



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

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CROWCOMBE

Parish Housing Needs Survey Report

May 2008



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 and Magna Housing Association. It has been working hard to address the shortage of affordable housing within a predominantly rural area. 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.

The Rural Housing Project 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. This is being achieved by informing people about affordable rural housing, providing 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.

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Summary

Background research indicates:-

- there is a smaller than average amount of social rented housing, and a higher proportion of private rented housing
- the population of the parish is slightly younger than the West Somerset average, with a larger proportion of families
- there is a need for up to three two-bedroom rented homes (from West Somerset Council Housing Register)

The Housing Needs Survey received a low response rate from people in rented housing, and it is possible this hides a level of unmet need. It supports the need for a small amount of rented housing, and in addition identifies a need for a small amount of low cost home ownership housing.

Overall it is recommended that the following housing should be provided:-

| | Rented | Low cost home ownership |
|-----------|--------|-------------------------|
| 2 bedroom | 3 | 1 |
| 3 bedroom | 0 | 1 |

It is recommended that the Rural Housing Project works with the Parish Council to assess the opportunities that exist within the parish to provide for this level of housing need.

Introduction

Crowcombe is set at the foot of the steep South-Western slopes of the Quantock Hills in West Somerset. Within the parish are the hamlets of Crowcombe Heathfield, Flaxpool, Halsway, Lawford and Triscombe as well as other smaller settlements.

It is a thriving community with many services, facilities, clubs and societies. These include a First school, shop, Post Office, Church, Inn, village hall, a village web-site and a community car scheme. There is also a regular bus service to Taunton and Minehead, making it possible to access employment opportunities and additional facilities in these towns.

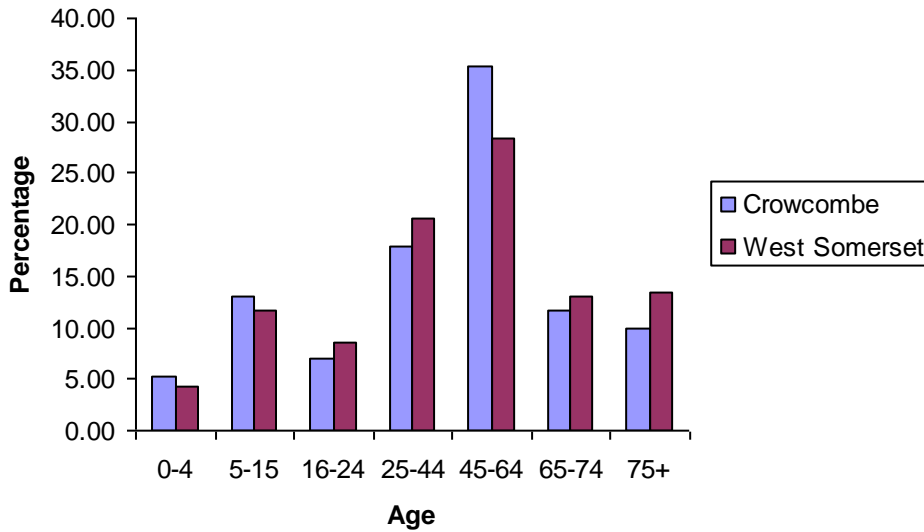
Employment in Crowcombe is limited to agriculture, tourism and local small businesses, of which there are a significant number.

Background research

Demographics and Local Housing

According to the Census 2001, there were 477 people living in Crowcombe in 207 households (219 dwellings). The demographics in Crowcombe are similar to West Somerset, as shown in Figure 1. The only significant difference is in the 45-64 age group, which along with the other slight variations suggests overall a slightly younger population than West Somerset as a whole, with a slightly higher proportion of families..

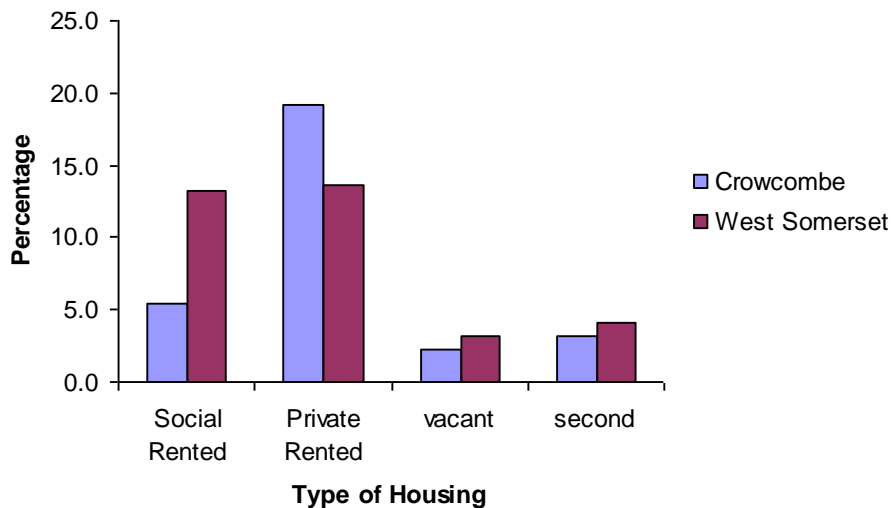
Figure 1 – Comparison of Age between Crowcombe and West Somerset from Census 2001



The incomes of the Crowcombe and Stogumber ward, of which this parish is part, are about the UK average. There are 164 people out of 503 (33%) earning less than £20,000 a year and 228 (45%) earning less than £25,000 (Paycheck data 2007). These household incomes are typical of those requiring affordable housing. Average incomes are a little higher than West Somerset as a whole.

