

RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

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Parish Housing Needs Survey Report

September 2004

BRENDON AND COUNTISBURY PARISH HOUSING NEEDS SURVEY

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BRENDON AND COUNTISBURY HOUSING NEEDS SURVEY REPORT SEPTEMBER 2004

1 SUMMARY AND KEY FINDINGS

1.1 <u>AIM</u>

To investigate the local affordable housing need for Brendon and Countisbury Parish.

1.2 SURVEY DISTRIBUTION AND RESPONSE

In consultation and agreement with the Parish Council, the Rural Housing Enabler prepared a two-part survey form and covering letters. These were posted on the 30th April 2003 to 88 current householders in Brendon and on the 15th August 2003 to 32 current householders in Countisbury. Householders were allowed one month for completion of their survey forms. Prepaid envelopes were provided to reply to the Rural Housing Enabler. Additional Survey forms were made available for anyone likely to have a local affordable housing need in the next five years. One further survey form was requested and issued.

A total of 121 survey forms were issued and a total of 42 replies were received, a response rate of 35% to the survey. For comparison, the average response rate for this project area is 40% (based on twelve completed reports across 20 parishes to date).

Part One surveys were returned by 41 households, of those 8 arrived with Part Two forms enclosed and 1 Part Two form arrived without a Part One. Therefore a total of 9 Part Two forms were received, equal to 7% response (from all those issued with a survey form), indicating a need for affordable housing. For comparison the average response rate is 6% for the project area, based on the other twelve completed reports to date.

The Two Part Survey Forms are shown in Appendix 1.

1.3 KEY FINDINGS

Overall, there was a 35% response rate to the survey. This is a slightly lower response rate than the project's average of 40% over last two years. However, 7% of households (9 households) returned Part Two of the survey form indicating a housing need. This is slightly higher than the average of 6% across the project area.

The key points regarding the housing market and context in Brendon and Countisbury Parish are as follows:

- Council Tax records reveal that just over one third (37%) of the housing stock is in the lowest three bands. This is extremely low compared to the North Devon profile showing two thirds (67%) of the stock in the same bands. The lower valued stock is the more affordable housing. This indicates that there is probably a severe lack of affordable housing stock in the Parish.
- There appears to be a very limited supply of smaller accommodation, which is usually the more affordable. There is only one known property (3% of the total stock) with one bedroom. Nearly three quarters (72%) of the stock has three or more bedrooms and more than three quarters of that stock (81%) is in the Owner

Occupied tenure. Therefore, the ability for residents to live in the parish is largely restricted to those who can afford to enter the Owner Occupied tenure with the necessary ability to afford a three bedroom or larger property.

- There is a lack of choice of tenure for those wishing to live in the parish. The Owner Occupied sector dominates the tenure provision, accounting for 83% of the housing market, compared to the North Devon (82%), South West (75%) and England (70%) profiles. There is only 1 x 3 bedroom Registered Social Landlord property in the parish, accounting for 3% of the market, compared to a higher percentage provision in the wider context, such as 19% across England. The Private Rented Sector (PRS) has reduced by over the last 10 years, accounting for only 14% of the tenure, unlike the profiles for England and the South West where the provision has remained reasonable constant, but similar to the North Devon trend. 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.
- The turnover of properties for sale appears to be low. With only one property for sale at the time of research.
- **The population is decreasing and there is an ageing profile**. The continuation this trend will affect the viability of local facilities and infrastructure and therefore places additional pressure to retain the existing population.

64% of the survey respondents are in favour of 'a small number of new homes in the parish to help meet the needs of local people'.

There are 8 households (out of 9 respondents) assessed as in local affordable housing need. The report has a dedicated section analysing the detailed housing needs and preferences for the 8 households in need, so this summary will not attempt to repeat that information, but will outline the key points concerning them:

- To meet this need there would need to be a 7% increase in housing provision. This is higher than the average 5% increase needed across the surveyed project area to date.
- There are **4 Single households, 1 Couple households and 3 Family households in need**.
- The average household income bracket is £14,950 gross per annum. They would require **20 times their household income to access the average house price of £300,325 for the North Devon Area of Exmoor National Park** and 12 times their household income to access the average Open Market house price of £183,819 in the post code area (according to Land Registry data).
- There is a need for One and Two Bedroom property (60%). The main preference is a minimum of Two bedrooms, but mainly for Three Bedroom property, even by Single and Couple Households.
- **Overall, there is an even preference for Rented and Ownership tenures.** Housing Association Rented is the preferred Rented option and Low cost Ownership is the preferred Ownership option (this includes Shared Equity schemes).
- All households prefer a House.
- The assessed average affordable mortgage is £50,000.
- The assessed average affordable rent is £50 £69, or £59.50 at mid point of that range.
- Three quarters of households in need are currently Living with Parents/Relatives and one quarter are living in the Private Rented Sector (PRS).
- All those in need are under the age of 45 years. If the housing needs of households from these three lower age brackets are not resolved, and they leave the parish, it will seriously compound an already ageing and decreasing population profile in Brendon and Countisbury parish.

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- All households have expressed a need to move within the next 5 years and therefore there is a need to act immediately to ensure that provision is available and to prevent those households leaving the parish.
- The majority preference is for housing to be located in Brendon.

It is recommended that 8 properties are provided for local affordable housing needs, as follows:

2 x One Bedroom Properties 4 x Two Bedroom Properties 2 x 3 Bedroom Properties

It is important that at least two of the Two bedroom Properties have an emphasis in providing for Single and Couple households.

It is recommended that:

- **4 units are provided as a form of Affordable Ownership tenure.** It is suggested that this provision should be for 2 x Two Bedroom and 2 x Three Bedroom properties. The former for Single and Couple and the latter for Families.
- **4 units are provided as Affordable Rented accommodation**. It is suggested that this provision should be for 2 x One Bedroom and 2 x Two Bedroom properties.

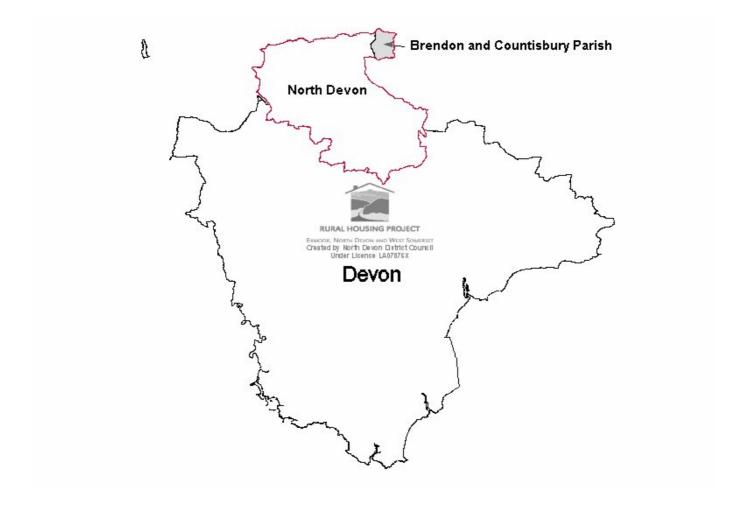
2 HOUSING MARKET & CONTEXT

2.1 CHARACTERISTICS OF BRENDON AND COUNTISBURY PARISH

Brendon and Countisbury parish is located in the North East of the North Devon District Council area (see Map below) and in the mid-north area of Exmoor National Park.

