



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

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LUCCOMBE

Parish Housing Needs Report

February 2007

The Rural Housing Project

The Rural Housing Project has been running since 2002 and is a partnership between Exmoor National Park Authority; North Devon District Council; West Somerset District Council; Hastoe Housing Association; Falcon Rural Housing; North Devon Homes Ltd; Magna Housing Association and DEFRA. It is designed to help promote and deliver affordable rural housing strategically across the project area and helps deliver Exmoor National Park housing policies within the park.

The area covered by the Project displays an extreme disparity between incomes and house prices which makes it hard for many to gain any secure footing within the housing market and the Project has been working hard to address the shortage of affordable housing within this predominantly rural area. This is being done by helping educate and inform people about affordable rural housing, giving help and advice, carrying out research at a parish level to assess the affordable housing need and bringing together the community and various partners to help deliver housing where it is needed.

One of the tasks for the Project is to work with the Parish Council and the local community to assist them in carrying out a Housing Needs Survey in order to identify whether there is a need for affordable housing for local people in the parish.

Luccombe Parish Housing Needs Report

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1. Introduction

1.1 Executive Summary

The purpose of the parish housing needs survey is to identify the general level of local affordable housing need in Luccombe parish. This report provides a detailed analysis of the local affordable housing need identified within the parish, which can be used to gauge the level of affordable housing, if any, that may need to be delivered.

The Rural Housing Enabler, in agreement with the Parish Council, prepared a two-part survey for distribution. (The survey form is shown in Appendix 1). Part one of the survey provides background information and general trends regarding the parish. Part two is completed by those who think they have a need to move and provides more in depth information, which can be used to help assess whether the respondent is in need of local affordable housing. The survey forms were posted on 15th February 2006 to 79 households in Luccombe Parish, in accordance with West Somerset District Council Tax records. Households were given one month to complete and return their survey forms. 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 79 survey forms were issued and a total of 31 replies were received, a response rate of 39% to the survey. This is a good response rate compared to other project surveys, which average out at 41%. Part One surveys were returned by 31 households. A total of 9 Part Two forms were received from households indicating a need for affordable housing, equal to 5% of total survey forms issued. For comparison this response has been an average of 6% for the project area, based on previous completed surveys and reports.

It is important to note that this survey attempts to show general trends and it is not our intention to identify particular individuals/families.

1.2 Key Findings and Recommendation

There are **4 households assessed as being in local affordable housing need**. Section 5 of this report provides in depth analysis, the key points are:

- **The household types are 2 x Single and 2 x Family households.**
- **The most accessible rent band is £50 - £69 a week.**
- **The most accessible house price is £50,000.**
- **The median average household income is £12,800 gross, per annum.**
- **An example mortgage calculation indicates that it would require a household income of £42,457 to be able to access the lowest average house sale price (£134,075) for the parish.**
- **Households in need chose from rental and ownership options. Housing Association or Private Rental tenure is the preferred option. An assessment of income would suggest that all households in local affordable housing need could afford the Housing Association option. One household has sufficient finances to be able to afford shared ownership.**
- **There are three households (2 x single, 1 x family) suitable for affordable rental accommodation and; One family household suitable for a shared ownership property.**

2. Parish Context and Housing Market

It is important to bear in mind that the following figures and graphs represent a snapshot in time. The housing market is in a constant state of flux and circumstances can change.

2.1 Population

The following chart profiles the percentage of respondents in each age bracket and compares them for Luccombe and the UK. Luccombe has lower representation in the three younger age brackets (45% of total) compared to the UK (60% of total). There are a significantly larger proportion of respondents that fall into the last three age brackets, 55% in Luccombe, compared to 40% in the UK.

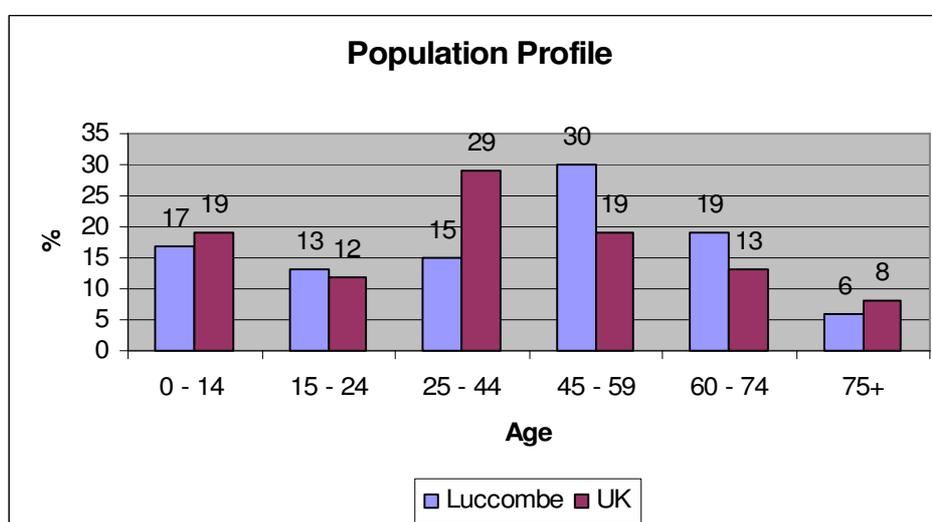


Figure 1 - Population Profile Comparing Luccombe Parish and the UK

Source: Survey Results and Office of National Statistics

2.2 Council Tax Bands

Council Tax bands provide an overall profile of the value of housing in Luccombe. Each household is in one of eight tax bands (A-H) depending on its value. Luccombe has significantly less stock in the lower two bands, A and B (9%) compared to West Somerset's profile (38%).

The profile for Luccombe suggests that there are a limited number of affordable homes, which fall into the lower tax bands, within the parish.

