

EXMOOR, NORTH DEVON AND WEST SOMERSET

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Parish Housing Needs Report

April 2007

Rural Housing Project

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

The area covered by the Project displays an extreme disparity between incomes and house prices which makes it hard for many to gain any secure footing within the housing market. The Project has been working hard to address this issue and the shortage of affordable housing within this predominantly rural area. This is being done by helping educate/inform people about affordable rural housing, giving help and advice, carrying out research at a parish level to assess the affordable housing need and bringing together the community and various partners to help deliver housing where it is needed.

One of the first tasks for the Project is to work with the Parish Council and the local community to assist them in carrying out a Housing Needs Survey in order to identify whether there is a need for affordable housing for local people in the parish.

Stogursey Parish Housing Needs Report

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1. Introduction

1.1 Executive Summary

The purpose of the parish housing needs survey is to identify the general level of local affordable housing need within Stogursey parish. This report provides a detailed analysis of the local affordable housing need identified within the parish, which can be used to gauge the level of housing, if any, that may need to be delivered (through various means).

The Rural Housing Enabler, in agreement with the Parish Council, prepared a two-part survey for distribution. (The survey form is shown in Appendix 1). Part one of the survey provides background information and general trends regarding the parish. Part two is completed by those who wish or think they have a need to move and provides more in depth information, which can be used to help assess whether the respondent is 'in need' of affordable housing. The survey forms were posted on 30th March 2005 to 575 households in Stogursey Parish, in accordance with West Somerset District Council Tax records. Additional Part Two survey forms were made available for anyone likely to have a local affordable housing need in the next five years.

A total of 575 survey forms were sent to households in Stogursey parish and a total of 199 replies were received, a response rate of 35% to the survey. This is a medium response rate compared to other project surveys, which average out at 41%. Part One surveys were returned by 198 households. A total of 22 Part Two forms were received from households stating that they were in local affordable housing need, equal to 4% of total survey forms issued. For comparison this response has been an average of 6% for the project area, based on previous completed surveys and reports.

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

1.2 Key Findings and Recommendation

There are **6** households assessed as being in local affordable housing **need.** Section 5 of this report provides in depth analysis, the key points are:

- The household types are 2 x Single, 1 x Couple, and 3 x Family households.
- The most accessible rent band is £100 £150 per week
- The most accessible house prices range from £20 £100,000.
- The median average household income is £17,745 gross, per annum.
- An example mortgage calculation indicates that it would require a household income of £59,239 to access the lowest average sale price for a property in Stogursey's postcode area (£218,250).
- Tenure preference is almost equally split between Housing Association rented and Affordable Home Ownership.
- There are five households that could afford to access affordable rental properties, and one household that would be suitable for a shared/affordable home ownership property.

2. Parish Context and Local Housing Market

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

2.1 Population

The following chart profiles the percentage of respondents in each age bracket and compares them for Stogursey parish and the UK. Stogursey has a lower representation in the three younger age brackets (42% of total) compared to the UK (60% of total) suggesting a slightly smaller proportion of young people and fewer emerging households in the parish. There are a significantly larger proportion of respondents that fall into the last three age brackets, 58% in Stogursey, compared to 40% in the UK. This profile is fairly reflective of 2001 census figures for Stogursey parish, which indicate that 47% of the population fall into the lower age brackets which cover 0 – 44 yrs and 53% fall into the 45 – 75+ age brackets.

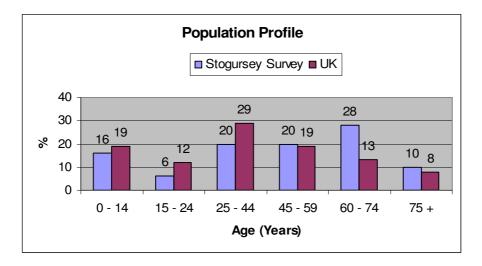


Figure 1 - Population Profile Comparing Stogursey Parish and the UK

Source: Survey Results and Office of National Statistics – 2001 Census figures.

2.2 Council Tax Bands

Council Tax bands provide an overall profile of the value of housing in Stogursey. Each household is in one of eight tax bands (A-H) depending on its value. Stogursey parish has proportionally more stock in the lower two bands (46%) compared to West Somerset's profile (38%).

The profile for Stogursey suggests that there is a healthy stock of homes that fall into the lower tax bands in the parish. This could in some part be explained by the presence of a residential park/gypsy site within the parish.

2.3 <u>Tenure</u>

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

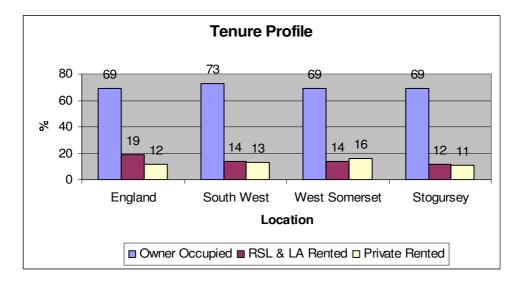


Figure 2 – Tenure Profile

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

This indicates that:

- The Owner Occupied sector dominates the tenure provision, as it does in the district, regional and nationwide context.
- There are a slightly smaller proportion of properties in Stogursey in the Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision than in the wider market.
- The Private Rented Sector (PRS) in Stogursey is smaller than in the wider markets, accounting for only 11% of the market within the parish.

The information above suggests that there is a more **limited choice of tenure for those wishing to live in Stogursey parish**. There is pressure to be able to access the Owner Occupied tenure in order to have housing in the Parish.

