



## RURAL HOUSING PROJECT

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EXMOOR, NORTH DEVON AND WEST SOMERSET

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# EXFORD

## Parish Housing Needs Survey Report

### June 2003

# **EXFORD HOUSING NEEDS SURVEY**

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# **EXFORD HOUSING NEEDS SURVEY REPORT**

## **JUNE 2003**

### **1 SUMMARY AND KEY FINDINGS**

#### **1.1 AIM**

**To investigate the affordable housing need for local people of Exford (including those who have a need to live in the Parish or the locality).**

#### **1.2 SURVEY DISTRIBUTION AND RESPONSE**

The Rural Housing Enabler, in agreement with the Parish Council, prepared a two-part survey for distribution. The survey forms were posted in week commencing 28<sup>th</sup> October 2002 to 172 households in the Exford Parish, in accordance with the District's Council Tax records (excluding those with properties where the occupier has a permanent residence elsewhere and where the dwelling is not for 'business use' (i.e. rented)). Households were allowed one month for completion of their survey forms, to be returned by prepaid post to the Rural Housing Enabler by the 30<sup>th</sup> November 2002. 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 172 survey forms were issued and a total of 67 replies were received, a response rate of 39% to the survey. For comparison, the average response rate of a similar survey process by Cumbria Rural Housing Trust is 35% and based on previous surveys for this project area it has been 45%.

Part One surveys were returned by 65 households, of those 8 arrived with Part Two forms enclosed. There were 2 Part Two forms received without a Part One form. Therefore a total of 10 Part Two forms were received, equal to 6% of total survey forms issued, indicating a need for affordable housing. For comparison this response has been an average of 7% for the project area, based on previous completed surveys and reports.

The Survey Forms are shown in Appendix 1.

#### **1.3 KEY FINDINGS**

There was a 39% response rate to the survey, with 6% (10 households) returning Part Two of the survey form indicating a housing need. This is a good average response rate compared to surveys in other areas, such as an average of 35% for similar surveys in Cumbria, but lower than the average of 45% for the other completed surveys across the project area.

The key points concerning the housing market and context for Exford are as follows:

- **Council Tax records** reveals that Exford has proportionally less stock in the lower three bands (46%) compared to West Somerset's profile (60%). Conversely, Exford has proportionally more stock in the higher value bands (54% in excess of £117,876), compared to West Somerset's profile (40%). Noticeably, there is a very high proportion of housing in the £277,356 to £554,711 range, more than three times the District Proportion. **This profile indicates a lack of affordable housing stock in the Parish.**

- Land Registry records show only sales of Detached Houses in the parish in the last 3 months (January to March 2003). Research into the previous 12 months revealed some sales in the Semi-Detached category, between July to September 2002, but there have been no sales in the Terraced or Flat/Maisonette category. **This is a further indicator of that there is a lack of affordable property in the parish.**
- **There is a very limited supply of smaller accommodation, which is usually the more affordable.** There are only a total of five, one bedroom properties and twelve, two bedroom properties known to exist in the Parish. Nearly half of the total stock (49%) has three bedrooms. There are a very small number of smaller properties in the Owner Occupied tenure, specifically there are no, one bedroom and only four, two bedroom properties known to exist based on survey responses.
- **There is a lack of choice of tenure for those wishing to live in Exford parish.** There is pressure on the need to be able to access the Owner Occupied tenure in order to have housing in the Parish. Evident from the fact that the Owner Occupied sector dominates the tenure provision, as with the wider context, accounting for 68% of the market. There are proportionally fewer properties in Exford in The Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision than the wider market. The Private Rented Sector (PRS) is proportionally higher in Exford than the wider market. However, it is known that 8% of this 23% total is Tied accommodation.
- Overall, **46% of the original District Council stock has been sold in this Parish under the Right to Buy.** There are currently 18 Registered Social Landlord properties in Exford with a turnover rate of approximately 1 to 2 per year. There are currently 104 households on the District Council's Register selecting Exford as one of their choice areas to live. This is a high demand for a small amount of stock.
- **House prices are not affordable to those 'claiming' housing need.** Exford's house prices are, 66% higher than West Somerset, 65% higher than the South West and 80% higher than England and Wales. The 'lowest' average actual sale price for Exford's post code area was £263,166 for a Detached House. **The overall, actual average sale price was £263,166 for Exford's post code area.** The calculated average first time buyer house price is likely to be £212,231.
- Income data, for all those returning Part Two of the survey (expressing a housing need), reveals that the median take home household income bracket is between the two bands of £146 - £210 and £250 - £300, equal to a mid point income of £223 net or £278.75 gross. **This equates to an annual gross income of £14,495.** Therefore, **Exford's Part Two survey respondents will require 18 times their household income to purchase the average 'actual' house sale price at £263,166. It is accepted that 3 times household income is affordable.**
- Exford's population has grown by 25% over the last ten years, this is far in excess of growth rates for other areas, such as the UK's 2% growth rate.

**There are 9 households assessed as in local affordable housing need.** The report has a dedicated section analysing the detailed housing needs and preferences for these households, the key points are as follows:

- To meet this need there would need to be a 5% increase in housing provision. The average is 6% based on the other surveys and reports across the project area.
- There are **3 Family households, 2 Single households, 2 Couple households, 1 Couple requiring access considerations and 1 Elderly Couple household.**

- **The median household income is £11,570, gross, per annum** (at the mid-point of range). **They would require 23 times their household income to access the average actual Open Market house, at £263,166.**
- **The main Bedsize need is for One Bedroom property**, but also a need for two and three Bedroom property to meet the 'Family' household need. Not one household has indicated a 'preference' for One Bedroom property. **The main preference is for two bedrooms.** The Two Families with two children have selected a preference for three or four bedrooms.
- Overall, there is a 60% preference for the Ownership Tenures. Low Cost Ownership is the overall preferred choice, two households have indicated Housing Association (HA) Rented accommodation as a choice, with one of those households also indicating the Ownership tenures. One household has not indicated any preference of tenure.
- All households have indicated **the 'House' Option** as one of their preferred property type. Four households have also selected the bungalow option, including the Couple household with access considerations. No household has selected the Flat option.
- **The median affordable mortgage** has been '**assessed**' as **£50,000 to £60,000**. The median 'assessed affordable rent is £70 - £99 per week (£303.33 - £429 per month).
- The majority of households (78%) are **currently living in the Private Rented Sector or Tied tenancies** and find it unsuitable for various reasons, but mainly for the lack of security and the accommodation being too small.
- **The age profile** reveals an over representation from those in the three lowest age brackets, whereas overall Exford Parish has an under representation in these age brackets, compared to West Somerset's profile. **Therefore if the housing needs of households from the three lower age brackets are not resolved, and they leave the parish, it will compound an already ageing population profile in Exford.** Failure to address the ageing profile could have a detrimental affect on the existing infrastructures, such as the school.
- The majority of households (56%) have expressed a need to move from 1 to 3 years. This time scale, hopefully provides an adequate timescale within which to address the need
- The preferred location of any housing provision has been given as Exford Parish, the main reason for that choice is because households already live there.

75% of survey respondents are in favour of 'a small number of new homes in the parish to help meet the needs of local people'.

It is not usual to provide specifically and exactly for the total identified need. In order to achieve a provision that is appropriate and sustainable it is usual to aim to provide for between 25% to 33% of the final need. The adoption of this method enables an actual provision appropriate to meet the affordable housing needs of the Parish now and in perpetuity, allowing for the changing circumstances that can occur. **It must be noted that this does not mean that the total need should not be addressed, the suggested formula provides an initial target for a successful provision.**

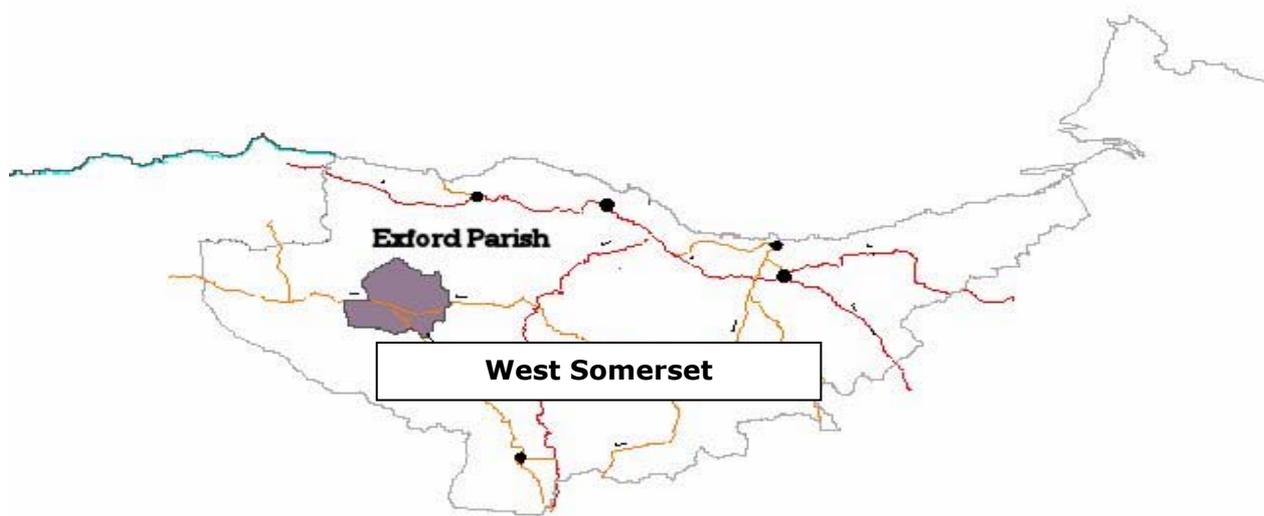
Taking account of the above, **it is recommended that a target final provision should be for 2 x 2 Bedroom and 1 x 3 Bedroom Houses. One House to be provided as Housing Association (or Registered Social Landlord) rented and Two Houses as a form of affordable Ownership model**, with a preference for Low Cost Ownership.

## **2 HOUSING MARKET & CONTEXT**

### **2.1 CHARACTERISTICS OF EXFORD**

Exford Parish is located in the centre of the Exmoor National Park (see map below). The village has a range of services including a Post Office, general stores, a petrol garage, primary school, village church, hall and several hotels.

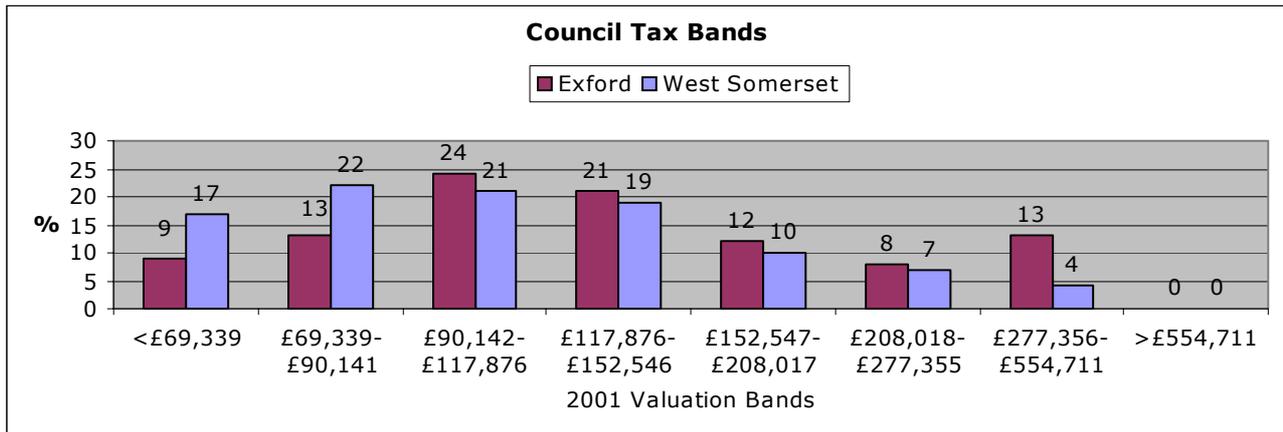
Dulverton Town, approximately 11 miles away, provides a wider range of local facilities including a bank and a Middle school. Minehead offers further services including, main shopping facilities, schools for all age groups and district hospital. Tiverton market town (approximately 22 miles) and Taunton county town (approximately 28 miles) also provide a wider range of facilities, including main line train service and access to the Motorway network.



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## 2.2 COUNCIL TAX BANDS

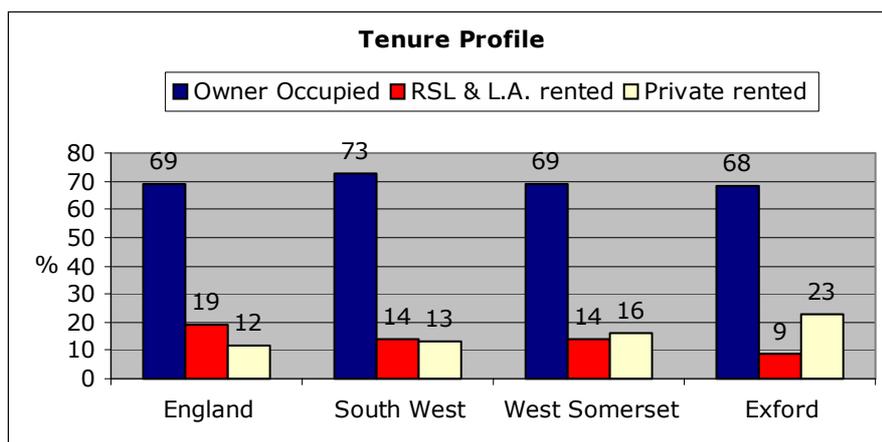
Council Tax bands provide an overall profile of the value of housing in Exford. The following chart profiles this against West Somerset as a whole. The bandings were set in 1991 and have therefore been modified, by the average house price inflation for the South West from 1991 to 2001, to provide a reasonable up to date reflection of current values. The chart reveals that Exford has proportionally less stock in the lower three bands (46%) compared to West Somerset's profile (60%). Conversely, Exford has proportionally more stock in the higher value bands (54% in excess of £117,876), compared to West Somerset's profile (40%). Noticeably, there is a very high proportion of housing in the £277,356 to £554,711 range, more than three times the District Proportion. **This profile indicates a lack of affordable housing stock in the Parish.**



Source: West Somerset District Council - Council Tax Records as at 27.2.03  
[www.housing.odpm.gov.uk/statistics/publicat/houseprices/index.htm](http://www.housing.odpm.gov.uk/statistics/publicat/houseprices/index.htm)

## 2.3 TENURE

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



Source: England, the South West & West Somerset: Office of National Statistics  
 (Table KS18 Tenure: Census 2001, Key statistics for Local Authorities)  
 Exford: Survey Results & Research

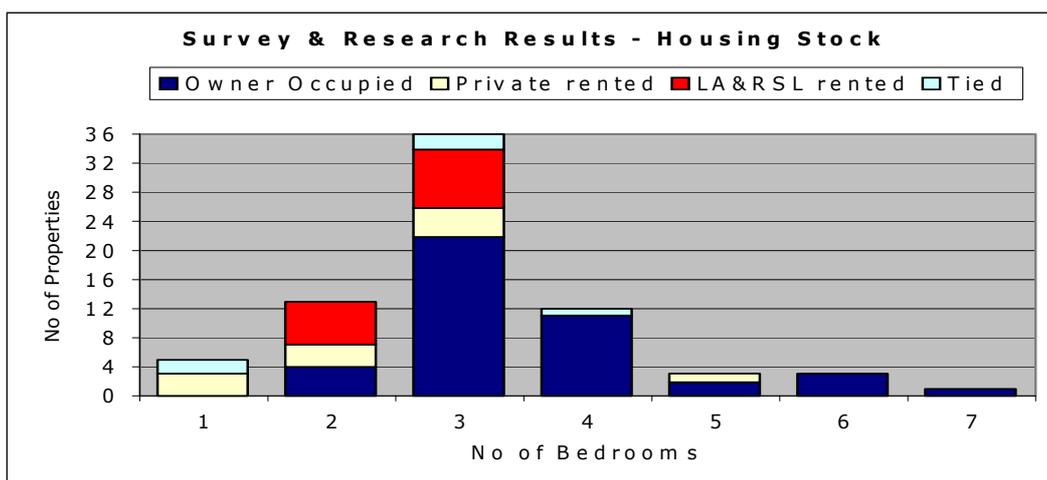
This reveals that:

- The Owner Occupied sector dominates the tenure provision, as with the wider context, accounting for 68% of the market.
  - There are proportionally fewer properties in Exford in The Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision than the wider market.
- Rural Housing Project - Exford Parish Housing Needs Survey Report (June 2003)*

- The Private Rented Sector (PRS) is proportionally higher in Exford than the wider market. It is known that 8% of the total 23% is Tied accommodation.