2.3 Tenure

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

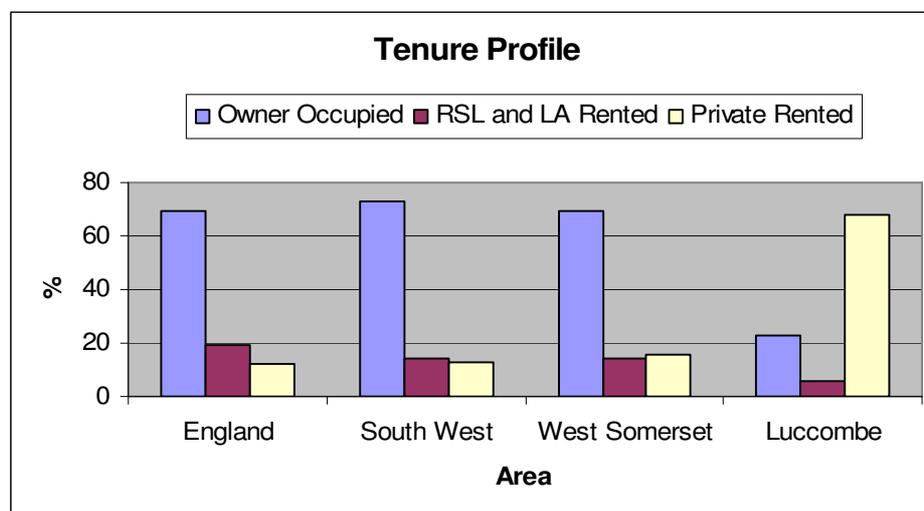


Figure 2 – Tenure Profile for Luccombe Parish

Source: England, the South West & West Somerset: Office of National Statistics
Luccombe: Survey Results

This suggests that:

- The Private Rental sector dominates the tenure provision, which is in contrast to the district, regional and nationwide context. A likely explanation for this would be that the National Trust Holnicote Estate owns many properties in the parish, which it rents out.
- There are a smaller proportion of Registered Social Landlord properties in Luccombe than in the wider markets.
- The Owner Occupied tenure is not dominant in Luccombe Parish as it is in the wider market.

The information above suggests that there is a more limited choice of tenure for those wishing to live in Luccombe parish than in the district, regional or nationwide context. Many homes in the parish are owned by the National Trust, and there is pressure on residents to be able to access either these properties or a more limited Owner Occupied market.

2.31 Open Market Housing

2.311 Owner Occupied

Local Estate Agents, Local Papers and the World Wide Web were consulted for current advertised open market sale prices. The average advertised house price for Luccombe parish was £455,000. The lowest advertised house price in Luccombe Parish, at the time of research was £450,000 for a five bedroom house.

Information from The Land Registry website was used to gain information on 'actual' average house price sales in Luccombe's postcode area of TA24 8. The benefit of the Land Registry records is that it enables a base for comparison of prices against the wider context. The information shown represents the available figures for sales from January to March 2006.



Figure 3 – HM Land Registry Average Sale Prices for Luccombe Parish and Somerset

Figure 3 indicates that the 'Overall' average sale price for a property in Luccombe's postcode area was £267,644. The information acquired reveals that the lowest average sale price in Luccombe's postcode area was £134,075 for a terraced property. Based on the overall average figures at the time of research, Luccombe's house prices are 46% higher than Somerset County as a whole.

Considering average sale prices over a longer period of time indicates that the sale price for a property within Luccombe's postcode area rose from £132,677 in 2001 to £256,278 in 2006, an increase of 93% in five years.

2.312 Private Rented Sector

Over the 4 months during which research was conducted two properties was found to be advertised for rent in Luccombe parish. This may be an indicator of slow turnover of private rented accommodation in the parish, but only represents a snapshot in time, so the situation may be subject to change. Average rent prices for properties in Luccombe (Lucc) parish and rural West Somerset (RWS) district were as follows:

- (RWS) 1 Bedroom Property - average £445.71 per calendar month or £102.86 p.w
- (Lucc) 2 Bedroom Property - average £600 per calendar month or £138.46 p.w
- (Lucc) 3 Bedroom Property - average £1,100 per calendar month or £253.85 p.w

2.32 Registered Social Landlord Housing

There is currently 1 property in Luccombe parish in this tenure, owned by Magna West Somerset.

There is currently 1 household on the West Somerset District Council's Register who would like to live in Luccombe.

2.4 Perception of Greatest Need

Respondents were asked who they think is in the greatest need of a new home in the parish. It was indicated that a significant number of respondents (35%) felt that the main need was housing for families. A space was provided for respondents to add 'Other' suggestions and these are shown in Appendix 2.

2.5 New Homes to Meet Local Needs?

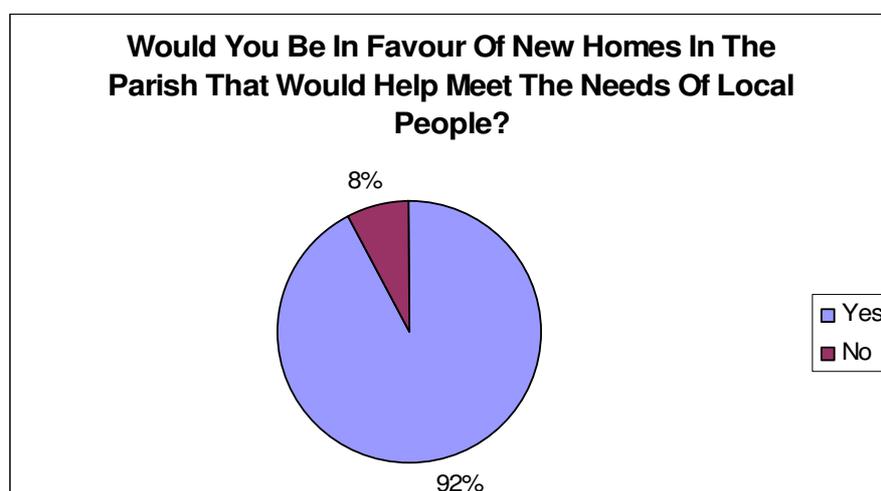


Figure 4 – Indicating Whether Parish Residents are in Favour of New Homes Within the Parish for Local Needs

Local People: Past and present residents of Luccombe parish and those who have a qualifying requirement to live in Luccombe parish.

