



## **RURAL HOUSING PROJECT**

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**EXMOOR, NORTH DEVON AND WEST SOMERSET.**

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**SELWORTHY**

# **Parish Housing Needs Report**

**March 2007**

## **The Rural Housing Project**

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

The area covered by the Project displays an extreme disparity between incomes and house prices which makes it hard for many to gain any secure footing within the housing market and 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 and 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.

# Selworthy and Minehead without 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 Selworthy and Minehead without parish. This report provides a detailed analysis of 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 forms are shown in Appendix 1). Part one of the survey provides background information and general trends regarding the parish. Part two is completed by those who think they have a need to move and provides more in depth information, which can be used to help assess whether the respondent is in need of local affordable housing. The survey forms were posted on 27th<sup>th</sup> March 2006 to 250 households in Selworthy and Minehead without 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 75 replies were received, a response rate of 30% to the survey. Part One surveys were returned by 73 households. Part Two forms were received from 8 households indicating a need for affordable housing, equal to around 3% of total survey forms issued. For comparison the response rate has been an average of 6% for the project area, based on previous surveys.

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 3 x Couple, and 1 x Family household.**
- **The most accessible rent band is £100 - £150 per week**
- **Accessible house prices are spread across a range from £20,000 - £131,000.**
- **The median average household income for households in local affordable housing need is £18,200 gross, per annum.**
- **An example mortgage calculation indicates that it would require a household income of £42,457 to be able to access the lowest average house price of £134,075, in Selworthy parish's postcode area.**
- **Households in 'need' chose from a range of rented and ownership options. Affordable Home Ownership is the preferred option. An assessment of income would suggest that half of the households in need cannot afford this option and this is reflected in the final recommendation.**
- **There are; Two households suitable for affordable rental accommodation, one household suitable for a shared ownership property and one household suitable for self build.**

## 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 respondents in each age bracket and compares Selworthy parish with the UK profile. Selworthy has significantly lower representation in the three lowest age brackets (20% of total) compared to the UK (60% of total). There are a significantly larger proportion of respondents that fall into the last three age brackets, 80% in Selworthy, compared to 40% in the UK, suggesting Selworthy has a predominantly aging population.

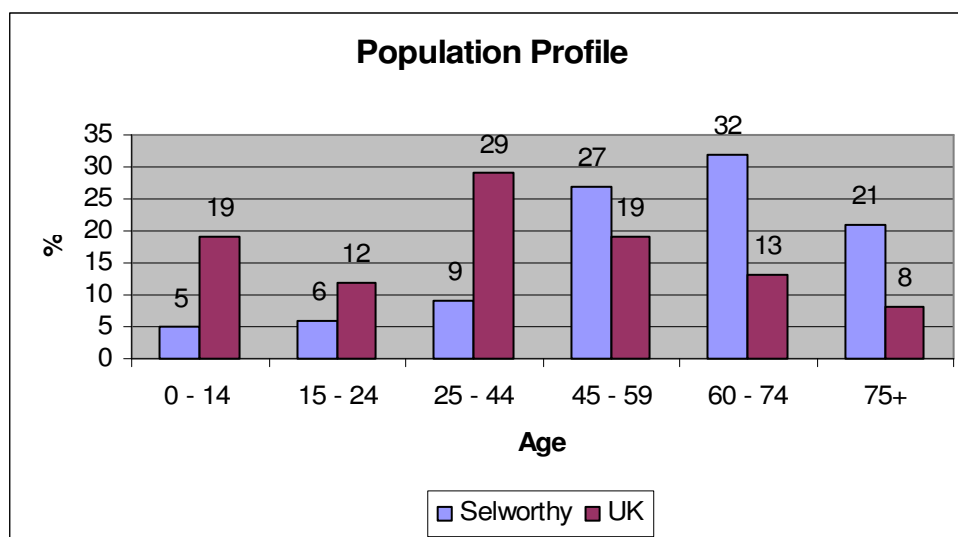


Figure 1 - Population Profile Comparing Selworthy Parish and the UK

Source: Survey Results and Office of National Statistics

### 2.2 Council Tax Bands

Council Tax bands provide an overall profile of the value of housing in Selworthy and Minehead without. Each household is in one of eight tax bands (A-H) depending on its value. Selworthy and Minehead without has significantly less stock (17%) in the two lower value two bands of A and B compared to West Somerset's profile (38%).

**The profile for Selworthy and Minehead without suggests that there may be a limited number of more affordable properties in the parish.**

## 2.3 Tenure

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

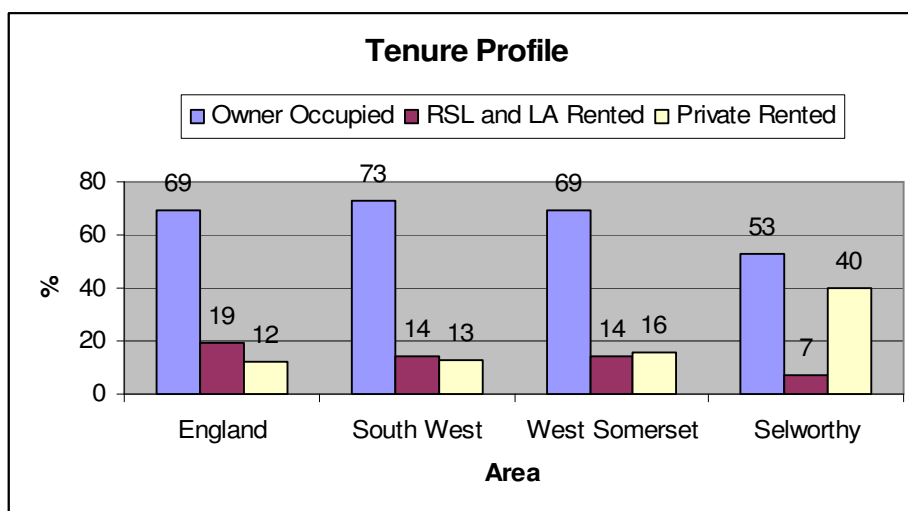


Figure 2 – Tenure Profile

Source: England, the South West & West Somerset: Office of National Statistics  
Selworthy and Minehead without: Survey Results

