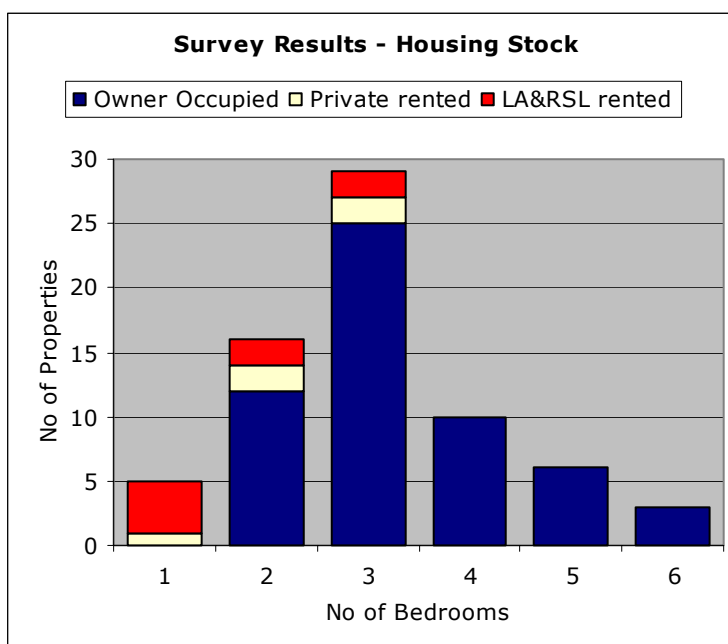
This reveals that:

- The Owner Occupied sector dominates the housing provision in Cutcombe, accounting for 81% of the market, compared to 69% in England.

- There is a low percentage provision of Registered Social Landlord (RSL) and Local Authority (L.A) properties in Cutcombe, accounting for 9% of the market, compared to 19% in England.

The above information reveals that there is a **lack of choice of tenure for those wishing to live in Cutcombe parish and a lack of affordable housing**. There is a pressure on being able to afford to buy on the open market 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 44% 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.



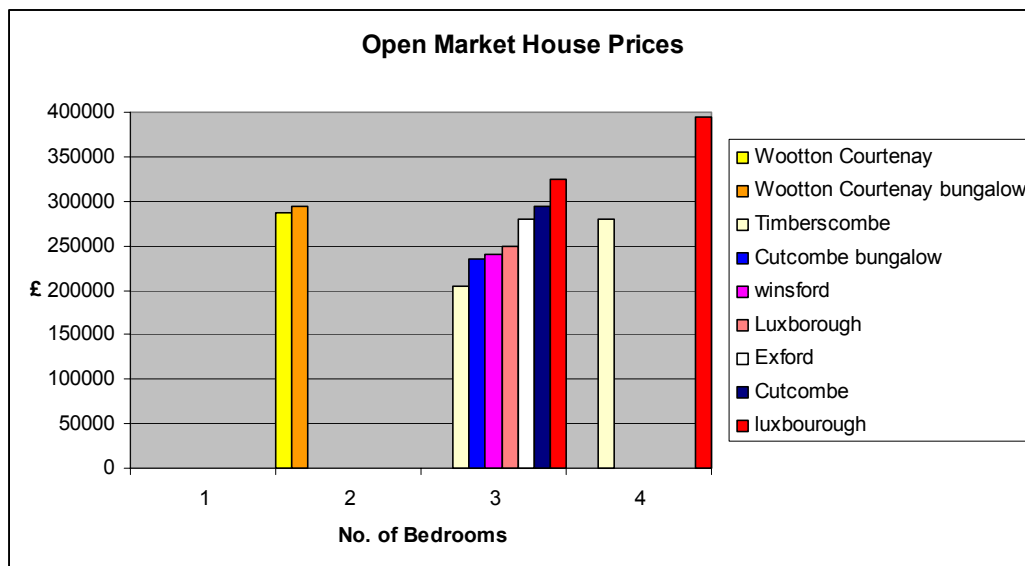
The chart reveals that:

- There is a very limited supply of one bedroom accommodation, which is usually the more affordable. There are no known Owner Occupied properties with one bedroom. There is only one property listed in the Private Rented Sector (PRS) and this is known to be tied accommodation. The remaining 4 properties are Registered Social Landlord properties.
- There are only 5 known PRS properties.

2.21 PRIVATE SECTOR HOUSING MARKET

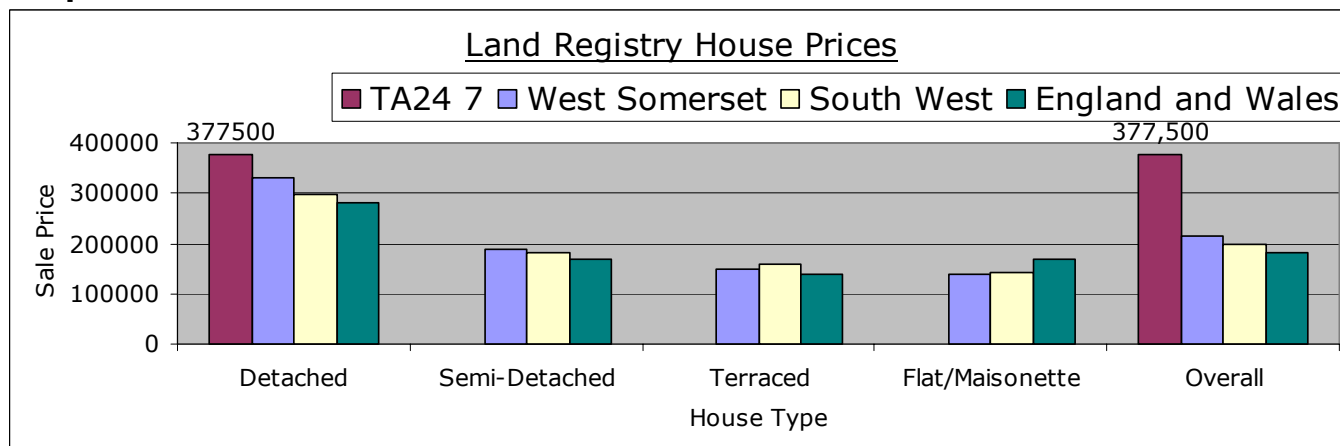
2.211 OWNER OCCUPIED

The West Somerset Free Press property section was researched over the previous four month period to establish advertised open market prices for Cutcombe parish and the locality (includes Luccombe, Wootton Courtenay, Timberscombe, Luxborough, Exton, Winsford and Exford parishes). There were only two properties advertised for Cutcombe with **the lowest advertised Sale Price of £235,000** for a three bedroom bungalow. **The lowest advertised Sale Price for Cutcombe and the locality was £205,000** for a three bedroom house in Timberscombe. **The average advertised House Price for Cutcombe is £265,000 and for Cutcombe and the locality it was £280,582.**



Information from The Land Registry site was used to gain further information on 'actual' average house price sales for Cutcombe's postcode area of TA24 7. Postcode area's are the base for searches and this postcode area also covers Simonsbath, Withypool, Withiel Florey, Timberscombe, Exford and Winsford. 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 October to December 2004.

The chart reveals **that both the lowest and overall average actual sale price was £377,500** for a detached property. Research revealed that in the last 12 months there had only been sales of 'detached' properties in this postcode area. This type of housing is usually the more expensive, indicating **that there is a lack of affordable property in the parish.**



Based on the overall average figures it is calculated that house sale prices in postcode area TA24 7 are 76% higher than West Somerset, 89% higher than the South West and 107% higher than England and Wales.

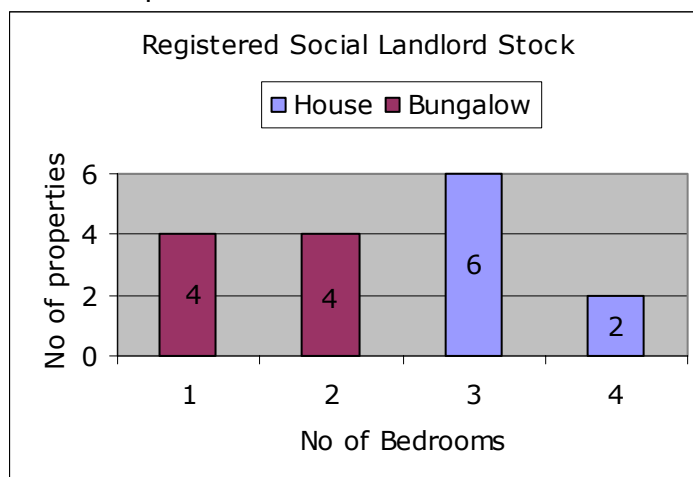
2.212 PRIVATE RENTED SECTOR (PRS)

Over the last 4 months research there were no properties advertised for rent in Cutcombe parish and only one property advertised in the locality, a 4 bedroom property in Exford for £600 per month (138.46 per week). Therefore research was conducted of rent prices across 'rural' West Somerset (excludes Minehead and Watchet). Based on this the average rent figures are as follows:

1 Bedroom Property	- average £350.00 per calendar month	or £80.77 per week
2 Bedroom Property	- average £562.50 per calendar month	or £129.81 per week
3 Bedroom Property	- average £609.17 per calendar month	or £140.58 per week
4 Bedroom Property	- average £600.00 per calendar month	or £138.46 per week

2.22 REGISTERED SOCIAL LANDLORD HOUSING

There are currently 16 properties in Cutcombe parish in this tenure, owned by Magna West Somerset (8 properties) and Falcon Rural Housing (8 properties). The current stock is shown below, revealing that all the smaller properties are bungalows and are therefore likely to be favoured for occupation by either elderly households or those with access considerations. Potentially, this leaves a gap in provision for non-elderly and non-family households, i.e. Single and Couple households.



