

EXMOOR, NORTH DEVON AND WEST SOMERSET.

Exmoor House, Dulverton, Somerset, TA22 9HL
Telephone: 01398 322245 Fax: 01398 323150
E-mail: sjayre@exmoor-nationalpark.gov.uk
Website Address: www.exmoor-nationalpark.gov.uk
/Projects/RuralHousingProject/RuralHousingProject.htm



Parish Housing Needs Report

February 2007

The Rural Housing Project

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

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

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

Old Cleeve Parish Housing Needs Report

Contents

1	Introduction 1.1 Executive Summary 1.2 Key Findings and Recommendation	<i>Page No</i> 3 3 3
2	Parish Context and Housing Market 2.1 Population 2.2 Council Tax Bands 2.3 Tenure 2.31 Open Market Housing 2.311 Owner Occupied 2.312 Private Rented Sector 2.32 Registered Social Landlord Housing 2.4 Perception of Greatest Need 2.5 New Homes to Meet Local Needs?	4 4 4 5 6 6 7 7
3	Households Wishing to Move	8
4	Assessing Local Affordable Housing Need 4.1 Is There a Local Connection? 4.2 Is There a Housing Need? 4.3 Are Households in Need of Affordable Housing? 4.31 Affordable Rent Assessment 4.32 Affordable House Price Assessment 4.33 Conclusion	8 9 9 10 10 11
5	Final Analysis 5.1 Household Composition 5.2 Main Reasons for Needing to Move 5.3 Income 5.4 Affordability 5.41 Affordable Rent Levels and Rental Options 5.42 Affordable House Prices and Ownership Option 5.5 Housing Size, Type and Tenure 5.6 Timescale for Moving	12 12 13 14 14 14 15 15
6	Recommendation	16
7	Appendices Appendix 1 - Copy of Survey Form, Parish and RHE Lette Appendix 2 - Survey Comments Appendix 3 - Supplementary Data Appendix 4 - Useful Contacts Details/Websites	18 er 18 28 29 30

1. Introduction

1.1 Executive Summary

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

The Rural Housing Enabler, in agreement with the Parish Council, prepared a two-part survey for distribution. (The survey form is shown in Appendix 1). Part One of the survey provides background information and general trends regarding the parish. Part Two is completed by those who think they have a need to move and provides more in depth information, which can be used to help assess whether the respondent is in need of affordable housing. The survey forms were posted on 29th June 2004 to 890 households in Old Cleeve Parish, in accordance with West Somerset District Council Tax records. 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 890 survey forms were issued and a total of 218 responses were received, a response rate of 23% to the survey. This is adequate response rate compared to other project surveys, which average out at 41%. Part One surveys were returned by 218 households. A total of 13 Part Two forms were received from households indicating a need for affordable housing, equal to around 1% of total survey forms issued. For comparison this response has been an average of 6% for the project area, based on previous completed surveys and reports.

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

1.2 Key Findings and Recommendation

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

- The household types are 1 x Single, 3 x Couples, and 1 x Family.
- The most accessible rent is £50 £69 and £100 £150 a week.
- The most accessible house price is £40 £50,000.
- The median average household income is £11,570 gross, per annum.
- Typically, it would require an income of around £47,000 to be able to access the lowest average house sale price (£148,713) for the parish.
- Tenure preference is equally split between Low Cost Home Ownership and Housing Association Rented. An assessment of income would suggest that all households in need could afford Housing Association rental, though only two are likely to have sufficient finances to be able to afford shared/low cost home ownership.
- Three households suitable for affordable rental accommodation and two households suitable for a shared /low cost home ownership property.

2. Parish Context and Housing Market

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

2.1 Population

The following chart profiles the percentage of population in each age bracket and compares them for Old Cleeve, and the UK. Old Cleeve has lower representation in the three younger age brackets (30% of total) compared to the UK (60% of total). This suggests fewer children and fewer emerging households in the parish. There are a significantly larger proportion of respondents that fall into the last three age brackets, 70% in Old Cleeve, compared to 40% in the UK.

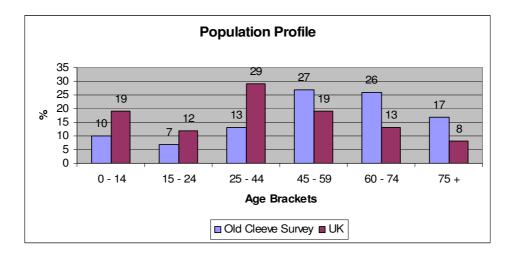


Figure 1 - Population Profile Comparing Old Cleeve Parish and the UK

Source: Survey Results and Office of National Statistics - 2001 Census

2.2 Council Tax Bands

Council Tax bands provide an overall profile of the value of housing in Old Cleeve. Each household is in one of eight tax bands (A-H) depending on its value. Old Cleeve has a similar proportion of stock in the lower two bands of A and B (39.5%) compared to West Somerset's profile (38%).