2.31 Open Market Housing

2.311 Owner Occupied

Local Estate Agents, Local Papers and the World Wide Web were consulted for current advertised private sector open market sale prices. The average advertised house price for Stogursey parish was £263,316. The lowest advertised house price in Stogursey parish, at the time of research was £184,950 for a three bedroom house.

Information from The Land Registry website was used to gain information on average house price sales in Stogursey's postcode area of TA5 1. The benefit of the Land Registry records is that it enables a base for comparison of prices against the wider context. The information shown represents the available figures for sales from April to June 2005.

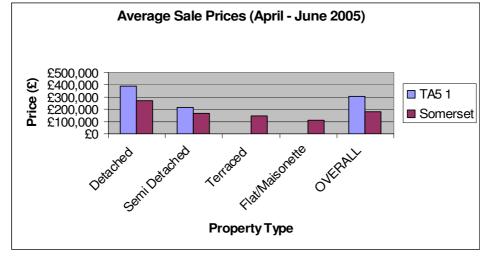


Figure 3 – HM Land Registry Average Sale Prices for Stogursey Parish and Somerset

Figure 3 reveals that the 'Overall' <u>average sale</u> price for a property in Stogursey's postcode area was £303,708. The information acquired reveals that the <u>lowest</u> <u>average sale</u> price in Stogursey's postcode areas was £218,250 for a semi detached property. Based on the overall average figures at the time of research, Stogursey parish's house prices are around 66% higher than Somerset County as a whole.

Considering sale prices over a longer period of time indicates that the average sale price for a property within Stogursey's postcode area rose from £117,651 in 2001 to £239,015 in 2005, an increase of 103% in 4 years. (Source: www.upmystreet.com)

2.312 Private Rented Sector

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

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

2.32 Registered Social Landlord Housing

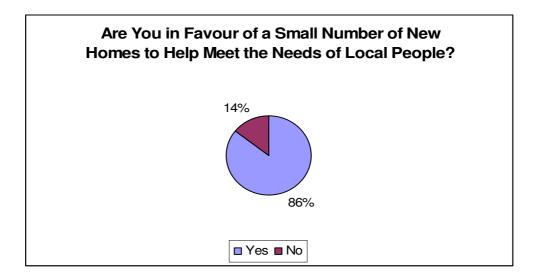
There are currently 66 properties in Stogursey in this tenure, owned by Magna West Somerset, Hastoe Housing Association and Pawlett Almshouses. The current stock **caters for family and elderly needs.**

There are currently 12 households on the District Council's Register for Stogursey.

2.4 Perception of Greatest Need

Respondents were asked who they think is in the greatest need of a new home in the parish. The majority of respondents felt that the main need was housing for young people. A notable proportion (18%) of respondents felt that no further homes are needed. A space was provided for respondents to make 'Other' suggestions and these can be found in Appendix 2.

2.5 <u>New Homes to Meet Local Needs?</u>



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

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

3. Households Wishing to Move

Part Two survey forms were received from 22 households, indicating a need to move to another home in the Parish. The household composition of those returning Part 2 is shown below. There are:

- 4 x Single households representing 18% of the total
- 9 x Couple households representing 41% of the total
- 9 x Family households representing 41% of the total

4. Assessing Local Affordable Housing Need

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

1 Is there Local Connection?

- Local Connection is assessed in accordance with West Somerset Council's housing policy.

2 Is There a Housing Need?

- Housing need is assessed in accordance with the aforementioned and takes account of household's current housing tenure, size, and reason's given for their need to move.

3 Are Households in need of Affordable Housing?

 Assessed by analysing the level of rent and house prices that households in local housing need can afford and, therefore, whether they are able to satisfy their housing need in the Owner Occupation and Private Rented markets.

Those households will then be analysed in detail, taking account of their preferred housing choices, income and what they can actually afford.

There are a variety of affordable home options available such as rental (through a Housing Association), shared ownership, which allows you to buy a share of your home and pay rent on the remaining share, low cost market housing, or self build schemes.

4.1 Is There a Local Connection?

West Somerset Council's housing policy is the used as the basis for considering if the 22 households that returned a Part Two survey form qualify as having a local connection.

West Somerset Council's Local Connection definition is as follows:

'Local Connection is defined as a household where the applicant or their partner has been resident in West Somerset for 10 years continuously immediately prior to the date of application or for 10 years out of the last 20.'

Applying this definition to Part Two respondents, has indicated that there are **11 households** (3 x Single, 7 x Couple, and 1 x 3 bed Family household), or 50% of Part Two respondents **that do not meet the local connection definition** or did not include local connection details therefore cannot be considered further.

4.2 Is There a Housing Need?

The 11 remaining households (50%) will be considered in relation to their current housing and their motives to move.

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

There are 2 x Single households either currently living in the parish with their parents/relatives, or are in further/higher education outside the parish, and wish to have their first independent homes or return to the parish to be near their job.

There are 2 x Couple households who live in the parish and wish to set up an independent home together, which would provide more security than renting and a better condition of housing. They also need to be near their job or family support.

There are 7 x Family households currently living in the parish with relatives, renting from a housing association, or are home owners. Their main motives for moving are; they would like their first independent home; they need to move as their present home is too small or is in poor condition and they are renting but would like to buy.

These 11 households meet the local connection definition and their circumstances and motives for moving indicate that they are also in housing need.