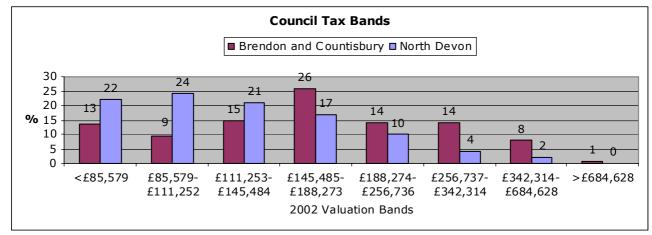
The main access is from either the A39 or the B3223. Brendon village is situated in the deep East Lyn River valley. The village is one of the most attractive and popular areas of moorland and valley in the Exmoor National Park. The tourist industry is essential to the local economy.

Local facilities include a Church, Village Hall and Public House. There is limited public transport provision.



2.2 COUNCIL TAX BANDS

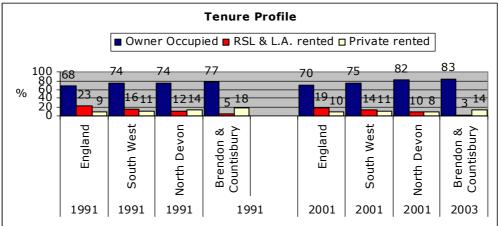
Council Tax bands provide an overall profile of the value of housing in a parish. The following chart profiles the Rural Alliance area against North Devon as a whole. The bandings were set in 1991 so have been modified by the average house price inflation for the South West from 1991 to 2002, to allow an up to date reflection of current values. The chart reveals that just over one third (37%) of Brendon and Countisbury housing stock is in the lowest three bands. This very low compared to the North Devon profile showing two thirds (67%) of the stock in the same bands. The lower valued stock is the more affordable housing. **This indicates that there is a lack of affordable housing stock in the Parish.**



Source: North Devon District Council - Council Tax Records Office Deputy Prime Minister, Housing Statistics, Housing Market, Table 522

2.3 <u>TENURE</u>

The following chart provides a tenure profile for Brendon and Countisbury for 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)
 2003 Brendon and Countisbury: Survey Results & Research

This reveals that over the last 10 years:

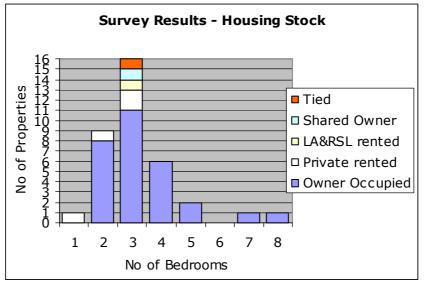
- The Owner Occupied sector has increased as a provision in all areas and now accounts for 83% of the housing market in Brendon and Countisbury parish.

- There is only one (3%) Registered Social Landlord (RSL) property in the parish.
- The Private Rented Sector (PRS) has reduced, unlike England and the South West where the provision has remained reasonable constant, but similar to the North Devon trend.

Overall, the Owner Occupied sector dominates the tenure provision, accounting for **83%** of the housing market in Brendon and Countisbury parish, compared to the North Devon (82%), South West (75%) and England (70%) profiles. 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 and research provide an insight to the stock by tenure and number of bedrooms. The survey results represent 35% of households, so is not a complete picture but can provide an indication of the housing stock profile.

The chart reveals that:



- Only 3% of the stock has one bedroom, which is usually the more affordable. There is only 1 known one bedroom Private Rented Sector (PRS).
- There is a reasonable supply of two bedroom accommodation (26%) but the supply is dominated by the Owner Occupied tenure and there is only 1 known two bedroom PRS
- 43% of the stock has three bedrooms, again dominated by the Owner Occupied tenure.
- 29% of the stock has 4 or more bedrooms.

Overall, the ability for residents to live in Brendon and Countisbury parish is largely restricted to those who can afford to enter the Owner Occupied tenure with the necessary ability to afford a two or three bedroom (or larger) property.

2.31 PRIVATE SECTOR HOUSING MARKET

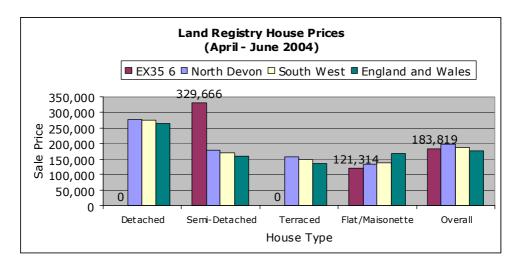
2.311 OWNER OCCUPIED

Local Estate Agents, Local Papers (over a 2 month period) and the World Wide Web were consulted for current advertised open market sale prices. **There was only one property for sale in Brendon and Countisbury parish at the time of research.** A three bedroom farmhouse, with 40 acres of farm land for £950,000.

The Land Registry site was used to gain information on 'actual' average house price sales for Brendon and Countisbury's postcode area of EX35 6 over the last quarter. Postcode area's are the base for searches and this postcode also covers Oare, Lynton and Lynmouth. The Land Registry search enables a consistent base for comparison of prices against the wider context.

The information shown below represents the averages of available figures for sales from April 2004 to June 2004. The chart reveals that for postcode area EX35 6:

- **the lowest average actual sale price was £121,314** for Flat/Maisonette Type property. It is highly likely that these sales relate to the Lynton and Lynmouth area and not Brendon and Countisbury.



- the 'overall' actual average sale price was £183,819.

Based on the 'overall' average figures, North Devon's house prices are 8% higher than the EX35 6 postcode area and the South West's house prices are 2% higher than EX35 6 postcode area. Usually, the rural areas of North Devon have higher house prices than the wider context. It is therefore likely that the high number of sales (7) over this period in the Flat/Maisonette category have skewed down the overall average price.

The Exmoor National Park House Price Survey (August 2004) provides some information on the North Devon based property sales in Exmoor:

- The mean average house price for the North Devon area of Exmoor (includes Brendon and Countisbury) as £300,325 (see Table 1).
- TABLE 5 Average Mean and Median House Price (£) by Number of Bedrooms (August 2004)

	Number of Bedrooms						
District	1	2	5	6	7+		
North Devon	0	214,975	262,500	267,500	0	950,000	0

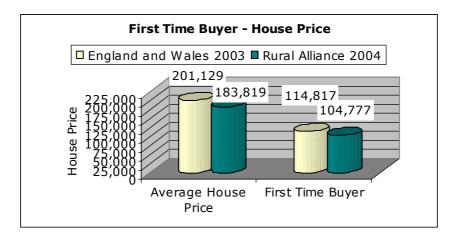
- TABLE 6 – Median Average House Price by Type of Property (August 2004)

	Nort	h Devon
Category	No.	Price (£)
Terraced	1	209,950
Semi-detached	3	245,000
Detached	1	950,000#
Bungalow	3	299,000
Flat	3	235,000

The North Devon based properties used in the above information were in Barbrook, Lynton and Lynmouth and Parracombe.