The Census (2001) indicates that the proportion of rented vs. owner-occupied housing in Crowcombe is similar to West Somerset, with 26% of the accommodation in the village being rented compared to 27% in West Somerset. In addition, Figure 2 shows that the proportion of registered social landlord (RSL) properties is much lower than in West Somerset (6% vs. 13%, Census 2001); there are proportionately far more private rented properties in Crowcombe compared to West Somerset (19% vs. 14%, Census 2001). This shows that there is relatively little truly affordable housing, and the higher proportion of private rented accommodation indicates a group of households in insecure tenancies, who could become in housing need if that tenancy comes to an end. There are slightly fewer vacant (5) and second (7) homes in Crowcombe than in West Somerset as a whole (Census 2001).

Figure 2 Proportions of rented, vacant and second homes in the survey area compared to West Somerset District (Census 2001)



House prices in the year January 2007 to December 2007 were higher in the Crowcombe and Stogumber ward than the England and Wales average (£236,935 vs. £218,994 (UpMyStreet.com, May 2008)). In May 2008 there were several homes for sale in the area, with lowest prices of £345,000 (www.home.co.uk and www.thisissomerset.co.uk, May 2008). There appeared to be nothing available to rent in the area at this time (www.thisissomerset.co.uk, www.rightmove.co.uk, May 2008).

Since January 2004 the majority of building planning applications have been for extensions to existing buildings. There have been 4 applications to build new homes, 2 have been granted, one has been withdrawn and the last was refused.

West Somerset Council Housing Register

The housing register identifies five households within the parish seeking re-housing. One of these is looking to be rehoused outside the area. The four remaining households all require 1-2 bedrooomed accommodation, all households being single people or couples. Three of the households meet the local connection criteria, having been resident in West Somerset for more than ten years. All the households are over 30 years of age, and are likely to remain living in the area. In addition, the housing register identifies 244 households living outside the parish, who have identified it as an area in which they would want to live. For two households, Crowcombe was their sole choice, for the remaining 242 households, it was one of several choices.

Of the 244 households, 59 meet the 10 year local connection criteria, although as this is for West Somerset as a whole, and not restricted to Crowcombe and adjoining parishes, it is not clear how many of these could make a claim to need housing in the parish. A scan through the addresses of those on the register would suggest only a small number may have a direct connection with the parish.

The housing register identifies no households which need low cost home ownership, and meet the local connection criteria.

The recommendation from analysis of the housing register is for two bedrooomed homes to rent, which could, if necessary, be under-occupied by single people or couples. On the evidence provided, there would seem to be a need for 3 such homes.

The Housing Needs Survey

In September 2007 the Rural Housing Enabler visited Crowcombe parish council to discuss the possibility of conducting a housing needs survey for the parish. This was duly agreed and the survey forms were sent out early in May 2008 to be returned by the end of that month. Copies are in Appendix 1. This report covers the results of the survey and suggests housing provision for the future. It should be noted that it is not the intention to recommend the building of homes for specific individuals, but to identify an indicative level of need.

Part One - Parish Assessment

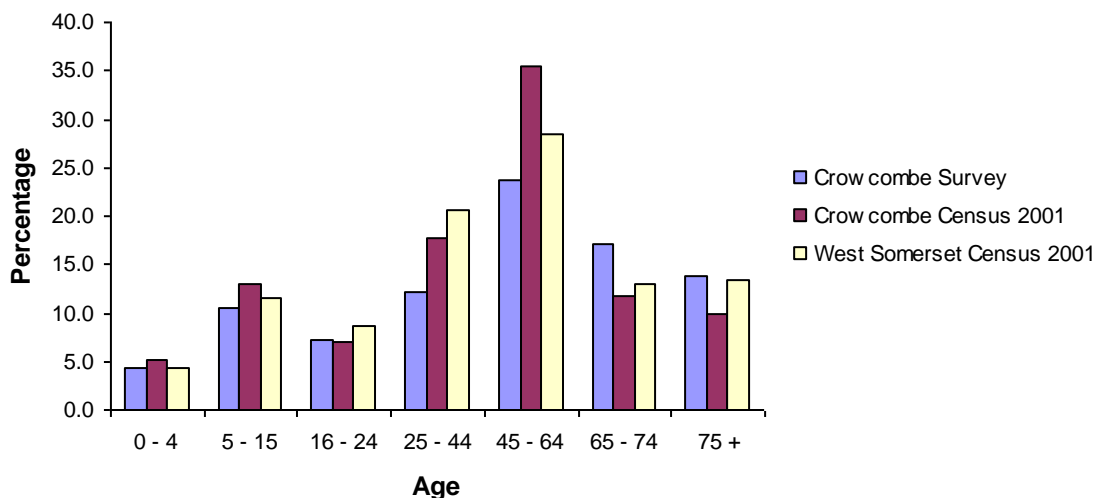
A total of 224 survey forms were sent to homes from the electoral register for Crowcombe, of which 78 (34%) were returned, which is a typical level of response for these surveys.