The profile for Old Cleeve suggests that there is a relatively healthy stock of homes that fall into the lower tax bands in the parish. This could in some part be explained by the presence of a residential park within the parish.

2.3 Tenure

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

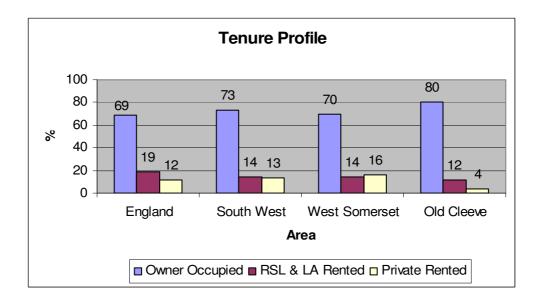


Figure 2 - Tenure Profile

Source: England, the South West & West Somerset: Office of National Statistics Old Cleeve: Survey Results & Research

This indicates that:

- The Owner Occupied sector dominates the tenure provision, as it does in the wider district, regional and nation-wide context.
- There are a slightly smaller proportion of Registered Social Landlord (RSL) and Local Authority (L.A.) properties in Old Cleeve than in the wider markets.
- The Private Rented Sector (PRS) in Old Cleeve is much smaller than in the wider market, accounting for only 4% of the market.

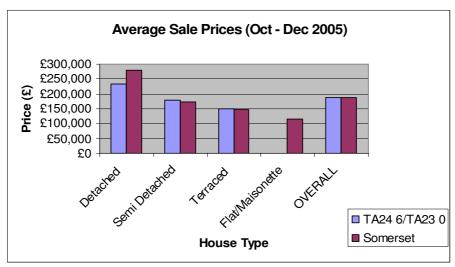
The above information suggests that there is a more **limited choice of tenure for those wishing to live in Old Cleeve parish** than in the regional or nationwide context. There is pressure on residents to be able to access the Owner Occupied tenure in order to have home in the Parish.

2.31 Open Market Housing

2.311 Owner Occupied

Local Estate Agents, Local Papers and the World Wide Web were consulted for current advertised open market sale prices. The <u>average advertised</u> house price for Old Cleeve parish was £282,353. The <u>lowest advertised</u> house price in Old Cleeve Parish, at the time of research was £159,500 for a two bedroom semi detached house.

Information from The Land Registry website was used to gain information on average house sale price in Old Cleeve's postcode areas of TA24 6 and TA23 0. The information shown represents the available figures for sales in the parish from October to December 2005 compared with county wide average sale figures. As the parish is split between two postcode districts the figures represent a mid point between TA24 6 and TA23 0 average sale prices.



<u>Figure 3 – HM Land Registry Average Sale Prices for Old Cleeve Parish and</u> Somerset

Figure 3 indicates that the 'Overall' <u>average sale price</u> for a property in Old Cleeve's postcode areas is £187,719. The <u>lowest average sale price</u> in Old Cleeve's postcode areas was £148,713 for a terraced property. Based on the overall average figures at the time of research, Old Cleeve's house prices are around 1% higher than Somerset County as a whole.

Considering sale prices over a longer period of time indicates that the average sale price for a property within Old Cleeve's postcode areas rose from £109,252 in 2001 to £192,827 in 2006, an increase of 76% in 5 years.

2.312 Private Rented Sector

During the 4 months during which research was conducted two properties were found to be advertised for rent in Old Cleeve parish. This may be an indicator of the lack of availability of private rented accommodation, although the situation may be subject to change. The advertised properties for rent in rural West Somerset (RWS) and Old Cleeve (OC) parish were as follows:

- (OC)1 Bedroom property average £425 per calendar month or £98.08 p.w
- (RWS) 2 Bedroom property average £537.50 per calendar month or £124.04 p.w
- (OC) 3 Bedroom property average £650 per calendar month or £150 p.w

2.32 Registered Social Landlord Housing

Magna West Somerset currently owns 2 properties in Old Cleeve in this tenure. The current stock caters for family and elderly needs.

There are currently 32 households on West Somerset District Council's Register for Old Cleeve parish.

2.4 Perception of Greatest Need

Respondents were asked who they think is in the greatest need of a new home in the parish. It was indicated that over a third of respondents (36%) felt that the main need was housing for young people. A notable proportion (11%) of respondents felt that no further homes are needed. A space was provided for respondents to add 'Other' suggestions and these are shown in Appendix 2.