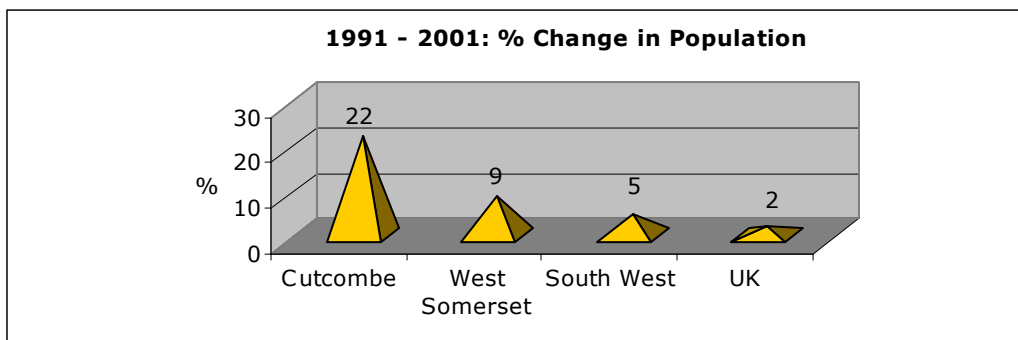
2.3 POPULATION

Overall, the population figures are increasing as shown below:

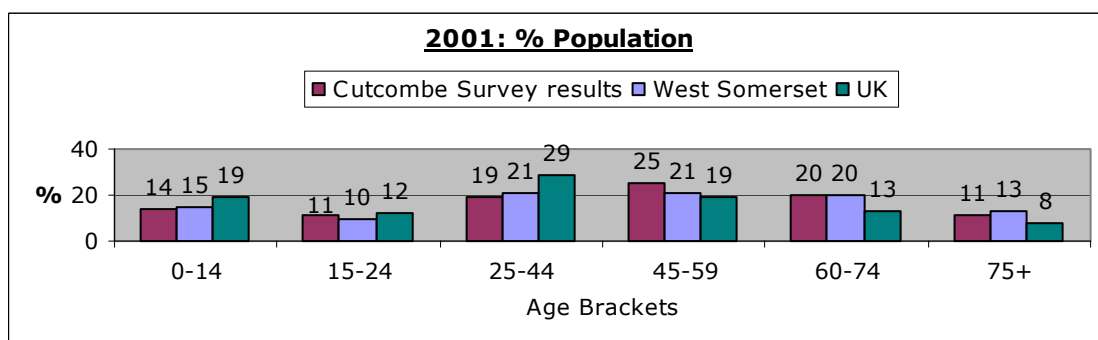
	<u>1991</u>	<u>2001</u>	<u>% Increase</u>
Cutcombe	360	440	22
West Somerset	32100	35100	9
South West	4717000	4934200	5
UK	57469000	58836700	2

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

The following chart shows the above percentage increase in over the last ten years. It is evident that Cutcombe's population is growing at an accelerated rate compared to the wider context. More than double the West Somerset rate.



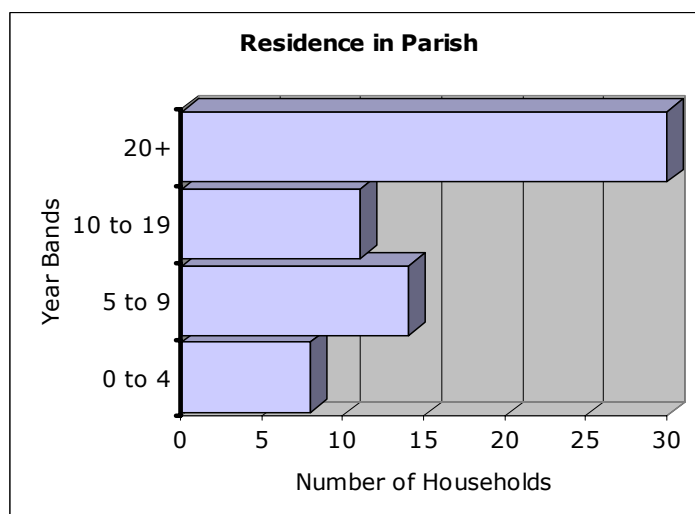
The following chart profiles the percentage of population in each age bracket and compares them for Cutcombe, West Somerset and the UK. Cutcombe has a lower representation in the three lower age brackets (44%) compared to West Somerset (46%) and the UK (60%). This indicates fewer children and fewer emerging households in the parish compared to other areas. There is a greater proportion in the last three age brackets, 56% in Cutcombe, compared to 54% in West Somerset and only 40% in the UK. This indicates an ageing population in Cutcombe.



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

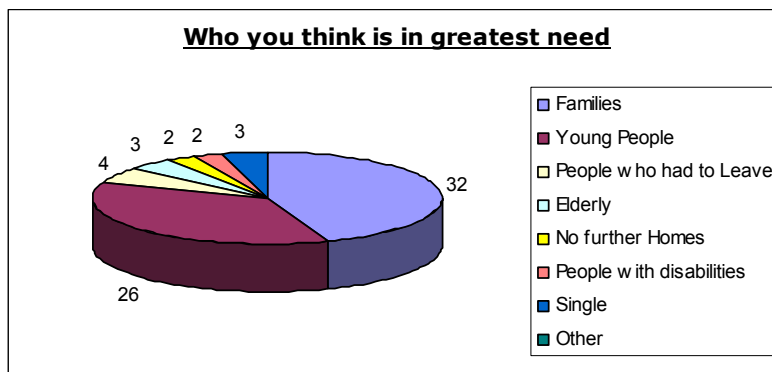
2.4 PARISH RESIDENCE

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, according to responses received.

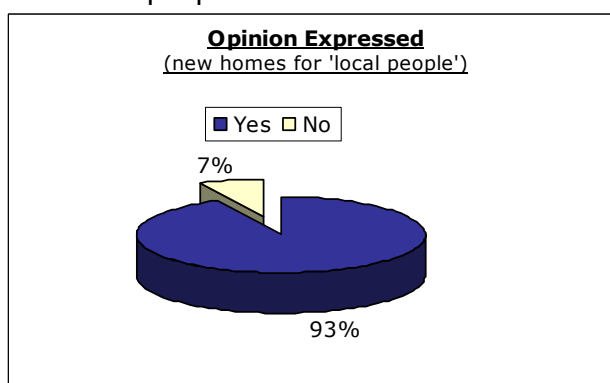


2.5 HOUSING REQUIRED: RESIDENTS' PERCEPTION

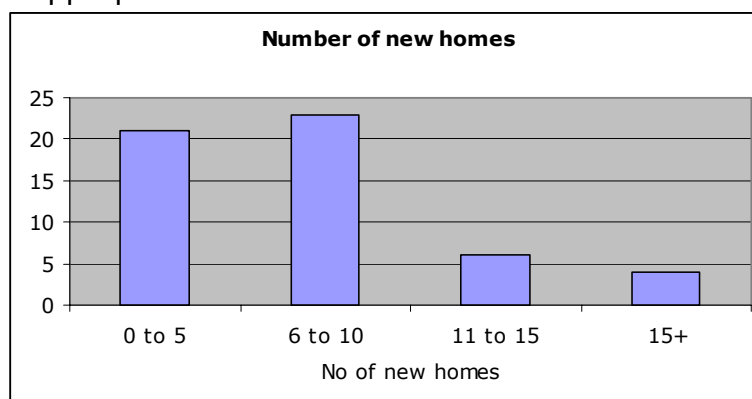
Respondents were asked who they think is in the greatest need of a new home in the parish. The chart below shows that majority felt that the main need was for Families and Young People.



The survey form asked current householders of Cutcombe parish if they 'would be in favour of new homes in the parish that would help to meet the needs of 'local people'. Local people being defined as 'present and past residents of Cutcombe parish and those who have a qualifying requirement to live in Cutcombe parish. An overwhelming 93% of respondents were in favour of the proposal.



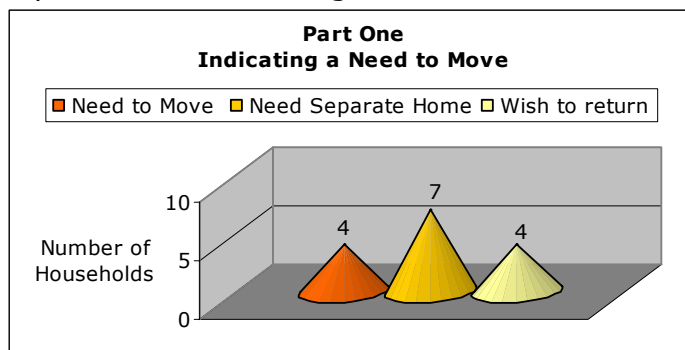
The following chart shows the results of respondents to the question 'how many new homes are thought to be appropriate for Cutcombe parish. This reveals that 21 households (39%) felt that 0 - 5 new homes would be appropriate and 23 households (43%) felt that 6 - 10 new homes would be appropriate. Only 10 households (18%) felt that more than 10 new homes would be appropriate.



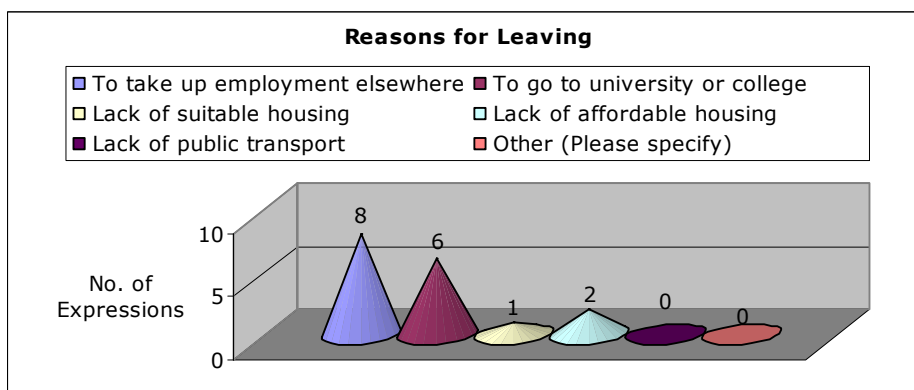
Current householders of the parish were asked to briefly explain their views regarding new homes in the parish. Appendix 2 provides the views received.

2.6 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. More responses (Part Two forms) were received than indicated by existing households. It is interesting to note that 7 households are already living in the parish within existing households and need their own home.