4.3 Are Households in Need of Affordable Housing?

This section will assess whether the 11 households that meet the local connection definition and are in housing need are able to afford to resolve their housing needs in the open market private rental sector or the owner occupied market, by taking into account what they can afford to rent or buy.

One Family household did not want to provide any financial information on their survey form, so cannot be considered further.

One household own their property and would like to move on to another open market property. Unfortunately they cannot be considered further as they are not interested in affordable housing and are likely to be able to resolve their housing needs on the open market.

Therefore 9 households, which have met the local connection definition and are in housing need, will be assessed in order to ascertain the levels of rent and house prices that can be afforded, and whether or not they are in affordable housing need.

4.31 Affordable Rent Assessment

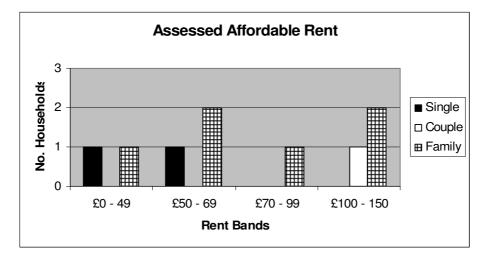


Figure 5 – Assessed Affordable Rent

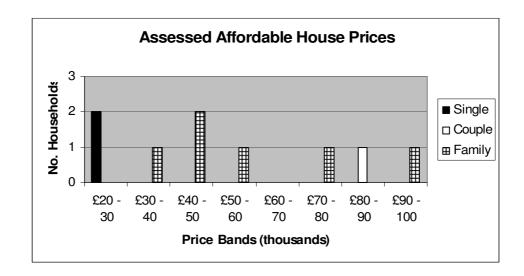
Figure 5 (above) shows assessed affordable rent bands, calculated based on the financial information provided and allowing 25% of gross household income* toward the rent (*for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross).

To set the context regarding the Private Rented Sector, (PRS) it has previously been shown (at Section 2) that;

- The average 1 bedroom rent for rural West Somerset is ± 88.56 per week. A property of this size is affordable for three households (1 x couple, 2 x family), but is likely to only be suitable for the smaller couple household.
- Larger two bed (\pounds 124.04 p.w) and three bed (\pounds 138.85 p.w) properties within the private rental sector in West Somerset are affordable for the same three households (1 x couple and 2 x family).

The lower rent bands of $\pounds 0 - \pounds 49$ and $\pounds 50 - \pounds 69$ per week are affordable for two single and three family households. It is unlikely these households would be able to access adequate accommodation within the private rental sector. One family household could afford between $\pounds 70$ and $\pounds 99$, which would limit their choice significantly to smaller properties, which are unlikely to be suitable. Rent of $\pounds 100 - \pounds 150$ a week is affordable for one couple household and two family households and based on the average West Somerset rent levels could allow them resolve their housing needs within the private rented sector.

Consequently, out of the nine households considered, six households (2 x single and 4 x family) would not be able to adequately resolve their needs within the private rental sector.



4.32 Affordable House Price Assessment

Figure 6 – Assessed Affordable House Prices

Figure 6 shows the assessed affordable house prices. The mortgages are calculated by allowing 3 times the gross annual household* incomes (*total income of those persons responsible for the mortgages payments). The most accessible price bands were $\pounds 20-\pounds 30,000$ and $\pounds 40 - \pounds 50,000$. The lowest advertised House Price within the Stogursey parish was $\pounds 184,950$. The lowest average sale price in Stogursey was $\pounds 218,250$ for a semi detached property. It is unlikely that a property within the parish could be purchased at these price levels by any of the nine households considered in this section.

4.33 Conclusion

It is extremely unlikely that any of the nine households assessed would be able to resolve their housing needs by purchasing property on the open market. There are six households which additionally would also be unable to resolve their housing needs adequately within the private rental sector. **These six households are considered to be in local affordable housing need and will be discussed in the final analysis.**

5. Final Analysis

5.1 Household Composition

Of the 22 Part Two respondents considered this section provides a final analysis for all 6 households assessed as being in local affordable housing need. The final household composition for these households is as follows:

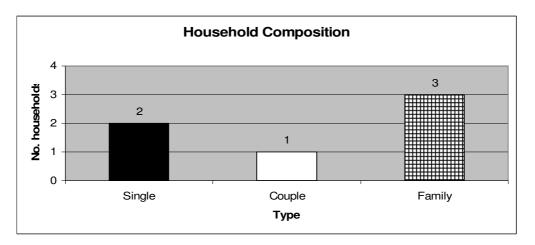


Figure 7 – Composition of Households in Local Affordable Housing Need

5.2 Main Reasons for Needing to Move

The two main reasons for needing to move stated by those households assessed as being in local affordable housing need, are a desire to set up their own independent home and current accommodation being too small.

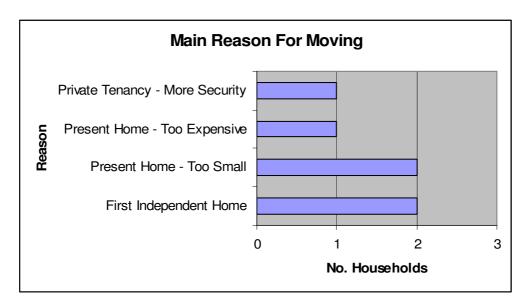


Figure 8 – Indicating the Main Reasons for Needing to Move

5.3 Income

Income data is shown below. The median household income bracket for those households in local affordable housing need is between £146-210 and £301-£400. This works out as a mid-point income of £273. This equates to a gross annual household income of £17,745.

