



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

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EAST ANSTEY

Parish Housing Needs Survey Report

February 2003

EAST ANSTEY HOUSING NEEDS SURVEY

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EAST ANSTEY HOUSING NEEDS SURVEY REPORT

FEBRUARY 2003

1 SUMMARY AND KEY FINDINGS

1.1 AIM

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

1.2 SURVEY DISTRIBUTION AND RESPONSE

A two-part survey was distributed by hand (organised by Councillor R Taylor) between 1st to 7th August 2002 to 95 current households on the Register of Electors list for East Anstey, for return on the 7th September 2002. Additional Part Two survey forms were made available for anyone likely to have a local affordable housing need in the next five years.

The Parish has a Residential Learning Disabilities House, called Blackerton House. Survey forms were not made available to the Learning Disability residents, as move on for them is already considered in partnership between Social Services and the District Council under the 'Care Referral Scheme'. However, survey forms were made available to resident employees.

A total of 124 survey forms were issued and a total of 66 replies were received, a response rate of 53% to the survey. For comparison, the average response rate of a similar survey process by Cumbria Rural Housing Trust is 35%. Part One surveys were returned by 64 households, of those 11 arrived with Part Two forms enclosed. There were 2 Part Two forms received without Part One forms. Therefore a total of 13 Part Two forms were received, equal to 11% of respondents indicating a need for affordable housing.

The Two Part Survey Forms are shown in Appendix 1.

1.3 KEY FINDINGS

There was a 53% response rate to the survey, with 11% (13 households) returning information indicating a housing need.

There is a lack of small affordable accommodation in East Anstey, evident from Council Tax records, market research, survey responses and the identified need.

The Owner Occupied sector dominates the tenure choice in East Anstey, accounting for 85% of the housing tenure. This exceeds the levels for the North Devon District (82%), South West Region (75%) and England (70%). This also indicates that the choice of tenure becomes restricted to the Owner Occupied tenure the more rural a settlement. The lack of choice of tenure puts pressure on the need to be able to afford to access the Owner Occupied tenure in order to have housing in the Parish.

There is only one (3 bedroom) Registered Social Landlord property in East Anstey. 86% of the Registered Social Landlord stock in the Parish has been sold since the introduction of the Right to Buy. The Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision has reduced across the board but evidence reveals that this provision

diminishes the more rural the analysis becomes, to only 2% of the tenure provision in East Anstey

House prices in East Anstey are 8% higher than in England and Wales, 6% higher than North Devon and very slightly higher than the South West. The average 'actual' sale price for this postcode area, according to Land Registry records, is £157,168. The 'lowest' actual sale price for this post code area is £104,362. The calculated average first time buyer house price is £118,171.

Income data, for those returning Part Two of the survey, reveals that the median, net household income bracket is £146 to £210. This equates to an annual gross income of £9,490 to £13,650. The mid-point of this range for these are £178 per week take home household income or £11,570 annual gross household income. This is 52% lower than East Anstey's average household incomes and 45% lower than North Devon's average household incomes.

Based on the above income of £11,570, survey respondents will require 14 times their household income to purchase the average 'actual' house, sale price at £157,168. The lowest Private Rented property commences at £70.69 per week, based on the above income households can afford £44.50 per week.

East Anstey's population has increased at double the rate of the UK percentage growth rate from 1991 to 2001 and East Anstey has an ageing population. East Anstey has an ageing population, with comparatively fewer population in the lower age brackets than the higher age brackets. If the housing needs identified in this report are not met then the risk is that the Single and Family households may leave the Parish, compounding the ageing population profile.

The main reason given for households who had left the parish was due to lack of affordable housing. Local Employers have stated difficulty in attracting employees due to the lack of affordable housing.

Residents of East Anstey are in favour of 'a small number of new homes in the parish to help meet the needs of local people'.

There are a total of 9 households in local affordable housing need. The following are the key factors regarding their need:

- To meet this need there would need to be a 10% increase in housing provision.
- Single households are the majority households in need, representing 44% of those in need. There are also 4 Family households, jointly representing 44% of those in need.
- The median household income bracket (at the mid-point of range) for those assessed as in affordable housing need with local connection is £11,570. They would require 14 times their household income to access the average actual Open Market house.
- There is a predominant need (56%) for one-bedroom properties, but a strong preference (56%) for two bedroom properties.
- The majority of households prefer the Ownership tenures (78%). 22% of households have selected one of the Rented Options. All, but one household, selected Low Cost Ownership as one of their choices, making this the preferred tenure choice.
- All, but one household, selected the 'House' option as their preferred property Type.

- Most households (77%) are not able to afford a mortgage of more than £50,000. The median affordable mortgage has been 'expressed' as £40,000 to £50,000 and 'assessed' as £30,000 to £40,000.
- The majority of households (56%) in need are currently living with parents, included in this are all Single households who all wish to set up their first home. The other main reason for needing to move is due to present housing being too expensive.
- There appears to be a reasonable urgency for the need to move with the majority indicating the need to move in the next 3 years. This is a short timescale within which to obtain additional housing provision and therefore action will be required quickly.
- The majority of households have no preference regarding the location of additional housing provision within the Parish.

It is not usual to provide specifically and exactly for the total identified need. In order to achieve a provision that is appropriate and sustainable it is usual to provide for between 25% to 33% of the final need. The adoption of this method enables the actual provision to be appropriate to meet the affordable housing needs of the Parish in perpetuity, allowing for the changing circumstances that will occur.

Taking account of the above, **it is recommended that the final provision should be for 3 units of accommodation, preferably houses**. The recommendation is for 2 x Two bedroom properties and 1 x Four bedroom property. To provide, one Housing Association Rented property and two properties as a form of affordable Ownership models, preferably Low Cost Ownership.

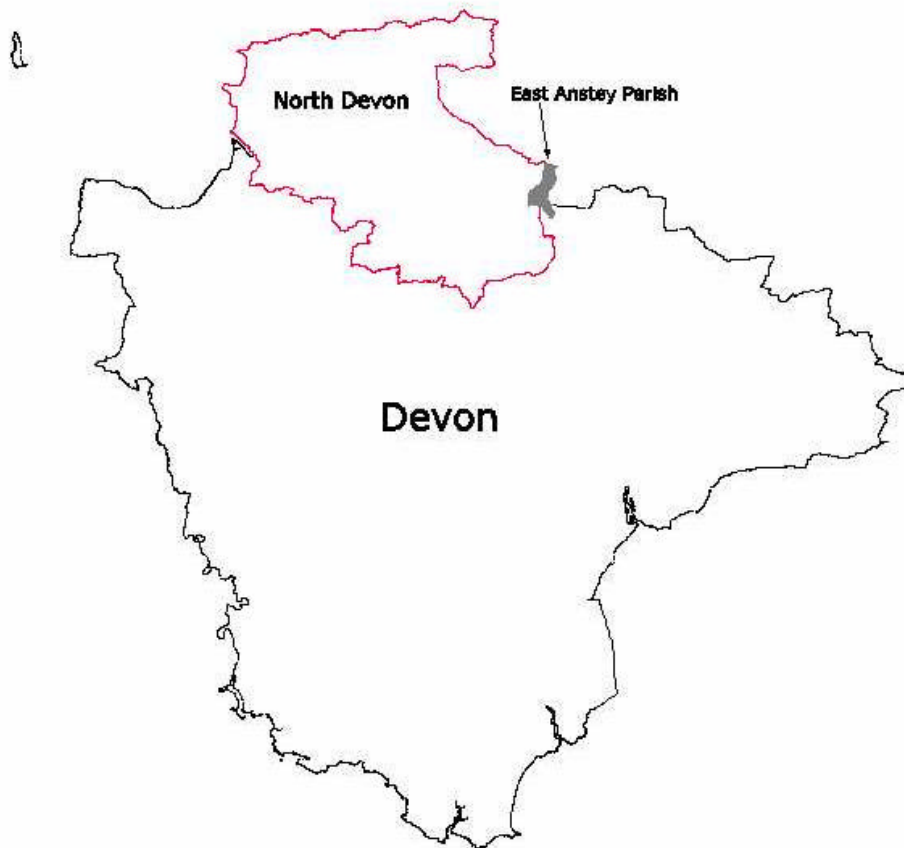
2 HOUSING MARKET & CONTEXT

2.1 CHARACTERISTICS OF EAST ANSTEY

The Parish of East Anstey is located along the South East Edge of North Devon's boundary (see map below), on the South Western fringe of the Exmoor National Park Authority's boundary, close to the Devon and Somerset border. It is situated within an Area of Great Landscape Value.

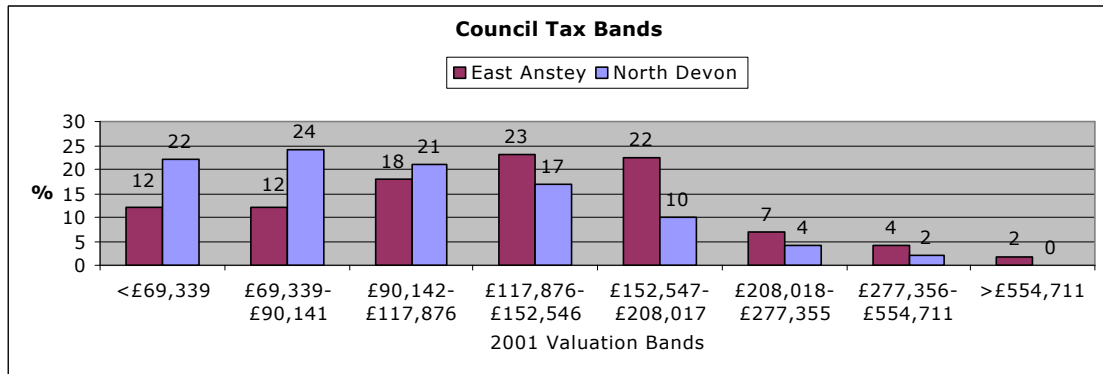
East Anstey is the main Parish settlement. There are a range of local facilities including a Primary School, a Public Houses, Church, library service and public transport links.

The location of East Anstey Parish can be described as approximately 4 miles from the A361 North Devon Link road providing an excellent link to North Devon for the Parish. Junction 27 of the M5 motorway is approximately 16 miles to the South East, providing the main artery in, out and around Devon. Tiverton Town is approximately 10 miles to the South East and the local market town of South Molton is approximately 10 miles to the West. All local amenities are provided at both, including infant, junior and senior schools.



2.2 COUNCIL TAX BANDS

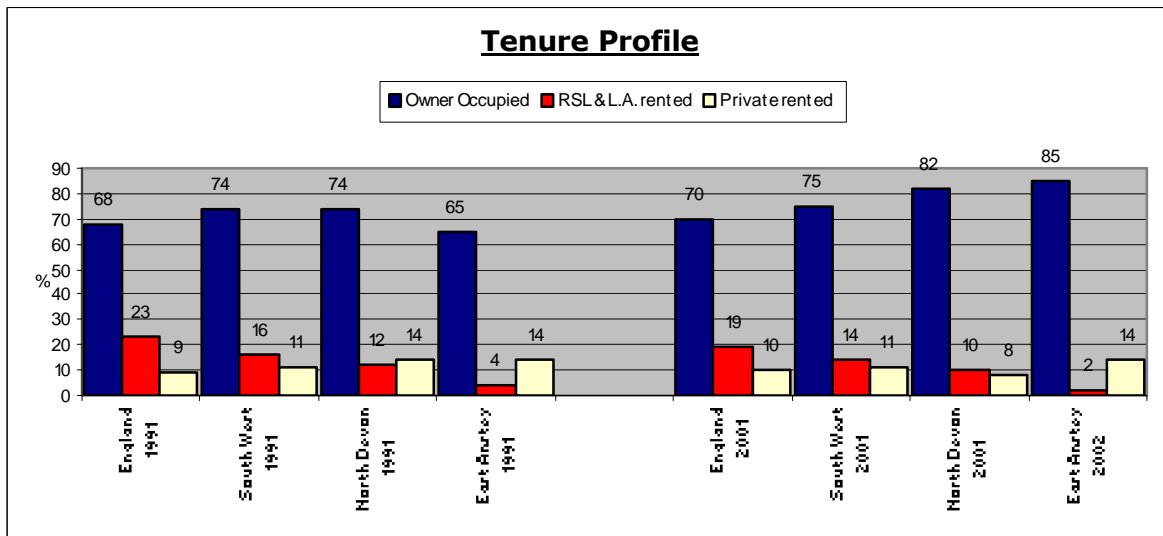
Council Tax bands provide an overall profile of the value of housing in East Anstey. The following chart profiles this against North Devon as a whole. The bandings were set in 1991 and have therefore been modified, by the average house price inflation for the South West from 1991 to 2001, to provide an up to date reflection of current values. The chart reveals that East Anstey has only 42% of its stock in the lowest three valuation bands compared with North Devon that has 67% of its stock in the same three bands. More than half, 58%, of the stock in East Anstey is valued over £117,876, nearly double the stock in those bands compared to North Devon, with just 33% of its stock above this value. **This indicates a lack of affordable housing stock in the Parish.**