2.5 New Homes to Meet Local Needs?

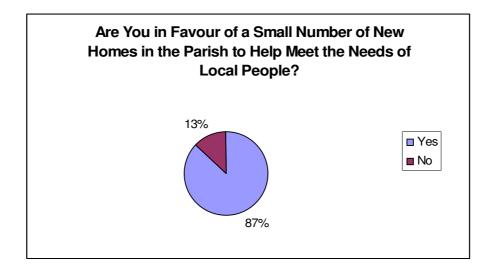


Figure 4 – Indicating Whether Parish Residents are in Favour of New Homes
Within the Parish for Local Needs

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

3. Households Wishing to Move

Part Two survey forms were received from 13 households, indicating a need to move to another home in the Parish. The household composition of those returning Part 2 is shown below. There are:

- 4 x Single households representing 31% of the total
- 6 x Couple households representing 46% of the total
- 3 x Family households representing 23% of the total

4. Assessing Local Affordable Housing Need

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

1 Is There a Local Connection?

- Local Connection is assessed in accordance with West Somerset District Council's housing allocation policy.

2 Is There a Housing Need?

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

3 Are Households in need of 'Affordable Housing'?

Assessed by analysing what size accommodation households' need and what they can afford and, therefore, whether they can afford to satisfy their housing need in the open market Owner Occupied and Private Rented markets. The size 'needed' has been assessed in accordance with West Somerset District Council's housing allocation policy. Account has been given, where necessary, that a more generous house size may be considered and allowed.

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

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

4.1 Is There a Local Connection?

West Somerset District Council's housing policy is the used as the basis for considering if households qualify as having a local connection.

West Somerset District Council's Local Connection definition is as follows:

'Local Connection is defined as a household where the applicant or their partner has been resident in West Somerset for 10 years continuously immediately prior to the date of application or for 10 years out of the last 20.'

Applying this definition to Part Two respondents, has indicated that there are $\mathbf{6}$ households (3 x Single households, 1 x Couple household, and 2 x Family households), or 46% of Part Two respondents that do not meet the local connection criteria and therefore cannot be considered further.

4.2 Is There a Housing Need?

The **7 households (54%)** left will be looked at in relation to current housing and their motives to move.

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

The 1 x Single household is currently living in the parish.

There are 2 x Couple households who live in the parish and either wish to set up their first independent home together, and require more security from some form of affordable rental or ownership, or require more permanent accommodation on one level and help with personal care.

1 x Couple household would like to return to the parish to set up home together. They are currently renting and require more security.

There is 1 x Family household who would like to move from their rented accommodation as it is too expensive and in a poor condition, and they require more security. They would like to be near work and family in a parish that they were born and brought up in.

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

 $2 \times \text{Couple}$ households live in the parish and consider that they do not have an urgent need to move. (Would need to move in 5-10 years time). One household owns their own property. This report provides an indication of more immediate need over the next five years and these households could be considered at a later date.

Consequently there are five households (1 x single, 3 x couple and 1 x family) who meet the local connection criteria and whose circumstances and motives for moving indicate that they are in housing need.

4.3 Are Households in Need of Affordable Housing?

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

4.31 Affordable Rent Assessment

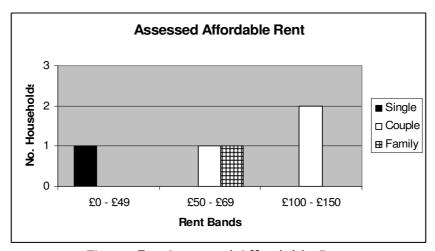


Figure 5 – Assessed Affordable Rent

Figure 5 (above) shows 'assessed' affordable rent bands, calculated based on the financial information provided and allowing 25% of gross household income* toward the rent (*for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross).

To set the context regarding the Private Rented Sector, (PRS) it has previously been shown (at Section 2) that;

- The average 1 bedroom rent for Old Cleeve is £98.08 per week. This sized property is affordable and may be suitable for the two couple households who can afford £100 – £150 per week.
- Larger two bed (£124.04 p.w) and three bed (£150 p.w) properties within the private rental sector in rural West Somerset and Old Cleeve parish, could be afforded by the two couple households but are suggested to be beyond the financial capabilities of three households (1×1) x single, 1 x couple and 1 x family).

The lower rent bands of £0 - £49 and £50 - £69 that could be afforded by three households would be unlikely to allow them to access adequate accommodation within the private rental sector. Two rent bands appear to be the most accessible; £50 - £69 a week, and £100 - £150 a week. The two households that could afford rent within the £50 - £69 band are unlikely to be able to resolve their housing needs within the private rental sector. The two households that can afford £100 - £150 a week, based on the average West Somerset and Old Cleeve rent levels could resolve their housing needs within the private rented sector.

Consequently, out of the five households considered, there are three households (1 x single, 1 x couple and 1 x family) that would not be able to resolve their needs within the private rental sector

4.32 Affordable House Price Assessment



<u>Figure 6 – Assessed Affordable House Prices</u>

Figure 6 shows the 'assessed' affordable house prices. The mortgages are calculated by allowing 3 times the gross annual household* incomes (*total income of those persons responsible for the mortgages payments). The most accessible price band is £40 - £50,000. The lowest advertised House Price within the Old Cleeve parish was £159,500. The lowest average sale price in Old Cleeve parish's postcode area was £148,713 for a terraced property. It is unlikely that any of the five households considered in this section could afford to purchase a property within the parish at these price levels.