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

The survey results provide an insight to the stock by tenure and number of bedrooms. The survey results represent 39% of households, so is not a complete picture but can provide a reasonable reflection of the housing stock profile. The actual RSL stock figures have been inserted in replacement of the survey results.



The chart reveals that overall there is a very limited supply of smaller accommodation, which is usually the more affordable. There are only a total of five, one bedroom properties and twelve, two bedroom properties. Nearly half of the total stock (49%) has three bedrooms. There are a very small number of smaller properties in the Owner Occupied tenure, specifically there are no, one bedroom and only four, two bedroom properties. The PRS has only a small number of smaller bedroom properties available, specifically, three, one bedroom and three, two bedroom properties. Furthermore, it is unknown how many of these properties may have restricted occupancy as holiday lets.

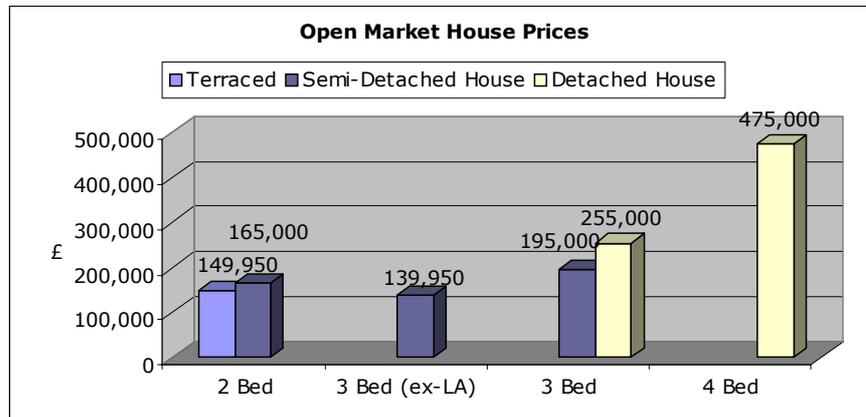
**The ability for residents to live in Exford is largely restricted to those who can afford to enter the Owner Occupied tenure, with, in the majority of cases, the necessary ability to afford a three bedroom property.**

## 2.31 PRIVATE SECTOR HOUSING MARKET

### 2.311 OWNER OCCUPIED

Local Estate Agents and the World Wide Web were consulted for current advertised open market prices for Exford Parish. There were six properties on the market at the time of research, the results are shown below.

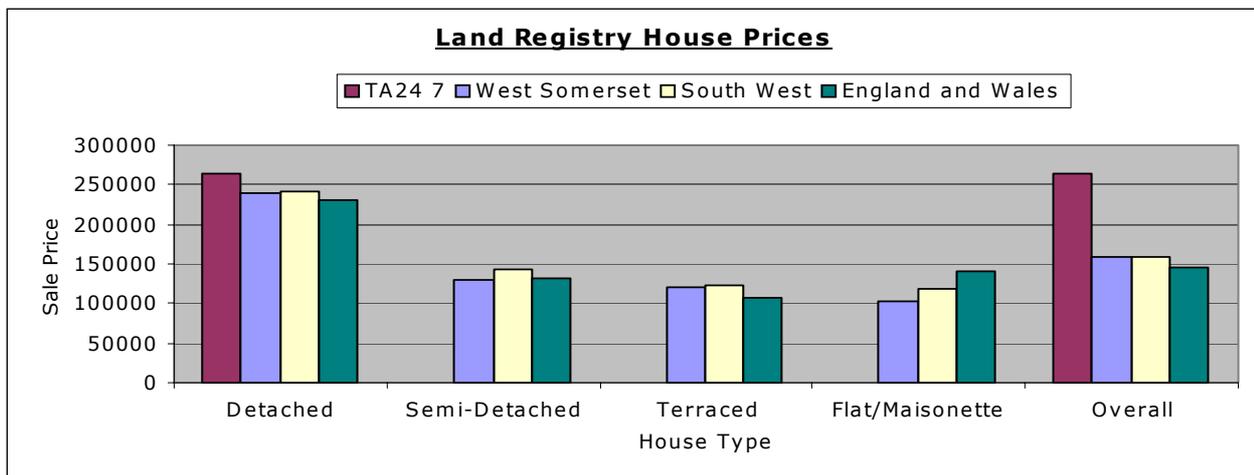
The chart reveals that **the lowest advertised Sale Price in Exford Parish was £139,950** for a three bedroom Semi Detached House, Ex-Local Authority (ex-LA) Property. This chart and information provides not only a 'snap shot' guide to the advertised open market prices for Exford Parish, but also details the likely price based on the number of bedrooms. **The average advertised House Price equates to £229,983.**



Information from The Land Registry site was used to gain further information on 'actual' average house price sales in the TA24 7 postcode area. This postcode area is the nearest search that can be made for Exford and incorporates the other surrounding areas of Winsford, Simonsbath, Wheddon Cross, Cutcombe, Timberscombe, Withypool and Withiel Florey. The Land Registry record enables a consistent base for comparison of prices in other areas. The information shown represents the available figures for sales for January to March 2003.

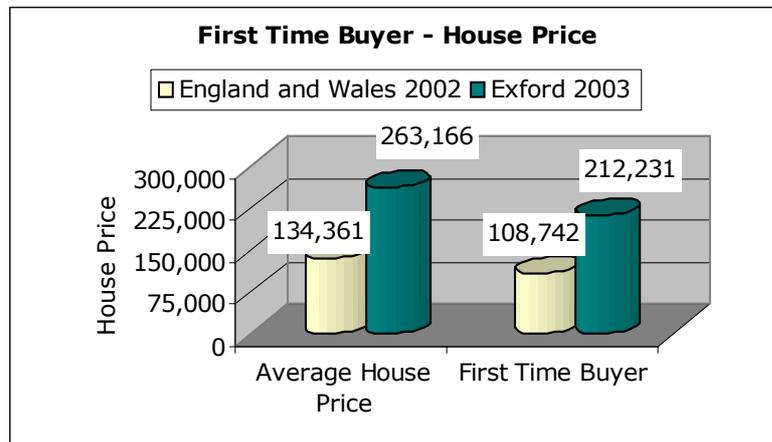
The records show only sales of Detached Houses. Research into the previous 12 months revealed some sales in the Semi-Detached category, between July to September 2002, but there have been no sales in the Terraced or Flat/Maisonette category. **This is a further indicator of that there is a lack of affordable property in the parish.**

The 'lowest' average actual sale price for Exford's post code area was £263,166 for a Detached House. **The overall, actual average sale price was £263,166 for Exford's post code area.** Based on the overall average figures, Exford's house prices are, 66% higher than West Somerset, 65% higher than the South West and 80% higher than England and Wales.



Using a different source it can be seen that the average house price for England and Wales in 2002 was £134,361 and the average First Time Buyer house price was £108,742. This shows that the First Time Buyer House Price is 24% lower than the average house price. To apply this to Exford, we can take the above Land Registry average house price of £263,166 and calculate that the:

**average First Time Buyer house price in Exford is likely to be £212,231.**



Source: Office of Deputy Prime Minister, Housing Statistics, Table 503

### 2.312 PRIVATE RENTED SECTOR (PRS)

At the time of research there were no properties available to rent in the Exford Parish. Based on research across the project area to date, the suggested average rent figures based on estimates from Letting Agents are as follows:

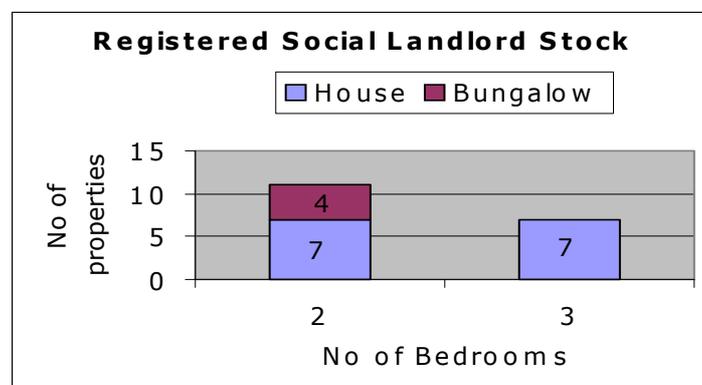
- 1 Bedroom Property - average from £300+ per calendar month or £69.23 per week
- 2 Bedroom Property - average from £400+ per calendar month or £92.31 per week
- 3 Bedroom Property - average from £500+ per calendar month or £115.39 per week
- 4 Bedroom Property - average from £550.00 per calendar month or £126.92 per week

However, at the time of research the advertised properties for rent in the West Somerset area were as follows:

- 1 Bedroom Property - £395 per calendar month or £91.15 per week
- 2 Bedroom Property - average £517 per calendar month or £119.31 per week
- 3 Bedroom Property - average £475 per calendar month or £109.62 per week

### 2.32 REGISTERED SOCIAL LANDLORD HOUSING

There are currently 18 properties in Exford in this tenure, owned by Magna West Somerset, Knightstone and Falcon Rural Housing. The current stock is shown below, revealing that there are no One Bedroom properties and no properties with a warden service or for elderly only.



It appears from research that the District Council Stock prior to the Right To Buy was a total of 22 units. Of those 11 have been sold under the Right to Buy scheme, and one of those has subsequently been re-purchased by Falcon Rural Housing. Therefore there are

12 units remaining from the original stock subject to the Right to Buy. This means that overall 46% (or 10 units) of the original stock has been lost to the Right to Buy.

There are currently 104 households on the District Council's Register for Exford and 11 households currently living in Exford on the District Council's housing register. The turnover of these properties occurs at approximately 1 to 2 per year.

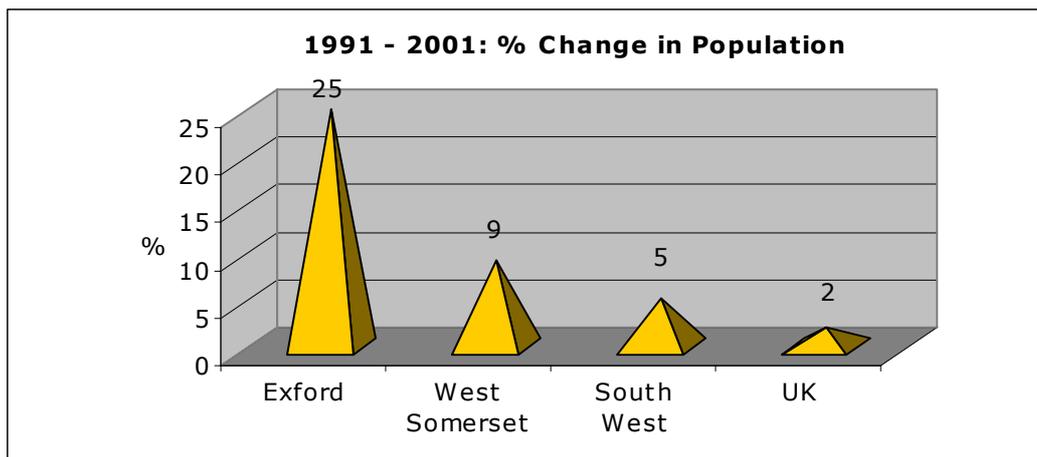
## 2.4 POPULATION

Overall, the population figures are increasing as shown below:

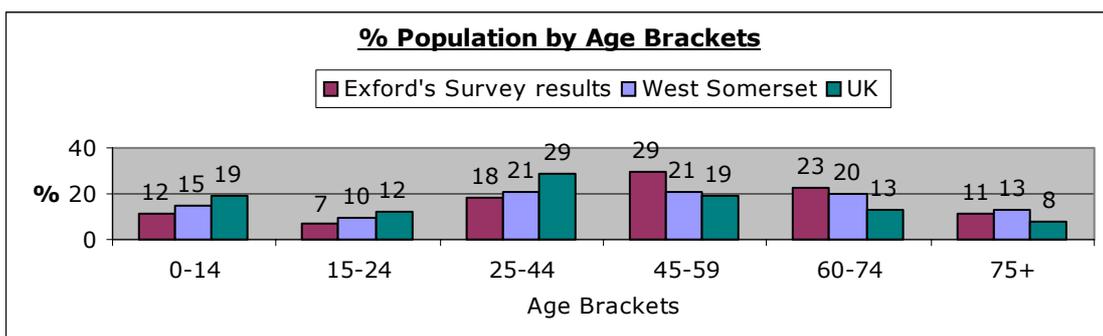
	<u>1991</u>	<u>2001</u>	<u>% Increase</u>
Exford	400	500	25
West Somerset	32100	35100	9
South West	4717000	4934200	5
UK	57469000	58836700	2

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

Exford's population growth, an increase of 25% over the last ten years, is far in excess of growth rates for other areas, such as the UK's 2% growth rate.