Source: North Devon District Council - Council Tax Records
www.housing.odpm.gov.uk/statistics/publicat/houseprices/index.htm

2.3 TENURE

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



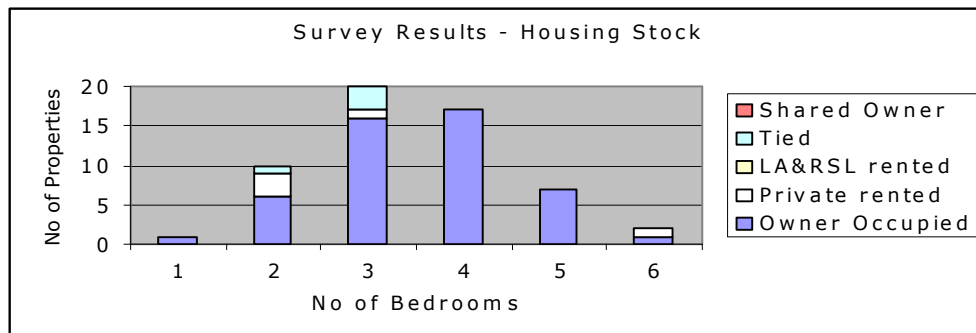
Source: 1991 figures: 1991 Census
 2001 England and South West: 2001 Census
 2001 North Devon: North Devon District Council Housing Statement 2001 - 2005 (Review 2002)
 2002 East Anstey: Survey Results & Research
Rural Housing Project - East Anstey Parish Housing Needs Survey Report (February 2003)

This reveals that over the last 10 years:

- The Owner Occupied sector has dramatically increased as a tenure in East Anstey with 85% of the market tenure within the Owner Occupied provision. Whereas, ten years ago this tenure in East Anstey was proportionally lower as a provision than in England, the South West and North Devon, it now exceeds their levels.
- The Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision has reduced across the board but the chart reveals that this provision diminishes the more rural the analysis becomes, to only 2% of the sector in East Anstey
- The Private Rented Sector (PRS) provision has remained the same in East Anstey.

Overall, the Owner Occupied sector dominates the tenure provision and is exaggerated in East Anstey compared to the North Devon, South West and England profiles. This means that there is less choice of tenure for those wishing to live in that area compared to the other areas in general. The lack of choice puts pressure on the need to be able to access the Owner Occupied tenure in order to have housing in the Parish.

The survey results provide an insight to the stock by tenure and number of bedrooms. The survey results represent 53% of households, so is not a complete picture but can provide a reasonable reflection of the housing stock profile. It should be noted that below the Tied tenure is shown separately, whereas in the above chart the 'Tied' tenure is amalgamated with the 'Private Rented' tenure. The chart below reveals that there appears to be a very small supply of one bedroom properties, with only one property known to exist, in the Owner Occupied tenure. There are only three Private Rented



properties with two bedrooms. The majority of the stock is three or four bedroom, Owner Occupied property. There is only one known, three bedroom Private Rented property. This confirms that not only is the choice of tenure in East Anstey limited to mainly the Owner Occupied Sector, but also that there is a very limited supply of smaller properties in any tenure. This means that the ability for residents to live in East Anstey is restricted to those who can afford to enter the Owner Occupied tenure, with probably the necessary ability afford a three bedroom property.

2.31 PRIVATE SECTOR HOUSING MARKET

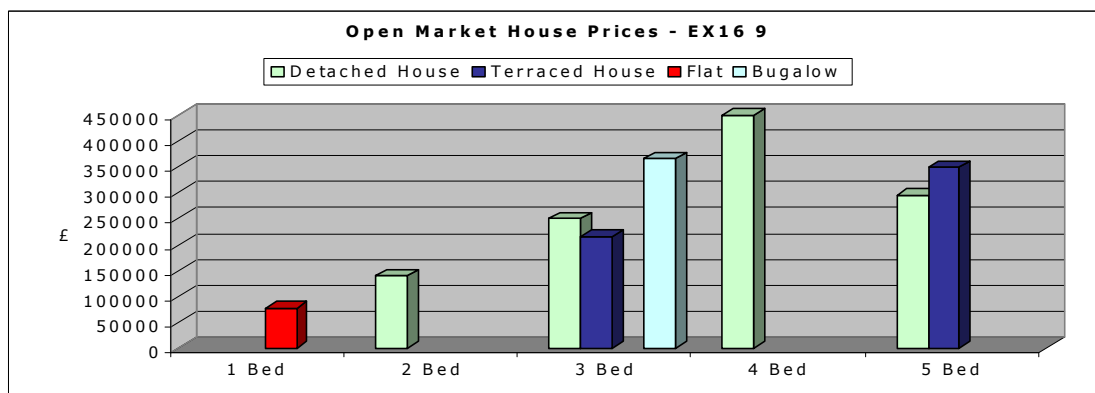
2.311 OWNER OCCUPIED

Local Estate Agents and the World Wide Web were consulted for current advertised open market sale prices. This provided little information for East Anstey itself, except for a 4 Bedroom, Detached property being advertised for offers 'in excess' of £290,000. Therefore, in order to provide some open market context for East Anstey, the area post code of EX16 9 was used to research. This post area incorporates other surrounding villages such as Bampton, Shillingford, Oakford, Morebath, Stoodleigh and Washfield. The following chart reveals that the lowest advertised price was for a one bedroom flat at £76,950, in Bampton. However, it should be noted from the Land Registry details

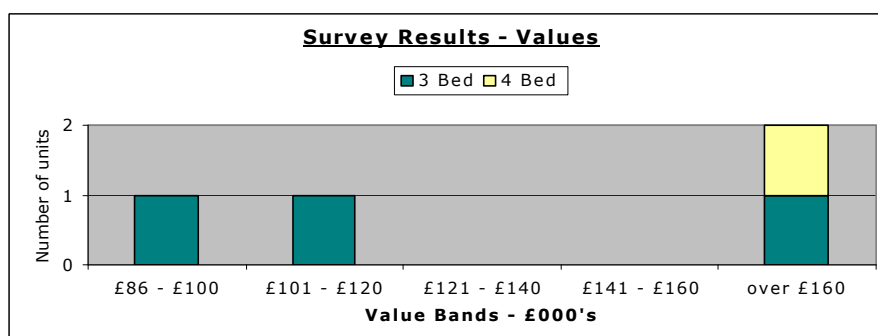
Rural Housing Project - East Anstey Parish Housing Needs Survey Report (February 2003)

below that there does not appear to be any flats in East Anstey. Therefore **the lowest recorded advertised House Sale Price in East Anstey's post code area is £139,950 for a two Bedroom House** in Bampton.

This following chart and information provides not only a 'snap shot' guide to the advertised open market prices for East Anstey's post code, but also details the likely price based on the number of bedrooms. **The average advertised House Price equates to £267,731, or the median of £249,950.**



The following chart uses the survey results to provide some limited information on the estimated house values provided by survey respondents. The values provided range from £86,000 to £100,000 for a 3 bedroom property and over £160,000 a 4 bedroom property. These valuations are approximately one third less than the above advertised sale prices.

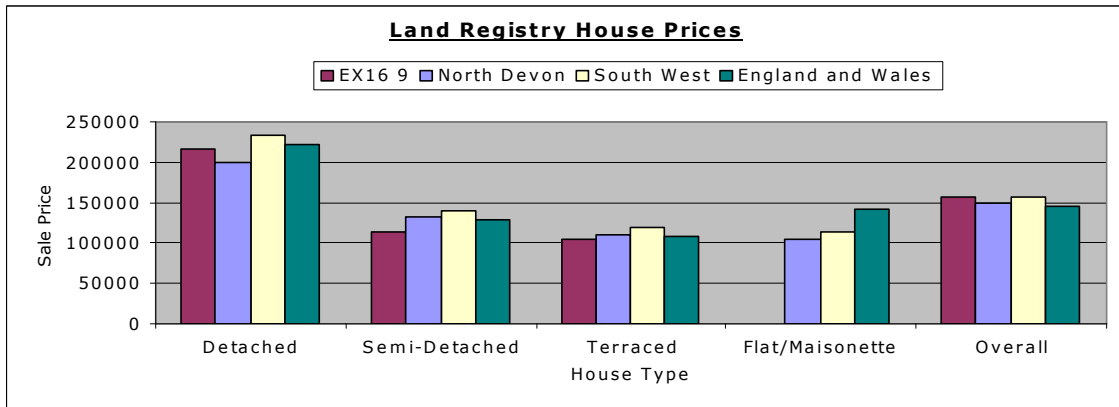


Information from The Land Registry site was used to gain further information on 'actual' average house price sales in the EX16 9 postcode area* (*the nearest search that can be made for East Anstey), this enables a consistent base for comparison of prices in other areas. The information shown represents the available figures for sales from October - December 2002. **The 'lowest' average actual sale price for East Anstey's post code area was £104,362 for terraced type properties. Overall, the actual average sale price was £157,168 for East Anstey's post code area.**

Based on the overall average figures, **East Anstey house prices are, 8% higher than England and Wales, 6% higher than North Devon** and very slightly higher than the South West.

Detached properties in East Anstey are higher than North Devon's average but apart from this exception most sales in other areas were recorded as higher than in East Anstey parish.

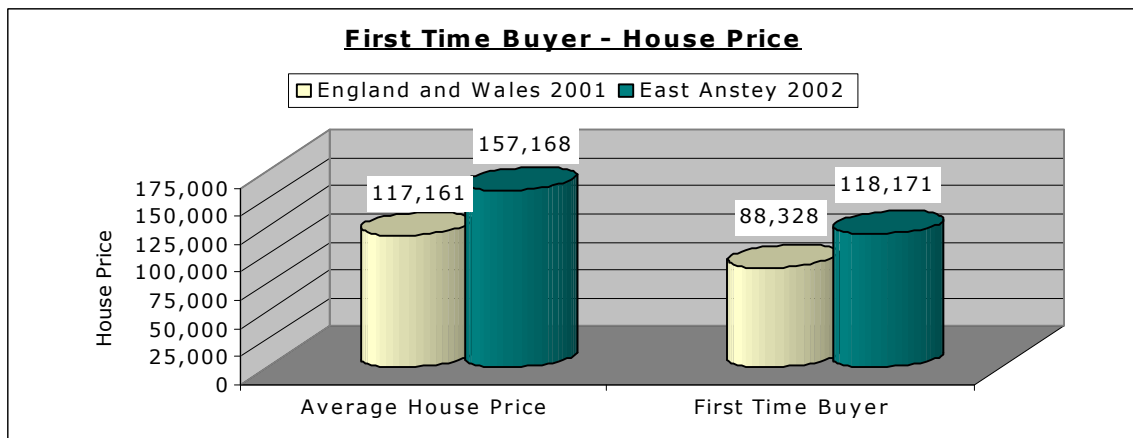
It is probable that the main reason for the overall figure being higher in East Anstey is due to the lack of lower priced housing in the 'Flat/Maisonette' bracket for East anstey. The effect of this on the other areas will have reduced their overall average price. Further analysis of The Land Registry records revealed that **there were 'nil' sales in the 'Flat/Maisonette' bracket over the previous 12 month period in East Anstey, this indicates a lack of availability of smaller, more affordable properties in the parish.**



The 'Actual Average House Sale Price' of £157,168 is 41% lower than the above quoted advertised Average House Price of £267,731. Therefore, it is possible that the valuations provided by existing households may be a correct reflection on the true sale price. Based on this assumption it can be calculated that:

- an average 2 Bedroom property could be worth (£139,950 - 41%) = £82,571
- an average 3 Bedroom property could be worth (£276,650 - 41%) = £163,224
- an average 4 Bedroom property could be worth (£450,000 - 41%) = £265,500

Using a different source it can be seen that the average house price for England and Wales in 2001 was £117,161 and the average First Time Buyer house price was £88,328. This shows that the First Time Buyer House Price is 33% lower than the average house price. To apply this to East Anstey, we can take the above Land Registry average house price of £157,168 and calculate (at 33% lower) **that the average First Time Buyer house price in East Anstey is £118,171.**



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

2.312 PRIVATE RENTED SECTOR (PRS)

There were no properties available for rent at the time of research. The local papers, Estate Agents and World Wide Web were consulted to acquire information regarding the probable cost of Private Renting. The research included consideration of the price of renting properties in all rural areas across North Devon and for post code area EX16 9.