Using a different source (see the next chart) it can be seen that the average house price for England and Wales in 2003 was \pounds 201,129 and the average First Time Buyer house price in 2003 was \pounds 114,817. This shows that the First Time Buyer House Price is 43% lower than the average house price. To apply this to Brendon and Countisbury parish, we can take the above Land Registry average house price of £183,819 and calculate that the:

Average First Time Buyer house price in Brendon and Countisbury parish would be £104,777



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

2.312 PRIVATE RENTED SECTOR (PRS)

There were no properties available for rent in Brendon and Countisbury parish at the time of research. Therefore, the local paper (North Devon Journal) was consulted to acquire information regarding the probable cost of Private Renting. The research included consideration of the price of renting properties across rural North Devon. Based on the research the following rents were established:

1 Bedroom Property	- average of £378.33 per calendar month	or £87.31 per week
2 Bedroom Property	- average of £533.33 per calendar month	or £123.08 per week
3 Bedroom Property	- average of £617.50 per calendar month	or £142.50 per week
4 Bedroom Property	- average of £575.00 per calendar month	or £132.69 per week
5 Bedroom Property	- average of £1500.00 per calendar month	or £346.15 per week

2.32 REGISTERED SOCIAL LANDLORD HOUSING

There is only 1×3 Bedroom House in the parish, owned by North Devon Homes.

There are currently 90 households on the District Councils Register for the Ward area, that includes Lynton and Lynmouth Parish also. The turnover of this one property is very low, only one vacancy having known to occur in probably 10 years.

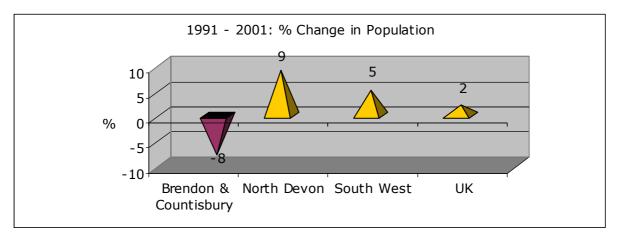
2.4 **POPULATION**

The population figures are shown below:

	<u>1991</u>	<u>2001</u>	<u>% Change</u>
Brendon and Countisbury	211	193	-8
North Devon	84669	92438	+9
South West	4717000	4934200	+5
UK	57469000	58836700	+2

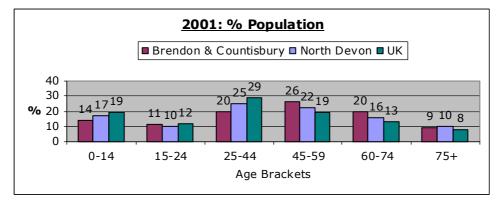
Source: National Population Estimates, Table D, Office of National Statistics

The following chart shows the above percentage changes in total population size over the last ten years census period. The Brendon and Countisbury's population is decreasing whilst the general tend is an increasing population. This is the opposite trend for rural areas generally, as described in 'The State of the Countryside' report by The Countryside Agency. The continuation of a declining population will affect the viability of local facilities and infrastructure and therefore places additional pressure to retain the existing population.



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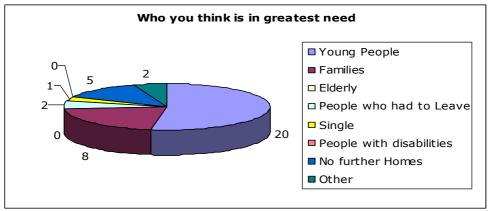
The next chart profiles the percentage of population, as at 2001, in each age bracket and compares them for Brendon and Countisbury parish, North Devon and the UK. Brendon and Countisbury parish has a similar profile to the wider areas. However, there is a greater representation (55%) in the last three age brackets, compared to North Devon's 48% and the UK's 40%. **This indicates an ageing profile in Brendon and Countisbury.**



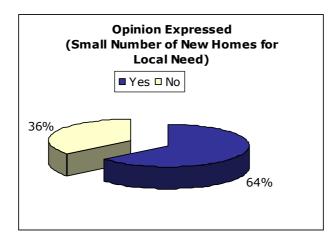
Source: Devon County Council and Office of National Statistics

2.5 HOUSING REQUIRED: RESIDENTS' PERCEPTION

Current Householders were asked who they think is in the greatest need of a new home in their parish. It was felt that the main need was for Young People. Those who indicated the 'Other' option were asked to explain their perceptions, their comments are listed at Appendix 2.



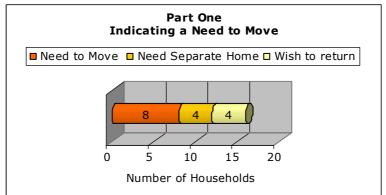
Residents were asked if they would be in favour of a small number of new homes in the parish to help meet the needs of local people. The response shown below, was I favour of such a proposal (64%). The comments received in favour and the concerns of those who are not in favour are shown at Appendix 3.



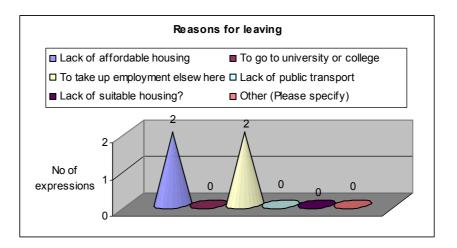
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2.6 HOUSING INTENTIONS

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 did not return Part Two (9 received). The majority appear to be existing households needing to move.



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

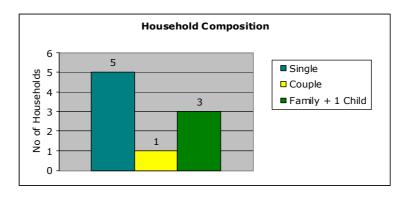


3 HOUSEHOLDS WISHING TO MOVE

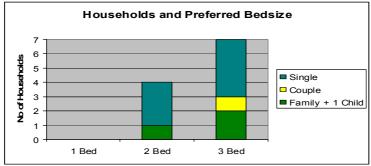
Part Two survey forms were received from 9 households indicating a need for local affordable housing in Brendon and Countisbury parish. The following three charts provide an overview of those households. The report will then go on to assess who is considered to be in local affordable housing need and will report in more depth about that need.

