



## **RURAL HOUSING PROJECT**

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**EXMOOR, NORTH DEVON AND WEST SOMERSET**

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**EXMOOR**

# **Parish Housing Needs Report**

**January 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 North Devon and West Somerset 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.

# Exmoor Parish Housing Needs Report

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## **1. Introduction**

### **1.1 Executive Summary**

The purpose of the parish housing needs survey is to identify the general level of local affordable housing need within Exmoor 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 wish or think they have a need to move and provides more in depth household information, which can be used to help assess whether the respondent is 'in need' of affordable housing. The survey forms were posted on 20<sup>th</sup> February 2005 to 78 households in Exmoor 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 78 survey forms were issued and a total of 25 replies were received, a response rate of 32% to the survey. This is a passable response rate compared to other project surveys, which average out at 41% response. Part One surveys were returned by 25 households. A total of 7 Part Two forms were received from households indicating a need for affordable housing, equal to 6% of total survey forms issued. For comparison this response has been an average of 6% for the project area, based on previous completed surveys and reports.

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

### **1.2 Key Findings and Recommendation**

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

- **The household types are 1 x Single, 2 x Couple and 1 x Family household.**
- **The most accessible rent band is £100 - £150 per week**
- **Accessible house prices range from £38,000 to £105,000**
- **The median average household income is £20,000 gross, per annum.**
- **An example mortgage calculation indicates that it would require an income of around £68,706 to be able to access the lowest average household house sale price for Exmoor parish - £216,966.**
- **Households in need chose from a range of affordable rented and ownership options. Affordable home ownership is the preferred option. An assessment of income would suggest that only one of the households in need can afford this option, and this is reflected in the recommendation.**
- **There are; Three households suitable for affordable rental accommodation and one household suitable for a shared ownership property.**

## 2. Parish Context and Housing Market

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

### 2.1 Population

The following chart profiles the percentage of population in each age bracket and compares them for Exmoor, and the UK. Exmoor has lower representation in the three younger age brackets (45% of total) compared to the UK (60% of total), suggesting a smaller proportion of young people and emerging households in the parish than in the wider UK context. There are a larger proportion of respondents that fall into the last three age brackets, 55% in Exmoor, compared to 40% in the UK with a peak in the 45 – 59 yrs age bracket.

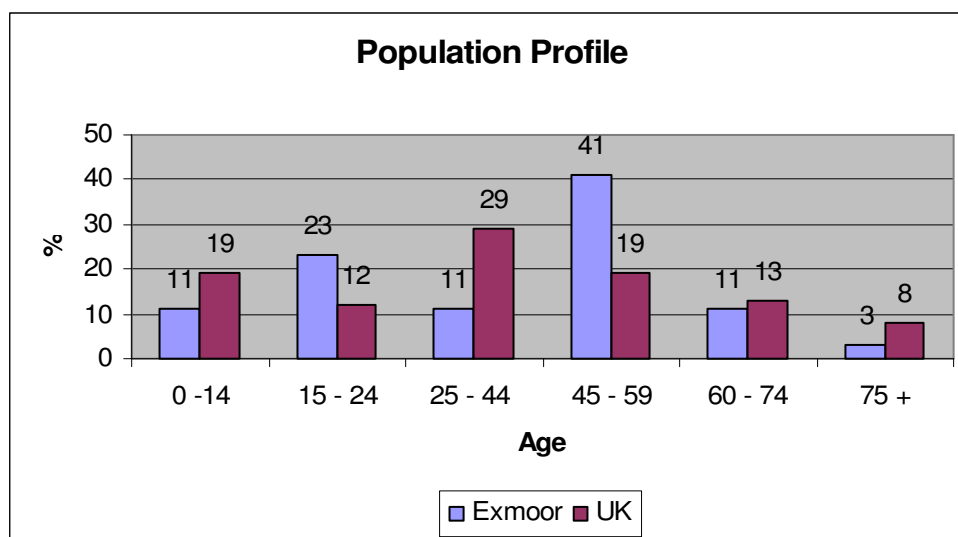


Figure 1 - Population Profile Comparing Exmoor Parish and the UK

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 within Exmoor parish. Each household is in one of eight tax bands (A-H) depending on its value. Exmoor parish has a smaller proportion of stock in the lower two bands of A and B (24%) compared to West Somerset's profile (38%).

**The profile suggests that there is likely to be a limited stock of more affordable properties in Exmoor parish.**

## 2.3 Tenure

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

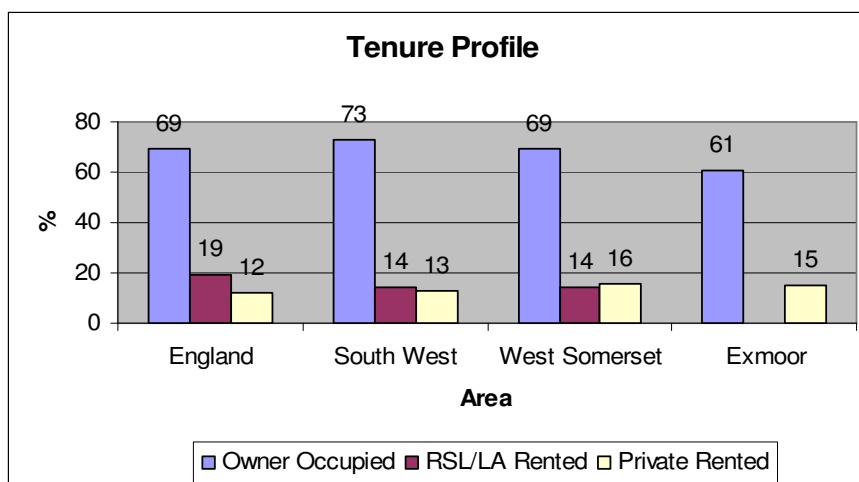


Figure 2 – Tenure Profile

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

This indicates that:

- The Owner Occupied sector dominates the tenure provision, but not as significantly as it does in the wider district, regional and nationwide context.
- There are no Registered Social Landlord (RSL) or Local Authority (L.A.) rental properties in Exmoor parish.
- The proportion of private rental properties in Exmoor parish is similar to that in the wider context.