Respondents were asked if they 'would be in favour of new homes in the parish that would help meet the needs of local people'. A significant proportion of respondents were in favour of a small number of new homes to meet local affordable housing need. This indicates that the majority of respondents acknowledge that there is a need to address the affordable housing situation within the parish. A space was provided for respondents to explain their views regarding new homes in the parish and these can be found in Appendix 2.

3. Households Wishing to Move

Part Two survey forms were received from 9 households, indicating a need to move to another home in the Parish. The household composition of those returning Part 2 is shown below. There are:

- 4 x Single households - representing around 44% of the total
- 2 x Couple households - representing around 22 % of the total
- 3 x Family households - representing around 33 % of the total

4. Assessing Local Affordable Housing Need

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

1 Is There Local Connection?

- Local Connection is assessed in accordance with Exmoor National Park Authority's Housing Policy criteria for occupancy of a local needs affordable dwelling.

2 Is There a Housing Need?

- Housing need is assessed in accordance with West Somerset's Housing Allocation Policy and takes account of household's current housing tenure, size, reason's given for their need to move.

3 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 Private Rented and Owner Occupation market. The size needed has been assessed in accordance with West Somerset District Council's Housing Allocation Policy.

Those households identified as being in local affordable housing need will then be analysed in detail, taking account of their income, their preferred affordable home options and what they can actually afford.

There are a variety of affordable home options available, such as rental (through a Housing Association), shared ownership, which allows you to buy a share of your home and pay rent on the remaining share, low cost/affordable home ownership, or self build schemes.

4.1 Is There a Local Connection?

Exmoor National Park Authority's housing policy is the used as the basis for considering if the nine households that returned a Part Two survey form qualify as having a local connection. Exmoor National Park Authority's Local Occupancy Definition is as follows:

(i) A person (and his or her dependents) 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 or

(ii) is currently homeless or living in otherwise unsatisfactory accommodation

(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; or

(iv) A person (and his or her dependents) 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 an adjoining parish, the essential need arising from proven age or medical reasons who cannot afford to rent or buy in the locality; or

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

Applying this definition to Part Two respondents has indicated that there are **2 Couple households, or 22.2% of Part Two respondents that do not meet the local connection criteria** and therefore cannot be considered further.

4.2 Is There a Housing Need?

The 7 remaining households (77.8%) will be looked at in relation to current housing and their motives to move.

The following households are considered to be in housing need and will be assessed further;

There are 2 x Single households either currently renting from a private landlord in the parish, or living in the parish with their parents/relatives. Current accommodation is too large and expensive. They would like more security and accommodation on one level and wish to have their first independent home that is near family support and their job.

There are 2 x Family Households who are currently renting accommodation from a private landlord in the parish. In one case the present home is too small, expensive and in poor condition. Both households would like the opportunity to access some form of home ownership.

The following households are not considered to be in housing need and cannot be assessed further;

2 x Single households are renting accommodation in the parish. One household is in poor health and have a lack of transport, so may need to move further afield (i.e. Porlock or Minehead) to gain easier access to public transport and other services. The other household are finding their present home is too expensive, although they are not in an urgent need to move.

1 x Family household is living in the parish in tied accommodation. They would like their first independent home that would provide more security. They are not in an urgent need to move.

Consequently there are four households (2 x Single and 2 x Family) who meet the local connection criteria and whose circumstances and motives for moving indicate that they are in housing need.

4.3 Are Households in Need of Affordable Housing?

This section will assess whether the four households that meet the local connection criteria and are in housing need are able to afford to resolve their housing need in the open market private rental sector or owner occupied market, by taking into account what they can afford to rent or buy.

4.31 Affordable Rent Assessment

One family household did not provide all income information, although their circumstances and motives for moving indicated that they are highly likely to need for local affordable housing. For the purposes of the report it is assumed that their income is low and they have sufficient finances to rent at an affordable level, but not enter into a form of affordable home ownership.

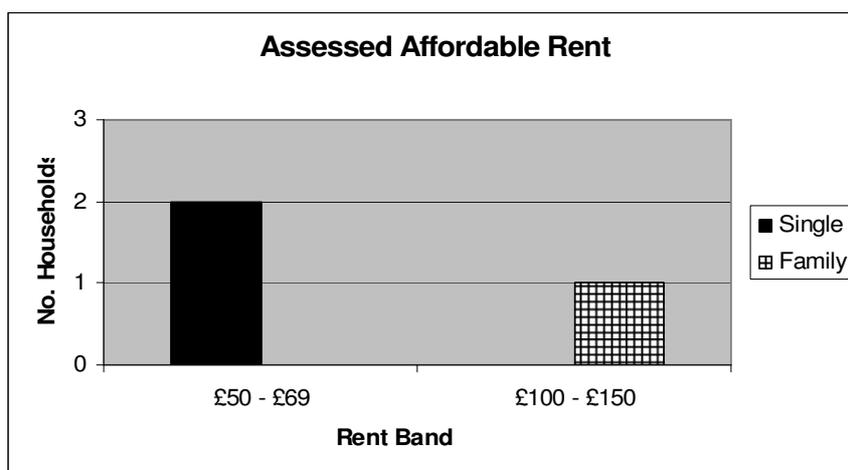


Figure 5 – Assessed Affordable Rent

Figure 5 (above) shows 'assessed' affordable rent bands, calculated based on the financial information provided and allowing 25% of gross household income* toward the rent (*for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross). To set the context regarding the Private Rented Sector, (PRS) it has previously been shown (at Section 2) that;

- Average 1 bedroom rent for 'rural' West Somerset is £102.56 per week and £138.46 per week for a two bed property. These sized properties are affordable for one family household, but are likely to be unsuitable in terms of size.
- The average three bedroom rent in Luccombe parish is £253.85 per week. This is suggested to be beyond the financial capabilities of all four households.