Population profile

The age profile of the households who returned the surveys was different to that of the Census in 2001. There were proportionately fewer 25-44 and 45-64 year olds with a comparable increase in the 65-74 and 75+ age groups. This may be as a result of an aging

population, but may also indicate an imbalanced response to the survey, with proportionately fewer people responding in the middle age groups and this must be taken into account when considering these results. These differences are shown in Figure 3, below.

Figure 3 – Comparison of Demographics



Tenure

Of the respondents, 66 (84.6%) were home owners, 5 (6.4%) households rented in the private sector, 3 (3.8%) rented from a housing association, 2 (2.6%) were in shared ownership homes and 2 (2.6%) households lived in a home tied to their employment. The survey responses have a significantly higher proportion of owner-occupied homes (84.6%) compared with the 2001 census (69.9%), and is much higher than the West Somerset percentage of 65.8. The number of households in the rented sector, who responded, was consequently much lower than would be expected from the 2001 census, when the proportion of rented housing was 27% compared to 10% in the survey. As the proportion of housing in different tenures is unlikely to have changed significantly between 2001 and 2008, these apparent anomalies will need to be taken into account in assessing the likely level of housing need.

There was one second home owner who responded, although according to the census 2001 there were 7 second homes.

House size

The largest group of respondents was those living in 3 bedroom homes (Table 1).

Table 1 – Size of Homes of Respondents to the Survey

| Number of bedrooms | Count of homes |
|--------------------|----------------|
| 1 | 2 |
| 2 | 12 |
| 3 | 32 |
| 4 | 19 |
| 5+ | 13 |

Should affordable housing be provided?

The majority of people in the parish were in favour of a small affordable housing development, if a need were proved, 57 respondents were in favour of the 66 who answered the question. The suggested sites and comments that were made are included in Appendix 2.

The preferences for the way in which affordable housing could be provided are summarized in Table 2.

A number of respondents ticked their preferences rather than give a numerical order. These were given values depending on the total number of boxes ticked (i.e. 1 or 2 ticks each had a value of 1, 3/4 ticks were 2 and 4/5 were 3). The favoured option was to bring empty homes back into use, with the least favoured being building on a greenfield site.

Table 2 – How Housing Should be Provided if Needed

| Answer/Number of Respondents | Order of Preference | | | | |
|--------------------------------|---------------------|----|----|----|---|
| | 1 | 2 | 3 | 4 | 5 |
| Bringing empty homes into use | 48 | 9 | 4 | | |
| Converting redundant buildings | 18 | 40 | 7 | 1 | |
| New build on brownfield site | 7 | 9 | 43 | | |
| New build on greenfield site | | | 1 | 52 | 7 |

Part Two – Those in Housing Need

West Somerset Council- Local plan

The West Somerset Local Plan (adopted 2006) defines where new affordable housing can be provided, and who it is for. Text following Policy H5 describes who new rural affordable housing should be for:

“The occupants of such dwellings will normally fall within the following categories:

- (i) Households living in the settlement or adjoining parishes in accommodation currently unsuited to their circumstances, lacking separate accommodation or living in unacceptable standards of accommodation.
- (ii) First-time buyers living in the settlement or adjoining parishes.
- (iii) Dependents of households living in the settlement or adjoining parishes.
- (iv) Retired or disabled persons who have lived and worked in the settlement or adjoining parishes.
- (v) Households including persons employed in the settlement or adjoining parishes but living elsewhere.
- (vi) Households in housing need if no local occupier can be found.”

The local connection criteria can be outlined as one of the following situations, the applicant:

1. Has lived in the Parish, or an adjoining one, for a total of ten years in the previous 20. This does not need to be continuous.
2. Can demonstrate that they have a real need to live in the parish (or an adjoining one) because they have permanent employment in that parish, and that employment requires them to live close to their place of work.
3. Has a parent/child/sibling who has 10 years or more residence in the parish (or an adjoining one) who needs them to live nearby in order to provide support or care.

In all cases people must be able to demonstrate that they are in affordable housing need, and that they cannot meet their housing requirements through renting or buying on the open market.

There is a cascade provision working outwards from the parish in which new housing is provided. For an exception site, WSC would expect to see the homes going to people from the Parish or adjoining Parishes.

The Survey responses- those in housing need

There were a total of four Part Two surveys returned by people who believed that they were in housing need. All met the local connections criteria laid down in the West Somerset housing policy above. One family already own their own home in a nearby parish and they wish to return. The equity they have combined with their income is unlikely to enable them to buy a home in Crowcombe. They have been included in this analysis, but would only be considered for low cost home ownership. Another household want to rent, but their income is sufficient to afford open market rents. They have been included in this analysis, on the basis that they may be interested in empty property which could be brought back into use, and may be interested in low cost home ownership if it is provided.