4.33 Conclusion

There is little or no possibility of the five households that have been assessed being able to resolve their housing needs by purchasing property on the open market within Old Cleeve parish. Three of these households would also be unable to resolve their housing needs within the private rental sector.

These five households are considered to be in local affordable housing need and will be discussed in the final analysis.

5. Final Analysis

5.1 Household Composition

Of the 13 Part Two respondents considered this section provides a final analysis for all 5 households assessed as being in local affordable housing need. Their household composition is as follows:

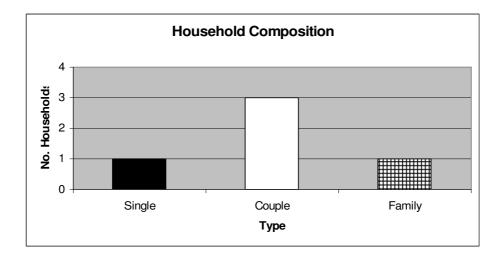
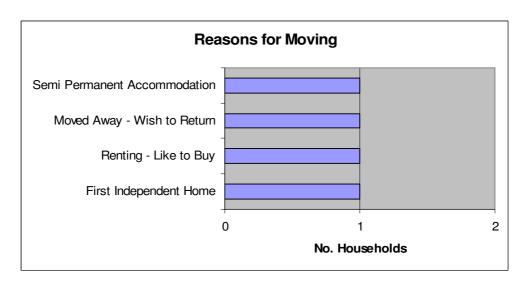


Figure 7 - Composition of Households in Local Affordable Housing Need

5.2 Main Reasons for Needing to Move

The main reasons for needing to move, stated by those households assessed as being in local affordable housing need, are equally a desire to set up their own independent home, wanting to return to the parish, renting and would like to buy and the semi-permanent nature of current accommodation.



<u>Figure 8 – Indicating the Main Reasons for Needing to Move</u>

5.3 Income

Income data is shown below. This reveals that the median take home household income bracket for those households in local affordable housing need is £146-£210 per week. This works out as a mid-point income of £178. (For the purpose of this survey the total weekly take home income was assumed to be 80% of the gross). This equates to an annual gross household income of £11,570.

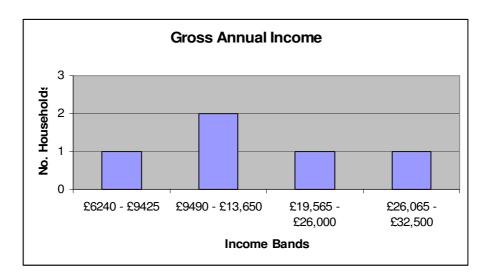


Figure 9 - Gross Annual Income of Households in Local Affordable Housing Need

Comparing this figure to the lowest 10% quartile gross annual household income within Somerset and nationally, (figures were not available for West Somerset district) indicates that the median income of £11,570 is substantially lower than the lowest gross household incomes at the county (£24,960) and national level (£25,828).

The average sale price for a property within Old Cleeve's postcode area increased by 76% between 2001 and 2006. In comparison the lowest gross annual household income in Somerset rose from £20,436 in 2001 to £24,960 in 2006, an increase of just 22%. There is significant disparity between average house prices and local incomes. It is unlikely that incomes can rise at an equivalent rate to match the rate of house price inflation the UK is currently experiencing.

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

Example calculation for a mortgage

Typically a household can obtain a mortgage of 3 times their annual income and are likely to require a deposit of 5% of the total asking price. The lowest average sale price with Old Cleeve's postcode areas is £148,713.

A household would therefore need a deposit of £7,435 and require an annual income of at least £47,092, to be able to purchase a home at the lowest average sale price for Old Cleeve parish postcode area.

At the average sale prices for Old Cleeve it would be impossible for a household to purchase an open market property without a large deposit, equity in an existing property or a sizeable income.

5.4 Affordability

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

5.41 Affordable Rent Levels

Three households can afford the lower price bands of £0 - £49 and £50 - £69, which would make it very difficult for them to be able to afford any kind of rental property within the private rented sector. Two couple households out of the five households in local affordable housing need can afford up to a maximum of £150 per week rent. At this price level it may be possible to afford a property within the private rented sector. The standard of accommodation can vary and short hold tenancies, which can be common in the private rental sector, do not provide much security. The households that can afford this price bracket may find that what is affordable is unsuitable for their needs.