This indicates that:

- The Owner Occupied sector doesn't dominate the tenure provision as significantly as it does in the district, regional or nationwide context. The National Trust (Holnicote Estate) owns many properties in the parish which are rented out, which reduces the owner occupied provision in the parish.
- There is a smaller proportion of Registered Social Landlord (RSL) and Local Authority (L.A.) rented properties in Selworthy and Minehead without than in the wider markets.
- The Private Rented Sector (PRS) in Selworthy is larger than in the wider market, accounting for 40% of the market. This is likely to be because the National Trust Holnicote Estate owns many of the rental properties in the parish.

The information above suggests that there is a more **limited choice of tenure for those wishing to live in Selworthy and Minehead without parish** than in the regional or nationwide context. There is pressure on residents to be able to access National Trust properties or the Owner Occupied tenure in order to have a home in the Parish.

## 2.31 Open Market Housing

### 2.311 Owner Occupied

Local Estate Agents, Local Papers and the World Wide Web were consulted for current advertised open market sale prices. The average advertised house price for the parish was £334,500. The lowest advertised house price in Selworthy and Minehead without Parish, at the time of research was £167,000 for a three bedroom terraced house.

Information from The Land Registry website was used to gain information on average house price sales in Selworthy and Minehead without's postcode area of TA24 8. 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 January to March 2006.

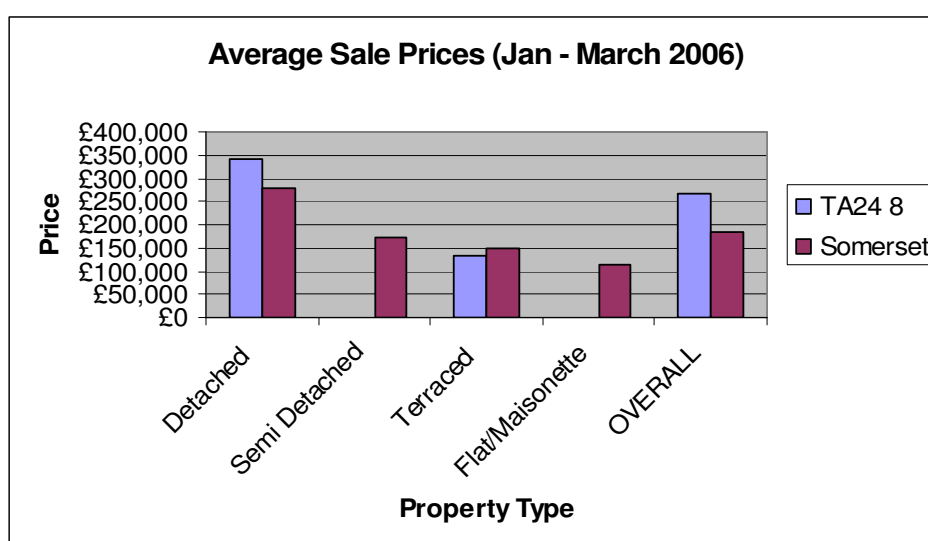


Figure 3 – HM Land Registry Average Sale Prices for Selworthy Parish and Somerset

Figure 3 indicates that the 'Overall' average sale price for a property in Selworthy and Minehead without's postcode area is £267,644. The lowest average sale price in Selworthy's postcode area was £134,075 for a terraced property. Based on the overall average figures at the time of research, Selworthy's house prices are 46% 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 Selworthy's postcode area rose from £132,677 in 2001 to £256,278 in 2006, an increase of 93% in 5 years.

### 2.312 Private Rented Sector

Over the period when research was conducted 3 properties were found to be advertised for rent in Selworthy parish. This may be indicative of a lack of a slow turnover of private rented accommodation, although the situation may be subject to change. The average Rural West Somerset (**RWS**) and Selworthy (**Sel**) rent levels are as follows;

- (**Sel**) 1 Bedroom Property - average £472.50 per calendar month or £109.23 p.w
- (**RWS**) 2 Bedroom Property - average £552.77 per calendar month or £127.56 p.w
- (**Sel**) 3 Bedroom Property - average £575 per calendar month or £132.69 p.w

*Rural Housing Project – Selworthy and Minehead without Parish Housing Needs Report (March 2007)*

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

There are currently 11 general needs properties in Selworthy in this tenure, owned by Magna West Somerset. The National Trust (Holnicote Estate) also owns a number of the rental properties within Selworthy.

There are currently 4 households on the West Somerset District Council's Register who would like to live in Selworthy and Minehead without 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. A significant proportion (35%) of respondents felt that the main need was housing for families.