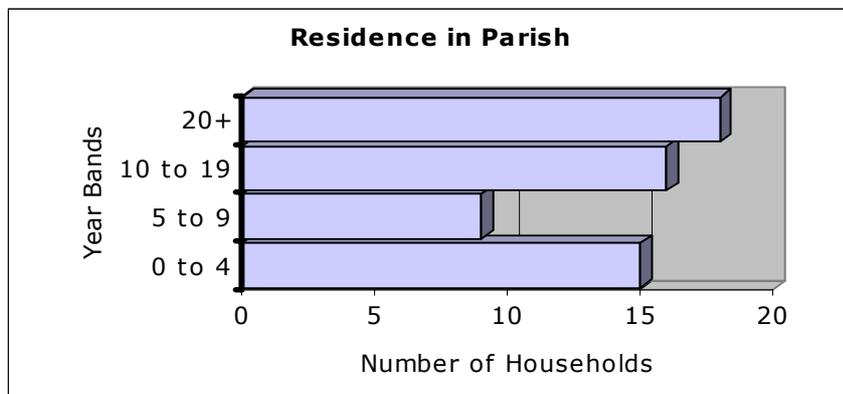
The following chart profiles the percentage of population in each age bracket and compares them for Exford, West Somerset and the UK. Exford has a lower representation in the three lower age brackets (37%) compared to West Somerset (46%) and the UK (60%). This indicates fewer children and fewer emerging households in the parish compared to other areas. There is a greater proportion in the last three age brackets, 63% in Exford (nearly two thirds), compared to 54% in West Somerset (just over half) and only 40% in the UK. This indicates an ageing population in Exford.



Source: Survey Results, Somerset County Council and Office of National Statistics  
*Rural Housing Project - Exford Parish Housing Needs Survey Report (June 2003)*

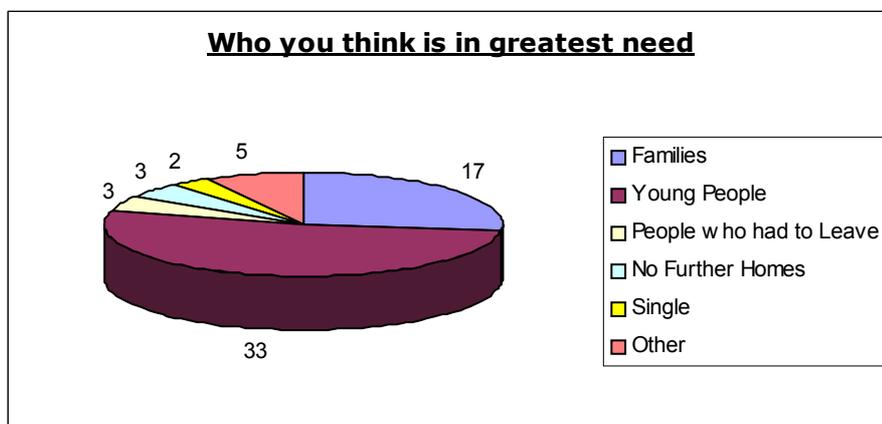
## 2.5 PARISH RESIDENCE

From the survey responses received, it appears that overall the trend is for residents to remain in the parish as somewhere to settle. The chart shows this because there are a greater number of households in the parish for 20 years plus and for 10 to 20 years. However, there have also been a significant number of households who have arrived in the Parish in the last 4 years, indicating a possible changing pattern to the residence trend.

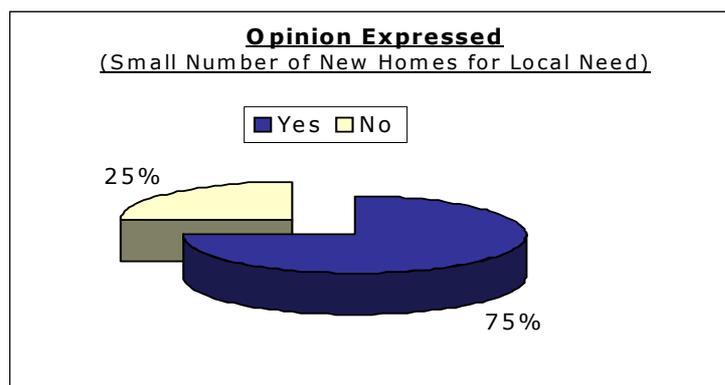


## 2.6 HOUSING REQUIRED: RESIDENTS' PERCEPTION

Respondents were asked who they think is in the greatest need of a new home in the parish. The chart below shows that majority felt that the main need was for Young People and then Families. An opportunity was provided for 'Other' comments and these are shown at Appendix 2.

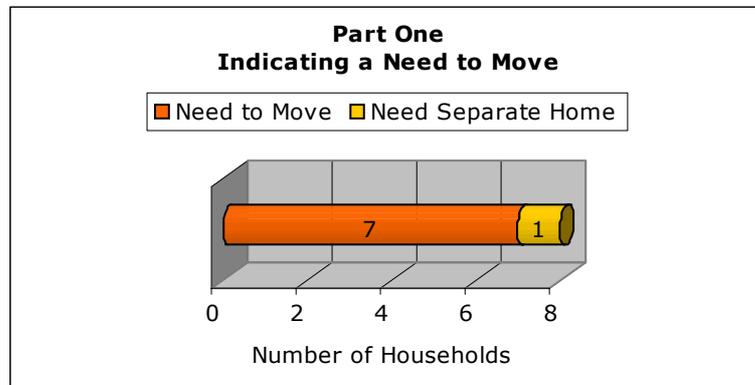


Respondents were asked if they 'would be in favour of a small number of new homes in the parish to help meet the needs of local people'. The response, shown below, was overwhelmingly in favour of such proposal. The comments received in favour and the concerns of those who are not in favour are shown at Appendix 3.

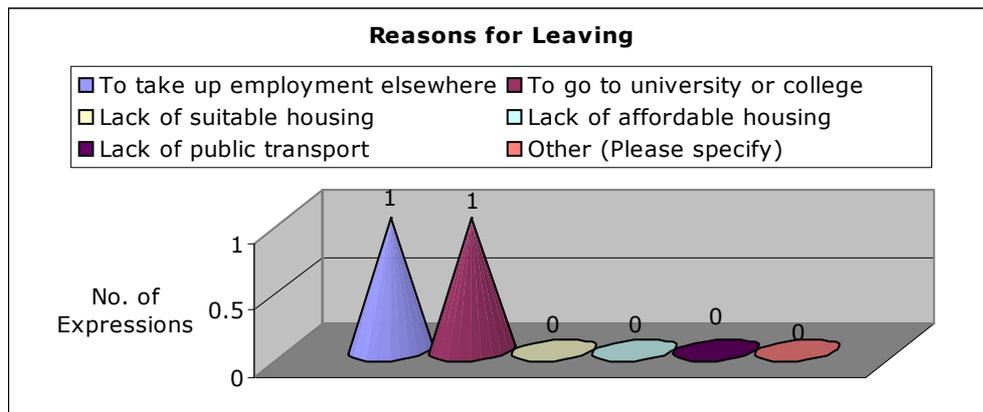


## 2.7 HOUSING INTENTIONS

The final section of Part One of the survey enquired about whom was likely to need to move within the next five years. This section also directed those persons to complete Part Two of the survey. The responses are shown below. More households completed Part Two of the survey (10 received) than those who indicated a need either on or with Part One of the survey form (8 below). This accords with the Survey response outlined at 1.2. The majority households (7) are existing households who need to move.



There were 9 households who had members who had moved away in the last 10 years (but not necessarily wishing to return). Only 2 households expressed the reasons for leaving, as shown below. This reveals that to take up employment elsewhere and to further education was the main reason for leaving.



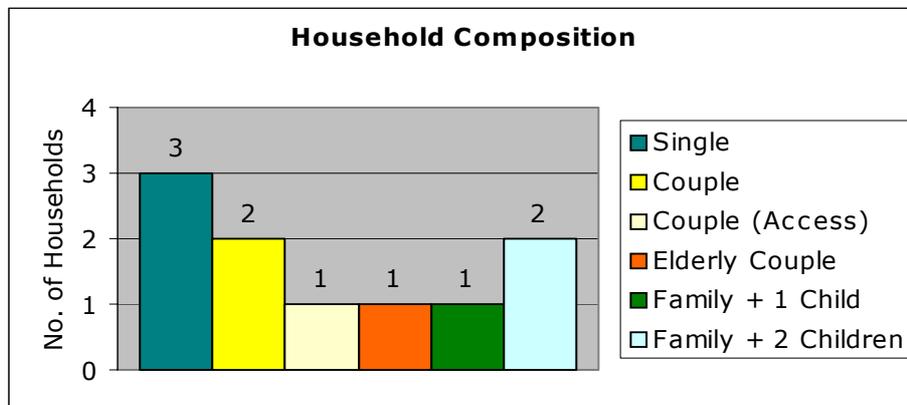
### 3 HOUSEHOLDS WISHING TO MOVE

Part Two survey forms were received from 10 households, indicating a need to move to another home in the Parish. Where surveys forms were incomplete, contact was made, in an attempt to fully inform this report.

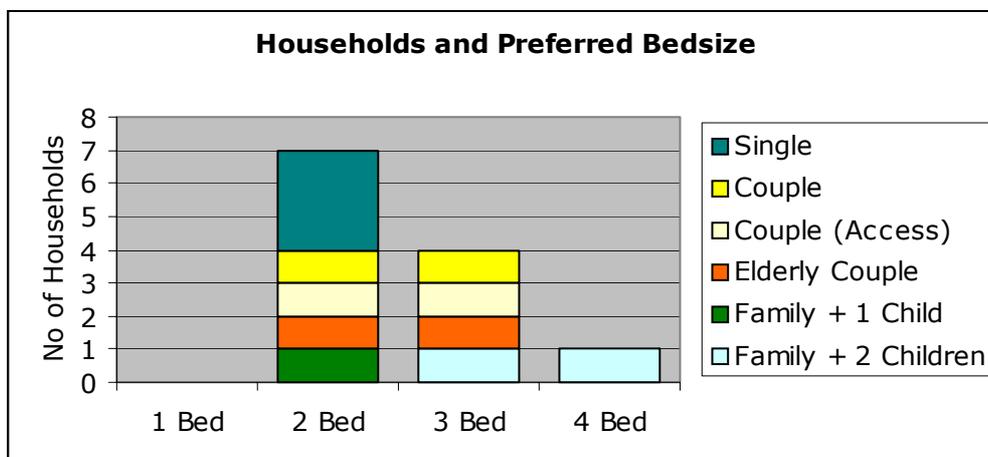
The following three charts provide an overview of those returning Part Two. The report will then go on to assess those who are considered to be in local affordable housing need and will analyse, in more depth, that need.

The household composition of those returning Part 2 is shown below. There are:

- 3 Single households - representing 30% of the total
- 3 Couple households - representing 30% of the total (One of these households have indicated the requirement for 'Accommodation on One Level' and 'Help with Personal Care' and shall therefore be identified separately throughout the report)
- 3 Family households - representing 30% of the total and
- 1 Elderly household - representing 10% of the total

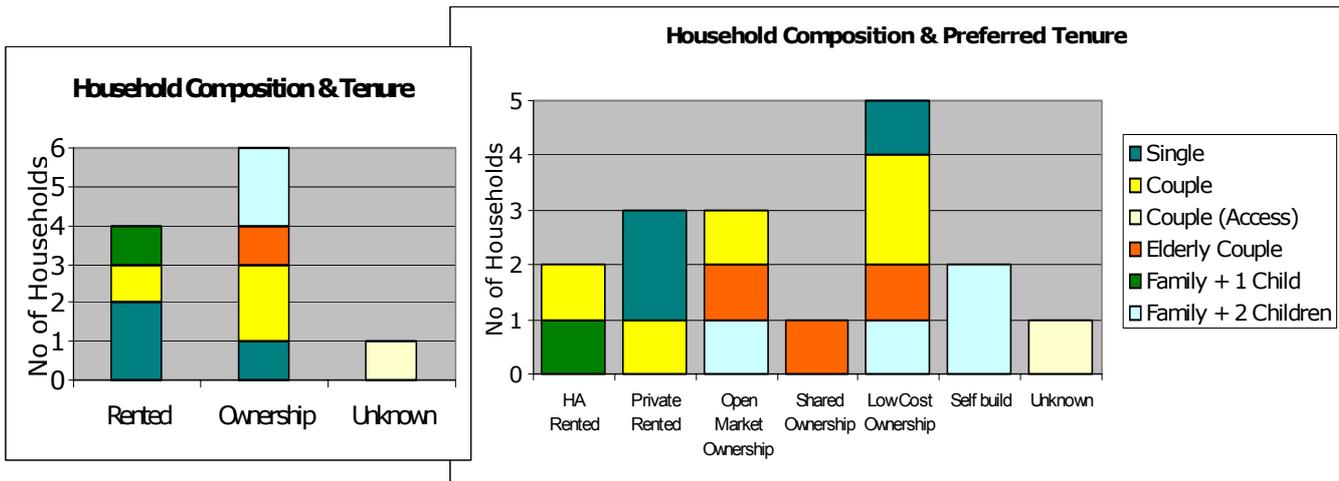


Households were asked to identify the type of housing they preferred. This is summarised in the following chart and is shown by bedsize rather than type (i.e. house/bungalow/flat) which will be analysed later. Some households ticked more than one bedsize. The chart reveals that there is a preference for 2 bedroom accommodation. Also, most households prefer accommodation larger than their need, this will be analysed and considered later in this report.

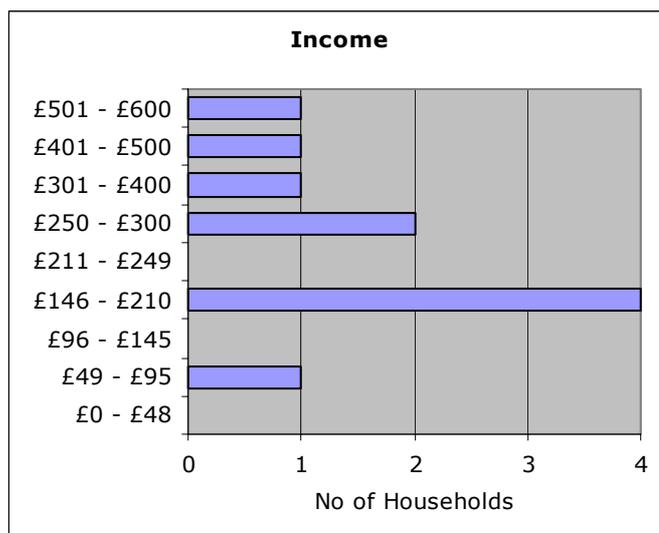


The Overall Type of Tenure preference is shown with reference to household composition. Again, more than one choice could be indicated. The first chart shows that overall, the preferred tenure is Ownership by 55% of those in need, with Low Cost

Ownership the preferred choice. There is an interest in Rented from 36%, with 2 households selecting Housing Association Rented.