Based on the research the following rents were established:

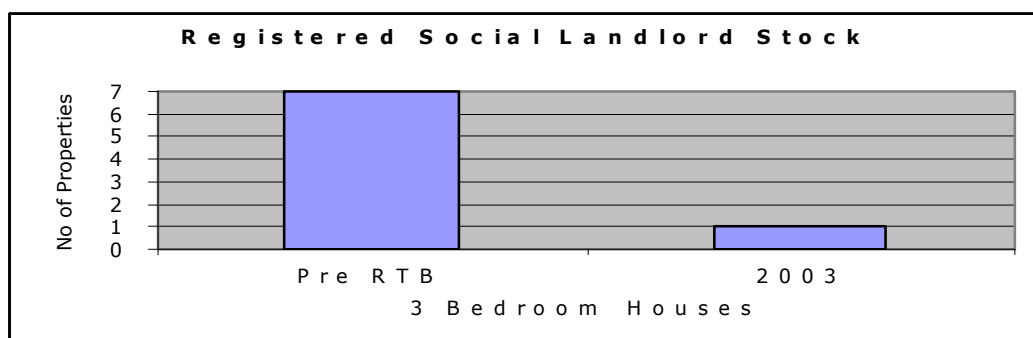
1 Bedroom Property	- average of £306.33 per calendar month	or £70.69 per week
2 Bedroom Property	- average of £383.57 per calendar month	or £88.52 per week
3 Bedroom Property	- average of £506.67 per calendar month	or £116.92 per week

According to the 'Property Letting' section of a local estate agent the estimated 'ball park' rent figures were not far from the above figures, as shown below, proving that the above figures are a reliable reflection of actual rents:

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

2.32 REGISTERED SOCIAL LANDLORD HOUSING

There is one remaining, 3 Bedroom House in East Anstey in this tenure. North Devon Homes Ltd own that property.



Since the introduction of the Right to Buy, six houses (with 3 bedrooms) have been under the scheme, equal to a 86% loss of 3 bedroom houses from the Registered Social Landlord Stock in East Anstey Parish.

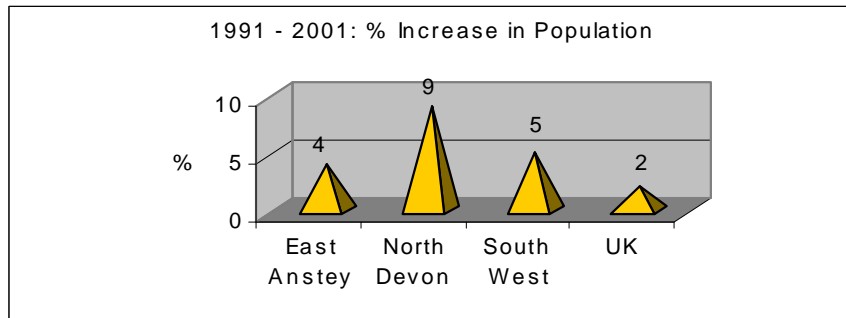
There are currently 33 households on the District Council's Register for the 'East Anstey area'. The area also includes West Anstey, Bishops Nympton, Molland and Twitchen parishes. There were no of vacancies in the Parish in the last recorded financial year of 2001/2 and the turnover (or vacancy rate) is considered extremely low.

2.4 POPULATION

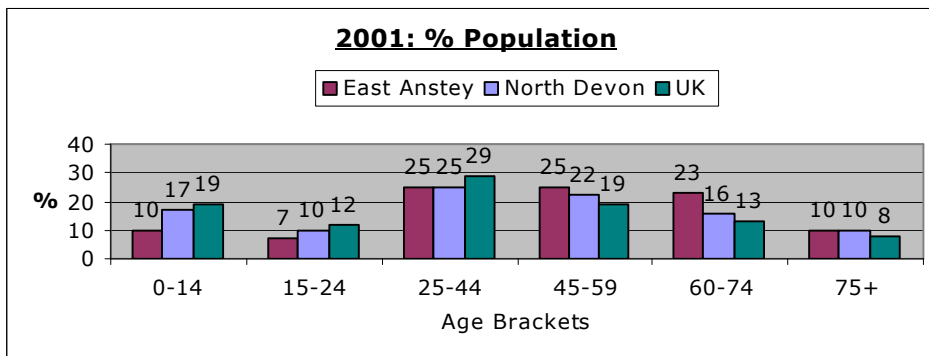
Overall, the population figures are increasing as shown below:

	<u>1991</u>	<u>2001</u>	<u>% Increase</u>
East Anstey	286	296	4
North Devon	84669	92438	9
South West	4717000	4934200	5
UK	57469000	58836700	2

Source: National Population Estimates, Table D, Office of National Statistics
 The following chart shows the percentage increase in population size over the last ten years. It is evident that the East Anstey, North Devon and the South West Region's population are growing faster than the UK. **East Anstey's population has increased at double the rate of the UK percentage growth rate.** This will be likely to have a larger impact in a small population area.

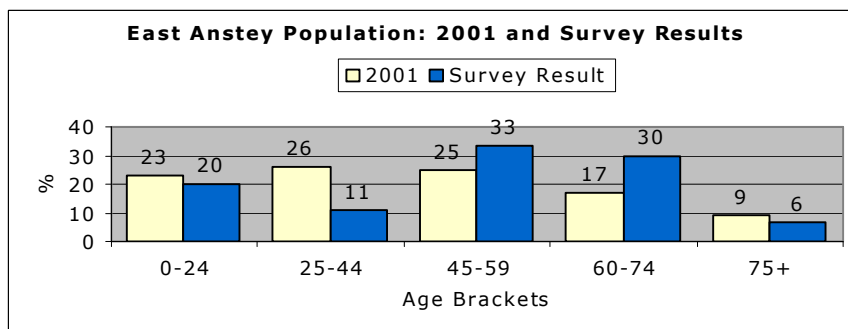


The next chart profiles the percentage of population in each age bracket and compares them for East Anstey, North Devon and the UK. East Anstey has a much lower representation in the two lower age brackets (only 17%) compared to North Devon (27%) and the UK (31%). This indicates fewer children in the parish compared to other areas. There is a greater proportion in the last three age brackets, 58% in East Anstey, 48% in North Devon and 40% in the UK. This indicates an ageing population in East Anstey.



Source: Devon County Council and Office of National Statistics

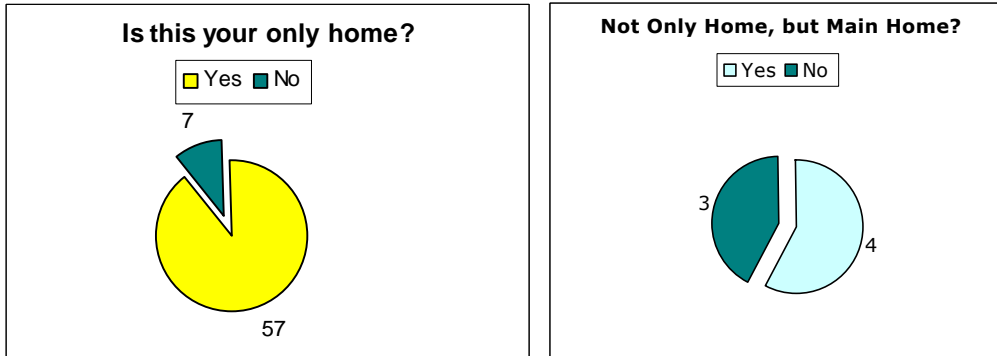
With a 53% survey response it is possible to make a reasonable comparison of the survey population with the East Anstey population profile. It can be seen that, the profiles are similar to as described above, however there appears to be an overwhelming response and representation from those in the 45-59 and 60-74 age brackets.



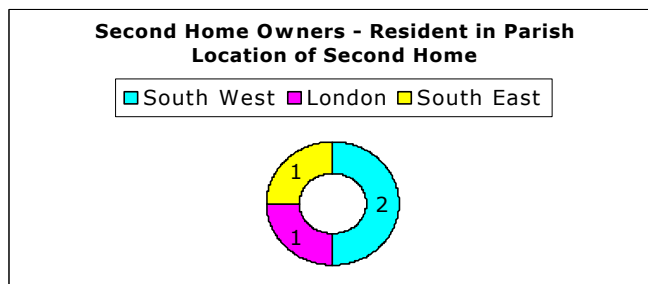
Source: Office of National Statistics and survey results

2.5 PARISH RESIDENCE & SECOND HOME OWNERSHIP

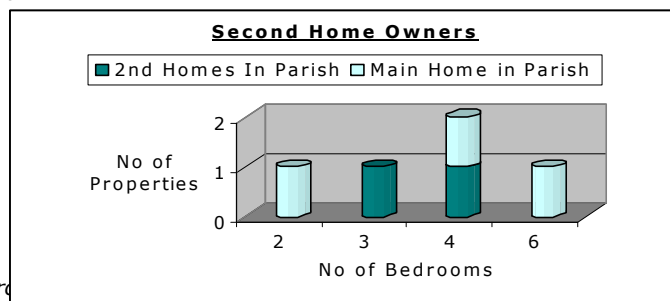
Current householders were asked if this was their only home, for 89% (57 households) this was the case. The other 11% (7 households) were asked, 'if this was not their only home, was it their main home?'. There were 3 households declaring that this was not their only, nor main home, 2 of those households were 'homeowners' and therefore are 'occupying second homes' in the Parish. That is equivalent to 4% of responding Homeowners. Council Tax records show 5% of total households in the Parish to be Second Home Owners, compared to 2.2% for North Devon as a whole.



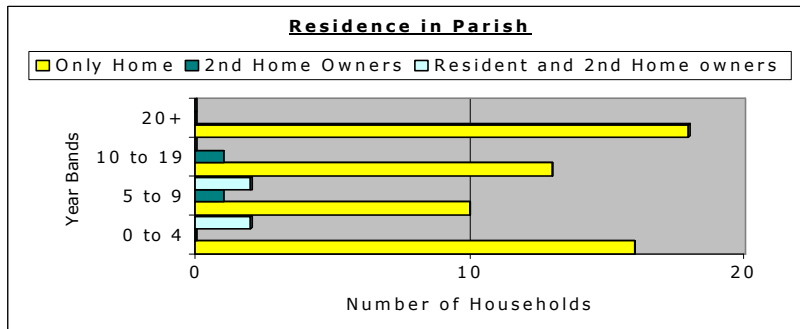
Further enquiry of the original 11% (7 households) Second Home Owners was made regarding the locations of their main homes in accordance with the Office of Deputy Prime Minister (ODPM) regions. The 2 households with their main homes outside of the Parish did not declare the location of their main home. For those with their main residence in the parish, with second homes elsewhere, the location of their other homes are shown below. It can be seen that they have declared the location of their second homes mainly in the South West region, but similar to other Parish reports across the project area, second homes are also in the South East and London.



The property bedroom sizes that second homeowners have purchased are shown below. It can be seen that the majority have purchased properties with four bedrooms. The smallest property size that those with their second homes in the parish have is a three bedroom property. This shows that they are not necessarily purchasing the smallest, more affordable properties form the stock.



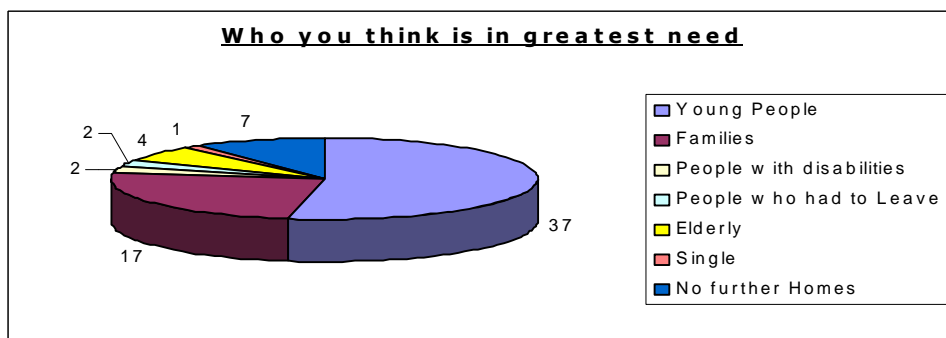
From the survey responses received, residents with their only home in the parish, have not necessarily been resident for a long period of time, there is a reasonably even variation of between 0 years to 20 plus years residence.