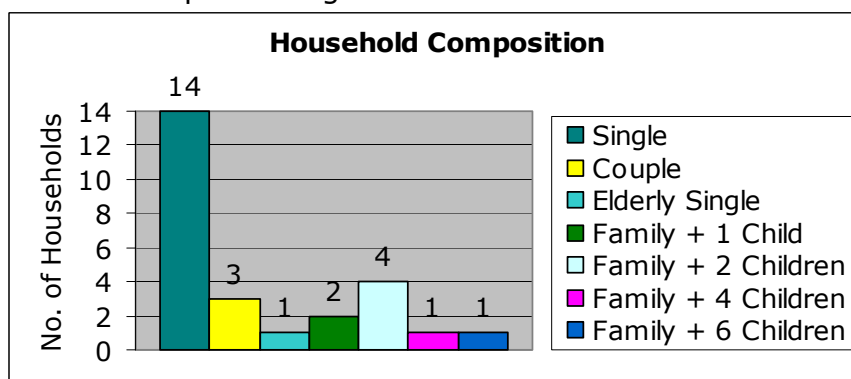
Households who had members who had moved away (but not necessarily wishing to return) expressed the following reasons for leaving. This reveals that to take up employment elsewhere and to go to university or college were the main two reasons for leaving the parish.



3 HOUSEHOLDS WISHING TO MOVE

Part Two survey forms were received from 26 households, indicating a need to move. Where surveys forms were incomplete, contact was made, in an attempt to fully inform this report. The household composition of those returning Part 2 is shown below. There are:

- 14 Single households - representing 54% of the total
- 3 Couple households - representing 12% of the total
- 1 Elderly household - representing 4% of the total
- 8 Family households - representing 31% of the total



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 in accordance with the following assessments, taking account of Exmoor National Park Authority's Local Plan 2001 - 2011.

This will be assessed by applying the following assessments:

1 Are Households in need of 'Affordable Housing'?

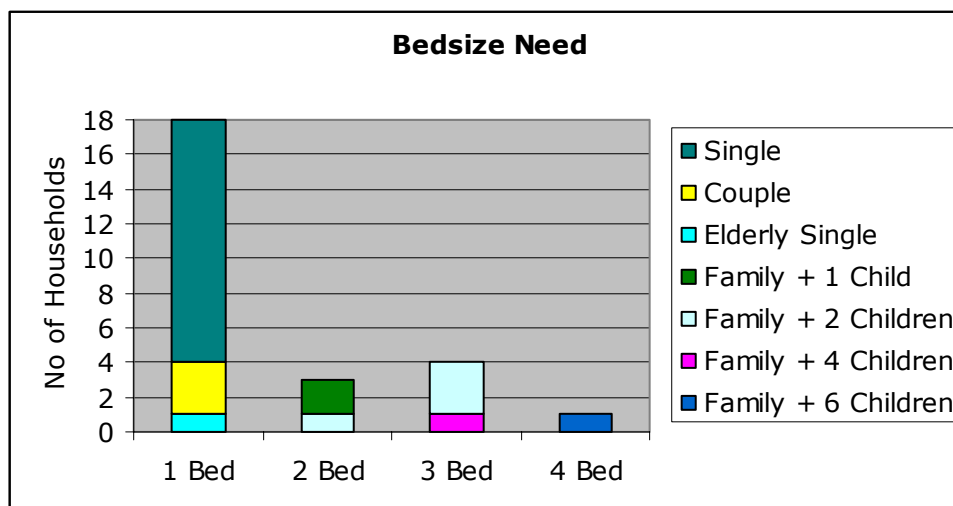
Assessed by analysing what size accommodation households' 'need' and what they can afford and, therefore, whether they have can afford to satisfy their housing need in the Owner Occupation and Private Rented markets. The size 'needed' has been assessed in accordance with West Somerset District Council's Housing Policy.

2 Is there Local Connection and Housing Need?

- Local Connection is assessed in accordance with Exmoor National Park Authority's Local Plan Housing Policy, specifically H2.
- Housing need is assessed in accordance with the aforementioned and takes account of households' current housing tenure, size, reasons given for their need to move.

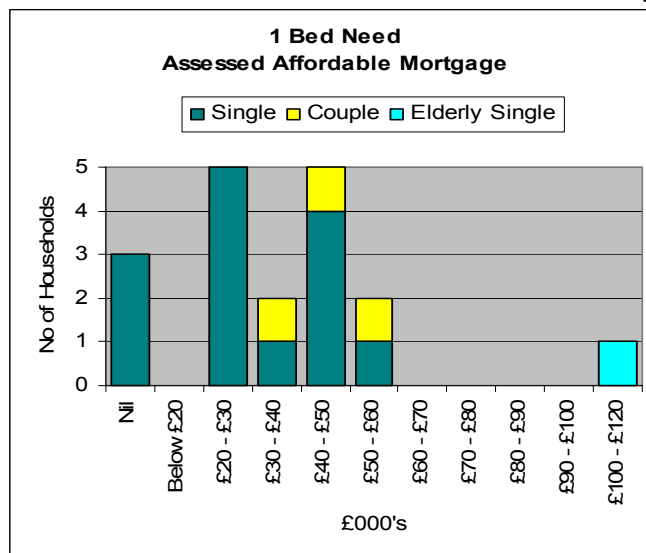
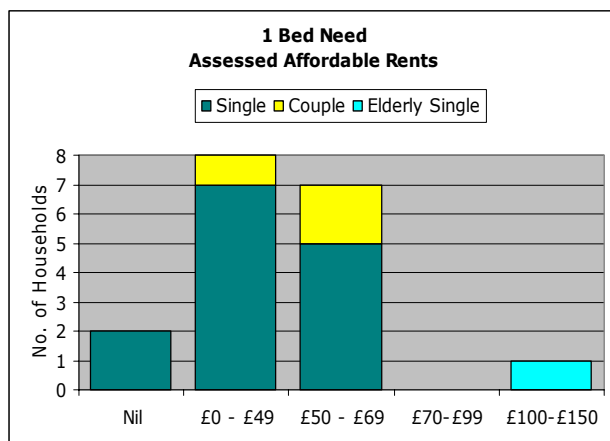
4.1 ARE HOUSEHOLDS IN NEED OF 'AFFORDABLE HOUSING'?

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 following chart details the bedsize need for all households. The report will then consider each bedsize need.



4.11 One Bedroom Need

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. The mortgages are calculated by allowing 3 times the gross annual household* income (*total income of those persons responsible for the mortgage payments).



To set the context regarding **the Private Rented Sector (PRS)** and Owner Occupied market in Cutcombe. It has previously been shown that there is only one known One Bedroom PRS property in Cutcombe and that is known to be 'tied' accommodation. There are only a further 4 known PRS properties in the parish. There were no properties advertised for rent in the Parish and only one advertised PRS property in the locality area for £138.46 per week. The calculated rent for 'rural' West Somerset is £80.77 for one bedroom PRS. 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 Cutcombe was £235,000 and for the locality area was £205,000.

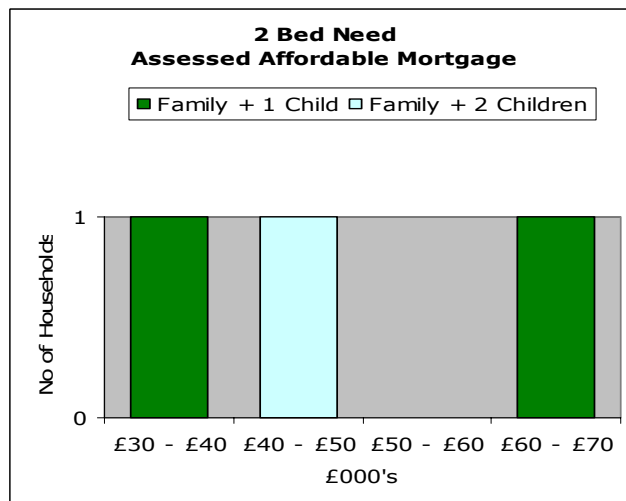
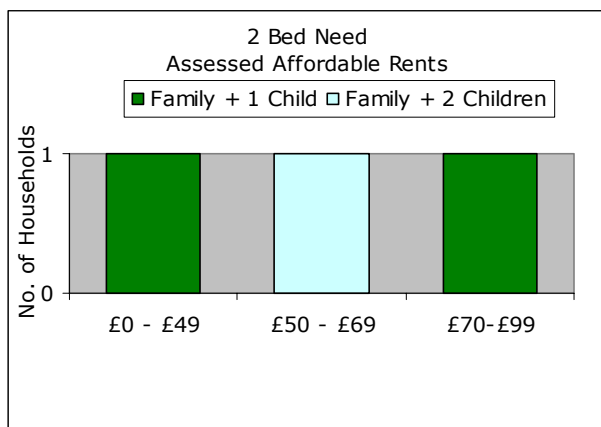
All 17 Single and Couple households are able to afford a maximum weekly rent of £69 and a maximum mortgage of £60,000. Detailed above, the minimum rent level is £80.77 and mortgage of £205,000. Therefore all 17 Single and Couple households **are considered to be in need of affordable housing.**

The Elderly Single household is able to afford a maximum weekly rent of £150 and mortgage of £120,000. Therefore, it appears that this household can afford to rent in the PRS. However, due to the lack of property in the PRS it is more likely that this household will need to be able to afford to access the Owner Occupied tenure in order to satisfy their housing needs. The reason this applicant has given for their application is that they are currently renting in the PRS and would like to buy. This household is unable to afford to buy and therefore **is considered to be in need of affordable housing.**

4.12 Two Bedroom Need

Using the same format as above, the following two charts show the assessed affordable rents and mortgages.