The most accessible rent band of £50 - £69 per week could be afforded by two single households, but at this level they would be unable to afford to access any size of private rental accommodation within the parish or wider district area. The one family household that can afford £100 - £150 a week, based on the average rural West Somerset and Luccombe rent levels could resolve their housing needs within the private rented sector. However they may find their choice limited significantly to smaller properties and it is likely that they would need to go out of the parish to find rental accommodation due to low turnover of rental properties within the parish.

Consequently, out of the four households considered, there are three households that would not be able to resolve their needs within the open market private rental sector.

4.32 Affordable House Price Assessment

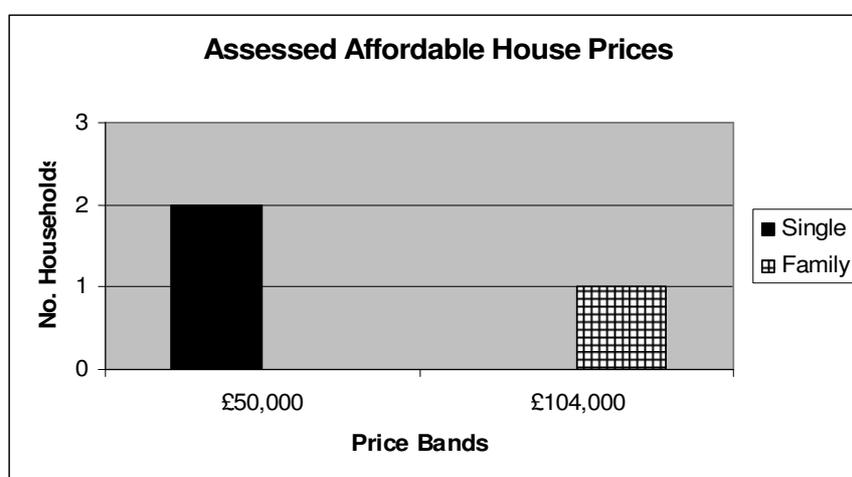


Figure 6 – Assessed Affordable House Prices

Figure 6 shows the 'assessed' affordable house prices. The mortgages are calculated by allowing 3 times the gross annual household* incomes (*total income of those persons responsible for the mortgages payments). The most accessible house price £50,000. The lowest advertised house price within the postcode area containing Luccombe parish was £450,000. The lowest average sale price in was £134,075 for a terraced property. It is very unlikely any of the four households considered in this section could afford to purchase a property within the parish at these price levels. However the family household are likely to have sufficient finances to be able to afford a shared ownership property.

4.33 Conclusion

It is extremely unlikely that the households assessed would be able to resolve their housing needs by purchasing property on the open market. Furthermore these households would also be unable to resolve their housing needs within the open market private rental sector.

There are four households considered to be in local affordable housing need and these will be discussed in the final analysis.

5. Final Analysis

5.1 Household Composition

Of the 9 Part Two respondents considered this section provides a final analysis for all 4 households assessed as being in local affordable housing need. Their household composition is as follows:

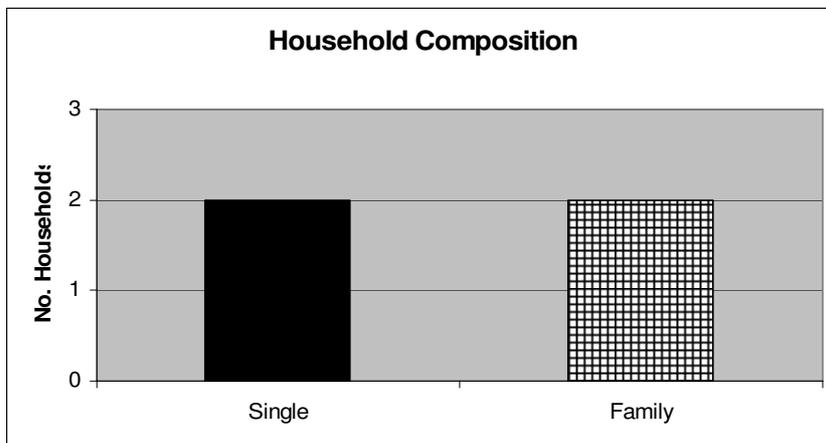


Figure 7 – Composition of Households in Local Affordable Housing Need

5.2 Main Reason for Needing to Move

The main reason for needing to move stated by those households assessed as being in local affordable housing need, is that they are currently renting and would like the opportunity to buy.

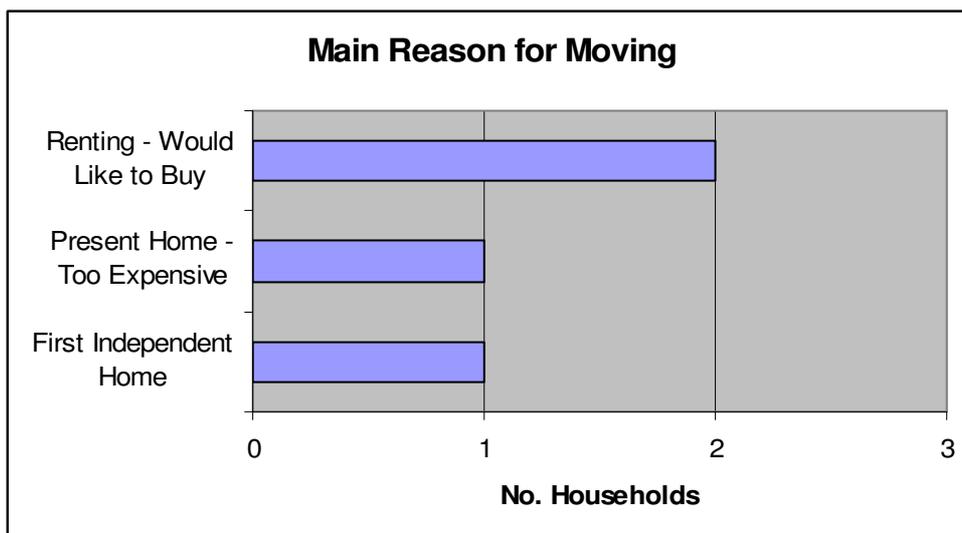


Figure 8 – Indicating the Main Reasons for Needing to Move

5.3 Income

Income data is shown below. **The median annual gross household income for those households in local affordable housing need is £12,800.**