The above information suggests that there is a more **limited choice of tenure for those wishing to live in Exmoor parish** than in the district, regional or nationwide context. There is pressure on the population to be able to access the Owner Occupied tenure, and there is no social housing provision within 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 average advertised house price for Exmoor parish was £342,900. The lowest advertised house price in Exmoor Parish, at the time of research was £225,000 for a 3 bedroom house.

Information from The Land Registry website was used to gain information on average house sale prices in Exmoor parish's postcode area of TA24 7. The benefit of the Land Registry records is that it enables a base for comparison of prices against the wider context. The information shown represents the available figures for sales from October to December 2005.

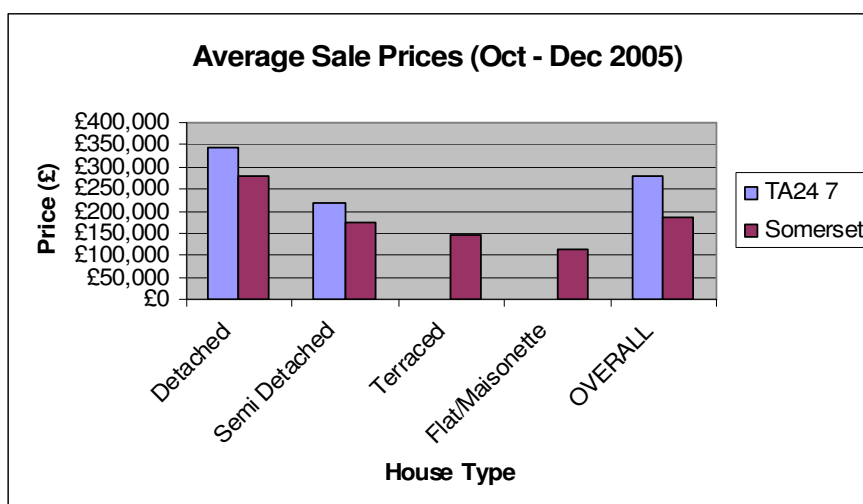


Figure 3 – HM Land Registry Average Sale Prices for Exmoor Parish and Somerset

Figure 3 reveals that the Overall average sale price for a property in Exmoor parish's postcode area was £279,316. The lowest average sale price was £216,966 for a semi detached property. Based on the overall average figures at the time of research, Exmoor's house prices are around 50% higher than Somerset County as a whole.

Considering average sale prices over a longer period of time indicates that the sale price for a property within Exmoor's postcode area rose from £235,404 in 2001 to £386,968 in 2006, an increase of 64% over 5 years.

### 2.312 Open Market Private Rented Sector

Over the period during which research was conducted no properties were found to be advertised for rent in Exmoor parish. This may be an indicator of the slow turnover of private rented accommodation, although the situation may be subject to change. The advertised properties for rent within rural West Somerset were as follows:

- 1 Bedroom Property - average £383.75 per calendar month or £88.56 p.w
- 2 Bedroom Property - average £537.50 per calendar month or £124.04 p.w
- 3 Bedroom Property - average £601.66 per calendar month or £138.85 p.w

### **2.32 Registered Social Landlord Housing**

There are no registered social landlord or local authority owned properties within Exmoor parish.

There are currently 2 households on the District Council's Register for Exmoor 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 a significant proportion of respondents (47%) felt that the main need was homes for young people. 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?**

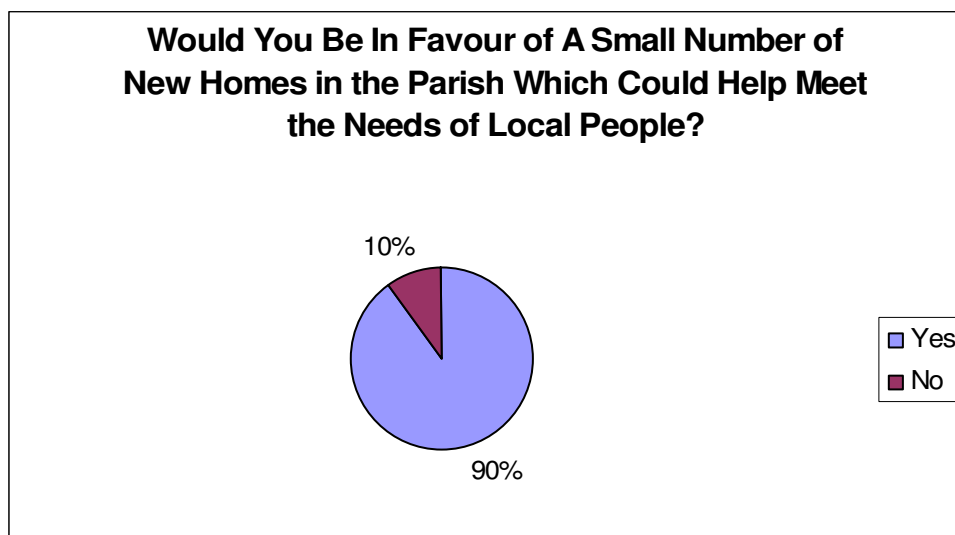


Figure 4 – Indicating Whether Parish Residents are in Favour of New Homes Within the Parish for Local Needs

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



### **3. Households Wishing to Move**

Part Two survey forms were received from 7 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:

- 3 x Single households – representing 43% of the total
- 3 x Couple households – representing 43 % of the total
- 1 x Family household – representing 14 % of the total

### **4. Assessing Local Affordable Housing Need**

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

#### **1 Is There a Local Connection?**

- Local Connection is assessed in accordance with Exmoor National Park Authority's housing policy. (Policy H2 – Criteria for Occupancy of a Local Needs Affordable Dwelling, Exmoor National Park Local Plan 2001 – 2011).

