



RURAL HOUSING PROJECT

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STOGUMBER

Parish Housing Needs Survey Report

March 2005

STOGUMBER HOUSING NEEDS SURVEY

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STOGUMBER HOUSING NEEDS SURVEY REPORT

MARCH 2005

1 SUMMARY AND KEY FINDINGS

1.1 AIM

To investigate the local affordable housing need for Stogumber parish.

1.2 SURVEY DISTRIBUTION AND RESPONSE

The Rural Housing Enabler, in agreement with the Parish Council, prepared a two-part survey for distribution. The survey forms were posted on 30th June 2003 to 298 households in the Stogumber Parish, in accordance with the District's Council Tax records. Households were allowed one month for completion of their survey forms, to be returned by prepaid post to the Rural Housing Enabler by 31st July 2003. 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 298 survey forms were issued and a total of 148 replies were received, a response rate of 50% to the survey. For comparison, the average response rate based on previous surveys for this project area has been an average of 41%.

Part One surveys were returned by 147 households, of those 7 arrived with Part Two forms enclosed. There was 1 Part Two forms received without a Part One form. Therefore a total of 8 Part Two forms were received from households indicating a need for affordable housing, equal to 3% 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.

The Survey Forms are shown in Appendix 1.

1.3 KEY FINDINGS

There was a 50% response rate to the survey, a high response rate compared to other projects surveys, averaging at 41% response rate. Only 3% (8 households) returned Part Two of the survey form indicating a housing need, lower than the 6% average across the project area to date.

The key points regarding the housing market and context in Stogumber parish is as follows:

- **Council Tax records** reveal that Stogumber has proportionally less stock in the lower three bands (33%) compared to West Somerset's profile (59%). **This profile indicates a lack of affordable housing stock in the Parish.**
- Land Registry records show there have been no sales in the Flat/Maisonette and the Terraced house categories over the last 3 months in Stogumber's postcode areas. **This is a further indicator of that there is a lack of affordable property in the parish.**
- **There is a lack of choice of tenure for those wishing to live in Stogumber parish.** The Owner Occupied sector dominates the tenure provision accounting for 77% of the market. The Private Rented Sector (PRS) is limited, accounting for only 6% of the tenure. **Overall, choice of housing is limited in Stogumber.** The tenure option is dominated by Owner Occupation, otherwise property is largely

limited to those who have a need for rented Social Landlord stock. For those who do not fall into either of those categories there is a limited Private Rented Sector.

- According to Land Registry records, for Stogumber's two postcode areas, **the overall average house price was £261,999 for TA4 3 and £272,468 for TA4 4**. The lowest average sale price was £155,750.
- Stogumber's population has increased at five times the rate of the UK percentage growth rate, over the last ten years.

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

- To meet the need there would need to be a 2% increase in housing provision. The average is 5% based on the other surveys and reports across the project area to date.
- The household types are **1 Couple, 1 Elderly Single, 2 x Families with 1 Child and 1 Family with 2 Children**.
- **The average household income is £7,832.50 gross, per annum, requiring 34 times a household income to access the average house sale prices given above.**
- **The need is mainly for Two Bedroom properties**, the preferences range from One to Four Bedroom property.
- **3 households prefer a rented option, 2 households prefer an Ownership options.**
- Most households prefer to have a House.
- The average assessed affordable mortgage is below £20,000.
- The average assessed affordable rent is £0 - £49 per week.

It is recommended that the local affordable housing provision should be:

Affordable Rented provision

**1 x 1 Bedroom flat/bungalow for elderly needs
1 x 2 bedroom property (flat or house)
1 x 3 bedroom house**

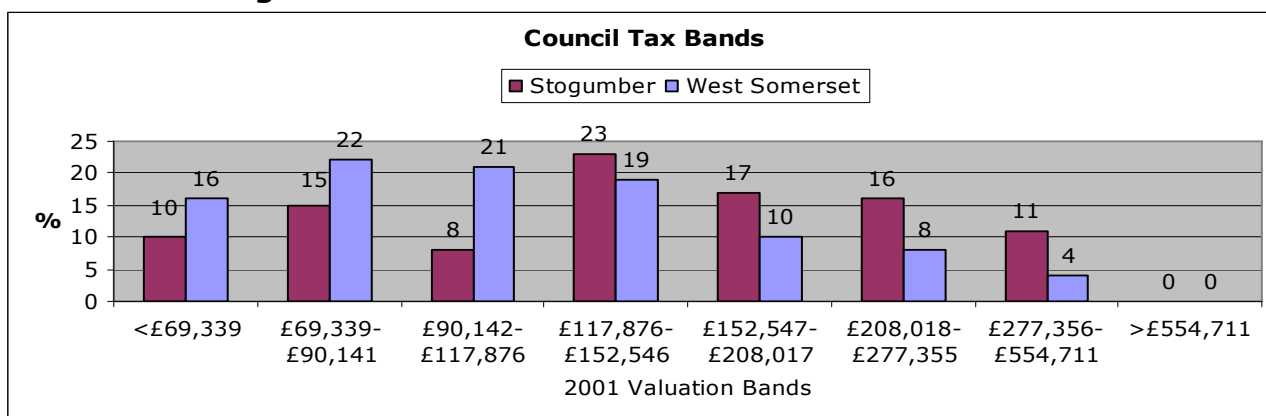
Affordable Ownership provision

2 x 3 Bedroom houses

2 HOUSING MARKET & CONTEXT

2.1 COUNCIL TAX BANDS

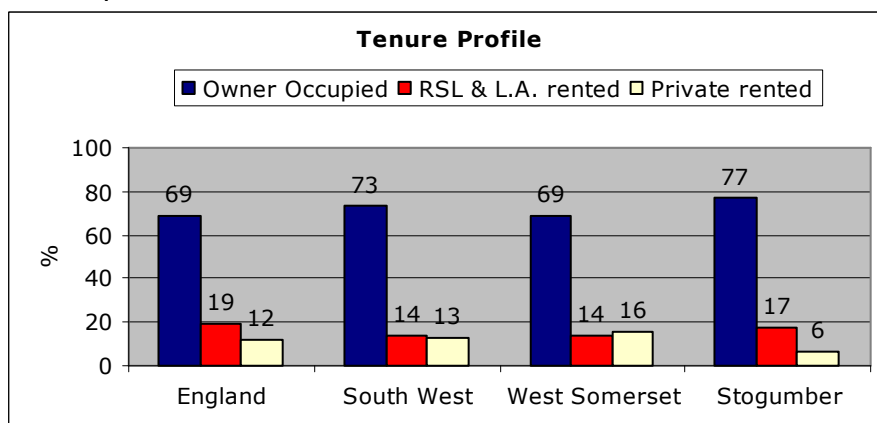
Council Tax bands provide an overall profile of the value of housing in Stogumber. The following chart profiles this against West Somerset as a whole. The bandings were set in 1991 and have therefore been modified, by the average house price inflation for the South West from 1991 to 2001, to provide a reasonable up to date reflection of current values. The chart reveals that Stogumber has proportionally less stock in the lower three bands (33%) compared to West Somerset's profile (59%). **This profile indicates a lack of affordable housing stock in the Parish.**



Source: West Somerset District Council - Council Tax Records as at 1.11.04
www.housing.odpm.gov.uk/statistics/publicat/houseprices/index.htm

2.2 TENURE

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



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

This reveals that:

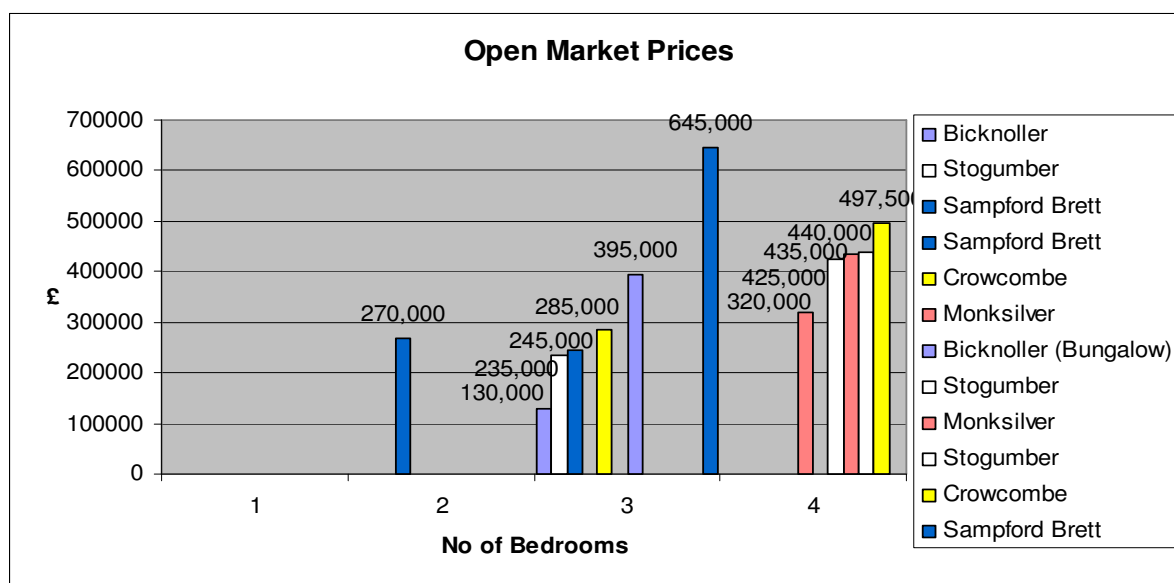
- The Owner Occupied sector dominates the tenure provision, as with the wider context, but exaggerated in Stogumber, accounting for 77% of the market.
- There are proportionally more properties in Stogumber in the Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision than the wider market.
- The Private Rented Sector (PRS) is proportionally lower in Stogumber than the wider market, accounting for only 6% of the market.

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

2.21 PRIVATE SECTOR HOUSING MARKET

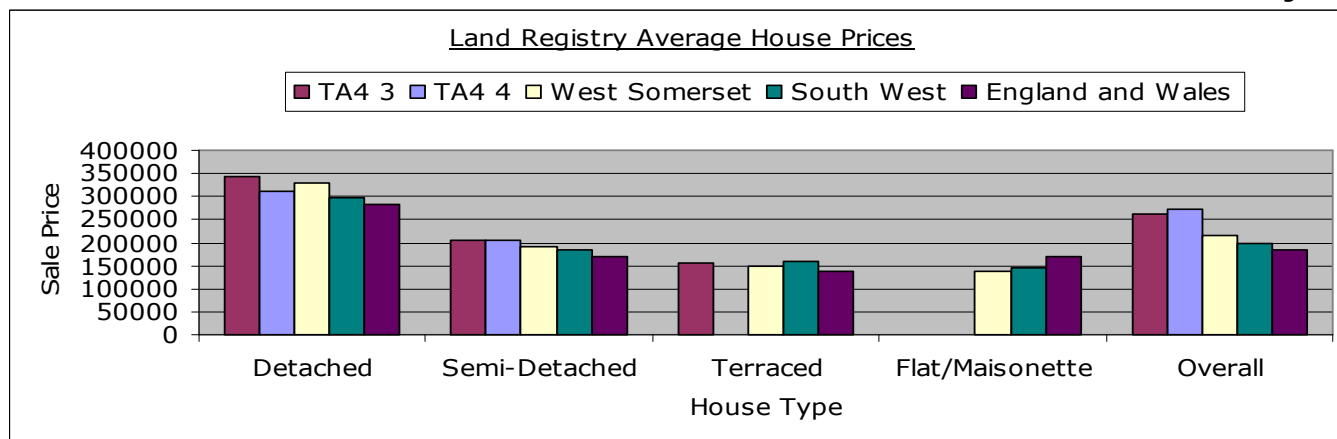
2.211 OWNER OCCUPIED

The West Somerset Free Press property section was researched over the previous four months to establish advertised open market prices for Stogumber parish and the adjoining parishes of Elworthy, Crowcombe, Bicknoller, Sampford Brett, Monksilver, Nettlecombe, Lydeard St. Lawrence and Tolland. There were only 3 properties advertised for Stogumber, all shown in the following chart. The **lowest advertised House Price in Stogumber Parish was £235,000** for a three bedroom property. **The average advertised House Price for Stogumber parish is £366,667**. **The lowest advertised House Price in the adjoining parishes was £130,000** for a three bedroom property. **The average advertised House Price in the adjoining parishes is £358,056**.



Information from The Land Registry site was used to gain further information on 'actual' average house price sales in Stogumber's postcode areas of TA4 3 & TA4 4. Postcode areas are the base for searches, so these postcodes also covers other areas around Stogumber, such as Bicknoller, Williton, Halse, Creech St Michael and others. the TA22 9 postcode area. 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 for October to December 2004.

The chart reveals that **the 'Overall' average actual house price sales in Stogumber's postcode areas are £261,999 for TA4 3 and £272,468 for TA4 4**. These are higher than those in the wider context, specifically, house prices in TA4 3 and TA4 4 are 43% and 49% (respectively), higher than the England and Wales figure. The information acquired reveals that **the lowest average sale price in Stogumber's postcode areas is £155,750**. The chart shows no figures for these postcodes the Flat and Maisonette category and no figure for postcode TA4 4 in the Terraced category. This is probably due to the lack of smaller properties and is **an indicator of that there is a lack of affordable property in the parish**.



2.212 PRIVATE RENTED SECTOR (PRS)

Over the last 4 months research there were no properties advertised for rent in Stogumber parish. This is an indicator of the lack of private rented accommodation. However, there were 4 properties advertised in the adjoining parishes, all in Monksilver. The lowest rent for a one bedroom property (bedsit) was £325 per calendar month (or £75 per week). The averages are shown below. Research was also made of the rent prices across 'rural' West Somerset (excludes Minehead and Watchet). The averages are shown below.

Adjoining Parishes (Monksilver) average rent prices:

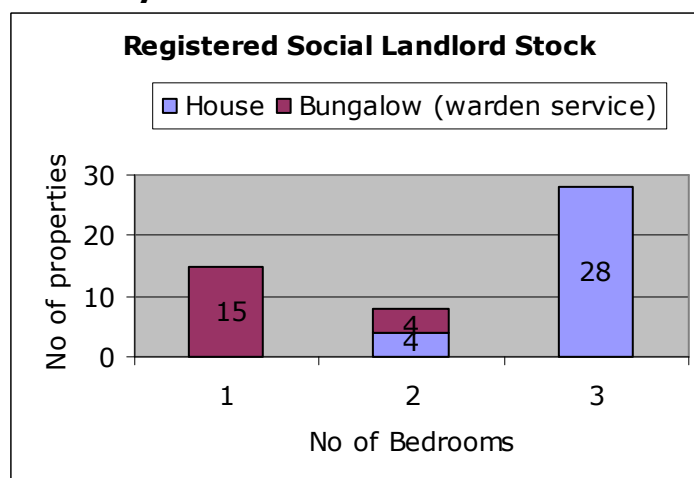
1 Bedroom Property - average £358.33 per calendar month or £82.69 per week
 3 Bedroom Property - average £525.00 per calendar month or £121.15 per week

Rural West Somerset average rent prices:

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

2.22 REGISTERED SOCIAL LANDLORD HOUSING

There are currently 51 properties in Stogumber in this tenure, owned by Magna West Somerset. The current stock is shown below revealing that **the current rented stock caters for family and elderly needs.**



There are currently 266 households on the District Council's Register for Stogumber, 12 of those are registered for warden service accommodation. There are 8 households currently living in Stogumber on the District Council's housing register. The turnover of these properties is very slow with the last one occurring about 2 years ago. occurs at approximately 1 every 2 years.

