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CARHAMPTON

Parish Housing Needs Survey Report

MAY 2005

CARHAMPTON HOUSING NEEDS SURVEY

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CARHAMPTON HOUSING NEEDS SURVEY REPORT MAY 2005

1 SUMMARY AND KEY FINDINGS

1.1 **AIM**

To investigate the local affordable housing need for Carhampton parish.

1.2 SURVEY DISTRIBUTION AND RESPONSE

The Rural Housing Enabler, in agreement with the Parish Council, prepared a two-part survey for distribution. The survey forms were posted on 31st July 2003 to 476 households in the Carhampton Parish (including Blue Anchor), in accordance with the District's Council Tax records. Households were allowed one month for completion of their survey forms, to be returned by prepaid post to the Rural Housing Enabler by 31st August 2003. Additional Part Two survey forms were made available for anyone likely to have a local affordable housing need in the next five years.

A total of 476 survey forms were issued and a total of 183 replies were received, a response rate of 38% to the survey.

Part One surveys were returned by 178 households, of those 10 arrived with Part Two forms enclosed. There was 5 Part Two forms received without a Part One form. Therefore a total of 15 Part Two forms were received from households indicating a need for affordable housing, equal to 3% 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.

The Survey Forms are shown in Appendix 1.

1.3 KEY FINDINGS

There was a 38% response rate to the survey, a medium response rate compared to other projects surveys, averaging at 41% response rate. Only 3% (15 households) returned Part Two of the survey form indicating a housing need, lower than the 6% average across the project area to date.

The key points regarding the housing market and context in Carhampton parish is as follows:

- **Council Tax records** reveal that Carhampton has just over a quarter of its housing stock in the lowest value band (27%). But there is only 17% of stock in the second lowest (£69,399 £90,141) compared to West Somerset's profile of 22%. **There results indicate that there may well be some affordable housing stock in the parish; however, this is dependant on local household incomes.**
- Land Registry records, the 'average sale price' of £145,785. From research into the current advertised open market, at the time of research the lowest advertised sale price in the Carhampton area is £179,000 for a three bedroomed property. The average advertised house price was £244,345. This is an indicator of a lack of affordable property in the parish.
- There is a lack of choice of tenure for those wishing to live in Carhampton parish. The Owner Occupied sector dominates the tenure provision accounting for 77% of the market. The Private Rented Sector (PRS) is limited, accounting for only

9% of the tenure. **Overall, choice of housing is limited in Carhampton**. The tenure option is dominated by Owner Occupation; otherwise property is largely limited to those who have a need for rented Social Landlord stock. For those who do not fall into either of those categories there is a limited Private Rented Sector.

- Carhampton's population has increased at eight times the rate of the UK percentage growth rate, over the last ten years.

There are 9 households assessed as 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, 3 x Couples, 1 Elderly Single, and 3 x Family households.
- The average household income is £11,570.00 gross, per annum, requiring 20 times a household income to access the average house sale prices given above.
- **The need is mainly for one Bedroom properties,** the preferences range from One to Four Bedroom property.
- 8 households prefer a rented option, 1 Family + 2 Children household prefer an Ownership option.
- Most households prefer to have a House.
- The average assessed affordable mortgage is between £40,000 £50,000.
- The average assessed affordable rent is £50 -£69 per week.

It is recommended that the following provision be considered:

Affordable Rented provision

1 x 1 Bedroom flat/bungalow for elderly needs
1 x 1 bedroom property (flat or house)
2 x 2 bedroom House

1x 3 bedroom property (House or bungalow)
1 x 4 bedroom House

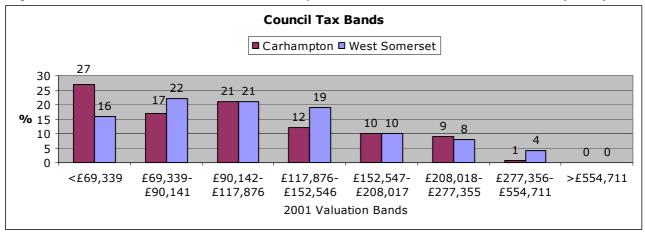
Affordable Ownership provision

2x 1 bedroom property (house or bungalow)

1x 2 bedroom property (house or bungalow)

2.1 COUNCIL TAX BANDS

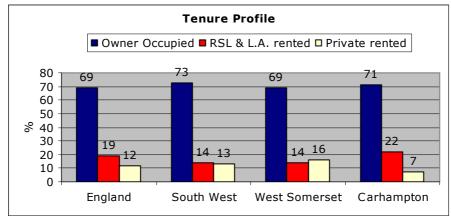
Council Tax bands provide an overall profile of the value of housing in Carhampton. The following chart profiles this against West Somerset as a whole. The bandings were set in 1991 and have therefore been modified, by the average house price inflation for the South West from 1991 to 2001, to provide a reasonable up to date reflection of current values. The chart reveals that Carhampton has just over a quarter of its housing stock in the lowest value band (27%). But there is only 17% of stock in the second lowest band (£69,399 - £90,141) compared to West Somerset's profile of 22%. These results indicate that there may well be some affordable housing stock in the parish; however, this is dependant on local household income levels which will be analysed later. Over half of the stock is spread across the mid value bands (52%)



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 Carhampton 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)

Carhampton: Survey Results & Research

This reveals that:

- The Owner Occupied sector dominates the tenure provision, as with the wider context, but exaggerated in Carhampton, accounting for 71% of the market.

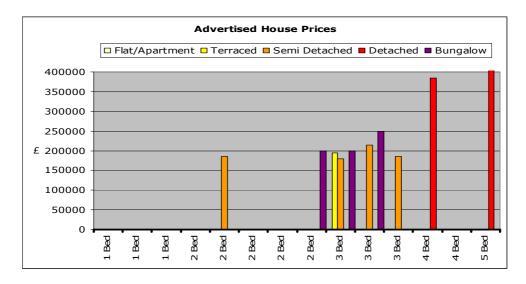
- There are proportionally more properties in Carhampton in the Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision than the wider market.
- The Private Rented Sector (PRS) is proportionally lower in Carhampton than the wider market, accounting for only 7% of the market.