#### **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, considering whether they are in local need to the parish or adjoining parish in accordance with Exmoor National Park Authority housing policy.

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

- Assessed by analysing what size accommodation household's 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.

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

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?**

Exmoor National Park Authority housing policy is the used as the basis for considering if the 7 households that returned a Part two survey form qualify as having a local connection.

##### **Exmoor National Park Local Occupancy Definition is as follows:**

*(i) A person (and his or her dependents) who has a minimum period of 10 years permanent and continuous residence in the parish or an adjoining parish who cannot afford (to rent or buy) accommodation in the locality and is forming a household for the first time or*

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

*(iii) A person and his or her dependants who is not now resident in the parish or an adjoining parish but with a local connection with the parish including a period of permanent and continuous residence of 10 years or more within the last 20 years and who cannot afford (to rent or buy) accommodation in the locality and has a proven need; or*

*(iv) A person (and his or her dependents) who has an essential need to live close to another person who has a minimum of 10 years permanent and continuous residence in the parish or an adjoining parish, the essential need arising from proven age or medical reasons who cannot afford to rent or buy in the locality; or*

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

Applying this definition to Part Two respondents, has indicated that there are **3 households** (1 x Single 1 x Couple and 1 x Family household), or 43% 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 4 remaining households (57%) will be looked at in relation to current housing and their reasons for needing to move.

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

**There is 1 x Single household** who is living in the parish with their parents/relatives. Current accommodation is too large and expensive. They would like have their first independent home.

**1 x Couple Household** is currently renting from a private landlord in the parish.

**1 x Couple household** is living in the parish in tied accommodation. They would like their first independent home together that would provide more security.

**There is 1 x Family Household** who are currently renting accommodation from a private landlord in the parish. They would like the opportunity to access some form of home ownership that could provide more security than a private tenancy, and they need to be near work.

**The circumstances and motives for moving for the four households who meet the local connection criteria suggest that they are also in housing need.**

### 4.3 Are Households in Need of Affordable Housing?

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

One couple household did not provide all income information, although their circumstances and motives for moving indicate that they are likely to have a need for local affordable housing. For the purposes of this report it is considered that they will be unable to afford to resolve their needs within the private rental or owner occupied markets.

#### 4.31 Affordable Rent Assessment

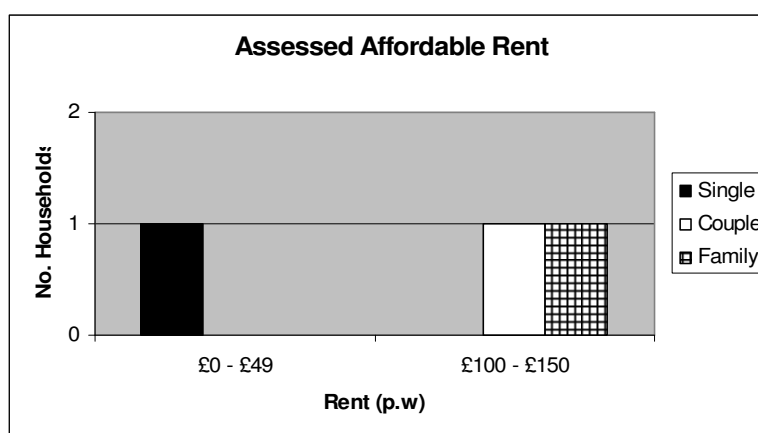


Figure 5 – Assessed Affordable Rent

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 within rural West Somerset is £88.56 per week. This sized property is affordable for one family and one couple household, but it is likely that it would be unsuitable for their needs in terms of size.
- These households would also be able to afford a two bed (£124.04 p.w) or three bed property (£138.85 p.w) within the private rental sector in rural West Somerset.

The lower rent band of £0 - £49 that is affordable for one single household, would not allow them to access private rental accommodation within rural West Somerset. The couple and the family household that can afford £100 - £150 a week, based on the average rural West Somerset rent levels could resolve their housing needs within the private rented sector, but may need to move out of the parish to do so and their choice may be limited to smaller properties, varying standards of accommodation and short hold tenancies.

**Of the four households considered, there is one (single) household that would be unable to resolve their needs within the private rental sector.**

### 4.32 Affordable House Price Assessment

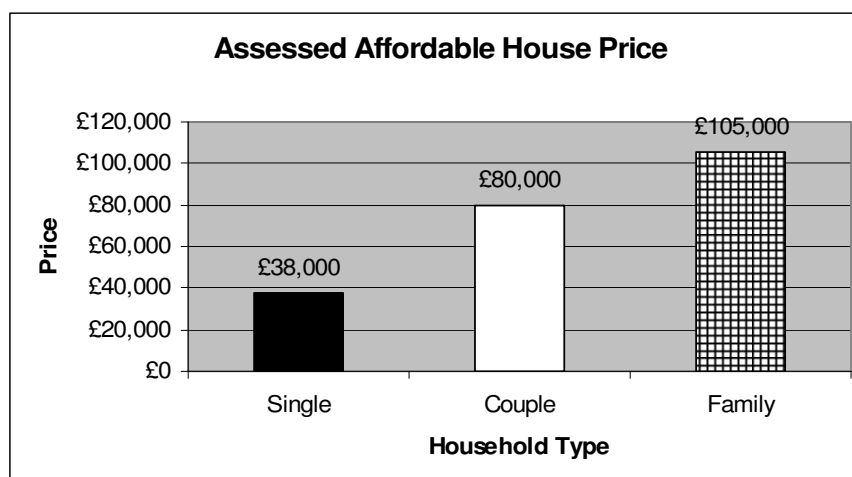


Figure 6 – Assessed Affordable House Prices

Figure 6 shows the 'assessed' affordable house prices. The mortgages are calculated by allowing 3 times the gross annual household\* incomes (\*total income of those persons responsible for the mortgages payments). The lowest advertised House Price within the postcode area containing Exmoor parish was £225,000. The lowest average sale price in was £216,966 for a semi detached property. It is very unlikely that a property within the parish could be purchased at these price levels by any of the four households considered in this section.