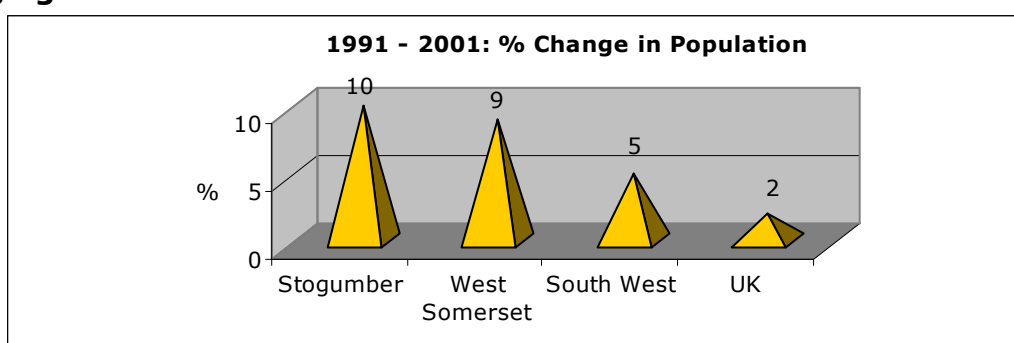
2.3 POPULATION

Overall, the population figures are increasing as shown below:

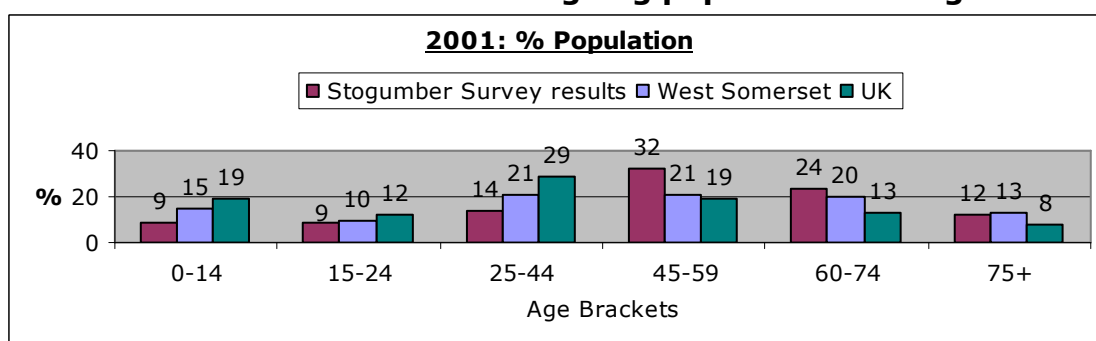
	<u>1991</u>	<u>2001</u>	<u>% Increase</u>
Stogumber	600	660	10
West Somerset	32100	35100	9
South West	4717000	4934200	5
UK	57469000	58836700	2

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

The following chart shows the above percentage increase in populations size over the last ten years. It is evident that Stogumber's population is growing at a faster rate than the wider context. **Stogumber's population has increased five times the rate of the UK percentage growth rate.**



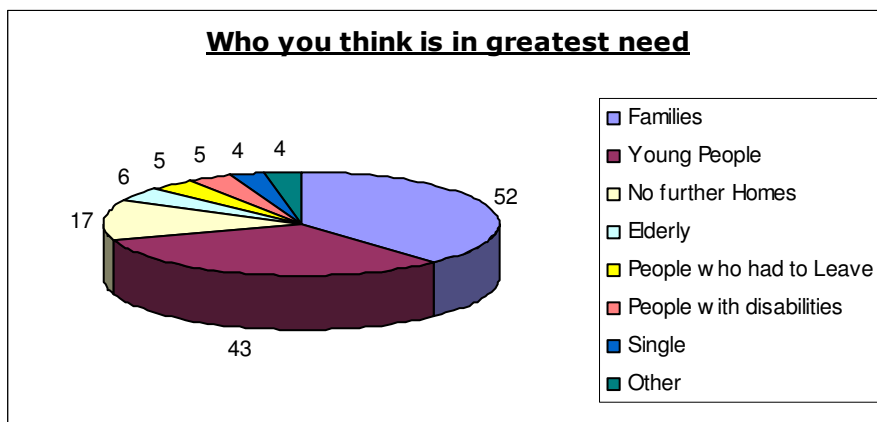
The following chart profiles the percentage of population in each age bracket and compares them for Stogumber, West Somerset and the UK. Stogumber has a lower representation in the three lower age brackets (32%) compared to West Somerset (46%) and the UK (60%). This indicates fewer children and fewer emerging households in the parish compared to other areas. There is a greater proportion in the last three age brackets, 68% in Stogumber (more than two thirds), compared to 54% in West Somerset (just over half) and only 40% in the UK. **This indicates an ageing population in Stogumber.**



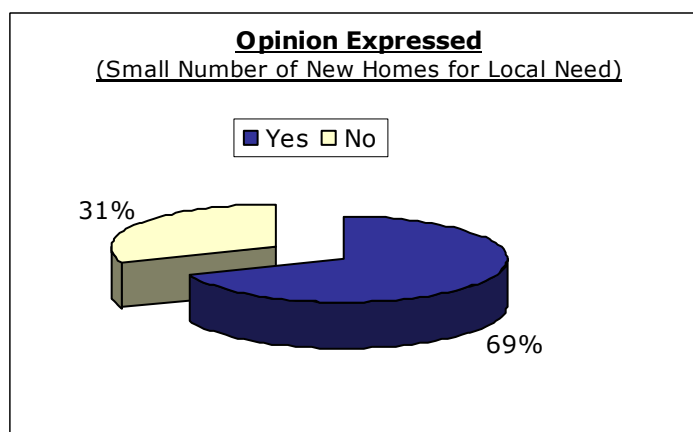
Source: Survey Results, Somerset County Council and Office of National Statistics

2.4 HOUSING REQUIRED: RESIDENTS' PERCEPTION

Respondents were asked who they think is in the greatest need of a new home in the parish. The chart below shows that majority felt that the main need was for Families and then Young People. Also 17 respondents felt that no further homes are needed. An opportunity was provided for 'Other' comments and these are shown at Appendix 2.



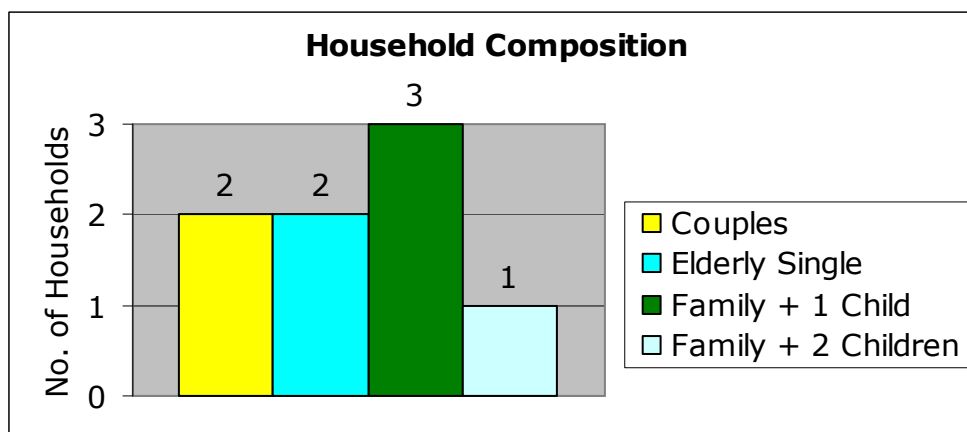
Respondents were asked if they 'would be in favour of a small number of new homes in the parish to help meet the needs of local people'. 69% of respondents were in favour of a small number of new homes to meet local affordable housing need. The comments received are shown at Appendix 3.



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. Where surveys forms were incomplete, contact was made, in an attempt to fully inform this report. The household composition of those returning Part 2 is shown below. There are:

- 3 Couple households - representing 25% of the total
- 2 Elderly households - representing 25% of the total
- 4 Family households - representing 50% 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.

This will be assessed by applying the following assessments:

1 Are Households in need of 'Affordable Housing'?

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

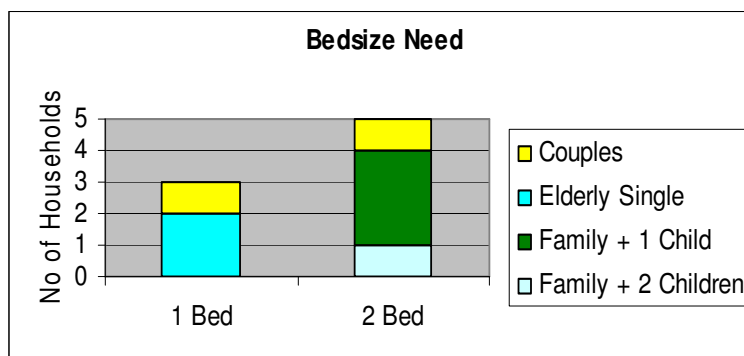
2 Is there Local Connection and Housing Need?

- Local Connection is assessed in accordance with West Somerset District Council's planning policy.
- Housing need is assessed in accordance with the aforementioned and takes account of household's current housing tenure, size, reasons given for their need to move. Assessed by consideration of whether they are in 'local need' to the parish or adjoining parish in accordance with.