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

2.21 PRIVATE SECTOR HOUSING MARKET

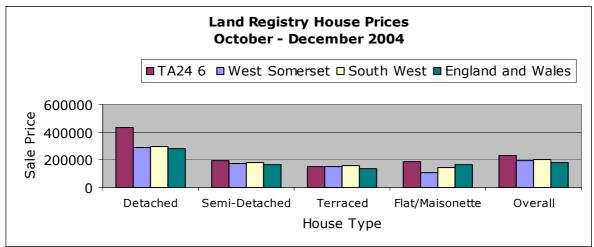
2.211 OWNER OCCUPIED

Local Estate Agents, Local Papers and the World Wide Web were consulted for current advertised open market sale prices. The chart below shows the **lowest** <u>advertised</u> House Price in Carhampton Parish, at the time of research was £179,000 for a three bedroom property. The average <u>advertised</u> House Price for Carhampton parish is £244,345.



Information from The Land Registry site was used to gain further information on 'actual' average house price sales in Carhampton's postcode area of TA26 6. 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 for October to December 2004.

The chart reveals that the 'Overall' average actual house price sale price was £226,360 for Carhampton's postcode area. The information acquired reveals that the lowest average sale price in Carhampton's postcode areas was £145,785 for a terraced property. Based on the overall average figures, Carhampton's house prices are 14% higher than the South West and 24% higher than in England & Wales.



2.212 PRIVATE RENTED SECTOR (PRS)

Over the last 4 months research there were only 2 properties advertised for rent in Carhampton parish. This is an indicator of the lack of private rented accommodation. At the time of research the advertised properties for rent in the West Somerset area were as follows:

Carhampton average rent prices:

2 Bedroom Property - average £575.00 per calendar month or £143.75 per week

4 Bedroom Property - average £650.00 per calendar month or £162.50 per week Rural West Somerset average rent prices:

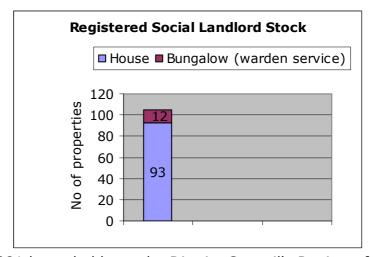
1 Bedroom Property - average £383.75 per calendar month or £88.56 per week

2 Bedroom Property - average £537.50 per calendar month or £124.04 per week

3 Bedroom Property - average £601.66 per calendar month or £138.85 per week

2.22 REGISTERED SOCIAL LANDLORD HOUSING

There are currently 118 properties in Carhampton in this tenure, owned by Magna West Somerset, Knightstone and Redland. The current stock is shown below revealing that **the current rented stock caters for family and elderly needs.**



There are currently 381 households on the District Council's Register for Carhampton, 24 of those are registered for warden service accommodation. There are 16 households currently living in Carhampton on the District Council's housing register.

2.3 POPULATION

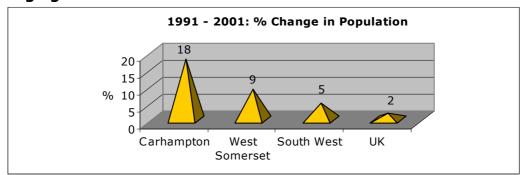
Overall, the population figures are increasing as shown below:

	<u> 1991</u>	<u>2001</u>	<u>% Increase</u>
Carhampton	980	1160	18
West Somerset	32100	35100	9
South West	4717000	4934200	5
UK	57469000	58836700	2

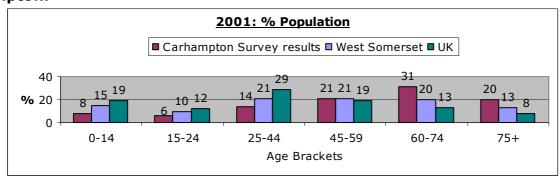
Source: UK & South West: Office of National Statistics

Carhampton & West Somerset: Somerset County Council

The following chart shows the above percentage increase in populations size over the last ten years. It is evident that Carhampton's population is growing at a faster rate than the wider context. Carhampton's population has increased eight times the rate of the UK percentage growth rate.



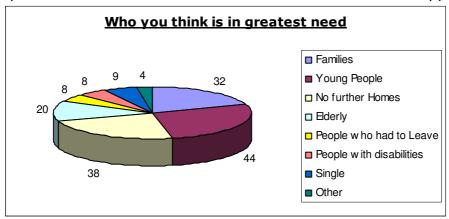
The following chart profiles the percentage of population in each age bracket and compares them for Carhampton, West Somerset and the UK. Carhampton has the lowest representation in the three lowest age brackets (28%) compared to West Somerset (46%) and the UK (60%). This indicates fewer children and fewer emerging households in the parish compared to other areas. There is a greater proportion on the last three age brackets, 72% in Carhampton (more than two thirds) compared to 52% in West Somerset (just over half) and only 40% in the UK. **This indicates an ageing population in Carhampton.**



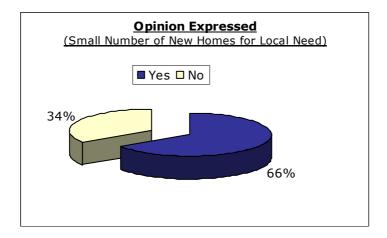
Source: Survey Results, Somerset County Council and Office of National Statistics

2.4 HOUSING REQUIRED: RESIDENTS' PERCEPTION

Respondents were asked who they think is in the greatest need of a new home in the parish. The chart below shows that majority felt that the main need was for Young People and then Families. Also 38% of respondents felt that no further homes are needed. An opportunity was provided for 'Other' comments and these are shown in Appendix 2.