### 4.33 Conclusion

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

**These four 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 7 Part Two respondents considered this section provides a final analysis for all 4 households assessed as being in local affordable housing need. The final household composition for these households is as follows:

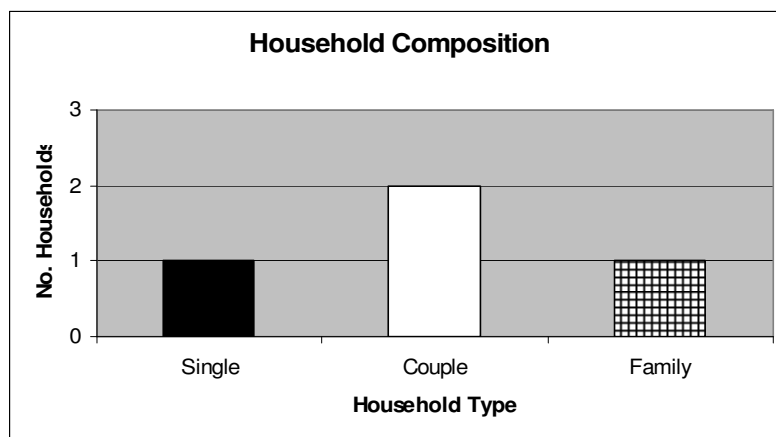


Figure 7 – Composition of Households in Local Affordable Housing Need

### 5.2 Main Reasons for Needing to Move

The main reason for needing to move stated by those households in local affordable housing need, is that they were currently renting and would like the opportunity to buy. One household considered that they had two equally important reasons for moving.

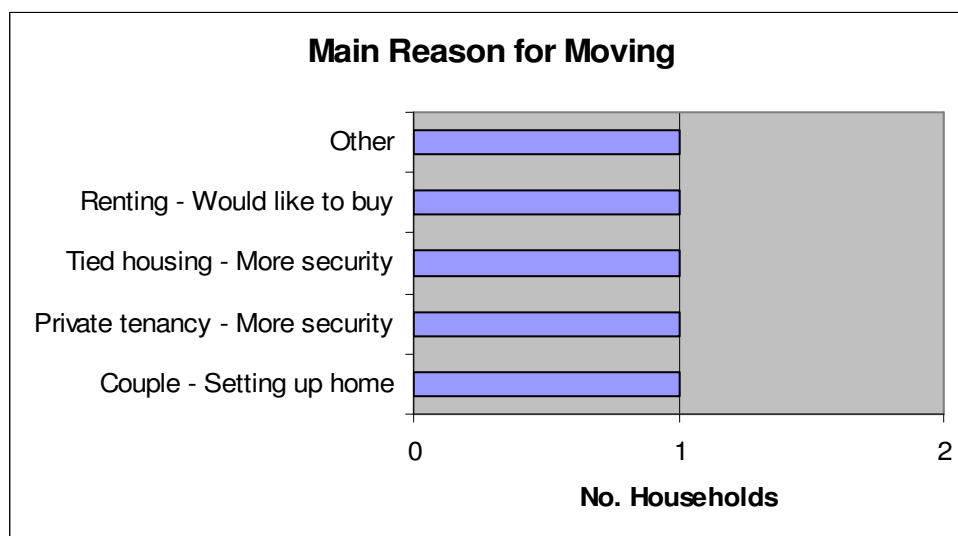


Figure 8 – Indicating the Main Reasons for Needing to Move

### 5.3 Income

Income data is shown below. The **median gross household income for those households in local affordable housing need is £20,000.**

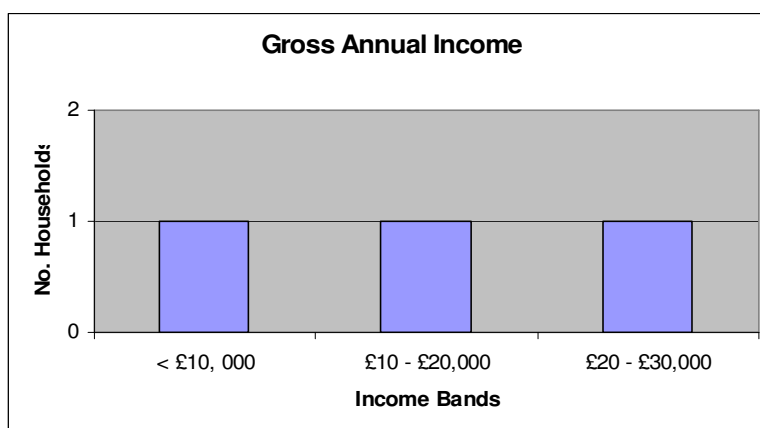


Figure 9 – Gross Annual Income of Households in Local Affordable Housing Need

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 £20,000 is somewhat lower than the lowest gross annual household income at the County (£24,960) and national level (£25,828).