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

4.1 ARE HOUSEHOLDS IN NEED OF 'AFFORDABLE HOUSING'?

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



4.11 One Bedroom Need

There are 3 households shown above in the 1 Bed Need category. **One of the Elderly Single households and the Couple household did not provide adequate financial information to allow assessment of their affordability and therefore neither household can be considered further in this report.**

The remaining **Elderly Single household** is able to afford a weekly rent of £0 to £49 and a mortgage of between £0 to £20,000. It has been shown above (at Section 2) that, in the adjoining parishes, the lowest one bedroom rent was £75.00 and the lowest house price was £130,000. This household is not able to afford to resolve their housing needs in the private market and **will be considered further.**

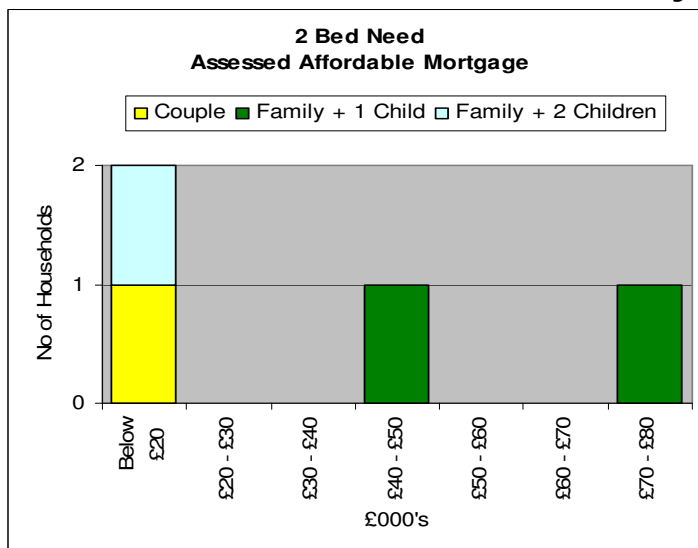
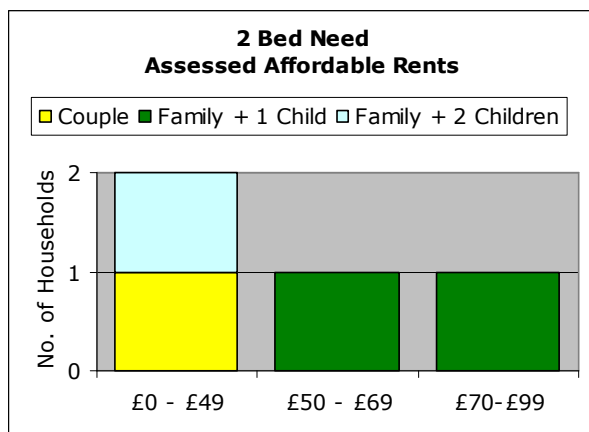
4.12 Two Bedroom Need

The above bedsize need chart shows 5 households in 2 bed need. However, one of the **Family + 1 Child** households did not provide any financial information and therefore their affordability could not be assessed and they **will not be considered further.**

The left chart below shows the 'assessed' affordable rent bands, calculated based on the financial information provided and allowing 25% of gross household income* towards the rent. (*for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross). The right chart shows the 'assessed' affordable mortgages. The mortgages are calculated by allowing 3 times the gross annual household* income (*total income of those persons responsible for the mortgage payments).

To set the context regarding the Private Rented Sector (PRS) and Owner Occupied market in Stogumber. It has previously been shown (at Section 2) that the average 2 bedroom rent for 'rural' West Somerset is £124.04 per week. The lowest 2 bedroom rent for the same area was £121.15 per week. The lowest advertised house price for Stogumber was £235,000 and £130,000 in the adjoining parish of Bicknoller.

All four households, shown in the chart, are unable to afford the Private Rented Sector and the Owner Occupied market. **All four households are considered to be in need of affordable housing and will be considered further.**



4.2 IS THERE LOCAL CONNECTION AND A HOUSING NEED?

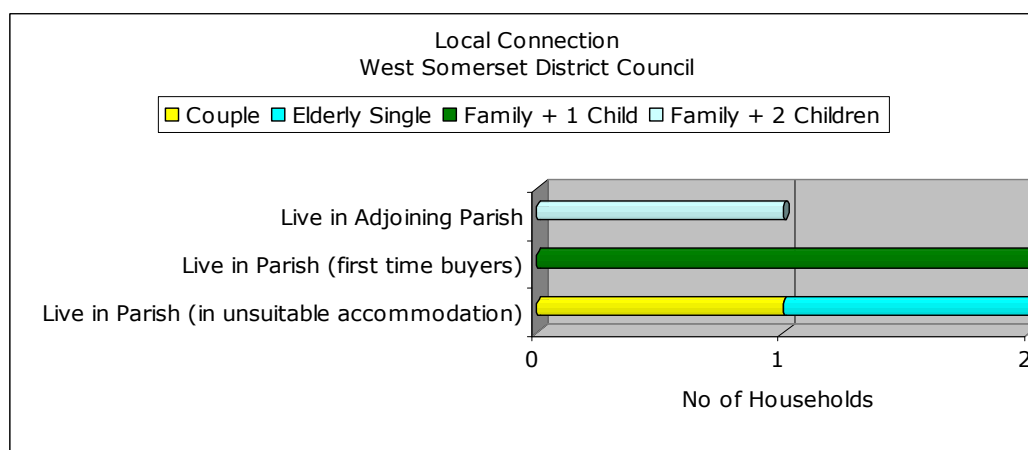
West Somerset District Councils planning policy is the basis to consider if households qualify as in local housing need. The report will consider the 5 households assessed above.

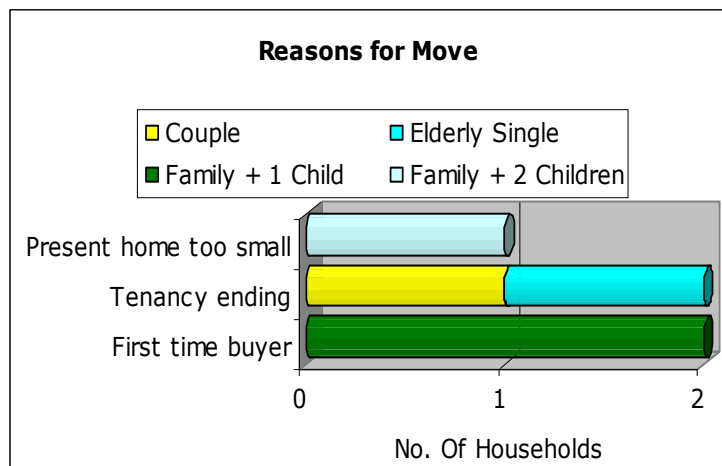
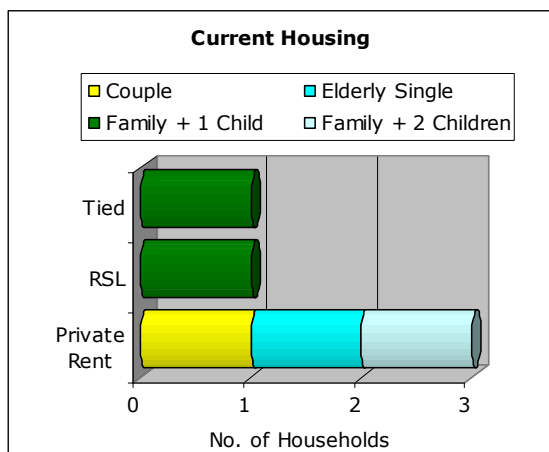
The following 3 charts help to illustrate which households have local connection and their housing needs. Starting at the bottom of the Local Connection, each households' local housing need will be considered.

The Couple household and the Elderly Single household are both currently living in the parish in the Private Rented Sector (PRS). They wish to move because their tenancies are due to end shortly. Most PRS tenancies tend to be on a 6 months Assured Shorthold Tenancy, which can be terminated with 2 months notice (after the first 4 months of occupation) with no reason required by the landlord. This type of tenancy does not offer much security and is therefore considered to be unsuitable accommodation. Both households **are considered to be in local housing need**.

The 2 x Family + 1 Child households are both currently living in the parish. Both households wish to be first time buyers and therefore **are considered to be in local housing need**. One household would release a Registered social Landlord rented property and the other is currently in Tied accommodation.

The Family + 2 Children household are currently living in an adjoining parish in the PRS, in accommodation that is too small for their household's needs. They **are considered to be in local housing need**.