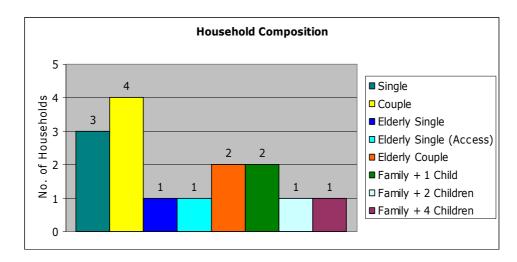
Respondents were asked if they 'would be in favour of a small number of new homes in the parish to help meet the needs of local people'. 66% of respondents were in favour of a small number of new homes to meet local affordable housing need. The comments received are shown at Appendix 3.



3 HOUSEHOLDS WISHING TO MOVE

Part Two survey forms were received from 15 households, indicating a need to move to another home in the Parish. Where surveys forms were incomplete, contact was made, in an attempt to fully inform this report. The household composition of those returning Part 2 is shown below. There are:

- 3 Single households representing 20% of the total
- 5 Couple households representing 33% of the total
- 3 Elderly households representing 20% of the total
- 4 Family households representing 27% 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.

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. Account has been given, where necessary, that a more generous house size may be considered and allowed.

2 Is there Local Connection and Housing Need?

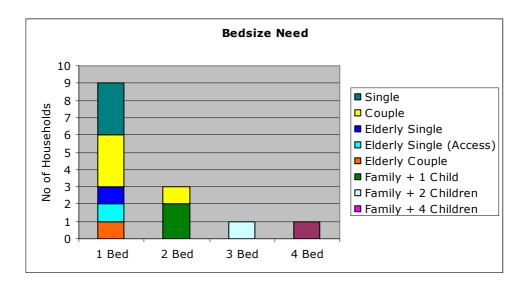
- Local Connection is assessed in accordance with West Somerset District Council's planning policy.
- Housing need is assessed in accordance with the aforementioned and takes account of household's current housing tenure, size, reasons given for their need to move. Assessed by consideration of whether they are in 'local need' to the parish or adjoining parish in accordance with.

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

4.1 ARE HOUSEHOLDS IN NEED OF 'AFFORDABLE HOUSING'?

The report will assess whether all households are able to afford to resolve their own housing needs 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 households by bedsize need categories.

The Elderly couple household have withdrawn their application at this stage as they are no longer in housing need



4.11 One Bedroom Need

There are 9 households shown above in the 1 Bed Need category. The Elderly Couple household and the Elderly Single household did not provide adequate financial information to allow assessment of their affordability and therefore neither household can be considered further in this report.

One of the Single Households cannot be considered further because their survey form was incomplete beyond this stage. As they were below state school leaving age and they envisage having a future need (in 3 to 5 years).

The left chart, over page, shows the 'assessed' affordable rent bands, caculated 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). The right chart shows the 'assessed' affordable mortgages. The mortgages are calculated by allowing 3 times the gross annual household* incomes (*total income of those persons responsible for the mortgages payments).

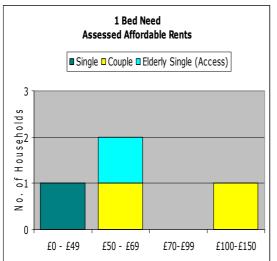
To set the context regarding the Private Rented Sector (PRS) and Owner Occupied market in Carhampton. It has previously been shown (at Section 2) that the average 1 bedroom rent for 'rural' West Somerset is £88.56 per week. There was no PRS 1 bed roomed properties in Carhampton at the time of research and the only 2 bedroom rented property in Carhampton at the time of research was £143.75 per week. The lowest advertised house price for Carhampton was £179,000.

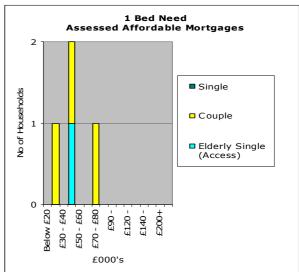
The **2 x Single households** are able to afford a maximum weekly rent of £69 and a maximum mortgage of £60,000. It has been shown above (at Section 2) that, the lowest

rent was £143.75 and the lowest house price was £179,000. This household is not able to afford to resolve their housing needs in the private market and **will be considered further.**

The **3 x Couple households** – two households could afford a maximum weekly rent of £69 and a maximum mortgage of £50,000. One couple household can afford a maximum weekly rent of £150, but the as you can see from section 2 there is not any of rented properties of the one bedroom type so looking at the two bed-roomed property available that would be £143.75 per week, The maximum mortgage of £80,000 so this household is not able to afford to resolve their housing needs in the private market **and will be considered further.**

The **1 Elderly Singe household** (with access requirements) are able to afford a minimum weekly rent of £69 and a maximum mortgage of £50,000. This household is not able to afford to resolve their housing needs in the private market **and will be considered further.**





4.12 Two Bedroom Need

The bedsize need chart shows there are 3 households, in 2 bed need. However, one of the **Family + 1 Child households** and the **Couple household** did not provide any financial information and therefore their affordability could not be assessed and they **will not be considered further.**

The **Family + 1 Child household**, shown in the chart below, are able to afford a weekly rent of £50-69 and a maximum mortgage of £30,000. **This household is considered to be in need of affordable housing and will be considered further.**

4.13 Three Bedroom Need

The **Family & 2 Children household** are able to afford a weekly rent of £70-£99 and a mortgage of £60,000 to £70,000. It has been demonstrated in section 2 that the average three bedroom rent in the 'rural' West Somerset area would be £138.85 and the average advertised house price for a 3 bedroom property in Carhampton is £200,000. **This household is considered to be in need of affordable housing and will be considered further**.

4.14 Four Bedroom Need

The **Family & 4 Children household** are able to afford a weekly rent of £50- £60 and a mortgage £30,000 - £40,000. Following research on four-bedroom properties in Carhampton, in section 2. **This household is considered to be in need of affordable housing and will be considered further**.