The average sale price for a property with Exmoor's postcode area increased by 64% between 2001 and 2006. In comparison the lowest gross annual household income in Somerset rose from £20,436 in 2001 to £24,960 in 2006, an increase of just 22%. There is significant disparity between average house prices and local incomes. It is unlikely that local incomes can rise at an equivalent rate to match the rate of house price inflation the UK is currently experiencing. This situation is exacerbated in high demand areas such as Exmoor.

(Source: National Statistics – ASHE 2001, 2006, [www.upmystreet.com](http://www.upmystreet.com) – Land Registry House Price figures 2001 – 2006 and Survey results)

#### Example calculation for a mortgage

Typically a household can obtain a mortgage of 3 times their annual income and are likely to require a deposit of 5% of the total asking price for the property. The lowest average house sale price for Exmoor parish's postcode area is £216,966.

**A household would therefore need a deposit of £10,848 and require an annual income of at least £68,706, to be able to afford to purchase a property at the lowest average sale price for Exmoor parish's postcode area.**

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

## **5.4 Affordability**

Please see Figures 5 and 6 for graphs showing affordable rent levels, house prices and household breakdown for the four households in local affordable housing need.

### **5.41 Affordable Rent Levels**

One single household can afford the lowest rent band of £0 - £49, which would make it very difficult for them to be able to afford any kind of rental property within the private sector rental sector.

Two out of the four households (1x couple and 1 x family) in local affordable housing need are assessed as being able to afford up to a maximum of £150 per week rent. At this level it may be possible to afford a property within the private rented sector. The standard of accommodation can vary and short hold tenancies, which can be common in the private rental sector, do not provide much security. The family that can afford this price bracket may find that what is affordable is unsuitable for their needs, particularly in terms of size.

### **Affordable Rental Options**

Housing Associations that operate within West Somerset can provide rental accommodation at an accessible rate, from around £50 for a one bedroom property, to around £80-£90 for a four bedroom property. The single household that can afford the lowest rent band, and are unable to resolve their housing needs within the private sector could therefore afford to rent a one bedroom property that would be of an assured standard. The couple and family households that can afford the higher rent bands could also afford to rent a property for their family that would be suitable in terms of size, quality and length of tenancy.

### **5.42 Affordable House Prices**

Accessible affordable house prices range from £38,000 to £105,000. In the current open market this is considered to be far short of the minimum amount required to be able to afford a property within Exmoor parish's postcode area, (lowest average sale price £216,966). However the family household may have sufficient finances to be able to afford a shared ownership property.

### **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.

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

## 5.5 Household Size, Tenure and Type

The housing size against tenure is shown below. It should be noted that households were able to indicate more than one size or tenure preference. The preference is for mid - size (two and three bedroom) affordable home ownership properties. However not all households may be able to afford their preferred option and this will be reflected in the final recommendation. The majority of households in local affordable housing need aspire to have a house.

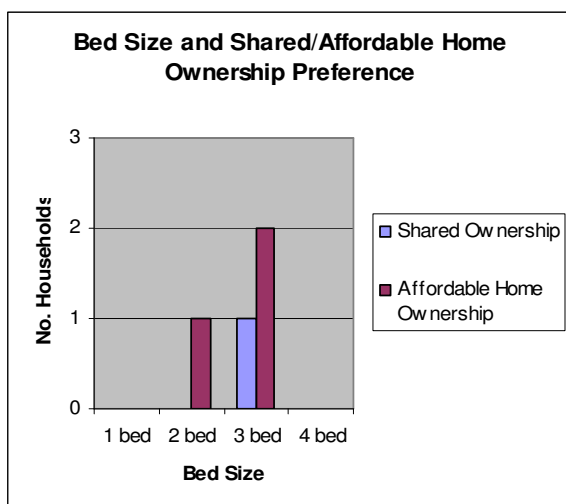


Figure 10 – Bed Size and Shared/  
Affordable Home Ownership Preference

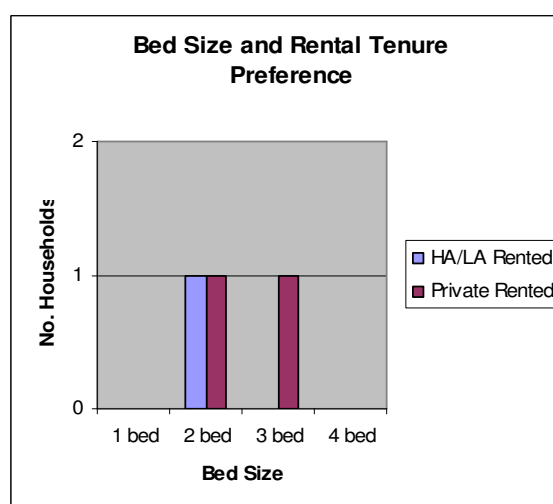


Figure 11 – Bed Size and Rental  
Tenure Preference

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

## 5.6 Timescale for Moving

The time scales for moving are all within 3 years. Figure 12 (below) suggests that there are no households that have an immediate and urgent need to move. The households in local affordable housing need are split evenly between expressing a need to move soon (within the next 12 months) and the next 3 years.

