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# Parish Housing Needs Survey Report

August 2003

## **DULVERTON HOUSING NEEDS SURVEY**

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# DULVERTON HOUSING NEEDS SURVEY REPORT AUGUST 2003

#### 1 **SUMMARY AND KEY FINDINGS**

#### 1.1 **AIM**

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

#### 1.2 SURVEY DISTRIBUTION AND RESPONSE

The Rural Housing Enabler, in agreement with the Parish Council, prepared a two-part survey for distribution. The survey forms were posted on 31<sup>st</sup> January 2003 to 809 households in the Dulverton Parish, in accordance with the District's Council Tax records. Households were allowed one month for completion of their survey forms, to be returned by prepaid post to the Rural Housing Enabler by the 28<sup>th</sup> February 2003. Additional Part Two survey forms were made available for anyone likely to have a local affordable housing need in the next five years.

A total of 813 survey forms were issued and a total of 350 replies were received, a response rate of 43% to the survey. For comparison, the average response rate of a similar survey process by Cumbria Rural Housing Trust is 35% and based on previous surveys for this project area it has been 44%.

Part One surveys were returned by 332 households, of those 22 arrived with Part Two forms enclosed. There were 18 Part Two forms received without a Part One form. Therefore a total of 40 Part Two forms were received, equal to 5% of total survey forms issued, indicating a need for affordable housing. For comparison this response has been an average of 7% for the project area, based on previous completed surveys and reports.

The Survey Forms are shown at Appendix 1.

#### 1.3 KEY FINDINGS

There was a 43% response rate to the survey, with 5% (40 households) returning Part Two of the survey form indicating a housing need. This is a good average response rate compared to surveys in other areas, such as an average of 35% for similar surveys in Cumbria, but marginally lower than the average of 44% for the other completed surveys across the project area.

The key points concerning the housing market and context in Dulverton are as follows:

- Council Tax records reveals that Dulverton has nearly half the amount of stock in the lowest value band (9%) compared to West Somerset's profile (17%), indicating less of the most affordable stock. However, just more than one third of the stock (37%) is in the second lowest band (£69,339 £90,141), compared to West Somerset's profile (22%). This indicates that there may be some affordable housing stock in the parish, however, this is dependent on local household income levels which will be analysed later.
- Land Registry records show there have been no sales in the Flat/Maisonette category in the last recorded 12 months (April 2002 to March 2003). This type of

property is usually the more affordable and therefore is a further indicator of that there is a lack of affordable property in the parish.

- There is a very limited supply of smaller accommodation, which is usually the more affordable. Only 5% of the total stock has one bedroom which is usually the more affordable. There is a reasonable supply of two bedroom accommodation (32%). However, nearly half of the total stock (44%) has three bedrooms. Therefore, taking account of the next point, the ability for residents to live in Dulverton 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 property.
- There is a lack of choice of tenure for those wishing to live in Dulverton parish. There is pressure on the need to be able to access the Owner Occupied tenure in order to have housing in the Parish. Evident from the fact that the Owner Occupied sector dominates the tenure provision, as with the wider context, accounting for 70% of the market. There are proportionally more properties in Dulverton in The Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision than the wider market. The Private Rented Sector (PRS) is proportionally lower in Dulverton than the wider market. Choice of tenure for those wishing to live in Dulverton parish is largely limited to either Owner Occupation or Registered Social Landlord stock.
- Existing Registered Social Landlord Rented stock:
  - It is calculated that approximately, 32% of the original District Council stock has been sold in this Parish under the Right to Buy.
  - There are currently 170 Registered Social Landlord properties in Dulverton. There are currently 143 households on the District Council's Register for Dulverton. Turnover occurs at about 10 units per year, mainly of sheltered elderly accommodation. There is a shortage of smaller accommodation for general needs (such as single and couples as opposed to elderly/supported units) and family accommodation. Although, it should be acknowledged that there is still a need for elderly accommodation, evident by the existing waiting lists and survey responses.
  - House prices are not affordable to those claiming housing need. The lowest 'advertised' property in Dulverton was £84,950, with an average of £191,732. According to Land Registry figures the lowest 'actual' sale price over the last 12 months records was £123,916, with an average of £247,619. Dulverton's house prices are, 61% higher than West Somerset and the South West and 58% higher than England and Wales.
- Income data, for all those returning Part Two of the survey (expressing a housing need), reveals that the median take home household income bracket is £211 to £249, with a mid point income of £230 net or £287.50 gross. This equates to an annual gross income of £14,950. Dulverton's Part Two survey respondents will require 6 times their household income to purchase the lowest advertised house price of £84,950 and 17 times their household income to purchase the average 'actual' house, sale price at £247,619. It is accepted that 3 times household income is affordable.
- Dulverton's population has increased by 15% over the last ten years. This is far in excess of growth rates for other areas, such as the UK's 2% growth rate. **The age profile indicates an ageing population in Dulverton.**

There are 26 households assessed as in local affordable housing need. The report has a dedicated section analysing the detailed housing needs and preferences for these households, 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 3% increase in housing provision. The average is 6% based on the other surveys and reports across the project area to date.
- There are **8 Single households**, **8 Couple households**, **6 Elderly households** and **4 Family households** (the total includes 4 households requiring access considerations).
- The median household income is £11,570, gross, per annum (at the midpoint of range). They would require 7 times their household income to purchase the lowest advertised house price of £84,950 and 21 times their household income to purchase the average 'actual' house, sale price at £247,619.
- The main Bedsize need is for One Bedroom property, but there is also a need for three and four Bedroom property to meet the 'Family' household needs. The main preference is for Two bedroom property, again, three or four bedroom accommodation would be needed to accommodate the family households.
- Overall, there is an almost even preference for the Rented and Ownership Tenures. Analysed in further detail, Housing Association Rented is the preferred Rented option. The Elderly Single Households have only indicated the Rented Option. Low Cost Ownership is the preferred Ownership option. The Family + 2 Children household have only selected one of the Ownership options.
- Most Households prefer a House, particularly the Family Households. Not surprisingly all households with Access considerations selected either a bungalow or a flat.
- **The median affordable mortgage** has been **'assessed' as £40,000 to £50,000**. The median 'assessed affordable rent is £70 £99 per week (£303.33 £429 per month).
- Nearly half of all households (47%) are currently living in the Private Rented Sector and find it unsuitable for various reasons, such as the lack of security regarding their tenure or expensive rent charges.
- The age profile reveals an over representation from those in the three lowest age brackets, whereas overall, Dulverton Parish has an under representation in these age brackets when compared to West Somerset's profile. Therefore if the housing needs of households from the three lower age brackets are not resolved, and they leave the parish, it will compound an already ageing population profile in Dulverton. Failure to address the ageing profile could have a detrimental affect on the existing infrastructures, such as the school.
- The majority of households (77%) have expressed a need to move between now and up to 3 years. This indicates that there is an urgency to act to ensure that a provision is available.
- The preferred location of any housing provision has been given as Dulverton, the main reason for that choice is because households already live there.

79% of survey respondents are in favour of 'a small number of new homes in the parish to help meet the needs of local people'.

It is not usual to provide specifically and exactly for the total identified need. **This** report recommends a provision for 33% of the final need. The adoption of this method enables an actual provision appropriate to meet the affordable housing needs of the Parish now and in perpetuity, allowing for the changing circumstances that can

occur. It must be noted that this does not mean that the total need should not be addressed, the suggested formula provides an initial target for a successful provision.

Taking account of the above, it is recommended that a final target provision should be for 9 properties, as follows:

3 x One Bedroom Properties 4 x Two Bedroom Properties, 1 x Three Bedroom Property 1 x Four Bedroom Property

Allowing for 4 units to be provided as Housing Association Rented (Registered Social Landlord), and 5 units as a form of Affordable Ownership tenure, with the preference being for Low Cost Ownership. Finally, It is suggested that the final mix of property type might be for 4 Houses, 3 Bungalows and 2 Flats.

#### **2 HOUSING MARKET & CONTEXT**

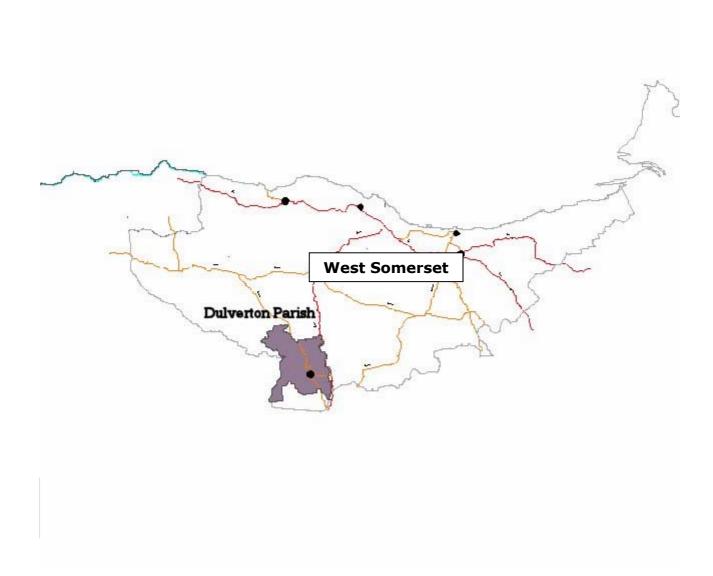
#### 2.1 CHARACTERISTICS OF DULVERTON

Dulverton Town is the main settlement in the Parish and is known as the southern 'gateway' to Exmoor National Park. Dulverton Town is one of the most accessible settlements on Exmoor, with the A396 only a mile away enabling connections to the North Devon link road and Tiverton.

Dulverton Town centre has been designated a Conservation Area since 1994. The street design and architecture reflect its original market town function.

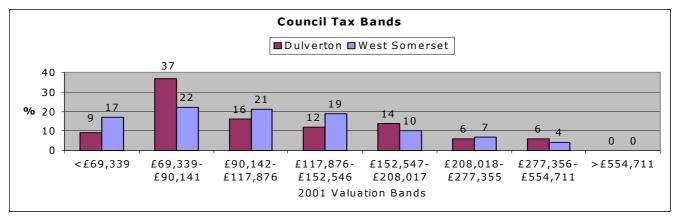
Dulverton Town has a range of facilities including, Primary and Middle schools, shopping facilities, Church, Village Hall, Bank, Post Office, Public House, Petrol Filling Station, Police Station, Fire Station, Health services, Public transport and a range of external recreation areas.

The nearest main centres are Tiverton and Minehead, south and north of the Town respectively. Both have further shopping facilities and schools for all ages.



