




North Petherton Parish Housing Needs Assessment

2014

Revised Final Report

JULY 2014

North Petherton Parish Housing Need Assessment (Revised July 2014)

DRAFT REPORT	
	
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REPORT STRUCTURE
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REPORT PURPOSE (Methodology, Assumptions, Processing the Assessment)
KEY FINDINGS
NORTH PETHERTON PARISH & ITS HOUSING MARKET (Background Information)
AFFORDABLE HOUSING (Definitions)
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STATISTICAL INFORMATION FROM ASSESSMENT (Separate Report)
THE NORTH PETHERTON 2014 HOUSING ASSESSMENT FORM (Separate Report)

EXECUTIVE SUMMARY

This report provides an update to the earlier North Petherton Housing Need Assessment (as reported to North Petherton Parish Council on 19-03-2014). In October 2013, North Petherton Town Council supported by Sedgemoor District Council Affordable Housing Development Team (AFHDT) decided to carry-out an update of the 2012 North Petherton Housing Needs Survey (published November 2012).

The purpose of this exercise was to look into what (if any) unmet housing need existed in the parish of North Petherton. The process was a two stage approach. The AFHDT sent a Stage 1 Expression of Interest form to each household. At the request of North Petherton town council these were sent in colour coded batches based on polling district so that the town council could capture interest based on location.

Forms were also sent to people registered for affordable-housing (in North Petherton) on the homefindersomerset housing register ("CBL"), those registered on South West Homes (for low cost homes and shared ownership) and to those people who had completed the 2012 survey.

Stage 2 Housing Needs Survey forms were sent to all those people who responded to the Stage 1 Expression of Interest stage and again to all those registered with homefindersomerset.

Despite personally writing to the CBL applicants, a number of these households failed to respond to the survey.

The previous 2012 assessment resulted in 20 responses from people stating they had some form of unmet housing need. The number of response this time was higher at 37. Three forms were returned without contact details and attempts have been made to locate the respondents but to date have been unsuccessful. One form returned resulted in no requirement for housing.

The quantifiable demand for affordable-housing has increased by 65% from 20 to 33 affordable homes all with a local connection to the parish. The March 2014 report highlighted the fact several local people registered on the homefindersomerset CBL system ("housing waiting list") failed to respond to the survey.

Housing Waiting List Demand: Interestingly, at the start of the assessment process there were 102 households registered on the Council's homefindersomerset, CBL housing system ("housing waiting list") stating that North Petherton was their preferred place to live. Surprisingly, and despite writing to each of the above CBL applicant's only 16 (15.6%) responded to this assessment. This could be attributed to people opting to register for another locality and-or people withdrawing their housing application because they no longer have a need for affordable housing. Whilst CBL figures are useful, these changing figures do offer strong evidence that simply using CBL data is not in-itself a definitive statement of unmet need. It is unclear why 86 of the CBL applicants (specifically asking for North Petherton) did not respond to the 2014 Housing Needs Survey.

The purpose of this exercise was to look into what (if any) unmet housing need existed in the parish of North Petherton. Only responses to the assessment have been used to inform the conclusions of this report. The assessment took the form of a single-stage survey. Assessment forms were available from the North Petherton PC offices as well as by contacting the AFHDT.

The assessment sought to provide an insight into what (if any) unmet housing need existed locally from people with a strong connection to North Petherton. People with no obvious local connection were free to submit an assessment form. No submissions were received from people without a local connection with North Petherton parish.

North Petherton Parish Affordable Housing Need (Revised as at July 2014): 33 units

Rented

7 x 1 bed bungalows for rent;
 3 x 1 bed houses for rent;
 1 x 1 bed flat for rent;
 9 x 2 bed bungalows for rent;
 7 x 2 bed houses for rent;
 2 x 2 bed flats for rent;
 2 x 3 bed houses for rent;
 2 x 4 bed houses for rent;

Affordable Homeownership

None;