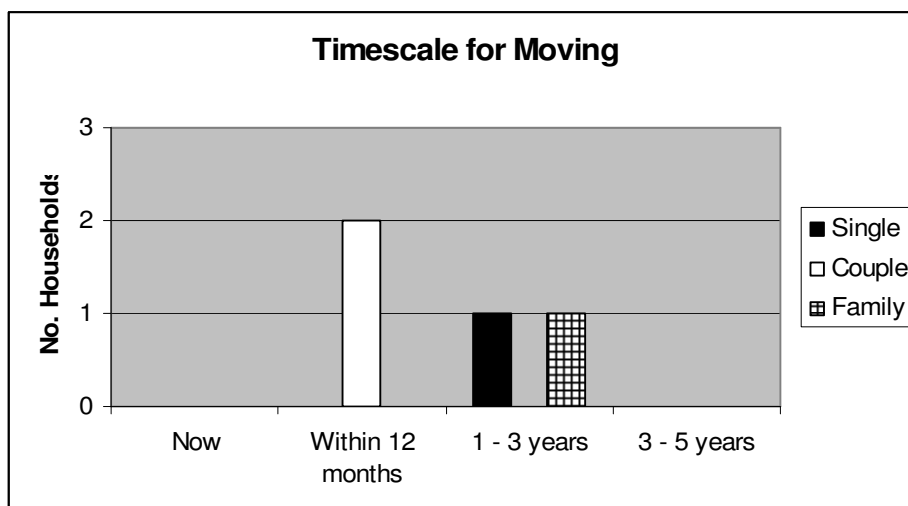


Figure 12 – Timescale for Moving



## **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 took part in the survey and who the findings are based on may change while other households may come forward. The report will recommend the number of houses that may be needed but they may not ultimately be lived in by those who originally responded to the survey.

A total of 25 survey forms were returned. 7 households considered that they were in affordable housing need and filled out Part Two of the survey form. From the assessments of the survey forms it is evident that **4 households currently qualify for affordable housing.** They comply with the Local Connection Criteria for Exmoor National Park and satisfy the criteria for being in affordable housing need. Three forms could not be included as the forms were incomplete and did not contain vital information concerning the household's income and their Local Connection. Two of these households supplied their names and addresses. They were written to and were asked for the information that had not been supplied but to date there has not been a response. Over a month elapsed since the information was requested and it is felt that this is a reasonable time in which to expect a response.

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 housing association when allocating such properties.

Assessment of survey forms suggests that there are households suitable for both rental and Shared Ownership/Affordable Home Ownership properties. The breakdown is as follows:

- 1 x rental property
- 2 x 1/2 bed rental properties
- 1 x 2/3 bed Shared Ownership/Affordable Home Ownership property

Despite there being 4 qualifying households at the moment it is not generally considered advisable to build a house per household as the community's needs may change and it is important that these houses are filled, not only in the first instance, but remain occupied by local people in affordable housing need in the future. It is also worth noting that three out of the four households that currently qualify for affordable housing, expressed an interest in some form of work space either attached to the properties or separate from them.

The information contained within this report may be used in conjunction with another survey completed in an adjoining parish to bring together an affordable housing scheme if this was deemed suitable.

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

# Appendix 1

Please return by: 21<sup>st</sup> March 2005



## RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

Exmoor House, Dulverton, Somerset, TA22 9HL Telephone: 01398 322249 Fax: 01398 323150  
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### PART ONE - EXMOOR PARISH HOUSING NEEDS SURVEY

This survey form has been provided to every known household in the Parish. The form collects basic information about you, the people who live with you, your housing and your views on housing in the parish. If you are likely to want or need help to buy or rent **a local home** in the parish now, or in the next few years, please go on to complete Part Two. If you know of An Exmoor person or someone with a connection to the Parish through family, relatives or work, who wants or needs to live in the Parish separately from you, who would be interested, they should complete their own Part Two survey form. **Extra Part Two survey forms** 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 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 **Please complete Part Two**  No - Go to 2

2 Is there anyone living with you at present that is likely to need to set up home separately from you in this parish now or in the next five years?

- Yes - **They need to complete a Part Two** - Go to 3  No - Go to 3

3 a) Have any members of your household moved away from this parish in the last ten years?

- Yes - Go to 3 b)  No - Go to D

b) Do they wish to return?

- Yes **They need to complete a Part Two** - Go to c)  No - Go to D

c) How many have moved away and wish to return?  Go to 3 d)

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

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

### D . THANK YOU

**Thank you for taking the time to complete this form. If you are likely to want or need help to obtain a local affordable home in this parish in the next few years, please continue to complete Part Two. If you know anyone who is likely to want or need to live in the Parish, separately from you, and they are interested in help to obtain an affordable home, they should complete Part Two. Extra Part Two forms are available - please see contact details at the beginning of this form.**

Please return by: 21<sup>st</sup> March 2005



## 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 - EXMOOR PARISH HOUSING NEEDS SURVEY

Please complete this form if you are likely to want or need to move to a home in this Parish now or in the next few years and you are interested in help to obtain buy or rent a **local home**. If you know of an Exmoor person, or someone with a connection to the Parish through family, relatives or work, who wants or needs to live in the Parish separately from you, who would be interested, they should complete their own Part Two survey form. **Extra Part Two survey forms** 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)?

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

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

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

Yes - Go to 6       No - Go to B

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

.....

## B. YOUR HOUSEHOLD

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

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

## C. LOCAL CONNECTION

Please indicate which of the following are applicable to you. If, when you move, there will be more than one person responsible for the housing costs (jointly responsible with you for the rent/mortgage), then please indicate if any of the following are applicable to them. Evidence and confirmation of the following details will be required prior to any housing provision.