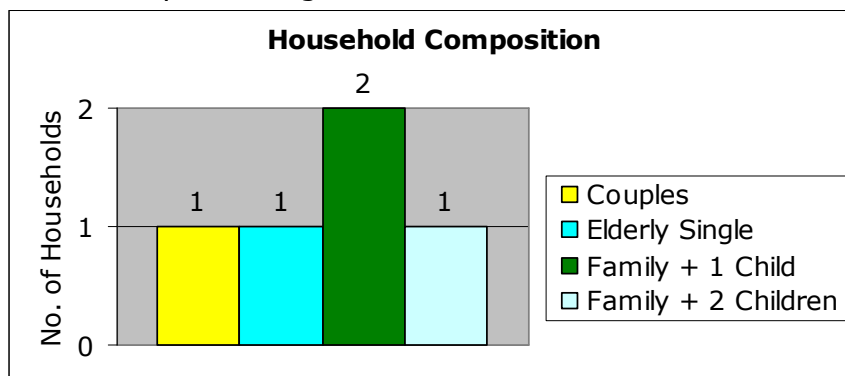
All 5 households are considered to be in local housing need and will be considered further.

5 FINAL ANALYSIS OF ASSESSED HOUSING NEED

5.1 HOUSEHOLD COMPOSITION

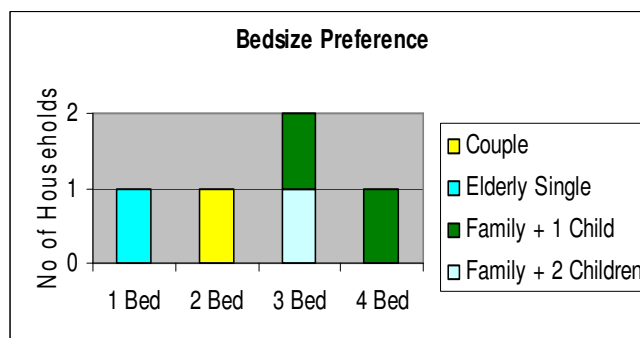
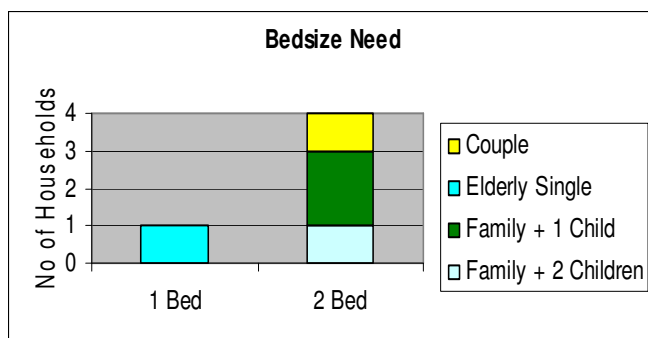
This section provides a final analysis for all 5 households assessed as in 'local affordable housing need'. The final household composition for all 5 households is as follows:

- 1 Couple household - representing 20% of the total
- 1 Elderly household - representing 20% of the total
- 3 Family households - representing 60% of the total

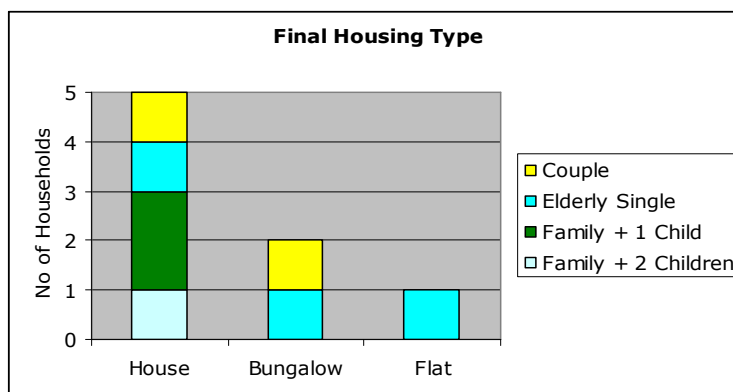


5.2 BEDSIZE & HOUSE TYPE

The Final Bedsize Need against preference is shown below. The need is for 1 x 1 Bedroom properties for the Elderly Single household and 4 x 2 Bedroom properties for the other households. Bedsize need only takes account of current household need, not future household growth. Preference is for larger accommodation, in some cases, than the shown need, for example Family households prefer accommodation with an extra bedroom, this could be to allow for household growth and/or to allow one bedroom per child.

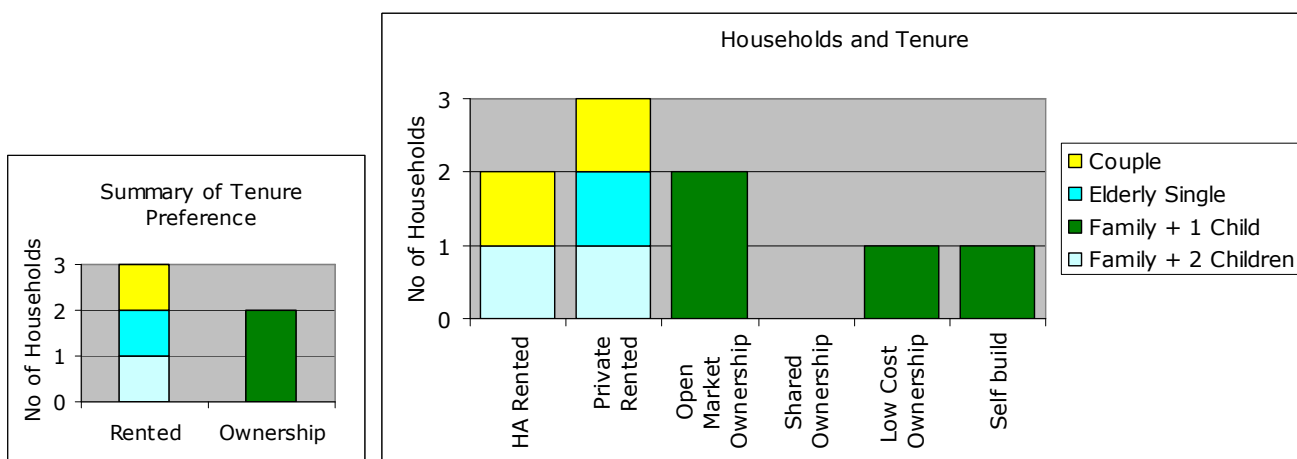


The final Housing Type is shown below. Households were allowed to indicate more than one type. Most households prefer a house.



5.3 TENURE

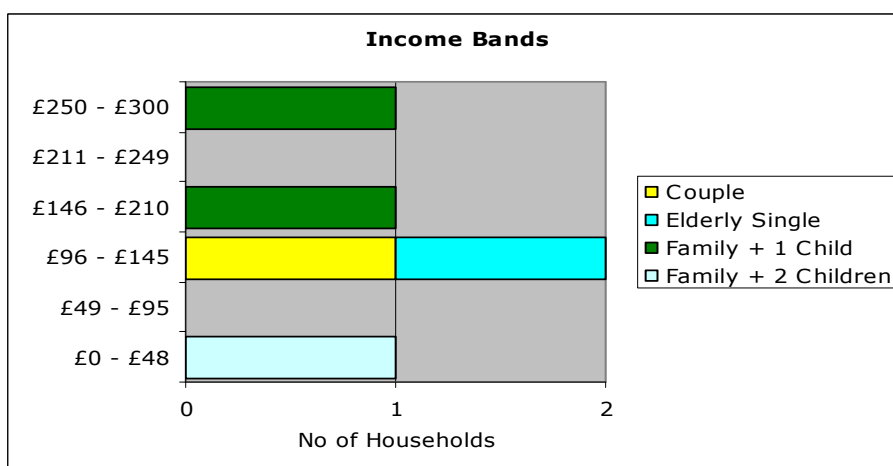
Tenure preference is shown in the next two charts. Households were allowed to indicate more than one tenure. The Family + 2 Children households prefer the ownership tenure and the remaining households prefer the rented tenure.