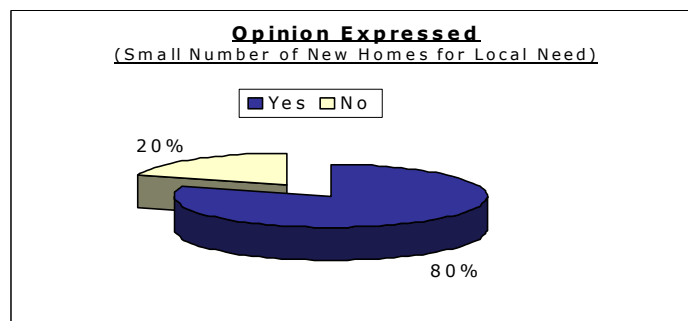
This indicates that people do not necessarily move to East Anstey to settle for long time periods. The length of residence stated by those with second homes in the parish indicates that this second home ownership in this Parish is not a recent trend but also that it has not been occurring over a long time period. Residents in the parish with second homes elsewhere has been occurring more recently, up to 9 years. This could indicate that people who originally had their second homes in the parish are retiring to the Parish to settle/live.

2.6 HOUSING REQUIRED: RESIDENTS' PERCEPTION

Current Householders were asked who they think is in the greatest need of a new home in their parish. The majority felt that the main need was for Young People and Families. Employers at Blackerton House state that they have difficulty attracting employees due to the lack of affordable housing.

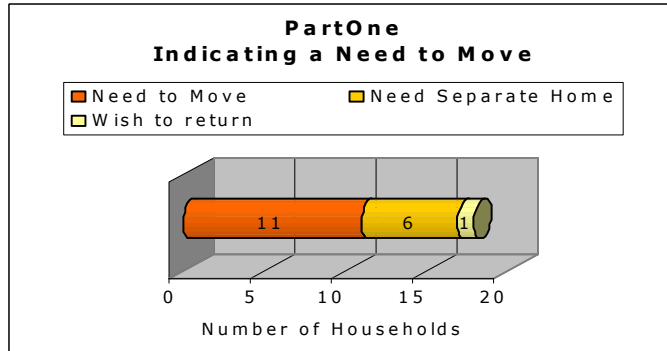


Residents were asked if they 'would be in favour of a small number of new homes in the parish to help meet the needs of local people'. The response, shown below, was overwhelmingly in favour of such proposal. The concerns of those who are not in favour are shown at Appendix 2.

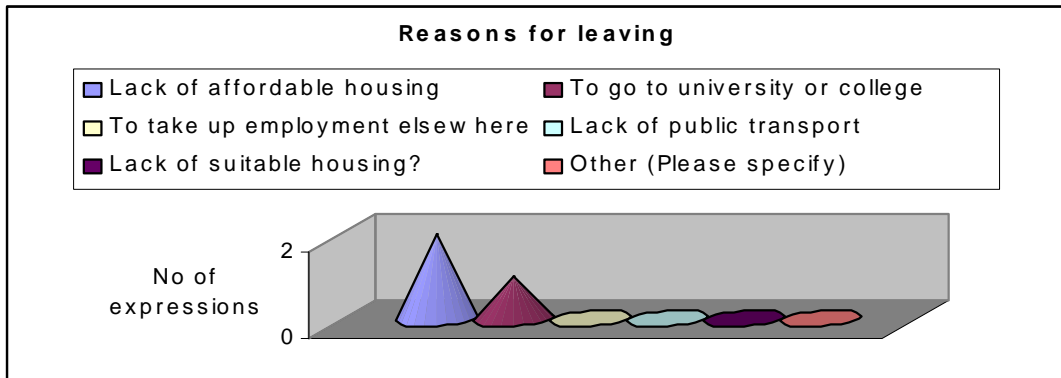


2.7 HOUSING INTENTIONS

The final section of Part One of the survey enquired about whom was likely to need to move within the next five years. This section also directed those persons to complete Part Two of the survey. The responses are shown below. Some of those indicating a need (18 below), did not return Part Two (13 received). The majority are existing households (61%) but a large number are currently living within other households and need a separate home (33%). There is only one household who had a member who had moved away and wished to return.



Households who had members who had moved away (but not necessarily wishing to return) expressed the following reasons for their leaving. This reveals that the lack of affordable housing was the main reason given for leaving.

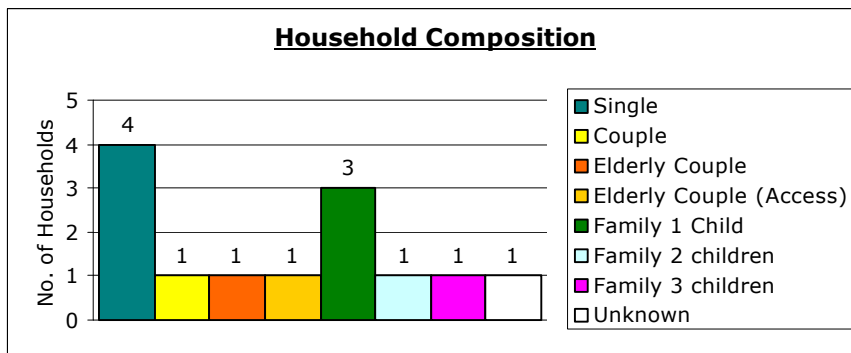


3 HOUSEHOLDS WISHING TO MOVE

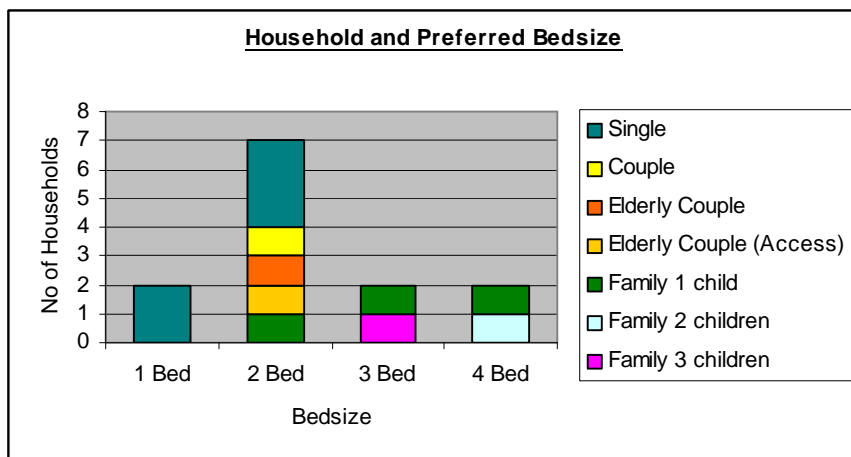
Part Two survey forms were received from 13 households, indicating a need to move to another home in the Parish. It should be noted that because Part 2 of the survey form could be returned anonymously, some surveys were received incomplete. Where possible, contact has been made to obtain the necessary information.

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

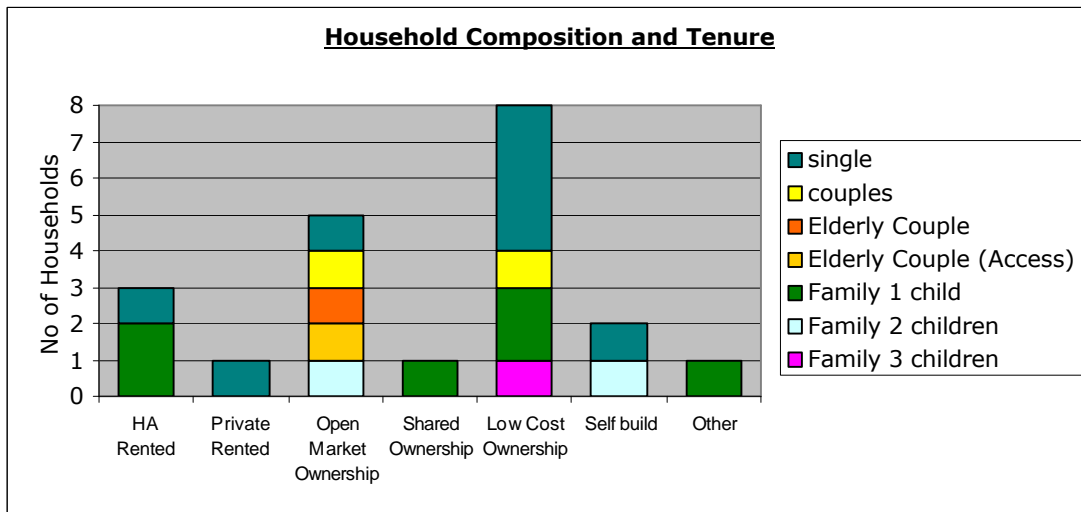
The household composition of those returning Part 2 is shown below. There is a high representation from Single households (30%). There is also a high representation from Families with 1 Child (23%), adding this to other Family households with children, provides a total representation of 38% for 'Family' households. The household with Access requirements will be identified separately in order to give appropriate consideration to the needs. **The Unknown household cannot be considered further due to the lack of information received on Part Two of the form.**



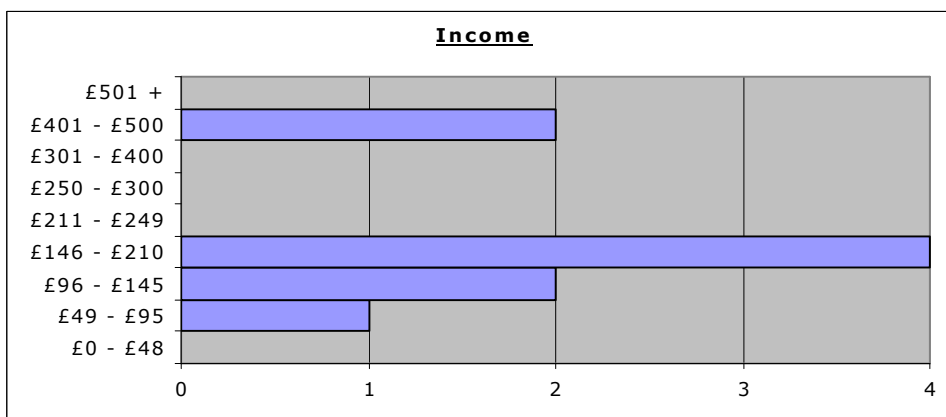
Households were asked to identify the type of housing they preferred. An overview is provided, summarised into preferred bedsize rather than type (i.e. House/bungalow/flat). This will be analysed later in further detail. Some households ticked more than one bedsize. The chart reveals that there is a preference for 2 bedroom accommodation. The choices are as would be expected with the exceptions of a Family with one Child and Family with two children opting for four bedrooms, which seems excessive at this stage.



The Overall Type of Tenure preference is shown with reference to household composition. Again, more than one choice could be indicated and this will be analysed in more detail later. The preferred choice is Low Cost Ownership. Only 3 households indicated Housing Association Rented (HA Rented) as one of their options. All three also selected one of the Ownership Options. One of these households also indicated the Private Rented Option. One household, the Family + 1 Child, has selected the 'Other' option because they own land that they wish to build upon.



Income data for those returning Part two of the survey reveals that the median take home household income bracket is £146 to £210*. This equates to an annual gross income of £9,490 to £13,650 (*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 are **£178 per week take home household income and £11,570 annual gross household income.**



This annual income is compared below to average household incomes. As expected, incomes for Part Two respondents are lower than the average incomes, hence why these households are expressing a need. However, these incomes are excessively lower than the average, specifically 52% lower than East Anstey's overall average and 45% lower than North Devon.