### **2.5 New Homes to Meet Local Needs?**

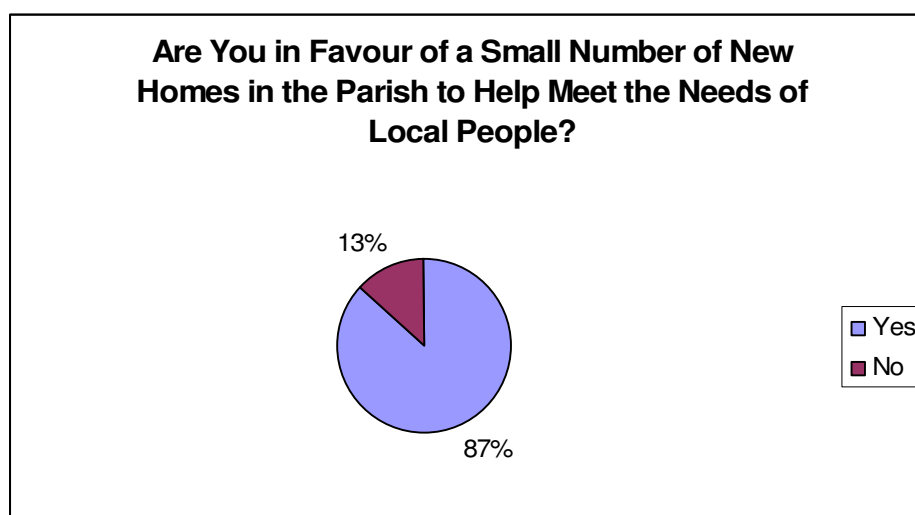


Figure 4 – Indicating Whether Parish Residents are in Favour of New Homes Within the Parish for Local Needs

Local People: Present and past residents of Selworthy and Minehead without parish and those who have a qualifying requirement to live in Selworthy and Minehead without parish.

Respondents were asked if they 'would be in favour of a small number of new homes in the parish to help meet the needs of local people'. A significant proportion of respondents 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 8 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:

- 1 x Single households - representing 12.5% of the total
- 5 x Couple households - representing 62.5% of the total
- 2 x Family households - representing 25% of the total

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

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

#### **1 Is there Local Connection?**

- Local Connection is assessed in accordance with Exmoor National Park Authority's housing policy H2 – criteria for occupancy of a local need affordable dwelling.

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

- Housing need is assessed in accordance with the aforementioned and West Somerset District Council's housing allocation policy, and takes account of household's current housing tenure, size and reasons given for their need to move.

#### **3 Are Households in Need of Affordable Housing?**

- Assessed by analysing what size accommodation households' need and what they can afford and, therefore, whether they 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 Council's housing allocation policy.

Those households identified as being in local affordable housing need 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's housing policy is the used as the basis for considering if the 8 households that returned a Part two survey form qualify as having a local connection. **Exmoor National Park Authority's 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 who 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 is **1 single household or 12.5% of Part Two respondents** that does not meet the local connection criteria and therefore cannot be considered further.

#### **4.2 Is There a Housing Need?**

The 7 remaining households 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;**

2 x Couple households are renting accommodation in the parish. One household wishes to start a family, but their present home is too small. The second household states that their current accommodation is too small and in poor condition. It was indicated that is difficult to manage in their current home (e.g. using the stairs, tending garden) due to poor health. There is a need for accommodation on one level.

1 x Couple household is living with parents in the parish. They would like to set up their first independent home together, possibly have the opportunity to buy and be near their work.

1 x Family household states that they are renting in the parish and would like the opportunity to buy.

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

2 x Couple households are renting in the parish. One household would like to be nearer shops and public transport which could suggest that it may be necessary  
*Rural Housing Project – Selworthy and Minehead without Parish Housing Needs Report (March 2007)*

to move to Porlock or Minehead. One household is living in accommodation that is too expensive and would like more security and to be near family support. They would not be able to stay in their present home if rent was to increase or their health deteriorated. It is considered that these households need to move further afield, outside Selworthy parish, or are adequately housed at the moment.

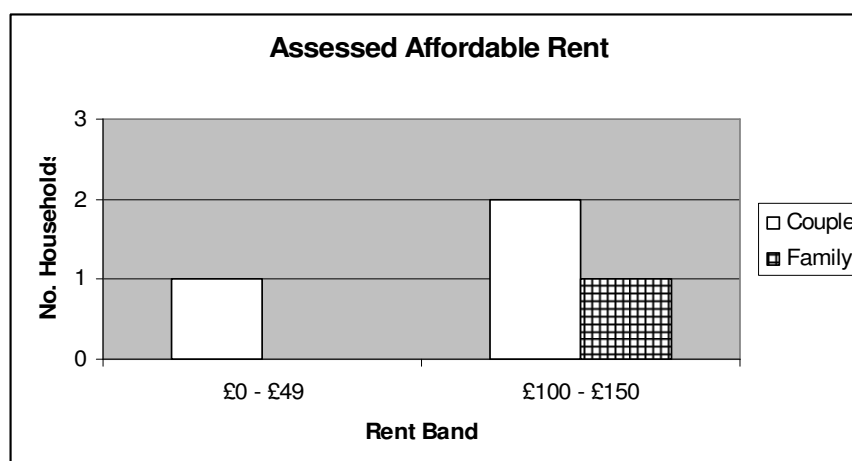
1 x Family household is currently living in the parish. One household consider that their present home is too small, but they do not consider themselves in an urgent need to move.

**Consequently there are four households (3 x Couple and 1 x Family) who meet the local connection criteria and whose circumstances and motives for moving indicate that they are in housing need.**

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

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

#### **4.31 Affordable Rent Assessment**



**Figure 5 – Assessed Affordable Rent**

Figure 5 (above) shows 'assessed' affordable rent bands, calculated based on the financial information provided and allowing 25% of gross household income\* toward the rent (\*for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross). To set the context regarding the Private Rented Sector, (PRS) it has previously been shown (at Section 2) that;

- The average 1 bedroom rent for Selworthy is £109.23 per week. This sized property is affordable for three households (2 x couple and 1 x family), but may only be suitable for the couple households.
- Larger two bed (£127.56 p.w) and three bed (£132.69 p.w) properties within the private rental sector in rural West Somerset and Selworthy could also be afforded by these three households.