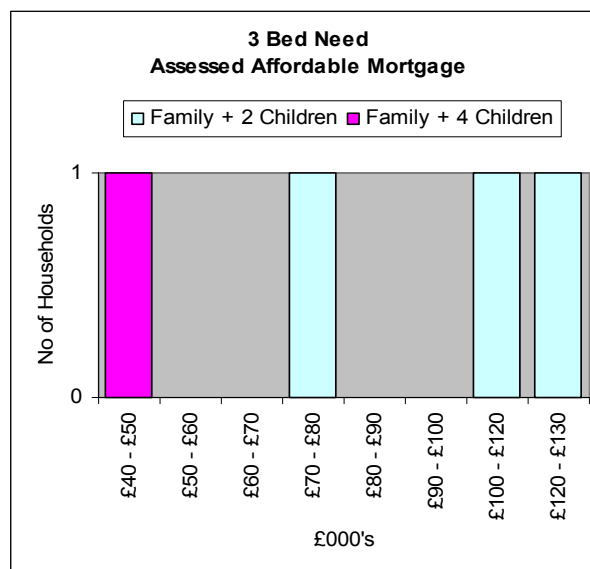
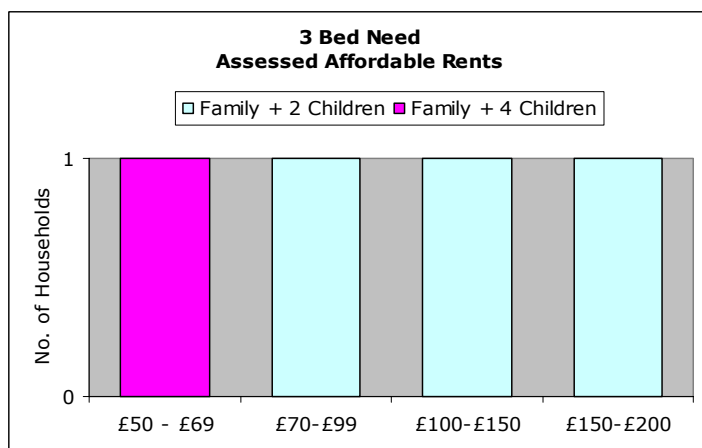
To set the context regarding the Private Rented Sector (PRS) and Owner Occupied market in Cutcombe. It has previously been shown that there are only two known Two Bedroom PRS property in Cutcombe and only a further 2 known larger PRS properties in the parish. There were no properties advertised for rent in the Parish and only one advertised PRS property in the locality area for £138.46 per week. The calculated rent for 'rural' West Somerset is £129.81 for a two bedroom PRS property. Due to the lack of PRS property 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 Cutcombe was £235,000 and for the locality area was £205,000.



All 3 households are not able to afford any of the above detailed property. They are considered to be in need of affordable housing.

4.13 Three Bedroom Need

Using the same format as above, the following two charts show the assessed affordable rents and mortgages.



To set the context regarding the Private Rented Sector (PRS) and Owner Occupied market in Cutcombe. It has previously been shown that there are only two known Three Bedroom PRS property in Cutcombe. There were no properties advertised for rent in the Parish and only one advertised PRS property in the locality area for £138.46 per week (4 bedroom property). The calculated rent for 'rural' West Somerset is £140.58 for a three bedroom PRS property. Due to the lack of PRS property 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 Cutcombe was £235,000 and for the locality area was £205,000.

The Family + 4 Children and one of the Family + 2 Children households are not able to afford any of the above detailed property. They are considered to be in need of affordable housing.

The remaining 2, **Family + 2 Children households** could theoretically afford the PRS rents of £138.46. However, due to the lack of property in the PRS it is more likely that these households will need to be able to afford to access the Owner Occupied tenure in

order to satisfy their housing needs. They are not able to afford to buy in the open market and therefore **are considered to be in need of affordable housing**.

4.14 Four Bedroom Need

Using the same format as above, the following two charts show the assessed affordable rents and mortgages.



To set the context regarding the Private Rented Sector (PRS) and Owner Occupied market in Cutcombe. There were no known 4 bedroom PRS properties in the Parish. If there were to be one, then we can compare its likely advertised rent price with the one known advertised property for rent in the locality area for £138.46 per week. Due to the lack of PRS property 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. There were no 4 bedroom properties advertised in Cutcombe and the lowest advertised 4 bedroom house price for the locality area was £279,500.

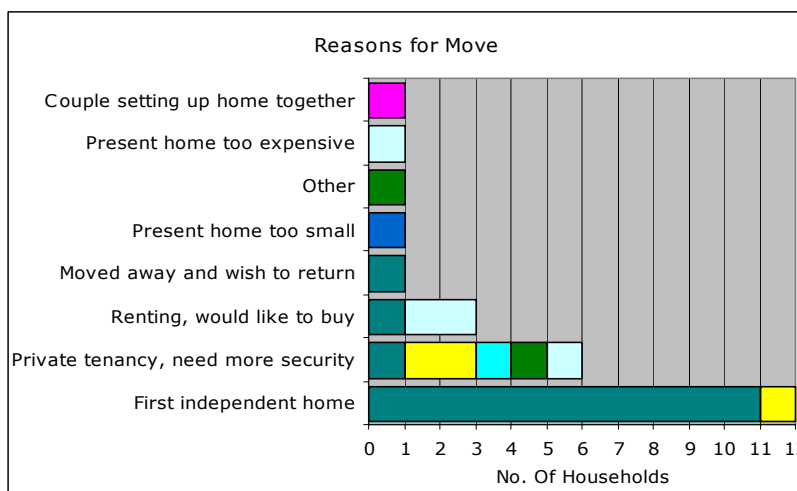
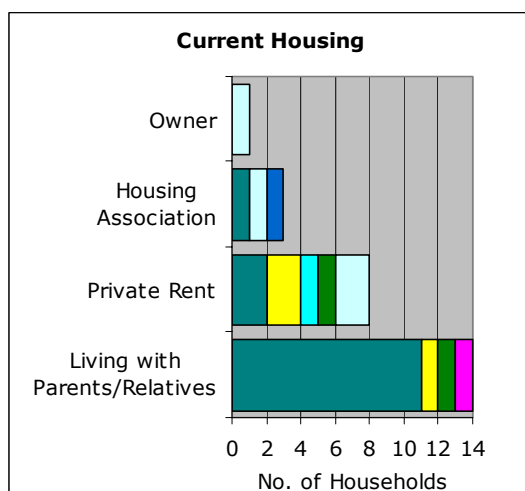
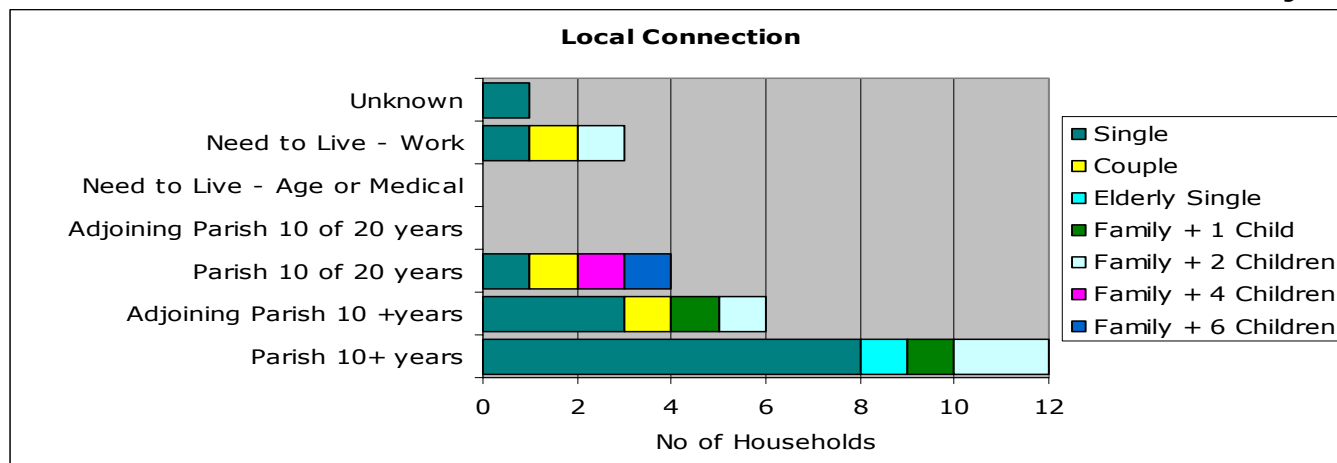
The Family + 6 Children household is not able to afford the above detailed open market prices and is considered to be in need of affordable housing.

All 26 households are considered to be in need of affordable housing and will be considered further

4.2 IS THERE LOCAL CONNECTION and HOUSING NEED

Exmoor National Park Authority's Local Plan Housing policy is used as the basis to consider if households qualify to occupy housing in the parish. **The aim of the survey and report is to assess the affordable housing needs of present and past residents of Cutcombe parish and those who have a qualifying requirement to live in Cutcombe parish. Therefore, each of these aspects will be highlighted in the following consideration.**

Each subsection of the policy will be considered and will relate to the charts below. The 3 charts help to illustrate which households have 'local connection' to the parish, the type of current housing occupied and the reasons for moving. All charts have the same 'key', as shown in the local connection chart.



Policy H2

- (i) A person (and his or her dependants) who has a minimum period of 10 years permanent and continuous residence in the parish or an adjoining parish who cannot afford (to rent or buy) accommodation in the locality and is forming a household for the first time:

There are 12 households shown in the local connection chart with **10 years residence in the parish**. There are 8 Single Households to be considered under this policy. All 8 households are currently living with parents and wish to have their first independent home, therefore **all 8 households are considered to be in local affordable housing need**. The remaining 4 households are considered below at policy H2 (ii).

There are 6 households shown in the local connection chart with **10 years residence in adjoining the parishes**. Only the 2 Single households are to be considered under this policy, the remainder are considered under H2 (ii). The 2 Single households are currently living with parents and wish to have their first independent home. **These 2 Single households are considered to be in local affordable housing need**.