Survey Results = £11,570
 East Anstey = £24,000 = 108% higher than Part Two respondents
 North Devon = £21,000 = 86% higher than Part Two respondents
 (Source: CACI, 2001)

4 ASSESSING LOCAL AFFORDABLE HOUSING NEED

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

This will be assessed by applying the following three assessments:

1 Are Households in need of 'Affordable Housing'?

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

2 Is there a Housing Need?

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

3 Is there Local Connection?

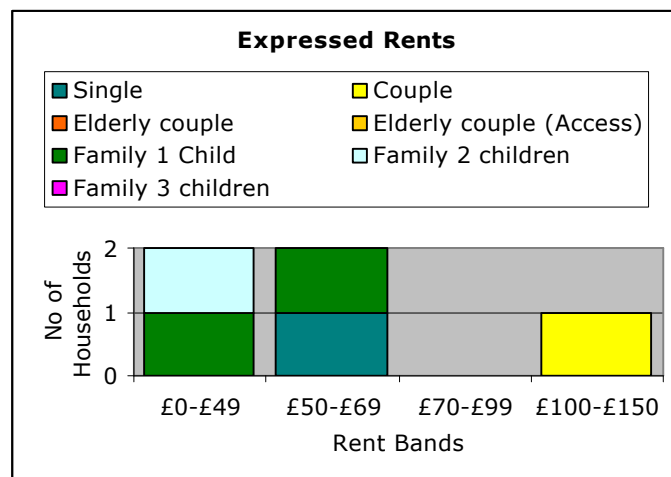
Assessed by consideration of whether they are 'local people or have a need to live in the Parish' (or the locality) in accordance with planning policies (adopted and deposit plans).

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

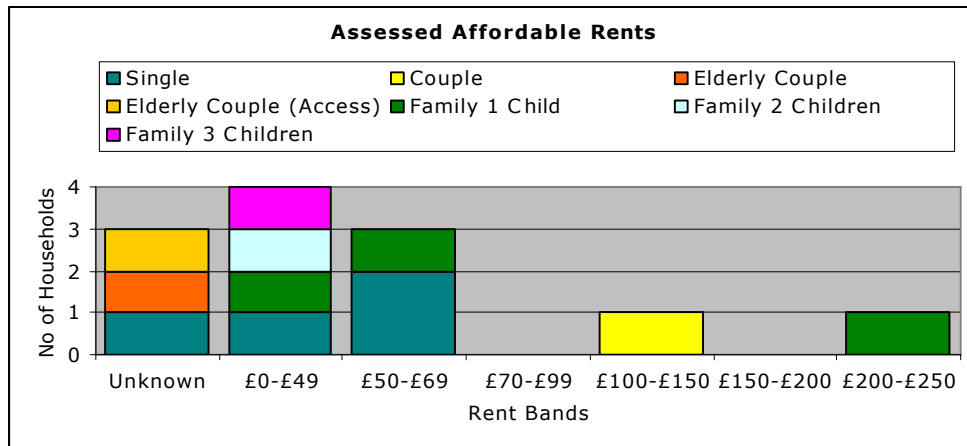
4.1 ARE HOUSEHOLDS IN NEED OF 'AFFORDABLE HOUSING'?

The report will first assess whether all households are able to afford to resolve their own housing need in the Private Rented or the Owner Occupied Market.

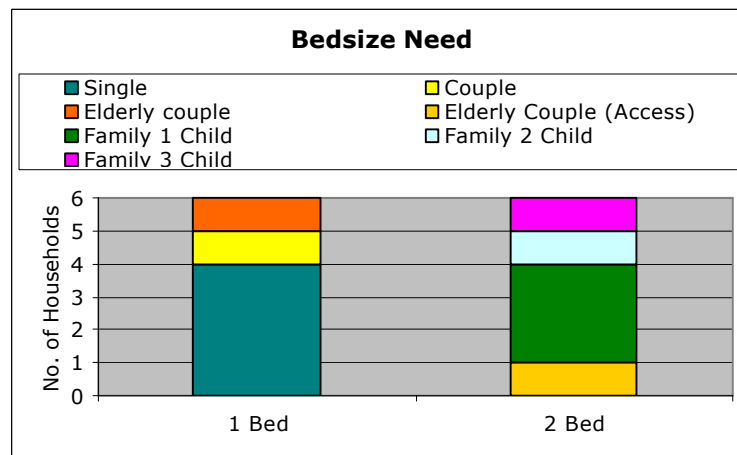
As mentioned above only 3 households indicated a wish to be considered for HA Rented, all households opted for Ownership Options as well. Therefore not all households have indicated a rent band because they do not prefer a rented option. This first chart, shows the rent bands 'expressed' as affordable by households.



This second chart 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).



Finally for assessment purposes, the next chart provides details of the assessed bedsize 'need' by all households.



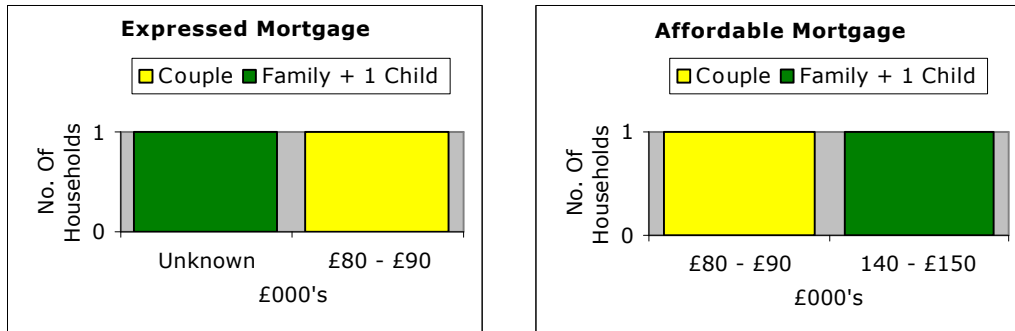
Three households are in the 'Unknown' category in the above 'assessed' affordable rents chart and cannot be assessed for rent bands because they have not declared their income details. **The Single Household** has been unable to disclose an income because they do not have an income **and will therefore be considered further as in need of affordable housing. The other two households** have not declared income details and therefore **will not be considered further in this report**. Both households have indicated that they prefer 'Open Market Ownership', indicating that they intend to resolve their own housing needs.

Research into Private Rented Sector (PRS) rent levels, described earlier in this report, reveals that the lowest average rent for one bedroom property is £70.69. **Therefore all those households (7 in total) in the above assessed affordable rent bands of £0 to £49 and £50 to £69 are unable to afford PRS rent levels, regardless of bedsize need, and will be considered further as in need of affordable housing.**

The two remaining households, The Couple and Family + 1 Child, in the above assessed affordable rent bands of £100 to £150 and £200 to £250 need to be considered in more

details. The Couple need one bedroom property and therefore should be able to afford to PRS rent levels. The Family + 1 Child needs a two bedroom property, research reveals PRS levels for such accommodation to be an average of £88.52 and therefore this household could afford PRS rent levels. However, neither household have selected the Rented Option and will therefore be considered against their ability to afford to resolve their own housing needs in the Ownership markets.

The following charts show the mortgages expressed and assessed as affordable by each of these households.

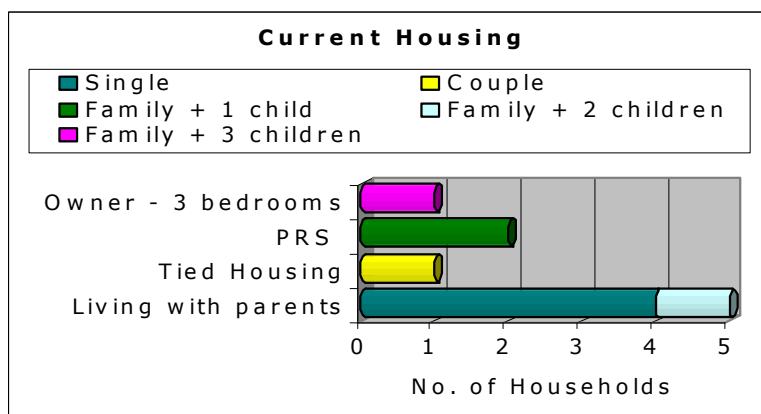


The Couple require a one bedroom property, however, research reveals that there is a lack of smaller affordable properties in East Anstey. It is 'calculated' that a two bedroom property 'could' be worth approximately £82,571, however, the 'lowest' average actual sale price for East Anstey's post code area was £104,362, for terraced type properties, in the last quarter. **The Couple would be unable to afford that price and will be considered as in need of affordable housing.**

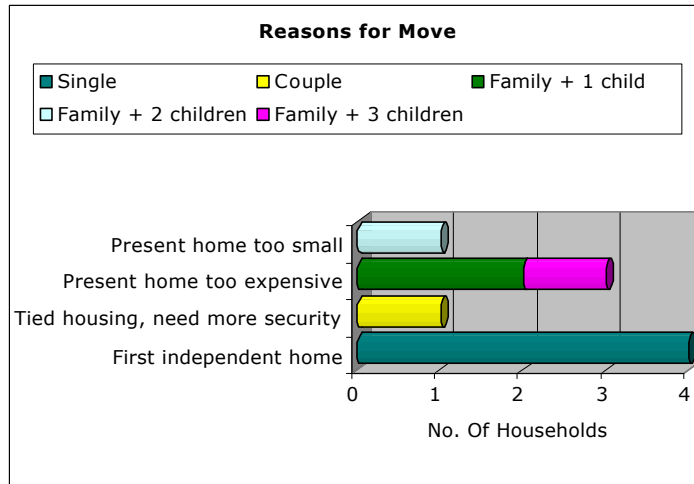
The Family + 1 Child household has been assessed as in need of a two bedroom property. They have not expressed a mortgage band because they have been provided with enough land to build their own house upon. Based on the Housing Corporation's Total Cost Indicators, it is estimated that the Total Build Costs for a two bedroom property are £60,000 (including legal fees, architecture, servicing etc). **This household has been assessed as able to afford a mortgage of £140,000 to £150,000, and therefore, is not considered to be in need of affordable housing and will not be considered further.**

4.2 IS THERE A HOUSING NEED?

There are 9 households assessed above as in need of affordable housing. The report will consider whether these households are in Housing Need by considering their current housing and reasons for moving.



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All the Single households and the Family + 2 children are living with parents. All the Single households wish to have their first independent home and the Family + 2 child needs to move because their present home is too small (their other reason for moving was to have first independent home). **All these households are accepted as in housing need.**

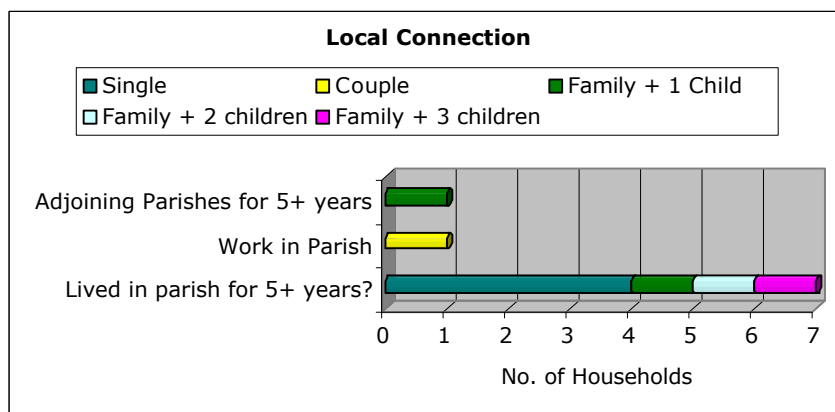
The Couple are in Tied housing and wish to move for more security. This **household is accepted as in housing need.**

Both Family + 1 child households are in the Private Rented Sector and wish to move as this is too expensive. They are both **accepted as in housing need.**

The final household is the **Family + 3 Children**, who are currently Owner Occupiers and wish to move due to their present housing being too expensive. This household has been assessed as able to afford a property valued at £100,000 - £120,000, but this is taking account of current income and the equity from the current property. On income alone they would only be able to support a mortgage of approximately £20,000 - £30,000. Therefore, **it is reasonable to accept that they are in housing need and will be considered further.**

4.3 IS THERE LOCAL CONNECTION?

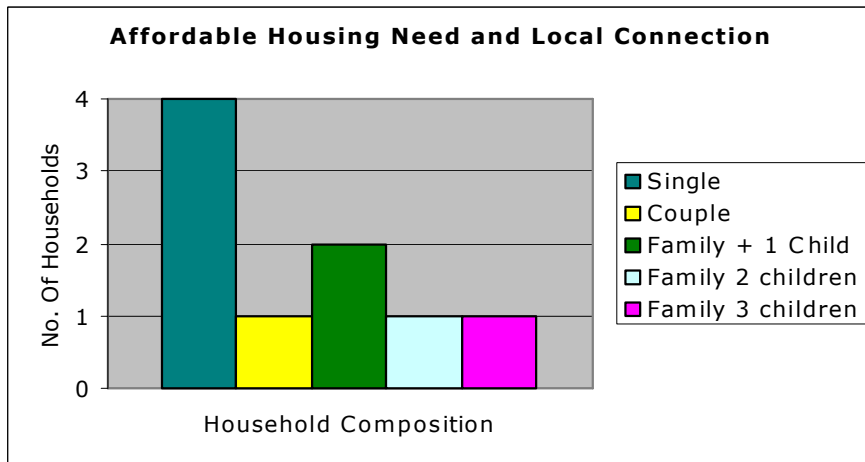
Finally, the following chart reveals that **all nine households satisfy the local connection criteria and therefore all nine households are considered to be in local affordable housing need.**



