



Housing Needs Results for the Parish of West Buckland - October 2019

1. Principle Conclusion

The evidence presented in this report identifies a current **need for 10 affordable housing units** in West Buckland Parish. **It is recommended that based on the survey respondents, the units provided should be two-bedroom properties and be a mix of social rent and low-cost home ownership homes. There should be at least 4 social rented units and at least 2 of these should be two-bedroom bungalows.**

2. Introduction

Since 1st April 2014 the Land Registry has recorded 55 property sales in the parish of West Buckland. The average price of properties on the registry was £297,038. In the last year the cheapest property sold in the parish was a 3 bedroom link detached house that sold for £210,000. There are currently 8 property listings on the Rightmove website. The cheapest property on the market at the moment is a 2-bedroom mid-terraced house for £175,000. The most expensive home is on the market for £1,350,000. Half of the properties currently listed are 4 bedroom or more with an average price of £490,000

A single person would need an income of £84,000 to be able to raise a mortgage to purchase a home with a value of £250,000. The average income for Taunton Deane area is £29,700. Therefore, it is clear that house prices in this parish make home ownership inaccessible to most local people.

There is only one property in West Buckland currently advertised for rent on Rightmove. This is a 4 bedroom property with a monthly rent of £1,400. A household would need an income of £48,000pa in order to be able to afford this property (using the accepted calculation that 35% of annual income is an acceptable figure to spend on housing costs).

3. Establishing Housing Need

As well as the 'traditional' way of identifying housing need through the Local Authority's Housing needs register (see Section 6), a more inclusive and accurate way of assessing the actual housing need for the Parish of West Buckland was also considered appropriate.

As a result, a Housing Needs Survey for the Parish of West Buckland was undertaken by Falcon Rural Housing Limited ("the Association") in June 2019. (Appendix A)

The aim of the housing needs survey is to:

- To investigate the actual need for Affordable housing in the village of West Buckland.
- To investigate the size of any Affordable housing needed.
- To investigate the type/tenure of the Affordable housing needed, i.e. whether affordable rent, social rent or low-cost home ownership options were needed.
- To investigate the reason any Affordable housing is needed.
- To establish the general level of support for new homes in the village with an emphasis on homes for local people with a housing need.
- To establish the views of the whole community on future housing in the village.

4. Methodology

- a) The number of properties in the Parish was obtained and checked with the Local Authority's Electoral Services Department using the 2019 Electoral Roll. The address details were then obtained from the same source.
- b) The Housing Needs Survey was carried out using a standard postal survey approved by local planners and housing enablers (See Appendix A).
- c) Post surveys were sent to all households identified. The survey and its accompanying explanation leaflet (See Appendix B) were posted via Royal Mail. This was deemed an efficient and appropriate way to make sure every household had a chance to respond. In total, 478 surveys were posted.
- d) The surveys were posted 2nd class on Monday 9th September 2019 with the closing date set as Friday 20th September 2019. Further copies of the Housing Needs Survey were available by contacting the Association for any other households in need of affordable housing within the Parish.
- e) Out of the 478 forms posted, 96 were returned, giving a response rate of 21%. Out of the 96 returned, 78 were returned without any details being completed. Out of these 78 unpopulated forms, 5 contained dialogue or had letters attached regarding the survey and comments pertaining to more housing in the village. One was in favour of the provision of affordable housing in West Buckland, the other four were opposed to it. Most comments are attached to the end of this report.
- f) In addition to the Survey, a full review was undertaken of applicants that had registered and were active on Homefinder Somerset (the Local Authority's housing needs list) and who had specified they wanted to live in West Buckland.

5. Results of the Housing Needs Survey

18 forms were returned completed, or part completed. The results are as follows:

Are you or a member of your household in need of local affordable housing?	
Yes	*7
No	**12
<p><i>*Note: In one case, a single form referred to more than one person in housing need within that household – hence the number of applications received may be less than the number of applicants identified in need.)</i></p> <p><i>** On two forms the applicants have ticked the 'No' box but possibly <u>do</u> have a need for affordable housing.</i></p>	

Household composition of those in need of affordable housing	
Single person	4
Childless couple 60 years old and over	2
Childless couple under 60 years old	1
<p><i>Note: One of the applicants included in the single person total is currently under the age of 18 – however, this does identify an ongoing future need and should be included in the results</i></p>	

Thinking of the people in need of housing on this form, how many bedrooms would they need?