The anomalies in the level of response to this survey, in particular the small number of responses from people in rented accommodation, may mean that the number of people with housing need is higher than is shown.

Why people need to move home

The reasons given for needing to move are summarised in table 3 below.

Table 3 – Reasons given for needing to move

| Reason | Number of Households |
|-------------------------------------|----------------------|
| First Independent Home | 1 |
| Living with parents or friends | 2 |
| Private tenancy, need more security | 2 |
| Renting but would like to buy | 1 |
| Moved away and wish to return | 1 |
| For family support | 1 |

The main reasons given were that one household would like to buy their own home, for another it would be their first independent home, the third need to be close to family to provide support, and the last was that the landlord is demolishing their house, so the household needs to move.

How soon housing is needed

Two of the households were single people preferring low cost home ownership, who would like to move in the next five years. The third household is a couple who want to rent and need to move within 12 months. The fourth wish to return in the next three years.

Affordability

The incomes of those who meet the local needs criteria means that even the cheapest open-market housing that has been available in the last year is outside their ability to pay. The income would provide a maximum mortgage of about £45,000 and with the cheapest open market house being sold for in the region of £125,000 in the last year a large deposit would be required (mouseprice.net, June 2008).

The limited available property for private rent makes the cost of this prohibitive too. Assuming a household is earning a gross income of £18,000 p.a. then the maximum affordable rent, using 25% of gross income towards rent, is about £375 per month, which is less than the going rate for any property in the area, typically £500 pm plus.

What type of housing and where

Incomes for the households range from £18000-£25000 pa to £25000-£35000 pa. All four households could potentially afford to buy a shared ownership or low cost home ownership home, though the lowest salary is at the bottom of the affordability range for this tenure. One household expressed a preference to rent. Their income is relatively high, it is likely that they can afford to rent on the open market, and that is what they are doing at present.

The parishes that these households would like to live in are given in Table 4. All four would prefer to live in Crowcombe as their first choice.

Table 4 – Where people would like to live

| Order of Preference | Parish | Number of Households |
|---------------------|---------------------|----------------------|
| 1 | Crowcombe | 4 |
| 2 | Lydeard St Lawrence | 2 |
| 2 | Stogumber | 1 |
| 3 | Bicknoller | 1 |
| 3 | Stogumber | 1 |

Housing Options

There are several affordable options available to those in housing need, including shared ownership, affordable home ownership, self build and the social rental sector.

Shared ownership:-

- could be a suitable option for households with a sufficient regular income who cannot afford to buy a property outright. It allows them to buy a share of the home on a long

lease and pay rent on the remaining share, which is normally owned by a housing association.

Shared equity:-

- can allow households to own a property with a mortgage, without any rent. These schemes may involve a housing association or a private developer, who will retain some equity in the property, which ensures that future sales are provided for local people and can reduce the overall cost of the mortgage. Most of these schemes are restricted to local people on initial and future sales, which helps to hold down the value of the property and keep it at an affordable level.

Self-build:-

- is another option for intermediate earners. In some cases they may be permitted to build their own home on the condition that the resulting house is controlled as affordable housing by the local authority, via a legal agreement (section 106). On resale it is sold at a controlled price to another household in need.

Social rented:-

- is where housing is built, rented and controlled by Registered Social Landlords (RSLs), most commonly housing associations. This enables people to rent homes of a good standard over long periods with secure tenancies, providing more security than is normally possible in the private sector. Rents are fixed by the Housing Corporation at levels well below open market rents.

Sub-market renting:-

- is where housing is provided with rents below open market rent levels, but higher than social rented. This will normally be in the range which is accepted locally for housing Benefit, so that tenants only pay what they can afford and Housing Benefit pays the remainder. On open market rented housing, there is usually an amount above the Housing Benefit cap which the tenant has to pay and which makes it extremely difficult for them to afford.

Meeting housing need

One household have urgent housing need, requiring rehousing within a year. They are in a position to meet their housing need through private renting, providing that they can find such accommodation. Some help may be available through the Rural Housing Project, for example, if they need help in bringing an empty property back into use. They may also be interested if low cost home ownership can be provided in the near future.

The other three households all aspire to low cost home ownership, but one households income is on the borderline of affordability for this option, and they would need to have an assessment from a mortgage lender to confirm whether they can afford it.

The limited response from people in rented housing, and the low level of social rented housing in the parish suggest that there may be housing need that is still unidentified.

Where housing can be provided

Crowcombe is classed as a "Village" in the West Somerset planning policy. As such Policy SP/3 Development in Villages applies. This states that :

"Within the following villages; Brushford, Carhampton, Crowcombe, Dunster Marsh, Kilve, Stogumber, Stogursey and Washford, development* will be limited to that which

supports their social and economic viability, protects or enhances their environmental quality and is unlikely to lead to a significant increase in car travel.”