- (ii) A person (and his or her dependants) who has a minimum period of 10 years permanent and continuous residence in the parish or an adjoining parish who cannot afford (to rent or buy) accommodation in the locality and is currently homeless or living in otherwise unsatisfactory accommodation

There are 4 households shown in the local connection chart with **10 years residence in the parish** and to be considered under this policy. The Elderly Single, the Family + 1 Child and one of the Family + 2 Children households are all in the Private Rented Sector (PRS) and wish to have better security of tenure. The other Family + 2 Children household are currently renting a two bedroom house from a Housing Association and

wish larger accommodation. They have two children but are only considered to 'need' a two bedroom house by the District Council. However, Housing Associations would consider this family to need larger accommodation, based on the ages of the children. **All 4 households are considered to be in local affordable housing need.**

There are 4 households shown in the local connection chart with **10 years residence in adjoining the parishes** and to be considered under this policy. The Single household and Couple household are currently in the Private Rented Sector (PRS) and wish to have better security of tenure. The Family + 1 Child household are currently living with parents or relatives and the present accommodation is no longer available for them. The Family + 2 Children household are in the PRS, would like to buy and states that the tenancy is due to end shortly. The PRS is considered unsuitable housing for a number of reasons, insecurity of tenure being an accepted reason for needing to move. **All 4 households are considered to be in local affordable housing need.**

(iii) *A person (and his or her dependants) who is not now resident in the parish or an adjoining parish but with a local connection with the parish including a period of permanent and continuous residence of 10 years or more within the last 20 years and who cannot afford (to rent or buy) accommodation in the locality and has a proven need.*

There are 4 households shown on the local connection chart with **10 out 20 years residence in the parish**. The Single household is in the Private Rented Sector (PRS) and wishes to return to the parish. The Couple household is also in the Private Rented Sector (PRS) and has given a number of reasons for needing to moving, including a need for more security (shown in the above chart). The Family + 4 Children household are currently living apart (one living with parents, the other in the PRS) and wish to set up home together Neither have current housing that will allow this. The Family + 6 Children household need larger accommodation. **All 4 households are considered to be in local affordable housing need.**

(iv) *A person (and is or her dependants) who has an essential need to live close to another person who has a minimum of 10 years permanent and continuous residence in the parish or adjoining parish, the essential need arising from proven age or medical reasons, and who cannot afford (to rent or buy) accommodation in the locality*

There are no households to consider under this policy.

(v) *A person (and his or her dependants) who needs to live close to their place of work in the parish or adjoining parish and who cannot afford (to rent or buy) accommodation in the locality.*

There are 3 households on the local connection chart who claim a need to live in Cutcombe parish to be close to their place of work. Subject to further clarification from Exmoor National Park Authority regarding qualification under this policy, **all 3 households are considered to be in local affordable housing need.**

For **one household**, the local connection criteria could not be established and therefore **cannot be considered further.**

Therefore, 16 households are present or past residents of Cutcombe parish and 9 households have a qualifying requirement to live in Cutcombe parish. A combined total of 25 households are considered to be in local affordable housing need in accordance with the new Exmoor National Park Authority's Local Plan 2001 - 2011

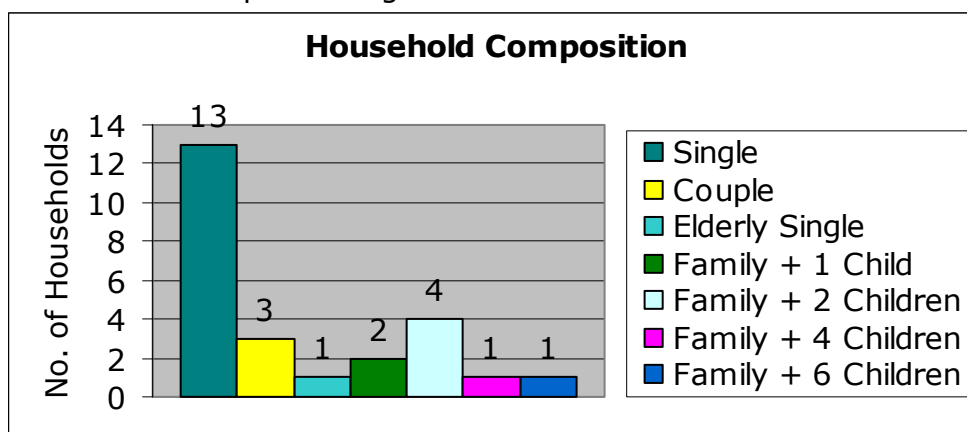
5 FINAL ANALYSIS OF ASSESSED HOUSING NEED

5.1 HOUSEHOLD COMPOSITION

This section provides a final analysis for all 25 households assessed as in 'local affordable housing need' to Cutcombe in accordance with Exmoor National Park Authority's Local Plan 2001 - 2011. The first provides the detail for the total need, the second for those households who are present and past residents of Cutcombe parish. This section does not continue to report in this divided manner. It can be seen, from the following 2 charts, that there is some proportionate similarity between the two categories. Therefore any decisions that provide for less than the full need can take account of proportionate requirements. For example approximately 50% - 55% of households are Single and approximately 30% - 33% of households are Families. Alternatively, the project can always provide further analysis, from data held, as and when required.

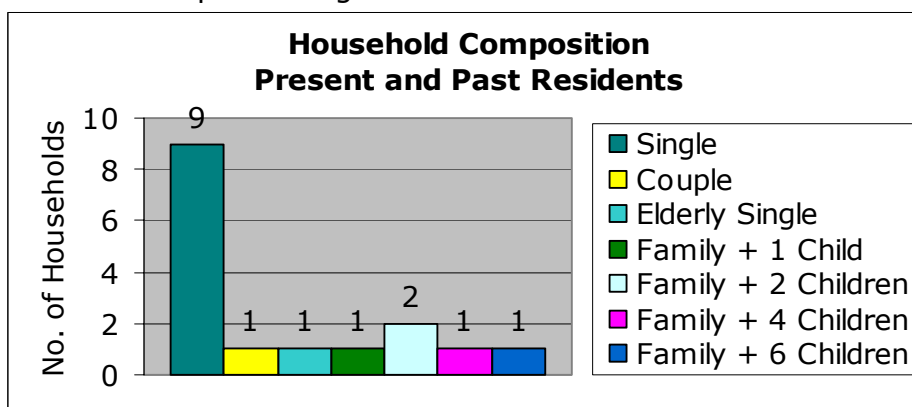
The household composition for the total of 25 households is as follows:

- 13 Single households - representing 52% of the total
- 3 Couple households - representing 12% of the total
- 1 Elderly household - representing 4% of the total
- 8 Family households - representing 32% of the total



The household composition for the 16 households with present and past residence in Cutcombe parish is as follows:

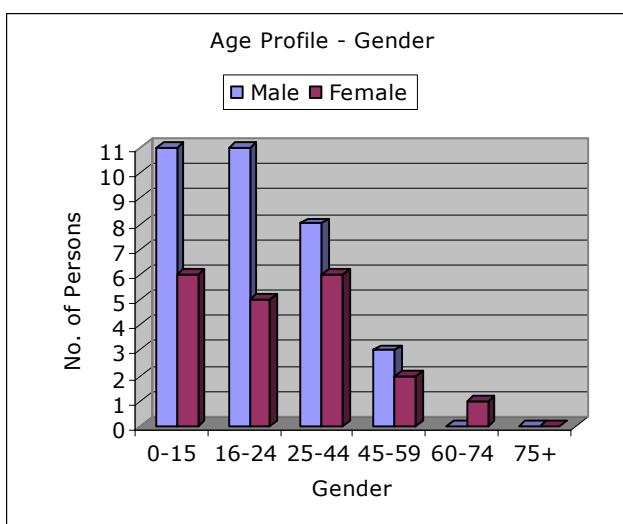
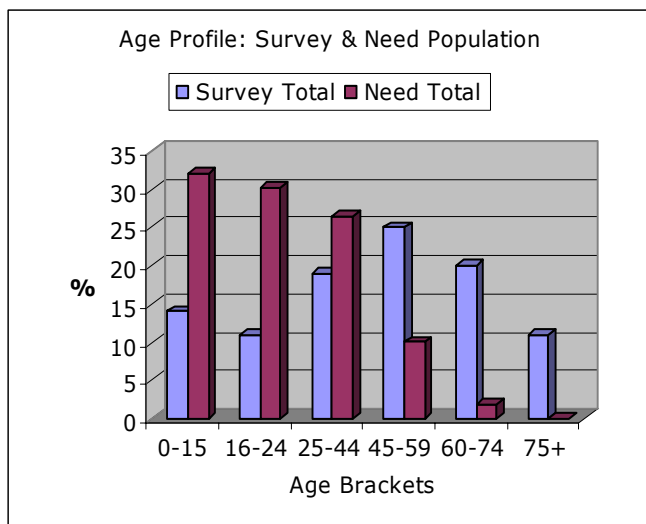
- 9 Single households - representing 57% of the total
- 1 Couple households - representing 6% of the total
- 1 Elderly household - representing 6% of the total
- 5 Family households - representing 31% of the total



5.2 AGE PROFILE

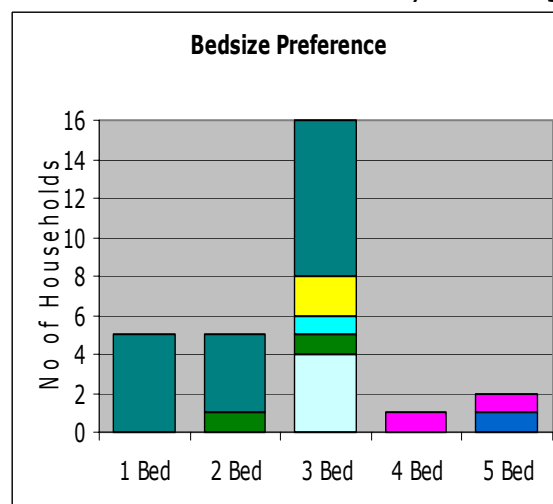
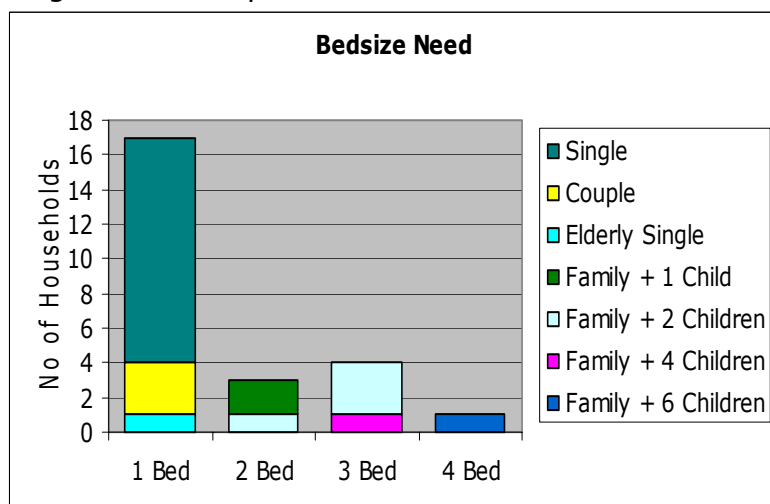
The following two charts, provide details regarding the Age Profiles of those in need. The first shows the age profile of all survey respondents against those assessed as in need. This reveals that those in need are from the lower age brackets, in all but one case all are under 60 years of age. **Therefore if the housing needs of the households in need are not resolved, and they leave the parish, it will compound an already ageing population profile in Cutcombe.**

The second chart provides a breakdown of the Gender of those in need for each age bracket. There is a substantially greater representation of the Male gender in 0 - 15 and 16 - 24 age brackets, whereas the Female gender has a more even representation across the age brackets.