The lower rent band of £0 - £49 could be afforded by one couple household but would be unlikely to allow them to access adequate accommodation within the private rental sector. The most accessible rent band appears to be £100 - £150 a week. The three households that can afford this based on the average West Somerset rent levels could resolve their housing needs within the private rented sector.

**Consequently, out of the four households considered, there is one household that would not be able to resolve their housing need within the private rental sector.**

#### **4.32 Affordable House Price Assessment**

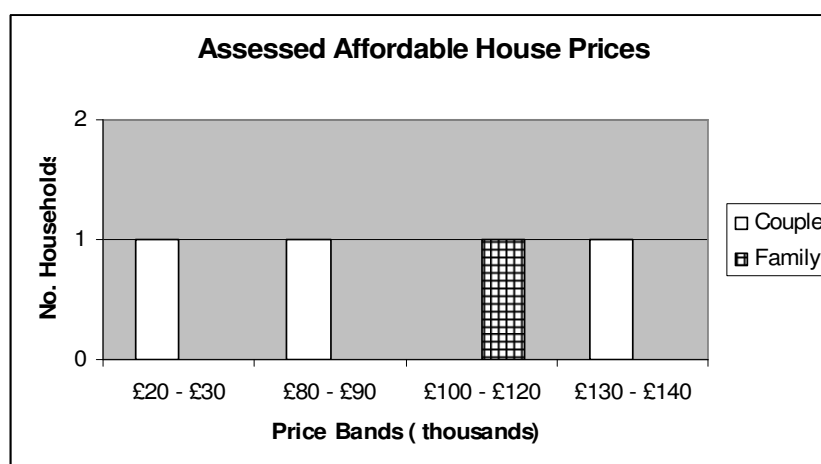


Figure 6 – Assessed Affordable House Prices

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). Accessible affordable house prices are spread evenly across the range from £20 - £30,000 to £131,000. The lowest advertised house price within Selworthy parish is £167,000. The lowest average sale price in the postcode area that contains Selworthy is £134,075 for a terraced property. It is very unlikely that any of the four households considered in this section could afford to purchase a property within the parish at these price levels.

#### **4.33 Conclusion**

There is little possibility of the four households assessed being able to resolve their housing needs by purchasing property on the open market. Additionally there is one household which 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 8 Part Two respondents considered, this section provides a final analysis for all 4 households assessed as being in local affordable housing need. The household composition is as follows:

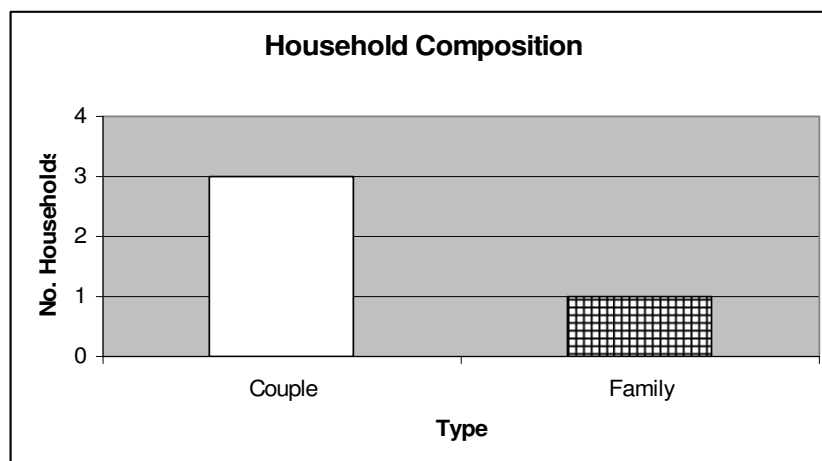


Figure 7 – Composition of Households in Local Affordable Housing Need

### 5.2 Main Reasons for Needing to Move

The most common reason for needing to move, stated by those households assessed as being in local affordable housing need, is that they are currently renting and would like the opportunity to buy their own home. One household considered that there were three main reasons for them needing to move.

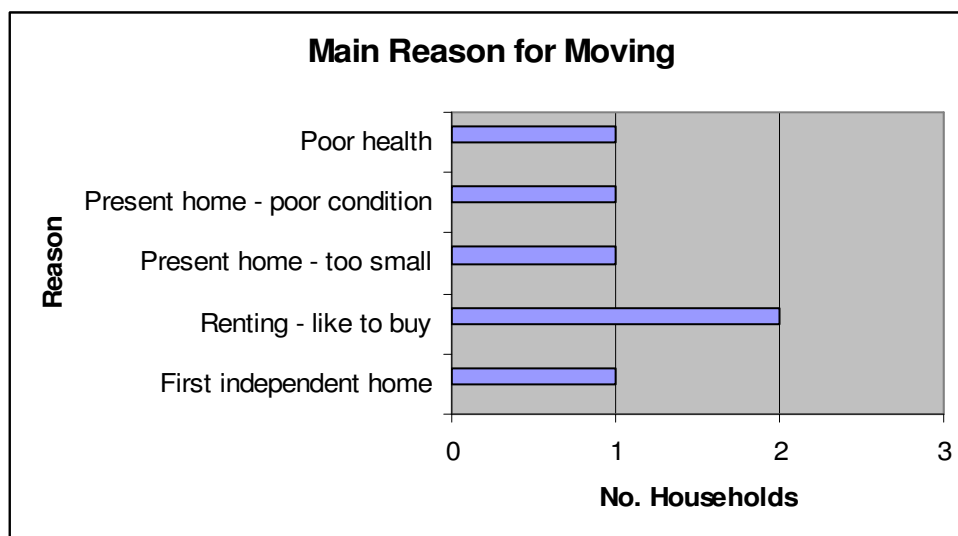


Figure 8 – Indicating the Main Reasons for Needing to Move

### 5.3 Income

The median gross annual income for those households in local affordable housing need is between £16,000 and £20,400, **which equates to a mid point gross annual household income of £18,200.**