Affordable Rental Options

Housing Associations that operate within West Somerset can provide rental accommodation at an accessible level of rent, from around £50 for a one bedroom property, to around £80 for a four bedroom property. The three households that can afford the lower rent bands, unable to resolve their housing needs within the private sector, could afford to rent a one, two, or three bedroom property that would be of a guaranteed standard and let on an assured tenancy. The two households that can afford the higher rent bands could also afford to rent a property that is likely to be more suitable in terms of size, quality and length of tenancy, although these households may be more suited to affordable ownership options.

5.42 Affordable House Prices

The most accessible affordable house price is between £40,000 and £50,000, which can be afforded by two of the five households who are in local affordable housing need. In the current market this is far short of the lowest average sale price of £148,713 for Old Cleeve's postcode area. The two households that could afford to resolve their housing needs in the open market private rented sector, but could not afford outright open market ownership are able to afford shared or low cost home ownership.

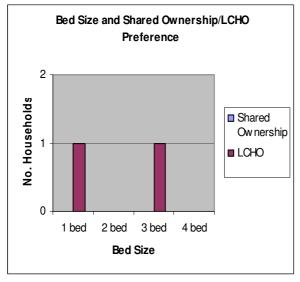
Affordable Ownership Options

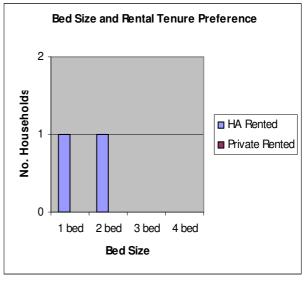
Shared Ownership could be suitable for those with a regular income (at a sufficient level) who cannot afford to purchase a property outright. It allows you to buy a share of your own home on a long lease, and pay rent on the remaining share which is normally owned by a Housing Association.

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

5.5 Household Size, Type and Tenure

The household size against tenure preference is shown below. It should be noted that households were able to indicate more than one size or tenure preference. Preference is equally split between Low Cost Home Ownership and Housing Association rental properties. However not all households may be able to afford ownership options and this will be reflected in the final recommendations. The majority of households in local affordable housing need aspire to have a house.





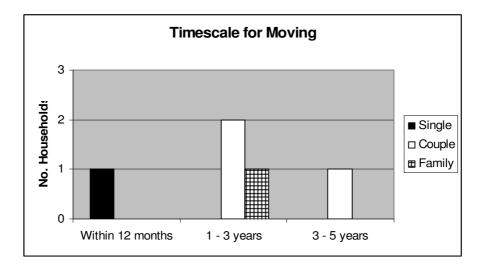
<u>Figure 10 – Bed Size and Shared/Low Cost</u> <u>Home Ownership Preference</u>

Figure 11 – Bed Size and Rental Tenure Preference

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

5.6 <u>Timescale for Moving</u>

The time scales for moving are all within 5 years. Figure 12 (below) suggests that the majority of households express a need to move within 3 years.



<u>Figure 12 – Timescale for Moving</u>

6. Recommendation

The purpose of the survey is to assess the number of people who qualify at the present time for affordable housing in order to give a well researched indication of the affordable housing needs of your parish and community over the next few years. Over time, the circumstances of those in housing need who completed the survey and who the report findings were based on may change, while other people in local affordable housing need may come forward.

Because Old Cleeve parish is covered by two different planning authorities; Exmoor National Park Authority and West Somerset Council, it is important to determine in which settlement the need is, as each authority has slightly different planning policies with regard to the provision of affordable housing.

A total of 301 survey forms were returned. 13 households considered that they were in affordable housing need and filled out Part Two of the survey form. From the assessment of these survey forms it is evident that five households are in local affordable housing need. They all live outside the National Park, and they comply with the Local Connection Criteria for West Somerset Council and satisfy the criteria for being in affordable housing need.

When considering the size/type of affordable housing which may be required within the parish, it is important to take into account the criteria which would be applied both by the local authority and/or a housing association when allocating such properties. Assessment suggests that there are households suitable for affordable rental and shared/low cost home ownership properties. The breakdown is as follows:

Old Cleeve – 3 x couple households in local affordable housing need

 $1 \times 1/2$ bed bungalow for rent

2 x 2/ 3 bed shared ownership/low cost home ownership properties

1 x single person's rental

1 x 2 bed rental

There are 5 qualifying households at the moment, it is advisable not to build a house per household as the community's needs may change and it is important that these houses are filled, not only in the first instance, but remain occupied by local people in affordable housing need in the future. It may be better to meet this need in two phases. It can be difficult to build such a small number of homes cost effectively, so a specific scheme on a Planning exception site may be difficult to justify. Current housing market conditions are likely to make it increasingly difficult for low income households to access open market housing. There are a variety of ways in which the identified housing need could be met;

- as part of an open market new build development
- through conversion of existing buildings
- renovation of existing properties

It is important to remember that anyone in housing need in this parish may be eligible for affordable housing, should it become available, in the adjoining parishes while the information contained within this report may be used in conjunction with another survey done on a neighbouring parish to bring together a combined affordable housing scheme in the future.