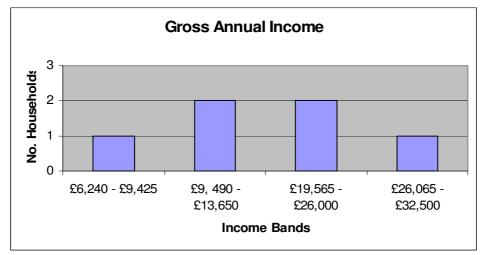


Figure 9 – Gross Annual Income of Households in Local Affordable Housing Need

Comparing the figure for Stogursey to the lowest 10% quartile household income within Somerset and nationally, (figures were not available for West Somerset district), indicates that the median gross income of £17,745 is notably lower than the lowest household incomes at the county (£24,154) and national level (£25,828).

The average sale price for a property within Stogursey's postcode area increased by 103% between 2001 and 2005. In comparison the lowest annual household income in Somerset increased by only 18% from £20,436 in 2001 to £24,154 in 2005. There is significant disparity between average house prices and local incomes. It is unlikely that local incomes can rise at an equivalent rate to match the rate of house price inflation the UK is currently experiencing.

(Source: National Statistics – ASHE 2001, 2005 results, <u>www.upmystreet.com</u> – Land Registry House Price figures 2001 – 2005 and survey results)

Example calculation for a mortgage

Typically a household can obtain a mortgage of 3.5 times their annual income and are likely to require a deposit of 5% of the total asking price. The lowest average sale price for a property within Stogursey's postcode area is £218,250.

A household would therefore need £10,921 for a deposit and require an annual income of at least £59,239 to be able to purchase a house at the lowest average sale price.

At the average advertised and sale prices for Stogursey, it would not be possible for a household to purchase an open market property, even at the lowest sale price without a significant deposit, equity in an existing property, or a sizeable income.

5.4 Affordability

5.41 Affordable Rent Levels



Figure 10 – Assessed Affordable Rent

Two single and one family household can afford the lower price bands ($\pounds 0 - \pounds 49$ and $\pounds 50 - \pounds 69$). This will make it very difficult for them to be able to afford any kind of rental property within the private sector. Three out of the six households (1 x couple and 2 x family) in local affordable housing need are able to afford up to a maximum of £150 per week rent. At this level it may be possible to afford a property within the private rented sector. The standard of accommodation can vary and short hold tenancies, which can be common in the private rental sector, do not provide much security. The households that can afford this price bracket may find that what is affordable is unsuitable for their needs, particularly in terms of size and tenancy length.

Affordable Rental Options

Housing Associations that operate within West Somerset can provide rental accommodation at an accessible rate, from around \pounds 50 per week for a one bedroom property, to around \pounds 80 per week for a four bedroom property. The two single and one family households that can afford the lower rent bands, unable to resolve their housing needs within the private sector, could therefore afford to rent a one, two, or three bedroom property of an assured standard. The one couple and two family households that can afford the higher rent bands could also afford to rent a property for their family that is likely to be more suitable in terms of size, quality and length of tenancy.

5.42 Affordable House Prices

Accessible affordable house prices for those households in local affordable housing need are spread along a range that stretches from £20,000 to £100,000. Three households (two single and one family) household can afford between £20,000 and £60,000. Three of the six households in local affordable housing need are able to afford prices at the higher end of the range - between £70 and £100,000. These affordable amounts are considered to be far short of the minimum amount required to be able to afford an open market property within Stogursey parish's postcode area, where the lowest average sale price is £218,250. It is therefore unlikely that any of the households assessed would be able to afford to purchase an open market property.

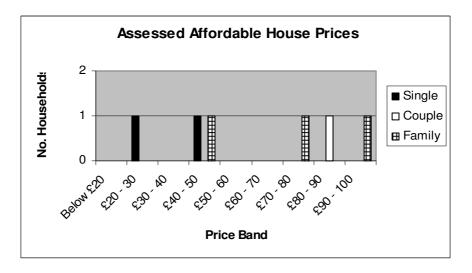


Figure 11 – Assessed Affordable House Prices

Affordable Ownership Options

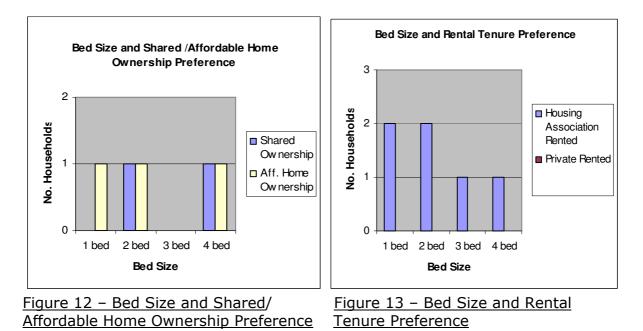
Shared Ownership could be a suitable option for those households with a regular income (at a sufficient level) who cannot afford to purchase a property outright. It allows you to buy a share of your home on a long lease, and pay rent on the remaining share, which is normally owned by a housing association.

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

Some intermediate earners cannot afford to buy, but are able to afford the cost of building, so **self build** may be a suitable option. In some cases they may be permitted to build their own home on the condition that the resulting home is controlled as affordable housing by the local authority, via a legal agreement. On re-sale it is sold on at a controlled price to another household in need. There is also the option of community self build, where people in people in housing need form a group and find a development partner, such as a housing association, which can allow them access to experience of building, borrowing funds and project management.