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

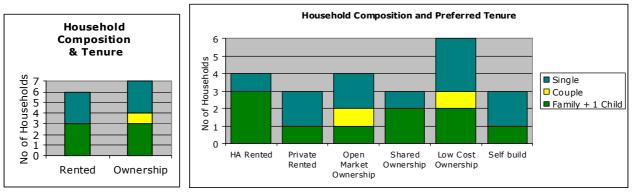
- 5 Single households
- representing 56% of the total
- 1 Couple household
- representing 11% of the total
- 3 Family households
- representing 33% of the total -



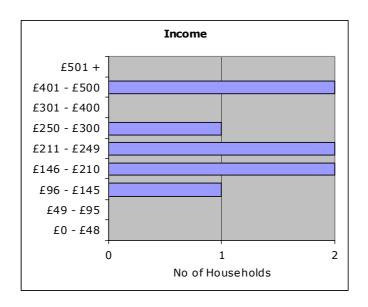
Households were asked to identify the type of housing they preferred. This is summarised in the following chart and is shown by bedsize rather than type (i.e. house/bungalow/flat) which will be analysed later. More than one choice could be indicated. Properties with three bedrooms is the preferred choice, even by Single households.



The Type of Tenure preference is shown below. Again, more than one choice could be indicated. The left chart shows that overall, there is a slight preference for the ownership tenure. The right chart shows that, of the rented options, Housing Association tenure is preferred and of the ownership options, Low Cost (including Shared Equity schemes) is preferred.



Income data is shown below. One household did not declare their income details. The information provided reveals that the median take home household income bracket for households expressing an income is $\pounds 211 - \pounds 249^*$, with a mid point income of $\pounds 230$ net or $\pounds 287.50$ gross. **This equates to an annual gross income of \pounds 14,950** (*for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross).



The above annual income figure is compared below to the average household incomes for 2003 from a ward to national level. The Brendon and Countisbury parish is represented by the Lynton and Lynmouth Ward, including the two parishes of Lynton and Lynmouth and Brendon and Countisbury.

This information shows that Part Two respondents' median annual gross income of $\pounds 14,950$ is lower than the average household incomes from the ward to national level.

Survey Results:	£14,950	
Lynton and Lynmouth Ward:	£22,691 =	52% higher than Part Two respondents
North Devon:	£24,560 =	64% higher than Part Two respondents
Great Britain:	£29,000 =	94% higher than Part Two respondents

Source: CACI (2003 figures) & Survey results

4 ASSESSING LOCAL AFFORDABLE HOUSING NEED

There are 9 households to be considered further. A filter system is now applied to determine those households to be considered to be in local affordable housing need.

The following three assessments will be applied to each household:

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 NDDCs 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.

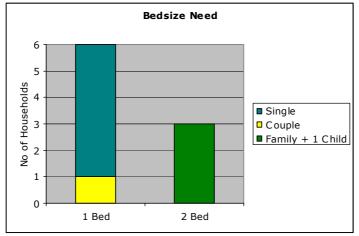
3 Is there Local Connection?

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.

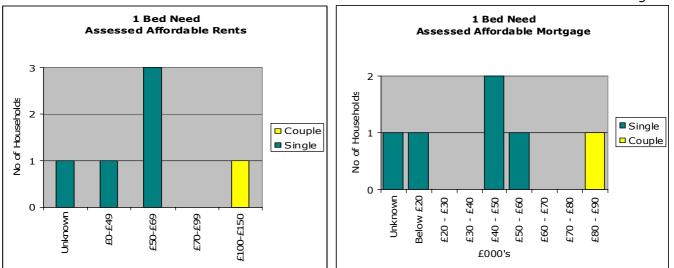
4.1 ARE HOUSEHOLDS IN NEED OF AFFORDABLE HOUSING?

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



4.11 One Bedroom Need

The following two charts show, on the left, the assessed affordable rent bands and on the right, the expressed affordable mortgages. The rents are 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 mortgages are calculated by allowing 3 times the gross annual household* income (*total income of those persons responsible for the mortgage payments).



The report will consider each of the 6 households working from left to right of the Assessed Affordable Rents chart.

To allow assessment it helps to set the context. It has been shown earlier in the report that there are only 4 known properties in the Private Rented Sector (PRS) and therefore because it is highly unlikely that when they are looking for accommodation, the exact size accommodation is available to meet their needs, it is ikely that households will need to be able to afford accommodation of any size in the PRS. Furthermore, it is also likely that they will not be able to find any accommodation to rent and will need to be able to afford to buy in order to remain in the parish. The average rents for rural North Devon are calculated to be ± 87.31 for one bedroom Private Rented, ± 123.08 for two bedroom, ± 142.50 for three bedroom. At the time of research there were no properties advertised for rent.

There weren't any one bedroom Owner Occupied properties in the parish at the time of research. According to the Exmoor National Park house price survey there were no sales recorded in the one bedroom property category.

According to Land Registry information the lowest average sale price for the ward postcode was $\pm 121,314$. According to the Exmoor National Park house price survey the average two bedroom property price is $\pm 214,975$.

Unknown Rent Band

This **Single household will not be considered further** because they did not provide financial or contact details.

Rent Bands £0 - £49 & £50 - £69:

All **4** households in these bands are unable to afford the average one bedroom rent in rural North Devon of £87.31. and the lowest advertised sale price of £121,314. Therefore, all **4** households will be considered further.

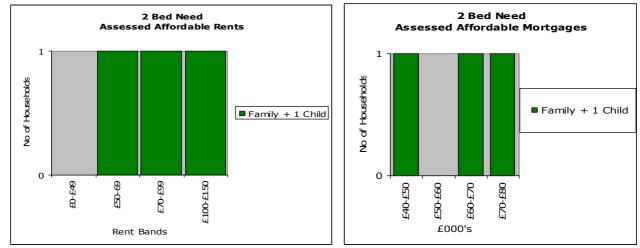
Rent Band £100 - £150:

This **Couple household** can afford a maximum rent of £150. However, as shown above there is a lack of property to rent and it is therefore likely that they would need to be able to afford to buy to remain in the parish. They can afford a maximum of £90,000 and the lowest advertised sale price is £121,314 for the ward area. **Therefore this household will be considered further.**

A total of 5 (out of 6) households, with a One Bedroom Need, will be considered further.

4.12 Two Bedroom Need

Using the same format as above, the following two charts show the assessed affordable rents (left hand chart) and mortgages (right hand chart).



To set the context, the information regarding the PRS is as above, with average rents for two bedrooms averaging at ± 123.08 and ± 142.50 for three bedrooms.

According to Land Registry information the lowest average sale price for the ward postcode was \pounds 121,314, although the size of that accommodation is unknown and it is probable that these sales were not in this parish. According to the Exmoor National Park house price survey the average two bedroom property price is \pounds 214,975.

The report will consider each of the 3 households, working from left to right of the 'Assessed Affordable Rents' chart.

Rent Bands 50 - £69 and £70 - £99:

Both households in these bands are unable to afford the average two bedroom rent of ± 123.08 and the lowest advertised sale price of $\pm 121,314$. Therefore, **both households** will be considered further.