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

7. Appendix 1

Please return by: 31st July 2004 Settlement Indicator: 0



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 - OLD CLEEVE 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 person in the parish, 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

Please tell us the number of people living in your home in each of the following age groups:

Age	0-14 years	15-24 years	25-44 years	45-59years	60-74years	75+ years
Male						
Female						

B. YOUR CURRENT HOME

1	Are you (please tick appropriate box):					
	a home owner? 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	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					

	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 families Homes for people with disabilities 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?				
	Yes - Go to 2 and then complete Part Two No - Go to 2				
2	Is there anyone living with you at present that is likely to need to set up home separately from you in this parish now or in the next five years?				
	Yes They need to complete Part One & Two (Extra copies available) - Go to 3 No - Go to 3				
3	a) Have any members of your household moved away from this parish in the last ten years?				
	Yes - Go to 3 b) No - Go to E				
	b) Do they wish to return?				
	Yes They need to complete a Part Two (Extra copies available) - Go to c) No - Go to E				
	c) How many have moved away <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 Lack of public transport Lack of suitable housing (e.g. wrong type/size) Other				

E. THANK YOU

C.

HOUSING REQUIRED

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

Please return by: 31st July 2004

Settlement Indicator: O



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET =

Exmoor House, Dulverton, Somerset, TA22 9HL Telephone: 01398 322249 Fax: 01398 323150 E-mail: tarobinson@exmoor-nationalpark.gov.uk

PART TWO - OLD CLEEVE 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 person in the parish, 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.

HOUSTNG NEED

	110031	ING NEED					
1	1 Are you in need, or likely to be in need, of another home in this parish (please tick a box)?						
	Yes ·	- Go to 2 No – You do not	need	l to c	omplete the rest of this form.		
2	2 When will you need to move?						
	Now	within 12 months 1 - 3 y	years	(yrs)	3- 5 yrs 5+ yrs		
3	Why do yo	ou need to move (you can give more the	han or	ne rea	ason)?		
	(a)	First independent home	(i)		Family break up		
	(b)	Couple setting up home together	(j)	П	Cannot manage stairs		
	(c)	Present home too small	(k)		Present home in poor condition		
	(d)	Present home too large	(I)		Renting, but would like to buy		
	(e)	Present home too expensive	(m)		Moved away and wish to return		
	(f)	Private tenancy ending shortly	(n)		Need specially adapted home		
	(g)	Private tenancy, need more security	(o)		For family support		
	(h)	In tied housing, need more security	(p)		To be near work		
	(q)	Other (please explain)					
4	Which, of	the above, is your main reason (please	e inse	rt the	letter from above)?		
5	Could you	remain in your present home if your h	nome	was a	Iltered or if you were given support?		
Yes - Go to 6 No - Go to B							
6	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? <i>(Y/N)</i>	Living with you in next home? (Y/N)
YOURSELF				

C.	LOCAL CONNECTION
1	Do you live in Old Cleeve Parish now? Yes - Go to 4 No - Go to 2
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 Old Cleeve Parish? Yes - Go to 5 a) No - Go to 6
	a) Please give the dates that you lived in Old Cleeve Parish:
	From: / To: Go to 6
6	Do you live in any of the adjoining Parishes of Carhampton, Withycombe, Treborough,
	Brompton Regis, Huish Champflower, Clatworthy, Nettlecombe, Williton & Watchet?
	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 Carhampton, Withycombe, Treborough, Brompton Regis, Huish Champflower, Clatworthy, Nettlecombe, Williton & Watchet?
	Yes - Go to 7 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 Old Cleeve Parish? Yes - Go to 8 a) No - Go to 9
	a) How many years have you worked in Old Cleeve Parish? Go to 10
9	Have you ever worked in Old Cleeve Parish? Yes - Go to 9 a) No - Go to 10
	a) Please give the dates that you worked in Old Cleeve Parish:
	From: / To: Go to 10
10	Do you work in any of the adjoining Parishes of Carhampton, Withycombe, Treborough, Brompton
	Regis, Huish Champflower, Clatworthy, Nettlecombe, Williton & Watchet?
	Yes - Go to 10 a) No - Go to 11
	a) How many years have you worked in the adjoining Parish(es)? - Go to 11