Affordable Housing Net Need	1bed H	1bed B	1bed F	2bed F	2bed B	2bed H	3bed H	4bed H	Total
AFH Rented Need	3	7	1	2	9	7	2	2	33
The figures below breakdown the above totals by current place of residence									
North Petherton	0	2	1	0	2	2	0	1	8
South Bridgwater	1	3	0	1	5	2	0	1	13
Out of District	0	2	0	1	1	2	2	0	8
Somerset Bridge	1	0	0	0	0	0	0	0	1
Moorland	0	0	0	0	0	1	0	0	1
Hamp Bridge	1	0	0	0	1	0	0	0	2
North Newton	0	0	0	0	0	0	0	0	0
	3	7	1	2	9	7	2	2	33
All 33 were deemed to have a strong local connection with the parish of North Petherton. Of those not currently living North Petherton (the village), some of these may have a strong connection with North Petherton village in another way. It is not possible to provide absolute clarity on this issue (at this point-in-time). It is conceivable that all 33 have a strong connection with North Petherton town.									

There were 2,814 households in North Petherton parish. North Petherton is a small town, situated on the edge of the eastern foothills of the Quantocks, and close to the edge of the Somerset Levels. The parish has a population of 6,730. The parish includes Hamp, Melcombe, Woolmersdon and Huntworth.

Owner Occupation: with or without a mortgage, is the dominant tenure across the parish accounting for 75.6% of all homes (2129 households). This is higher than the Sedgemoor district average of 71.3%.

Private Rented: At 10.9% North Petherton has a small private rented housing supply, which is significantly below the Sedgemoor district average of 16% (307 households).

Affordable Housing Households: There were 332 affordable-housing households (11.7%). 142 of these homes were rented from Sedgemoor District Council, with a further 163 housing association rented homes. There were a further 27 shared-ownership households.

With owner occupation being the overwhelming tenure in North Petherton means that the majority of properties in North Petherton remain unaffordable and out of reach for a significant number of local people (who are already not on the housing ladder and on local incomes) looking for a home in North Petherton area.

REPORT PURPOSE

The purpose of this report is to report the findings flowing from the North Petherton 2014 Housing Need Assessment. Only responses (by survey form) and phone calls to confirm information have been used to inform the conclusions of this report. The results of the assessment are of course a snap-shot in time, but provide a useful indication of what unmet housing need exist in North Petherton.

SEDGEMOOR DISTRICT COUNCIL HOUSING DEVELOPMENT TEAM

The Sedgemoor District Council Affordable Housing Development Team (AFHDT) is a small team dedicated with specific responsibility to oversee the delivery of new affordable housing. The team is part of the wider SDC Strategy and Development Service. This service is responsible for developing and implementing many of the Council's key strategies and policies.

Building upon a successful track-record of delivering affordable-homes in rural communities, the AFHDT provides support and advice to town councils, landowners, developers and registered providers with the aim of developing new affordable-housing. The AFHDT has developed its own housing need assessment processes, which provides publically available independent and robust evidence for future housing growth in rural communities.

NATIONAL BACKGROUND TO THE DELIVERY OF RURAL AFFORDABLE HOMES

This extract from a South West National Housing Federation booklet sums up why the provision of rural affordable homes is important to developing or maintaining a sustainable and vibrant community. For individual households on lower incomes, moving away from the village where they grew up or have close family & support networks is a reality unless there is an adequate supply of appropriate homes for them to rent or buy. "Rural settlements are particularly impacted by a shortage of affordable housing. Many villages are at risk of losing vital shops and services as young families and those on modest incomes are priced out. Though average wages are lower in rural areas, the average price of a house in rural England is now over £40,000 more expensive than in urban areas, meaning young people and low earners are moving out to urban areas. The consequences are clear - 1,200 village shops have already closed nationally over the last two years and 600 rural pubs closed in the last year alone (2009). Rural exception sites have been established to help rural communities meet local affordable housing needs by permitting affordable housing development as an exception to normal planning policy. Town councillors can help consider whether an affordable housing development is needed, support consultation with local residents and work with the local authority to ensure lettings are made to the members of the local community in greatest housing need"

In 2008, Matthew Taylor MP undertook a ground breaking review of rural policy. His report 'The Taylor Review of rural economy and affordable housing: A Living Working Countryside' made significant recommendations to Government on policy changes to improve the economic and community sustainability of rural England. It set out a vision for "flourishing, vibrant communities that will be genuinely sustainable' and stated 'this country's rural communities cannot stand still. Change is inevitable whether development takes place or not and the choices we make today will shape the character of tomorrows market towns, villages and hamlets that make up our countryside'. His assessment of villages and hamlets states '...the choice is between becoming ever more exclusive enclaves for the wealthy and retired, or building affordable homes to enable people who work in these communities to continue to live in them. In many cases, just a handful of well-designed homes, kept affordable in perpetuity for local people, will make all the difference..."