5.4 INCOME & AFFORDABILITY

5.4.1 INCOME

Income data is shown below. This reveals that the median take home household income bracket is £96 to £145. This equates to an annual gross income of £6,240 to £9,425 (for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross). **The mid-point of these ranges is an average income of £120.50 per week take home household income and £7,832.50 annual gross household income.**



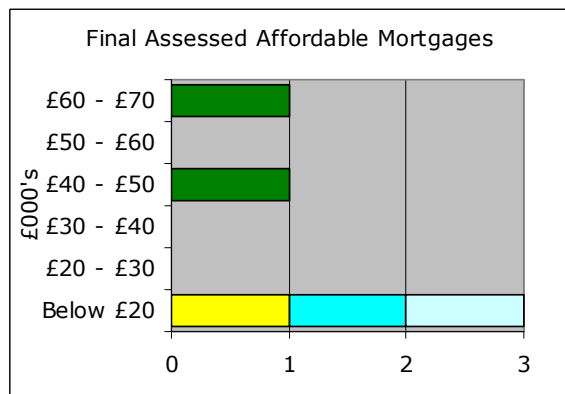
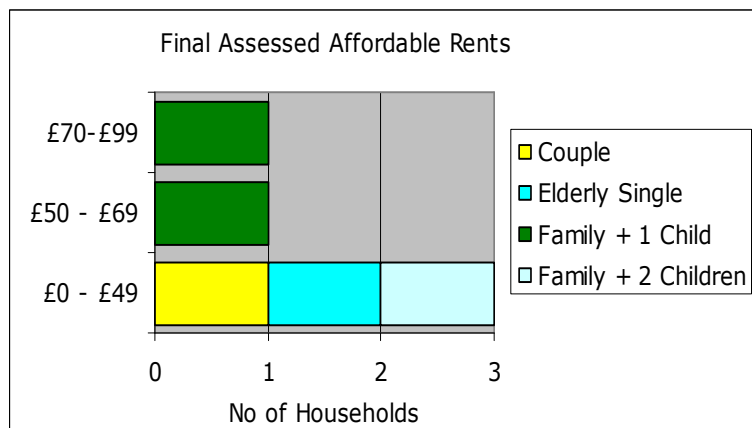
The annual income is compared below to average household incomes from a ward to national level. **The information shows that Part Two respondents' median income of £7,832.50 is substantially lower than the average household incomes from the ward to national level.**

Survey Results	=	£7,832.50	
Crowcombe & Stogumber Ward	=	£30,310	= nearly 4 times higher than those in need
West Somerset	=	£24,530	= more than 3 times higher than those in need
United Kingdom	=	£26,200	= more than 3 times higher than those in need

(Source: CACI, 2004 & Survey results)

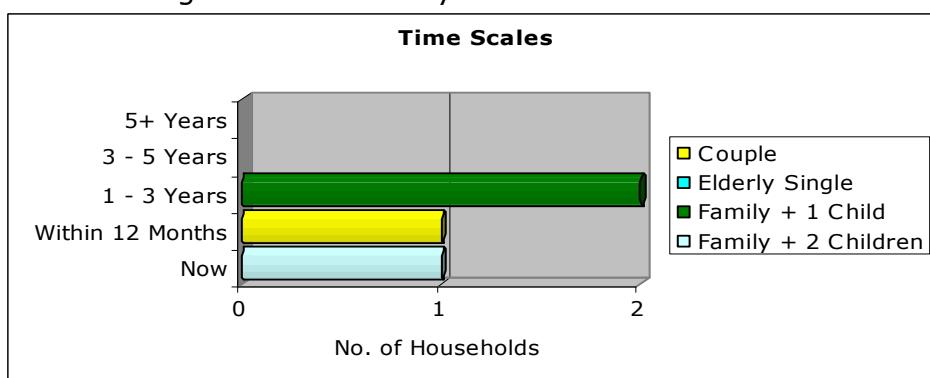
5.42 AFFORDABLE RENTS AND MORTGAGES

The following two charts show the 'assessed' affordable rents and mortgages. Most households are assessed as **able to afford upto a maximum of £99 per week rent. The average affordable rent is £0 - £49 per week. The average affordable mortgage is below £20,000. Only two households are interested in any form of ownership tenure**



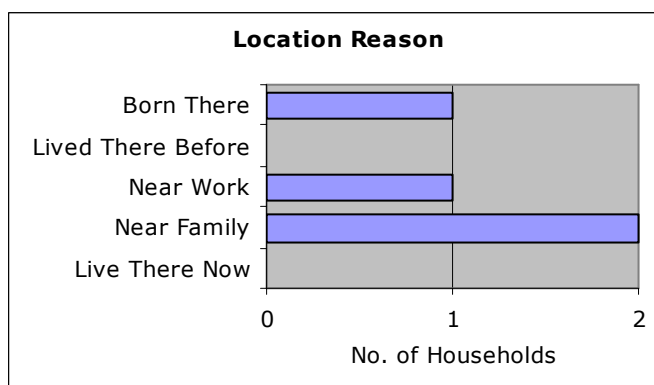
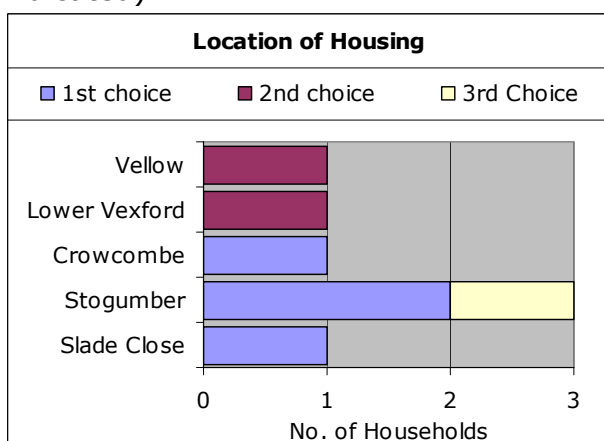
5.5 TIME SCALES FOR HOUSING

The time scales for moving are all within 3 years.



5.6 LOCATION OF PROVISION

The preferred location for any housing provision, and the reasons for those choices, are shown in the two following charts. 'Stogumber' was the popular Choice. The reasons given are mainly because they have family in the parish (more than one reason could be indicated).



6 CONCLUSION

There was a 50% response rate to the survey, a high response rate compared to other projects surveys, averaging at 41% response rate. Only 3% (8 households) returned Part Two of the survey form indicating a housing need, lower than the 6% average across the project area to date.

The conclusion points regarding the housing market and context in Stogumber parish is as follows:

- **Council Tax records** reveal that Stogumber has proportionally less stock in the lower three bands (33%) compared to West Somerset's profile (59%). **This profile indicates a lack of affordable housing stock in the Parish.**
- Land Registry records show there have been no sales in the Flat/Maisonette and the Terraced house categories over the last 3 months in Stogumber's postcode areas. **This is a further indicator of that there is a lack of affordable property in the parish.**
- **There is a lack of choice of tenure for those wishing to live in Stogumber parish.** The Owner Occupied sector dominates the tenure provision accounting for 77% of the market. The Private Rented Sector (PRS) is limited, accounting for only 6% of the tenure. **Overall, choice of housing is limited in Stogumber.** The tenure option is dominated by Owner Occupation, otherwise property is largely limited to those who have a need for rented Social Landlord stock. For those who do not fall into either of those categories there is a limited Private Rented Sector.
- According to Land Registry records, for Stogumber's two postcode areas, **the overall average house price was £261,999 for TA4 3 and £272,468 for TA4 4.** The lowest average sale price was £155,750.
- Stogumber's population has increased at five times the rate of the UK percentage growth rate, over the last ten years.

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

- To meet the need there would need to be a 2% increase in housing provision. The average is 5% based on the other surveys and reports across the project area to date.
- The household types are **1 Couple, 1 Elderly Single, 2 x Families with 1 Child and 1 Family with 2 Children.**
- **The average household income is £7,832.50 gross, per annum, requiring 34 times a household income to access the average house sale prices given above.**
- **The need is mainly for Two Bedroom properties,** the preferences range from One to Four Bedroom property.
- **3 households prefer a rented option, 2 households prefer an Ownership options.**
- Most households prefer to have a House.
- The average assessed affordable mortgage is below £20,000.
- The average assessed affordable rent is £0 - £49 per week.

7 RECOMMENDATIONS

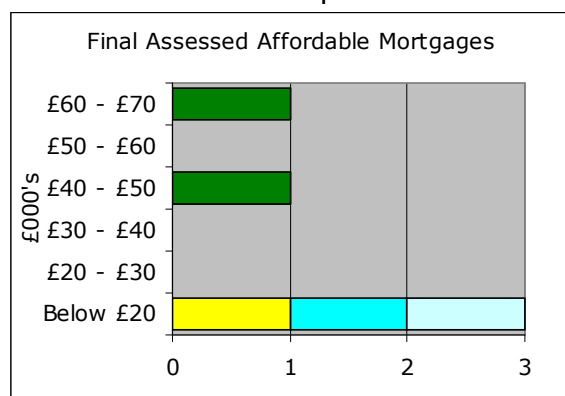
The final analysis of this total need has already been provided, at Section 5, enabling any provision to be appropriately matched to the needs of Stogumber Parish. Various provision solutions could be drawn from section 5 and therefore this recommendation does not intend to be absolute but offers a solution.