5.5 Housing Size, Tenure and Type

Preferred housing size against tenure preference is shown below. It should be noted that households were able to indicate more than one size or tenure preference. Preference is fairly equally split between affordable rental and some form of affordable ownership. This suggests that households in need are willing to be flexible with regard to tenure type. There is a tendency towards smaller one and two bed properties. However not all households may be able to afford ownership options and this will be reflected in the final recommendations. Most households in local affordable housing need aspire to have a house.



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

5.6 <u>Timescale for Housing</u>

The time scales for moving are all within 5 years. Figure 14 (below) indicates that two thirds of the households express a need to move within 1 to 3 years.

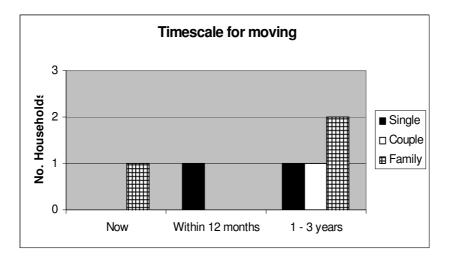


Figure 14 – Timescale for Moving

6. <u>Recommendation</u>

The purpose the survey and report is to identify and assess the number of households who qualify at the present time for affordable housing and from that to give a well researched indication of the affordable housing needs of your parish over the next few years. Over time, the circumstances of those in housing need may change, while other people/households may come forward. The report, therefore, will recommend the number of households in local affordable housing need and the type of affordable home that would be achievable for them to allow them to resolve this need.

A total of 199 survey forms were returned, with 22 households considering themselves to be in affordable housing need and returning a completed Part Two survey form. Assessment of the survey forms indicates that 6 households are in local affordable housing need in Stogursey Parish.

When considering the size/type of affordable housing which may be required within the parish, it is important to take into account the criteria which would be applied both by the local authority and/or a housing association when allocating such properties.

Although there was a desire for Shared Ownership and Affordable Home Ownership, it is clear that these aspirations are not financially achievable for most households in local affordable housing need at the moment, so the recommendation is for predominantly rented accommodation at an affordable level. Assessment of survey forms suggests that of the 6 households in need there are 5 households who are able to afford to rent at an affordable level and 1 household that is interested in and can afford some level of affordable home ownership;

2 x 1 bed rental 1 x 2 bed rental 1 x 2/3 bed rental 1 x 3 bed rental and 1 x 2 bed shared/affordable home ownership

It is not generally considered advisable to build a house per household as the community's needs may change and it is important that local needs affordable homes are filled, not only in the first instance, but remain occupied by local people in affordable housing need in the future. It is important to ensure, where possible, that any new affordable housing is going to meet the current and ongoing needs of the community. There are also a variety of ways in which identified housing need can be met; through the use of existing properties (through re-lets), the re-use/renovation of existing properties, the provision of new build on an exception site, or through a proportion of affordable units being incorporated into an open market new build development. The information contained within this report may also be used in conjunction with another survey completed in an adjoining parish to bring to together an affordable housing scheme if this was deemed suitable.

Households that consider that they are in local affordable housing need can ensure that their needs are visible to all the relevant organisations, by making sure that they are on West Somerset Council's Housing Register and contacting local Housing Associations to register with them and gain further information on their properties within West Somerset. Contact details are available from the Rural Housing Project. (Please see Appendix 4). **Appendix 1**



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 - STOGURSEY PARISH HOUSING NEEDS SURVEY

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

A. YOUR HOUSEHOLD

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

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

B. YOUR CURRENT HOME

1 Are you (please tick appropriate box):

		a home owner?		lodging with anothe	er household?
		renting from a private landlord?		in housing tied to y	our job?
		renting from a housing association?		living with parents	or relatives?
		a shared owner (part buy/part rent)?		Other (please speci	ify)?
3 4	Is t Is t		es - (? Go to 6 Go to 6	No - Go to 4 No - Go to 5
6	Ho	w long have you lived in this Parish? 0-4 years 5-9 years	10-10	9 years 20)+ years
			10-1		JT years

C. HOUSING REQUIRED

1	1 Please tell us who you think is in greatest need of a new home in the parish (pleas	se tick only
on	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	2 Would you be in favour of a small number of new homes in the parish which would he	elp to meet
	the needs of local people ? Yes - Go to D No – Go to 3	}
3	3 Please briefly explain your concern:	
	(continue on separate s	heet)
D.	D. HOUSING INTENTIONS	

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

	- 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	;?
-------	----

Ε.

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

b) Do they wish to return?

	Ye	s They need to complete a Part Two (Extra copies available) - Go to c)			
	No	o - Go to E				
c)	How ma	ny 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)?			
	La	ck of affordable housing	To take up employment elsewhere			
	La	ck of public transport	To go to university or college			
	La		ize)			
	Ot	her				
	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. Extra copies are available from Trudy Robinson, Rural Housing Enabler, contact details at the beginning of this form.

Please return by: **30th April 2005**



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

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

PART TWO - STOGURSEY PARISH HOUSING NEEDS SURVEY

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

A. HOUSING NEED

1	Are you in need, or likely to be in need, of anoth	you in need, or likely to be in need, of another home in this parish (please tick a box)?							
	Yes - Go to 2 No - You do not	t need	d to c	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 t	han or	ne re	ason)?					
	(a) First independent home	(i)	\square	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 (pleas	e inse	ert the	e letter from above)?					
5	Could you remain in your present home if your l Yes - Go to 6 No - Go to B	home	was a	altered or if you were given support?					
6	What alterations or support would you need?								