Income data, for those returning Part Two of the survey is shown below. This reveals that the median take home household income bracket is between the two bands of £146 - £210 and £250 - £300, equal to a mid point income of £223 net or £278.75 gross. **This equates to an annual gross income of £14,495** (for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross).



The annual income is compared below to average household incomes from a ward to national level. **The information shows that Part Two respondents' median income of £14,495 is lower than the average household incomes from the ward to national level.**

Survey Results	=	£14,495	
Exmoor Ward	=	£24,392	= 68% higher than Part Two respondents
West Somerset	=	£22,045	= 52% higher than Part Two respondents
Great Britain	=	£26,200	= 80% higher than Part Two respondents

(Source: CACI, 2002 & Survey results)

## 4 ASSESSING LOCAL AFFORDABLE HOUSING NEED

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

**This will be assessed by applying the following three assessments:**

### 1 **Are Households in need of 'Affordable Housing'?**

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

### 2 **Is there a Housing Need?**

Assessed by considering households' current housing tenure, size, reasons given for their need to move and the relevant Local Plan.

### 3 **Is there Local Connection?**

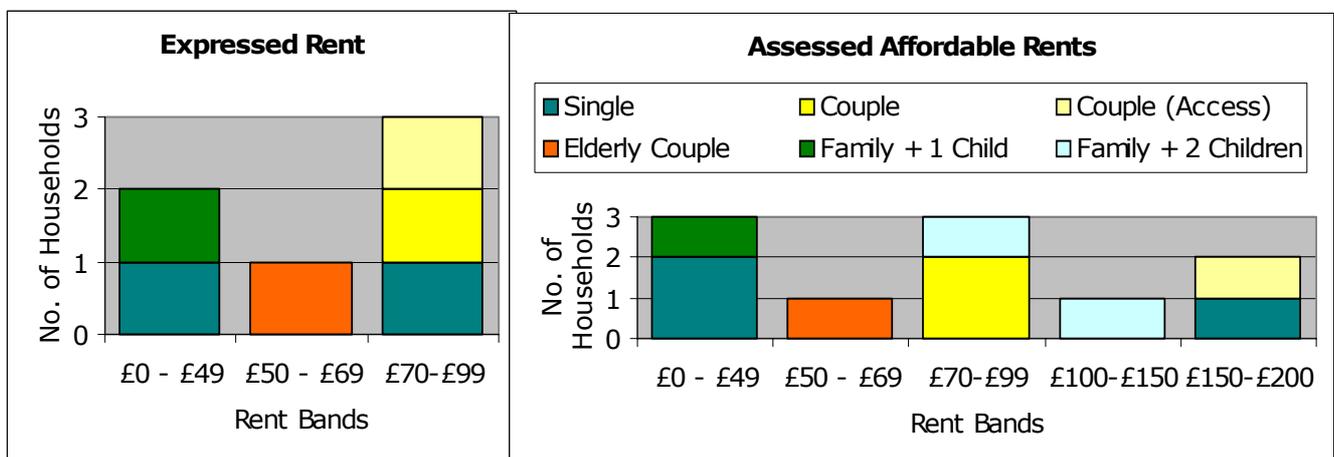
Assessed by consideration of whether they are 'local people or have a need to live in the Parish' (or the locality) in accordance with planning policies (adopted and deposit plans).

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

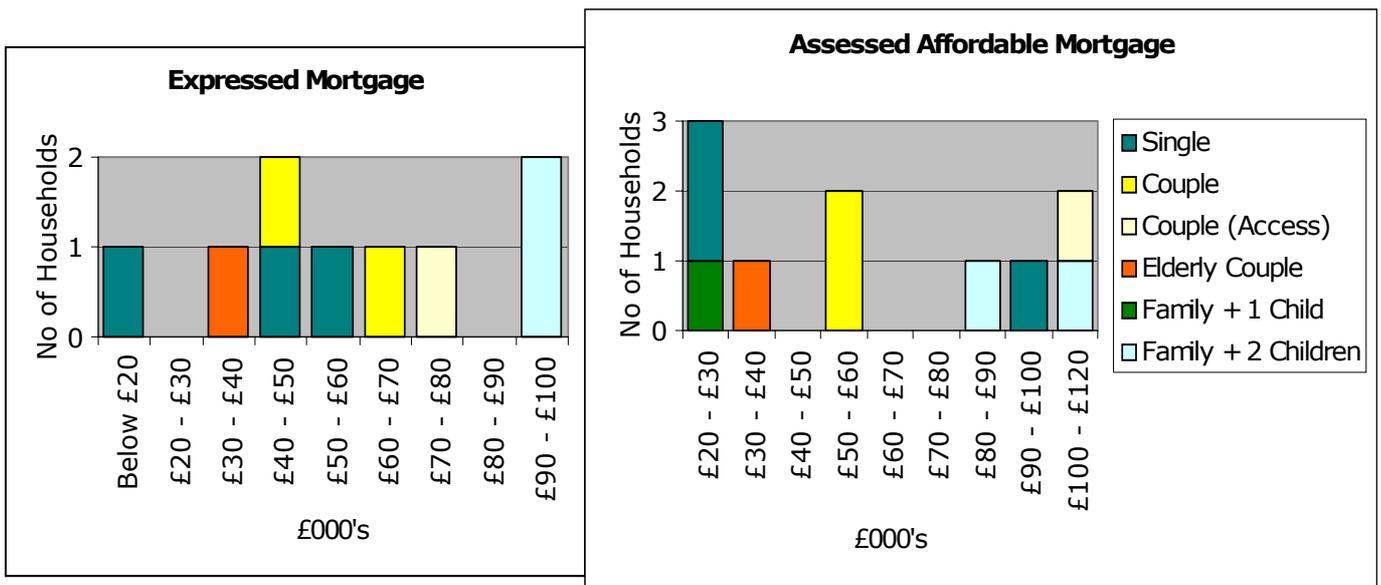
### 4.1 ARE HOUSEHOLDS IN NEED OF 'AFFORDABLE HOUSING'?

The report will assess whether all households are able to afford to resolve their own housing need in the Private Rented or the Owner Occupied Market. As mentioned above this will be analysed by taking account of the bedsize 'need' for households and what they can afford to rent or buy.

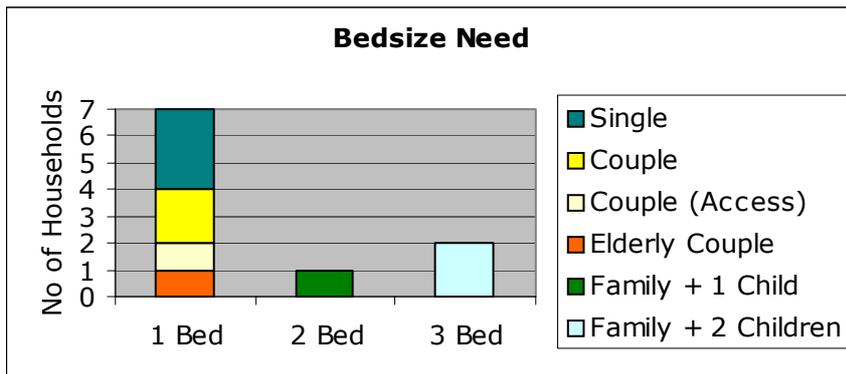
The first two charts show, on the left, the rent bands 'expressed' as affordable by households and, on the right, the 'assessed' affordable rent bands, calculated based on the financial information provided and allowing 25% of gross household income\* towards the rent. (\*for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross). Not all households 'expressed' a rent band because they are not interested in the rented options.



The next two charts show, on the left, the 'expressed' affordable mortgages, and on the right, the 'assessed' affordable mortgages.



Finally for assessment purposes, the next chart provides details of the assessed bedsize 'need' by all households. The report will consider each household according to bedsize need groups.



#### 4.11 One Bedroom Need

To set the context it has been shown above that One Bedroom Private Rented Sector (PRS) accommodation is expected to average from £69.23 per week, however, the current advertised property is known to be from £91.15 per week. Furthermore, there is also a low supply of Private Rented Sector (PRS) accommodation and none known to be available to rent at the time of research. There are only PRS accommodation known to exist and, therefore, it is likely that most households will need to be able to afford larger accommodation (commencing at an average of £109.62) in order to access any PRS accommodation that becomes available. It is more likely that households will need to be able to afford to access the Owner Occupied tenure in order to satisfy their housing needs. The lowest advertised house price for Exford was £139,950 and the lowest actual sale price for Exford's post code area, in accordance with Land Registry, was £263,166.

The Elderly Couple are only able to afford a weekly rent of up to £69.00 per week and are therefore unable to afford the minimum PRS rent. They are considered as in need of affordable housing.

The Couple with Access requirements are able to afford a weekly rent of £150 - £200 per week. However, there are disability requirements that would be hard to meet through the limited supply of the PRS and RSL tenures. Understandably, this household has indicated the desire to move from the rented to purchase option. They are able to afford a mortgage of up to £120,000 and the lowest known sale price is £139,950. Therefore, they are considered to be in need of affordable housing.

The two Couple households are able to afford weekly rents of £70 - £99. Ideally, they would be able to afford the 'expected' average weekly rents from £69.23 and possibly the average advertised (not in Exford) one bedroom properties of £91.15. However, as detailed above it is likely that due to the lack of supply of One Bedroom PRS accommodation they would need to be able to afford the higher weekly rents from £109.62 in order to take advantage of any vacancies in this tenure. Neither household would be able to afford this. Both households are able to afford mortgages of up to £60,000, which is less than the lowest known sale price of £139,950. Both Couple households are considered as in need of affordable housing.

Finally, there are three Single households. Two of the Single households are able to afford weekly rents of up to £49 and mortgage of up to £30,000. Both Single households are considered as in need of affordable housing. The third Single household has been contacted to clarify the information provided. Unfortunately, they have not responded and therefore it is difficult to properly assess their circumstances. In particular, the income details are open-ended and make it impossible to clearly assess what they are able to afford. Therefore, this household cannot be considered further.

#### **4.12 Two Bedroom Need**

Two Bedroom PRS accommodation weekly rent is expected to average from £92.31 per week, however, the current advertised property is known to be from £119.31 per week. Similar to the context given above, there is also a low supply of PRS accommodation and none known to be available to rent at the time of research. There are only three Two Bedroom PRS accommodation known to exist. Large accommodation may be available at a lower price average of £109.62. Again, it is more likely that households will need to be able to afford to access the Owner Occupied tenure in order to satisfy their housing needs. The lowest advertised house price for Exford was £139,950 and the lowest actual sale price for Exford's post code area, in accordance with Land Registry, was £263,166.

The Family + 1 Child household is able to afford a maximum weekly rent of £49 and mortgage of £30,000. They are considered to be in need of affordable housing.

#### **4.13 Three Bedroom Need**

Three Bedroom PRS accommodation weekly rent commences from £109.62 according to current advertised property in the West Somerset area or from £115.39 based on estimated averages from Letting Agents. Due to the low supply of PRS accommodation it is more likely that households will need to be able to afford to access the Owner Occupied tenure in order to satisfy their housing needs. The lowest advertised house price for Exford was £139,950 and the lowest actual sale price for Exford's post code area, in accordance with Land Registry, was £263,166.

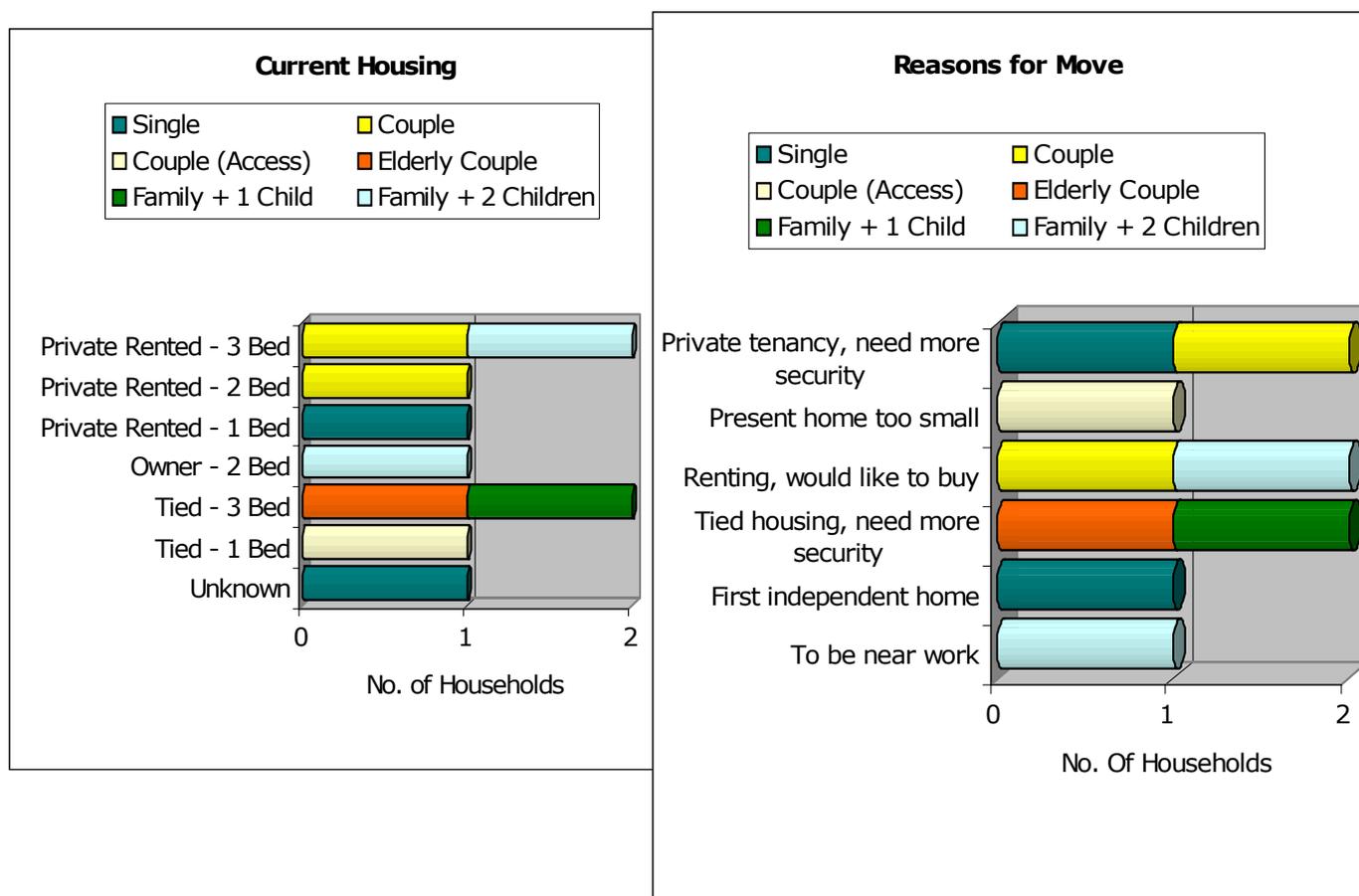
The first Family + 2 Children household is able to afford a maximum weekly rent of £99.00 and a maximum mortgage £90,000. They are considered to be in need of affordable housing.