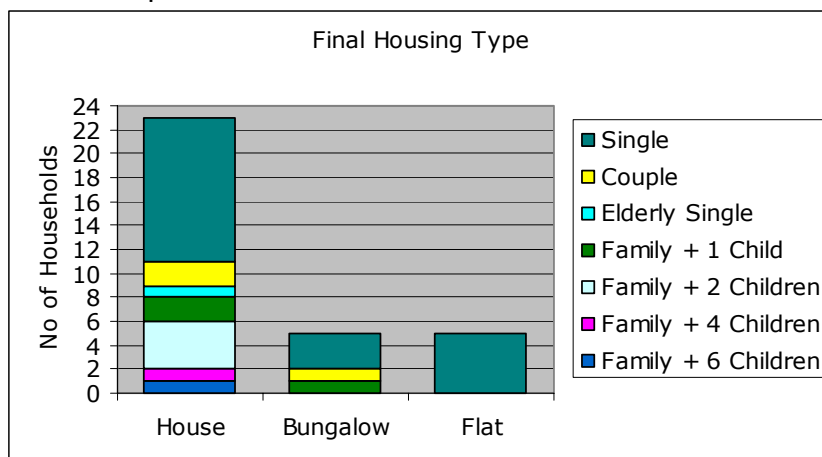


5.3 BEDSIZE & HOUSE TYPE

The Final Bedsize Need against preference is shown below. The need is predominantly for 1 Bedroom properties for Singles (including one Elderly household) and Couples. Family households need a mix of 2, 3 and 4 bedroom property. Bedsize 'need' only takes account of current household need, not future household growth. Therefore, the survey allows expression of preference by households to take account of future aspirations. It is shown, and not unexpected, that most households want at least one bedroom more than their current need. There is also a preference for 3 bedroom properties by a high number of Single and Couple households. This could indicate a desire to have family housing.

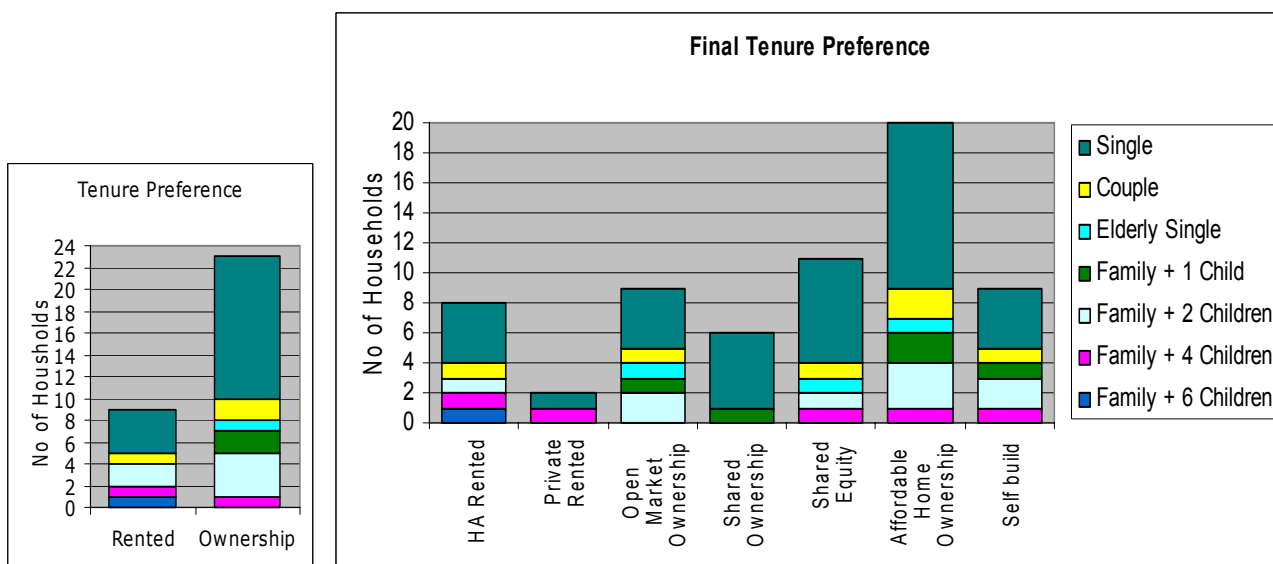


The final Housing Type is shown below. Households were allowed to indicate more than one type. Most households prefer a House.



5.4 TENURE

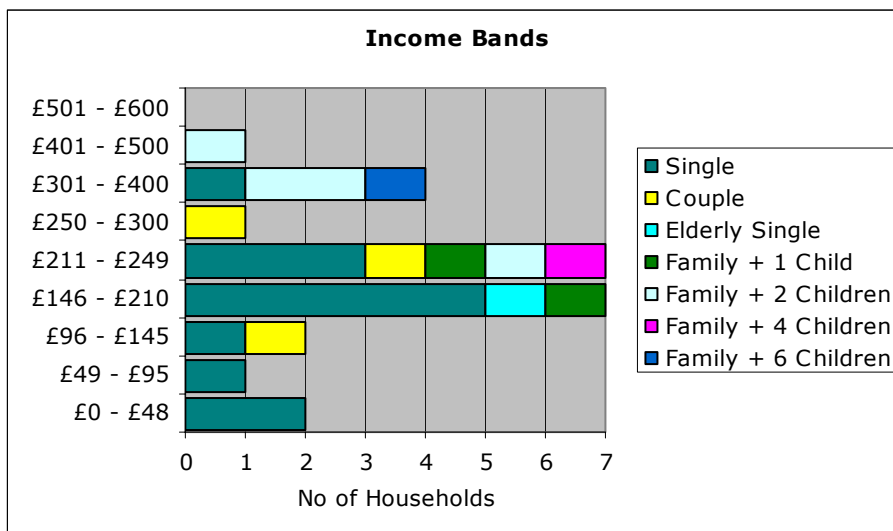
Tenure preference is shown in the next two charts. Households were allowed to indicate more than one tenure choice. Overall, there is a preference for the Ownership Tenures. The greatest preference is for West Somerset District Council's Affordable Home Ownership Scheme.



5.5 INCOME & AFFORDABILITY

5.5.1 INCOME

Income data is shown below. This reveals that the median take home household income bracket is £211-£249, with a mid-point of £230 net or £287.50 gross (for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross). **This equates to an annual gross income of £14,950. The average house price for Cutcombe parish is £265,000, requiring 18 times the average household income. The average house price, for the ward post code area, according to Land Registry sales, is £377,500, requiring 25 times their average household income.**



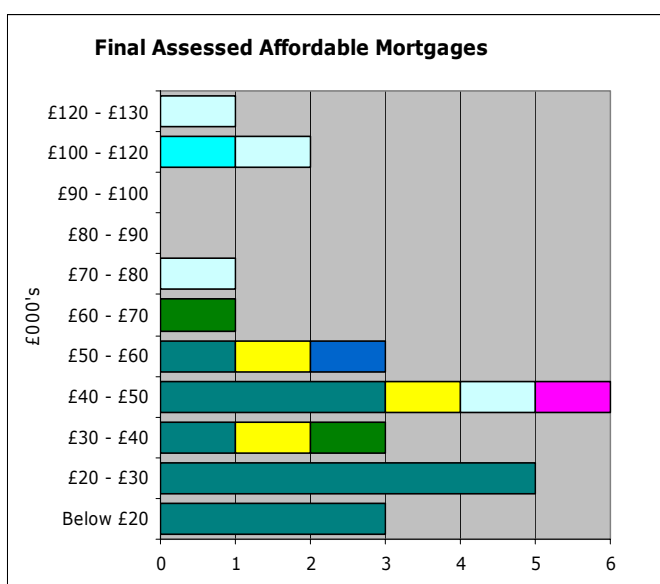
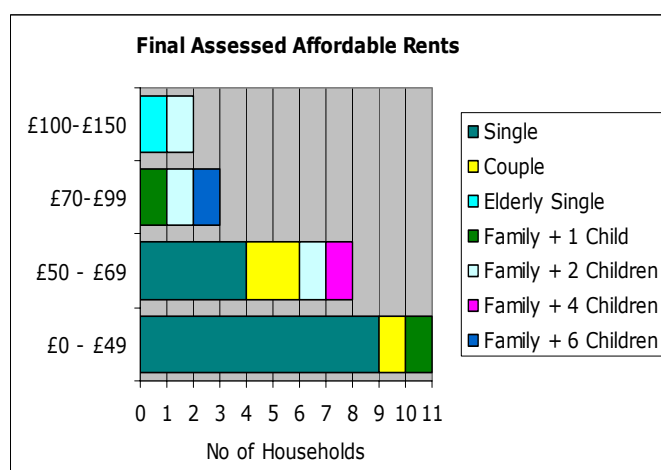
The above average annual household income is compared below to average household incomes from a ward to national level. **The information shows that Part Two respondents' median income of £14,950 is substantially lower than the average household incomes from the ward to national level.**

Survey Results	£14,950	
Aville Vale Ward	£26,913	= 80% higher than those in need
West Somerset	£24,530	= 64% higher than those in need
United Kingdom	£29,374	= 96% higher than (nearly double) those in need

Source: CACI (2004 figures) & Survey results

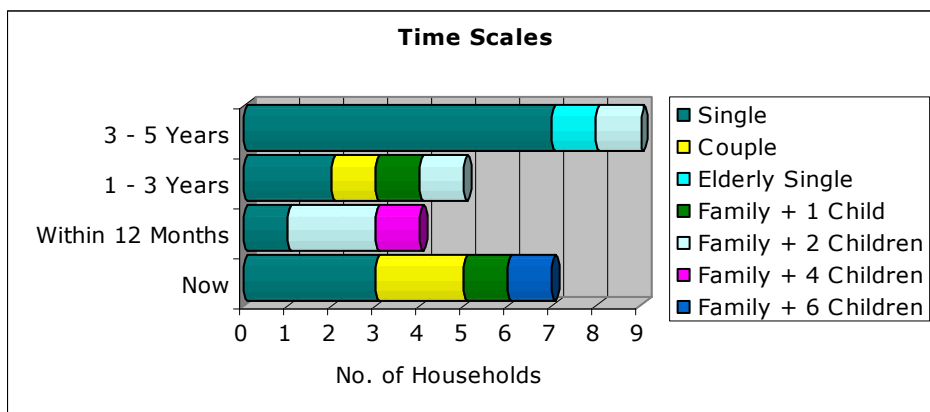
5.52 AFFORDABLE RENTS AND MORTGAGES

The following two charts show the 'assessed' affordable rents and mortgages. **The average affordable rent is £50 - £69 per week. The average affordable mortgage is £40,000 - £50,000.**



5.6 TIME SCALES FOR HOUSING

The time scales for moving are fairly evenly expressed between now and up to 5 years. However, given the timescales to achieve actual provision, there is a need to act now to ensure that provision is available before those with a need to move have to leave the parish to resolve their housing needs.