	Stated as 'wanted'	Assessed as 'needed'
1 bedroom house / flat	2	4
2 bedroom house	1	1
2 bedroom bungalow	1	2
3 bedroom bungalow	1	0
Other	2	0

Note: The 'wanted' versus 'needed' result is discussed in Section 7.

What type of housing would you be in need of, or would you consider?

(Respondents could tick as many as they felt applicable)

Open Market Sale	0	Discounted Open Market Sale	1
Rent from a Private Landlord	4	Rent from the Council / Housing Association	4

Why do you, or anyone mentioned in this survey, need housing?

(Respondents could tick as many as they felt applicable)

I need my own home	2	I need a larger home	1
I need a smaller home	1	A member of my household has mobility issues	2
I struggle to afford to live in my current home	3	I need to be closer to my place of employment	2
I need to be closer to my family to give or receive support	1	I want secure accommodation	4
My current home is in a state of disrepair	0	Other	2

What is your local connection to West Buckland?

Currently live in the Parish	6	Length of residence between 1 and 20 years
Used to live in the Parish	0	
Currently have full time employment in the village	0	
Have close family living in the village	1	

Roughly what is your household's gross annual income (including benefits and pensions)?

Less than £20,000	2	£20,001 - £25,000	
£25,001 - £30,000	2	£30,001 - £35,000	
£35,001 - £40,000		£40,001 - £45,000	
£45,001 - £50,000		£50,001 - £55,000	
£55,001 - £60,000		£60,001 - £65,000	
£65,001 - £70,000		£70,001 and over	1

6. Homefinder Somerset

Homefinder Somerset is a partnership of Local Authorities and Housing Associations working together to make the process of finding social and affordable housing simple and transparent for applicants. Anyone in need of social or affordable housing in Somerset is eligible to apply. Once registered, it allows applicants to register their interest to be considered for a tenancy of any property that is advertised as vacant.

A review of applicants has been undertaken and has identified 4 households registered and active on Homefinder Somerset. These have all expressed a preference to live in West Buckland or are already living in the village. None of these applicants completed a Housing Needs Survey.

Upon scrutinization of the Homefinder applicant's application forms, it can be reported that **3 of the households need social rented accommodation and have a local connection to the Parish.** As a result, these 3 applicants have been included in the final need analysis.

7. One-bedroom need

Whilst it is quite clear that the survey results favour the development of one-bedroom units to satisfy the 'need', the Association will never recommend the development of one-bedroom social rented units in a rural location.

The reasons for this are:

- New development, including affordable housing in villages is rare and should always aim to meet the ever-changing needs of the local community. To provide one-bedroom units is not sustainable for the community's future needs as the single people in need of one bedroom now will usually require two bedrooms in the not too distant future. For example, they find a partner and have children. If only one-bedroom units were built to serve the 'need' where would these people then find housing once they require larger accommodation without the need for further future development? Two-bedroom units allow the village to grow by stopping people having to move out of the village as their needs grow.
- Whilst Local Housing Authorities assess applicants for housing on how many bedrooms the household actually 'needs' – one-bedroom units in rural areas are notoriously hard to let as applicants 'want' a second bedroom.
- The difference in cost between a one-bedroom and two-bedroom social rent and the costs associated with running the same is negligible.
- The Association's own Allocations Policy allows for applicants with one-bedroom need to 'under-occupy' two-bedroom units in rural settlements – therefore one-bedroom units are not required.

8. Conclusion

Overall, it must be remembered that the Housing Needs Survey and Homefinder Somerset information represents a snapshot in time. Personal circumstances are constantly evolving. Any provision of affordable housing would need to take account of this.