#### 2.2 COUNCIL TAX BANDS

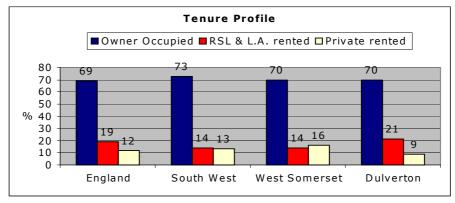
Council Tax bands provide an overall profile of the value of housing in Dulverton. The following chart profiles this against West Somerset as a whole. The bandings were set in 1991 and have therefore been modified, by the average house price inflation for the South West from 1991 to 2001, to provide a reasonable up to date reflection of current values. The chart reveals that Dulverton has nearly half the amount of stock in the lowest value band (9%) compared to West Somerset's profile (17%), indicating less of the most affordable stock. However, more than one third of the stock (37%) is in the second lowest band (£69,339 - £90,141), compared to West Somerset's profile (22%). This indicates that there may be some affordable housing stock in the parish, however, this is dependent on local household income levels which will be analysed later. Nearly half of the stock is spread across the four mid value bands (48%), showing levels slightly below West Somerset's profile for the same bands (57%).



Source: West Somerset District Council - Council Tax Records as at 27.2.03 www.housing.odpm.gov.uk/statistics/publicat/houseprices/index.htm

#### 2.3 TENURE

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



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

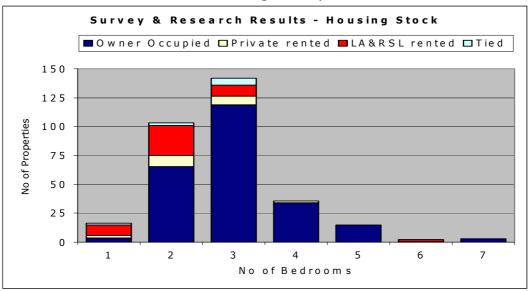
#### This reveals that:

- The Owner Occupied sector dominates the tenure provision, as with the wider context, accounting for 70% of the market.
- There are proportionally more properties in Dulverton in The Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision than the wider market.
   Rural Housing Project - Dulverton Parish Housing Needs Survey Report (August 2003)

- The Private Rented Sector (PRS) is proportionally lower in Dulverton than the wider market.

The above information shows that compared to the wider context the Private Rented Sector provision is less and the Registered Social Landlord provision is greater in Dulverton. Choice of tenure for those wishing to live in Dulverton parish is largely limited to either Owner Occupation or Registered Social Landlord stock.

The survey results provide an insight to the stock by tenure and number of bedrooms. The survey results represent 43% of households, so is not a complete picture but can provide a reasonable reflection of the housing stock profile.



The chart reveals that overall, only 5% of the total stock is one bedroom accommodation, which is usually the more affordable. There are only 2 known one bedroom Private Rented Sector (PRS) and four Owner Occupied properties. More than half of this is Registered Social Landlord stock. There is a reasonable supply of two bedroom accommodation (32%), including a reasonable provision in the Owner Occupied sector. This could provide some affordable accommodation, dependent on the market values and earnings levels, this will be analysed further late. However, nearly half of the total stock (44%) has three bedrooms.

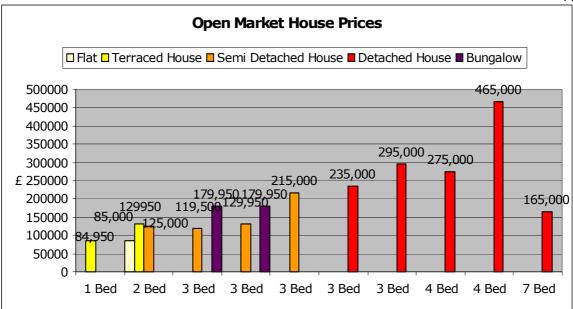
The ability for residents to live in Dulverton is largely restricted to those who can afford to enter the Owner Occupied tenure with the necessary ability to afford a two or three bedroom property.

#### 2.31 PRIVATE SECTOR HOUSING MARKET

#### 2.311 OWNER OCCUPIED

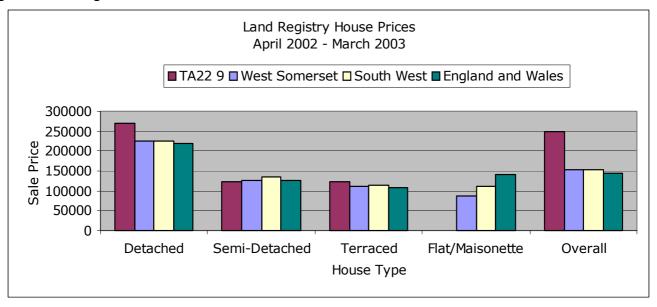
Local Estate Agents and the World Wide Web were consulted for current advertised open market prices for Dulverton Parish. There were fourteen properties on the market at the time of research, the results are shown below.

The chart reveals that **the lowest** <u>advertised</u> Sale Price in Dulverton Parish was £84,950 for a one bedroom terraced House. The chart provides not only a 'snap shot' guide to the advertised open market prices for Dulverton Parish, but also details the likely price based on the number of bedrooms and type of accommodation. The seven bedroom house appears to be low in value, this is because it is in need of restoration. The average <u>advertised</u> House Price equates to £191,732.



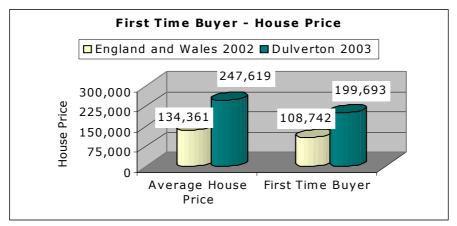
Information from The Land Registry site was used to gain further information on 'actual' average house price sales in the TA22 9 postcode area. The Land Registry record enables a consistent base for comparison of prices in other areas. The information shown represents the averaged available figures for sales for April 2002 to March 2003.

The records show there have been no sales in the Flat/Maisonette category. The 'lowest' average <u>actual</u> sale price for Dulverton's post code area was £123,916 for a Terraced House. **The overall, <u>actual</u> average sale price was £247,619 for Dulverton's post code area.** Based on the overall average figures, Dulverton's house prices are (over the year upto March 2003), 61% higher than West Somerset and the South West and 58% higher than England and Wales.



Using a different source it can be seen that the average house price for England and Wales in 2002 was £134,361 and the average First Time Buyer house price was £108,742. This shows that the First Time Buyer House Price is 24% lower than the average house price. To apply this to Dulverton, we can take the above Land Registry average house price of £247,916 and calculate that the:

average First Time Buyer house price in Dulverton is likely to be £199,693.



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

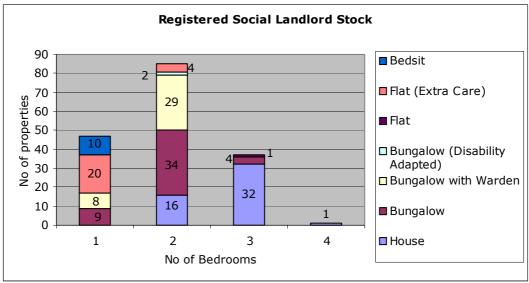
#### 2.312 PRIVATE RENTED SECTOR (PRS)

At the time of research there were no properties available to rent in Dulverton Parish. At the time of research the advertised properties for rent in the West Somerset area were as follows:

1 Bedroom Property	- average	£349 per calendar month	or £80.54 per week
2 Bedroom Property	- average	£492 per calendar month	or £113.54 per week
3 Bedroom Property	- average	£556 per calendar month	or £128.31 per week
4 Bedroom Property	- average	£850 per calendar month	or £196.15 per week

#### 2.32 REGISTERED SOCIAL LANDLORD HOUSING

There are currently 170 properties in Dulverton in this tenure, owned by Magna West Somerset, Redland, Hanover and Sanctuary. The current stock is shown below.



The main observations are that:

- There is a limited supply to cater for larger family households. Less than one quarter of the stock (22%) has more than two bedrooms. There is only 1 x four bedroom property and  $37 \times 3$  bedroom properties.
- More than three quarters of the stock (78%) has two or less bedrooms. More than half of that stock (55%) is available for households with some support needs (i.e. 43% of total stock).

It is approximated from research, that 32% (or 63 units) of the original District Council stock in Dulverton (now owned by Magna West Somerset) has been lost to the Right to Buy.

The turnover of the Registered Social Landlord properties occurs at approximately 10 a year. There are currently 143 households on the District Council's Register for Dulverton and 70 households currently living in Dulverton are on the District Council's housing register.

Existing rented stock accommodates mainly family and elderly households. Turnover, is mainly of sheltered elderly accommodation, for which the demand is usually good. There is a low turnover of family accommodation. Shortage, therefore is mainly of the smaller accommodation for general needs (such as single and couples as opposed to elderly/supported units) and family accommodation. Although, it should be acknowledged that there is still a need for elderly accommodation, evident by the existing waiting lists and survey responses.

#### 2.4 POPULATION

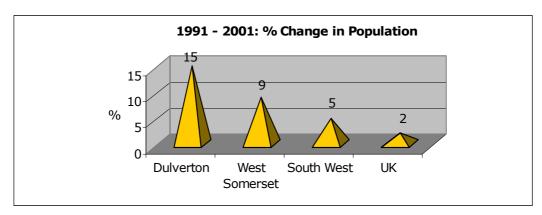
Overall, the population figures are increasing as shown below:

	<u> 1991</u>	<u>2001</u>	<u>% Increase</u>
Dulverton	1360	1570	15
West Somerset	32100	35100	9
South West	4717000	4934200	5
UK	57469000	58836700	2

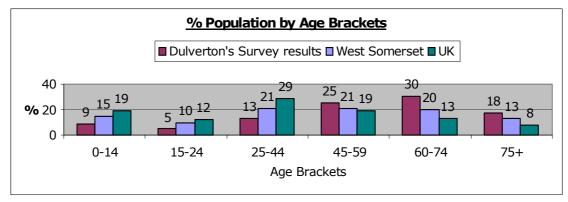
Source: UK & South West: Office of National Statistics

Dulverton & West Somerset: Somerset County Council

Dulverton's population has increased of 15% over the last ten years. This is far in excess of growth rates for other areas, particularly compared to the UK's 2% growth rate.



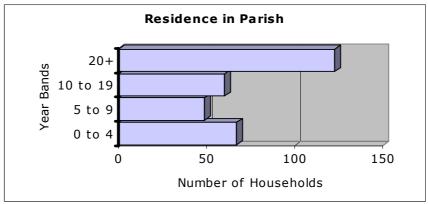
The following chart profiles the percentage of population in each age bracket and compares them for Dulverton, West Somerset and the UK. Dulverton has a lower representation in the three lower age brackets (27%) compared to West Somerset (46%) and the UK (60%). This indicates fewer children and emerging households in the parish compared to other areas. There is a greater proportion in the last three age brackets, 73% in Dulverton, compared to 54% in West Somerset and only 40% in the UK. **This indicates an ageing population in Dulverton.** 



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

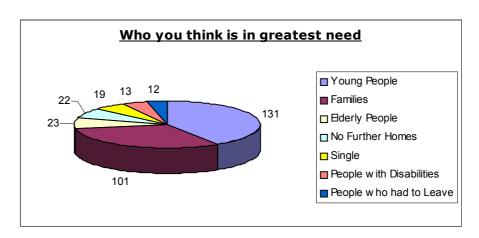
#### 2.5 PARISH RESIDENCE

From the survey responses received, it appears from the chart that overall the trend is for residents to remain in the parish as somewhere to settle. This is evident from the large number of respondents who have indicated living in the parish for more than 20 years.