* (Residential development in a village will be limited to conversions, infilling or the redevelopment of previously used land and small groups of dwellings).

In addition development in the open country will apply in areas outside the settlement boundary as stated in Policy SP/5. The explanatory material includes the following statement:

“In consideration of development proposals for countryside locations, the local planning authority will have particular regard to whether they both benefit economic activity and maintain or enhance the environment. Only restricted forms of residential development may be acceptable for the specific circumstances listed below. Development in the countryside areas, which may be acceptable under Policy SP/5, will be limited to:

- essential development for agriculture and/or forestry (Policies A/1 and BD/6)
- essential residential accommodation for local persons employed in agriculture and/or forestry (Policy H/2)
- the re-use and/or adaptation of an existing rural building (Policies E/4 and H/6)
- an exception site for affordable housing outside but adjacent to settlement development limits (Policy H/5)
- the extension to, or replacement of an existing dwelling unit (Policies BD/3 and H/6)
- a sustainable form of countryside recreation or tourism facility (Policies R/7, R/8, R/9, TO/5 and TO/6)
- essential infrastructure and/or public utility (Policies T/3, W/2, CO/3, TC/1 and UN/1).”

Recommendations

The level of response from people in apparent housing need is low from a parish of this size, and with a population displaying income levels typical for West Somerset, and which for many people are low. Only a small proportion of households in rented accommodation responded, and there is a relatively small proportion of truly affordable social rented housing in the parish. Typically parishes with higher proportions of private rented housing produce larger numbers of people in housing need, as this tenure is generally an insecure form of tenancy. That has not occurred in Crowcombe, and we can only go on the evidence before us.

Information from West Somerset Council housing register shows that there is a need for up to three rented two bedroomed homes. The survey undertaken by the Rural Housing Project identified a lower level of need for rented housing, but as the analysis of the housing register was in June 2008, this seems a valid assessment, and it is the recommendation of this report that this need be provided for.

In addition, the Rural Housing Project survey identified a need for low cost home ownership housing, which was not apparent from the housing register analysis. Two homes should be provided in some form of low cost home ownership, one two bedroomed and one three bedroomed.

Responses from the survey about how any housing should be provided support local planning policies. Preference is for empty properties to be brought back into use or existing redundant buildings brought back into use. These options should be pursued before new build schemes are considered. With such a small number of homes to be provided, this may occur through identifying individual properties to be brought back into use or converted. There are few opportunities within Crowcombe for new development, but if a scheme is brought forward, every effort should be made to ensure that housing need is met within it.

Responses from the survey identified the following possible sites for affordable housing

| |
|--|
| Brickyard Orchard |
| by Cricket Field; behind Lawford; by Broad Meadow |
| Lawford between Vellacott and the Ford (North-East side of the road) |
| A field at Crowcombe Heathfield. |
| Lawford or area beside cricket ground. |

It is recommended that the Rural Housing Project works with the parish council to identify opportunities for providing affordable housing, and the above suggestions provide a useful starting point.

Appendix 1 – Survey documents sent out



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

Address: Rural Housing Project, Exmoor House, Dulverton, Somerset, TA22 9HL.

Project Contacts: Colin Savage Telephone: 01398 322249

Jo Nash Telephone: 01398 322245. Fax: 01398 323150.

1st May 2008

Dear Parishioner

Crowcombe Parish Housing Needs Survey

The Rural Housing Project supports the provision of affordable housing, where it is needed, for local people in rural communities across Exmoor, North Devon and West Somerset. We work with Parish Councils and local communities to identify whether there is a need for affordable housing and, if there is, we work as an 'honest broker' between all parties, to take the project forward and provide affordable housing for local people. More information about Affordable Housing for Local People is provided on the information sheet enclosed.

We are working with Crowcombe Parish Council to complete a Housing Needs Survey for the parish. This will then be analysed and reported back to the Parish Council. If there is an identified need for housing locally, the Rural Housing Project will work with local people to find the best way to meet this need.

We know from experience that there are people who need affordable housing, but are not known to the local authority. Completing this survey is the first step in ensuring that the real level of need is identified, and can be provided for.

Please return your completed forms to the Rural Housing Project by 31st May 2008.

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 call.

Yours sincerely,

Colin Savage
Rural Housing Enabler

Affordable Housing for Local People- Crowcombe

If this Housing Needs Survey identifies a need for local affordable housing, careful consideration will be given to how and where this should be provided.

West Somerset Local Plan

West Somerset Council has clear and strong Planning Policies within its Local Plan which would restrict housing developed in Crowcombe to people with a strong local connection. See Local Connection criteria below.

Policy SP/1 - Settlement Hierarchy defines Crowcombe as a “village”.

Policy SP/3 Development in Villages states that “development” will be limited to that which supports their social and economic viability, protects or enhances their environmental quality and is unlikely to lead to a significant increase in car travel.

(Residential development in a village will be limited to conversions, infilling or the redevelopment of previously used land and small groups of dwellings).

Open market housing could be provided within the development boundary with an expectation that 30% will be affordable homes.

Local Connection Criteria.