В.	B. YOUR HOUSEHOLD							
	ase provide the follow							
	Relationship to youAgeMale/FemaleLiving with youLiving with you in(e.g wife, partner, son)(M/F)now?(Y/N)next home?(Y/N)							
	. <u>g wife, partner, son)</u> URSELF		(M/F)	n		(1/14)	ne	xt home? (Y/N)
<u> </u>								
<u> </u>		<u> </u>						
		·	·,	·				
С.	LOCAL CONNECTION							
1	Do you live in Sterme	av D				'es - co +-		$N_{0} = \alpha_{0} + \alpha_{1}^{2}$
1	Do you live in Stogurs	-		2		′es – go to 4 ′os – Go to		No – go to 2
2	Do you have a need to		2 /			'es – Go to		No – Go to 7
3	Please give your reasons							
4								
4 5	Is this your main (or per					- Go to 5		No – Go to 7
5	Have you lived in Stogu	rsey Pa	rish continuously f	or th	٦	•	r mor	
		-] Yes	- Go to D		No – Go to 6 –
6	How many years have y						Go t	
7	Has there been a period	od whe	n you have lived i	n Sto	-		ntinu	
	or more?				Yes	- Go to 8		No - Go to 10
8	Was this your main (or p	perman	ent) home?		Yes	- Go to 9		No - Go to 10
9	Was this within the last	20 year	-s?		Yes	- Go to D		No - Go to 10
10	Do you live in any of th	ie adjo	ining Parishes of	f Stri	ngston	n or Holford	?	
					Yes	- Go to 11		No – Go to 14
11	Is this your main (or per	manen	t) home?		Yes	- Go to 12		No – Go to 14
12	Have you lived in that Pa	arish co	ontinuously for the	last	10 yea	ars or more	;?	I
					Yes	- Go to 17		No – Go to 13
13	How many years have y	ou lived	in that Parish?				- Go	to 14
14	Has there been a peri	od whe	n you have lived i	n an	y of the	e above list	ted a	djoining
ра	arishes continuously for 2	10 year	s or more?		Yes	- Go to 15		No - Go to 17
15	Was that your main (or	perman	ent) home?		Yes	- Go to 16		No - Go to 17
16	Was this within the last	20 year	·s?		Yes	- Go to 17		No - Go to 17
17	Do you work in Stogur	-		Idjoir	- ning Pa	arishes of St	trings	ston or Holford?
	-		, Yes - Go	-		No - Go te	-	
18	How many years have y	ou worl						to 19
19	How many years have y					s)?		to 20
20			-	-	-	-	he a	djoining parishes of
	Do you have relatives who live in Stogursey Parish or any of the adjoining parishes ofStringston or Holford?Yes - Go to 21No - Go to 23							
21	a) How many years have	e they l	ived in Stogursey	Paris	sh?			o to b)

	b) Please state their relationship to you (e.g. mother):					
22	22 a) How many years have they lived in the adjoining Parish(es)? - Go to b)					
	b) Please state their relationship to you (e.g. mother):					
23	Do you need to live close to someone else in Stogursey Parish?					
	Yes - Go to 24 No - Go to D					
24	a) How many years have they lived in Stogursey Parish? - Go to b)					
24						
	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					
(Other (please explain):					
2	What type of accommodation would you prefer (you can tick more than one)?					
	Housing Association Rented Den Market Ownership Low Cost Ownership*					
	Private Rented Shared Ownership* Self Build*					
	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?					
	Below £20,000 £50,001 - £60,000 £90,001 - £100,000					
	£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?					
	Yes - Go to E No - Go to 6b					
I	b) Please say why you have not registered on the Local Authority Waiting List?					

E. WHERE WOULD YOU LIKE TO LIVE	22
1 Please tell us where in the Parish you wou	Id like to live, in order of preference
2 Please give the reasons for your first choi	
Near family	Live there now
Lived there previously and would lik	e to return Born and brought up there
Near work	Other (Please explain)
F. INCOME & EMPLOYMENT	
Include all sources of income including: e Families' Tax Credit, Jobseekers' Allowan or council tax benefit.	<u>e</u> income, (total joint incomes, where applicable). arning(s), pension(s), Child Benefit, Working ce, etc., but please do not include housing benefit - £210 per week - £249 per week
£96 - £145 per week £250 -	- £300 per week £501 or more per week
	Please state: £
2 How many people in the household wishir	ng to move are:
(Please enter the number of people in eac	ch category in the appropriate box)
Working Full Time (30+ hours a wee Unemployed and seeking work - Go Unemployed but not seeking work - In full time further/higher education	- Go to G Retired – Go to G Other - Go to G
	ease describe the nature of the employment?
4 How would you describe the employment	
Permanent	Your employment Your partner's employment
Casual	
Seasonal	
Other	
e.g. short term contract, please explain .	
5 If you are employed, how far do you trav (Please enter the number of people in eac	
Work from home	Travel 5 - 10 miles Travel 20 - 25 miles
Work elsewhere in the parish	Travel 10 - 15 miles Travel 25 - 30 miles
Travel under 5 miles	Travel 15 - 20 miles Travel over 30 miles

6 I	n which village/town do you	or your partner work?	
-----	-----------------------------	-----------------------	--

G .	LIOME	OWNERS
		UVVINERS
.		U IIIIII

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: £
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	
н.	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 t	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 I	
2 Please	tell us why you originally left:		
	Lack of affordable housing Lack of employment opportunit 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.