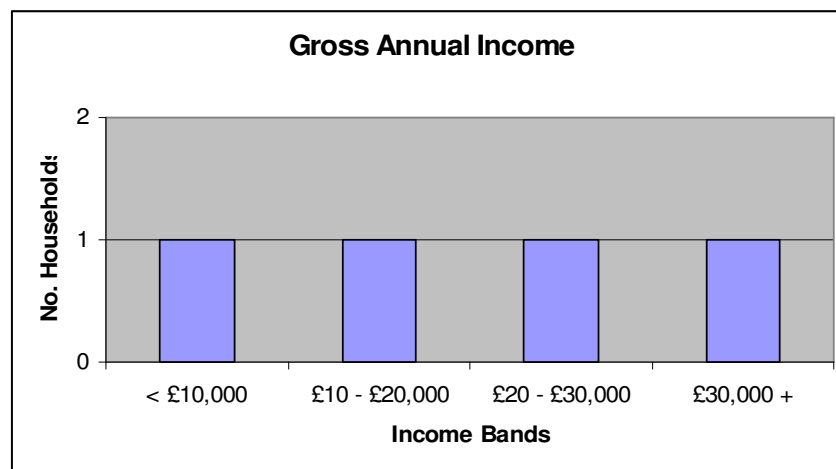


Figure 9 – Gross Annual Income of Households in Local Affordable Housing Need

Comparing this figure to the lowest 10% quartile gross household income within Somerset and nationally, (figures were not available for West Somerset district), indicates that the median income of £18,200 is notably 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 within Selworthy and Minehead without's postcode area increased by 93% between 2001 and 2006. In comparison the lowest gross 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 a corresponding rate to match the rate of house price inflation that the UK is currently experiencing.

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 Selworthy and Minehead without's postcode area is £134,075.

**A household would therefore need a deposit of £6,703 and require an annual income of at least £42,457, to be able to purchase a property at the lowest average sale price for Selworthy's postcode area.**

Significant disparity between increasing average house prices and local incomes means it would be impossible for a household to purchase an open market property, even at the lowest 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 charts showing affordable rent levels and house prices for those households assessed as being in local affordable housing need.

### **5.41 Affordable Rent Levels**

One couple household could afford the lower price bands 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. Two couple and one family household in local affordable housing need are 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 households 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 level of rent, from around £50 for a one bedroom property, to around £80 for a four bedroom property. The couple household that can afford the lower rent band, unable to resolve their housing needs within the private sector is likely to be able to afford to rent a one bedroom property that would be of an assured standard. Those 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 for those households in local affordable housing need range from £20,000 - £30,000 to £131,000. In the current housing market this is considered to be short of the minimum amount required to be able to afford an open market property within Selworthy and Minehead without parish's postcode area, where the lowest average sale price is £134,075. However the family household that can afford between £100,000 and £120,000 and the couple household that can afford £131,000 are likely to have sufficient finances to be able to afford shared/affordable home ownership or self build options.

### **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.

Some intermediate earners cannot afford to buy, but are able to afford the cost of building. In some cases they may be permitted to **build their own home** on the condition that the resulting home is controlled as affordable housing by the local authority, via a legal agreement. On re-sale it is sold on at a controlled price to another household in need.

## 5.5 Housing Size, Type and Tenure

The household size against tenure preference is shown below. Households were able to indicate more than one size or tenure preference. There is a preference for larger (three or more bedrooms) Affordable Home Ownership properties. It should be noted that there was also significant interest in self build. However not all households may be able to afford these options and this may be reflected in the final recommendations. Most households in need aspire to have a house.