4.2 IS THERE LOCAL CONNECTION AND A HOUSING NEED?

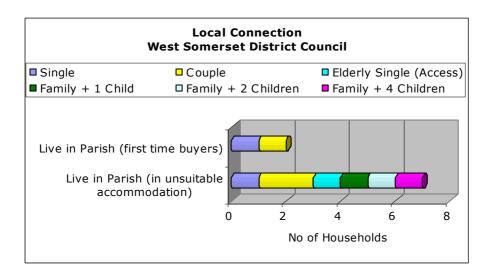
West Somerset District Councils planning policy is the basis to consider if households qualify as in local housing need. The report will consider the 9 households assessed above.

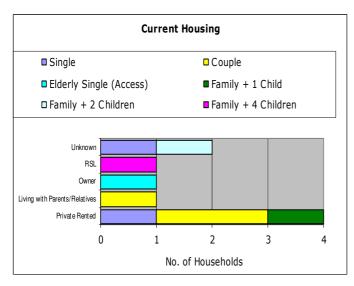
The following 3 charts help to illustrate which households have local connection and their housing needs. Starting at the bottom of the Local Connection, each households' local housing need will be considered.

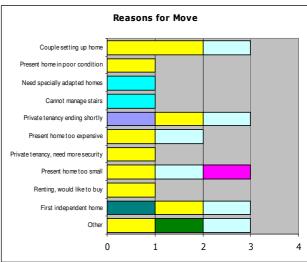
The Couple household and the Elderly Single household are both currently living in the parish in the Private Rented Sector (PRS). They wish to move because their tenancies are due to end shortly. Most PRS tenancies tend to be on a 6 months Assured Shorthold Tenancy, which can be terminated with 2 months notice (after the first 4 months of occupation) with no reason required by the landlord. This type of tenancy does not offer much security and is therefore considered to be unsuitable accommodation. Both households are considered to be in local housing need.

The 2 x Family + 1 Child households are both currently living in the parish. Both households wish to be first time buyers and therefore are considered to be in local housing need. One household would release a Registered social Landlord rented property and the other is currently in Tied accommodation.

The Family + 2 Children household are currently living in an adjoining parish in the PRS, in accommodation that is too small for their household's needs. They are considered to be in local housing need.







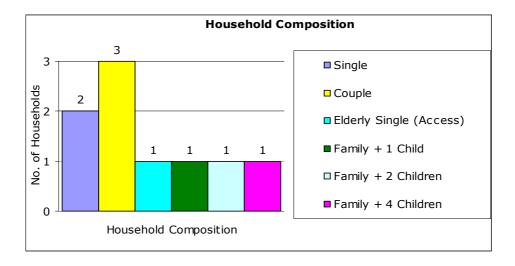
All 9 households are considered to be in local housing need and will be considered further.

5 FINAL ANALYSIS OF ASSESSED HOUSING NEED

5.1 HOUSEHOLD COMPOSITION

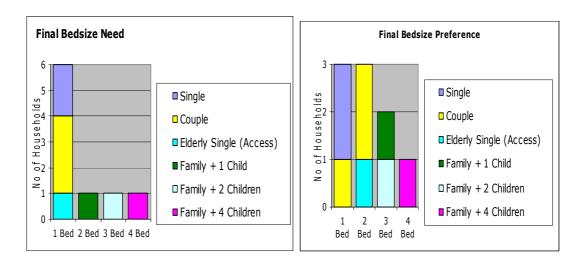
This section provides a final analysis for all 9 households assessed as in 'local affordable housing need'. The final household composition for all 9 households is as follows:

- 2 Single households representing 22% of the total
- 3 Couple household representing 33% of the total
- 1 Elderly household representing 12% of the total
- 3 Family households representing 33% of the total

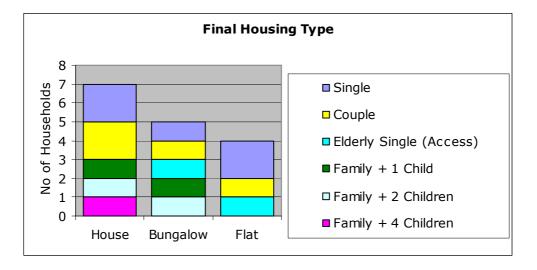


5.2 BEDSIZE & HOUSE TYPE

The Final Bedsize Need against preference is shown below. The need is for 1×1 Bedroom properties for the Elderly Single household and 4×2 Bedroom properties for the other households. Bedsize need only takes account of current household need, not future household growth. Preference is for larger accommodation, in some cases, than the shown need, for example Family households prefer accommodation with an extra bedroom, this could be to allow for household growth and/or to allow one bedroom per child.

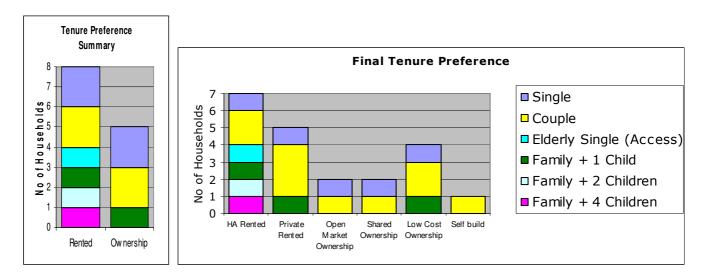


The final Housing Type is shown below. Households were allowed to indicate more than one type. Most households prefer a house.



5.3 TENURE

Tenure preference is shown in the next two charts. Households were allowed to indicate more than one tenure. The Family + 2 Children households prefer the ownership tenure and the remaining households prefer the rented tenure.