New affordable housing provided under the Local Plan will be strictly limited to people with a strong local connection, and this will be controlled by a Section 106 agreement as part of Planning Permission. To qualify for new affordable housing applicants must meet one of the following criteria:-

4. Have lived in the Parish, or an adjoining one, for a total of 10 years in the previous 20. This does not need to be continuous.
5. Be able to demonstrate that they have a real need to live in the parish (or an adjoining one) because they have permanent employment in that parish, and that employment requires them to live close to their place of work.
6. Have a parent, child, or sibling who has 10 years or more residence in the parish (or an adjoining one) who needs them to live nearby in order to provide support or care.

In all cases people must be able to demonstrate that they are in affordable housing need, and that they cannot meet their housing requirements through renting or buying on the open market. There is a cascade provision working outwards from the parish and adjoining parishes, but WSC would expect to see the homes going to people meeting one of the three criteria above. The housing register gives three points per year of residency for a maximum of 15 years, and this means that people with a strong local connection are likely to have a high priority on grounds of housing need.

Affordable Housing Need.

New affordable housing would only be developed where there is an identified local need. Section C of the Part Two form enclosed identifies the range of issues which might result in people being regarded as in housing need. Housing need is likely to result from a combination of these factors, not one on its own.

The planning policy above says that housing can only be provided, where people “.... cannot meet their housing requirements through renting or buying on the open market.”

These housing need criteria apply to those seeking rented housing who cannot afford open market rents. Affordable home ownership is available to those who can afford to rent but would like to buy. Government guidance suggests these will be "...existing council and housing association tenants, those on local housing waiting lists for rented accommodation, statutory homeless, key public sector workers and other first time buyers."

In rural areas they will also have to meet the Local Connection criteria above.

Housing Options

There are several affordable options available to those in housing need. In general terms those on lower incomes (less than £20,000pa) are likely to be able to afford the rented options below. Households with incomes higher than that may be able to afford one of the home ownership options, which are sometimes called "intermediate" housing.

Social rented:-

- is where housing is built, rented and controlled by Registered Social Landlords (RSLs), most commonly housing associations. This enables people to rent homes of a good standard over long periods with secure tenancies, providing more security than is normally possible in the private sector. Rents are fixed by the Housing Corporation at levels well below open market rents.

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- can allow households to own a property with a mortgage, without any rent. These schemes may involve a housing association or a private developer, who will retain some equity in the property, which ensures that future sales are provided for local people and can reduce the overall cost of the mortgage. Most of these schemes are restricted to local people on initial and future sales, which helps to hold down the value of the property and keep it at an affordable level.

Self-build:-

- is another option for intermediate earners. In some cases they may be permitted to build their own home on the condition that the resulting house is controlled as affordable housing by the local authority, via a legal agreement (section 106). On re-sale it is sold at a controlled price to another household in need.

For more information contact the Rural Housing Project, Exmoor House, Dulverton, Somerset, TA22 9HL Tel. 01398 32245/49



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

Crowcombe Parish Housing Needs Survey – Part One

This survey form has been sent to every known household in the Parish. If you know someone who has a strong connection with the Parish and needs to live there, extra forms are available from the Rural Housing Project. Please return completed forms to the Project in the envelope provided.

A. Your Household

1) Please list the people living in your home at present:

| Relationship to you e.g. partner, son, daughter | Age | Male/Female |
|---|-----|-------------|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

B. Your Current Home

2) Do you?

| | | | | | |
|------------------------------|--|-------------------------------------|--|---------------------------------|--|
| Own your own home | | Live in a shared ownership property | | Rent from a housing association | |
| Rent from a private landlord | | Live in housing tied to job | | Other, please specify | |

3) How many bedrooms are there in your current home? Please circle

| | | | | |
|---|---|---|---|----|
| 1 | 2 | 3 | 4 | 5+ |
|---|---|---|---|----|

4) Is this your:

| | | | |
|------------|--|--------------|--|
| Main Home? | | Second Home? | |
|------------|--|--------------|--|

C. Housing Required?

You may have more than one household living in the same home because they are unable to find separate dwellings e.g. grown up children, friends or relatives. Each household looking for new affordable housing should fill in a Part Two form, available from the Rural Housing Project.

5) Are there people in your household who will need separate affordable housing within the next five years? **Yes/No**

If Yes, they should complete a Part Two form

6) If the need for affordable housing is proven, would you be in favour of a small number of homes for local people? **Yes/No**

7) If new housing is needed, how should it be provided? Please put in order of preference.

| | |
|------------------------------------|--|
| New build on brownfield sites | |
| New build on greenfield sites | |
| Bringing empty homes back into use | |
| Converting redundant buildings | |

6) Do you have you any suggestions for a small site for affordable housing.....

.....

7) Any other comments regarding affordable housing:

.....

.....

Your contact details

Name..... Telephone number.....

Address.....

Anyone who is likely to need affordable housing in the next five years should complete a Part Two form.

Guidance about Affordable Housing for Local People is provided on the information sheet enclosed.