Rent Band £100 - £150:

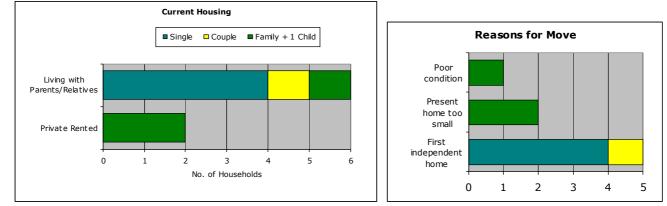
This household can afford a maximum rent of £150. However, as shown above there is a lack of property to rent and it is therefore likely that they would need to be able to afford to buy to remain in the parish. They can afford a maximum of £80,000 and the lowest advertised sale price is £121,314 for the ward area. **Therefore this household will be considered further.**

A total of 3 households with a Two Bedroom need, will be considered further

Therefore, a total of 8 households are considered to be in need of affordable housing and will be considered further.

4.2 IS THERE A HOUSING NEED?

The report will consider whether the 8 households assessed above are in Housing Need by considering their current housing and reasons for moving. The 'Reasons for moving' chart shows only the main reason given by applicant. In considering their need to move the assessment gave full consideration to all reasons provided on the form.



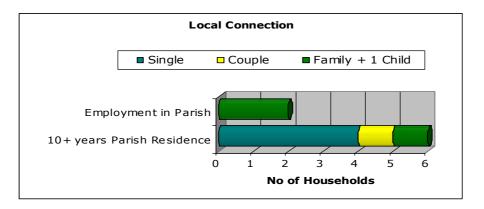
Starting at the bottom of the 'Current Housing' chart, the following households are considered to be in need in accordance with local plan provisions:

- In the Private Rented category it is accepted for a variety of reasons the Private Rented Sector does not provide suitable accommodation, such as non-secure tenancy arrangements (short term contracts). Both households in this category have provided acceptable reasons for needing to move, including not only the reasons shown above but also, need more security and would like to buy.
- In the Living with Parents/Relatives category, all 6 households provided acceptable reasons for needing to move, including not only the reasons shown above but also, present home too small, poor condition and may need to vacate.

The report will now consider the 8 households, listed above, considered to be in housing need.

4.3 IS THERE LOCAL CONNECTION?

The following chart reveals that all **8 Households appear to satisfy the Local Connection criteria,** in accordance with Exmoor National Park's 'Revised Deposit' Local Plan (March 2003). The 2 households with employment in the parish may need further investigation to clarify if they fully satisfy the criteria. However, the criteria also needs to be fully detailed in the forthcoming Supplementary Planning Guidance. At this point both these households are accepted.



5 FINAL ANALYSIS OF ASSESSED HOUSING NEED

5.1 HOUSEHOLD COMPOSITION

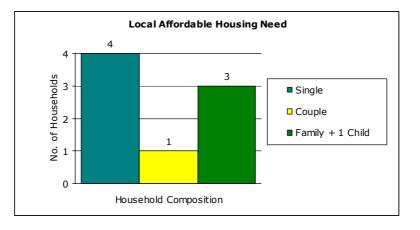
- 3 Family households, with 1 Child

The following information provides **a final analysis of all 8 households** assessed as 'in need of affordable housing', 'in housing need' and with 'Local Connection' to Brendon and Countisbury Parish

The final household composition for all 8 households is as follows:

- 4 Single households
- 1 Couple Households

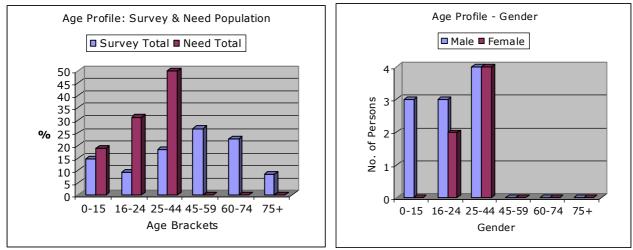
- representing 50% of the total need
- representing 12.5% of the total need
- representing 37.5% of the total need



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. This reveals that the total representation of those in need is from the three lower age brackets, that is under the age of 45 years. If the housing needs of households from the three lower age brackets are not resolved, and they leave the parish, it will seriously compound an already ageing population profile in Brendon and Countisbury parish.

The second chart provides a breakdown of the Gender of those in need for each age bracket, Overall, there is a very slightly higher representation of Males to Females.

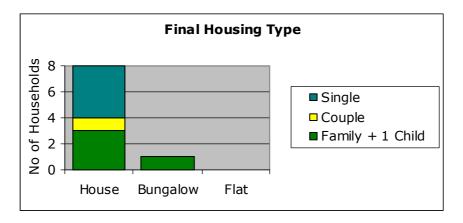


5.3 BEDSIZE & HOUSE TYPE

The Final Bedsize Need against preference is shown below. It should be noted that households were able to indicate more than one bedsize 'preference'. There is a need for One and Two Bedroom property. The main preference is a minimum of Two bedrooms, but mainly for Three Bedroom property, even by Single and Couple Households.

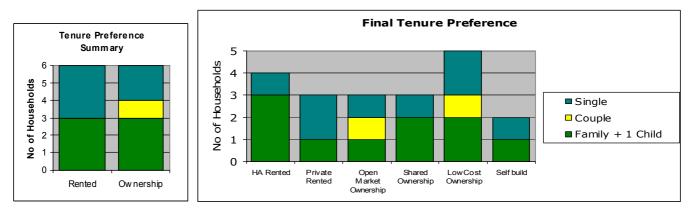


The final Housing Type is shown below. Households were allowed to indicate more than one type. All households prefer a House, on household also selected the bungalow option.



5.4 TENURE

Tenure preference is shown in the next two charts. Households were allowed to indicate more than one tenure. **Overall, there is an even preference for Rented and Ownership tenures.** Analysed in further detail, Housing Association Rented is the preferred Rented option and Low cost Ownership is the preferred Ownership option (this includes Shared Equity schemes).

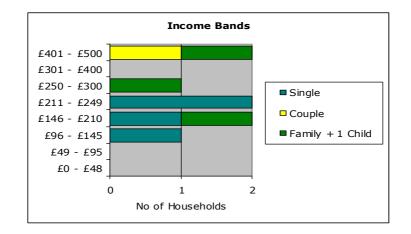


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5.5 INCOME AND AFFORDABILITY

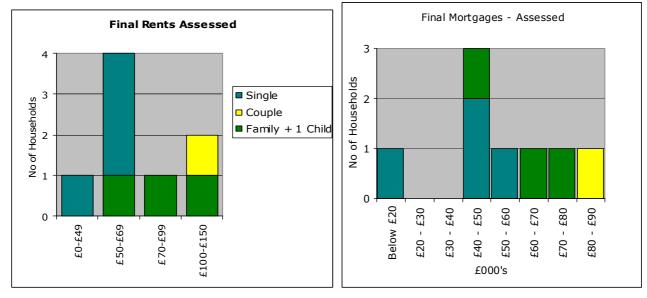
5.51 INCOME

The following chart shows the income bands for all 8 households. The median household income bracket is $\pounds 211 - \pounds 249$, with a mid point of $\pounds 230$ net or $\pounds 287.50$ gross weekly (assuming net is 80% of gross). This equates to an average annual gross household income of $\pounds 14,950$. The average house price for the North Devon area of Exmoor National Park is $\pounds 300,325$, requiring 20 times the average household income. Alternatively, the actual house price, for the ward post code area, according to Land Registry sales, is $\pounds 183,819$, requiring 12 times their household income to access the average actual Open Market house.