The second Family + 2 children household is able to afford maximum weekly rent of £150 and a maximum mortgage of £120,000. It is possible that they are able to afford PRS accommodation, however, given the detailed supply problems they may need to be able to resolve their housing needs through the Owner Occupied tenure. The lowest actual sale price is £139,950 and therefore they are considered to be in need of affordable housing.

**Therefore 9 households are considered to be in need of affordable housing and will be considered further.**

## 4.2 IS THERE A HOUSING NEED?

The report will consider whether the 9 households assessed above, are in Housing Need by considering their current housing and reasons for moving.



Starting at the bottom of the 'Current Housing' chart, the following households are considered to be in housing need, in accordance with local plan provisions, due to the reasons provided:

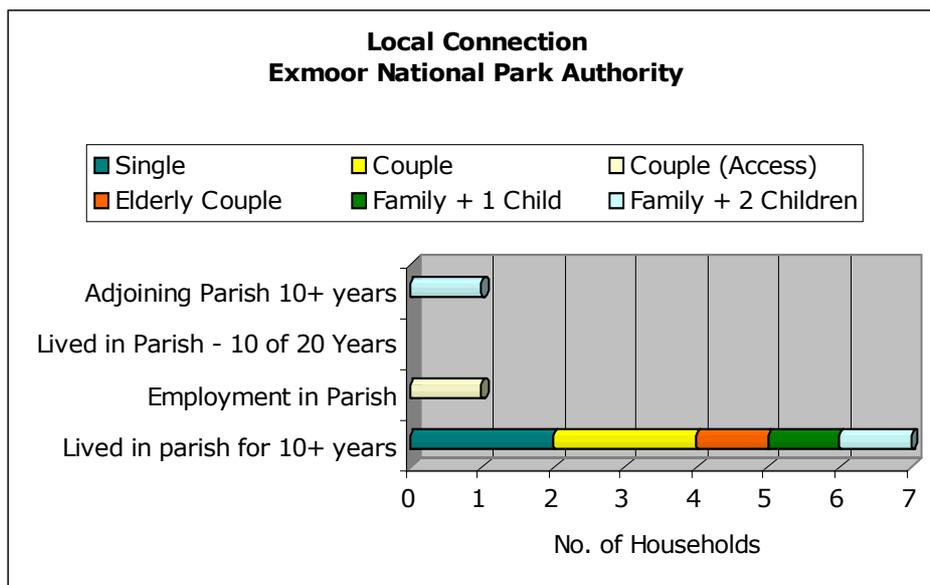
- The Single household's current housing is unknown because no Part One was complete, however, it appears they are living with parents and have described their reason for moving as 'first independent home'.
- The Couple with Access requirements are in a One Bedroom Tied property and have given their main reason for moving as 'present home too small'. They have only been assessed as needing one bedroom, although further investigation may prove that, due to medical requirements, they have a larger bedroom need. They have also given other reasons for moving as; 'In tied housing, need more security', 'renting would like to buy' and 'present home in poor condition'.
- The Elderly Couple and Family + 1 child have both stated 'Tied housing, need more security'.

- The Family + 2 Children household has stated the need 'to be near work', although employment details are unknown. However, other reasons given are 'present home too small' and 'for family support'. There is a need to acquire larger accommodation and there does appear to be a need for support due to a medical problem. All needs would likely be resolved by a move to larger accommodation.
- The Single and the Couple household are both in the PRS and 'need more security', a known and accepted reason for unsatisfactory housing. The Couple household also appears to be forming their first household.
- Finally, the Couple and Family + 2 children households are both in the PRS and have given their main reasons as 'wanting to buy'. The Couple have also stated that 'present home too small' and appear to want larger accommodation to start a family and the Family household have also stated that they 'need more security'.

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

### **4.3 IS THERE LOCAL CONNECTION?**

The following chart reveals that **all 9 households satisfy the Local Connection criteria** in accordance with Exmoor National Park Authority's 'Deposit' Local Plan (March 2003).



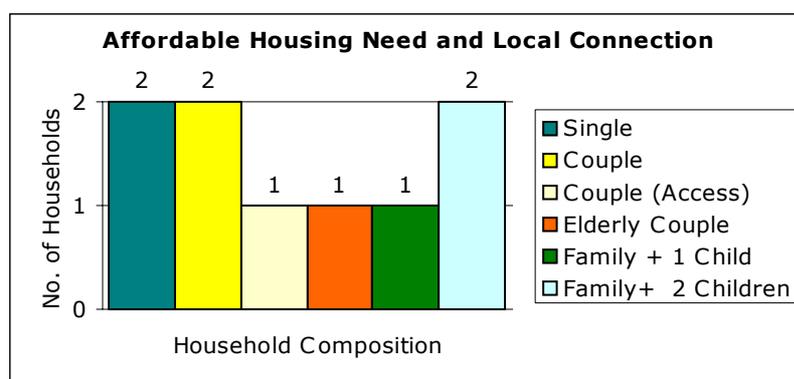
## 5 FINAL ANALYSIS OF ASSESSED HOUSING NEED

### 5.1 HOUSEHOLD COMPOSITION

The following information provides a final analysis of all 9 households that have been assessed as 'in need of affordable housing', 'in housing need' and with 'Local Connection' to Exford.

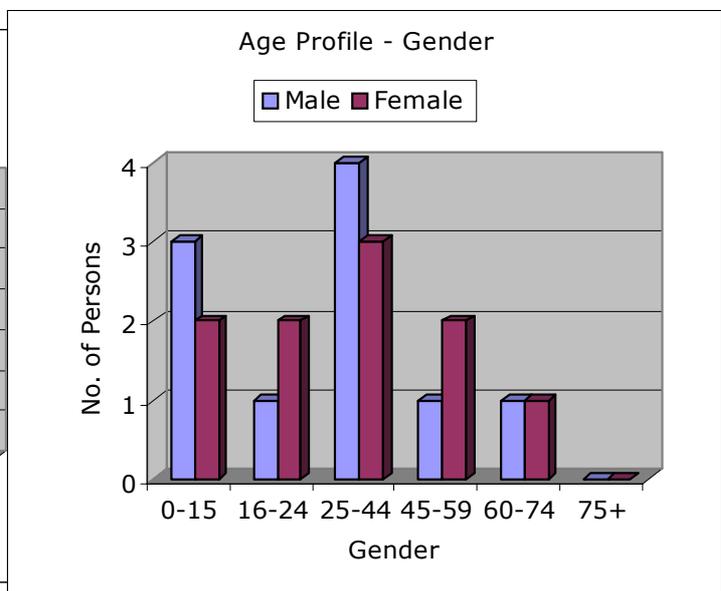
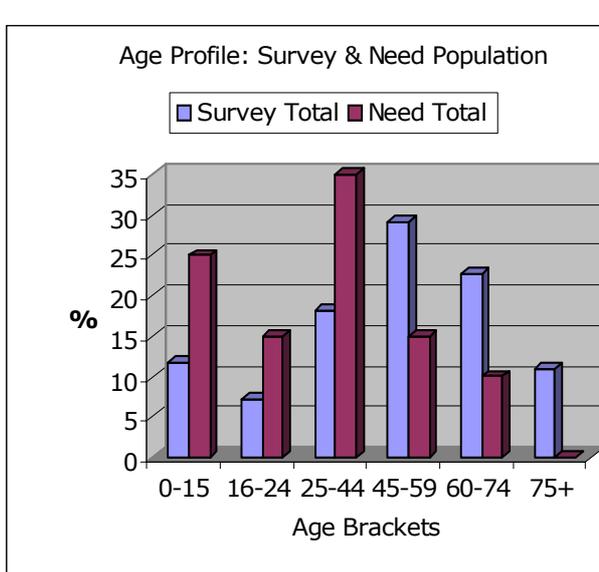
The final household composition for all 9 households is as follows:

- 2 Single households
- 2 Couple households
- 1 Couple (Access) household
- 1 Elderly Couple household
- 3 Family households



### 5.2 AGE PROFILE

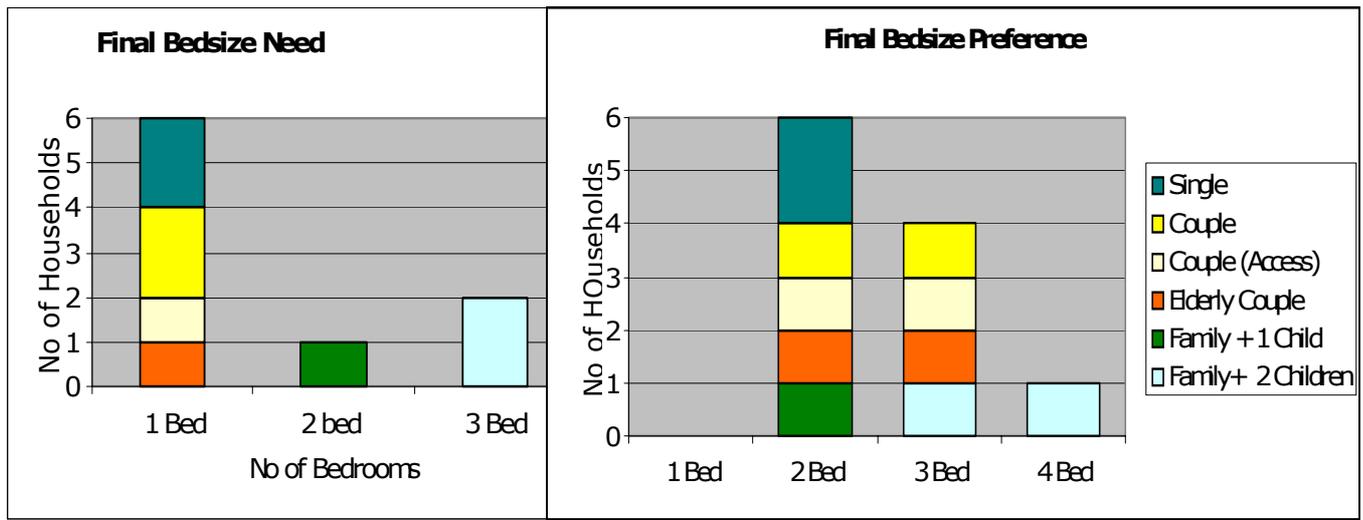
The following two charts, provide details regarding the Age Profiles of those in need. The first shows the age profile of all survey respondents against those assessed as in need. This reveals an over representation from those in the three lowest age brackets, whereas it was shown above that, overall, Exford Parish has an under representation in these age brackets, compared to West Somerset's profile. **Therefore if the housing needs of households from the three lower age brackets are not resolved, and they leave the parish, it will compound an already ageing population profile in Exford.**



The second chart provides a breakdown of the Gender of those in need for each age bracket. Overall there is an even representation of Females and Males, with no extreme under or over representations in any age brackets.

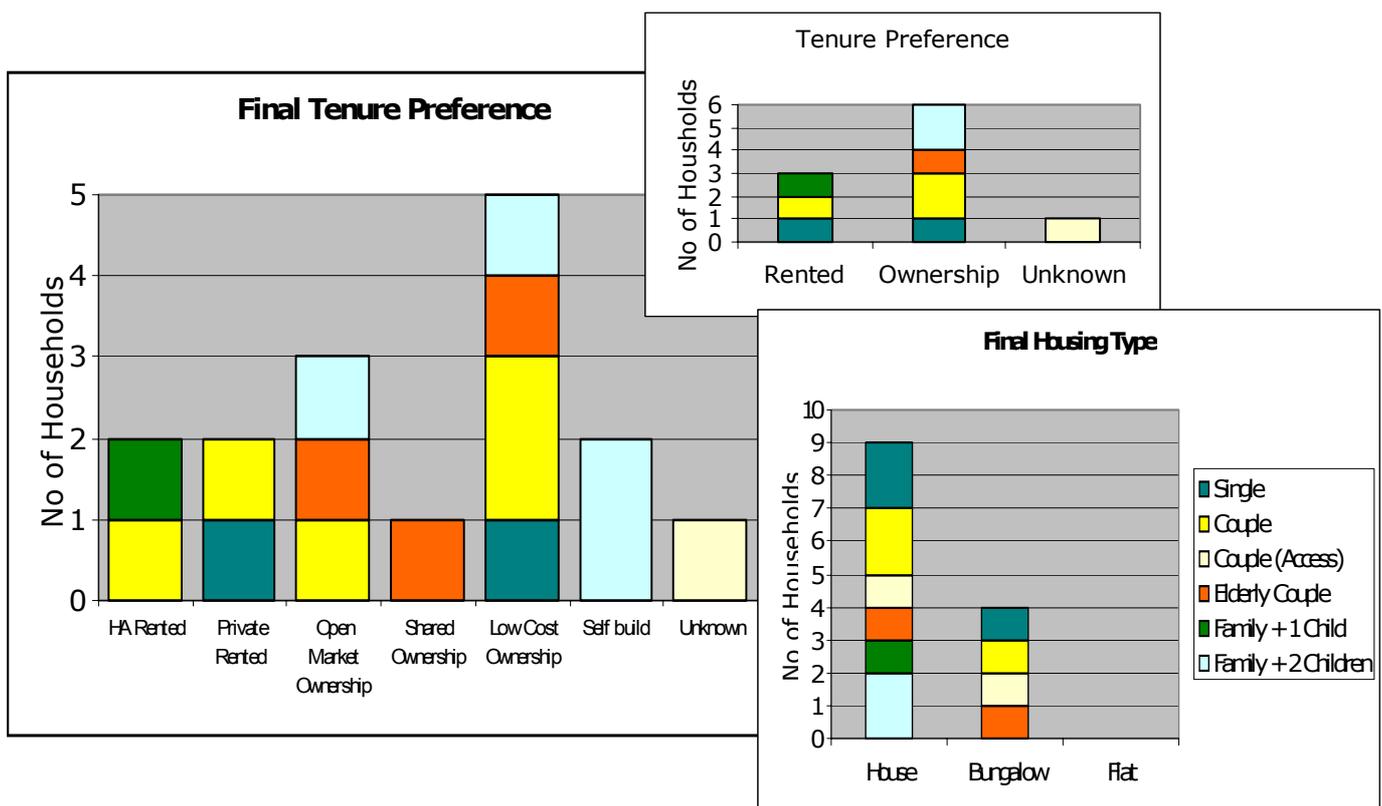
### 5.3 BEDSIZE

The Final Bedsize Need against preference is shown below. The main need is for One Bedroom property, but there is also a need for two and three Bedroom property to meet any 'Family' household need. However, not one household has indicated a preference for One Bedroom property. The main preference is for two bedroom. Two households, the Elderly Couple and Couple (Access), have indicated more than one preference. **With the exception of the Family + 2 children households (who prefer a three or four bedroom property), all households would consider a two bedroom property.**