6 CONCLUSION

There was a 44% response rate to the survey. Overall, this is a good average response rate, slightly higher than the project's average of 41% over the last 2 years. 13% returned Part Two of the survey form (26 households) indicating a housing need, more than double the project's average of 6% returns.

The conclusions of the housing market and context in Cutcombe parish are as follows:

- Council Tax records reveals that Cutcombe has proportionally less stock in the lower three bands (46%) compared to West Somerset's profile (59%). This profile indicates a lack of affordable housing stock in the Parish.
- Land Registry records revealed that in the last 12 months there had been sales of only 'detached' properties (as opposed to flats/maisonettes, terraced or semi-detached) in this postcode area. Detached housing is usually the more expensive, indicating that there is a lack of affordable type property in the parish.
- There is a very limited supply of smaller accommodation, which is usually the more affordable. There are only a total of five, one bedroom properties known to exist.
- There is a small supply of Registered Social Landlord stock in the parish, 9% of total tenure composition compared to 19% in England. Another indicator of the lack of affordable housing in the parish
- The Owner Occupied sector dominates the tenure provision, accounting for 81% of the market. This reveals the lack of choice of tenure for those wishing to live in Cutcombe parish.
- The lowest advertised House Price for Cutcombe Parish was £235,000.
- The average advertised House Price for Cutcombe was £265,000 and for Cutcombe and the locality, it was £280,582
- The overall, actual average sale price was £377,500 for Cutcombe's post code area.
- Cutcombe's population is growing at an accelerated rate (22% increase over 10 years) compared to the wider context (for example 2% in the United Kingdom) and more than double the West Somerset rate.
- The population profile reveals an ageing population profile. The continuation of this trend will affect the viability of local facilities and infrastructure.
- The majority of survey respondents feel the greatest need of a new home in the parish is for Families and Young People.
- An overwhelming 93% of respondents were in favour of the proposal: 'would be in favour of new homes in the parish that would help to meet the needs of 'local people'.
- 39% of respondents felt that 0 - 5 new homes would be appropriate and 43% of respondents felt that 6 - 10 new homes would be appropriate for the parish.

There are a total of 25 households assessed as in local affordable housing need in accordance with Exmoor National Park Authority's Local Plan 2001 - 2011. A combination of **16 households who are present and past residents of Cutcombe parish** and 7 households have a qualifying requirement to live in Cutcombe parish. Section 5 of this report provides in depth analysis, some key points are:

- There would need to be a 15% increase in housing provision to meet the total need. There would need to be a 9% increase in housing provision to meet the needs of present and past residents of Cutcombe parish. The average increase is 5% for other project's surveys.
- The 25 households in need are a combination of 13 Single households, 3 Couple households, 1 Elderly household, 8 Family households in need.
- The 16 households in need are a combination of 9 Single households, 1 Couple households, 1 Elderly household, 5 Family households in need.
- The average household income for all 25 household is £14,950, gross, per annum.

- The average house price for Cutcombe parish is £265,000, requiring 18 times the average household income of those in need. The average house price, for the ward post code area, according to Land Registry sales, is £377,500, requiring 25 times the average household income of those in need.
- The main 'need' is for One Bedroom property (68%) by Singles, Couple and the Elderly household. However, this does not address the Family households needs which is for Two, Three and Four bedroom property.
- The Bedsize preference shows that most households want at least one bedroom more than their current need. There is a preference for 3 bedroom properties by a high number (55%) of households.
- There is a preference for the Ownership Tenures. The greatest preference is for West Somerset District Council's Affordable Home Ownership Scheme.
- Most households prefer to have a House.
- The assessed average affordable mortgage is £40,000 to £50,000.
- The assessed average affordable rent is £50 - £69 per week.
- The time scales for moving are fairly evenly expressed between now and up to 5 years. However, given the timescales to achieve actual provision, there is a need to act now to ensure that provision is available before those with a need to move have to leave the parish to resolve their housing needs.

7 RECOMMENDATIONS

The final analysis of the surveyed individuals' needs has been provided at Section 5, enabling any provision decisions to be appropriately matched to the community needs of Cutcombe Parish.

When considering the size/type of affordable housing which may be required within the parish, it is important to take into account the criteria which would be applied both by the local authority and/or a housing association when allocating such properties.

It must be remembered that this Housing Needs Survey represents a snapshot in time. Personal circumstances are constantly evolving and any future development should be aimed at meeting the long-term community need, and this may or may not include any particular surveyed individuals.

There were a total of 23 households in affordable housing need that complied with the Local Connection Criteria previously mentioned in this report. The original figure was 25, but further analysis of 2 of the households' local connections has found that they are not eligible under the Local Connection Criteria. Despite there being 23 qualifying households at the moment it is not generally considered sustainable to build a house per household as the community's needs may change and it is important that these houses are filled, not only in the first instance, but remain occupied by local people in affordable housing need in the future. Therefore I recommend that 10 properties would be a sufficient amount of housing to satisfy the likely ongoing need in the short, medium and long term. It is our experience that not all those who have filled out a form may come forward for affordable housing that may be developed and that circumstances may have changed in the interim period. It is important to ensure, where possible, that any new affordable housing is going to meet the current and on-going needs of the community.

Although there was a strong desire for Shared Ownership and Low Cost Home Ownership, it is clear that these aspirations are not financially achievable for some people at the moment, so the recommendation is for the affordable housing to be predominantly rented accommodation at an affordable level. This would be in the region of 80% of any future development. The rented stock would need to include two larger rental properties of approximately 4 bedrooms and 6 smaller rental properties of 2 and 3 bedrooms. Although there are quite a number of single households reflected in the survey only a small number of them wanted one bed properties and put a preference of two bed properties. It is generally better to provide two bedroom properties in rural areas as they can be more flexible for people's changing needs in the future.

The Shared Ownership/Low Cost Home Ownership properties would be achievable for a small number of households that filled out the survey forms. These would be suitable in two and three bed units according to peoples' financial eligibility for the various schemes available such as the West Somerset District Council's Affordable Home Ownership Scheme.

Formal Recommendations

In the near future, a small development of approximately 10 units of affordable housing will go some way towards meeting the affordable housing needs of the parish. These should be provided in a 80:20 mix of affordable rented housing and shared/low cost ownership accommodation. These should be a mix of 2, 3 and 4 bedroom properties as stated above.

APPENDIX 1

Please return by: 4th February 2005



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 - CUTCOMBE PARISH HOUSING NEEDS SURVEY

This survey form has been provided to every known household in the Parish. The form collects basic information about you, the people who live with you, your housing and your views on housing in the parish. If you are likely to want or 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 Cutcombe person, or someone with a connection to the Parish through family, relatives or work, who wants or needs to live in the Parish separately from you, and would be interested in help to obtain a local affordable home, they should complete their own Part Two survey form. **Extra Part Two survey forms** can be obtained from Trudy Robinson, Rural Housing Enabler (contact details as above), Wheddon Cross Post Office or C Stevenson, The Parish Clerk, Old School House, Wheddon Cross, Somerset, TA24 7DZ, Telephone: 01643 841106, email: colin@stevenson-exmoor.fsnet.co.uk.

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+ years

C. HOUSING REQUIRED

1 Please tell us who you think is in **greatest need** of a new home in the parish (please tick 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 new homes in the parish that would help to meet the needs of **local people***? Yes No

***Local People**: we mean present and past residents of Cutcombe parish and those who have a qualifying requirement to live in Cutcombe parish

3 How many new homes do you think will be appropriate for Cutcombe parish?

- 0 - 5 6 - 10 11 - 15 15+

4 Please briefly explain your views regarding new homes in the parish:.....
 (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 **Please 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 a Part Two** - 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 D

b) Do they wish to return?

- Yes **They need to complete a Part Two** - Go to c) No - Go to D

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"/> | 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 | <input type="checkbox"/> | To take up employment elsewhere |

D . THANK YOU

Thank you for taking the time to complete this form. If you are likely to want or need help to obtain a local affordable home in this parish in the next few years, please continue to complete Part Two. If you know anyone who is likely to want or need to live in the Parish, separately from you, and they are interested in help to obtain an affordable home, they should complete Part Two. Extra Part Two forms are available - please see contact details at the beginning of this form.

Please return by: 4th February 2005

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 - CUTCOMBE PARISH HOUSING NEEDS SURVEY

Please complete this form if you are likely to want or need to move to a home in this Parish now or in the next few years and you are interested in help to obtain a **local affordable home**. If you know of a Cutcombe person, or someone with a connection to the Parish through family, relatives or work, who wants or needs to live in the Parish separately from you, and would be interested in help to obtain a local affordable home, they should complete their own Part Two survey form. **Extra Part Two survey forms** can be obtained from Trudy Robinson, Rural Housing Enabler (contact details as above), Wheddon Cross Post Office or C Stevenson, The Parish Clerk, Old School House, Wheddon Cross, Somerset, TA24 7DZ, Telephone: 01643 841106, email: colin@stevenson-exmoor.fsnet.co.uk.