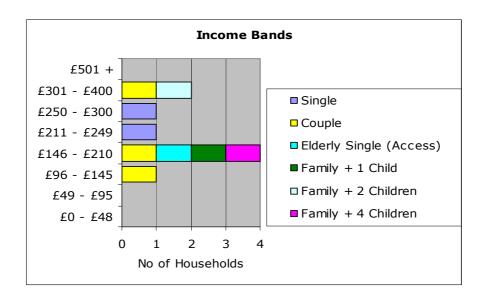


5.4 INCOME & AFFORDABILITY

5.41 INCOME

Income data is shown below. This reveals that the median take home household income bracket is £146 - £210. This equates to an annual gross income of £9,490 to £13,650 (for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross). The mid-point of these ranges is an average £11,570 annual gross household income.

The annual income is compared below to average household incomes from a ward to national level. The information shows that Part Two respondents' median income of £11,570 is substantially lower than the average household incomes from the ward to national level.



Survey Results = £11,570

Carhampton & Withycombe Ward= £23,379 = more than 2 times higher than those in

need

West Somerset = £24,530 = more than 2 times higher than those in

need

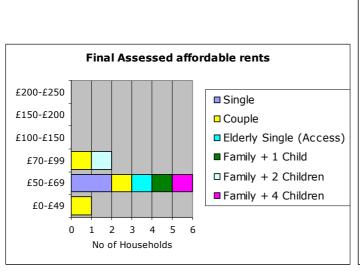
United Kingdom = £26,200 = more than 2 times higher than those in

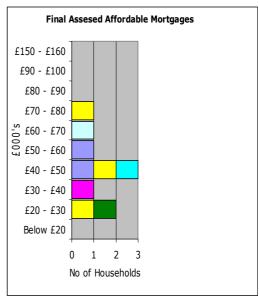
need

(Source: CACI, 2004 & Survey results)

5.42AFFORDABLE RENTS AND MORTGAGES

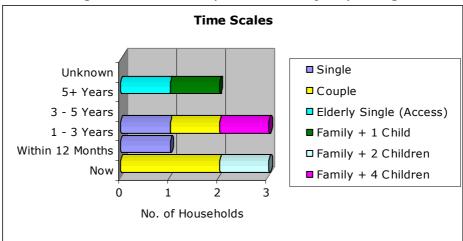
The following two charts show the 'assessed' affordable rents and mortgages. Most households are assessed as **able to afford up to a maximum of £99 per week** rent. The average affordable rent is £50 - £69 per week. The average affordable mortgage is between £40,000 to £50,000. Only two households are interested in any form of ownership tenure





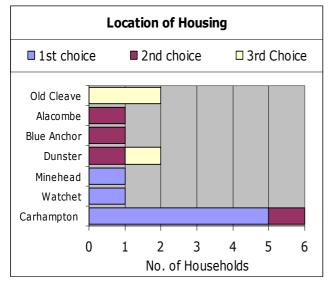
5.5 TIME SCALES FOR HOUSING

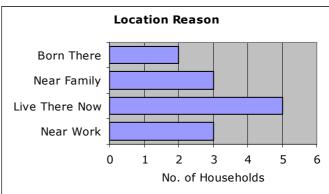




5.6 LOCATION OF PROVISION

The preferred locations for any housing provision, and the reasons for those choices, are shown in the two following charts. 'Carhampton' was the popular Choice. The reasons given are mainly because they have family in the parish (more than one reason could be indicated).





6 CONCLUSION

There was a 38% response rate to the survey, a medium response rate compared to other projects surveys, averaging at 41% response rate. Only 3% (15 households) returned Part Two of the survey form indicating a housing need, lower than the 6% average across the project area to date.

The conclusion points regarding the housing market and context in Carhampton parish is as follows:

- Council Tax records reveal that Carhampton has just over a quarter of its housing stock in the lowest value band (27%). But there is only 17% of stock in the second lowest (£69,399 £90,141) compared to West Somerset's profile of 22%. There results indicate that there may well be some affordable housing stock in the parish; however, this is dependant on local household incomes.
- Land Registry records, the 'average sale price' of £145,785. From research into the current advertised open market, at the time of research the lowest advertised sale price in the Carhampton area is £179,000 for a three bedroomed property. The average advertised house price was £244,345. This is an indicator of a lack of affordable property in the parish.
- There is a lack of choice of tenure for those wishing to live in Carhampton parish. The Owner Occupied sector dominates the tenure provision accounting for 77% of the market. The Private Rented Sector (PRS) is limited, accounting for only 9% of the tenure. Overall, choice of housing is limited in Carhampton. The tenure option is dominated by Owner Occupation; otherwise property is largely limited to those who have a need for rented Social Landlord stock. For those who do not fall into either of those categories there is a limited Private Rented Sector.
- Carhampton's population has increased at eight times the rate of the UK percentage growth rate, over the last ten years.

There are 9 households assessed as 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, 3 x Couples, 1 Elderly Single, and 3 x Family households.
- The average household income is £11,570.00 gross, per annum, requiring 20 times a household income to access the average house sale prices given above.
- **The need is mainly for one Bedroom properties,** the preferences range from One to Four Bedroom property.
- There is a preference overall for the rented tenure, although 1 couple household expressed a preference for Low Cost Ownership.
- Most households prefer to have a House.
- The average assessed affordable mortgage is £40,000 £50,000.
- The average assessed affordable rent is £50 -£69 per week.

7 RECOMMENDATIONS

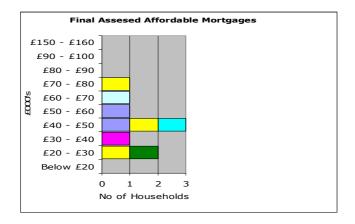
The final analysis of this total need has already been provided, at Section 5, enabling any provision to be appropriately matched to the needs of Carhampton Parish. Various provision solutions could be drawn from section 5 and therefore this recommendation does not intend to be absolute but offers a solution.

There are 9 households assessed as in local affordable housing need. It is necessary to have regard to preferred options and existing stock in order to make any provision sustainable.