11	Treborough, Brompton Regis, Huish Champflower, Clatworthy, Nettlecombe, Williton & Watchet?
	Yes - Go to 11 a) No - Go to 12
	a) Please give the dates that you worked in any of the adjoining Parishes:
	From: / To: Go to 12
12	Do you have relatives who live in Old Cleeve Parish?
	Yes – Go to 12 a) No - Go to 13
	a) How many years have they lived in Old Cleeve 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 Old Cleeve Parish?
	Yes - Go to 14 a) No - Go to D
	a) How many years have they lived in Old Cleeve Parish? - Go to b)
	b) Why do you need to live close to them?:
_	
D.	TYPE OF HOUSING REQUIRED
1	What type of home do you need?
	1 bed 2 bed 3 bed 4 bed 5 bed or more
	House
	Bungalow
	Flat
	Other (please explain):
	What type of accommodation would you prefer (you can tick more than one)?
	Housing Association Ponted Open Market Ownership Low Cost Ownership*
	Housing Association Rented Open Market Ownership Low Cost Ownership* Private Rented Shared Ownership* Self Build*
3	Other (Please specify)* * see 'Scheme Types' at 'K' If you wish to rent, please indicate the most you could afford to pay in rent per week:
3	
	£0-£49
4	If you wish to buy, what price range do you think you could afford?
	Below £20,000 £50,001 - £60,000 £90,001 - £100,000
	£20,001 - £30,000 £60,001 - £70,000 £100,001 - £120,000
	£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
	b) Please say why you have not registered on the Local Authority Waiting List?
Ε.	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
	Lived there previously and would like to return 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.
	£96 - £145 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 Working Part Time - Go to 3
	Unemployed and seeking work – Go to G Retired – Go to G
	Unemployed but not seeking work – Go to G Other - 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?
J	(i) Your employment:
	(ii) Your partner's employment:
4	
r	Your employment Your partner's employment
	Permanent
	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				
£61 - £75,000 £101 - £120,000 More than £160,000				
2 Do you have a mortgage on your current home?				
Yes - Go to 3 No - Go to H				
3 a) How much do you still owe? £				
and				
b) How long does it still have to run? years				
H. SAVINGS				
In order to fully assess whether you have a need for affordable housing in this Parish it is necessary to know whether you are 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 effective public transport system				
Lack of affordable housing Lack of employment opportunities Lack of effective public transport system To take up further/higher education				

J. CONTACT DETAILS

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

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

Please tick this box to give permission for providing affordable housing.	or your details to be used for the purpose of
Name(s): Address:	
Daytime Tel.No.(s):	. Email address :
Thank you for taking the ti	me 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.

30th June 2004

Dear Parishioner,

Rural Housing Project & The Parish of Old Cleeve

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

The Parish Council have decided to work with me to complete a Housing Needs Survey of the parish. The survey is enclosed and you will see that there are two parts. **It would be helpful if you would complete Part One**, it is only a short questionnaire, it can be submitted anonymously and it will help provide an overall profile of households in the parish. A prepaid envelope is enclosed for your use. The survey forms are labelled with a settlement indicator to allow me to identify which settlement area the form has been returned from. This is because the parish has two planning authorities and we may need to separate figures.

You will only need to complete Part Two if you are likely to need to move to another home in this parish now or in the next five years and you feel you will need help to obtain an affordable home. A prepaid envelope is enclosed for your use. If you are returning Part Two, you will be asked to provide your name, address and contact details. The survey does ask for detailed, confidential and sensitive information. I will need this information to assess whether you are in need of affordable housing and to consider you further. Please be assured that 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. 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. A public meeting may be held to discuss the report. When the report has been considered, if there is a need for affordable housing for local people, we may need to approach the District Council, Housing Association(s) and/or other agencies that can facilitate the provision of affordable housing for the community. At that point, those agencies may need to access relevant details from your survey form.

Please return your completed form(s) by 31st July 2004.

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

Yours sincerely,

Trudy Robinson Rural Housing Enabler 30th June 2004

Dear Parishioner,

The Parish of Old Cleeve Housing Needs Survey

The Parish Council has decided to work with the Rural Housing Project to assess whether there is a local affordable housing need.

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

You will need to complete Part Two if you are likely to need to move to a home in the Parish of Old Cleeve now or in the next five years <u>and</u> you feel you will need help to obtain a local affordable home. If you know of a person from the Parish of Old Cleeve or a person from any of the adjoining parishes of Carhampton, Withycombe, Treborough, Brompton Regis, Huish Champflower, Clatworthy, Nettlecombe, Williton or Watchet, who <u>needs</u> to live in this Parish and needs help to obtain a local affordable home, they will need to complete their own survey forms. Additional forms can be obtained from Trudy Robinson, contact details are on the enclosed letter and survey forms.

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

When the survey and report are complete the report will be discussed at the next appropriate Parish Council meeting. Any information regarding individuals will not be publicly identified or available at any stage of the survey or the report.

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

Yours sincerely

Chairman - Old Cleeve Parish Council

Appendix 2 - Survey Comments

• Part 1, question C1 - Please tell us who you think is in greatest need of a new home in the parish;

All these categories need provision – all have to move to other areas to find affordable and suitably equipped housing. Lack of shop and poor transport add to difficulties

Depends on individual circumstances

Old Cleeve is fully housed

Would like to see small business/craft workshops combined with living accommodation built on old sheepskin factory to meet employment and housing needs for local people.