5 FINAL ANALYSIS OF ASSESSED HOUSING NEED

5.1 HOUSEHOLD COMPOSITION

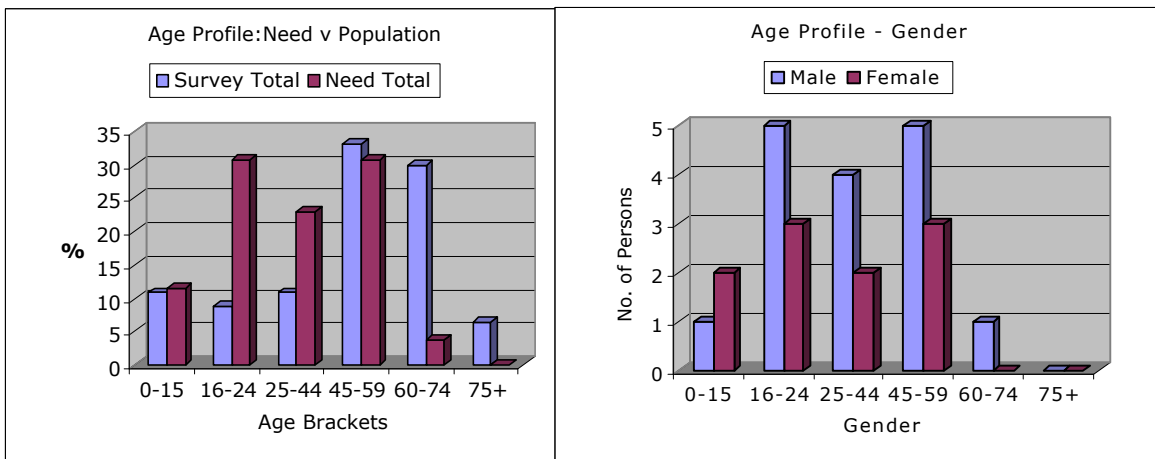
The following information provides a **final analysis of all nine households** that have been assessed as 'in need of affordable housing', 'in housing need' and with 'Local Connection' to East Anstey or the adjoining Parishes.



The Single households are the majority households in need, representing 44% of those in need. These jointly with the Couple household are 56% of households in need. There are also 4 Family households, jointly representing 44% of those in need.

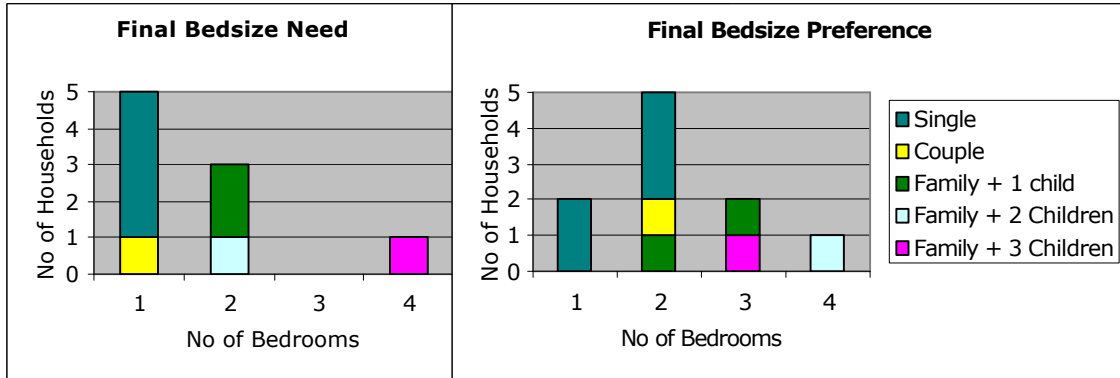
5.2 AGE PROFILE

The following two charts, provide details regarding the Age Profiles of those in need. The first shows the age profile of all survey respondents against those in need, revealing a higher representation from those under 45 years of age, than the overall survey population profile. The second chart provides a breakdown of the Gender of those in need for each age bracket, there is a higher representation of Males than Females in all but the 0 - 15 age bracket.



5.3 BEDSIZE

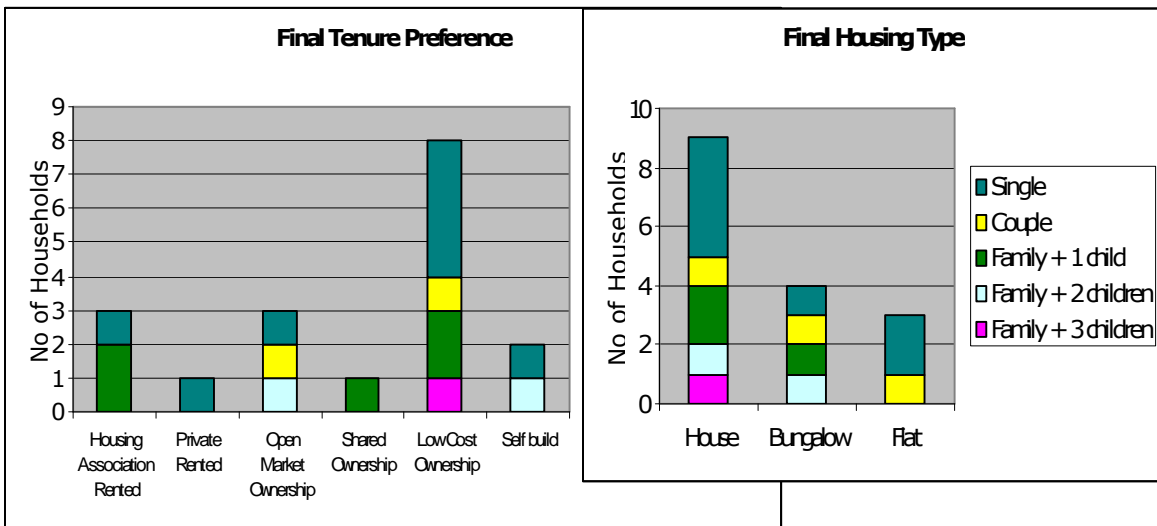
The Final Bedsize Need against preference is shown below. It should be noted that households were able to indicate more than one bedsize preference. Nearly all households have indicated a preference for accommodation with more than one bedroom and for more bedrooms than are shown as their assessed 'need'. There is a predominant need for one bedroom property. However, the preferred option is for two bedrooms. Only two households selected one bedroom property and one of those also indicated two bedroom preference.



5.4 TENURE & HOUSE TYPE

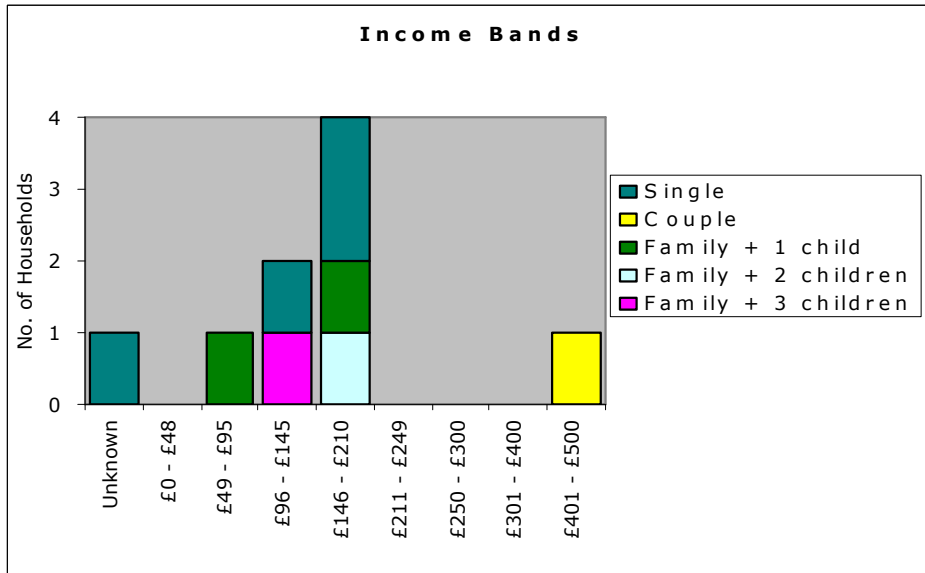
Tenure preference and the Type of housing preferred are shown in the next two charts. Households were allowed to indicate more than one tenure and type choice. Only 4 households (22%) have selected one of the Rented Options. The majority (78%) prefer one of the Ownership Options. With the exception of one household, all households selected Low Cost Ownership as one of their choices, making this the preferred tenure choice. The other household, a Family + 2 Children, selected the Self Build or Open Market Ownership.

With the exception of one household, all households prefer to have a House. The other household, a single household selected a Flat option.



5.5 INCOME & AFFORDABILITY

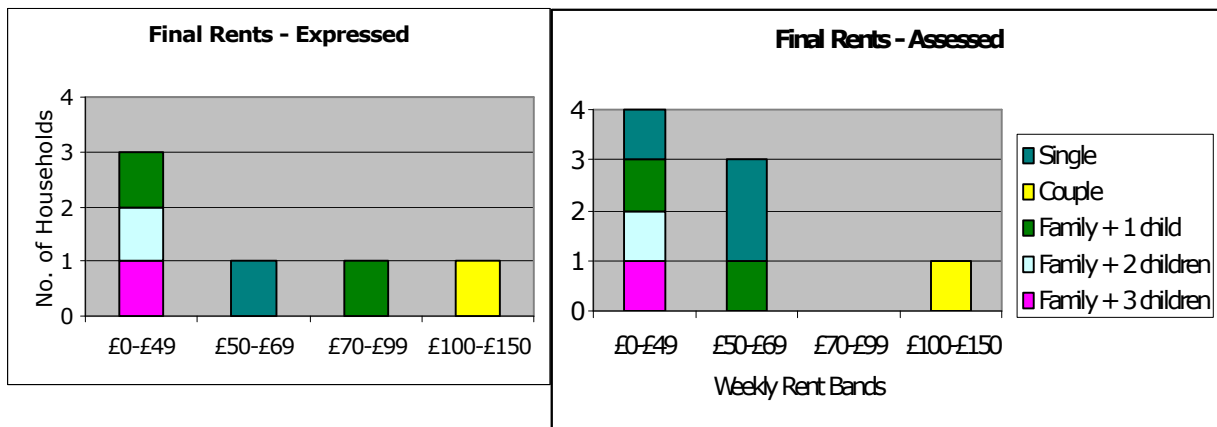
The following chart shows the income bands for all nine households accepted as in local affordable housing need. The median household income bracket is £146 to £210 net or £182.50 to £262.50 gross (assuming net is 80% of gross). **This equates to a gross household income of £9490 to £13650, or £11,570 at the mid-point of range.** The average actual house price, according to Land Registry sales, is £157,168. Therefore, **requiring 14 times their household income** to access the average actual Open Market house.



5.51 AFFORDABLE RENTS

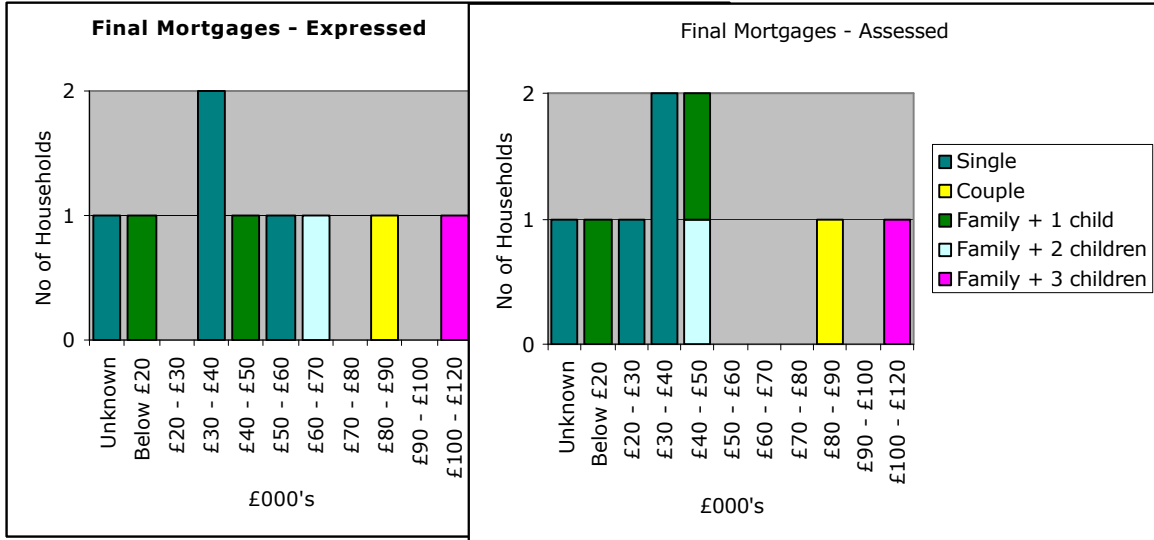
The following two charts show the affordable Rents as 'expressed' and 'assessed' for all households in need. It should be noted that some households did not express a rent band.