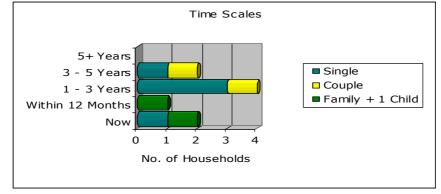
5.52 AFFORDABLE RENTS AND MORTGAGES

The following two charts show the assessed affordable rents and mortgages for all households in need. Most households (75%) are assessed as able to afford less than £99.00 per week for rent. The median affordable rent is £50 - £69 per week, or £59.50 per week at mid-point of that range. The affordable mortgage is reasonably well spread across the ranges. The median affordable mortgage is assessed as £50,000.



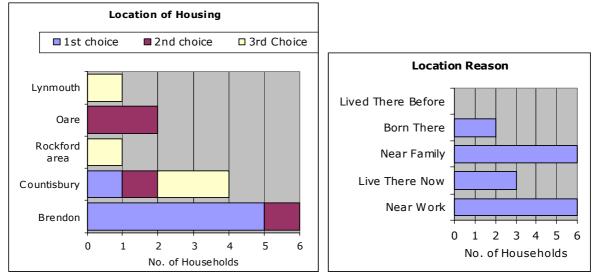
5.6 TIME SCALES FOR HOUSING

All households have expressed a need to move within the next 5 years and therefore there is a need to act immediately to ensure that provision is available and to prevent those households leaving the parish.

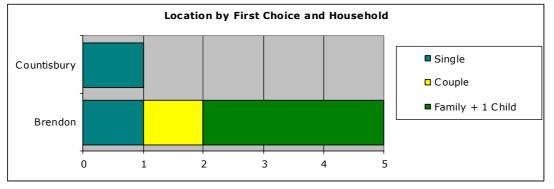


5.7 LOCATION OF PROVISION

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 preference was Brendon**. The reasons given for their preferred location is shown below revealing that most want their preferred location to be near family or work.



The First choices are also shown below related to Household composition, revealing that all household types (i.e. Singles, Elderly and Families) prefer Brendon. Two Single Households have not indicated a location preference. Although it appears from their forms that they would wish to live in Brendon.



Rural Housing Project – Brendon and Countisbury Parish Housing Needs Survey Report (September 2004)

6 <u>CONCLUSIONS</u>

Overall, there was a 35% response rate to the survey. This is a slightly lower response rate than the project's average of 40% over last two years. However, 7% of households (9 households) returned Part Two of the survey form indicating a housing need. This is slightly higher than the average of 6% across the project area.

The conclusions regarding the housing market and context in Brendon and Countisbury Parish is as follows:

- Council Tax records reveal that just over one third (37%) of the housing stock is in the lowest three bands. This extremely low compared to the North Devon profile showing two thirds (67%) of the stock in the same bands. The lower valued stock is the more affordable housing. This indicates that there is probably a severe lack of affordable housing stock in the Parish..
- **There appears to be a very limited supply of smaller accommodation, which is usually the more affordable.** There is only one known property (3% of the total stock) with one bedroom. Nearly three quarters (72%) of the stock has three or more bedrooms and more than three quarters of that stock (81%) is in the Owner Occupied tenure. Therefore, the ability for residents to live in the parish is largely restricted to those who can afford to enter the Owner Occupied tenure with the necessary ability to afford a three bedroom or larger property.
- There is a lack of choice of tenure for those wishing to live in the parish. The Owner Occupied sector dominates the tenure provision, accounting for 83% of the housing market, compared to the North Devon (82%), South West (75%) and England (70%) profiles. There is only 1 x 3 bedroom Registered Social Landlord property in the parish, accounting for 3% of the market, compared to a higher percentage provision in the wider context, such as 19% across England. The Private Rented Sector (PRS) has reduced by over the last 10 years, accounting for only 14% of the tenure, unlike the profiles for England and the South West where the provision has remained reasonable constant, but similar to the North Devon trend. 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.
- The turnover of properties for sale appears to be low. With only one property for sale at the time of research.
- **The population is decreasing and there is an ageing profile**. The continuation this trend will affect the viability of local facilities and infrastructure and therefore places additional pressure to retain the existing population.

64% of the survey respondents are in favour of 'a small number of new homes in the parish to help meet the needs of local people'.

There are 8 households (out of 9 respondents) assessed as in local affordable housing need. The report has a dedicated section analysing the detailed housing needs and preferences for the 8 households in need, so this conclusion will not attempt to repeat that information, but will outline the key conclusion points concerning them:

- To meet this need there would need to be a 7% increase in housing provision. This is higher than the average 5% increase needed across the surveyed project area to date.
- There are **4 Single households**, **1 Couple households and 3 Family households** in need.
- The average household income bracket is £14,950 gross per annum. They would require **20 times their household income to access the average house price**

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of £300,325 for the North Devon Area of Exmoor National Park and 12 times their household income to access the average Open Market house price of £183,819 for this post code area (according to Land Registry data).

- There is a need for One and Two Bedroom property (60%). The main preference is a minimum of Two bedrooms, but mainly for Three Bedroom property, even by Single and Couple Households.
- **Overall, there is an even preference for Rented and Ownership tenures.** Housing Association Rented is the preferred Rented option and Low cost Ownership is the preferred Ownership option (this includes Shared Equity schemes).
- All households prefer a House.
- The assessed average affordable mortgage is £50,000.
- The assessed average affordable rent is £50 £69, or £59.50 at mid point of that range.
- Three quarters of households in need are currently Living with Parents/Relatives and one quarter are living in the Private Rented Sector (PRS).
- All those in need are under the age of 45 years. If the housing needs of households from these three lower age brackets are not resolved, and they leave the parish, it will seriously compound an already ageing and decreasing population profile in Brendon and Countisbury parish.
- All households have expressed a need to move within the next 5 years and therefore there is a need to act immediately to ensure that provision is available and to prevent those households leaving the parish.
- The majority preference is for housing to be located in Brendon.

7 RECOMMENDATIONS

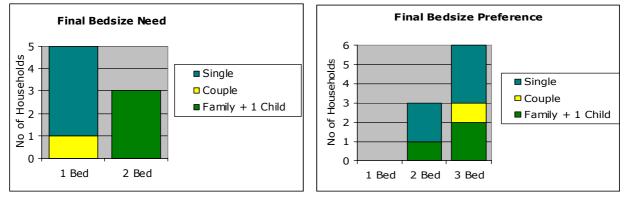
The final analysis for the total need has already been provided in detail (see section 5) to enable any provision to be appropriately matched to the needs of the **parish.** The following provides recommendations taking account of all aspects of this report pertaining to provision.