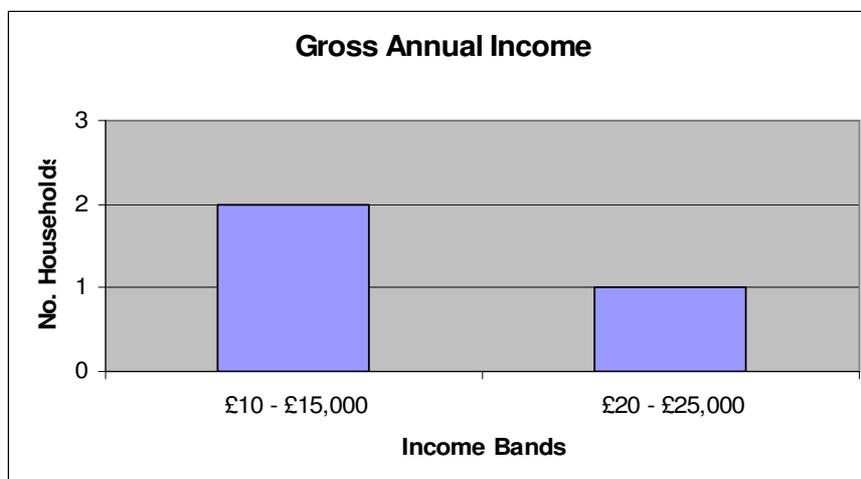


Figure 9 – Gross Annual Income of Households in Local Affordable Housing Need

Comparing this figure to the lowest 10% quartile income within Somerset and nationally, (figures were not available for West Somerset district), indicates that the median income of £12,800 is substantially lower than the lowest gross annual household income at the county (£24,960) and national level (£25,828).

The average sale price for a property within Luccombe's postcode area increased by 93% between 2001 and 2006. In comparison the lowest gross annual household income in Somerset rose from £20,436 in 2001 to £24,960 in 2006, an increase of just 22%. There is significant disparity between average house prices and local incomes. It is unlikely that local incomes can rise at an equivalent rate to match the rate of house price inflation that the UK is currently experiencing. This situation is exacerbated in high demand areas like Exmoor.

(Source: National Statistics - ASHE 2001, 2006, www.upmystreet.com – Land Registry House Price figures 2001 -2006, & Survey results)

Example calculation for a mortgage

Typically a household can obtain a mortgage of 3 times their annual income and are likely to require a deposit of 5% of the total asking price for the property. The lowest average house sale price for Luccombe's postcode area is £134,075.

A household would therefore need a deposit of £6,703 and require an annual income of at least £42,457, to be able to purchase a home at the lowest average sale price for Luccombe's postcode area.

Significant disparity between increasing average house prices and local incomes means it would be impossible for a household to purchase an open market property, even at the lowest sale price, without a significant deposit, equity in an existing property, or a sizeable income.

5.4 Affordability

Please see Figures 5 and 6 for affordable rent levels and house prices for those households assessed as being in local affordable housing need.

5.41 Affordable Rent Levels

Two single households out of the four assessed as being in local affordable housing need could afford the lower price band of £50 - £69 per week. This would make it very difficult for them to be able to afford any kind of rental property within the private sector. The one family household in local affordable housing need is able to afford up to a maximum of £150 per week rent. At this level it may be possible to afford a property within the private rented sector. The standard of accommodation can vary and short hold tenancies, which can be common in the private rental sector, do not provide much security. The family household that can afford this price bracket may find that what is affordable is unsuitable for their needs particularly in terms of size.

Affordable Rental Options

Housing Associations that operate within West Somerset can provide rental accommodation at an accessible level of rent from around £50 for a one bedroom property, to around £80 for a four bedroom property. The two single households that can afford the lower rent band of £50 - £69 per week, unable to resolve their housing needs within the private sector, could therefore afford to rent a one or two bedroom property that would be of an guaranteed standard and let on an assured tenancy. The household that can afford the higher level of rent could also afford to rent a property for their family that is likely to be more suitable in terms of size, quality and length of tenancy.

5.42 Affordable House Prices

The most accessible affordable house price is £50,000, which can be afforded by two (single) households out of the three households assessed. In the current market this is considered to be far short of the minimum amount required to be able to afford an open market property within Luccombe parish's postcode area, where the lowest average sale price is £134,075. However the one family household who could afford a house price of £104,000 may have sufficient finances to be able to afford a shared ownership property.

Affordable Ownership Options

Shared Ownership can be suitable for those intermediate earning households with a regular income, at a sufficient level, who cannot afford to purchase a property outright. It allows you to buy a share of your own home by taking out a mortgage, and pay rent on the remaining share which is normally owned by a Housing Association.

Affordable Home Ownership could allow you to own the property outright, with a mortgage. These schemes can involve a Housing Association, who may retain some equity in the property, which ensures that future sales are provided for local people and can reduce the overall mortgage paid. Most schemes of this nature are restricted to local people on initial and future sales, which can assist in reducing the value of the property and keeping it within an affordable level.