- Have lived continuously and permanently for a period of 10 years in Exmoor parish
- Have lived continuously and permanently for a period of 10 years in the adjoining parishes of Oare, Porlock, Luccombe, Exford, Whithpool, Molland, Twitchen, North Molton, Brayford, Challacombe, Lynton and Lynmouth, Brendon and Countisbury
- Have lived permanently for a period of 10 years or more, within the last 20 years, in Exmoor parish
- Have you lived permanently for a period of 10 years or more, within the last 20 years, in the adjoining parishes of Oare, Porlock, Luccombe, Exford, Whithpool, Molland, Twitchen, North Molton, Brayford, Challacombe, Lynton and Lynmouth, Brendon and Countisbury.
- Have an essential need\* to live close to another person in Exmoor and that person has a minimum of 10 years residence in Exmoor parish?
- \*The essential need should be due to proven age or medical reasons. Please provide details of the reason for needing to live close to the person:  
 .....  
 .....
- Have an essential need\* (see above) to live close to another person in the adjoining parishes of Oare, Porlock, Luccombe, Exford, Whithpool, Molland, Twitchen, North Molton, Brayford, Challacombe, Lynton and Lynmouth, Brendon and Countisbury and that person has a minimum of 10 years residence in those adjoining parishes?
- Need to live in Exmoor parish to be close to place of work  
 Please provide details of the reason why you need to live close to your work:  
 .....  
 .....
- Need to live in the adjoining parishes of Oare, Porlock, Luccombe, Exford, Whithpool, Molland, Twitchen, North Molton, Brayford, Challacombe, Lynton and Lynmouth, Brendon and Countisbury to be close to place of work. Please give reasons in space provided above.

## D. YOUR CURRENT HOME

1 Please indicate which one describes your current home (please tick appropriate box):

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

2 How many bedrooms does your present home have?

## E. TYPE OF HOUSING REQUIRED

1 What type of home do you need?

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

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

- |                          |                            |                          |                              |                          |                            |
|--------------------------|----------------------------|--------------------------|------------------------------|--------------------------|----------------------------|
| <input type="checkbox"/> | Housing Association Rented | <input type="checkbox"/> | Shared Ownership*            | <input type="checkbox"/> | Affordable Home Ownership* |
| <input type="checkbox"/> | Private Rented             | <input type="checkbox"/> | Shared Equity*               | <input type="checkbox"/> | Self Build*                |
| <input type="checkbox"/> | Open Market Ownership      | <input type="checkbox"/> | Other (Please specify) ..... |                          |                            |

\* see 'Scheme Types' at 'M'

3 Does anyone in the household wishing to move need the following:

- |                          |                               |                          |                         |                          |                  |
|--------------------------|-------------------------------|--------------------------|-------------------------|--------------------------|------------------|
| <input type="checkbox"/> | Accommodation on one Level    | <input type="checkbox"/> | Access for wheelchair   | <input type="checkbox"/> | Residential Care |
| <input type="checkbox"/> | Sheltered housing with warden | <input type="checkbox"/> | Help with personal care |                          |                  |

Please tell us more about any health or disabilities which affect your housing needs:

5 a) Are you currently registered on the Local Authority waiting list?

- Yes - Go to F       No - Go to 4b

b) Please say why you have not registered on the Local Authority Waiting List?

## F. HOME AND BUSINESS USE

1 Would you be interested in space from which to operate a business?

- Yes - Go to 2       No - Go to G

2 Would you prefer this space to be:

- Within the home space (for example, an additional room)
- Attached to the home (for example, designated workshop/premises)
- A separate building, not attached, to the home (for example, designated workshop/premises)

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

- 1 Where would you like to live?  
Please indicate your order of preference by inserting either 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> in the boxes provided.
- Simonsbath     Exmoor Parish     Other, please state .....
- 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) .....

**H. INCOME & EMPLOYMENT**

1 Please state the TOTAL GROSS (that is before tax) ANNUAL **HOUSEHOLD** INCOME (please see notes below):

**£**

You will need to include the income of all those persons who will be responsible for paying the housing costs (rent/mortgage) when you move. For example all those who are likely to be jointly on a tenancy agreement or a mortgage application or on title deeds.

Please include all sources of income, including benefits, but do not include housing benefit or council tax benefit.

You will need to provide evidence of this at some future point if you are to be considered for any affordable housing provision. For example, the last annual P60 or Tax Return or Working Tax Credit Notification.

- 2 If you, or your partner, are employed, please describe the nature of the employment?
- (i) Your employment: .....
- (ii) Your partner's employment: .....

3 How would you describe the employment:

	Your employment	Your partner's employment
Permanent	<input type="checkbox"/>	<input type="checkbox"/>
Casual	<input type="checkbox"/>	<input type="checkbox"/>
Seasonal	<input type="checkbox"/>	<input type="checkbox"/>
Other e.g. short term contract, please explain .....		

4 In which village/town do you, or your partner work? .....

## I. HOME OWNERS

- 1 If you (or anyone moving with you who will be jointly responsible for the housing costs), own your current home, please state how much you think the property is worth:

£

- 2 If there is a mortgage on the property please state the outstanding balance:

£

## J. 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 (or anyone moving with you who will be jointly responsible for the housing costs) have any of savings, investments, capital, stocks, shares and/or financial interest(s)?

Yes - Go to 2

No - Go to K

- 2 Please state the total amount held (round up or down to nearest £1000):

£

Do not include the amount of equity in property owned if you have already provided this information at Section I above.

## K. FORMER RESIDENTS

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

Yes - Go to 2

No - Go to L

- 2 Please tell us why you originally left:

Lack of affordable housing

Lack of effective public transport system

Lack of employment opportunities

To take up further/higher education

Other (please explain).....



## L. CONTACT DETAILS

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

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

**Please tick this box to give permission for your details to be used for the purpose of providing affordable housing.**

Name(s): .....

Address: .....

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

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

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

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

## M. SCHEME TYPES

**Shared Ownership** allows you to buy a share of your home, on a long lease, and pay rent on the remaining share, which is normally owned by a Housing Association. The lease details each party's responsibilities and other relevant information, e.g. rent/repair/maintenance issues. Shared Ownership schemes vary, most allow you to buy further shares in the property (with the rent reducing accordingly), this is called 'stair-casing'. Some allow you to progress to outright ownership (in non-rural areas), in rural areas outright ownership is restricted to allow the Housing Association to ensure that future sales are to someone with a local need.