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

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

Please indicate which of the following are applicable to you. If, when you move, there will be more than one person responsible for the housing costs (jointly responsible with you for the rent/mortgage), then please indicate if any of the following are applicable to them. Evidence and confirmation of the following details will be required prior to any housing provision.

- Have lived continuously and permanently for a period of 10 years in Cutcombe parish
- Have lived continuously and permanently for a period of 10 years in the adjoining parishes of Luccombe, Wootton Courtenay, Timberscombe, Luxborough, Exton, Winsford or Exford
- Have lived permanently for a period of 10 years or more, within the last 20 years, in Cutcombe parish
- Have you lived permanently for a period of 10 years or more, within the last 20 years, in the adjoining parishes of Luccombe, Wootton Courtenay, Timberscombe, Luxborough, Exton, Winsford or Exford
- Have an essential need* to live close to another person in Cutcombe and that person has a minimum of 10 years residence in Cutcombe parish?

*The essential need should be due to proven age or medical reasons. Please provide details of the reason for needing to live close to the person:

.....

- Have an essential need* (see above) to live close to another person in the adjoining parishes of Luccombe, Wootton Courtenay, Timberscombe, Luxborough, Exton, Winsford or Exford and that person has a minimum of 10 years residence in those adjoining parishes?
- Need to live in Cutcombe parish to be close to place of work
Please provide details of the reason why you need to live close to your work:

- Need to live in the adjoining parishes of Luccombe, Wootton Courtenay, Timberscombe, Luxborough, Exton, Winsford or Exford to be close to place of work. Please give reasons in space provided above.

D. YOUR CURRENT HOME

1 Please indicate which one describes your current home (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?

E. 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"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bungalow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<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"/> | Shared Ownership* | <input type="checkbox"/> | Affordable Home Ownership* |
| <input type="checkbox"/> | Private Rented | <input type="checkbox"/> | Shared Equity* | <input type="checkbox"/> | Self Build* |
| <input type="checkbox"/> | Open Market Ownership | <input type="checkbox"/> | Other (Please specify) | | |

* see 'Scheme Types' at 'K'

3 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 | | |

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

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

- Yes - Go to F No - Go to 4b

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

F. INCOME & EMPLOYMENT

1 Please state the TOTAL GROSS (that is before tax) ANNUAL **HOUSEHOLD** INCOME (please see notes below):

£

You will need to include the income of all those persons who will be responsible for paying the housing costs (rent/mortgage) when you move. For example all those who are likely to be jointly on a tenancy agreement or a mortgage application or on title deeds.

Please include all sources of income, including benefits, but do not include housing benefit or council tax benefit.

You will need to provide evidence of this at some future point if you are to be considered for any affordable housing provision. For example, the last annual P60 or Tax Return or Working Tax Credit Notification.

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

(i) Your employment:

(ii) Your partner's employment:

3 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

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

G. HOME OWNERS

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

£

2 If you have a mortgage on your current home please state the outstanding balance:

£

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:

Lack of affordable housing

Lack of employment opportunities

Other (please explain).....

Lack of effective public transport system

To take up further/higher education

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, the Planning Authority, 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 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), this is called 'stair-casing'. Some allow you to progress to outright ownership (in non-rural areas), in rural areas outright ownership is restricted to allow the Housing Association to ensure that future sales are to someone with a local need.

Shared Equity schemes are where the resident owns a share (e.g. 50%) but there is no rent payment on the remainder. The remaining share is held by another party (e.g. a Housing Association) as a 'silent' financial interest in the property. No 'staircasing' is allowed as under shared ownership. The 'silent' party's share is repaid upon sale. Both parties receive their percentage share of the property value at the time of sale.

Affordable Home Ownership. West Somerset District Council's Affordable Home Ownership model aims to assist with the first step on the housing ladder by providing financial assistance to home ownership. The scheme is available to local residents on average incomes. Different mechanisms and models are being considered with the intention to provide grants and loans to assist qualifying applicants.

Self Build Schemes vary according to local circumstances, but usually involve an individual or a group of people building their homes. Some schemes train the group but not necessarily provide homes for them all. Working as a group 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.

APPENDIX 2

Current householders of the parish were asked to briefly explain their views regarding new homes in the parish. The following comments were received:

For Local as above, only need more business units than homes!! Need to create economy to support new homes first.
Start small and increasing if demand still there.
Any housing should enable local people to get on the property ladder and should be on the basis of ownership or part ownership, not to rent. It should be of good quality in build, design and size
They should only be built if a genuine need is identified amongst local people. We believe that new homes for local people could be of genuine benefit to the Parish. By increasing the size of the community that lies and works here, the building of new homes for local people could contribute to the future viability of local business and services and community activities. However, we believe it is also important that the extent of any new development should be limited. A sudden and disproportionate increase in the amount of housing stock could irrevocably change the character of parish and have a damaging effect in a number of areas, including tourism and traffic volumes.
In favour of 'local need' housing but houses that are so small couples will need to move on when they have a family
Up to 30 if needed by local families, provided the village character is retained
Houses should be in keeping with local buildings and large enough to accommodate young families, at least 3 bedrooms. They should be provided with reasonable gardens for children to play in and enough room to grow veg.. We need to encourage young families to stay on return to village before it turns into a retirement village for wealthy outsiders or a holiday village staying empty for 6 months of the year. We need to retain the youth for the good of the entire community.
Support of school, shop, pub and economy businesses
Necessary only if and when, new work opportunities are also created
Need more family housing to keep school open
New homes are needed to keep the village alive and keep all amenities
Self build should be included in any project and mixed sizes
Already imbalance between private and social housing. Little employment to warrant further homes. Existing provision already houses unemployed and unemployable.
None required
Homes for local young people and families only - no problem families.
We do not believe it is right to build houses before sorting out the appalling traffic problems at the crossroads.
I think it is vitally important to keep/attract young people/families to the village by providing affordable housing but the size of development must be carefully considered so as to maintain the character of the village.
We need new homes for local people at a rent they can afford. We also need starter homes for young people. Without both our school, post office, garage will close
Not many young people working in parish, therefore need small number of homes, older people are already settled.
We have not been here long enough to give an informed view on this question. There are young people living with parents in the village who have skills, and training that has found them employment in the area around Cutcombe. They will in the coming years want a house and a family of their own and should be high on the list of needs. After that, anyone who would like to return to the area, who couldn't find affordable housing so left for that reason, should also be given consideration, provided there is a chance of employment. Housing and jobs seem to be two sides of the same problem.
New homes in the parish need to be for locals only at affordable prices
We need more people to keep the school, shop etc going
Some should be shared equity, It is important for young people to get a foot on the housing ladder. New homes should NOT be built on the market site at Wheddon Cross unless land has specifically been set aside on part of it for commercial/light industrial premises. This is of paramount importance, as that particular site is about the best on Exmoor for such usage, located as it is close to the crossroads of an A and a B road.

New homes should only be for local or past residents and not for sale to outsiders
To help keep the young people here, and the village alive and thriving.
Great care needs to be exercised to ensure genuine, local people receive first consideration
Local people should not be priced out of their own parish
I believe that section C, points 1 thru 4 is very limiting. Surely any community that is to thrive requires a healthy mix of residents. New, affordable homes are required for young people certainly, but also families and those who perhaps have had to leave due to the lack of affordable housing. Nobody wishes there to be un-controlled development within the Parish. However, a sensible degree of carefully planned and managed development is very necessary to enable the Parish to maintain its life and vibrancy. A carefully thought-out small-scale development, which is properly targeted, will contribute significantly to the Parish and to the businesses already established within the Parish. Anything that we can do to ensure the future of our shop, Post Office and garage and other local businesses is surely worth a little compromise. I would also support provision for a degree of limited light industrial premises. Local housing without any local employment opportunity is unlikely to provide the Parish with real benefit. Clearly, there is much to be gained by any proposed plans being made public and for the parishioners being consulted regarding location, access, materials and finish etc. An open approach will perhaps alleviate any concerns of there being any 'hidden agenda'. There are many reasons to encourage such development within the Parish, Falling School roles are a national issue and numbers are likely to continue to fall for some time. The school is a central component of the Parish that I am sure nobody wants to see lost. Local affordable housing provides an opportunity for local young people and families to support the school. It would be a great shame if the potential impact upon the school and other Parish businesses were to be lost among the wider debate. I fully support a carefully planned and controlled development for affordable housing to be made available on a limited basis to those with a clear need from within the parish or with a close link to the parish.
We need new homes in this parish to keep a balanced age group, look after school numbers and the employment need of area.
A necessity if we wish to maintain a balanced, thriving community with it's school and all other amenities and to enhance local economy
Would welcome young local families and young people, but not problem families from other areas
In favour, but declared interest may exceed take up so proceed with caution
We will need to provide housing in the future and should 'presum' potential
I would like to see various types homes at different locations no in one place
Unless we have housing and the Young People we will lose the school and other facilities
Needed to keep young people/families in the parish, otherwise economic deterioration
It should be a small development that does not detract from the 'feel' of the existing village. The views and atmosphere should not be disrupted.
Required to retain a viable community of local residents
some new homes necessary to keep village alive and viable
As many as there is suitable space for, of sensible design
There is a need to not destroy the community with a big estate of new homes - Please do not create homes to satisfy other than Cutcombe's needs
The housing within the community is incorrectly balanced and does not meet needs of the people
We need families to regenerate the school and local services and keep Cutcombe viable
Planning authorities should also be sensitive to the need to carry out developments to existing properties in order to cater for the needs of growing families in the area
Only the houses that are genuinely needed by local people should be built on that site. Thus far the momentum for this development has been generated by Magna Housing Association. Their aim has been to build as many houses as the size of this site will allow and to spend the money already allocated to them by the Housing Corporation for this development. Please do not allow your report to be massaged and manipulated to enable this site to be developed more than is truthfully needed. New build development within Exmoor National Park should be need led and not, as in this case, development led.