There are 5 households assessed as in local affordable housing need. It is necessary to have regard to preferred options and existing stock in order to make any provision sustainable.

Rented Provision: 3 households have indicated that they are only interested in the rented tenure. The Elderly Single household needs and want a 1 bedroom property. The Couple household needs and wants a 2 bedroom property and the Family + 2 Children at the time of the survey needed a 2 bedroom property, but due to family growth will need a 3 bedroom property and wants a 3 bedroom property. There is a current stock of affordable rented property in the parish. However, the turnover rate is very slow and it is unlikely that it will meet the needs of these households.

Ownership Provision :

The 2 x Family + 1 Child households have indicated that they are interested in the ownership tenure. Both need 2 bedroom property and want a 3 and 4 bedroom property. It is considered that one of these households could probably afford one of the existing Affordable Ownership models. The other household may need assistance with the West Somerset District Council's Affordable Ownership scheme.



It is recommended that the following provision be considered:

Affordable Rented provision

- 1 x 1 Bedroom flat/bungalow for elderly needs**
- 1 x 2 bedroom property (flat or house)**
- 1 x 3 bedroom house**

Affordable Ownership provision

- 2 x 3 Bedroom houses**



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

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

PART ONE - STOGUMBER PARISH HOUSING NEEDS SURVEY

This survey form has been provided to every known household in the Parish. The form collects basic information about you and the people who live with you. If you are likely to need help to obtain a **local affordable home** in the parish now, or in the next few years, please go on to complete Part Two. If you know of a Stogumber person, or someone with a connection to the Parish through family, relatives or work, who needs to live in the Parish separately from you, and needs help to obtain a local affordable home, they should complete their own survey forms. **Extra copies** can be obtained from Trudy Robinson, Rural Housing Enabler, contact details as above.

A. YOUR HOUSEHOLD

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

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

B. YOUR CURRENT HOME

1 Are you (please tick appropriate box):

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

2 How many bedrooms does your present home have?

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

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

5 Where is your other home?

6 How long have you lived in this Parish?

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

C. HOUSING REQUIRED

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

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

2 Would you be in favour of a small number of new homes in the parish which would help to meet the needs of **local people**? Yes - Go to D No - Go to 3

3 Please briefly explain your concern:
.....(continue on separate sheet)

D. HOUSING INTENTIONS

1 Are you likely to need to move to another home in this parish now or in the next five years?

- | | |
|--------------------------|---|
| <input type="checkbox"/> | Yes - Go to 2 and then complete Part Two |
| <input type="checkbox"/> | 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?

- | | |
|--------------------------|---|
| <input type="checkbox"/> | Yes They need to complete Part One & Two (Extra copies available) - Go to 3 |
| <input type="checkbox"/> | No - Go to 3 |

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

- | | | | |
|--------------------------|------------------|--------------------------|--------------|
| <input type="checkbox"/> | Yes - Go to 3 b) | <input type="checkbox"/> | No - Go to E |
|--------------------------|------------------|--------------------------|--------------|

b) Do they wish to return?

- | | |
|--------------------------|--|
| <input type="checkbox"/> | Yes They need to complete a Part Two (Extra copies available) - Go to c) |
| <input type="checkbox"/> | No - Go to E |

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

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

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

E. THANK YOU

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

Rural Housing Project - Stogumber Parish Housing Needs Survey Report (March 2005)

Please return by: 31st July 2003



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 - STOGUMBER PARISH HOUSING NEEDS SURVEY

Please complete this form if you are likely to need to move to another home in this Parish now or in the next few years and feel you need help to obtain a **local affordable home**. If you know of a Stogumber person, or someone with a connection to the Parish through family, relatives or work, who needs to live in the Parish separately from you, and needs help to obtain a local affordable home, they should complete their own survey forms. **Extra copies** can be obtained from Trudy Robinson, Rural Housing Enabler, contact details as above.

A. 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

- 1 **Do you live** in **Stogumber Parish** now? Yes - Go to 4 No - Go to 2
- 2 Do you **have a need to live** in this Parish? Yes - Go to 3 No - Go to 5
- 3 Please give your reasons
..... - **Go to 5**
- 4 How many years have you lived in this Parish? - Go to 7
- 5 **Have you ever lived** in Stogumber Parish? Yes - Go to 5 a) No - Go to 6
- a) Please give the dates that you lived in Stogumber Parish:
From: /..... /..... To: /..... /..... - Go to 6
- 6 **Do you live** in any of the **adjoining Parishes** of Williton, Sampford Brett, Bicknoller, Crowcombe, Elworthy, Nettlecombe, Monksilver? Yes - Go to 6 a) No - Go to 7
- a) How many years have you lived in that (or those) Parish(es)? - Go to 8
- 7 **Have you ever lived** in any of the **adjoining Parishes** of Williton, Sampford Brett, Bicknoller, Crowcombe, Elworthy, Nettlecombe, Monksilver? Yes - Go to 8 a) No - Go to 8
- a) Please give the dates that you lived in any of the adjoining Parishes:
From: /..... /..... To: /..... /..... - Go to 8
- 8 **Do you work** in Stogumber Parish? Yes - Go to 8 a) No - Go to 9
- a) How many years have you worked in Stogumber Parish? - Go to 10
- 9 **Have you ever worked** in Stogumber Parish? Yes - Go to 9 a) No - Go to 10
- a) Please give the dates that you worked in Stogumber Parish:
From: /..... /..... To: /..... /..... - Go to 10
- 10 **Do you work** in any of the adjoining Parishes of Williton, Sampford Brett, Bicknoller, Crowcombe, Elworthy, Nettlecombe, Monksilver? Yes - Go to 10 a) No - Go to 11
- a) How many years have you worked in the adjoining Parish(es)? - Go to 12
- 11 **Have you ever worked** in any of the **adjoining Parishes** of Williton, Sampford Brett, Bicknoller, Crowcombe, Elworthy, Nettlecombe, Monksilver? Yes - Go to 11 a) No - Go to 12
- a) Please give the dates that you worked in any of the adjoining Parishes:
From: /..... /..... To: /..... /..... - Go to 12

- 12 Do you have **relatives who live** in Stogumber Parish?
 Yes - Go to 12 a) No - Go to 13
 a) How many years have they lived in Stogumber Parish? - Go to b)
 b) Please state their relationship to you (e.g. mother): - Go to 13
- 13 Do you have **relatives who live** in any of the above listed adjoining parishes?
 Yes - Go to 13 a) No - Go to 14
 a) How many years have they lived in that Parish? - Go to b)
 b) Please state their relationship to you (e.g. mother): - Go to 14
- 14 **Do you need to live close** to someone else in Stogumber Parish?
 Yes - Go to 14 a) No - Go to D
 a) How many years have they lived in Stogumber Parish? - Go to b)
 b) Why do you need to live close to them? :

D. TYPE OF HOUSING REQUIRED

1 What type of home do you need?

	1 bed	2 bed	3 bed	4 bed	5 bed or more
House	<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"/> Open Market Ownership	<input type="checkbox"/> Low Cost Ownership*
<input type="checkbox"/> Private Rented	<input type="checkbox"/> Shared Ownership*	<input type="checkbox"/> Self Build*
<input type="checkbox"/> Other (Please specify)		* see 'Scheme Types' at 'K'

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

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

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

<input type="checkbox"/> Below £20,000	<input type="checkbox"/> £50,001 - £60,000	<input type="checkbox"/> £90,001 - £100,000
<input type="checkbox"/> £20,001 - £30,000	<input type="checkbox"/> £60,001 - £70,000	<input type="checkbox"/> £100,001 - £120,000
<input type="checkbox"/> £30,001 - £40,000	<input type="checkbox"/> £70,001 - £80,000	<input type="checkbox"/> £120,001 - £130,000
<input type="checkbox"/> £40,001 - £50,000	<input type="checkbox"/> £80,001 - £90,000	<input type="checkbox"/> Over £130,001

5 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	

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

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

Yes - Go to E No - Go to 6b

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

E. WHERE WOULD YOU LIKE TO LIVE

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

1st 2nd 3rd

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

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

F. INCOME & EMPLOYMENT

1 Please indicate the total weekly take home income, (total joint incomes, where applicable). Include all sources of income including: earning(s), pension(s), Child Benefit, Working Families' Tax Credit, Jobseekers' Allowance, etc., but please **do not include** housing benefit or council tax benefit.