There are 8 households assessed as in local affordable housing need and therefore it is recommended that 8 units of accommodation are provided to address the need.

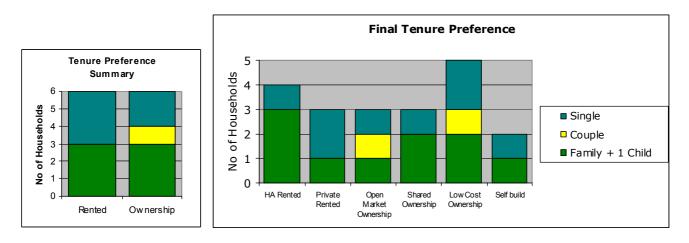
It is necessary to have respect for the preferred options and existing stock in order to make any provision sustainable. Therefore, taking account of this and referring to the following left hand chart a recommended mix to meet the need should be:

2 x One Bedroom Properties 4 x Two Bedroom Properties 2 x 3 Bedroom Properties

It is important that at least two of the Two bedroom Properties have an emphasis in providing for Single and Couple households.



The following left hand chart shows that overall the tenure type is evenly split between Rented and Ownership, however, the Couple household only wants Ownership. The right hand chart shows that based on the options provided there is a slight preference for Housing Association Rented and Low Cost Ownership (including shared equity schemes).

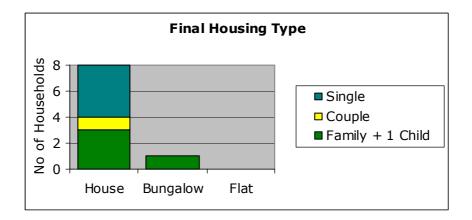


Taking account of Mortgage Affordability, as detailed at 5.52 of this report, the average household in need is able to afford \pm 50,000. However, 50% are able to afford a mortgage of more than \pm 50,000.

It is recommended that:

- **4 units are provided as a form of Affordable Ownership tenure.** It is suggested that this provision should be for 2 x Two Bedroom and 2 x Three Bedroom properties. The former for Single and Couple and the latter for Families.
- **4 units are provided as Affordable Rented accommodation**. It is suggested that this provision should be for 2 x One Bedroom and 2 x Two Bedroom properties.

All households prefer a House. The type of property will be best decided when the building resources are known as this may vary the practicalities of provision. Furthermore, it may be more practical to provide one bedroom properties as flats.



Please return by: 31st May 2003/ 15th September 2003

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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 - BRENDON AND COUNTISBURY 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 Brendon and Countisbury 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	1 Are you (please tick appropriate box):						
-	a home owner? lodging with another household? renting from a private landlord? in housing tied to your job? renting from a housing association? living with parents or relatives? a shared owner (part buy/part rent)? Other (please specify)?						
2	How many <u>bedrooms</u> 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	5 Where is your other home?						
6	How long have you lived in this Parish?						

C. HOUSING REQUIRED

Γ

1 Please tell us who you think is in greatest need of a new home in the parish(please tick only one):
Homes for young people Homes for elderly people Homes for families Homes for single people Homes for people with disabilities No further homes are needed Homes for people who have had to leave 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
3Please briefly explain your concern:
D. HOUSING INTENTIONS
1 Are you likely to need to move to another home in this parish now or in the next five years?
Yes - Go to 2 and then complete Part Two
No - Go to 2
2 Is there anyone living with you at present that is likely to need to set up home separately from you in this parish now or in the next five years?
Yes They need to complete Part One & Two (Extra copies available) - Go to 3 No - Go to 3
3 a) Have any members of your household moved away from this parish in the last ten years?
Yes - Go to 3 b) No - Go to E
b) Do they wish to return?
Yes They need to complete a Part Two (Extra copies available) - Go to c) No - Go to E
c) How many have moved away <u>and</u> wish to return? Go to 3 d)
d) Why did they leave (please tick only one for each member that has moved away)?
Lack of affordable housing To take up employment elsewhere Lack of public transport To go to university or college Lack of suitable housing (e.g. wrong type/size)
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.

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Please return by: 31st May 2003/15th September 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-BRENDON & COUNTISBURY 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 Brendon & Countisbury 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.

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

A. HOUSING NEED

	,						
	Yes	- Go to 2 No – You do not	need	l 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 yo	ou need to move (you can give more th	nan oi	ne r	eason)?		
	(a)	First independent home	(i)		Family break up		
	(b)	Couple setting up home together	(j)		Cannot manage stairs		
	(c)	Present home too small	(k)		Present home in poor condition		
	(d)	Present home too large	(I)		Renting, but would like to buy		
	(e)	Present home too expensive	(m)		Moved away and wish to return		
	(f)	Private tenancy ending shortly	(n)		Need specially adapted home		
	(g)	Private tenancy, need more security	(0)		For family support		
	(h)	In tied housing, need more security	(p)		To be near work		
	(q)	Other (please explain)					
4	Which, of the above, is your main reason (please insert the letter from above)?						
5	Could you	remain in your present home if your h	nome	was	altered or if you were given support?		
	Y Y	es - 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 Brendon & Countisbury Parish now?	Yes – go	to 4 No – go to 2			
2	Do you have a need to live in this Parish?	Yes – Go	o to 3 📃 No – Go to 7			
3	Please give your reasons					
			<u> </u>			
4	Is this your main (or permanent) home?	Yes - Go to 5	No – Go to 7			
5	Have you lived in Brendon & Countisbury Parish continu	iously for the la	ast 10 years or more?			
		Yes - Go to D	No – Go to 6			
6	How many years have you lived in this Parish?		- Go to 7			
7	Has there been a period when you have lived in Bren	idon & Countisb	bury Parish continuously			
for						
	10 years or more?	Yes - Go to 8	No - Go to 10			
8	Was this your main (or permanent) home?	Yes - Go to 9	No - Go to 10			
9	Was this within the last 20 years?	Yes - Go to D	No - Go to 10			
10	Do you live in any of the adjoining Parishes of Lynto	on & Lynmouth,	, Exmoor or Oare?			
		Yes – Go to 11	1 🗌 No – Go to 14			
11	Is this your main (or permanent) home?	Yes - Go to 12	2 🗌 No – Go to 14			
12	Have you lived in that Parish continuously for the last 1	0 years or more	·e?			
		Yes - Go to 17	7 🔄 No – Go to 13			
13	How many years have you lived in that Parish?		- Go to 14			
14	Has there been a period when you have lived in any	of the above lis	sted adjoining			
	parishes continuously for 10 years or more?	Yes - Go to	1 No - Go to 17			
15	Was that your main (or permanent) home?	Yes - Go to 16	5 No - Go to 17			
16	Was this within the last 20 years?	Yes - Go to 17	7 🔄 No - Go to 17			
17	Do you work in Brendon & Countisbury Parish or any	of the adjoining	Parishes?			
		Yes - Go to 18	8 No - Go to 20			
18	How many years have you worked in Brendon & Counti	sbury Parish?	- Go to 19			
19	How many years have you worked in the adjoining Pari	sh(es)?	Go to 20			