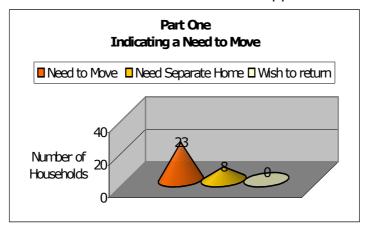


#### 2.6 HOUSING REQUIRED: RESIDENTS' PERCEPTION

Respondents were asked who they think is in the greatest need of a new home in the parish. The chart below shows that majority felt that the main need was for Young People and then Families. An opportunity was provided for 'Other' comments and these are shown at Appendix 2.

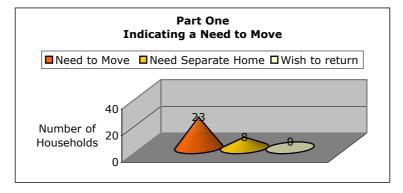


Respondents were asked if they 'would be in favour of a small number of new homes in the parish to help meet the needs of local people'. The response, shown below, was overwhelmingly in favour of such proposal. The comments received in favour and the concerns of those who are not in favour are shown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

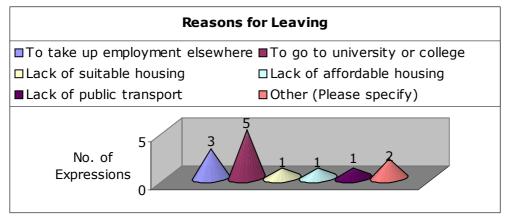


#### 2.7 HOUSING INTENTIONS

The final section of Part One of the survey enquired about whom was likely to need to move within the next five years. This section also directed those persons to complete Part Two of the survey. The majority of households (23) are existing households who need to move. This accords closely with the actual Survey responses received (as outlined at 1.2.) as 22 existing households returned Part One and Part Two. There were 8 households who indicated that someone that they know (in/from their household) would need a separate home, whereas, 18 Part Two surveys were actually received (as per 1.2). This indicates that some of the local affordable housing needs that may exist is unknown to respondents knowledge.



There were 34 households who had members who had moved away in the last 10 years (but not necessarily wishing to return). Only 13 households expressed their reasons for leaving, as shown below. This reveals that for these households the main reason for leaving was to further education and take up employment elsewhere were.



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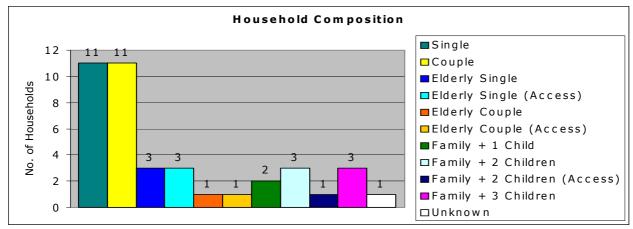
#### **3 HOUSEHOLDS WISHING TO MOVE**

Part Two survey forms were received from 40 households, indicating a need to move to another home in the Parish. Where surveys forms were incomplete, contact was made, in an attempt to fully inform this report.

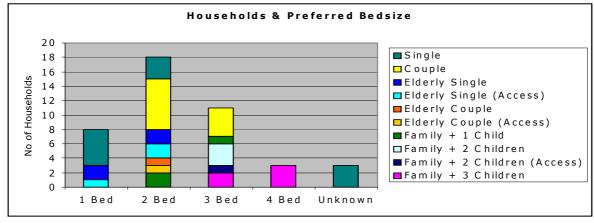
The following three charts provide an overview of those returning Part Two. The report will then go on to assess those who are considered to be in local affordable housing need and will analyse, in more depth, their need.

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

- 11 Single households representing 27.5% of the total
- 11 Couple households representing 27.5% of the total
- 9 Family households representing 22.5% of the total (1 household requesting Accommodation on One Level)
- 8 Elderly households representing 20% of the total (4 households requesting Accommodation on One Level)
- 1 Unknown household composition representing 2.5% of the total. **The Unknown Household cannot be considered due to an incomplete survey form.**



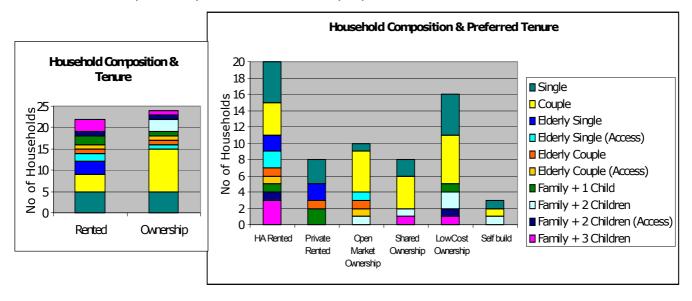
Households were asked to identify the type of housing they preferred. This is summarised in the following chart and is shown by bedsize rather than type (i.e. house/bungalow/flat) which will be analysed later.



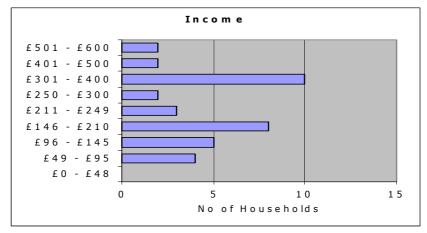
Some households ticked more than one bedsize. The chart reveals that there is a preference for 2 bedroom accommodation. Also, most households prefer accommodation larger than their need, this will be analysed and considered later in this report. There are 3 Single households shown in the 'unknown' bedsize preference. Practically, 2 of those Single households cannot be considered further because their survey forms were mainly incomplete beyond this stage. Both indicated

## that they were below state school leaving age and that they envisage having a future need (3 to 5 years plus).

The Overall Type of Tenure preference is shown with reference to household composition. Again, more than one choice could be indicated. The left hand chart shows that, overall, the tenure preference is nearly fairly evenly matched between Rented and Ownership, with a slight preference for one of the Ownership options. The right hand chart shows that Housing Association Rented is the preferred Rented option and Low cost Ownership is the preferred Ownership option.



Income data, for those returning Part Two of the survey is shown below. This reveals that the median take home household income bracket is £211 to £249, with a mid point income of £230 net or £287.50 gross. **This equates to an annual gross income of** £14,950 (for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross).



The annual income is compared below to average household incomes from a ward to national level. The information shows that Part Two respondents' median income of £14,950 is lower than the average household incomes from the ward to national level.

Survey Results = £14,950Dulverton and Brushford Ward = £19,034 = 27% higher than Part Two respondents West Somerset = £22,045 = 47% higher than Part Two respondents Great Britain = £26,200 = 75% higher than Part Two respondents

(Source: CACI, 2002 & Survey results)

#### 4 ASSESSING LOCAL AFFORDABLE HOUSING NEED

There are now 37 households who can be considered further. A filter system will now applied to determine those households to be considered to be in local affordable housing need.

#### This will be assessed by applying the following three assessments:

#### 1 Are Households in need of 'Affordable Housing'?

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

#### 2 Is there a Housing Need?

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

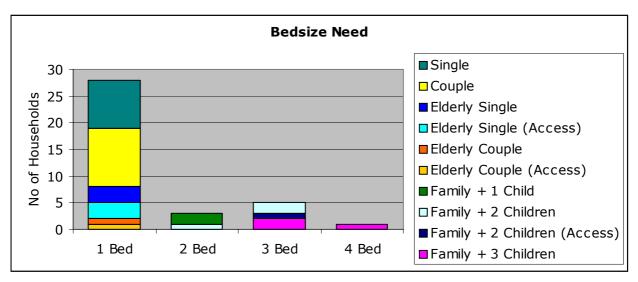
#### 3 Is there Local Connection?

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 policy (adopted and deposit plans).

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

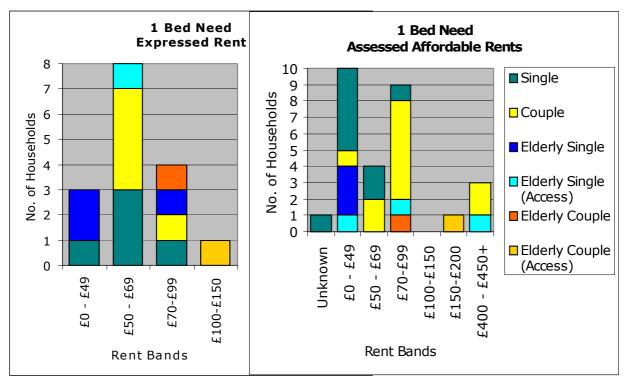
#### 4.1 ARE HOUSEHOLDS IN NEED OF 'AFFORDABLE HOUSING'?

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.

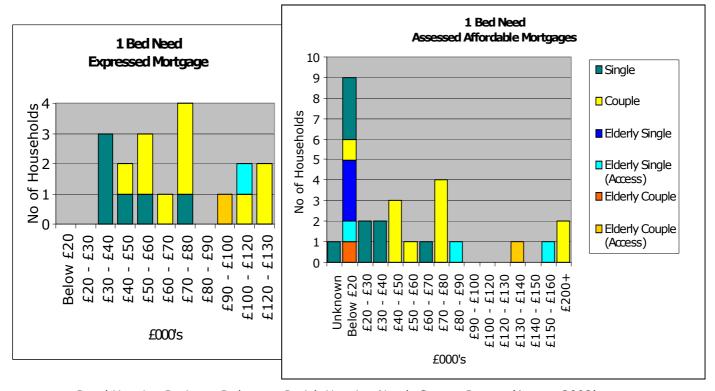


#### 4.11 One Bedroom Need

The first two charts show, on the left, the rent bands 'expressed' as affordable by households and, on the right, the 'assessed' affordable rent bands, calculated based on the financial information provided and allowing 25% of gross household income\* towards the rent. (\*for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross). Not all households 'expressed' a rent band because they are not interested in the rented options.



The next two charts show, on the left, the 'expressed' affordable mortgages, and on the right, the 'assessed' affordable mortgages. Not all households 'expressed' a Mortgage band because they are not interested in the Ownership options.



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To set the context it has been shown above that in Dulverton there is a proportionally low supply Private Rented Sector (PRS), with none known to be available to rent at the time of research. There are only 2 known One Bedroom units in the PRS accommodation, with rents expected to average from £80.54 per week. Therefore, it is likely that most households will need to be able to afford larger accommodation (commencing at an average of £113.54) in order to access any PRS accommodation that becomes available. It is more likely that households will need to be able to afford to access the Owner Occupied tenure in order to satisfy their housing needs. The lowest advertised house price for Dulverton was £84,950 and the lowest actual sale price for Dulverton's post code area, in accordance with Land Registry, was £113,317.

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

The Single household in the 'unknown' category cannot be assessed or considered further because, they are under the state school leaving age and have applied to indicate a future need in 5+ years. The lack of financial information does not allow further consideration.