Rented Provision: 6 households have indicated that they are only interested in the rented tenure. The Elderly Single household needs a 1 bedroom property. The 2 x Couple, 1 x Couple household needs and wants a 2 bedroom property and 1 x Couple household needs and want a 1 bedroom property. The Family + 1 Child Household need and want a 2 bedroom property, the family + 2 Children need and want a 3 bedroom property and the family + 4 Children need and want a 4 bedroom property. There is a current stock of affordable rented property in the parish. However, the turnover rate is very slow and it is unlikely that it will meet the needs of these households.

Ownership Provision:

The 2 x singe and 1 x couple household have indicated that they are interested in the ownership tenure. Both need 1 bedroom property and one wants a 2 bedroom property. It is considered that one of these households could probably afford one of the existing Affordable Ownership models. The other two household may need assistance with the West Somerset District Council's Affordable Ownership scheme.



It is recommended that the following provision be considered:

Affordable Rented provision

1 x 1 Bedroom flat/bungalow for elderly needs
1 x 1 bedroom property (flat or house)
2 x 2 bedroom House

1x 3 bedroom property (House or bungalow)
1 x 4 bedroom House

Affordable Ownership provision

2x 1 bedroom property (house or bungalow)

1x 2 bedroom property (house or bungalow)



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 - CARHAMPTON PARISH HOUSING NEEDS SURVEY

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

A. YOUR HOUSEHOLD				
	. ,	// 11 10	UMICEU	

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						

В. YOUR CURRENT HOME

1	Are you (please tick appropriate box):
	a home owner? renting from a private landlord? renting from a housing association? a shared owner (part buy/part rent)? lodging with another household? in housing tied to your job? living with parents or relatives? Other (please specify)?
2	How many <u>bedrooms</u> 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
	Bural Hausing Project Carbomaton Parish Hausing Needs Survey Papart (May 2005)

Rural Housing Project – Carhampton Parish Housing Needs Survey Report (May 2005)

C. HOUSING REQUIRED				
1 Please tell us who you think is in greatest need of a new home in the parish (please tick only one):				
Homes for young people Homes for elderly people				
Homes for families Homes for single people				
Homes for people with disabilities No further homes are needed				
Homes for people who have had to leave				
Other (please explain):				
2 Would you be in favour of a small number of new homes in the parish which would help to meet				
the needs of local people ? Yes - Go to D No - Go to 3				
3 Please briefly explain your concern:				
(continue on separate sheet)				
D. HOUSING INTENTIONS				
1 Are you likely to need to move to another home in this parish now or in the next five years?				
You Co to 3 and then complete Bort Tive				
Yes - Go to 2 and then complete Part Two No - Go to 2				
2 Is there anyone living with you at present that is likely to need to set up home separately from				
you in this parish now or in the next five years?				
Yes They need to complete Part One & Two (Extra copies available) - Go to 3				
No - Go to 3				
3 a) Have any members of your household moved away from this parish in the last ten years?				
Yes - Go to 3 b) No - Go to E				
res - Go to 3 b)				
b) Do they wish to return?				
Yes They need to complete a Part Two (Extra copies available) - Go to c)				
No - Go to E				
c) How many have moved away <u>and</u> wish to return? Go to 3 d)				
d) Why did they leave (please tick only one for each member that has moved away)?				
Lack of affordable housing To take up employment elsewhere				
Lack of public transport To go to university or college				
Lack of suitable housing (e.g. wrong type/size)				
Other				

E. THANK YOU

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



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET. —

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PART TWO - CARHAMPTON 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 Stogumber person, or someone with a connection to the Parish through family, relatives or work, who needs to live in the Parish separately from you, and needs help to obtain a local affordable home, they should complete their own survey forms. **Extra copies** can be obtained from Trudy Robinson, Rural Housing Enabler, contact details as above.

Α.	HOUSING NEED		
1	Are you in need, or likely to be in need, of anoth Yes - Go to 2 No - You do not		ne in this parish (please tick a box)? to complete the rest of this form.
2	When will you need to move?		
	Now within 12 months 1 - 3 y	years (yrs) 3- 5 yrs 5+ yrs
3	Why do you need to move (you can give more the	han on	e reason)?
	(a) First independent home (b) Couple setting up home together (c) Present home too small (d) Present home too large (e) Present home too expensive (f) Private tenancy ending shortly (g) Private tenancy, need more security (h) In tied housing, need more security (q) Other (please explain)	(i) (j) (k) (l) (m) (n) (o) (p)	Family break up Cannot manage stairs Present home in poor condition Renting, but would like to buy Moved away and wish to return Need specially adapted home For family support To be near work
4 5	Which, of the above, is your main reason (please Could you remain in your present home if your home if your home if your home. Yes - Go to 6 No - Go to B		, <u> </u>
6	What alterations or support would you need?		

B. YOUR HOUSEHOLD

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

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

C.	LOCAL CONNECTION
1 2	Do you live in Carhampton Parish now? Yes - Go to 4 No - Go to
2	Do you have a need to live in this Parish? Yes – Go to 3 No – Go to 5
3	Please give your reasons
	Go to 5
4	How many years have you lived in this Parish? Go to 7
5	Have you ever lived in Stogumber Parish? Yes - Go to 5 a) No - Go to 6
	a) Please give the dates that you lived in Stogumber Parish:
	From: / To: Go to 6
6	Do you live in any of the adjoining Parishes of Williton, Sampford Brett, Bicknoller,
	Crowcombe, Elworthy, Nettlecombe, Monksilver? Yes – Go to 6 a) No – Go to 7
	a) How many years have you lived in that (or those) Parish(es)? - Go to 8
7	Have you ever lived in any of the adjoining Parishes of Williton, Sampford Brett,
	Bicknoller, Crowcombe, Elworthy, Nettlecombe, M ksilver? Yes - Go a)
	No - Go to 8 a) Please give the dates that you lived in any of the adjoining Parishes:
	From: / To: Go to 8
8	Do you work in Stogumber Parish? Yes - Go to 8 a) No - Go to 9
	a) How many years have you worked in Stogumber Parish? - Go to 10
9	Have you ever worked in Stogumber Parish? Yes - Go to 9 a) No - Go to 10
	a) Please give the dates that you worked in Stogumber Parish:
	From: / To: Go to 10
10	Do you work in any of the adjoining Parishes of Williton, Sampford Brett, Bicknoller,
	Crowcombe, Elworthy, Nettlecombe, Monksilver? Yes - Go 10 a)
	No - Go to 11
	a) How many years have you worked in the adjoining Parish(es)? - Go to 12
11	Have you ever worked in any of the adjoining Parishes of Williton, Sampford Brett,
	Bicknoller, Crowcombe, Elworthy, Nettlecombe, Mo lver? Yes - Go t a)
	No - Go to 12 a) Please give the dates that you worked in any of the adjoining Parishes: Rural Housing Project - Carbamaton Parish Housing Needs Survey Report (May 2005)