### 5.4 TENURE & HOUSE TYPE

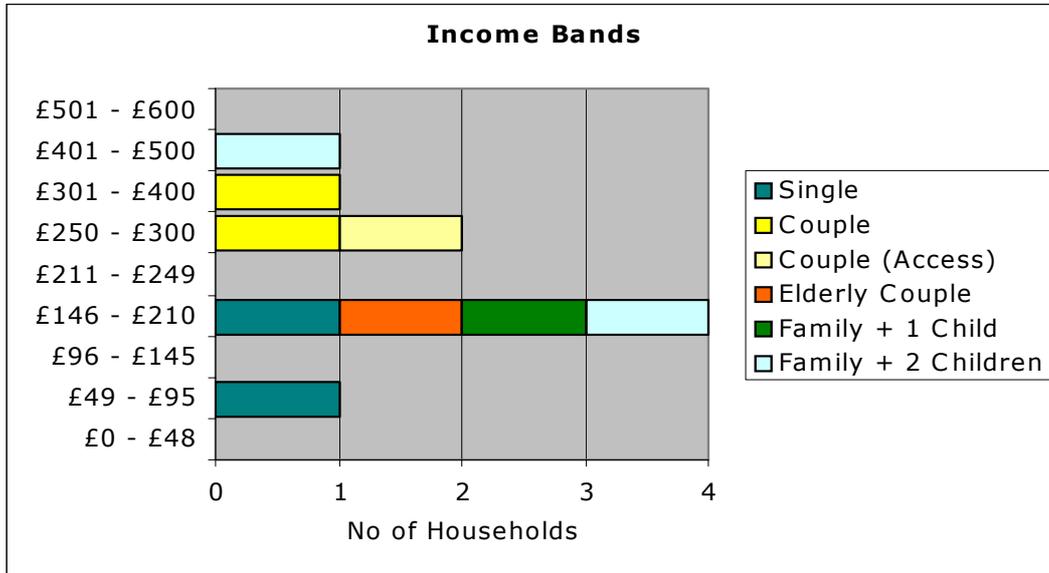
Tenure preference and the Type of housing preferred are shown in the next two charts.



Households were allowed to indicate more than one tenure and type choice. Overall, there is a preference for the Ownership Tenures. Analysed in further detail, the Couple (Access) household has not indicated any preference of tenure, only two households have a preference for Housing Association (HA) Rented accommodation (with the Couple household also indicating the Ownership tenures) and Low Cost Ownership is the overall preferred choice. Most households prefer to have a House.

### 5.5 INCOME & AFFORDABILITY

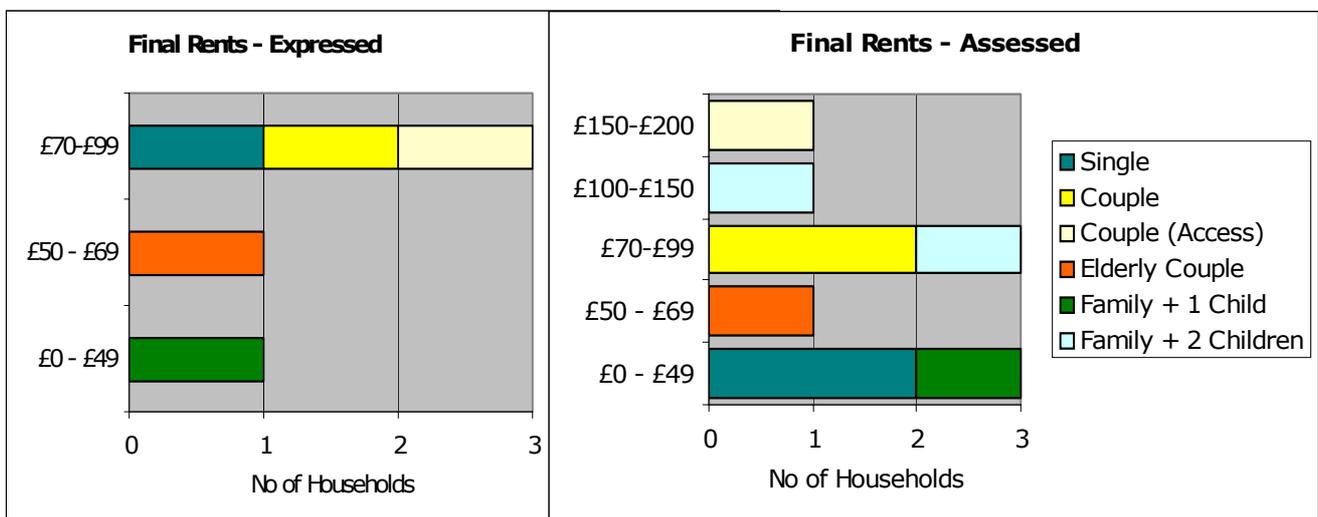
The following chart shows the income bands for all 9 households.



The median income band for these 9 households is £146 - £210. This equates to a median, mid point range, household income of £178 net weekly, or £222.50 gross weekly and a **gross annual household income of £11,570**. The average actual house price, according to Land Registry sales, is £263,166. Therefore, **requiring 23 times their household income** to access the average actual Open Market house sale price.

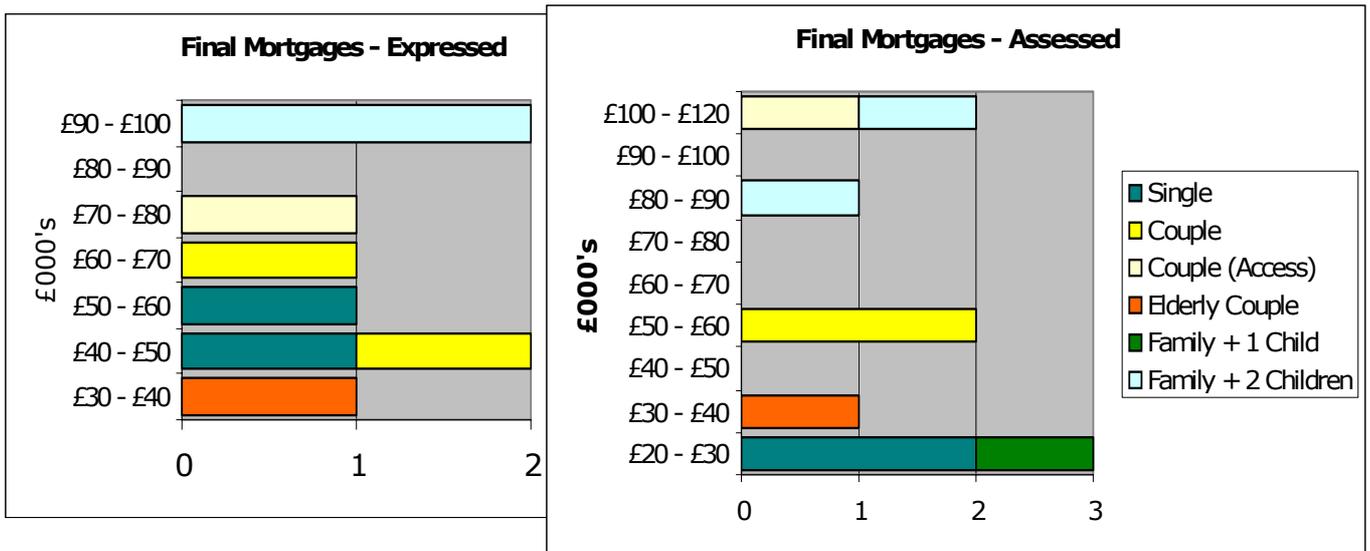
#### 5.51 AFFORDABLE RENTS

The following two charts show the affordable rents as 'expressed' and 'assessed' for all households in need. It should be noted that some households did not express a rent band. Most households are assessed as **able to afford less than £99 per week** rent. **The median affordable rent is £70 - £99 per week.**



### 5.52 AFFORDABLE MORTGAGES

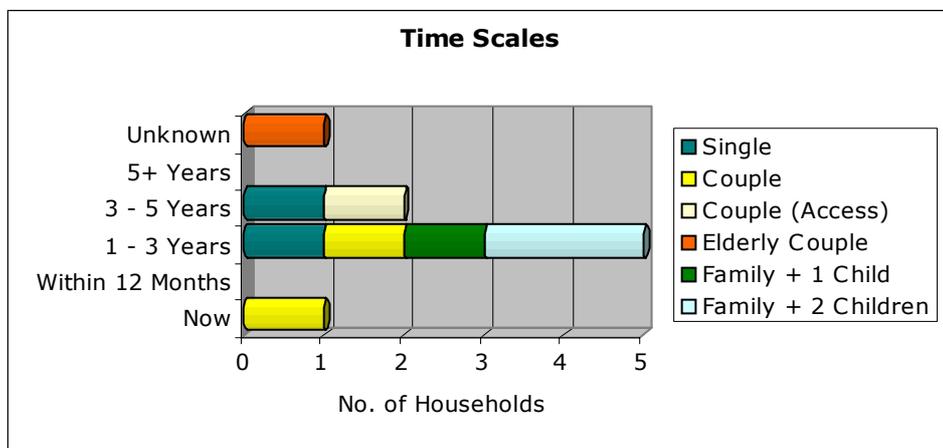
The affordable mortgages 'expressed' and 'assessed' are shown below.



Overall, most households appear to be realistic in their assessment of the mortgage they can afford and there is a wide variation of affordable mortgages. **The median 'assessed' affordable mortgage is £50,000 - £60,000.**

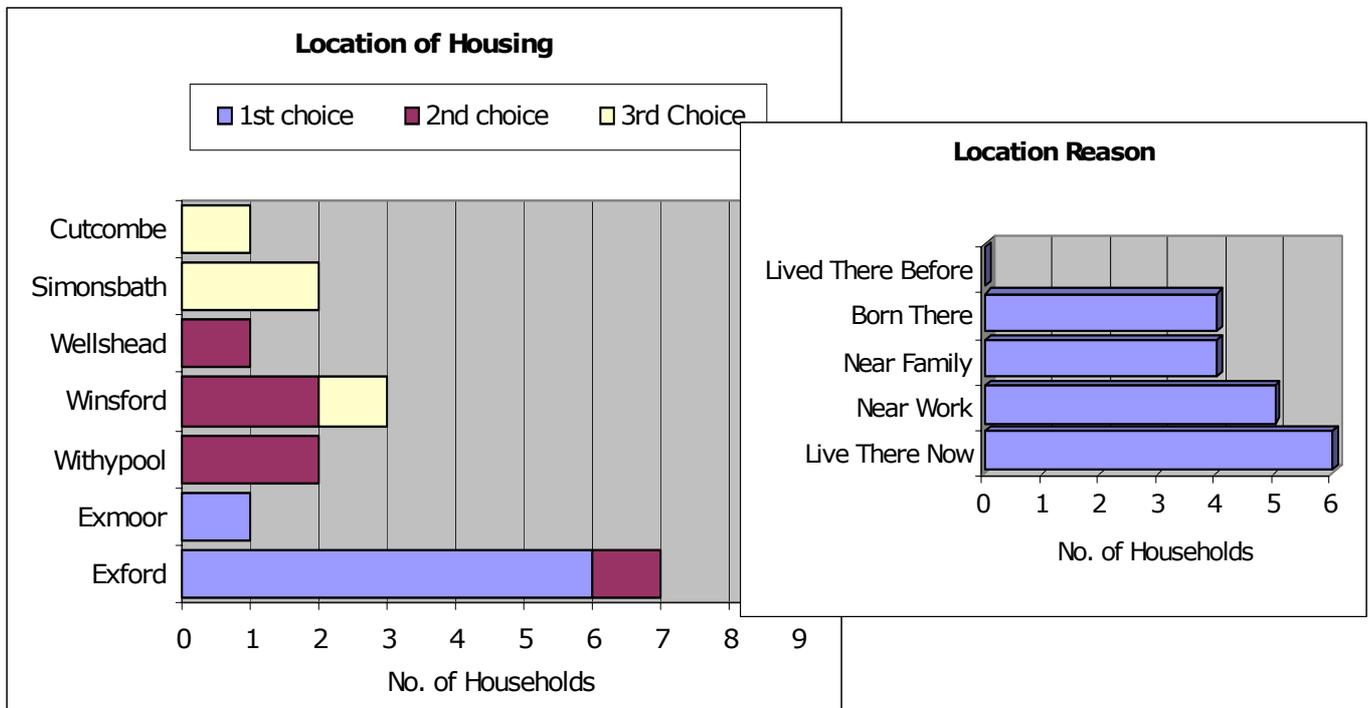
### 5.6 TIME SCALES FOR HOUSING

The majority of households (56%) have expressed a need to move from 1 to 3 years. This time scale, hopefully provides an adequate timescale within which to address the need.

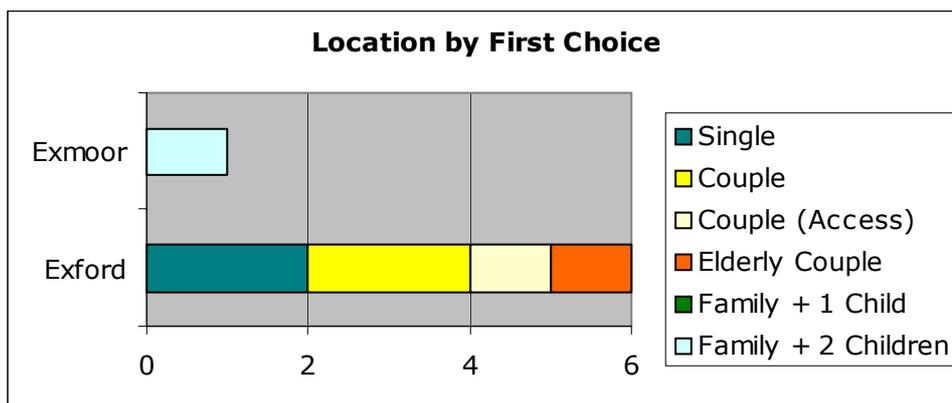


## 5.7 LOCATION OF PROVISION

The preferred location for any housing provision, and the reasons for those choices, are shown in the two following charts. When asked where in the parish, households would like to live, the preference was simply given as 'Exford' in the majority of cases. The reasons given for their preferred location is shown below, revealing that the main reason is because they already live in the parish. More than one reason could be indicated.



The First choices are also shown below related to Household composition, revealing that most households have a first choice preference of housing anywhere in the Exford Parish.



## **6 CONCLUSION**

There was a 39% response rate to the survey, with 6% (10 households) returning Part Two of the survey form indicating a housing need. This is a good average response rate compared to surveys in other areas, such as an average of 35% for similar surveys in Cumbria, but lower than the average of 45% for the other completed surveys across the project area.