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

2 How many people in the household wishing to move are:
(Please enter the number of people in each category in the appropriate box)

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

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

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

4 How would you describe the employment:

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

5 If you are employed, how far do you travel to work?
(Please enter the number of people in each category in the appropriate box)

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

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

G. HOME OWNERS

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

<input type="checkbox"/>	Less than £50,000	<input type="checkbox"/>	£76 - £85,000	<input type="checkbox"/>	£121 - £140,000
<input type="checkbox"/>	£50 - £60,000	<input type="checkbox"/>	£86 - £100,000	<input type="checkbox"/>	£141 - £160,000
<input type="checkbox"/>	£61 - £75,000	<input type="checkbox"/>	£101 - £120,000	<input type="checkbox"/>	More than £160,000

2 Do you have a mortgage on your current home?

Yes - Go to 3 No - Go to H

3 a) How much do you still owe? £

and

b) How long does it still have to run? years

H. SAVINGS

In order to fully assess whether you have a need for affordable housing in this Parish it is necessary to know whether you are 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:

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

J. CONTACT DETAILS

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

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

Please tick this box to give permission for 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.

K. SCHEME TYPES

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

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

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

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

APPENDIX 2

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

Other (Please explain)
I AM NOT CERTAIN
PEOPLE WORKING IN THE PARISH
DON'T KNOW
OUR SMALL VILLAGE ALREADY HAS 3 ESTATES RECENTLY BUILT, NONE OF WHICH BLEND ARCHITECTURALLY WITH OUR HERITAGE.
NO IDEA
DON'T KNOW
NO COMMENT
LOCAL YOUNG PEOPLE WHO CANNOT AFFORD A HOUSE IN THE VILLAGE.
ANY OF THE ABOVE IS VITAL TO MAINTAIN
UNABLE TO COMMENT DUE TO RECENT MOVE TO AREA
I REALLY NEEDED TO TICK OTHERS BECAUSE I'M NOT SURE OF GREATEST NEED.
DON'T KNOW
DON'T KNOW
WE HAVE NOT BEEN HERE LONG ENOUGH TO KNOW
ALL THESE PEOPLE NEED HOUSES (EXCEPT YOUNG PEOPLE WHO SHOULD MOVE OUT OF THE AREA IF THEY HAVE ANY SENSE)

APPENDIX 3

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

If No, explain Why ?
WAGES ARE LOW LOCALLY AND HOUSE EXPENSIVE - HELP THOSE FINDING DIFFICULTY AFFORDING A HOUSE.
TO RETAIN THE SHOP/POST OFFICE, PUB AND VILLAGE SCHOOL SOME LIMITED DEVELOPMENT DESIRABLE AND SITES ARE AVAILABLE WHICH WOULD NOT ALTER THE CHARACTER OF THE VILLAGE.
THERE IS NOT ENOUGH RURAL EMPLOYMENT TO JUSTIFY EXTRA HOUSING.
AFFORDABLE HOMES NEEDED FOR YOUNG COUPLE WITH CHILDREN. THIS WOULD HELP TO SECURE THE FUTURE OF THE VILLAGE.
NEED FOR HOMES ON A HIGHER AND MORE LEVEL AREA - IF AT ALL POSSIBLE.
BUILDING ON GREENFIELD SITE.
INFRASTRUCTURE PARTICULARLY HIGHWAYS & TRANSPORT.
OVER DEVELOPED OF A BEAUTIFULLY PROPORTIONED VILLAGE.
NEED FOR SOME LOW COST HOUSING TO ENABLE LOCAL TO STAY IN AREA.
POOR ACCESS AND NO PUBLIC TRANSPORT OR WORK
POSSIBLY DEPENDING ON LOCAL NEED WHICH AT PRESENT NOT TOO SURE OF SO MAYBE ALL OF ABOVE
THE VILLAGE IS QUITE BIG ALREADY, GREEN - PEACE PLEASE
WHAT DO YOU MEAN BY SMALL AND WHERE WOULD THEY BE BUILT ?
NO COMMENT
HOMES ARE NEEDED FOR YOUNG FIRST TIME BUYERS TO KEEP NEW LIFE IN OUR VILLAGE AND GIVE THEM SUPPORT FROM FAMILIES.
IT WOULD CHANGE THE VILLAGE
PRICE OF BUYING OF HOUSES ARE NOT ALLOWING LOCAL PEOPLE TO STAY IN VILLAGE.
NO FURTHER HOMES NEEDED BECAUSE PEOPLE FROM OUTSIDE THE AREA HAVE TO BE FOUND TO OCCUPY COUNCIL BUNGALOWS IN DENE CLOSE NOW.
YOUNG FAMILIES ARE BEING PRICED OUT OF THE PROPERTY MARKET - THEY NEED TO GET ON THE PROPERTY MARKET.
NOT SURE THAT I KNOW ENOUGH BUT FEEL HOUSES ENID UP BOUGHT BY OTHERS.
THERE ARE ALREADY SOME PLANNED WHICH SHOULD BE ENOUGH.

NO BUS SERVICE MEANS MORE CARS ON OUR OVERCROWDED ROADS AND VERY LITTLE PARKING FOR THE CARS WE ALREADY HAVE.

PROVISO: ANY HOUSING SHOULD BE CONSTRUCTED OF LOCAL MATERIALS AND PRESERVE OR ENHANCE THE RURAL CHARACTER OF THE AREA.

SUBJECT TO SUITABLE DEVELOPMENT BEING SITED AND STYLED TO FIT IN WITH CURRENT FEEL AND SIZE OF THE VILLAGE.

LOCAL PEOPLE PRICED AWAY FROM THEIR NATURAL HOME.

THERE IS NOT WORK IN THE VILLAGE AND ROAD NETWORK IS NOT ADEQUATE FOR MORE HOUSES.

STOGUMBER, LIKE ALL VILLAGES DESPERATLY NEEDS STARTER HOMES AT VERY LOW PRICES FOR THE YOUNG PEOPLE IN THE VILLAGE.

YOUNG LOCAL PEOPLE CAN'T BUY LOCALLY BECAUSE OF LOW WAGES AND HIGH PROPERTY PRICES.

YES TO 2 IF THESE ARE PROVIDED BY A HOUSING ASSOCIATION.

ALL EMPLOYMENT REQUIRES A CONSIDERABLE AMOUNT OF TRAVEL BY PRIVATE TRANSPORT.

I FEEL THAT YOUNG LOCAL PEOPLE CANNOT AFFORD TO BUY THEIR OWN HOMES HERE - THE VILLAGE BADLY NEED THIS GROUP OF THE COMMUNITY TO RESIDE HERE.

TO ENABLE PEOPLE WITH A LOCAL CONNECTION WITH THE PARISH TO CONTINUE TO LIVE HERE.

SOCIETY MUST CATER FOR ALL PEOPLE AND WILL BENEFIT IF FAMILIES STAY IN LOCALITY.

DO NOT WISH TO DESTROY BEAUTIFUL, SPECIAL ENVIRONMENT.

SINCE WILLITON IS VERY CLOSE AND SITES ARE EASIER TO FIND THERE, PERHAPS THIS COULD SOLVE ANY PROBLEM WHICH MAY EXIST IN STOGUMBER PARISH.

THERE IS LITTLE OR NO WORK FOR PEOPLE IN THIS AREA & LOW INCOME PEOPLE DO NOT TAKE CARE OF THE PROPERTY CREATING UNSIGHTLY TATTY HOUSING.

INSUFFICIENT FACILITIES FOR YOUNG ALSO MAJOR TRAFFIC DIFFICULTIES IN CONSERVATION VILLAGE.

AS FAST AS THEY ARE FILLED MORE WILL BE NEEDED AND HOW CAN THE PRICE BE CONTROLLED IF THESE HOUSES COME ON THE MARKET AT A LATER DATE.

UNLESS FAMILIES CAN AFFORD TO LIVE HERE SCHOOL WILL CLOSE AND COMMUNITY WILL SUFFER.

THEY SELDOM STAY AVAILABLE FOR LOCAL PEOPLE.

WE CHOSE TO LIVE IN STOGUMBER BECAUSE OF ITS QUIET CHARACTER - FURTHER DEVELOPMENT WOULD SPOIL THAT.

MAKE PROVISION THROUGH LOCAL H.ASSOC FOR RENT.

I MOVED HERE BECAUSE I WANT TO LIVE IN A VILLAGE - IT HAS GRADUALLY INCREASED IN SIZE, I THINK IT SHOULD STOP INCREASING.

LOCAL HOUSING IS IN SHORT SUPPLY - GROSSLY OVER PRICED, PRIVATE RENTING IS UNAFFORDABLE.