Most households are assessed as **able to afford less than £70.00 per week** for rent. **The median affordable rent is £50 - £69 per week.**



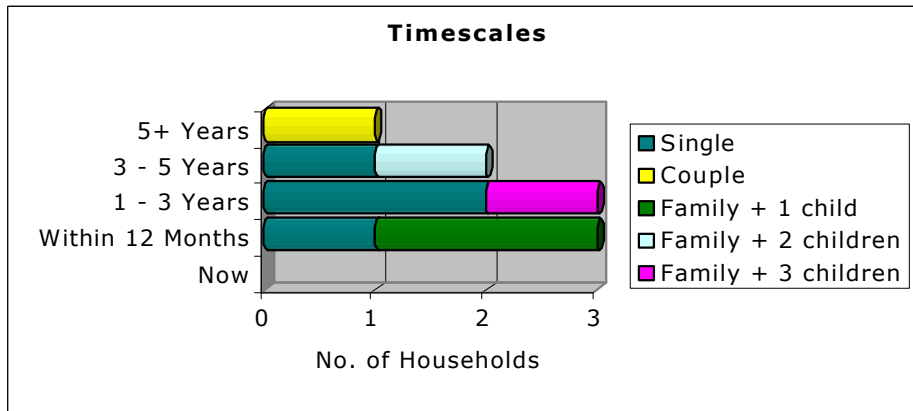
5.52 AFFORDABLE MORTGAGES

The affordable mortgages 'expressed' and 'assessed' by are shown below. Overall, most households are realistic in their assessment of what mortgage they can afford. Most households, that is 7 households or 77%, are not able to afford a mortgage of more than £50,000. **The median affordable mortgage is 'expressed' as £40,000 to £50,000 and 'assessed' as £30,000 to £40,000.**



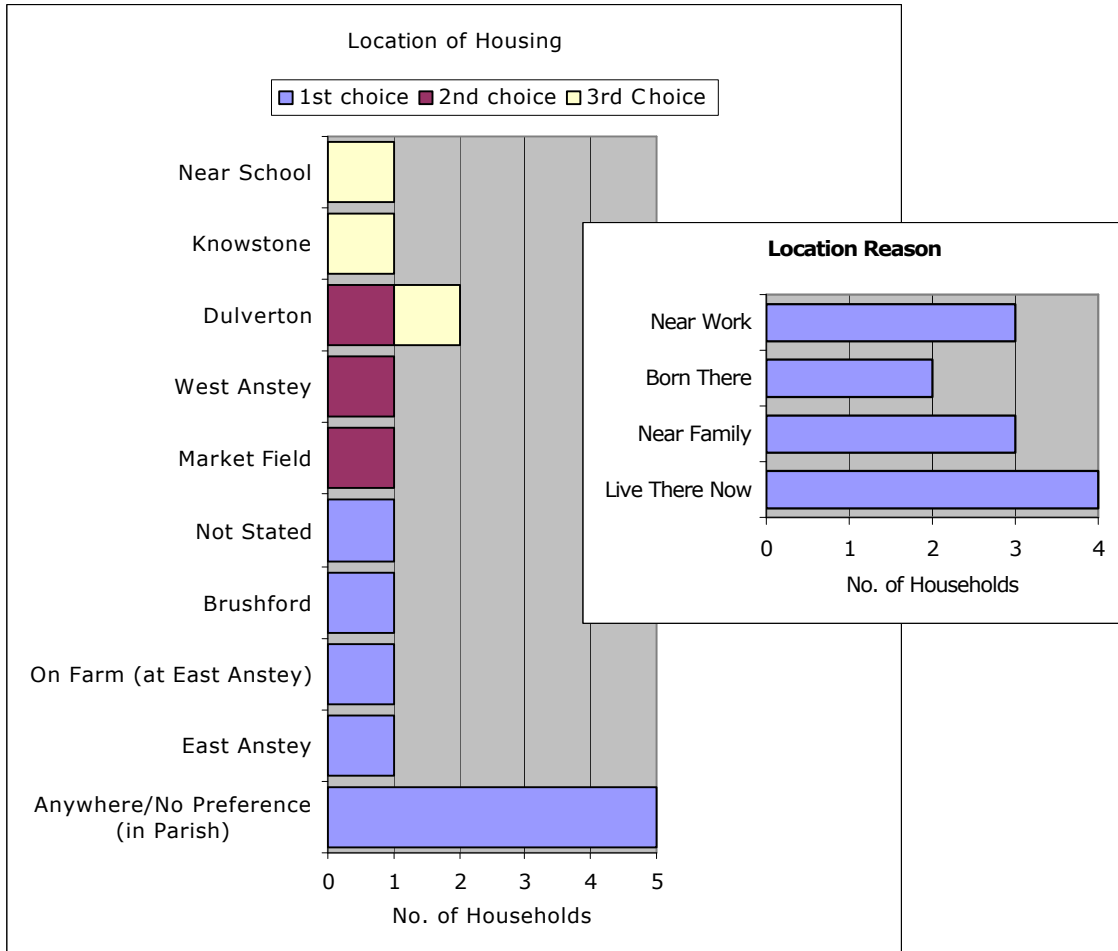
5.6 TIMESCALES FOR HOUSING

There appears to be a reasonable urgency for the need to move with the majority indicating the need to move in the next 3 years. This is a short timescale within which to obtain additional housing provision and therefore action will be required quickly.

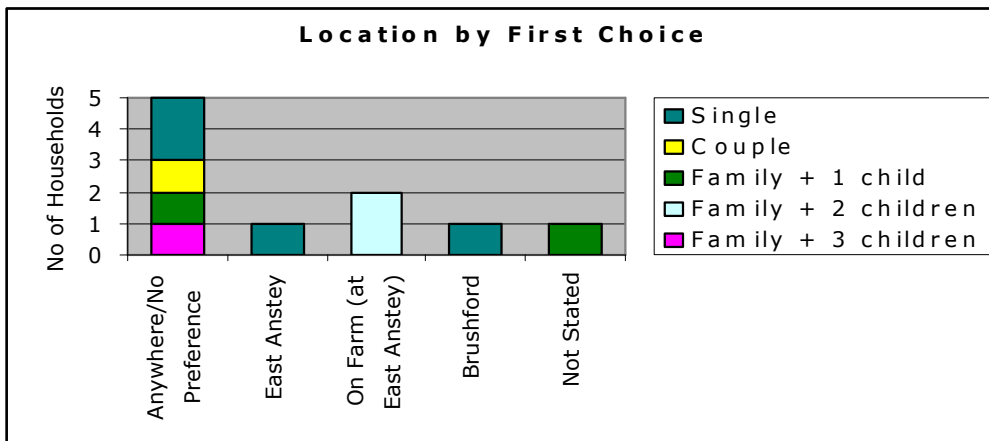


5.7 LOCATION OF PROVISION

The preferred location for any housing provision, and the reasons for those choices, are shown in the two following charts. When asked where in the parish, households would like to live, the majority, under their first choice, expressed that they had 'no preference' or 'anywhere' in East Anstey Parish.



The First choices are also shown by Household composition, revealing that the full range of household composition types wish to be considered for housing in the Parish.



6 CONCLUSION

There was a 53% response rate to the survey, with 11% (13 households) returning information indicating a housing need. This is well above the average of 35% for similar surveys.

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

- To meet this need there would need to be a 10% increase in housing provision.
- The Single households are the majority households in need, representing 44% of those in need. There are also 4 Family households, jointly representing 44% of those in need.
- The median household income bracket (at the mid-point of range) for those assessed as in affordable housing need with local connection is £11,570. They would require 14 times their household income to access the average actual Open Market house.
- There is a predominant need (56%) for one-bedroom properties, but a strong preference (56%) for two bedroom properties.
- The majority of households prefer the Ownership tenures (78%). 22% of households have selected one of the Rented Options. All, but one, households selected Low Cost Ownership as one of their choices, making this the preferred tenure choice.
- All, but one, households selected the 'House' Option as their preferred property type.
- Most households, that is 7 households or 77%, are not able to afford a mortgage of more than £50,000. The median affordable mortgage has been 'expressed' as £40,000 to £50,000 and 'assessed' as £30,000 to £40,000.
- The majority of households in need are currently living with parents, included in this are all Single households who all wish to set up their first home. The other main reason for needing to move is due to present housing being too expensive.
- There appears to be a reasonable urgency for the need to move with the majority indicating the need to move in the next 3 years. This is a short timescale within which to obtain additional housing provision and therefore action will be required quickly.
- The majority of households have no preference regarding the location of additional housing provision within the Parish.

The evidence shows that the households in need are unable to resolve their own housing needs through the existing housing market. This is due to the following factors:

- There is a lack of small affordable accommodation in East Anstey. Council Tax records reveals that East Anstey has only 42% of it's stock in the lowest three valuation bands compared with North Devon that has 67% of it's stock in the same three bands. More than half, 58%, of the stock in East Anstey is valued over £117,876, nearly double the stock in those bands compared to North Devon, with just 33% of it's stock above this value.
- There is only one, 1 bedroom property known to exist in East Anstey and this is in the Owner Occupied tenure. The majority of the stock has three or four bedrooms and is in the Owner Occupied tenure. There is a very limited supply of smaller properties in any tenure. This means that the ability for residents to live in East Anstey is restricted to those who can afford to enter the Owner Occupied tenure, able to afford a 3 bedroom property.

- The Owner Occupied sector dominates the tenure choice in East Anstey, accounting for 85% of housing tenure. This exceeds the levels for the North Devon District (82%), South West Region (75%) and England (70%). This indicates that the choice of tenure becomes restricted to the Owner Occupied tenure the more rural a settlement. The lack of choice of tenure puts pressure on the need to be able to afford to access the Owner Occupied tenure in order to have housing in the Parish.
- There is only one, 3 bedroom property in East Anstey, owned by a Registered Social Landlord (RSL). There were seven properties prior to the Right To Buy. This is a total of 86% loss of stock in this tenure in this Parish, since the introduction of the Right to Buy. It is evident that RSL provision diminishes the more rural the analysis becomes, to only 2% remaining in this tenure in East Anstey.
- There are 33 persons on the District Council's Housing Register for this area (includes West Anstey, Bishops Nympton, Molland and Twitchen parishes). With only one property remaining, the existing RSL stock in East Anstey is unable to address the need for this Parish.
- Land Registry sales reveal that there have been no sales of flats or maisonettes in East Anstey over the last 12 months, indicating that they do not exist. This type of accommodation usually sells at the lower price end, which indicates the lack of supply of affordable accommodation in East Anstey Parish.
- Second Home Ownership accounts for 5% of the market, more than double the percentage for North Devon as a whole. The two properties that are known to be Second Homes have 3 and 4 bedrooms. This suggests that the smaller affordable properties are not being purchased by Second Home Owners. However, the majority of the stock has three or four bedroom in the Owner Occupied tenure. So Second Home Ownership is affecting the supply of affordable homes.
- House prices in East Anstey are 8% higher than in England and Wales, 6% higher than North Devon and very slightly higher than the South West. The average 'actual' sale price for this postcode area, according to Land Registry records, is £157,168. The 'lowest' actual sale price for this post code area is £104,362. The calculated average first time buyer house price is £118,171.
- Income data, for those returning Part Two of the survey, reveals that the median, net household income bracket is £146 to £210. This equates to an annual gross income of £9,490 to £13,650. The mid-point of this range is £178 per week take home household income or £11,570 annual gross household income. This is 52% lower than East Anstey's average household income and 45% lower than North Devon's average household incomes.
- Based on the above income of £11,570, survey respondents will require 14 times their household income to purchase the average 'actual' house, sale price at £157,168. The lowest Private Rented property commences at £70.69 per week, based on the above income households can afford £44.50 per week.