The **Housing Needs Survey** identified a need for **7** affordable homes in the Parish. These should be a **mix of social rented units and a low-cost home ownership option as the survey showed these as being the most needed tenures.**

In addition, a further **3** applicants have been identified by actively registering their housing need on the Local Authority Housing Register – **Homefinder Somerset.**

Together, these two reliable sources of information identify a current need for 10 units of affordable housing. Furthermore, taking into account its 42 years of rural housing experience, the Association would recommend that any affordable units developed should be two-bedroom units – not one bedroom.

9. Comments from Housing Needs Survey for West Buckland

The following are a summary of some of the 'actual' comments that were presented on a few of the Housing Needs Survey forms or letters that were returned.

- Village cannot support any more houses – affordable or otherwise due to no pavements, increased traffic, parking on narrow roads and no visibility. Commercial, farm vehicles and others using the village as a short-cut. School increase in numbers and new nursery will add to traffic issues so if you want to build we need improved infrastructure – wider roads, pavements, car parks for school staff / parents (40 spaces minimum), traffic lights / mini roundabout at Worlds End junction. Affordable needs to be less than £100k and there is plenty within a few miles of the village, under £200k and thousands of new homes in Wellington and Taunton.
- New housing must have full acceptance of the village. Spurious applications without thought will destroy the atmosphere. No public transport, small lanes and no parking.
- Have quite a few properties not selling or renting so no more houses are needed. Do need a shop, doctors, dentist and village car park.
- Young people who live in village will be prepared to buy within a bigger radius of village. My children would not buy here! Do not need another development as it will add to traffic issues.
- Village would benefit from more homes for the young or single or the older or frail / disabled person. West Buckland would benefit from a more diverse community as a result of little provision for younger families, the village is becoming an isolated, older population. The school is well attended but it is clear that this serves a much wider area. No public transport is an issue. There should be a joined-up approach, not just housing but a robust infrastructure to allow sustainability of the village.
- The “*****” family should build the houses in their garden and leave the green fields alone.
- I want to be near my family in West Buckland and find work in the area.
- West Buckland village is at capacity until improvements are made to roads, drainage, water supply etc. When the motorway is closed the village grind to a halt. The school needs more space and improved parking as it makes the main road single carriageway Monday to Friday.
- We do not require housing at the moment.
- Do not need more housing in the village. The village does not have an infrastructure, with what it has it cannot cope which makes it dangerous for children to even walk to school or catch the school bus. Ridiculous idea to build additional housing.
- Village infrastructure will not sustain more housing. There is no shop, not a frequent bus route, main road past the school is too narrow for more cars. Any development would be inappropriate to the village amenities.
- Glad to see someone is doing this – Guernsey has had the two levels of house prices for years and it works!
- Over the last 10 years there has been a large increase in traffic, traffic related jams, parking problems and expansion of the school to capacity. Whilst we applaud the building of affordable local housing, the infrastructure, with narrow lanes, no pavements to access the school is not suited to expansion (unless the proposed development is between the village hall and the Worlds End. There is one bus a day, no shops and no pub and living in West Buckland would mean having a car and young people would have to incur extra travelling expenses. There is no need for additional housing when taking into account the safety of the school children and traffic chaos it would create. There are 2000 homes being built near Trull plus more in and around Wellington with the relevant quota of affordable housing. I'm not sure a few affordable homes in a rural location with virtually no transport links and limited facilities would best suit the needs of the Parish, potential renters or potential investors.

APPENDIX A

HOUSING NEEDS SURVEY FOR THE PARISH OF WEST BUCKLAND

Are you or a member of your household in need of LOCAL HOUSING?

If you / members of your household are **NOT** in need of housing, then you do not need to complete the rest of this form but it would be helpful if you would still return it to us.

If you / members of your household **ARE** in need of housing, please complete a separate form **FOR EACH HOUSEHOLD** in need of housing. For instance, if a whole family will move together – please complete one form. Alternatively, if there are mature children in need of independent accommodation, complete one form for each person needing accommodation.

Extra forms are available from Falcon Rural Housing by calling 01823 667343, writing to us at Falcon House, 3a South Street, Wellington, Somerset. TA21 8NR or emailing us at kerri@falconhousing.co.uk

Please note that if a member of your household no longer lives with you, or lives away from the Parish but would be in need of accommodation (for example, persons serving in the Armed Forces or at university) and would like to return to live in the Parish, please feel free to either send them a form to complete, or complete one on their behalf.