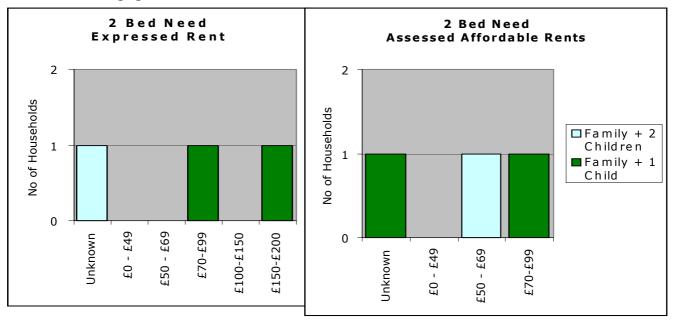
For the 23 households in the rent bands up to and including £70 - £99, it is accepted that they are unable to afford to access the PRS. To qualify this, it has been stated above that due to the lack of One Bedroom PRS accommodation, households are likely to need to be able to seek and afford larger accommodation, commencing at £113.54. None of the aforementioned households are assessed as able to afford more than £99. Furthermore, all these households are assessed as able to afford mortgages of no more than £82,000. The lowest actual advertised sale price was £84,950. **Therefore all these 23 households (specifically, 8 Single, 9 Couple, 3 Elderly Single, 2 Elderly Single (Access) and 1 Elderly Couple) are considered to be in need of affordable housing and will be considered further.** 

Both the Elderly Couple and Elderly Single households, with access requirements, are able to afford to consider the PRS. However, due to the lack of accommodation in this tenure and the lack of knowledge regarding the availability of suitable accommodation to meet their access requirements it will be assumed that there is none available. Based on the information available (see Page 8, 2.311) the lowest priced Bungalow on the open market commences at £179,950. Neither household would be able to afford this and both are therefore considered to be in need of affordable housing.

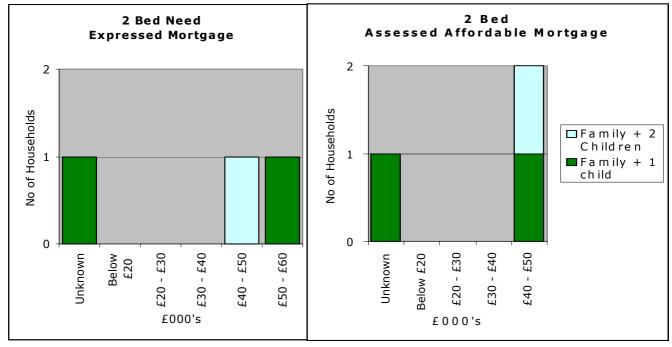
Finally. the two Couple households are able to afford the PRS and have been assessed as able to afford property on the open market in excess of £200,000. Both households are assessed as able to afford to resolve their own housing needs on the open market and indeed both households have actually indicated this on their survey forms. Neither household will be considered further in this report.

#### 4.12 Two Bedroom Need

Using the same format as above, the first two charts show the expressed and assessed affordable rent bands, the second two charts show the expressed and assessed affordable mortgages.



As set out above, in Dulverton there is a proportionally low supply Private Rented Sector (PRS), with none known to be available to rent at the time of research. There are only 10 known Two Bedroom units in the PRS accommodation, with rents expected to average from £113.54. The lowest advertised 2 Bedroom house price for Dulverton was £85,000.



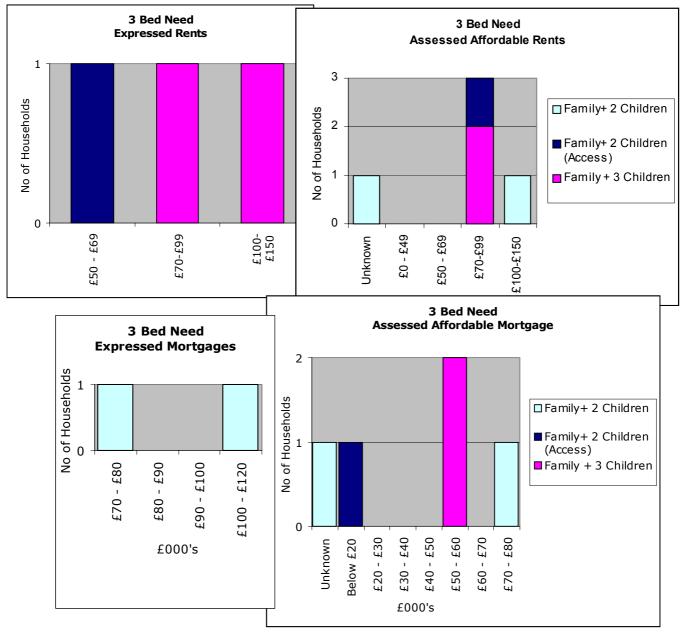
The report will consider each household individually, working from left to right of the 'Assessed Affordable Rents' chart.

The financial circumstances of the **Family + 1 Child** could not be assessed due to lack of information, **therefore this household cannot be considered further**.

The **Family + 1** Child and **Family + 2** Children households are only able to afford a maximum weekly rent of £99 and £69 respectively and a mortgage of up to £50,000. Therefore, **both households are considered to be in need of affordable housing**.

#### 4.13 Three Bedroom Need

Using the same format as above, the first two charts show the expressed and assessed affordable rent bands, the second two charts show the expressed and assessed affordable mortgages.



As set out above, in Dulverton there is a proportionally low supply Private Rented Sector (PRS), with none known to be available to rent at the time of research. There are only 7 known Three Bedroom units in the PRS accommodation, with rents expected to average at £128.31. The lowest advertised 3 Bedroom house price for Dulverton was £119,500, with the average advertised calculated at £193,479.

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

The financial circumstances of the **Family + 2 Children** could not be assessed due to lack of information, **therefore this household cannot be considered further**.

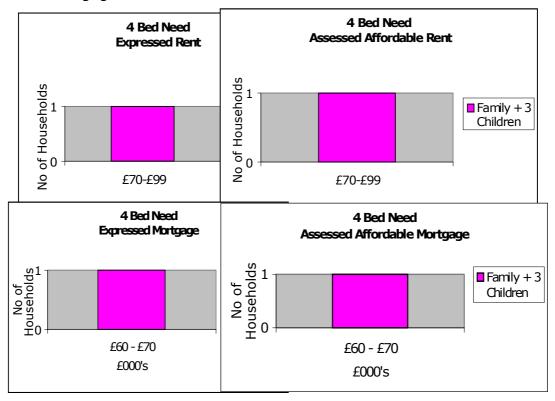
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The Family + 2 Children with access requirements and the two Family + 3 Children households are able to afford maximum rents up to £99 and mortgages up to £60,000. All three households are considered to be in need of affordable housing.

Finally, **the Family + 2 Children household** is able to afford a maximim weekly rent of up to £150, which would allow them to consider 3 Bedroom PRS accommodation averaging at £128.31. However, as mentioned, the PRS is limited and it could be that the household would need to consider larger accommodation, averaging at £196.15. If this were the case then it would not be affordable. The maximum affordable mortgage for this household is £80,000, whereas, as mentioned above, the lowest advertised 3 Bedroom house price for Dulverton was £119,500. On the basis of availability and affordability **this household is to be considered to be in need of affordable housing**.

#### 4.14 4 Bedroom Need

Using the same format as above, the first two charts show the expressed and assessed affordable rent bands, the second two charts show the expressed and assessed affordable mortgages.



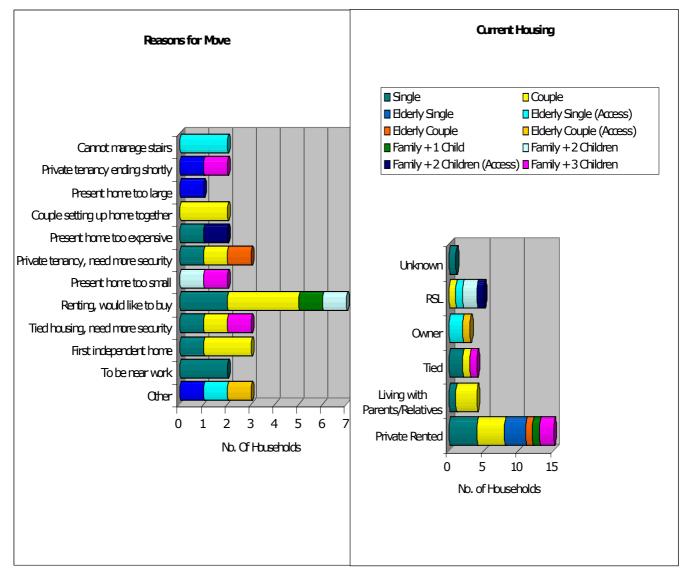
As set out above, in Dulverton there is a proportionally low supply Private Rented Sector (PRS), with none known to be available to rent at the time of research. There are only 2 known Four Bedroom units in the PRS accommodation, with rents expected to average at £196.15. The lowest advertised 4 Bedroom house price for Dulverton was £275,000.

The Family + 3 Children household is unable to afford the PRS rents or the required Mortgage and will therefore be considered to be in need of affordable housing.

Therefore a total of 32 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 32 households assessed above, are in Housing Need by considering their current housing and reasons for moving.



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 that for a variety of reasons the Private Rented Sector does not provide suitable accommodation, such as non secure tenancy arrangements and expensive rents. The following households in this category have all provided acceptable reasons for needing to move:
  - all 4 Single Households
  - all 4 Couple Households
  - all 3 Elderly Single Households
  - the Elderly Couple household
  - the Family + 1 Child household
  - both the Family + 3 Children Households
- In the Living with Parents/Relatives category:
  - The Single household and 2 Couple households want 'first independent home'
  - 1 Couple household wants 'to set up home together'
- In the Tied category:

- 1 Single household has given their main reason for moving as 'to be near work', but has listed a variety of other accepted reasons, including, 'need more security' and 'couple setting up home together'
- The remaining Single, Couple and Family + 3 Children households have stated 'need more security
- In the Owner Category:
  - The first Elderly Single household with access considerations has stated that they cannot manage the stairs and needs a warden service.
  - The second Elderly Single household with access considerations has stated 'other' as reason for needing to move. Information provided indicates that they require accommodation on one level, due to age and medical reasons, and is struggling in current accommodation due to it being expensive and difficult to manage/maintain
  - The Elderly Couple household with access considerations has stated 'other' as reason for needing to move. Information provided indicates that they require accommodation on one level, access for wheelchair and a warden service. Current accommodation is too large, too expensive and not near enough to the town centre.
- In the Registered Social Landlord (RSL) category:
  - The Couple household is currently living apart, wanting to set up home together. One of them is currently occupying Supported Housing for Single persons on a short term tenancy.
  - The Elderly Single household with access considerations, cannot manage the stairs in current accommodation, has a need for accommodation on one level
  - One of the Family + 2 Children households have stated their main reason for moving is due to present home being too small., but also that they would like to buy and cannot but their current accommodation. They are occupying and only need a 3 Bedroom property. However, based on their currently circumstances they could afford an affordable Ownership scheme and would release this current accommodation for some other household
  - the Family + 2 Children households with access considerations have stated 'present home too expensive', although they are in RSL accommodation. In addition to the main stated reason there is an indicated need for accommodation on one level and more space due to medical conditions, this will be accepted to justify their housing need
- The Unknown category:
  - The Single household appears to be living with relatives in the adjoining parish, works in the Dulverton Parish and needs to 'be near work'.