East Anstey's population has increased at double the rate of the UK percentage growth rate from 1991 to 2001 and East Anstey has an ageing population. East Anstey has an ageing population, with comparatively fewer population in the lower age brackets than the higher age brackets. If the housing needs identified in this report are not met then the risk is that the Single and Family households may leave the Parish, compounding the ageing population profile. The main reason given for households who had left the parish was due to lack of affordable housing.

Employers at Blackerton House state that they have difficulty attracting employees due to the lack of affordable housing.

Residents of East Anstey are in favour of 'a small number of new homes in the parish to help meet the needs of local people'.

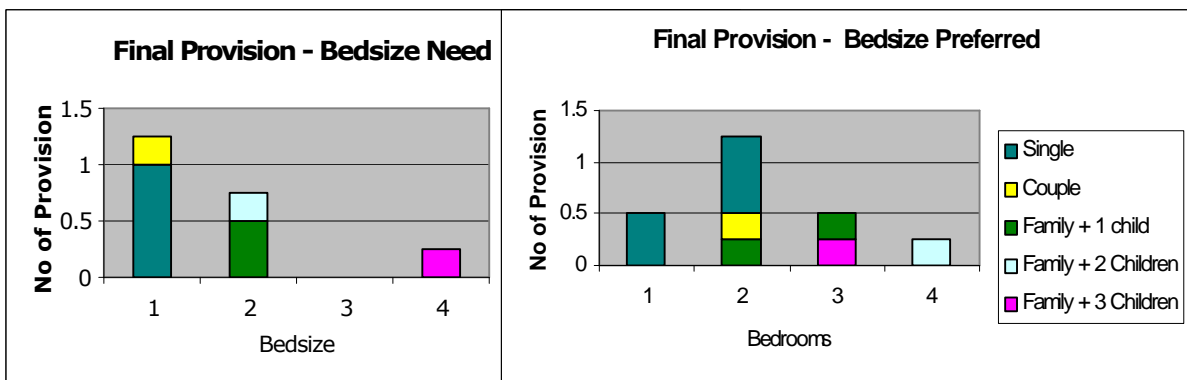
7 RECOMMENDATIONS

It is not usual to provide specifically and exactly for the total identified need. In order to achieve a provision that is appropriate and sustainable it is usual to provide for between 25% to 33% of the final need. The adoption of this method, hopefully, enables an actual provision appropriate to meet the affordable housing needs of the Parish now and in perpetuity, allowing for the changing circumstances that will occur.

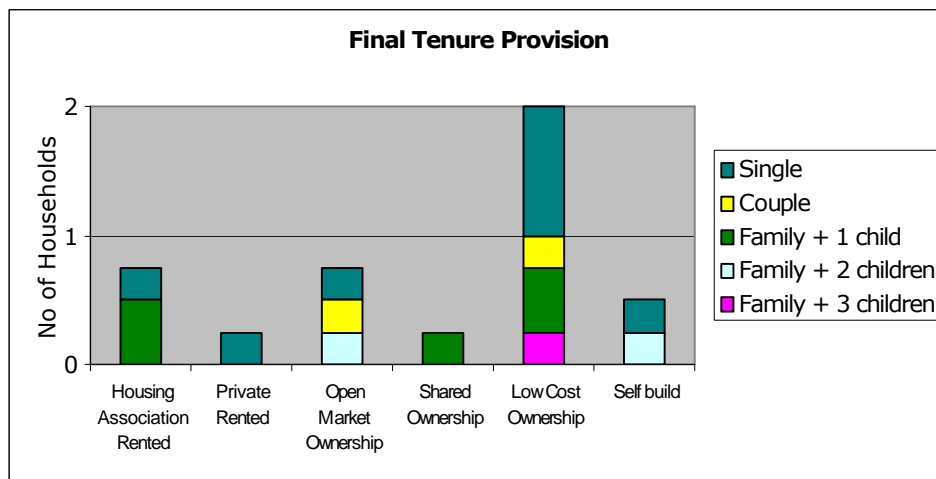
Taking account of the above, **it is recommended that the final provision should be for 3 units of accommodation.**

It will be necessary to have respect for the preferred options in order to make any provision sustainable. Therefore, taking account of the following charts a recommended mix to meet the need should be 1 x One Bedroom, 1 x Two bedroom and 1 x Four Bedroom. **However, taking account of preference it is recommended to provide:**

**2 x Two bedroom properties
1 x Four bedroom property**

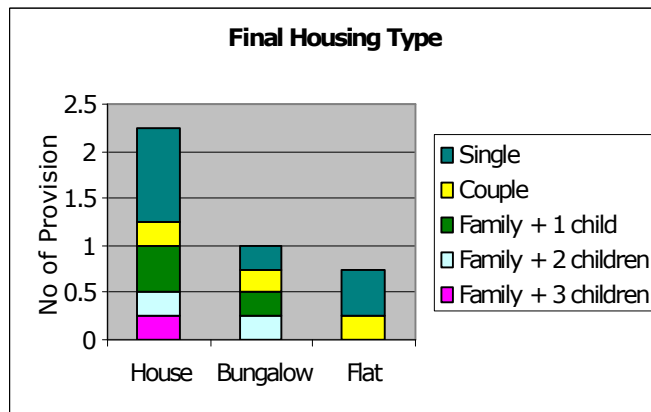


There is a need for 1 unit to be provided as Housing Association Rented and 2 properties as a form of Affordable Ownership model, preferably Low Cost Ownership. It will be necessary to fully investigate the mortgage ability of those interested in the Ownership tenures before commitment can be made to such a program. This is because the assessed mortgages appear to be very low. The ability to acquire cheap land/building resources will be a crucial element to the success of providing for the ownership options.



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The House types will be best decided when the building resources are known. For example if conversion of existing buildings are to be considered then it maybe suitable to consider 2 x 2 bedroom flats for Low cost Ownership. If new land is to be used it may be better to consider Houses, dependent upon the final build costs.



However, it is evident that Houses are the preferred option and it is recommended that the final provision takes account to this. This is a crucial element if affordable ownership models are to be a successful provision because the actual provision will have to be 'in demand' as well as in need.



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 - HOUSING NEEDS SURVEY – EAST ANSTEY

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 to find another home in the parish now, or in the next few years, please go on to complete Part Two. If you know anyone who needs to live in the Parish separately from you, they should complete their own Part Two. **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	0-15 years	16-24 years	25-44 years	45-59 years	60-74 years	75+ years
Male						
Female						

B. YOUR CURRENT HOME

1 Are you:

- | | |
|---|--|
| <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? 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 continuously in this Parish?

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

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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**? - Go to D - Go to 3

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

D. HOUSING INTENTIONS

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

- Yes - Go to 2 **and then complete Part Two**
 No - Go to 2

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

- Yes **They need to complete a Part Two** (Extra copies available) - **Go to 3**
 No - Go to 3

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

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

b) Do they wish to return?

- Yes **They need to complete a Part Two** (Extra copies available) - **Go to c)**
 No - Go to E

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

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

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

E. THANK YOU

Thank you for taking the time to complete this form. If you are likely to need to find another 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, they should complete their own Part Two. Extra copies are available from Trudy Robinson, Rural Housing Enabler, contact details at top of this form.

Rural Housing Project - East Anstey Parish Housing Needs Survey Report (February 2003)

Please return by: 7th September 2002



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 - HOUSING NEEDS SURVEY - EAST ANSTEY

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. If you know of anyone who needs to live in the Parish, separately from you, they should complete their own Part Two. **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?
 Yes - Go to 2 No - **You do not need to complete the rest of this form.**

2 When will you need to move?
 Now within 12 months 1 - 3 years (yrs) 3- 5 yrs 5+ yrs

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

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

4 Which, of the above, is your main reason for moving (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. husband, son, daughter, partner etc.)	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 East Anstey Parish now?
 Yes - go to 4 No - go to 2
- 2 Do you **have a need to live** in East Anstey Parish?
 Yes - Go to 3 No - **You do not need to complete the rest of this form**
- 3 Please give your reasons (and then go to Question 6)
- 4 **Have you lived** continuously in East Anstey Parish for the last 5 years or more?
 Yes - Go to D No - Go to 5
- 5 How many years have you lived continuously in East Anstey Parish? Go to 6
- 6 Within the last 5 years, have you lived continuously in any of the adjoining parishes of West Anstey, Molland, Knowstone, Oakford, Withypool, Dulverton or Brushford?
 Yes - Go to 7 No - Go to 8
- 7 How many years have you lived continuously in that (or those) Parish(es)? Go to 8
- 8 **Do you work** in East Anstey Parish or any of the adjoining Parishes of West Anstey, Molland, Knowstone, Oakford, Withypool, Dulverton or Brushford?
 Yes - Go to 9 No - Go to 11
- 9 How many years have you worked continuously in East Anstey Parish? Go to 10
- 10 How many years have you worked continuously in the adjoining Parish(es)? Go to 11
- 11 Do you have **relatives who live** in East Anstey Parish or any of the adjoining parishes of West Anstey, Molland, Knowstone, Oakford, Withypool, Dulverton or Brushford?
 Yes - Go to 12 No - Go to 14
- 12 a) How many years have they lived continuously in East Anstey Parish? Go to b)
 b) Please state their relationship to you (e.g. mother):
- 13 a) How many years have they lived continuously in the adjoining Parish(es)? Go to b)

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

.....

14 **Do you need to live close** to someone else in East Anstey Parish?

Yes - Go to 15 No - Go to D

15 a) How many years have they lived continuously in East Anstey Parish? Go to 13 b)

b) Why do you need to live close to them? :

D. TYPE OF HOUSING REQUIRED

1 What type of home do you need?

	<i>1 bed</i>	<i>2 bed</i>	<i>3 bed</i>	<i>4 bed</i>	<i>5 bed or more</i>
House	<input type="checkbox"/>	<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"/> £50,000 - £60,000	<input type="checkbox"/> £90,000 - £100,000
<input type="checkbox"/> £20,000 - £30,000	<input type="checkbox"/> £60,000 - £70,000	<input type="checkbox"/> £100,000 - £120,000
<input type="checkbox"/> £30,000 - £40,000	<input type="checkbox"/> £70,000 - £80,000	<input type="checkbox"/> £120,000 - £130,000
<input type="checkbox"/> £40,000 - £50,000	<input type="checkbox"/> £80,000 - £90,000	<input type="checkbox"/> Over £130,000

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

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

Please use this space to tell us more about any health or disabilities which affect your housing needs:

.....

6 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 there is a need for affordable housing in this Parish it is necessary to know who is unable to access the housing market (rented or ownership) with their current income, savings and capital. **This survey is optional**, as is this section, but ultimately the success of any affordable housing provision will rely on the accuracy of this survey. Furthermore, if you are to be considered further for an application it may be necessary to complete a full financial assessment and therefore your co-operation is requested in completing this section.

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

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

I. FORMER RESIDENTS

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

Yes - Go to 2 No - Go to J

2 Please tell us why you originally left:

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

J. CONTACT DETAILS

All information will be treated in the **strictest of confidence**, only Trudy Robinson, the Rural Housing Enabler will see the completed forms. Any information you have given or comments you have made may be passed on in the report but your identity will not be revealed. Names and address **will not** be held on a computerised database. After the results have been analysed and the report written, by the Rural Housing Enabler, the survey forms will be destroyed

Although this is optional, it would be helpful if you could provide the following details, so that, Trudy Robinson can contact you, if there is a **need to clarify** further details about your particular needs.

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

Residents were asked if they 'would be in favour of a small number of new homes in the parish to help meet the needs of local people'. The concerns of those who are not in favour are shown below.

If No, explain Why ?
I DON'T THINK THERE IS A PROBLEM IN E.ANSTEY
SOME RURAL VILLAGE MUST BE PRESERVED
THERE IS NOTHING IN EAST ANSTEY TO ATTRACT ANYONE OTHER THAN THOSE REQUIRING A QUIET LIFESTYLE.
BUILDING HOUSES OUT IN THE COUNTRY, TAKING LAND AWAY FROM FARMING. IF HOUSES ARE BUILT ON WASTE/UNUSABLE LAND WOULD BE OKAY.
1. THS IS A RURAL AGRICULTURAL AREA AND SHOULD BE KEPT AS SUCH
2. ALREADY TOO MUCH TRAFFIC ON NARROW LANES