Name(s): Address: Postcode: Daytime Tel.No.(s):

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.



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

31st March 2005

Dear Parishioner,

RURAL HOUSING PROJECT

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

Stogursey Parish Council has decided to work with me to complete a Parish Housing Needs Survey. The survey forms are enclosed and you will see that there are two parts. **It would be helpful if you would complete Part One**, it is only a short questionnaire and it can be submitted anonymously, this will help provide a profile of the housing stocks and households in the parish. A prepaid envelope is enclosed for your use.

You will only need to complete Part Two if you want or need to move to a home in this parish now or in the next five years <u>and</u> you are interested in help to obtain an affordable home. If you are returning Part Two, you will be asked to provide your name, address and contact details so that I can contact you, if necessary, and to consider you further. The form also asks for detailed, confidential and sensitive information. I need this information to assess whether you are in need of local affordable housing. Please be assured that the information provided on your individual survey forms will only be available to the Rural Housing Project and other official agencies as described in the next paragraph. I shall prepare a report for the Parish Council based on the results of the information provided. This report will only provide general numbers, trends, percentages, comments and housing needs. **The report will not include any names or addresses and will avoid any unnecessary information that could identify a particular respondent**. You can see examples of other parish survey reports; they are available on the world wide web (www.exmoornationalpark.gov.uk). Reference copies are also held by the Parish Council Clerk and the Local Authorities Planning Policy Library. The Report will be discussed at a Parish Council meeting.

When the report has been considered, if there is a need for affordable housing for local people, we may need to approach the District Council, the Planning Authority, Housing Association(s) and/or other agencies that can facilitate the provision of affordable housing for the community. At that point, those agencies may need to access relevant details from your survey form. **Please return your completed form(s) by 30th April 2005.** If you would like to discuss the survey or want any assistance in completing the survey form, please feel free to call me.

Yours sincerely,

Trudy Robinson (Rural Housing Enabler)

31st March 2005

Dear Parishioner,

Stogursey Parish Housing Needs Survey

Stogursey Parish Council has decided to work with the Rural Housing Project to assess whether there is a local affordable housing need.

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

You will need to complete Part Two if you want or need to move home in Stogursey Parish now or in the next five years <u>and</u> you are interested in help to obtain a local affordable home. If you know of a Stogursey person or a person from any of the adjoining parishes of Stringston or Holford, who needs to live in this Parish and would be interested in help to obtain a local affordable home, they will need to complete their own Part Two survey forms. Additional forms can be obtained from Trudy Robinson, contact details are on the enclosed letter and survey forms.

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

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

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

Yours sincerely,

Chairman of the Parish Council

Appendix 2 – Survey Comments

 <u>Part 1, question C1</u> – Please tell us who you think is in greatest need of a new home in the parish;
Any small amount of housing to help the village survive
If wind turbines go ahead people will be selling
Have not lived in area long enough to assess its needs.
Live with parents in cramped conditions.
Homes for everyone
I have no idea
Those on a low income
Those with lower incomes
Young local people
People who work and pay their way, not DSS layabouts
Not known

 <u>Part 1, question C2</u> – 'Would you be in favour of a small number of new homes in the parish to help meet the needs of local people?' respondents had the opportunity to briefly explain their views. These are the comments of the survey respondents and do not in any way represent the views of the Rural Housing Project.

Young people are leaving the village and we need them.

Would be concerned that the young people could afford the housing and where it would be built

Random spoiling of the environment and the communities with lights, noise, traffic and ugliness

Would be in favour of a number of affordable dwellings – 'as long as it was a small, number, not more than 20.'

Too many new comers and they pay ridiculous prices for property as locals cannot afford to buy.

They would need to be 'in keeping'.

The young are moving away because of no housing.

In favour of some local needs housing – but built to high environmental standards, energy efficient

Stogursey seems to be the dumping ground for troublesome people that noone else wants.

Keep families together

I am concerned that houses built for local people will be sold on to nonlocals, leaving the parish with more houses and no local housing.

Houses should be retained by the parish and not sold into the housing market, which removes them from affordable housing and only profits the first family to sell it, as in council house sales.

Young people move away.

If the houses built were designated for occupation by local people only. Planning restrictions should be lifted; houses would be cheaper, land enough for everyone.

There is not enough affordable housing for young, local people.

Villages will lose their heart if not allowed to grow.

1) Serious lack of parking facilities 2) Lack of local employment 3) Even the post office may close.

Small number of new homes to meet local need – 'not to unmarried mothers. Conservation area

There is already adequate housing in the parish

The village functions well at the size it is. I would like to see restrictions on second and holiday homes.

I feel the planned new homes which are currently being built are sufficient for the needs of the community.

In favour of a small number of new homes to meet local needs and not 'foreign' 'key' workers.

Thinks families are in greatest need of a new home within the parish – 'by families I include young couples without children who wish to set up home together. Low wages and poor public transport, restricts job mobility and house price inflation caused by wealthy incomers (often second home owners) in this area mean that they either do not get on the property ladder or become deep in debt.'

This village has more than enough council homes already. In a council study of this parish you say Stogursey has more council properties than most other villages. If all the private buyers left this parish would be very poor.

The village is big enough already. New homes – 'will spoil the area, bring property prices down and get like the Hamp area in Bridgewater, bringing trouble.