**Shared Equity** schemes are where the resident owns a share (e.g. 50%) but there is no rent payment on the remainder. The remaining share is held by another party (e.g. a Housing Association) as a 'silent' financial interest in the property. No 'staircasing' is allowed as under shared ownership. The 'silent' party's share is repaid upon sale. Both parties receive their percentage share of the property value at the time of sale.

**Affordable Home Ownership.** The West Somerset District Council's Affordable Home Ownership Scheme is designed to help local households gain a foothold on the home ownership ladder. The Council retains an interest in the property through providing an interest free loan. The scheme is operated via the Council's housing register. Examples of eligible households are likely to include persons who are first time buyers, unable to afford to buy on the open market, with an income up to £25,000 per annum (for 2004/5), who have been resident in West Somerset for 10 years (or 10 years out of the last 20 years) or Housing Association tenants fulfilling the aforementioned criteria.

**Self Build Schemes** vary according to local circumstances, but usually involve an individual or a group of people building their homes. Some schemes train the group but not necessarily provide homes for them all. Working as a group with a housing association enables access to experience of building, borrowing and public subsidy. Working as a group means that everyone's input is 'pooled' and could count as a contribution towards the cost of building.

28<sup>th</sup> February 2005

Dear Parishioner,

## RURAL HOUSING PROJECT

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. Exmoor Parish Council has decided to work with me to complete a Parish Housing Needs Survey. The survey forms are 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 and it can be submitted anonymously, this will help provide a profile of the housing stocks and households in the parish. A prepaid envelope is enclosed for your use.

**You will only need to complete Part Two** if you want or need a home in this parish, to buy or rent, now or in the next five years and you are interested in help to obtain a local affordable home. If you are returning Part Two, you will be asked to provide your name, address and contact details so that I can contact you, if necessary, and to consider you further. The form also asks for detailed, confidential and sensitive information. I need this information to assess whether you are in need of local affordable housing. 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.** You can see examples of other parish survey reports, they are available on the world wide web ([www.Exmoor-nationalpark.gov.uk](http://www.Exmoor-nationalpark.gov.uk)). Reference copies are held by the individual Parish Council Clerks and Exmoor National Park Authority's Planning Policy Library. The Report will be discussed at a Parish Council meeting.

When the report has been considered, if there is a need for affordable housing for local people, we may need to approach the District Council, the Planning Authority, Housing Association(s) and/or other agencies that can facilitate the provision of affordable housing for the community. At that point, those agencies may need to access relevant details from your survey form.

**Please return your completed form(s) by 21<sup>st</sup> March 2005.** 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

28<sup>th</sup> February 2005

Dear Parishioner,

**Exmoor Parish Housing Needs Survey**

Exmoor Parish Council has decided to work with the Rural Housing Project to assess the housing needs of the parish and West Somerset District Council to assess the regeneration of the Simonsbath Field Studies Centre.

Enclosed are:

- 1 A letter from the Rural Housing Enabler explaining the Rural Housing Project.
- 2 Housing Needs 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.
  - **Please complete Part Two** if you want or need a home to buy or rent in Exmoor Parish now or in the next five years **and you are interested in help to obtain a local home.**
- 3 Information and Questionnaire from West Somerset District Council regarding the Simonsbath Field Studies Centre.

When the survey and report are complete details will be discussed at the next appropriate Parish Council meeting. Confidential information regarding individuals will not be publicly available, please refer to the enclosed letter and survey forms regarding the use of individual confidential information

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

Yours sincerely,

A Flagg  
Chairman of the 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;

Homes for elderly people – people in tied homes, ready for retirement
---

- 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 the survey respondents and do not in any way represent the views of the Rural Housing Project.

This is a difficult one. Whilst I'm totally in favour of local people being offered housing, Exmoor is one of the few places in England which is unspoilt and it must remain so.
--

The Field Studies Centre and the Saw Mills should be released for affordable housing and the National Park prepared to release additional land for building. Unless more people live in the village it will die.
--

Only if in keeping with the area.
-----------------------------------

Pushing out local people.
---------------------------

Local people? All people should be treated the same.
--

Our village is now only made up of unaffordable houses, mainly bought by outsiders for second homes.
--

Escalating/inflated property prices.
--------------------------------------

## Appendix 3 – Supplementary Data

### Population Figures

	1991	2001	% Change
Exmoor	200	250	Up 25%
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/census2001.asp](http://www.statistics.gov.uk/census2001/census2001.asp)  
 Exmoor - Somerset County Council

### County and Regional Average House Price Figures (October to December 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/](http://www.landreg.gov.uk/propertyinfo/)

### England and Wales Average House Price Figures (October to December 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/](http://www.landreg.gov.uk/propertyinfo/)

## Appendix 4 - Contact Details/ Useful 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](mailto:customerservices@westsomerset.gov.uk)

Website: [www.westsomersetonline.gov.uk](http://www.westsomersetonline.gov.uk)

- **Exmoor National Park Authority**

Telephone: 01398 323665      E-mail: [info@exmoor-nationalpark.gov.uk](mailto:info@exmoor-nationalpark.gov.uk)

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

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

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

[http://www.exmoor-nationalpark.gov.uk/index/living\\_in/planning/local\\_plan.htm](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](mailto:sjayre@exmoor-nationalpark.gov.uk)

- **The Housing Corporation** – [www.housingcorp.gov.uk](http://www.housingcorp.gov.uk)

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

- **Commission for Rural Communities** – [www.ruralcommunities.gov.uk](http://www.ruralcommunities.gov.uk)

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.

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

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

Website: [www.gosw.gov.uk/gosw/peoplesc/housing/?a=42496](http://www.gosw.gov.uk/gosw/peoplesc/housing/?a=42496)

- **Joseph Rowntree Foundation** – [www.jrf.org.uk](http://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 at [www.statistics.gov.uk](http://www.statistics.gov.uk)