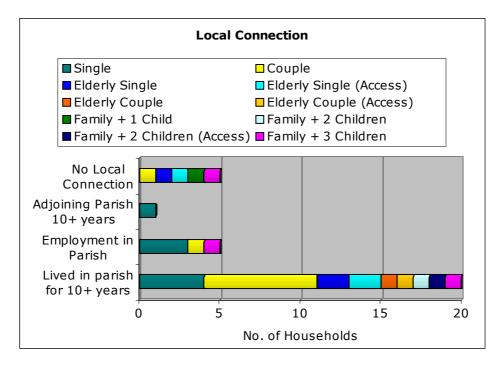
The following household is not considered to be in housing need and will not be considered further:

- In the Registered Social Landlord (RSL) category:
  - The Family + 2 children household have stated that they are 'renting, would like to buy'. They are occupying a 2 Bedroom property, have an affordable rent and a secure/long term tenancy. Based on current circumstances, they will only need 2 Bedrooms for a further 8 years and, despite having a desire for affordable Ownership they are unlikely to be able to afford the level of mortgage that would enable them to participate in any such scheme.

The 31 households, as listed above, are considered to be in housing need and will be considered further.

#### 4.3 IS THERE LOCAL CONNECTION?

The following chart reveals that **26 households satisfy the Local Connection criteria** in accordance with Exmoor National Park Authority's 'Revised Deposit' Local Plan (March 2003). The 5 households in the 'No Local Connection' category are all currently resident in Dulverton but have not got the requisite 10 years residence and do not satisfy any of the other local connection criteria. These 5 households will not be considered further.



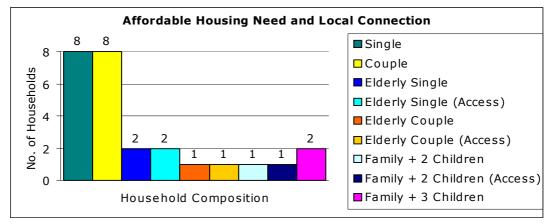
#### **5 FINAL ANALYSIS OF ASSESSED HOUSING NEED**

#### **5.1 HOUSEHOLD COMPOSITION**

The following information provides a final analysis of all 26 households that have been assessed as 'in need of affordable housing', 'in housing need' and with 'Local Connection' to Dulverton.

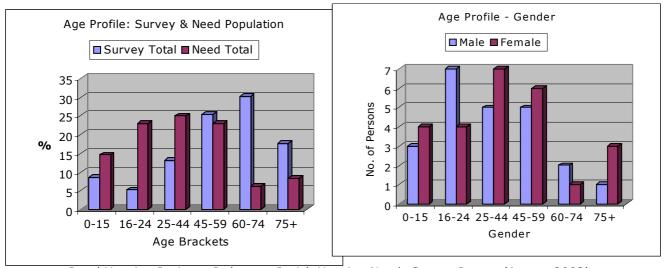
The final household composition for all 9 households is as follows:

- 8 Single households
- 8 Couple households
- 6 Elderly Households
  - 2 Elderly Single
  - 2 Elderly Single with Access consideration
  - 1 Elderly Couple
  - 1 Elderly Couple with Access consideration
- 4 Family households
  - 1 Family with 2 Children
  - 1 Family with 2 Children with Access consideration
  - 2 Families with 3 Children



#### **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 assessed as in need. This reveals an over representation from those in the three lowest age brackets, whereas it was shown above (at 2.4) that, overall, Dulverton Parish has an under representation in these age brackets, compared to West Somerset's profile.



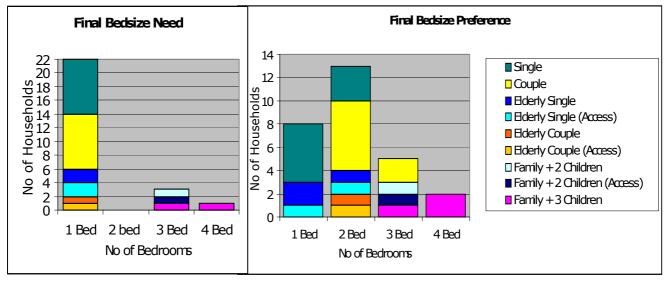
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If the housing needs of households from the three lower age brackets are not resolved, and they leave the parish, it will compound an already ageing population profile in Dulverton.

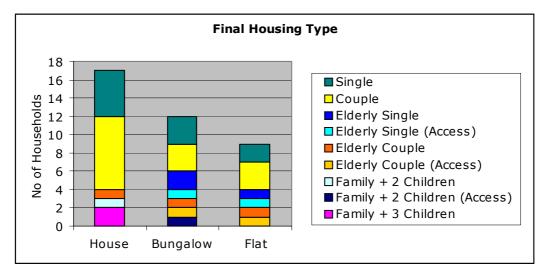
The above right hand chart provides a breakdown of the Gender of those in need for each age bracket. Overall there is a fairly even representation of Females and Males. There is an over representation of Males in the 16-24 year old age bracket and an emphasis on female representation in most of the older age brackets.

#### **5.3 BEDSIZE & HOUSE TYPE**

The Final Bedsize Need against preference is shown below. The main need is for One Bedroom property, but there is also a need for three and four Bedroom property to meet the 'Family' household needs. The main preference is for two bedrooms. Although a large number of Single and Elderly Single Households would also consider one bedroom property. All the Couple households prefer property larger than the identified needs size. Again, three or four bedroom accommodation would be needed to accommodate the family households.

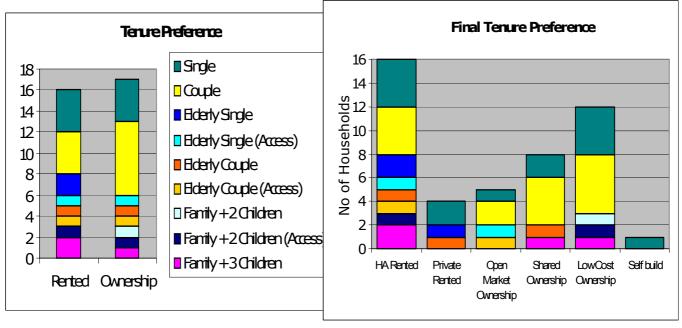


The Final Housing Type is shown below. Households were allowed to indicate more than one type. Most Households prefer a House, particularly the Family Households. Not surprisingly all households with Access considerations selected either a bungalow or a flat.



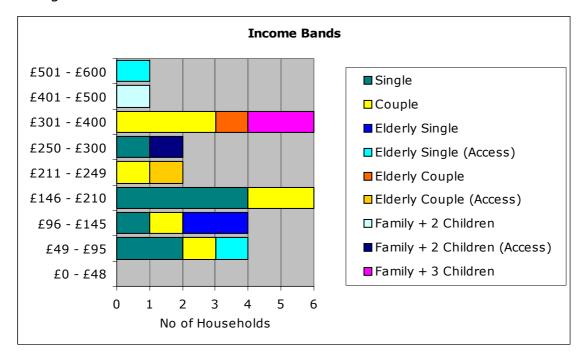
#### **5.4 TENURE**

Tenure preference is shown in the next two charts. Households were allowed to indicate more than one tenure and type choice. Overall, there is an almost even preference for the Rented and Ownership Tenures. Analysed in further detail, Housing Association Rented is the preferred Rented option. The Elderly Single Households have only indicated the Rented Option. Low cost Ownership is the preferred Ownership option. The Family + 2 Children household have only selected one of the Ownership options.



#### 5.5 INCOME & AFFORDABILITY

The following chart shows the income bands for all 26 households.

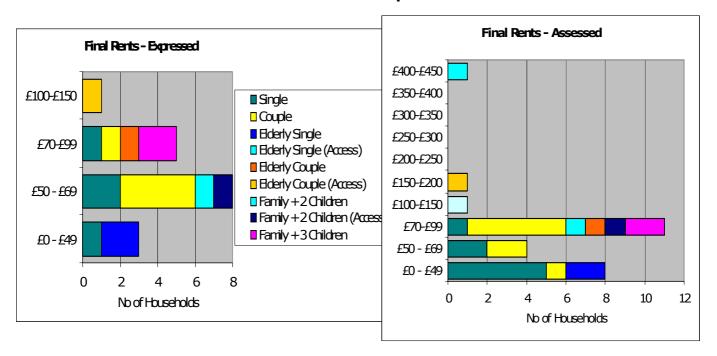


The median income band for the 26 households is £146 - £210. This equates to a median, mid point range, household income of £178 net weekly, or £222.50 gross weekly and a **gross annual household income of £11,570**. The average actual house

price, according to Land Registry sales, is £247,619. Therefore, **requiring 21 times their household income** to access the average actual Open Market house sale price.

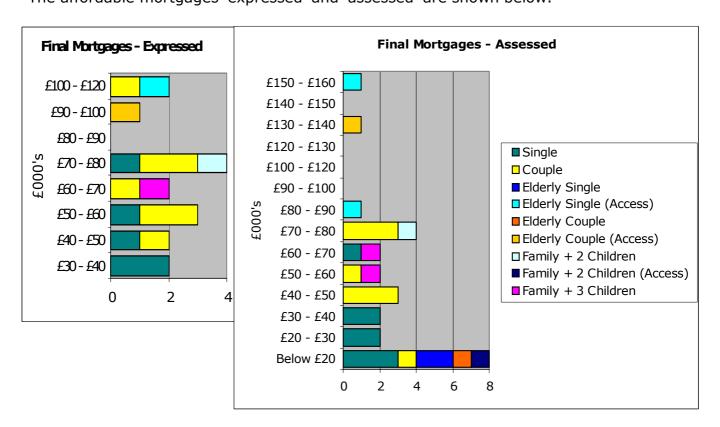
#### **5.51AFFORDABLE RENTS**

The following two charts show the affordable rents as 'expressed' and 'assessed' for all households in need. It should be noted that some households did not express a rent band. Most households (89%) are assessed as **able to afford less than £99 per week** rent. The median affordable rent is £70 - £99 per week.



#### **5.52 AFFORDABLE MORTGAGES**

The affordable mortgages 'expressed' and 'assessed' are shown below.

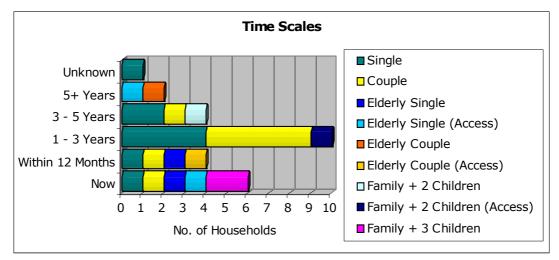


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Overall, most households appear to be realistic in their assessment of the mortgage they can afford and there is a wide variation of affordable mortgages. **The median** 'assessed' affordable mortgage is £40,000 - £50,000.