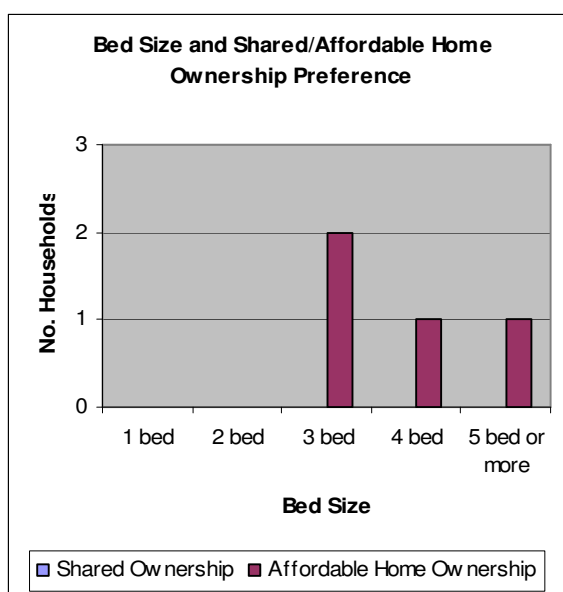


Figure 10 – Bed Size and Shared/Affordable Home Ownership Preference

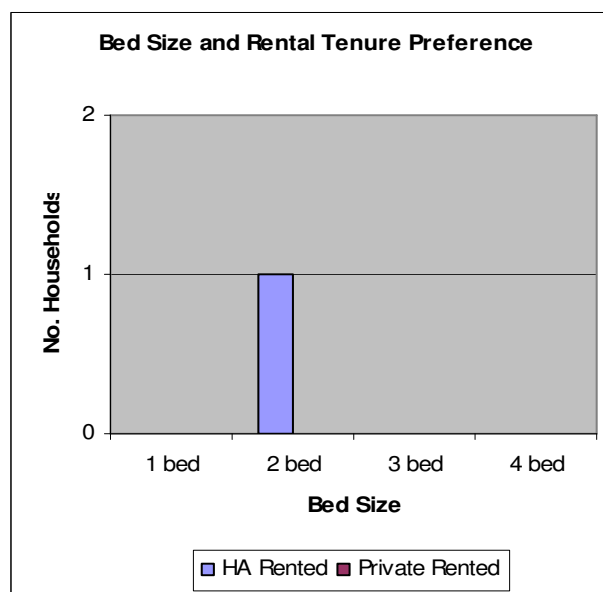


Figure 11 – Bed Size and Rental Tenure Preference

## 5.6 Timescale for Moving

Time scales for needing to move are all within 1 - 3 years suggesting that there is little immediate urgent need for households to move.

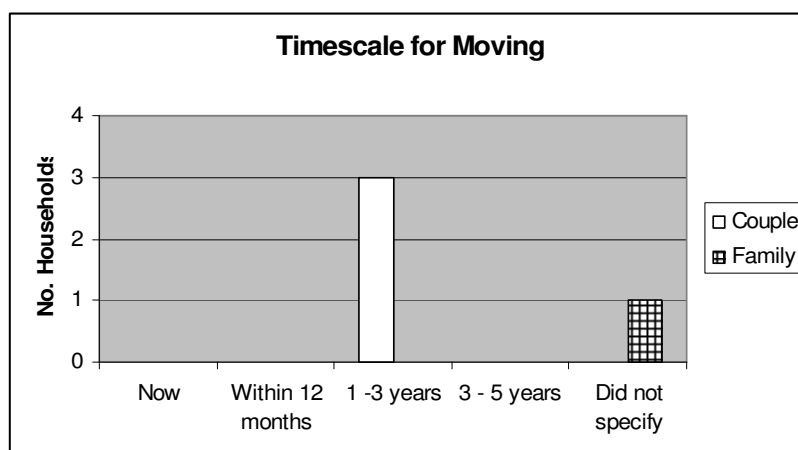


Figure 12 – Timescale for Moving



## **6. Recommendation**

The purpose of the survey is to assess the number of people who qualify at the present time for affordable housing and from that to give a well researched indication or estimate of the affordable housing needs of your parish and community over the next few years. Of course, over time, the circumstances of those in housing need who completed the survey and who the report findings were based on may change while other people may come forward. The reports, therefore, 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 75 survey forms were returned. 8 households considered that they were in affordable housing need and filled out Part Two of the form. **From the assessment of the survey forms it is evident that four households are in local affordable housing need.** They comply with the Local Connection Criteria for Exmoor National Park and satisfy the criteria for being in affordable housing need.

When considering the size and 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 a housing association when allocating such properties.

Assessment of survey forms suggests that there are households in need of rental, Shared /Affordable Home Ownership and a self property.

The breakdown is as follows:

1 x 2 bed bungalow for rent

1 x 2 bed rental

1 x 3 bed Shared Ownership

1 x 3 bed affordable self-build

Despite there being four 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.

During consultation on the Local Plan, local people indicated that Allerford was one of the villages in the National Park which did not want further *new build* local needs housing development during the lifetime of the Adopted Local Plan (see paragraph 4.45, page 76, and the settlement section for Allerford, on page 148 of the Exmoor National Park Adopted Local Plan). The parish's local affordable housing need could be met by conversion of an existing building or renovation of a property. It is important to remember that anyone in housing need in this parish may also be eligible for affordable housing, should it become available, in the adjacent parishes. The information contained within this report may be used in conjunction with another survey done on a neighbouring parish to bring together an affordable housing scheme in the future.

Some concern was expressed over the condition of private rental accommodation within Selworthy and Luccombe parishes, particularly that owned by the National Trust. This suggests that there may be a need for an improvement in the condition of current housing within the parish. If this is still an issue, one way forward could be a meeting between the parish council and Holnicote Tenants Association together with representatives of a Housing Association and the National Trust to discuss whether or not there could be benefits from the involvement of a Housing Association, which could bring capital input to address the current standards of accommodation.

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 affordable properties within the West Somerset area. (For contact details please see Appendix 4).

**7. Appendix 1**

**Please return by: 25<sup>th</sup> April 2006**



**RURAL HOUSING PROJECT**

**EXMOOR, NORTH DEVON AND WEST SOMERSET**

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

**PART ONE - SELWORTHY 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 obtain **a local affordable home** in the parish now, or in the next few years, please go on to complete Part Two. If you know of a Selworthy 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, and would be interested in help to obtain a local affordable home, they should complete their own Part Two survey form. **Extra Part Two survey forms** can be obtained from Susan Ayre, Rural Housing Project Assistant (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	45-59 years	60-74 years	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 new homes in the parish that would help to meet the needs of **local people**\*?  Yes  No

\***Local People**: we mean present and past residents of Selworthy parish and those who have a qualifying requirement to live in Selworthy parish