Homes for young married couples

Define and distinguish between need and want

In favour of small number of homes for local people 'young couples who wish to return after higher education.'

Homes for young married people

People who can contribute to the parish/local area

Homes for people who have had to leave - homeless

 Part 1, question C2 - Residents were asked if they 'would be in favour of a small number of new homes in the parish to help meet the needs of local people' and had the opportunity to briefly explain their views regarding new homes in the parish. These are the comments of survey respondents and do not in any way represent the views of the Rural Housing Project.

I have lived in Washford all my life and want to buy not rent but the houses are too expensive.

Due to the price of property and low income young people don't have the chance to buy their own home. I feel it is sad to see houses empty a lot.

This village has nothing to offer, no jobs, no shop, no P.O no public transport, if you don't drive, don't live here.

Spoil natural beauty of the area.

Too many second homes force up the price of houses far beyond the cost that local young people can afford.

Concern 'that the village will lose its character as a small caring village.'

Not only local people but also young persons wishing to start working life in this area.

Stop mixing young families in homes designed for the elderly, we can't stand the noise.

Old Cleeve currently has a preponderance of old people and no shop or P.O.

Too much emphasis on homes for single parents which encourages pregnancy in unmarried teenagers.

There are probably enough homes, but the prices are too high for young people.

Too may new houses are already being built in Somerset (Bridgewater for example is currently seeing massive development and is only 18 miles away (and with greater job opportunities for young people)).

Concern that 'they could buy cheap and then sell on for a big profit.'

New buildings would detract from the character of the village.

Due to lack of jobs people either leave or move in with others? (Parents).

Concern 'they will be outsiders.'

Lack of 'affordable' housing in parish, county and country in general.

The village does not have the services required for an increase in size.

In favour of new homes for local people 'so that nobody should have to leave this lovely environment.'

They (local people) 'appear to be being priced out of the market.

In favour of home for local people – 'but not single mothers, single people who work and help pay their way. Responsible young people.'

This is a v.rural area with no facilities for families.

Housing for local people only needed in Washford and Roadwater.

Local people are being priced out by rising house prices running ahead of local incomes.

Housing needs to go to local people not ones that come here and make themselves homeless.

We don't want to see any more green fields turned into more housing and therefore more cars.

Local people should be encouraged to stay around the area they were born and brought up in. This keeps customs alive so the history of the area doesn't die and a good cross section of people, young and old, locals and visitors.

Too many unoccupied holiday homes.

Probably in favour of small number of new homes for local people 'depends where'.

Concern that the existing system is the same for everyone.

Charm of this area is the peace and unchanged atmosphere. Very grounding and stabilising.

Need careful selection of site to preserve the countryside.

Reasonably priced homes are essential to enable young families to remain in or choose to belong to the community and enhance community life.

Concern 'to make sure local homes not allocated to immigrants.'

Any further development would spoil environment and atmosphere of the village.

Remote location – no regular bus route, not suitable for young families.

What housing there is on the market is hugely inflated in price. No local shop and dangerous main road are contributing factors.

Rental only

Appendix 3 - Supplementary data

Population Figures

	1991	2001	% Change
Old Cleeve	1700	1900	Up 11.8%
West Somerset	31,875	35,075	Up 10%
South West	4,688,234	4,928,434	Up 5.1%
UK	57,353,894	57,789,194	Up 2.5%

Source: Office of National Statistics 2001 Census www.statistics.gov.uk/census2001/census 2001.asp

Old Cleeve - Somerset County Council

County and Regional Average House Price Figures (Oct - Dec 2005)

Area	Detached	Semi Detached	Terraced	Flat/Maisonette	Overall
Somerset	£280,458	£172,347	£145,750	£114,072	£186,262
South West	£295,621	£184,378	£159,967	£147,144	£199,527

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

England and Wales Average House Price Figures (Oct - Dec 2005)

Area	Detached	Semi- Detached	Terraced	Flat/Maisonette	Overall
England and					
Wales	£293,248	£174,744	£149,906	£173,915	£191,327

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

Appendix 4 - Useful Contact Details/Websites

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

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

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

Website: <u>www.westsomersetonline.gov.uk</u> – Housing link on homepage

Exmoor National Park Authority

Telephone: 01398 323665 E-mail: <u>info@exmoor-nationalpark.gov.uk</u>

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

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

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

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

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

• The Housing Corporation - www.housingcorp.gov.uk

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

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

Website: www.ruralcommunities.gov.uk

- **Defra** Affordable Rural Housing http://www.defra.gov.uk/rural/arh/index.htm
- Government Office South West (GOSW) Housing page

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

- Joseph Rowntree Foundation www.jrf.org.uk
 A social policy research and development charity. One of its remits is to understand the causes of, and solutions to deprivation related to 'place', focusing on housing and neighbourhoods.
- Office of National Statistics Online Census data. www.statistics.gov.uk