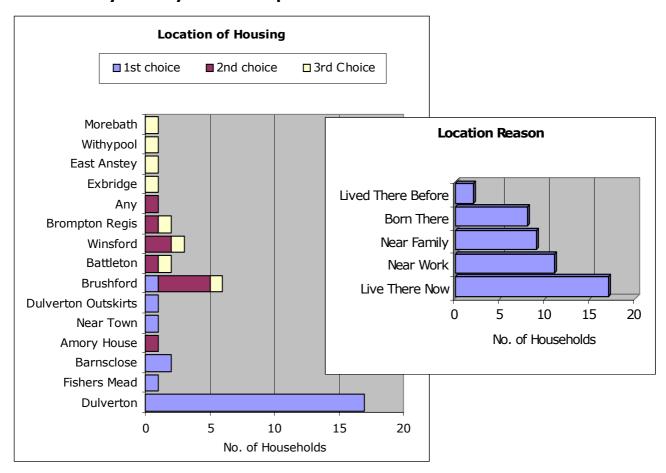
#### **5.6 TIME SCALES FOR HOUSING**

The majority of households (77%) have expressed a need to move between now and up to 3 years. This indicates that there is an urgency to act to ensure that a provision is available.

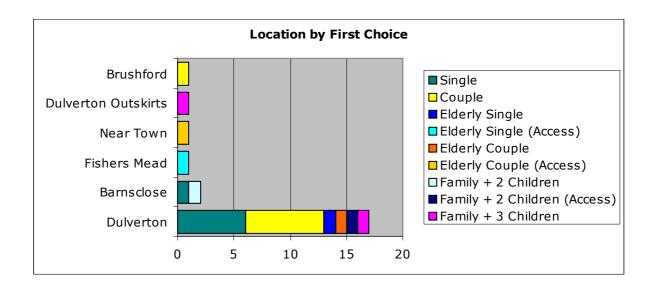


#### **5.7 LOCATION OF PROVISION**

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 simply given as 'Dulverton'**. The reasons given for their preferred location is shown below, revealing **that the main reason is because they already live in the parish**. More than one reason could be indicated.



The First choices are also shown below related to Household composition, revealing that most households have a first choice preference of somewhere in Dulverton.



#### 6 CONCLUSION

There was a 43% response rate to the survey, with 5% (40 households) returning Part Two of the survey form indicating a housing need. This is a good average response rate compared to surveys in other areas, such as an average of 35% for similar surveys in Cumbria, but marginally lower than the average of 44% for the other completed surveys across the project area.

The conclusions regarding the housing market and context in Dulverton parish is as follows:

- Council Tax records reveals that Dulverton has nearly half the amount of stock in the lowest value band (9%) compared to West Somerset's profile (17%), indicating less of the most affordable stock. However, just more than one third of the stock (37%) is in the second lowest band (£69,339 £90,141), compared to West Somerset's profile (22%). This indicates that there may be some affordable housing stock in the parish, however, this is dependent on local household income levels which will be analysed later.
- Land Registry records show there have been no sales in the Flat/Maisonette category in the last recorded 12 months (April 2002 to March 2003). This type of property is usually the more affordable and therefore is a further indicator of that there is a lack of affordable property in the parish.
- There is a very limited supply of smaller accommodation, which is usually the more affordable. Only 5% of the total stock has one bedroom which is usually the more affordable. There is a reasonable supply of two bedroom accommodation (32%). However, nearly half of the total stock (44%) has three bedrooms. Therefore, taking account of the next point, the ability for residents to live in Dulverton 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 property.
- There is a lack of choice of tenure for those wishing to live in Dulverton parish. There is pressure on the need to be able to access the Owner Occupied tenure in order to have housing in the Parish. Evident from the fact that the Owner Occupied sector dominates the tenure provision, as with the wider context, accounting for 70% of the market. There are proportionally more properties in Dulverton in The Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision than the wider market. The Private Rented Sector (PRS) is proportionally lower in Dulverton than the wider market. Choice of tenure for those wishing to live in Dulverton parish is largely limited to either Owner Occupation or Registered Social Landlord stock.
- Existing Registered Social Landlord Rented stock:
  - It is calculated that approximately, 32% of the original District Council stock has been sold in this Parish under the Right to Buy.
  - There are currently 170 Registered Social Landlord properties in Dulverton. There are currently 143 households on the District Council's Register for Dulverton. Turnover occurs at about 10 units per year, mainly of sheltered elderly accommodation. There is a shortage of smaller accommodation for general needs (such as single and couples as opposed to elderly/supported units) and family accommodation. Although, it should be acknowledged that there is still a need for elderly accommodation, evident by the existing waiting lists and survey responses.
- House prices are not affordable to those claiming housing need. The lowest 'advertised' property in Dulverton was £84,950, with an average of £191,732. According to Land Registry figures the lowest 'actual' sale price over the last 12 months records was £123,916, with an average of £247,619.

- Dulverton's house prices are, 61% higher than West Somerset and the South West and 58% higher than England and Wales.
- Income data, for all those returning Part Two of the survey (expressing a housing need), reveals that the median take home household income bracket is £211 to £249, with a mid point income of £230 net or £287.50 gross. This equates to an annual gross income of £14,950. Dulverton's Part Two survey respondents will require 6 times their household income to purchase the lowest advertised house price of £84,950 and 17 times their household income to purchase the average 'actual' house, sale price at £247,619. It is accepted that 3 times household income is affordable.
- Dulverton's population has increased by 15% over the last ten years. This is far in excess of growth rates for other areas, such as the UK's 2% growth rate. **The age profile indicates an ageing population in Dulverton.**

There are 26 households assessed as in local affordable housing need. The report has a dedicated section analysing the detailed housing needs and preferences for these households, 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 3% increase in housing provision. The average is 6% based on the other surveys and reports across the project area to date.
- There are **8 Single households**, **8 Couple households**, **6 Elderly households** and **4 Family households** (the total includes 4 households requiring access considerations).
- The median household income is £11,570, gross, per annum (at the midpoint of range). They would require 7 times their household income to purchase the lowest advertised house price of £84,950 and 21 times their household income to purchase the average 'actual' house, sale price at £247,619.
- The main Bedsize need is for One Bedroom property, but there is also a need for three and four Bedroom property to meet the 'Family' household needs. The main preference is for Two bedroom property, again, three or four bedroom accommodation would be needed to accommodate the family households.
- Overall, there is an almost even preference for the Rented and Ownership Tenures. Analysed in further detail, Housing Association Rented is the preferred Rented option. The Elderly Single Households have only indicated the Rented Option. Low Cost Ownership is the preferred Ownership option. The Family + 2 Children household have only selected one of the Ownership options.
- Most Households prefer a House, particularly the Family Households. Not surprisingly all households with Access considerations selected either a bungalow or a flat.
- **The median affordable mortgage** has been **'assessed' as £40,000 to £50,000**. The median 'assessed affordable rent is £70 £99 per week (£303.33 £429 per month).
- Nearly half of all households (47%) are **currently living in the Private Rented Sector** and find it unsuitable for various reasons, such as the lack of security regarding their tenure or expensive rent charges.
- The age profile reveals an over representation from those in the three lowest age brackets, whereas overall, Dulverton Parish has an under representation in these age brackets when compared to West Somerset's profile. Therefore if the housing needs of households from the three lower age brackets are not resolved, and they leave the parish, it will compound an already ageing

- **population profile in Dulverton**. Failure to address the ageing profile could have a detrimental affect on the existing infrastructures, such as the school.
- The majority of households (77%) have expressed a need to move between now and up to 3 years. This indicates that there is an urgency to act to ensure that a provision is available.
- The preferred location of any housing provision has been given as Dulverton, the main reason for that choice is because households already live there.

79% of survey respondents are in favour of 'a small number of new homes in the parish to help meet the needs of local people'.

#### **7 RECOMMENDATIONS**

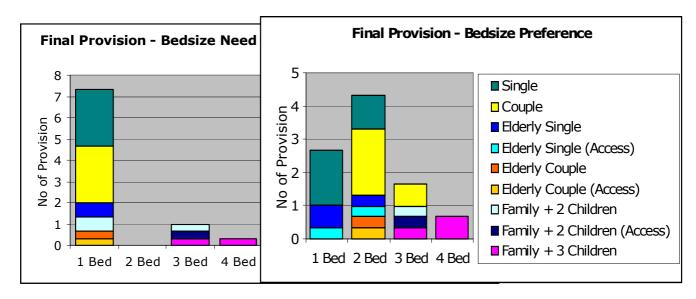
The final analysis for the total need has already been provided in detail to enable any provision to be appropriately matched to the needs of Dulverton Parish.

It is not usual to provide specifically and exactly for the total identified need. In order to achieve a provision that is appropriate and sustainable it is usual to aim to provide for between 25% to 33% of the final need. The adoption of this method enables an actual provision appropriate to meet the affordable housing needs of the Parish now and in perpetuity, allowing for the changing circumstances that will occur. It must be noted that this does not mean that the total need should not be addressed, the suggested formula provides an initial target for a successful provision.

Therefore, the following charts provide information and guidance based on a provision for 33% of the total need. As mentioned above, the charts for the total need are provided earlier in this report. There are 26 Households assessed as in local affordable housing need and therefore it is recommended that a final provision should be for at least 9 units of accommodation.

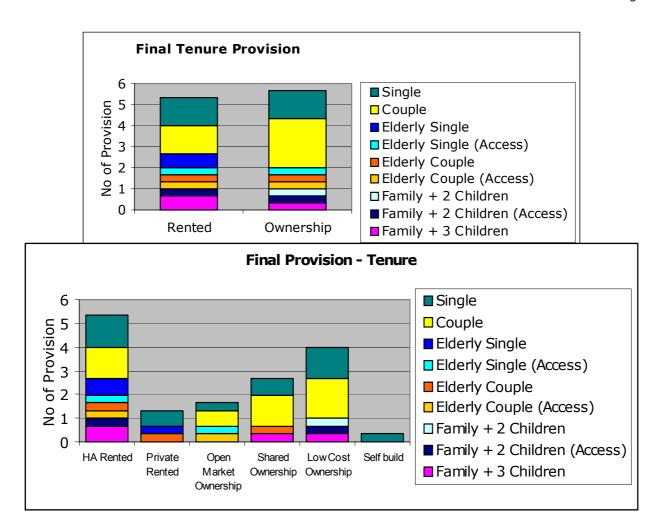
It will be necessary to also have respect for the <u>preferred</u> options in order to make any provision sustainable. Therefore, taking account of the following charts a recommended mix to meet the need should be for  $7 \times 0$ ne Bedroom,  $1 \times 1$  Three Bedroom and  $1 \times 4$  Bedroom property. Taking account of the aforementioned and the bedsize preference chart shown below, **it is recommended to provide:** 

3 x One Bedroom Properties 4 x Two Bedroom Properties, 1 x Three Bedroom Property 1 x Four Bedroom Property

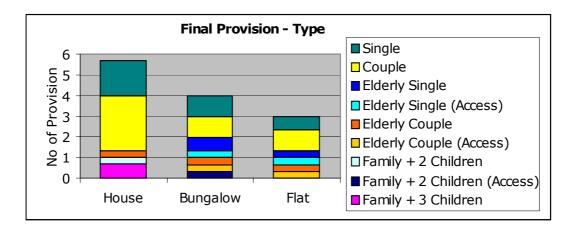


The following charts show that overall the preferred type of tenure is almost evenly split between Rented and Ownership, with a slight preference for Ownership. Therefore, taking account of the fact that there is already a supply of rented accommodation, **it is recommended that:** 

- 4 units be provided as Housing Association Rented (Registered Social Landlord), and
- **5 units as a form of Affordable Ownership tenure,** with the preference being for Low Cost Ownership.