5.5 Household Size, Tenure and Type

The household size against tenure preference is shown below. It should be noted that households were able to indicate more than one size or tenure preference. There is a slight preference for smaller (one and two bedroom) Housing Association and private rental properties. Most households in local affordable housing need aspire to have a house.

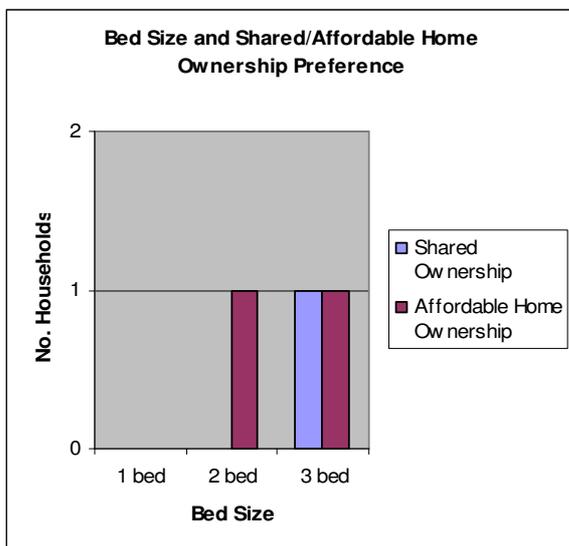


Figure 10 – Bed Size and Shared/Affordable Home Ownership Preference

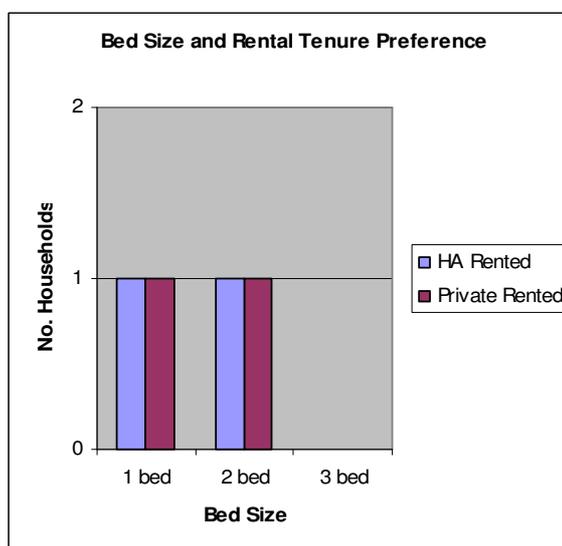


Figure 11 – Bed Size and Rental Tenure Preference

When making the final recommendations, preferences are taken into consideration, in addition to allocations policy from the district councils.

5.6 Timescale for Moving

The time scales for moving are all within 5 years. Figure 12 (below) suggests that there are no households that have an immediate and urgent need to move. The majority of households consider they need to move within one to five years.

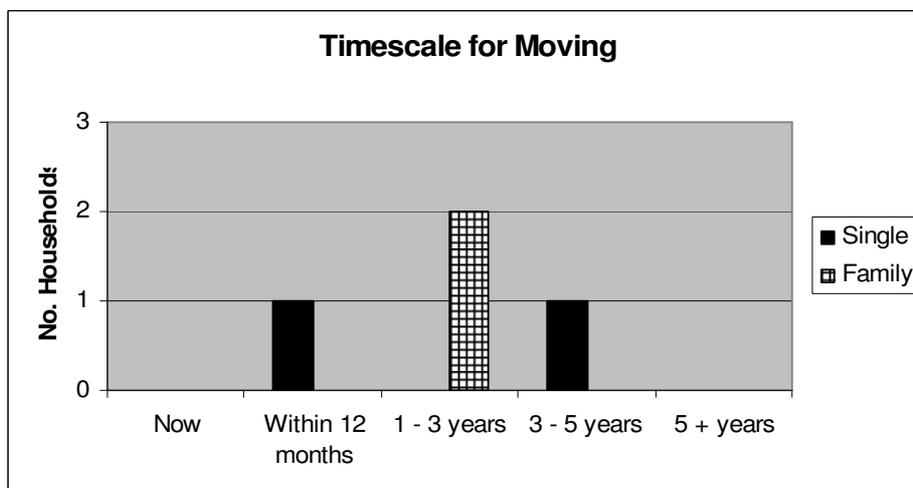


Figure 12 – Timescale for Moving

6. Recommendation

The purpose of the survey is to assess the number of people in Luccombe parish who qualify at the present time for affordable housing and from that to give a well researched indication of the affordable housing needs of the parish and community over the next few years. Of course, over time, the circumstances of those in housing need who completed the survey and who the report findings were based on may change, while other people may come forward. The reports, therefore, will recommend the number of houses that may be needed but they may not ultimately be lived in by those who originally responded to the survey. It must be remembered that this Housing Needs Survey represents a snapshot in time. Personal circumstances are constantly evolving and any future development should take account of this.

A total of 31 survey forms were returned. 9 households considered that they were in affordable housing need and completed Part Two of the survey form. **From the assessment of the survey forms it is evident that four households are in local affordable housing need.** They comply with the Local Connection Criteria for Exmoor National Park Authority and satisfy the criteria for being in affordable housing need.

When considering the size and 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 a housing association when allocating such properties.

Assessment of survey forms suggests that there are households in need of both rental and Shared Ownership properties. The breakdown is as follows:

- 1 x 1 bed rental
- 1 x 1/2 bed rental
- 1 x 3 bed rental
- 1 x 3 bed shared ownership

Although there are 4 qualifying households at the moment, it is not generally considered advisable 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.

During consultation on the Local Plan, local people indicated that Luccombe was one of the villages in the National Park in which *new build* local needs housing development should not be built during the lifetime of the Adopted Local Plan (see paragraph 4.45, page 76, and the settlement section for Luccombe, on page 170 of the Exmoor National Park Adopted Local Plan). This need could be met by conversion of an existing building or a renovation of a property. It is important to remember that anyone in housing need in this parish may be eligible for affordable housing, should it become available, in the adjacent parishes. The information contained within this report may also be used in conjunction with another survey done on a neighbouring parish to bring together an affordable housing scheme in the future.