The conclusions regarding the housing market and context in Exford parish is as follows:

- **Council Tax records** reveals that Exford has proportionally less stock in the lower three bands (46%) compared to West Somerset's profile (60%). Conversely, Exford has proportionally more stock in the higher value bands (54% in excess of £117,876), compared to West Somerset's profile (40%). Noticeably, there is a very high proportion of housing in the £277,356 to £554,711 range, more than three times the District Proportion. **This profile indicates a lack of affordable housing stock in the Parish.**
- Land Registry records show only sales of Detached Houses in the parish in the last 3 months (January to March 2003). Research into the previous 12 months revealed some sales in the Semi-Detached category, between July to September 2002, but there have been no sales in the Terraced or Flat/Maisonette category. **This is a further indicator of that there is a lack of affordable property in the parish.**
- **There is a very limited supply of smaller accommodation, which is usually the more affordable.** There are only a total of five, one bedroom properties and twelve, two bedroom properties known to exist. Nearly half of the total stock (49%) has three bedrooms. There are a very small number of smaller properties in the Owner Occupied tenure, specifically there are no, one bedroom and only four, two bedroom properties known to exist based on survey responses.
- **There is a lack of choice of tenure for those wishing to live in Exford parish.** There is pressure on the need to be able to access the Owner Occupied tenure in order to have housing in the Parish. Evident from the fact that the Owner Occupied sector dominates the tenure provision, as with the wider context, accounting for 68% of the market. There are proportionally fewer properties in Exford in The Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision than the wider market. The Private Rented Sector (PRS) is proportionally higher in Exford than the wider market. However, it is known that 8% of the total 23% is Tied accommodation.
- Overall, **46% of the original District Council stock has been sold in this Parish under the Right to Buy.** There are currently 18 Registered Social Landlord properties in Exford with a turnover rate of approximately 1 to 2 per year. There are currently 104 households on the District Council's Register selecting Exford as one of their choice areas to live. This is a high demand for a small amount of stock.
- **House prices are not affordable to those claiming housing need.** Exford's house prices are, 66% higher than West Somerset, 65% higher than the South West and 80% higher than England and Wales. The 'lowest' average actual sale price for Exford's post code area was £263,166 for a Detached House. **The overall, actual average sale price was £263,166 for Exford's post code area.** The calculated average first time buyer house price is likely to be £212,231.
- Income data, for all those returning Part Two of the survey (expressing a housing need), reveals that the median take home household income bracket is between the two bands of £146 - £210 and £250 - £300, equal to a mid point income of £223 net or £278.75 gross. **This equates to an annual gross income of**

**£14,495.** Therefore, **Exford's Part Two survey respondents will require 18 times their household income to purchase the average 'actual' house, sale price at £263,166. It is accepted that 3 times household income is affordable.**

- Exford's population growth, an increase of 25% over the last ten years, is far in excess of growth rates for other areas, such as the UK's 2% growth rate.

There are 9 households assessed as in local affordable housing need. The report has a dedicated section analysing the detailed housing needs and preferences for these households, so this conclusion will not attempt to repeat that information, but will outline the key conclusion points concerning them:

- To meet this need there would need to be a 5% increase in housing provision. The average is 6% based on the other surveys and reports across the project area.
- There are **3 Family households, 2 Single households, 2 Couple households, 1 Couple requiring access considerations and 1 Elderly Couple household.**
- **The median household income is £11,570, gross, per annum** (at the mid-point of range). **They would require 23 times their household income to access the average actual Open Market house, at £263,166.**
- **The main Bedsize need is for One Bedroom property,** but also a need for two and three Bedroom property to meet the 'Family' household need. Not one household has indicated a 'preference' for One Bedroom property. **The main preference is for two bedrooms.** The Two Families with two children have selected a preference for three or four bedrooms.
- Overall, there is a 60% preference for the Ownership Tenures. Low Cost Ownership is the overall preferred choice, two households have indicated Housing Association (HA) Rented accommodation as a choice, with one of those households also indicating the Ownership tenures. One household has not indicated any preference of tenure.
- All households have indicated **the 'House' Option** as one of their preferred property type. Four households have also selected the bungalow option, including the Couple household with access considerations. No household has selected the Flat option.
- **The median affordable mortgage** has been '**assessed**' as **£50,000 to £60,000.** The median 'assessed affordable rent is £70 - £99 per week (£303.33 - £429 per month).
- The majority of households (78%) are **currently living in the Private Rented Sector or Tied tenancies** and find it unsuitable for various reasons, but mainly for the lack of security and the accommodation being too small.
- **The age profile** reveals an over representation from those in the three lowest age brackets, whereas overall Exford Parish has an under representation in these age brackets, compared to West Somerset's profile. **Therefore if the housing needs of households from the three lower age brackets are not resolved, and they leave the parish, it will compound an already ageing population profile in Exford.** Failure to address the ageing profile could have a detrimental affect on the existing infrastructures, such as the school.
- The majority of households (56%) have expressed a need to move from 1 to 3 years. This time scale, hopefully provides an adequate timescale within which to address the need
- The preferred location of any housing provision has been given as Exford Parish, the main reason for that choice is because households already live there.

75% of survey respondents are in favour of 'a small number of new homes in the parish to help meet the needs of local people'.

## 7 RECOMMENDATIONS

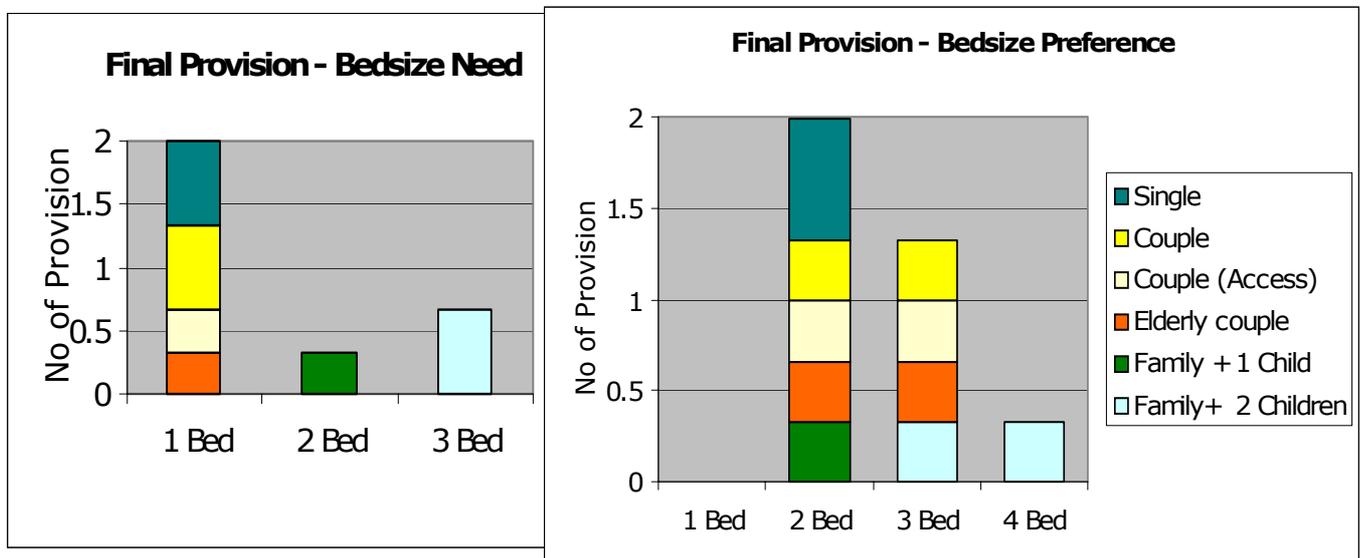
The final analysis for the total need has already been provided in detail to enable any provision to be appropriately matched to the needs of Exford Parish.

It is not usual to provide specifically and exactly for the total identified need. In order to achieve a provision that is appropriate and sustainable it is usual to aim to provide for between 25% to 33% of the final need. The adoption of this method enables an actual provision appropriate to meet the affordable housing needs of the Parish now and in perpetuity, allowing for the changing circumstances that will occur. **It must be noted that this does not mean that the total need should not be addressed, the suggested formula provides an initial target for a successful provision.**

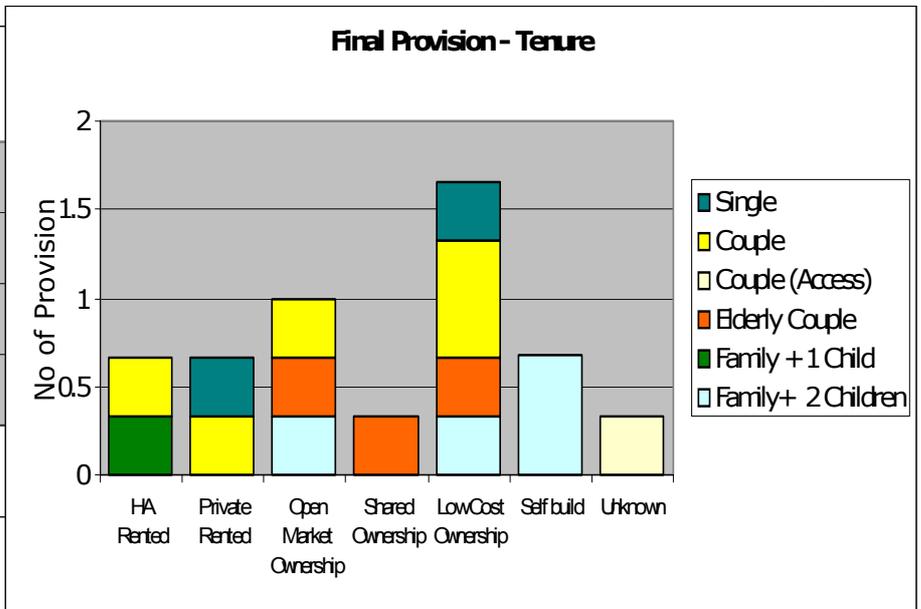
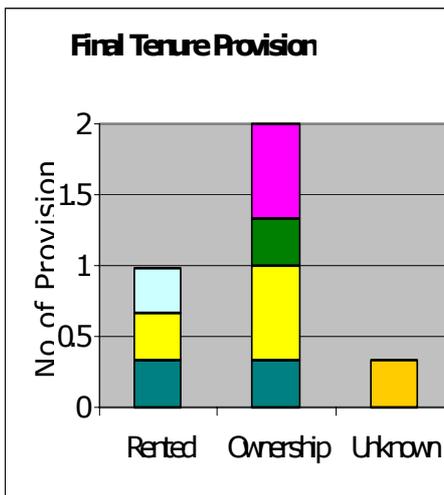
Therefore, the following charts provide information and guidance based on a provision for one third of the total need. As mentioned above, the charts for the total need are provided earlier in this report. There are 9 Households assessed as in local affordable housing need and therefore **it is recommended that a final provision should be for at least 3 units of accommodation.**

It will be necessary to also have respect for the preferred options in order to make any provision sustainable. Therefore, taking account of the following charts a recommended mix to meet the need should be for 2 x One Bedroom and 1 x Three Bedroom properties. There is currently an existing supply of 11 x 2 Bedroom properties and 9 x 3 Bedroom houses by Registered Social Landlords. Taking account of the aforementioned and the bedsize preference chart shown below, **it is recommended to provide:**

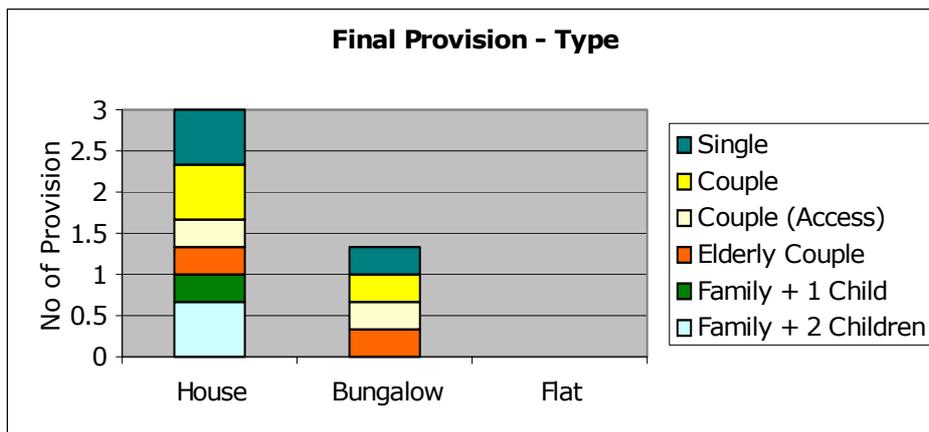
### 2 x Two Bedroom Properties, and 1 x Three Bedroom Property



The following charts show that overall the preferred type of tenure is for ownership with all but two households selecting one of the ownership options. One household has indicated Housing Association Rented only and one household did not indicate any preference. It is known that there is an existing high waiting list for Exford. **It is recommended that 2 units be provided as a form of ownership tenure, with the preference being for Low Cost Ownership, and 1 unit be provided as Housing Association (or Registered Social Landlord) Rented.**



All households have selected a House as one of their preferred options. This includes the Couple who has expressed access requirements, who has also indicated the Bungalow option. Therefore, **it is recommended, that 3 Houses be provided.**





**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 – EXFORD 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 an affordable home in the parish now, or in the next few years, please go on to complete Part Two. If you know anyone who needs to live in the Parish separately from you and needs help to obtain an 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):

- |   |  |
|---|--|
| <input type="checkbox"/> a home owner?                        | <input type="checkbox"/> lodging with another household?   |
| <input type="checkbox"/> renting from a private landlord?     | <input type="checkbox"/> in housing tied to your job?      |
| <input type="checkbox"/> renting from a housing association?  | <input type="checkbox"/> living with parents or relatives? |
| <input type="checkbox"/> a shared owner (part buy/part rent)? | <input type="checkbox"/> Other (please specify)?           |

2 How many bedrooms does your present home have?

3 Is this your only home (please tick)?  Yes - Go to 6  No - Go to 4

4 Is this your main home?  Yes - Go to 6  No - Go to 5

5 Where is your other home? .....

6 How long have you lived in this Parish?

- 0-4 years       5-9 years       10-19 years       20+ years

### C. HOUSING REQUIRED

1 Please tell us who you think is in **greatest need** of a new home in the parish (please tick only one):

- |                          |  |                          |                             |
|--------------------------|--|--------------------------|-----------------------------|
| <input type="checkbox"/> | Homes for young people                 | <input type="checkbox"/> | Homes for elderly people    |
| <input type="checkbox"/> | Homes for families                     | <input type="checkbox"/> | Homes for single people     |
| <input type="checkbox"/> | Homes for people with disabilities     | <input type="checkbox"/> | No further homes are needed |
| <input type="checkbox"/> | Homes for people who have had to leave |                          |                             |
| <input type="checkbox"/> | Other (please explain): .....          |                          |                             |

2 Would you be in favour of 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 and wish to return?  Go to 3 d)

d) Why did they leave (please tick only one for each member that has moved away)?