Concerns – as they will not be given to the families who need and work for them, only the layabouts get any help around here.

Before building more houses, something should be done about the parking in areas such as Burgage Road, more houses now own 2 or more cars and space is not being used properly.

What do you mean by small?

If we could help our people with housing as they do the immigrants.

Small development already existing attracts trouble, poor maintenance and anti-social behaviour. Very sad, but true.

This is a beautiful rural location that would be spoiled by becoming overgrown with new properties.

Lack of amenities and support from West Somerset D.C. Our neighbours from Nether Stowey fare much better from Sedgemoor.

It seems to be, the Labour Government would prefer old peoples bungalows. Would be more suitable for unmarried mothers (teenagers).

Local people need to continue to feel that they and their families can continue to live where their 'roots' are.

It would be nice to keep families living close to each other.

Lack of affordable housing may lead to young families leaving community. Once new building starts it does not stop – villages get too populated.

This is a beautiful quiet rural village and we'd love it to remain that way. I would feel differently though if I had raised my family here, and wanted affordable housing for my children.

Small cottages are often sold as holiday homes, but these would be ideal for young people who are local.

There are no affordable homes for young families and first time buyers.

The village already has affordable housing and care should be taken not to change a lovely village too much.

Young people need to get independence with starter homes at reasonable cost.

Would be used for contractors if any big building work was to start in area. Rising house prices have pushed most local cottages etc out of the reach of young people.

Stogursey has sufficient rental housing - Burgage Road

Houses that were 'reserved' for local people could remain empty while people wanting to live in Stogursey would not be able to buy them.

Why build new in the village when there is a surplus of 'new' in Bridgewater and Taunton.

If you have a young couple who live in Stogursey, with no children, who are working, and wish to buy a house together, they will more than likely work in Bridgwater a 20 mile round trip, or Taunton, a 40 mile round trip so, logically they will not be looking for a home to buy in Stogursey as the value of time travelling and price of travelling, will only add to their weekly budget. If this couple have children then again logically they will wish to buy a home in the Bridgwater or Taunton area to be near all the amenities such as libraries, schools, shops, swimming pools etc, to make life easier for them and their children in their growing years. So therefore... If you have a young couple who live in Stogursey and are not working, then are you talking of free housing, not affordable housing? In which case I feel the latter is what is supposed to be the issue we are addressing and I feel we have sufficient housing for that element who want/need free housing in the areas around the towns and cities. Affordable and cheap housing for young and first time buyers should be in close vicinity to work places i.e. Bridgwater/Taunton etc, hence employment/jobs and wages to enable repayment of lower mortgages making house purchases possible.

Appendix 3 – Supplementary Data

	1991	2001	% Change
Stogursey	1200	1360	Up 13.3%
West Somerset	31,875	35,075	Up 10%
South West	4,688,234	4,928,434	Up 5.1%
UK	57,353,894	57,789,194	Up 2.5%

Population Figures

Source: Office of National Statistics 2001 Census <u>www.statistics.gov.uk/census2001</u>, Stogursey - Somerset County Council

County and Regional Average House Price Figures (July to Sept 2005)

Area	Detached	Semi Detached	Terraced	Flat/Maisonette	Overall
Somerset	£287,516	£173,316	£146,403	£114,028	£191,796
South West	£301,944	£185,468	£159,185	£143,373	£201,825

Source: Land Registry Website – www.landreg.gov.uk/propertyinfo/

England and Wales Average House Price Figures (July - Sept 2005)

Area	Detached	Semi- Detached	Terraced	Flat/Maisonette	Overall
England and Wales	£301,771	£177,087	£151,826	£174,886	£194,589

Source: Land Registry Website – www.landreg.gov.uk/propertyinfo/

Appendix 4 - **Useful Contact Details/ Websites**

• West Somerset District Council – Holds the district wide housing register for West Somerset and can provide housing advice. To apply to get on the Housing Register for West Somerset please contact;

Housing Department - 37 Blenheim Road, Minehead, Somerset, TA24 5PS

Telephone: 01643 703704 E-mail: <u>customerservices@westsomerset.gov.uk</u>

Website: <u>www.westsomersetonline.gov.uk</u>

• Housing Association contact details are available from the **Rural Housing Project – Exmoor, North Devon and West Somerset.**

Telephone: 01398 322245E-mail: sjayre@exmoor-nationalpark.gov.uk

• **Commission for Rural Communities** – An independent body that acts as a rural advocate, they aim to provide well informed, independent advice to the government and ensure that policies reflect the real needs of people living and working in rural England, with a particular focus on rural disadvantage.

Website: <u>www.ruralcommunities.gov.uk</u>

• **The Housing Corporation** – National Government Agency that funds new affordable housing and regulates Housing Associations. Their website contains information on becoming a housing association tenant, holds a public register of the housing associations in your area and provides information on finding an affordable home through the Governments HomeBuy scheme.

Website: <u>www.housingcorp.gov.uk</u>

- **Defra** Affordable Rural Housing <u>http://www.defra.gov.uk/rural/arh/index.htm</u>
- Government Office South West (GOSW) Housing webpage

www.gosw.gov.uk/gosw/peoplesc/housing/?a=42496

• Joseph Rowntree Foundation – A social policy research and development charity. One of its remits is to understand the causes of, and solutions to, deprivation related to 'place', focusing on housing and neighbourhoods.

Website: <u>www.jrf.org.uk</u>

• Office of National Statistics – Online Census data. <u>www.statistics.gov.uk</u>