The option of a House is the preferred option for most Single, Couple and Family households, although some of the Single and Couple households would consider a bungalow or flat. As expected all households with access requirements have not selected the House option, preferring a Bungalow or flat. Therefore, it is suggested that the final mix might be for 4 Houses, 3 Bungalows and 2 Flats.



В.

YOUR CURRENT HOME



#### **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 - DULVERTON 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 anyone 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. YOU	R HOUSEHOL	.D				
Please tell	us the numbe	r of people livi	ng in your hom	ne in each of th	ne following ag	e groups:
Age	0-14 years	15-24 years	25-44 years	45-59years	60-74years	75+ years
Male						-
Female						

1	Are you (please tick appropriate box):
	a home owner?  renting from a private landlord?  renting from a housing association?  a shared owner (part buy/part rent)?  lodging with another household?  in housing tied to your job?  living with parents or relatives?  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	Where is your other home?
6	How long have you lived in this Parish?
	0-4 years
	Rural Housing Project - Dulverton Parish Housing Needs Survey Report (August 2003)

C.	HOUSING REQUIRED
	Please tell us who you think is in <b>greatest need</b> of a new home in the parish (please tick only one):
	Homes for young 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 <b>local people</b> ? Yes - Go to D No - Go to 3
3	Please briefly explain your concern:
	(continue on separate sheet)
D.	HOUSING INTENTIONS
1	Are you likely to need to move to another home in this parish now or in the next five years?
	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 <u>for each member</u> 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
F	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.

#### Please return by: 28th February 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 - DULVERTON 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 anyone 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.	HOUSI	ING NEED			
1	Are you in	need, or likely to be in need, of anoth	ner home in	this parish (please tick a box)?	
	Yes	- Go to 2 No - <b>You do not</b>	need to c	omplete the rest of this form.	
2	When will	you need to move?			
	Now	within 12 months 1 - 3 y	years (yrs)	3- 5 yrs 5+ yrs	
3	Why do yo	ou need to move (you can give more the	han one rea	ason)?	
	(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	(o)	For family support	
	(h)	In tied housing, need more security	(p)	To be near work	
	(q)	Other (please explain)			
4	4 Which, of the above, is your main reason (please insert the letter from above)?				
5	Could you support?	remain in your present home if your h	nome was a	lltered or if you were given	
	Yes	s - Go to 6 No - Go to B			
6	What alter	rations or support would you need?			

#### **B. YOUR HOUSEHOLD**

Relationship to you

Please provide the following information for everyone who will need to move with you:

Age Male/Female Living with you Living with you in

	.g wife, partner, son)	(M/F)	no	w? <i>(Y/N</i>	)	next home? (Y/N)	)
YO	URSELF						
					I .		_
C.	LOCAL CONNECTION						
1	Do you live in Dulverton Pa	rish now?		Yes – go	to 4	No – go to 2	
2	Do you have a need to live i	n Dulverton Parish?		Yes – Go	to 3	No – Go to 7	
3	Please give your reasons						
						Go to 7	
4	Is this your main (or permane	nt) home?		Yes - Go t	:o 5	No – Go to 7	
5	Have you lived in Dulverton Pa	arish continuously fo	or the	last 10 yea	ars or r	more?	
				Yes - Go t	:o D	No – Go to 6	
6	How many years have you live	ed in Dulverton Pari	sh?	Γ		- Go to 7	
7	Has there been a period wh	en you have lived i	n Dulv	erton Paris	h cont	inuously for 10	
	years or more?			Yes - Go t	:o 8	No - Go to 10	
8	Was this your main (or perma	nent) home?		Yes - Go t	:o 9	No - Go to 10	
9	Was this within the last 20 year	ars?		Yes - Go t	:o D	No - Go to 10	
10	<b>Do you live</b> in any of the <b>adj</b> Withypool, East Anstey, Brush			pton Regis	, Extor	n, Winsford,	
	withypool, Last Anstey, brush	iora ana Morebatir:		Yes - Go	to 11	No – Go to 14	
11	Is this your main (or permane	nt) home?		Yes - Go t	o 12	No – Go to 14	
12	Have you lived in that Parish of	continuously for the	last 1	0 years or	more?		
				Yes - Go t	o 17	No – Go to 13	
13	How many years have you live	ed in that Parish?				Go to 14	
14	Has there been a period wh	en you have lived i	n any	of the abov	e liste	d adjoining	
	parishes continuously for 10	years or more?		Yes - Go t	o 15	No - Go to 17	
15	Was that your main (or perma	nent) home?		Yes - Go t	o 16	No - Go to 17	
16	Was this within the last 20 year	ars?		Yes - Go t	o 17	No - Go to 17	
17	<b>Do you work</b> in Dulverton Pa				of Bro	ompton Regis, Exton	,
	Winsford, Withypool, East Ans	tey, Brushford and	Moreb	ath? Yes - Go t	o 18	No - Go to 20	
18	How many years have you wo	rked in Dulverton P	لــــا arish?	Γ		- Go to 19	
19				sh(es)?		Go to 20	

20 Do you have <b>relatives who live</b> in Dulverton Parish or any of the adjoining Brompton Regis, Exton, Winsford, Withypool, East Anstey, Brushford and Mon Yes – Go to 21	•
21 a) How many years have they lived in Dulverton Parish? - Go	to b)
b) Please state their relationship to you (e.g. mother):	
22 a) How many years have they lived in the adjoining Parish(es)? - Go t	
b) Please state their relationship to you (e.g. mother):	
23 <b>Do you need to live close</b> to someone else in Dulverton Parish?	
Yes - Go to 24	No - Go to D
24 a) How many years have they lived inDulverton Parish? - Go	o 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 i	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 Cos	st Ownership*
Private Rented Shared Ownership* Self Buil	•
Other (Please specify) * see 'Scheme	
3 If you wish to rent, please indicate the most you could afford to pay in rent pe	
£0-£49	£200+
4 If you wish to buy, what price range do you think you could afford?	
Below £20,000 $\boxed{ £50,001 - £60,000 } $ £90,001 - £100,000	n
£20,001 - £30,000	
£30,001 - £40,000	
£40,001 - £50,000	
5 Does anyone in the household wishing to move need the following:	
	idential Care
Sheltered housing with warden Help with personal care	
6 Please tell us more about any health or disabilities which affect your housing n	needs:
7 a) Are you currently registered on the Local Authority waiting list?	
Yes - Go to E No - Go to 6b	
b) Please say why you have not registered on the Local Authority Waiting List?	<b>,</b>

E.	WHERE WOULD YOU LIKE TO LIVE
1	Please tell us where in the Parish you would like to live, in order of preference
	1st
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
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 <b>do not include</b> 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	How many people in the household wishing to move are: (Please enter the number of people in each category in the appropriate box)
	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 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 $£76 - £85,000$ $£121 - £140,000$ $£50 - £60,000$ $£86 - £100,000$ $£141 - £160,000$ More than £160,000
2	Do you have a mortgage on your current home?  Yes - Go to 3  No - Go to H
	a) How much do you still owe? £
н.	SAVINGS
ned wit is r	order to fully assess whether you have a need for affordable housing in this Parish it is cessary to know whether you are able to access the housing market (rented or ownership) they our current income, savings, capital and investments. Therefore, the following information necessary in order to consider you for any affordable housing provision.  Do you have any of savings, investments, capital, stocks, shares and/or financial interest(s)?  Yes – Go to 2  No – Go to I  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
I.	information at Section G above.  FORMER RESIDENTS
1.	FORMER RESIDENTS
1	Are you a former resident of this parish who wishes to return?  Yes - Go to 2  No - Go to J
2	Please tell us why you originally left:
	Lack of affordable housing Lack of effective public transport system To take up further/higher education Other (please explain)

#### J. CONTACT DETAILS

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

When the report has been considered, if there is a need for affordable housing for local people, we may need to approach the District Council, 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.
Nam	ne(s):
Addı	ress:
	Postcode:
Day	time Tel.No.(s): Email address :
	Thank you for taking the time to complete this form
	If you have any questions you can contact Trudy Robinson, contact details as above.

#### K. SCHEME TYPES

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

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

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

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

#### **APPENDIX 2**

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

Other (Please explain)
PROBABLY ALL OF ABOVE, BUT SINGLES TEND TO BE DISCRIMINATED.
PEOPLE WHO HAVE LIVED IN DULVERTON FOR 10 + YEARS.
HOMES FOR YOUNG FAMILIES
AFFORDABLE HOMES FOR YOUNG LOCALS.
HOMELESS
MORE ABBEYFIELD ACCOMMODATION
HOMES FOR ALL ABOVE
IT IS MONEY THAT IS NEEDED - THERE ARE MANY HOUSES FOR SALE.
POSSIBLY SOME FORM OF SHELTERED HOUSING.
AN IMPOSSIBLE QUESTION TO ANSWER - SORRY!
BUCKING THE MARKET IS VERY DIFFERENT.
ANY EMPLOYED PEOPLE RENTING WHO CANNOT AFFORD THE HIGH PRICE OF
BUYING.
ANY HOUSES SHOULD BE FOR RENT AND NOT FOR SALE AT ANY TIME.
PEOPLE WHO'D LIKE TO SELF-BUILD
DON'T KNOW  AFFORDABLE HOMES FOR PEOPLE WHO HAVE TO BE NEAR THEIR WORK.
YOUNG PEOPLE IF SUITABLE WORK PROVIDED.
NO IDFA
I DO NOT KNOW - THE SURVEY SHOULD GIVE THE ANSWER.
I HAVE NO KNOWLEDGE ON WHICH TO BASE AN OPINION.
DON'T KNOW
HOUSES FOR YOUNG PEOPLE BORN AND BRED IN THIS PARISH.
HAVE NO IDEA!
I DON'T KNOW AS ONLY HERE 4 MONTHS.
I HAVE INSUFFICIENT INFORMATION
YOUR SURVEY SHOULD TELL YOU
A COMBINATION OF ALL THE ABOVE

#### **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 concerns received are shown below:

#### **Comments from those in favour:**

If No, explain Why ?
I LIVE IN TIED ACCOMMODATION AND WOULD LIKE TO LIVE IN DULVERTON WHEN I RETIRE AT
60
I THINK THAT TOO MANY SINGLE (YOUNG) PARENTS ARE OCCUPYING HOUSES. THEY WOULD
DO BETTER IN.
AFFORDABLE HOMES FOR YOUNG LOCALS.
BUT ONLY THOSE WHO ARE EMPLOYED LOCALLY NOT SOCIAL OR SINGLE PARENTS.
THINK THERE SHOULD BE 3 BEDROOMS
THERE MUST BE A RENAWABLE 'POOL' OF NEW HOUSING BUILT, HOWEVER SMALL THIS MIGHT
BE.
THE FUTURE OF DULVERTON DEPENDS ON OUR PRESENT GENERATION OF YOUNG LOCAL
FAMILIES.
LOCAL, INDIGENOUS PEOPLE MUST BE HOMED IS THERE NO WAY TO RESERVE EXISTING
STOCK FOR THEM ?
PROPERTIES IN AREA HAVE BELOW EXPECTANCY EXPECTATIONS.