Page 33 20 Do you have relatives who live in Brendon & Countisbury Parish or any of the adjoining						
parishes? Yes – Go to 21 No - Go to 23						
21 a) How many years have they lived in Brendon & Countisbury Parish?						
b) Please state their relationship to you (e.g. mother):						
22 a) How many years have they lived in the adjoining Parish(es)?						
b) Please state their relationship to you (e.g. mother):						
23 Do you need to live close to someone else in Brendon & Countisbury Parish?						
Yes - Go to 24 No - Go to D						
24 a) How many years have they lived inBrendon & Countisbury 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						
Bungalow						
Flat						
Other (please explain):						
2 What type of accommodation would you prefer (you can tick more than one)?						
Housing Association Rented Open Market Ownership Low Cost Ownership*						
Private Rented Shared Ownership* Self Build*						
Other (Please specify)						
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?						
Below £20,000						
£20,001 - £30,000 £60,001 - £70,000 £100,001 - £120,000						
£30,001 - £40,000 £70,001 - £80,000 £120,001 - £130,000						
£40,001 - £50,000 £80,001 - £90,000 Over £130,001						
5 Does anyone in the household wishing to move need the following:						
Accommodation on one Level Access for wheelchair Residential Care						
Sheltered housing with warden Help with personal care						
6 Please tell us more about any health or disabilities which affect your housing needs:						
7 a) Are you currently registered on the Local Authority waiting list?						
$\int Yes - Go to E \qquad \qquad No - Go to 6b$						
b) Please say why you have not registered on the Local Authority Waiting List?						
,, , , ,						

_		ge 34					
Ε.	WHERE WOULD YOU LIKE TO LIVE						
1	1 Please tell us where in the Parish you would like to live, in order of preference						
	1st 3rd						
2	2 Please give the reasons for your first choice (tick as many boxes as apply)						
	Near family Near work Live there now						
	Lived there previously and would like to return Born and brought up there						
	Other (Please explain)						
F.	INCOME & EMPLOYMENT						
F.							
1 Please indicate the total weekly <u>take home</u> 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.							
	£0 - £48 per week £146 - £210 per week £301 - £400 per week						
	£49 - £95 per week £211 - £249 per week £401 - £500 per week						
	£96 - £145 per week £250 - £300 per week £501 or more per week						
2	 2 How many people in the household wishing to move are: (<i>Please enter the number of people in each category in the appropriate box</i>) 						
	Working Full Time (30+ hours a week) - Go to 3 Working Part Time – Go to 3						
	Unemployed and seeking work – Go to G Retired – Go to G						
	Unemployed but not seeking work – Go to G Other - Go to G						
	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						
	Casual						
	Seasonal						
	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)						
	Work from home Travel 5 - 10 miles Travel 20 - 25 miles						
	Work elsewhere in the parish Travel I0 - 15 miles Travel 25 - 30 miles						
	Travel under 5 miles Travel 15 - 20 miles 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:

Less than £50,000	£76 - £85,000	£121 - £140,000
£50 - £60,000	£86 - £100,000	£141 - £160,000
£61 - £75,000	£101 - £120,000	More than £160,000
		Please state estimated
		value: £
Do you have a mortgage on your c Yes - Go to 3 a) How much do you still owe? and b) How long does it still have to ru	ent home? No - Go to H £ .unnovers	

H. SAVINGS

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

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

Yes – Go to 2

- No Go to I
- 2 Please state the total amount that you have (round up or down to nearest £1000):

£

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

I. FORMER RESIDENTS

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

	Yes - Go to 2 No -	Go to J				
2 Please tell us why you originally left:						
	Lack of affordable housing Lack of employment opportunities Other (please explain)	Lack of effective public transport system To take up further/higher education				

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.

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) DON'T KNOW THERE IS ENOUGH PROPERTY BUT IT IS HOLIDAY LETTING OR SECOND HOMES. COUNCIL TAX TO 100% MIGHT HELP.

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 and concerns made are shown below:

Comments from those in favour:

HOW THIS WOULD REMAIN LOCAL FAMILIES/YOUNG PEOPLE.

TOO MANY YOUNG PEOPLE HAVE LEFT THE AREA DUE TO HIGH COST OF HOUSING AND THE VILLAGERS ARE DYING. WE NEED TO ADDRESS THE PROBLEM NOW.

WE HAVE TOO MANY HOLIDAY HOMES

MORE RESIDENTS OF BRENDON & COUNTISBURY ARE OVER 60, VERY FEW YOUNG PEOPLE TO LIVE & WORK IN THE AREA.

IF NEED ESTABLISHED BUT SEE REMARKS ABOVE.

I AM 20 BORN HERE, I WORK ON A FARM AND SHOULD BE GIVEN A CHANCE TO STAY HERE.

I AM A LOCAL AND I AM GOING TO BE DRIVEN AWAY BY NOT BEING ABLE TO AFFORD HOUSE PRICES.

THERE IS NO AFFORDABLE HOUSING FOR YOUNGER FAMILIES.

MY SALERY IS NOT ENOUGH TO BUY A HOUSE

Concerns of those not in favour:

If No, explain Why ?

THERE IS NO WORK LOCALLY, NO SCHOOL AND NO PUBLIC TRANSPORT, NO SHOP, AND NO POST OFFICE FOR PEOPLE.

THIS IS A RETIREMENT AREA - NEW BUILDING WOULD NOT BE APPROPRIATE.

I DO NOT THINK THERE ARE PERMANENT, QUALITY JOBS IN OUR AREA TO SUPPORT LONG - TEEM MORTGAGES.

MORE HOUSE WOULD SPOIT THE BEAUTY AND TRANQUALITY OF EXMOOR.

THE MONEY WOULD BE BETTER SPENT ON MORTGAGE SUBSIDIES ON EXISTING PROPERTIES AND WHEN SOLD ON THE SUBSIDY COULD POTENTIALLY BE REPAID IF ENOUGH PROFIT HAD BEEN MADE. IT WOULD BE EXTREMLY DIFFICULT TO BUILD IN THE AREA WITHOUT DETRACTING FROM THE VILLAGE.

NO SHOPS, NO PUBLIC TRANSPORT, LIMITED SEWAGE AND DRAINAGE, LIMITED LOCAL EMPLOYMENT, COUNCIL HOUSE IN VILLAGE HAS BEEN VACANT FOR SEVERAL YEARS, MANY HOUSES OWNED BY LOCAL RESIDENTS ARE RENTED OUT AS HOLIDAY LETS AND CARE HOME. TO ATTEND SCHOOL, CHILDREN HAVE ALONG JOURNEY TIME USING ONE OR TWO SCHOOL BUSES, LACK OF SUITABLE BUILDING LAND WITHIN VILLAGE AREA - MOST LAND NOTIFIED AS FLOODING ZONE