Some concern was expressed by respondents to the survey, over the condition of private rental accommodation within the parish, particularly that owned by the

National Trust. Rather than a need for new housing, this suggests that there may be a need for an improvement in the condition of current housing within the parish. If this is still an issue, one way forward could be a meeting between the parish council and Holnicote Tenants Association together with representatives of a Housing Association and the National Trust to discuss whether or not there could be benefits from the involvement of a Housing Association which could bring capital input to address the current standards of accommodation.

Households that consider that they are in local affordable housing need should ensure that their needs are visible to all the relevant organisations, by making sure that they are on West Somerset District Council's Housing Register and contacting local Housing Associations to gain further information on affordable properties within the West Somerset area. For contact details please see Appendix 4.

7. Appendix 1

Please return by: 17th March 2006



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

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PART ONE - LUCCOMBE 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 Luccombe 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 Susan Ayre, Rural Housing Project Assistant (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):

- a home owner?
- lodging with another household?
- renting from a private landlord?
(I.e. National Trust)
- in housing tied to your job
- renting from a housing association?
- living with parents or relatives?
- a shared owner (part buy/part rent)?
- 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 Luccombe parish and those who have a qualifying requirement to live in Luccombe parish

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

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

4 Please briefly explain you 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 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: 17th March 2006



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

Exmoor House, Dulverton, Somerset, TA22 9HL Telephone: 01398 322245 Fax: 01398 323150
E-mail: sjayre@exmoor-nationalpark.gov.uk

PART TWO - LUCCOMBE PARISH HOUSING NEEDS SURVEY

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

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 Luccombe parish
- Have lived continuously and permanently for a period of 10 years in the adjoining parishes of Selworthy and Minehead without, Wootton Courtenay, Cutcombe, Exford, Exmoor or Porlock
- Have lived permanently for a period of 10 years or more, within the last 20 years, in Luccombe parish
- Have you lived permanently for a period of 10 years or more, within the last 20 years, in the adjoining parishes of Selworthy and Minehead without, Wootton Courtenay, Cutcombe, Exford, Exmoor or Porlock?
- Have an essential need* to live close to another person in Luccombe and that person has a minimum of 10 years residence in Luccombe 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 Selworthy and Minehead without, Wootton Courtenay, Cutcombe, Exford, Exmoor, or Porlock and that person has a minimum of 10 years residence in those adjoining parishes?
- Need to live in Luccombe 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 Selworthy and Minehead without, Wootton Courtenay, Cutcombe, Exford, Exmoor or Porlock 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?
i.e. National Trust | <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"/>				
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"/> 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:

<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, 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 :

Please tick this box if you are happy to allow elected district council representatives or ENPA councillors to follow up and inform you of any progress regarding the Rural Housing Project in your community.

Thank you for taking the time to complete this form

If you have any questions you can contact Susan Ayre, 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.



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

February 2006

Dear Parishioner,

Rural Housing Project & Luccombe Parish

The Rural Housing Project's aim is to increase the provision of affordable housing for local needs, where it is needed, in rural communities across the project area of Exmoor, North Devon and West Somerset. I am the Rural Housing Enabler for the project area and one of my roles is to work with Parish Councils and local communities to assist them to carry out a Housing Needs Survey in order to identify whether there is a need for affordable housing for local people in the parish. If a need is identified, I can work as an 'honest broker' between all parties, to take the project forward step by step, to hopefully provide affordable housing for local people.

The Parish Council have decided to work with me to complete a Housing Needs Survey of Luccombe Parish. The survey is enclosed and you will see that there are two parts. **It would be helpful if you would complete Part One**, it is only a short questionnaire, it can be submitted anonymously and it will help provide an overall profile of households in the parish. A prepaid envelope is enclosed for your use.

You will only need to complete Part Two if you are likely to need to move to another home in this parish now or in the next five years and you feel you will need help to obtain an affordable home. A prepaid envelope is enclosed for your use. If you are returning Part Two, you will be asked to provide your name, address and contact details. The survey does ask for detailed, confidential and sensitive information. I will need this information to assess whether you are in need of affordable housing and to consider you further. Please be assured that your individual survey forms will not be available to the Parish Council. I shall prepare a report based on the results of the information provided but the report will only provide general numbers, trends, percentages, comments and housing needs. **The report will not include any name or addresses and will avoid any unnecessary information that could identify a particular respondent.** A public meeting may be held to discuss the report. 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. Please be assured that your personal details will not be held on a computer by this project but your details may be passed onto an agency involved in facilitating the provision of affordable housing for the community.

Please return your completed form(s) by 17th March 2006.

Additional forms are available for anyone who has a need to live in the parish. If you would like to discuss the survey or want any assistance in completing the survey form, please feel free to call me.

Yours sincerely,

Jo Cox (Rural Housing Enabler)

January 2006

Dear Parishioner,

Exmoor, North Devon and West Somerset Rural Housing Project

We need your help to assess whether there is a need for affordable housing in the parish, and a survey is believed to be the best way to do this.

Enclosed are notes on the project and the survey forms Part One and Part Two. If you are suitably housed and will not need a change of housing in the next five years please complete and return Part One in the enclosed prepaid envelope.

If you are likely to need to move to another home in Luccombe Parish now or in the next five years and you feel you will need help to obtain an affordable home you will need to complete the longer form, Part Two. If you know of a Luccombe person **or** a person from any of the adjoining parishes of Selworthy and Minehead without, Wooton Courtenay, Cutcombe, Exford, Exmoor or Porlock who needs to live in this Parish and may need help to obtain an affordable home they will need to complete their own survey forms. Additional forms can be obtained from Susan Ayre, contact details are on the enclosed letter and survey forms.