1. How many people currently live in your home? ____

2. Please describe the people in your household below:

	Age	Gender	Relationship
You			
Family Member 1			
Family Member 2			
Family Member 3			
Family Member 4			
Family Member 5			

3. What type of property do you live in? House ____ Bungalow ____ Flat ____ Caravan ____

4. How many bedrooms does it have? ____

5. Please tick which of the following best describes your current living situation?

Homeowner		Living with family / friends	
Renting (Private Landlord)		Renting (Council or Housing Association)	
Living in a shared property		Sheltered / Supported housing	
Tied Accommodation		Other (Please state)	

6. Does your home meet the needs of everyone in the household? Yes ___ No ___

If No, please explain why not

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7. Thinking of the people in need of housing on this form, how many bedrooms would they need?

8. Do you or the people in need of housing require special accommodation adaptations i.e. disabled facilities, wheelchair access?

Yes ___ No ___

If Yes, please specify:

9. What type of housing would those in need want or consider?

(Please tick all that apply).

Open Market Sale		Discounted Open Market Sale	
Rent from a Private Landlord		Rent from the Council / Housing Association	
Other (Please specify)			

10. Why do you, or anyone mentioned in this survey, need housing?

(Please tick all that apply).

I need my own home		I need a larger home	
I need a smaller home		A member of the household has mobility issues	
I struggle to afford to live in my current home		I need to be closer to my place of employment	
I need to be closer to my family to give or receive support		I want secure accommodation	
My current home is in a state of disrepair		Other (Please state)	

11. What is your local connection to West Buckland?

Currently live in the Parish _____ Length of Residence here ____ years

Used to live in the Parish _____ Approx dates of residence: From _____ to _____

Have employment in the Parish Full Time ____ Part Time ____

Have close family resident in the Parish Yes ____ No ____

12. Are you, or anyone you have mentioned on this form in need of 'affordable housing' – either to rent or buy? (please see the enclosed leaflet for an explanation of the different types)

Yes ____ No ____

13. Are you, or anyone you have mentioned on this form in housing need, registered with Homefinder Somerset?

Yes ____ No ____

IMPORTANT

Please note that in order to assess eligibility for affordable housing, we need to ask you the next few questions about your financial circumstances. It is really helpful if you could complete this part of the form.

We can assure you that this information is protected under the General Data Protection Regulation (GDPR) 2016/679 and will not be seen, used or passed by, or to, any other organisation other than Falcon Rural Housing Limited.

14. Roughly, what is your household's gross annual income (before deductions) including any benefits or pensions. Please tick corresponding box

Less than £20,000		£20,001 - £25,000	
£25,001 – £30,000		£30,001 - £35,000	
£35,001 - £40,000		£40,001 - £45,000	
£45,001 - £50,000		£50,001 - £55,000	
£55,001 - £60,000		£60,001 - £65,000	
£65,001 - £70,000		£70,001 and over	

15. Do you have any savings investments or assets? £ _____
Please state to the nearest £1,000

Finally, please let us know if there are any comments, or suggestions you wish to make in respect of future housing provision for your village:

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Data Protection Declaration

The information you provide in this survey will be used by Falcon Rural Housing Limited to provide information for the Housing Survey Report and summary information for rural housing need. No data will be published which can identify an individual and your personal information, if given, is solely for Falcon Rural Housing Limited to be able to contact you in the future. Your personal information will not be passed to any third party whatsoever and we are required to keep your data safe and secure in line with the General Data Protection Regulations (EU Regulation 2016/679) (GDPR).

All data from this housing needs survey will be kept securely for a period of five years, after which it will be destroyed. If you want any details you have provided to be removed at any point in this five year period, you can contact us at the address below and request its removal.

Falcon Rural Housing Limited is a housing association that provides affordable housing in villages, for local people. **If you are in need of affordable housing, please fill in your contact details below.** This is so that we can keep in contact with you and advise you if any affordable housing becomes available in the future. **Please also add your details if you require any further information about the survey or affordable housing in general and we will get back to you.**

Name:

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Address:

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Email:

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Telephone:

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Please return this completed survey to Falcon Rural Housing Limited in the pre-paid envelope we have provided by Friday 20th September 2019

Falcon Rural Housing Limited.
Falcon House, 3a South Street, Wellington, Somerset. TA21 8NR
01823 667343 www.falconruralhousing.com



Falcon Rural Housing Limited was created in 1985 by a group of individuals concerned at the lack of affordable housing for local people in Exmoor villages.