THE TOWN HAS MIXED NEEDS.

WHAT CRITERIA WILL DETERMINE A LOCAL PERSON. ANY SUBSIBISED HOUSING MUST NOT BE SOLD ONTO OPEN MARKET.

YOUNG PEOPLE ARE IMPORTANT. VERY IMPORTANT TO MAINTAIN A BALANCED COMMUNITY AS HOUSING IS VERY EXPENSIVE.

TOO MANY SECOND HOMEOWNERS.

LIKE MOST LOCAL PEOPLE I RESENT HOUSES BEING BOUGHT BY RETIRED PEOPLE FROM OUTSIDE.

TO KEEP YOUNG PEOPLE IN THE AREA.

JOBS AND HOUSING ARE RELATED. YOUNG PEOPLE NEED BOTH TO BE ABLE TO STAY AND KEEP THE COMMUNITY ALIVE.

PEOPLE WANT TO STAY HERE BUT ARE BEEN TURN AWAY.

YOUNG PEOPLE CANNOT AFFORD TO BUY THERE IS NOT THE WAGES HERE.

MY CONCERN IS THE YOUNG PEOPLE OF DULVERTON.

ON A NEUTRAL BASIS

TO MAINTAIN STABILITY WITH THE ALREADY DIMISHING RURAL COMMUNITY.

YOUNG PEOPLE MOVING AWAY NO WHERE FOR THEM TO LIVE, WE NEED YOUNG PEOPLE BESIDE LOADS OF OLD PEOPLE HERE.

NO DEVELOPMENT WHICH ALTERS THE APPERANCE OF THE TOWN CENTRE SHOULD BE CONSIDERED.

DANGER OF DESTROYING THE CHARACTER AND EVEN THE ECONOMY OF THE COMMUNITY BECAUSE SOARING PRICES AND SHORTAGE OF RENTED HOUSES DISPARSE THE YOUNG ON WHERE THE FUTURE NESTS.

YOUNG PEOPLE ARE UNABLE TO AFFORD TO BUY HOUSE LOCALLY.

NEED FOR AFFORDABLE HOMES - PARTICULARLY FOR YOUNG/FAMILIES ON LOW INCOME & ELDERLY, PARTICULARLY SINGLE, WHO NEED SMALL FLATS/HOUSES.

AT 83 YEARS I WISH TO GO INTO A HOME. THERE ARE NO VACANCIES IN ABBEYFIELD AT PRESENT. HANOVER IS TOO EXPENSIVE.

YOUNG PEOPLE ARE NOT ABLE TO PURCHASE AND ARE FORCED TO RENT FROM PRIVATE LANDLORDS OR MOVE AWAY.

HOMES FOR YOUNG PEOPLE WITH FAMILY ARE NEEDED TO HELP YOUNG FAMILIES IN DULVERTON.

USE THE LAND WHICH IS SITUATED BETWEEN THE BRIDGE INN AND FIRE STATION - AT PRESENT AN EYESORE ENOUGH ROOM FOR 8-10 DWELLINGS.

THERE ARE A LOT OF HOLIDAY HOMES NOT IN USE BECAUSE OF FOOT AND MOUTH WHICH COULD BE USED ID PLANNING RESTRICTIONS WERE LIFTED.

SEE ATTACHED SHEET.

NEW HOUSING TRENDS TO BE AIMED AT HIGH EARNING OR WEALTHY RETIRED BUYERS. THIS EXCLUDING LOCAL YOUNG PEOPLE.

MINIMUM REQUIRE SO AS NOT TO SPOIL THE AREA.

(PROVIDED THEY ARE KEPT FOR LOCAL PEOPLE)

NO GOOD PROVIDING IF THERE IS NO WORK!

ANY DEVELOPMENT SHOULD BE STRICTLY LIMITED AND SENSITIVELY PLACED WITHIN EXISTING TOWN BOUDARIES IN A NATIONAL PARK AND DEVELOPMENT CAN BE A DANGEROUS PRECEDENT AND ERODES A PRECIOUS AMENITY. COULD BE JUST OUTSIDE THE PARK BUT STILL NEAR ENOUGH FOR LOCAL PEOPLE.

BROWN FIELD SITES AND INFILLING ONLY.

MAGNA ARE BRINGING PEOPLE IN FROM OUTSIDE.

WE DEFINITELY NEED MORE HOUSES FOR SINGLE PEOPLE & FRIENDS

WITHOUT YOUNG PEOPLE, THE INFRASTRUCTURE OF SOCIETY WILL DEVENIRATE. YOUNG PEOPLE ARE OUR FUTURE.

YOUNG COUPLES CANNOT COMPETE WITH THE PRICES ASKED FOR PROPERTY IN THE PARISH. OTHER WISE YOUNG LOCAL PEOPLE HAVE TO MOVE AWAY FROM THE AREA LEAVING ONLY AN OLDER POPULATION.

THERE SHOULD BE SOMEWAY OF CUTTING PROPERTY VALUES AND PRICES ON EXMOOR. LESSONS FROM AWAY SEEM TO GET A COUNCIL BUNGALOW, JUMPING THE QUEUE WHILE LOCAL PEOPLE CAN'T GET A FOOT ON THE LADDER.

TOO MANY PEOPLE HAVING TO MOVE BECAUSE THEY CAN'T FIND SUITABLE.

THE YOUNG HAVE TOO LEAVE TO GET A HOME AWAY FROM DULVERTON.

HOUSE PRICES NOW MAKE IT VIRTUALLY IMPOSSIBLE FOR YOUNG PEOPLE TO BUY THEIR OWN HOUSE.

THAT ANY NEW HOUSING BLENDS IN.

LACK OF LOW COST HOUSING

#### Concerns of those not in favour:

#### If No, explain Why?

DON'T BUILD NEW HOMES - USE WHAT ALREADY EXISTS FOR LOCAL PEOPLE, INSTEAD OF ALLOWING PROPERTY TO BE SOLD OR DEVELOPED TO THE HOLIDAY OR SECOND-HOME MARKET.

THERE IS NO SHORTAGES OF HOUSES IN THIS AREA - THEY ARE JUST OWNED BY OTHER PEOPLE!

I DON'T WANT ANY FURTHER EXPANSION OF THE TOWN.

DOES NOT THE EXMOOR NATIONAL PARK HAVE CONTROL OF THIS ALREADY?

NEW HOMES ARE A THREAT TO THE GREEN SPACES IN DULVERTON, ITS CHARACTER AND ATTRACTIVENESS

ALREADY HOUSING AVAILABLE, BUT HAS BEEN ALLOWED TO BE BOUGHT AS SECOND HOMES OR HOLIDAY LETS.

WITH NO LOCAL BUSINESS VERY LITTLE JOB PROSPECTS. IF WORK IS BOUGHT IN USUALLY GOES TO OUTSIDERS. TOO MANY HOLIDAY HOMES.

THERE IS LITTLE POINT IN BUILDING NEW HOMES HERE AS THERE IS A SHORTAGE OF WORK IN THE AREA.

NO WORK, TAXPAYER FOOTS COST

MORE USE COULD BE MADE OF EXISTING STRUCTURES WITHIN THE TOWN AND A SLIGHTLY HIGHER BUILD DENSITY IN KEEPING WITH LOCAL ARCHITECTURE

THIS CONCEPT IS UNSUSTAINABLE - MARKET PRICES WILL PREVALE.

ONCE BUILT JOIN THE PROPERTY SPIRRELL -O.K IF RENTED.

THE HIGH COST OF FIRST HOME FOR YOUNG PEOPLE.

I CANNOT IMAGINE WHERE ANY NEW FURTHER BUILDING IN THIS AREA - WITHIN THE NATIONAL PARK WOULD BE ACCEPTABLE.

1) TOO MANY VEHICLES, 2) MORE POLICE PRESENCE 3) LACK OF VARIETY OF SHOPS AND DRUG'S.

DULVERTON IS IN AN UNUSAL POSITION WITHIN THE NATIONAL PARK, MAKING AVAILABLE AND DIFFICULT TO OBTAIN WITHIN THE RURAL PLAN.

THERE ARE MANY ELDERLY SINGLE PEOPLE IN SMALL AFFORDABLE HOUSES, WHICH WILL BE ON THE MARKET IN A FEW YEARS TIME.

THIS WAS TRIED TWO YEARS AGO AND, EVEN WITH LOW COST BUILDING, LOCALS DID NOT BUY, THE REAL COUNCIL HOUSING BACK.

IT WOULD TAKE UP FARMLAND.

EFFORT SHOULD BE MADE TO RENT HOLIAY HOMES/EMPTY PROPERTY AND MAKE THESE AVAILABLE TO SUB-LEAVE TO YOUNG PEOPLE - POSSIBLY WITH COUNCIL GUARENTEES.

PROMISES TO BUILD AFFORDABLE HOMES FOR LOCALS AND FIRST TIME BUYERS HAVE ALWAYS BEEN BROKEN - A BIG SCAM.

IT WOULD SPOIL THE PEACE AND BEAUTY OF THE AREA.

AREA BEING SPOILT - DULVERTON FROM BRUSHFORD LOOKS A NEW TOWN.

DITTO - WHAT IS A SMALL NUMBER ?

NO NEED

CONSERVATION, SPOIL VIEWS, WOULDN'T WANT NEW HOUSING, SLAP BANG OPPOSITE MY HOUSE.

ALL THE HOMES CURRENTLY USED FOR WEEKEND AND "2ND" HOMES SHOULD BE AVAILABLE FOR PEOPLE WHO NEED TO LIVE HERE. LOCAL ESTATE AGENTS DO NOT HELP SITUATION BY INFLATING PRICES FOR THEIR OWN BENEFIT. NO POINT - I AM NOT DISABLED AND NOT ON HOUISNG LIST. MY INCOME IS NOT ADEQUATE TO BUY HERE BUT THAT WON'T BE A VALID REASON. I AM A PUBLIC SEAT OR EMPLOYEE AND CANNOT AFFORD OPEN MARKET PRICES.

CREEPING GROWTH - SPOIL THE AREA