3 How many new homes do you think will be appropriate for Selworthy parish?

- 0 - 5     6 - 10     11 - 15     15+

4 Please briefly explain your views regarding new homes in the parish:.....  
 ..... (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: 25<sup>th</sup> April 2006**



## RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

Exmoor House, Dulverton, Somerset, TA22 9HL Telephone: 01398 322245 Fax: 01398 323150  
E-mail: sjayre@exmoor-nationalpark.gov.uk

### **PART TWO - SELWORTHY 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 a **local affordable home**. If you know of a Selworthy 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, and would be interested in help to obtain a local affordable home, they should complete their own Part Two survey form. **Extra Part Two survey forms** can be obtained from Susan Ayre, Rural Housing Project Assistant (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

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**

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 Selworthy parish
- Have lived continuously and permanently for a period of 10 years in the adjoining parishes of Minehead, Wootton Courtenay, Luccombe or Porlock
- Have lived permanently for a period of 10 years or more, within the last 20 years, in Selworthy parish
- Have you lived permanently for a period of 10 years or more, within the last 20 years, in the adjoining parishes of Minehead, Wootton Courtenay, Luccombe or Porlock?
- Have an essential need\* to live close to another person in Selworthy and that person has a minimum of 10 years residence in Selworthy 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 Minehead, Wootton Courtenay, Luccombe or Porlock and that person has a minimum of 10 years residence in those adjoining parishes?
- Need to live in Selworthy 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 Minehead, Wootton Courtenay, Luccombe or Porlock 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?

	<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"/>	<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"/>
Other (please explain):	.....				

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 'K'

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:

.....

4 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. 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? .....

**G. HOME OWNERS**

1 If you own your current home, please state how much you think your property is worth:

£

2 If you have a mortgage on your current home please state the outstanding balance:

£

**H. SAVINGS**

In order to fully assess whether you have a need for affordable housing in this Parish it is necessary to know whether you are able to access the housing market (rented or ownership) with your current income, savings, capital and investments. Therefore, the following information is necessary in order to consider you for any affordable housing provision.

1 Do you have any of savings, investments, capital, stocks, shares and/or financial interest(s)?

Yes – Go to 2                       No – Go to I



2 Please state the total amount that you have (round up or down to nearest £1000):

£

Do not include the amount of equity in your current home if you have already provided this information at Section G above.

## I. FORMER RESIDENTS

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

Yes - Go to 2                       No - Go to J

2 Please tell us why you originally left:

Lack of affordable housing                       Lack of effective public transport system  
 Lack of employment opportunities                       To take up further/higher education  
 Other (please explain).....

## J. CONTACT DETAILS

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

When the report has been considered, if there is a need for affordable housing for local people, we may need to approach the District Council, 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 : .....

**Please tick this box if you are happy to allow elected district council representatives or ENPA councillors to follow up and inform you of any progress regarding the Rural Housing Project in your community.**

**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** 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), and 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.** West Somerset District Council's Affordable Home Ownership model aims to assist with the first step on the housing ladder by providing financial assistance to home ownership. The scheme is available to local residents on average incomes. Different mechanisms and models are being considered with the intention to provide grants and loans to assist qualifying applicants.

**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.



## RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

March 2006

Dear Parishioner,

### **Rural Housing Project & Selworthy and Minehead without Parish**

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

The Parish Council have decided to work with me to complete a Housing Needs Survey of Selworthy and Minehead without parish. The survey is enclosed and you will see that there are two parts. **It would be helpful if you would complete Part One**, it is only a short questionnaire, it can be submitted anonymously and it will help provide an overall profile of households in the parish. A prepaid envelope is enclosed for your use.

**You will only need to complete Part Two** if you are likely to need to move to another home in this parish now or in the next five years and you feel you will need help to obtain an affordable home. A prepaid envelope is enclosed for your use. If you are returning Part Two, you will be asked to provide your name, address and contact details. The survey does ask for detailed, confidential and sensitive information. I will need this information to assess whether you are in need of affordable housing and to consider you further. Please be assured that 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 name or addresses and will avoid any unnecessary information that could identify a particular respondent.** A public meeting may be held to discuss the report. When the report has been considered, if there is a need for affordable housing for local people, we may need to approach the District Council, Housing Association(s) and/or other agencies that can facilitate the provision of affordable housing for the community. At that point, those agencies may need to access relevant details from your survey form. Please be assured that your personal details will not be held on a computer by this project but your details may be passed onto an agency involved in facilitating the provision of affordable housing for the community.

### **Please return your completed form(s) by 25<sup>th</sup> April 2006**

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

Yours sincerely,

Jo Cox (Rural Housing Enabler)

March 2006

Dear Parishioner,

**Exmoor, North Devon and West Somerset Rural Housing Project**

We need your help to assess whether there is a need for affordable housing in the parish, and a survey is believed to be the best way to do this.

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

If you are likely to need to move to another home in Selworthy and Minehead without Parish now or in the next five years and you feel you will need help to obtain an affordable home you will need to complete the longer form, Part Two. If you know of a Selworthy and Minehead without person **or** a person from any of the adjoining parishes of Minehead, Wooton Courtenay, Luccombe or Porlock who needs to live in this Parish and needs help to obtain an affordable home they will need to complete their own survey forms. Additional forms can be obtained from Susan Ayre, contact details are on the enclosed letter and survey forms.

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

When the survey and report are complete a public meeting may be held to discuss the results. Any information regarding individuals will not be publicly identified or available at any stage of the survey or the report.