Our core purpose remains the provision of genuinely affordable rented housing for local people in need of housing. By doing so, we aim to ensure that local people can continue to afford to live in their villages which, in the long term, will help villages to continue to thrive.

Falcon's popularity for what we do has grown significantly over the years and we now have almost 300 social rented homes in 42 villages across Somerset and Devon. Everything we build is tailored to the village in which it is located. We pride ourselves on building high quality dwellings that people are proud to live in and call their home. We build in small numbers – not bulk!



We are a “not for profit” organisation and we are a Registered Social Landlord with Homes England and the Regulator of Social Housing.

Falcon is managed by a voluntary Board of Trustees who also live in the areas in which our houses are found. Our administrative support is carried out by a small, professional team based in Wellington, Somerset.



None of the properties owned by Falcon will ever be available for tenants to purchase through the Right to Buy process. This is due to the fact that we aim to guarantee that our homes are available for rent, to local people, forever.

To achieve our aims we always try and work as closely as possible with local people through appropriate organisations, such as Parish Council's, as we fully understand and appreciate that they / you are the ones that know what is best for their / your community.

If you wish to find out more about us and what we do, please do not hesitate to contact us on 01823 667343, visit us at Falcon House, 3a South Street, Wellington, Somerset. TA21 8NR, email us at sam@falconhousing.co.uk or visit our website www.falconruralhousing.com

What is Affordable Housing?

There are many different types of housing that the Government class as 'Affordable Housing'.
The main four are:

Social Rent	These are properties where the rent charged is typically around 50-55% of an open market rent (private rented property). These are available from the council or registered social landlords. Rents are determined via the national rent regime and regulated by the Government.
Affordable Rent	These are properties where the rent charged is up to 80% of an open market rent. These are available from most housing associations.
Shared Ownership	These are properties where the tenant buys a percentage of the property and rents the remaining percentage from a Registered Provider (for example a Housing Association).
Discounted Open Market Sale	These are properties that are sold for a discounted percentage of their open market value to applicants who meet set criteria. <u>The criteria include a preference to sell the properties to local people first and to those who cannot afford to buy a full-priced, open market house in the village.</u> Discounts on the first sale are usually between 25-30%. Even though the purchaser then owns the property outright, if they ever sell the property they must do so on the same terms, i.e. sell it with the same level of discount they received, to someone who meets the set criteria.

Who is eligible to be considered for Affordable Housing?

Anyone whose housing needs are **NOT** met by the open market due to their limited income levels.

For example –

1. Janet is working full time, she has £2000.00 in savings and rents privately with her partner, who is also working. They do not have any children. Despite both of them earning, they struggle financially every month with their rent, which is £700.00 a month.
They are eligible to be considered for affordable housing.
2. David and his wife bought their 2 bedroom home 3 years ago. Their son was born last year and they are struggling to afford their mortgage and all their bills due to their low income. If they sold their home, after clearing their debts and the mortgage they would have £18,000 in equity.
They are eligible to be considered for affordable housing.
3. Geoff and his 2 children live in a privately rented property. Although he works, he struggles financially and claims Universal Credit to help with his child care costs.
He is eligible to be considered for affordable housing.
4. Claire is 23 and lives at home with her parents. Despite working full time, she is unable to afford to rent a home by herself due to high rent prices. She has spoken to her friend about a house share so they can share all the bills. They are eligible to be considered for affordable housing.
5. Dan and Sarah live in a privately rented property which is in a serious state of disrepair. Their landlord has refused to put right any of the issues with the property. There are no other private rent properties available to them within their income levels. They could be eligible for affordable housing.

In short, if you are unable to, or struggling to afford to meet your housing needs in the open market either by buying your own home or comfortably affording to rent privately, then it is likely that YOU will eligible for affordable housing.