- |                          |   |                          |                                 |
|--------------------------|---|--------------------------|---------------------------------|
| <input type="checkbox"/> | Lack of affordable housing                      | <input type="checkbox"/> | To take up employment elsewhere |
| <input type="checkbox"/> | Lack of public transport                        | <input type="checkbox"/> | To go to university or college  |
| <input type="checkbox"/> | Lack of suitable housing (e.g. wrong type/size) |                          |                                 |
| <input type="checkbox"/> | Other .....                                     |                          |                                 |

### E. THANK YOU

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

**Please return by: 30<sup>th</sup> November 2002**



## RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

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### **PART TWO - EXFORD 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 an affordable home. If you know of anyone who needs to live in the Parish, separately from you and needs help to obtain an 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. HOUSING NEED**

1 Are you in need, or likely to be in need, of another home in this parish (please tick a box)?

Yes - Go to 2       No - **You do not need to complete the rest of this form.**

2 When will you need to move?

Now     within 12 months     1 - 3 years (yrs)     3- 5 yrs     5+ yrs

3 Why do you need to move (you can give more than one reason)?

- |                              |                                     |                              |                                |
|------------------------------|-------------------------------------|------------------------------|--------------------------------|
| (a) <input type="checkbox"/> | First independent home              | (i) <input type="checkbox"/> | Family break up                |
| (b) <input type="checkbox"/> | Couple setting up home together     | (j) <input type="checkbox"/> | Cannot manage stairs           |
| (c) <input type="checkbox"/> | Present home too small              | (k) <input type="checkbox"/> | Present home in poor condition |
| (d) <input type="checkbox"/> | Present home too large              | (l) <input type="checkbox"/> | Renting, but would like to buy |
| (e) <input type="checkbox"/> | Present home too expensive          | (m) <input type="checkbox"/> | Moved away and wish to return  |
| (f) <input type="checkbox"/> | Private tenancy ending shortly      | (n) <input type="checkbox"/> | Need specially adapted home    |
| (g) <input type="checkbox"/> | Private tenancy, need more security | (o) <input type="checkbox"/> | For family support             |
| (h) <input type="checkbox"/> | In tied housing, need more security | (p) <input type="checkbox"/> | To be near work                |
| (q) <input type="checkbox"/> | Other (please explain)              |                              |                                |

4 Which, of the above, is your main reason (please insert the letter from above)?

5 Could you remain in your present home if your home was altered or if you were given support?

Yes - Go to 6       No - Go to B

6 What alterations or support would you need? .....

## B. YOUR HOUSEHOLD

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

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

## C. LOCAL CONNECTION

- 1 **Do you live in Exford Parish** now?  Yes - go to 4  No - go to 2
- 2 Do you **have a need to live** in Exford Parish?  Yes - Go to 3  No - Go to 7
- 3 Please give your reasons .....
- ..... - **Go to 7**
- 4 Is this your main (or permanent) home?  Yes - Go to 5  No - Go to 7
- 5 Have you lived in Exford Parish continuously for the last 10 years or more?  
 Yes - Go to D  No - Go to 6
- 6 How many years have you lived in Exford Parish?  - Go to 7
- 7 **Has there been a period** when you have lived in Exford Parish continuously for 10 years or more?  
 Yes - Go to 8  No - Go to 10
- 8 Was this your main (or permanent) home?  
 Yes - Go to 9  No - Go to 10
- 9 Was this within the last 20 years?  
 Yes - Go to D  No - Go to 10
- 10 **Do you live** in any of the **adjoining Parishes** of Luccombe, Cutcombe, Winsford, Withypool and Hawkridge or Exmoor?  
 Yes - Go to 11  No - Go to 14
- 11 Is this your main (or permanent) home?  
 Yes - Go to 12  No - Go to 14
- 12 Have you lived in that Parish continuously for the last 10 years or more?  
 Yes - Go to 17  No - Go to 13
- 13 How many years have you lived in that Parish?  - Go to 14
- 14 **Has there been a period** when you have lived in any of the above listed **adjoining parishes** continuously for 10 years or more?  
 Yes - Go to 15  No - Go to 17
- 15 Was that your main (or permanent) home?  
 Yes - Go to 16  No - Go to 17
- 16 Was this within the last 20 years?  
 Yes - Go to 17  No - Go to 17
- 17 **Do you work in Exford Parish or any of the adjoining Parishes** of Luccombe, Cutcombe, Winsford, Withypool and Hawkridge or Exmoor?  
 Yes - Go to 18  No - Go to 20
- 18 How many years have you worked in Exford Parish?  - Go to 19
- 19 How many years have you worked in the adjoining Parish(es)?  - Go to 20

20 **Do you have relatives who live** in Exford Parish or any of the adjoining parishes of Luccombe, Cutcombe, Winsford, Withypool and Hawkridge or Exmoor?

Yes - Go to 21  No - Go to 23

21 a) How many years have they lived in Exford Parish?  - Go to b)

b) Please state their relationship to you (e.g. mother): .....

22 a) How many years have they lived in the adjoining Parish(es)?  - Go to b)

b) Please state their relationship to you (e.g. mother): .....

23 **Do you need to live close** to someone else in Exford Parish?

Yes - Go to 24  No - Go to D

24 a) How many years have they lived in Exford 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?

	<i>1 bed</i>	<i>2 bed</i>	<i>3 bed</i>	<i>4 bed</i>	<i>5 bed or more</i>
House	<input type="checkbox"/>				
Bungalow	<input type="checkbox"/>				
Flat	<input type="checkbox"/>				

Other (please explain): .....

2 What type of accommodation would you prefer (you can tick more than one)?

- Housing Association Rented     Open Market Ownership     Low Cost Ownership\*  
 Private Rented     Shared Ownership\*     Self Build\*  
 Other (Please specify) ..... \* see 'Scheme Types' at 'K'

3 If you wish to rent, please indicate the most you could afford to pay in rent per week:

- £0-£49     £50-£69     £70-£99     £100-£150     £150-£200     £200+

4 If you wish to buy, what price range do you think you could afford?

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Below £20,000     | <input type="checkbox"/> £50,000 - £60,000 | <input type="checkbox"/> £90,000 - £100,000  |
| <input type="checkbox"/> £20,000 - £30,000 | <input type="checkbox"/> £60,000 - £70,000 | <input type="checkbox"/> £100,000 - £120,000 |
| <input type="checkbox"/> £30,000 - £40,000 | <input type="checkbox"/> £70,000 - £80,000 | <input type="checkbox"/> £120,000 - £130,000 |
| <input type="checkbox"/> £40,000 - £50,000 | <input type="checkbox"/> £80,000 - £90,000 | <input type="checkbox"/> Over £130,000       |

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?

.....

**E. WHERE WOULD YOU LIKE TO LIVE**

1 Please tell us where in the Parish you would like to live, in order of preference

1st ..... 2nd ..... 3rd .....

2 Please give the reasons for your first choice (tick as many boxes as apply)

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Near family                                     | <input type="checkbox"/> Near work                 | <input type="checkbox"/> Live there now |
| <input type="checkbox"/> Lived there previously and would like to return | <input type="checkbox"/> Born and brought up there |   |
| <input type="checkbox"/> Other (Please explain) .....                    |  |   |

**F. INCOME & EMPLOYMENT**

1 Please indicate the total weekly take home 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.

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> £0 - £48 per week   | <input type="checkbox"/> £146 - £210 per week | <input type="checkbox"/> £301 - £400 per week  |
| <input type="checkbox"/> £49 - £95 per week  | <input type="checkbox"/> £211 - £249 per week | <input type="checkbox"/> £401 - £500 per week  |
| <input type="checkbox"/> £96 - £145 per week | <input type="checkbox"/> £250 - £300 per week | <input type="checkbox"/> £501 or more per week |

2 How many people in the household wishing to move are:

*(Please enter the number of people in each category in the appropriate box)*

- |  |  |
|--|--|
| <input type="checkbox"/> Working Full Time (30+ hours a week) - Go to 3  | <input type="checkbox"/> Working Part Time - Go to 3 |
| <input type="checkbox"/> Unemployed and seeking work - Go to G           | <input type="checkbox"/> Retired - Go to G           |
| <input type="checkbox"/> Unemployed but not seeking work - Go to G       | <input type="checkbox"/> Other - Go to G             |
| <input type="checkbox"/> In full time further/higher education - Go to G |  |

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

- (i) Your employment: .....
- (ii) Your partner's employment: .....

4 How would you describe the employment:

- |   | Your employment          | Your partner's employment |
|---|--------------------------|---------------------------|
| Permanent   | <input type="checkbox"/> | <input type="checkbox"/>  |
| Casual  | <input type="checkbox"/> | <input type="checkbox"/>  |
| Seasonal  | <input type="checkbox"/> | <input type="checkbox"/>  |
| Other<br>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)*

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Work from home               | <input type="checkbox"/> Travel 5 - 10 miles  | <input type="checkbox"/> Travel 20 - 25 miles |
| <input type="checkbox"/> Work elsewhere in the parish | <input type="checkbox"/> Travel 10 - 15 miles | <input type="checkbox"/> Travel 25 - 30 miles |
| <input type="checkbox"/> Travel under 5 miles         | <input type="checkbox"/> Travel 15 - 20 miles | <input type="checkbox"/> 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:

<input type="checkbox"/>	Less than £50,000	<input type="checkbox"/>	£76 - £85,000	<input type="checkbox"/>	£121 - £140,000
<input type="checkbox"/>	£50 - £60,000	<input type="checkbox"/>	£86 - £100,000	<input type="checkbox"/>	£141 - £160,000
<input type="checkbox"/>	£61 - £75,000	<input type="checkbox"/>	£101 - £120,000	<input type="checkbox"/>	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 unable to access the housing market (rented or ownership) with your current income, savings and capital. **This survey is optional**, as is this section, but the following information is necessary in order to consider you for any affordable housing provision and therefore your co-operation is requested in completing this section.

Please state the total amount of savings, investments and capital that you have (round up or down to nearest £1000):      £

Please include the value of all stocks, shares and investments. Please also include the value, or expected value, of any financial interest(s) you have (e.g. relationship/property settlements).

## I. FORMER RESIDENTS

1 Are you a former resident of this parish who wishes to return?

Yes - Go to 2       No - Go to J

2 Please tell us why you originally left:

<input type="checkbox"/>	Lack of affordable housing	<input type="checkbox"/>	Lack of effective public transport system
<input type="checkbox"/>	Lack of employment opportunities	<input type="checkbox"/>	To take up further/higher education
<input type="checkbox"/>	Other (please explain).....		

## J. CONTACT DETAILS

Please provide your name, address and contact details, so that, Trudy Robinson can contact you, if there is a **need to clarify** further details about your particular needs.

Please be assured that your individual survey forms will not be available to the Parish Council. I shall prepare a report based on the results of the information provided but the report will only provide general numbers, trends, percentages, comments and housing needs. **The report will not include any names or addresses and will avoid any unnecessary information that could identify a particular respondent.** If there is a need for affordable housing for local people, we may need to approach the District Council, Housing Association(s) and other agencies for financial assistance. It is likely that those agencies will want access to the details that you have provided to consider whether to assist.

Name(s): .....

Address: .....

..... Postcode:.....

Daytime Tel.No.(s): ..... Email address : .....

### Thank you for taking the time to complete this form

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

## K. SCHEME TYPES

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

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

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

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

## APPENDIX 2

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

<b>Other (Please explain)</b>
HOMES FOR PEOPLE IN TIED ACCOMMODATION
DON'T KNOW
HOUSES HERE ARE CHEAPER THAN IN MANY PARTS IF UK BUT LOCALS ARE NOT PREPARED TO PAY RENT OR MORTGAGE AT MARKET RATE
HOMES FOR NEWLY WEDS
TOO EARLY FOR ME TO HAVE A QUALIFIED OPINION.

## APPENDIX 3

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

### **Comments from those in favour:**

<b>If No, explain Why ?</b>
NO ONE CAN AFFORD TO BUY A HOUSE AROUND HERE
NO AFFORDABLE HOMES FOR YOUNG PEOPLE EITHER TO BUY OR RENT.
AN EMPTY VILLAGE OF HOLIDAY COTTAGES
THAT AFFORDABLE ACCOMMODATION AND EMPLOYMENT IS AVAILABLE FOR YOUNG PEOPLE SETTING UP NEW FAMILIES.
LOW COST HOUSING COULD CREATE GHETTOS AND EFFECT PROPERTY PRICES
THERE ARE TOO MANY HOLIDAY HOMES HERE IN EXFORD (RENT TOO HIGH)
IF NEED IS PROVEN
AS LONG AS IT IS WITHIN THE BOUNDARY OF THE VILLAGE
HOUSE PRICES ARE VERY HIGH IN EXFORD AND YOUNG FAMILIES CANNOT AFFORD THEM. THE PROBLEM HAS BEEN EXTRABATED BY THE -SALE OF COUNCIL HOUSES.-
PARK ST. EXFORD, WAS ONCE A COMMUNITY IN ITSELF IT IS NOW JUST A HOLIDAY HOME, EMPTY MOST OF THE TIME.
SUBJECT TO ADEQUATE CONTROL OF SITEING AND DESIGN
IT SHOULD BE THE NUMBER NEEDED

### **Concerns of those not in favour:**

<b>If No, explain Why ?</b>
ONLY IF THEY WERE FOR TRULY LOCAL EXFORD PEOPLE & NOT FOR PEOPLE OUTSIDE THE PARISH DEPENDS UPON ON HOW MANY - WHERE SITED
E.G. CONIFER CLOSE, WHICH WAS BUILD FOR FAMILIES IN THE AREA . ONE IS NOW A HOLIDAY LET AND SOMETIMES FAMILIES MOVE IN FROM TOWNS AND FIND IT HARD TO ADAPT TO COUNTRY LIFE
VERY CONCERNED FOR THIS BEAUTIFUL COUNTRY SIDE ! IF BUILT ON NO LONGER BE RURAL
MY CONCERN IS THAT WHERE SUCH HOUSING TO BE BUILT IT WOULD BE A UGLY SIGHT ON THIS BEAUTIFUL VILLAGE. I HAVE NO FAITH IN THE PLANNERS TO BUILD ANY NEW HOUSES SYMPATHETICALLY TO THE SURROUNDS.
HOUSES TO BE BUILT FOR RENTING NOT TO BE SOLD. CHEAP RENT, MAXIMUM STAY 15 - 20 YRS, FAMILY CAN SAVE THEN MOVE ON, YOUNG FAMILY/COUPLE MOVE IN.