If you need a copy of this form in large print please contact the Rural Housing Project

For more information about the survey or if you have any queries please contact

Jo Nash Telephone: 01398 322245. Fax: 01398 323150.

E-mail: jenash@exmoor-nationalpark.gov.uk

Address: Rural Housing Project, Exmoor House, Dulverton, Somerset, TA22 9HL



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

Crowcombe Housing Needs survey – Part Two

Complete this part if you think you are in local affordable housing need and may need to move to another home in Crowcombe parish or an adjoining one in the next five years. Please return it to the Rural Housing Project in the envelope provided.

A separate form for each household in need of housing must be completed e.g. for each grown up child in a family, who wants to set up their own home. If you require extra forms or have any questions, please contact us.

This form asks for detailed and sensitive information. We need this to assess whether you are in need of affordable housing. Please be assured that your individual survey forms will not be available to the general public. We will prepare a report based on the information provided, but this will not include any names or addresses and will exclude any information that could identify a particular respondent.

A. Who needs housing?

1) Who would need to live in the new affordable housing?

| Relationship to you e.g. partner, son, daughter | Age | Male/Female |
|---|-----|-------------|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

2) Does anyone in your household need the following? Please tick any that apply;

| | |
|---------------------------------|--|
| Access for a wheelchair | |
| Sheltered housing with a warden | |
| Residential care | |
| Accommodation on one level | |
| Help with personal care | |
| Other, please state | |

3) Could you remain in your present home if alterations, adaptations or support were provided? Yes/No

If **Yes**, please describe what would be needed:.....
.....
.....

B. Local Connection.

If any affordable homes are provided in Crowcombe, they will be for people living or working in the Parish or an adjoining one or for those who can show that they have a long-term connection with the area.

4) Please tick any that apply to you.

| | |
|--|--|
| Have you lived in the Parish, or an adjoining* one, for a total of ten years in the previous 20? This does not need to be continuous. Please provide addresses in 4) below. | |
| Can you demonstrate that you have a real need to live in the parish (or an adjoining* one) because you have permanent employment in that parish, and that employment requires you to live close to your place of work? Please describe the nature of that work and why you need to live nearby. Continue on a separate sheet if necessary | |
| Do you have a parent, child, or sibling who has 10 years or more residence in the parish (or an adjoining one) and who still lives there, who needs you to live nearby in order for one of you to provide support or care? Please provide their addresses in 4) below. | |
| Do you know someone who has a strong link with Crowcombe Parish who need to move back? If so, please put them in touch with the Rural Housing Project | |

* Adjoining parishes – Stogumber, Bicknoller and Holford, and adjoining parishes in Taunton Deane- Over Stowey and Lydeard St Lawrence

5) If you are claiming ten years residence for yourself or for a relative, please provide addresses and dates of residence.

| Address | From (month/year) | To (month/year) |
|---------|----------------------|--------------------|
| | | |
| | | |
| | | |
| | | |

Continue on separate sheet if needed

6) Do you have any other special reason to live in Upton?

| |
|--|
| |
|--|

7) Where would be the best place for you to live? Please put in order of priority with 1 by your first choice, 2 by your second, etc

| | | | |
|------------|--|-------------------------------|--|
| Crowcombe | | Over Stowey | |
| Stogumber | | Lydeard St Lawrence | |
| Bicknoller | | Somewhere else – please state | |
| Holford | | | |

C. Identifying Housing Need

8) When will you need to move? Tick one only

| | | | |
|------------------|--|-------------|--|
| Within 12 months | | 3 – 5 years | |
| 1 – 3 years | | 5 + years | |

9) Why do you need to move? Please tick any that apply to you

| | | | |
|--|--|-----------------------------------|--|
| a) First independent home | | k) Currently homeless | |
| b) Couple setting up home together | | l) Cannot manage stairs | |
| c) Present home too small | | m) Present home in poor condition | |
| d) Present home too large | | n) Renting but would like to buy | |
| e) Present home too expensive | | o) Moved away and wish to return | |
| f) Private tenancy ending shortly | | p) Need specially adapted home | |
| g) Private tenancy, need more security | | q) For family support | |
| h) In tied housing, need more security | | r) To be near work | |
| i) Family break up | | s) Other please explain | |
| j) Currently living with parents or in someone else's home | | | |

10) Which of the above is your main reason? Please state one only

D. Affordability

11) Employment

Please indicate the nature of you and/or your partner's employment and whether it is full time, part time, casual or seasonal.

| | Type of Employment | Full-time or Part-time | Permanent/Casual/seasonal | In which town/village do you work? |
|--------------|--------------------|------------------------|---------------------------|------------------------------------|
| You | | | | |
| Your partner | | | | |

12) Income

It will help us to assess the type of affordable housing you can afford if you can indicate your level of income. This would be combined income for couples/households.