	Froin: / 10: G0 to 12
12	Do you have relatives who live in Stogumber Parish?
	Yes – Go to 12 a) No - Go to 1
	a) How many years have they lived in Stogumber Parish? - Go to b)
	b) Please state their relationship to you (e.g. mother): Go to 13
13	Do you have relatives who live in any of the above listed adjoining parishes?
	Yes – Go to 13 a) No - Go to
	14
	a) How many years have they lived in that Parish? - Go to b)
	b) Please state their relationship to you (e.g. mother): Go to 14
14	Do you need to live close to someone else in Stogumber Parish?
	Yes - Go to 14 a) No - Go to D
	a) How many years have they lived in Stagumber Parish?
	a) How many years have they lived in Stogumber Parish? Go to b)
	b) Why do you need to live close to them?:
D.	TYPE OF HOUSING REQUIRED
1	What type of home do you need?
	1 bed 2 bed 3 bed 4 bed 5 bed or more
	Haves \square \square \square \square
	House
	Bungalow
	Flat
	Other (please explain):
Z	What type of accommodation would you prefer (you can tick more than one)?
	Housing Association Rented Open Market Ownership Low Cost Ownership*
	Private Rented Shared Ownership* Self Build*
	Other (Please specify)* * see 'Scheme Types' at 'K'
3	If you wish to rent, please indicate the most you could afford to pay in rent per week:
	£0-£49
4	If you wish to buy, what price range do you think you could afford?
	Below £20,000
	£20,001 - £30,000
	£30,001 - £40,000
	£40,001 - £50,000
5	Does anyone in the household wishing to move need the following:
	Accommodation on one Level Access for wheelchair Residential Care
	Sheltered housing with warden Help with personal care
6	Please tell us more about any health or disabilities which affect your housing needs:
7	a) Are you currently registered on the Local Authority waiting list?
	Yes - Go to E No - Go to 6b
	Rural Housing Project - Carhampton Parish Housing Needs Survey Report (May 2005)

	b) Please say why you have not registered on the Local Authority Waiting List?
E.	WHERE WOULD YOU LIKE TO LIVE
1	Please tell us where in the Parish you would like to live, in order of preference 1st
2	Please give the reasons for your first choice (tick as many boxes as apply) Near family Near work Live there now Born and brought up there Other (Please explain)
F.	INCOME & EMPLOYMENT
1	Please indicate the total weekly <u>take home</u> income, (total joint incomes, where applicable). Include all sources of income including: earning(s), pension(s), Child Benefit, Working Families Tax Credit, Jobseekers' Allowance, etc., but please do not include housing benefit or council tax benefit. £0 - £48 per week £146 - £210 per week £301 - £400 per week
	£49 - £95 per week £211 - £249 per week £96 - £145 per week £250 - £300 per week £501 or more per week
2	How many people in the household wishing to move are: (Please enter the number of people in each category in the appropriate box)
	Working Full Time (30+ hours a week) - Go to 3 Unemployed and seeking work - Go to G Unemployed but not seeking work - Go to G In full time further/higher education - Go to G
3	If you, or your partner, are employed, please describe the nature of the employment? (i) Your employment:
	(ii) Your partner's employment:
4	How would you describe the employment: Your employment Your partner's employment Casual Seasonal
	Other e.g. short term contract, please explain
5	If you are employed, how far do you travel to work? (Please enter the number of people in each category in the appropriate box)
	Work from home Travel 5 - 10 miles Travel 20 - 25 miles
	Work elsewhere in the parish
	Travel under 5 miles Travel 15 - 20 miles Travel over 30 miles

6 In which village/town do you, or your partner work?					
G. HOME OWNERS					
1 If you own your current home, please indicate how much you think your property is worth:					
Less than £50,000 $£76 - £85,000$ $£121 - £140,000$ $£50 - £60,000$ $£86 - £100,000$ $£141 - £160,000$ More than £160,000					
2 Do you have a mortgage on your current home? Yes - Go to 3 No - Go to H					
a) How much do you still owe? and b) How long does it still have to run? years					
H. SAVINGS					
In order to fully assess whether you have a need for affordable housing in this Parish it is necessary to know whether you are able to access the housing market (rented or ownership) with your current income, savings, capital and investments. Therefore, the following information is necessary in order to consider you for any affordable housing provision. 1 Do you have any of savings, investments, capital, stocks, shares and/or financial interest(s)?					
Yes – Go to 2 No – Go to I					
2 Please state the total amount that you have (round up or down to nearest £1000):					
£ Do not include the amount of equity in your current home if you have already provided this					
information at Section G above.					
I. FORMER RESIDENTS					
1 Are you a former resident of this parish who wishes to return?					
Yes - Go to 2 No - Go to J					
2 Please tell us why you originally left:					
Lack of affordable housing Lack of employment opportunities Other (please explain) Lack of effective public transport system To take up further/higher education					

CONTACT DETAILS J.