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

Yours sincerely

Chairman of the Parish Council

## Appendix 2 – Survey Comments

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

Need new homes to encourage families to the area
To keep people in the community young and old
New homes should be available for local people at an affordable rent/price
There is a real need for affordable local housing for young people wishing to remain in the area, also flats for those wishing to leave home (age from 18 up). Small, well designed (not crammed together) with landscaping and space.
Not sufficient info provided to make valid comments, but 'new build' would be unlikely option.
For young married couples to start a family etc
Housing needs should be met where there are employment opportunities and existing services. There was never an expectation to find work and housing in the area of one's birth
Most homes are National Trust or Housing Authority, private homes are very expensive.
Real local people like to be near their families.
Before new homes there has to be work to sustain families.
Not needed
For local residents on low wages
An extension of Hare Park, Allerford would be the best place to build.
The main problem is where?
New homes will result in more commuters, more pensioners and more second homes – none desirable
Young families often can't afford to stay here
Any development of (private or other) housing in the parish needs to be extremely sensitive to the unique environment, should utilise high standards of construction and be designed to enhance the community. I am very sceptical about 'affordable' schemes and am doubtful of the Authority in this area being competent to set up and administer a scheme which, while benefiting TRULY deserving individuals, ensures that the beneficiaries of the scheme do not simply get hugely preferential purchase prices only to sell subsequently for the market rate and making huge profits at the expense of and ripping off those who have always paid dearly in taxes etc throughout their lives – consequently adding to the property price inflation which is claimed to be the start of the problem anyway and further fuelling the problems of genuine rural financial hardship.
In National Trust area therefore limited land available and no viable transport
There is already too much building here.
Sufficient for housing to be affordable for families.
More houses for young, local families
To house young families
As Magna homes seem to be difficult to fill (they are let to outside of the parish) there doesn't seem to be a need.
To encourage youngsters to stay in the area
The admirably designed and well specified 'Staddons' development in Luccombe should be emulated.
Don't really know enough about it.

Architecture should be sympathetic with the landscape (this doesn't exclude modern materials).
Any new homes should be built in the local vernacular style using traditional materials
Must reflect local designs
Should be built in the style/fashion appropriate for a National Park
Sorry we don't feel able to say about how many homes young people require as we retired when we moved here. However we do remember Pollards Court being built for first time local buyers and they have finished up as council and holiday homes as even the cheapest homes are too expensive for the salaries in this area. The Magna homes by the doctor's surgery however have proved very popular with the local people so surely this is the way to go, or shared equity homes maybe? I would like to add that even where we lived previously, a very affluent area in the Midlands, our two children moved away to further their careers! So isn't this life today?
There is no work, no school, why more houses?
An eco-housing development – worthy of close consideration. There is an urgent need for affordable and sustainable housing within the parishes of Porlock, Minehead, Selworthy, Luccombe and Wooton Courtenay to balance the high prices of those houses that come onto the market. Driven by inward migrants with large cash balances derived from sales in S.E England and the Midlands. Resulting in unaffordable prices for locals with constrained income and limited opportunity for increases in net family income. With National Trust owning large percentage of land, opportunities for housing land are very few in Selworthy and Luccombe parishes. If benefits of cost scale for unit per housing are optimised As population ages, provision of services in all aspects faces many challenges. Living in the country as long as health and mobility persists no problem. However age and infirmity and lack of personal and affordable transport present challenges that are considered to be difficult to satisfactorily resolve.
More needed to enable young couples to live and work
The more the better, we need to encourage young people to stay.
Needed ASAP – any affordable
Lack of decent housing for local people <u>only</u> is <u>essential and must be affordable</u>
To be built in a style which is in keeping with the environment and eco-friendly (solar panels)
We would love to buy a home in the parish but currently unable to due to high prices.
I have no problem with 'new builds' but I think that it's extremely important that they are in keeping with the surroundings. We live in an area of outstanding natural beauty and there's nothing worse than new 'boxes' springing up next to lovely old thatched cottages, for example Hare Park in Allerford and some new properties in Luccombe. Why can't new housing estates be built to blend in with the surrounding landscape?
If population is expanding, ergo we need more homes

### Other Comments

**Part Two, question 6** – 'National Trust are terrible landlords and neglect the properties they rent – my cottage is falling apart and extremely damp'

## Appendix 3 – Supplementary data

### Population Figures

	1991	2001	% Change
Selworthy and Minehead without	530	550	Up 3.8%
West Somerset	31,875	35,075	Up 10%
South West	4,688,234	4,928,434	Up 5.1%
UK	57,353,894	57,789,194	Up 2.5%

Source: Office of National Statistics 2001 Census  
[www.statistics.gov.uk/census2001/census2001.asp](http://www.statistics.gov.uk/census2001/census2001.asp)  
 Selworthy - Somerset County Council

### County and Regional Average House Price Figures (January to March 2006)

Area	Detached	Semi Detached	Terraced	Flat/Maisonette	Overall
Somerset	£277,474	£171,782	£148,976	£115,113	£183,397
South West	£297,529	£182,342	£161,856	£147,836	£199,165

Source: Land Registry Website – [www.landreg.gov.uk/propertyinfo/](http://www.landreg.gov.uk/propertyinfo/)

### England and Wales Average House Price Figures (January to March 2006)

Area	Detached	Semi Detached	Terraced	Flat/Maisonette	Overall
England and Wales	£288,791	£169,196	£141,728	£169,604	£183,486

Source: Land Registry Website – [www.landreg.gov.uk/propertyinfo/](http://www.landreg.gov.uk/propertyinfo/)

## Appendix 4 - Contact Details/ Useful Websites

- **West Somerset 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) – Housing link on homepage.

- **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 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 the 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 page  
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 [www.statistics.gov.uk](http://www.statistics.gov.uk)