Which of the following ranges of **annual income** does your household have? (Gross income, before deductions). Please tick the appropriate box.

| | | |
|--------------------------|--|---|
| a. Less than £15,000 pa. | | If you prefer to state your weekly or monthly income please do so below; Weekly = Monthly = |
| b. £15,000- £18,000 pa. | | |
| c. £18,000- £25,000 pa. | | |
| d. £25,000- £35,000 pa. | | |
| e. £35,000 - £45,000 pa. | | |
| f. Over £45,000 pa. | | |

13) Savings Do you have savings or equity you could use as a deposit for an affordable home or provide you with additional income? By equity we mean the value of any property you own after you have taken off the amount needed to repay your mortgage.

Yes/No

| | |
|---------------------------------------|--|
| Please state amount (to nearest £500) | |
|---------------------------------------|--|

14) Depending on affordability, would you be interested in; Tick all that apply

| | |
|---|--|
| a. Renting a home? (Most likely through a Housing Association) | |
| b. Low cost home ownership? | |
| c. Shared ownership? (part buy/part rent – through a Housing Association) | |
| d. Self build? | |

E. Housing Register

15) Is your household on the Council Housing Register? Yes/No

If you consider that your household is in local affordable housing need, it is essential that you are on the Council Housing Register.

F. Your Contact Details.

Thank you for taking the time to complete this survey form.

It would be very helpful if you could provide your contact details below. It may be necessary for the Rural Housing Enabler to stay in touch to ensure that you have the best chance of receiving an offer of housing if your need is verified.

| | |
|--------------------------|-----------------|
| Name | |
| Address | |
| | Postcode |
| Telephone Number: | Email: |

In order to provide new affordable housing, it is useful to be able to share information with our development partners. Please sign the following declaration to confirm that you are happy to share the information on this Part Two form with these development partners.

| | |
|---|-----------|
| I confirm that I agree to the Rural Housing Enabler sharing the information on this form with the housing authority and development partners, where this is to assist in helping me to access affordable housing. | |
| Signed..... | Date..... |
| Name..... | |

If you have any queries please contact:

Colin Savage - Telephone: 01398 322249. Fax: 01398 323150.
 E-mail: cbsavage@exmoor-nationalpark.gov.uk
 Address: Rural Housing Project, Exmoor House, Dulverton, Somerset, TA22 9HL

Appendix 2 – Suggested Sites and Comments about Affordable Housing

Possible Sites

| |
|--|
| • Brickyard Orchard |
| • by Cricket Field; behind Lawford; by Broad Meadow |
| • Lawford between Vellacott and the Ford (North-East side of the road) |
| • I have a field at Crowcombe Heathfield. |
| • Lawford or area beside cricket ground. |

Comments

| |
|---|
| • Why not use trailer homes - as at Norton Fitzwarren. |
| • My daughter and family were forced to move away because they could not afford to live in Crowcombe. |
| • There is more of a sense of 'belonging' to a community if occupiers have a financial share in the house they occupy. In a village it is important that tenants become 'embedded' in the community because of the reliance on one another. In Crowcombe shared ownership or shared equity might be the best answer (if housing is needed there). |
| • Better use of existing stock - older couples in family council houses could move to more suitable property. |
| • Don't lose stock through 'right to buy'. |
| • Any development will add to car journeys from a village like Crowcombe even if people work locally i.e. to access services. |
| • The term 'affordable housing' is not well understood even though you have provided guidance – this may seriously undermine the results of the survey. |
| • It seems to me to be totally unfair that: <ul style="list-style-type: none"> ○ a fee must be paid in lieu of providing affordable housing when need is not proven. ○ not all developers are asked to pay - why? |
| • Not in the village as access to village street would be hazardous. |
| • Shared facilities for single people would make sense. |
| • The feelings of existing local residents and owners must not be ignored. |
| • Not sure I agree with the concept. I'm all for helping people on real need, but providing them with a house? I had to work hard and save up to buy property – why is it now different? |
| • I think it is absolutely essential to keep key workers in the area and retain skill sets. |
| • Would encourage young people to stay in the area to live and work - possible to take up local jobs. |
| • Would not welcome further building in this village. It will be spoiled we have already enough new houses |
| • There is sufficient affordable housing in Crowcombe at present and this is in balance with the rest of the village demographics. |
| • Should be built near facilities to cut down transport costs. |
| • Put heavy taxes on second homes. Council houses should be re-purchased then let on a rented basis |
| • Affordable for whom? |
| • We were forced to move from the area because Bishop's Lydeard was much cheaper - we and others like us now and in the future would love to return. |
| • Necessary - but no identifiable buildings or sites. |
| • Must be for local residents. |
| • Every village needs affordable housing. |
| • There needs to be a way of keeping the houses affordable so not letting people enlarge and encouraging people to move on when they can afford to, to let people worse off in behind them. |
| • No - there is no site appropriate for affordable or any other housing in Crowcombe. Crowcombe is a picturesque and historic village and any new building would detract from this adding even more noise and traffic. Perhaps a more appropriate site would be closer to a small town such as Williton. |
| • Commercial taxation for holiday homes. |
| • Council houses should be repurchased then let on a rented basis. |

Appendix 3 – Contact Details

Colin Savage,
Rural Housing Enabler,
Exmoor House,
Dulverton,
TA22 9HL

📞 01398 322249

cbsavage@exmoor-nationalpark.gov.uk