It would help if you could return the form(s) as soon as possible.

When the survey and report are complete a public meeting may be held to discuss the results. Any information regarding individuals will not be publicly identified or available at any stage of the survey or the report.

On behalf of the Parish Council, thank you for your participation.

Yours sincerely

Chairman of the Parish Council

Appendix 2 - Survey Comments

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' and had the opportunity to briefly explain their views regarding new homes in the parish. These are the comments of the survey respondents and do not in any way represent the views of the Rural Housing Project.

Need to address the need for housing but without destroying present character of the village
Opportunity to stay local, and near families
If they are of an equal standard to 'Staddons' no problem at all in new homes being built
There is nothing available for young single to rent or older single people to allow to stay
I feel new houses would be important for families to keep the village alive, as the village seems like a retirement village as no young people can afford to buy around here and I have had to move from here several times but managed to come back. Family is important to me, I grew up here and now have my own family and I want them near their grandparents and extended family.
We need new housing as National Trust rent too high. New affordable homes for local people.
New affordable homes are needed or our community will die.
Families with children are the future for village life.
Needed to ensure that a young generation maintained in the area.
Affordable new homes are required for local young people to keep the parish a viable entity. 5 homes every 5 – 10 years would be ideal.
As long as new homes are in keeping with existing homes I think they would encourage more families
If it is a chance for young couples to buy a house then it would be good
I appreciate architecture in many shapes and forms. I like to look at new housing and design to see how the architect's efforts in placing new housing in a rural/National Trust area 'works'. So far all new housing stands out like an 'eye sore' to someone who likes aesthetically pleasing structures. All the relatively new homes in Luccombe and the surrounding villages are an embarrassment to the architect behind them and I feel we do not need to add to this.
To keep all the amenities going, schools, halls, buses shops, churches
The village must expand to allow existing organisations to survive. E.g. village hall, church etc.
Would be in favour of new homes in the parish that would help meet the needs of local people if there was a proven need, and providing they were sympathetically designed and situated. As most properties in the parish are rented (National Trust) any new homes should be owner occupied shared ownership, (shared equity, affordable home ownership)
Homes for elderly , can only be viable if local transport is improved
I would like to see affordable homes for young people and young families.
There is plenty of affordable rented accommodation in the parish and nearby area.
I would be pleased to see affordable homes in the parish
There is nowhere to build a house in Luccombe

Appendix 3 – Supplementary data

Population Figures

	1991	2001	% Change
Luccombe	170	200	Up 17.6%
West Somerset	31,875	35,075	Up 10%
South West	4,688,234	4,928,434	Up 5.1%
UK	57,353,894	57,789,194	Up 2.5%

Source: Office of National Statistics 2001 Census
[www.statistics.gov.uk/census2001/census 2001.asp](http://www.statistics.gov.uk/census2001/census%2001.asp)
 Luccombe - Somerset County Council

County and Regional Average House Price Figures (January to March 2006)

Area	Detached	Semi Detached	Terraced	Flat/Maisonette	Overall
Somerset	£277,474	£171,782	£148,976	£115,113	£183,397
South West	£297,529	£182,342	£161,856	£147,836	£199,165

Source: Land Registry Website – www.landreg.gov.uk/propertyinfo/

England and Wales Average House Price Figures (January to March 2006)

Area	Detached	Semi Detached	Terraced	Flat/Maisonette	Overall
England and Wales	£288,791	£169,196	£141,728	£169,604	£183,486

Source: Land Registry Website – www.landreg.gov.uk/propertyinfo/

Appendix 4 - Useful Contact Details/ Websites

- **West Somerset District Council** – Holds the district wide housing register for West Somerset and can provide housing advice.

Housing Department - 37 Blenheim Road, Minehead, Somerset, TA24 5PS

Telephone: 01643 703704 E-mail: customerservices@westsomerset.gov.uk

Website: www.westsomersetonline.gov.uk – Housing link on homepage

- **Exmoor National Park Authority**

Telephone: 01398 323665 E-mail: info@exmoor-nationalpark.gov.uk

Website: <http://www.exmoor-nationalpark.gov.uk>

For more information on Exmoor National Park Authority's housing policies – The Exmoor National Park Local Plan (2001 – 2011) is available to view at libraries within Exmoor (E.g. Dulverton, Porlock and Lynton) and also around the Greater Exmoor area (e.g. Minehead, Barnstaple, South Molton, and Tiverton).

It is also available to view on the Park Authority website;

http://www.exmoor-nationalpark.gov.uk/index/living_in/planning/local_plan.htm

- Housing Association contact details are available from the **Rural Housing Project – Exmoor, North Devon and West Somerset.**

Tel: 01398 322245 E-mail: sjayre@exmoor-nationalpark.gov.uk

- **Commission for Rural Communities** – An independent body which acts as a rural advocate, they aim to provide well informed, independent advice to government and ensure that policies reflect the real needs of people living and working in rural England, with particular focus on tackling disadvantage.

Website: www.ruralcommunities.gov.uk

- **The Housing Corporation** – www.housingcorp.gov.uk

The National Government Agency that funds new affordable housing and regulates housing associations. Their website contains information on becoming a housing association tenant, holds a public register of housing associations in your area and provides information on finding an affordable home through the government's HomeBuy scheme.

- **Defra Affordable Rural Housing** - <http://www.defra.gov.uk/rural/arh/index.htm>

- **Government Office South West (GOSW)** - Housing page

Website: www.gosw.gov.uk/gosw/peoplesc/housing/?a=42496

- **Joseph Rowntree Foundation** – A social policy research and development charity. One of its remits is to understand the causes of, and solutions to, deprivation related to '**place**', focusing on **housing and neighbourhoods**.

Website: www.jrf.org.uk

- **Office of National Statistics** - Online Census data.

Website: www.statistics.gov.uk