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

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

Please tick this box to give population providing affordable housing.	ermission for your details to be used for the purpose of
Name(s):	
	Postcode:
Daytime Tel.No.(s):	Email address :
Thank you for ta	king the time to complete this form

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

K. **SCHEME TYPES**

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

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

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

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

APPENDIX 2

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

Other (Please explain)
TO EASE PROBLEMS OF ELDERLY PEOPLE STAYING IN HOSPITALS
I REALLY DO NOT KNOW AND CANNOT ANSWER THE QUESTION.
LIVED IN BLUE ANCHOR FOR 18 MONTHS ONLY - HAD NO IDEA.
HAVE VERY LITTLE KNOWLEDGE OF THE PARISH AT MOMENT.
HAVE NO IDEA
HOMES FOR LOCAL PEOPLE ONLY.
HAVE NO WAY OF KNOWING
HOMELESS PEOPLE

APPENDIX 3

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

If No, explain Why ?
IN THIS AREA, MANY OF THE OCCUPANTS ARE EX-BUTLINS EMPLOYEES
THE INFRASTRUCTURE CANNOT SUPPORT THE HOUISNG.
NO FURTHER HOMES SHOULD BE BUILT UNTIL CARHAMPTON HAS A BYPASS
TO MANY OUTSIDERS COMING INTO CARHAMPTON.
INCREASED LITTER
BUT EXISTING DERELICT HOUSING SHOULD BE BOUGHT INTO USE FIRST.
DON'T NO
WE DON'T NEED ANY PROBLEM FAMILIES JUST GOOD WELL BEHAVED FAMILIES.
THE VILLAGE HAS EVERYTHING IT NEEDS.
NOT INVOLVED ENOUGH TO COMMENT.
HOMES ARE NEEDED LOCALLY, THEN SOME OF THE MOBILE HOMES/HOLIDAY UNITS SHOULD GO TO
THE LOCAL INFRASTRUCTURE WILL ONLY SUPPORT A VERY SMALL NUMBER, BUT "YES" IF THEY ARE
THEY ARE VERY FEW FACILITIES AS THE VILLAGE AND I DO NOT CONSIDER FURTHER HOUSING WOULD
NOT UNTIL SOMETHING IS DONE TO PROVIDE ABOVE SUBSISTANCE LEVEL EMPLOYMENT IN THE AREA.
ONLY LAND IS FARM LAND AND SHOULD STAY AS FARM LAND.
CARHAMPTON IS NO LONGER A VILLAGE BUT A LARGE SPAWL WITH LOTS OF PROBLEMS.
AS I HAVE NO KNOWLEDGE OF LOCAL REQUIREMENTS CANNOT COMMENT.
IF SMALL IS VERY SMALL ESTATES OF A DOZEN OR MORE HOMES WOULD CHANGE THE CHARACTER OF
"SMALL NUMBER" CAN MEAN DIFFERENT THINGS TO DIFFERENT PEOPLE.
MINEHEAD AND WILLITON HAVE LAND SUITABLE FOR DEVELOPMENT. NO FURTHER DEVELOPMENT
THERE ARE ALREADY A LOT OF UNCONTROLLED YOUTHS CAUSING DAMAGE - WHO NEEDS MORE!
MUST BE AWARE OF PEOPLE COMING INTO WS ON SHORT TENANCIES THEN LOOKING FOR PERMANENT
TOO MANY PLANNED FOR CARHAMPTON ALREADY. PERHAPS THEY INCLUDE THE REQUIREMENTS
YOU WILL FILL THEM WITH ASYLEM SEEKERS.
UNLESS WE CAN ENCOURAGE OUR YOUNG PEOPLE TO STAY AND WORK IN SOMERSET, THE VILLAGE
LACK OF FACILITIES AND PUBLIC TRANSPORT AND FOOT PATHS.
NO WORK IN THE AREA, ALREADY GREAT DIFFICULTY GETTING OUT INTO MAIN ROAD.
HOW DO WE KNOW THERE LOCAL. THIS IS HOW IT STARTED IN LONDON THEN THE FLOOD OF PROBLEM
WHERE WOULD THEY BE BUILT ?
THE BEAUTY OF AN AREA LIKE CARHAPTON SHOULD BE PRESERVED NOT BUILT ON.
THE COST OF HOUSING IN THIS AREA IS TO HIGH DUE TO NON LOCAL PEOPLE COMING IN.
WHAT DOES "SMALL" MEAN ?

THERE IS NO GUARENTEE THAT ANY HOUSE WOULD BE OCCUPIED BY DESERVING LOCALS. MORE

VERY UNDECIDED FOR YOUNG FAMILIES AS WE ALREADY HAVE VANDERLISM TO THE BUS SHELTER. IF A PLACE OS TO GROW IT NEEDS TO RETAIN YOUNG PEOPLE.

CARHAMPTON IS LARGE ENOUGH!

YOUNG PEOPLE CANNOT AFFORD HOMES IN PARISH SELLING AT HIGH PRICE.

SEE NOTE

I BELIVE THERE IS NOT ENOUGH WORK AVAILABLE FOR THE YOUNG TO MERIT FURTHER BUILDINGS. NO FACILITIES IN THIS PARISH. PARISH DOESN'T EXTENDING DE VALUES HOMEOWNERS HOUSES. AFFORDABILITY

THE CONSTRUCTION OF NEW HOMES WOULD ENCOURAGE THE INFLUX OF PEOPLE FROM THE CITY YOUNG VILLAGERS MOVING OUT I WOULD LIKE MY DAUGHTER TO SOMETIME.

THE PARISH INFRASTRUCTURE COULDN'T SUPPORT MORE HOMES - NO SCHOOL, FEW AMENITIES, POOR I DON'T THINK THERE IS ENOUGH AFFORDABLE HOUSING - EITHER TO BUY OR RENT FOR ANY GROUP I THINK THAT IT IS IMPOSSIBLE FOR SINGLE PEOPLE TO FIND HOUSING THAT SUITS NEEDS.

THERE IS NO WHERE IN THE VILLAGE FOR THE YOUNG TO RENT OR BUY.