Development of the appropriate type of homes in the village, which are earmarked for local households, becomes a win-win for both the community and the individual in housing need. This research will help the local community understand if there is a local housing need which requires investigation and resolving.

THE ASSESSMENT RATIONALE

In October 2013, North Petherton Town council contacted the Sedgemoor District Council Affordable Housing Development Team (AFHDT) asking the team carry-out an update of the 2012 North Petherton Housing Needs Survey.

The purpose of this exercise was to look into what (if any) unmet housing need existed in the parish of North Petherton. The process was a two stage approach. The AFHDT sent a Stage 1 Expression of Interest form to each household. At the request of North Petherton town council these forms were sent in colour coded batches based on polling district which would allow the capture of information based on location.

The assessment took an analytical assessment of each and every individual respondents housing need. As far as has been practical, the assessment evaluated fact and was specifically designed to avoid it being a local "opinion poll" on housing. In reality, the assessment sought to answer a simply, yet fundamental question, "was there any unmet local housing need from local people in North Petherton?" rather than "I think there is a need for housing". It is not the purpose of the assessment to gauge local opinion on the merits or otherwise of the future provision of any new North Petherton housing. This assessment and recommendations contained within this report deal with need rather than desired or perceived future housing requirements in North Petherton. This report includes a clear statement "recommendations" on the unmet housing need in North Petherton. The report conclusions are justified within the body of this report.

THE ASSESSMENT ASSUMPTIONS

The personal data provided from survey responses has been used to assess each and every respondent's personal need / requirement. For each and every respondent, the assessment has tried to answer questions such as: "Is the respondent in housing need or not?" The assessment also clarifies "what type, size and tenure of housing does the respondent need and what can they afford?"

The Housing Affordability Assessment (What Can Someone Afford For Their Housing)

Sold house prices and current open market prices have been used as markers to assess those who can afford open market housings and those in need of affordable housing. This review investigated the recent sales of homes in North Petherton. This investigation found that over the past two year period, the average sale price of properties in North Petherton had been £442,525^(Zoopla). As at February 2014, there were 39 North Petherton properties on the open market for sale ranging in price from over £1,000,000 to £145,000. The average asking price of housing stood at a "staggering" £533,269^(Zoopla).

By using "real house price data", and taking a conservative view on the current average price of houses in the parish, the price at which someone can buy a property (entry level at which it would be feasible to get onto the housing ladder) has been taken to be circa £145,000 for a 1-bed property, circa £240,000 for a 2-bed property, circa £320,000 for a 3-bed property & circa £500,000 for a 4 bed property. These are mid-range figures and are only a guideline.

Shared Ownership (now known as "help-to-buy") is an affordable-housing tenure designed to help people into homeownership. I have made a judgement in terms of what people can afford to buy a share of an affordable shared ownership or shared equity property. An estimate of £80,000 has been used as the being affordable for shared-ownership housing.

To determine whether households could afford to buy a house on the open market in the parish, weekly household income has been used, along with additional income, savings and current equity holdings (income + savings + equity).

Whilst mortgage lenders offer a broad range of mortgage types ("products"), with variable deposit requirements, this report assumes that mortgage lenders commonly require deposits in the range of 10%

- 25%. Assuming a requirement for a 10% deposit, for a property worth £150,000, the applicant would need a minimum of £15,000 to secure a loan. The table below shows the notional purchasing power (assuming 10% and 25% deposits). Where there is only one household income, an earnings multiplier of 3 has been assumed. In households with more than one income an earning multiplier of 3.5 has been assumed. Whilst it is likely that individual households will have different mortgage products, interest charges and repayment periods. For the purpose of this assessment, interest rate of 5% has been assumed and a 25 year repayment period.

Income £pa	Mortgage multiplier	Deposit	Interest (APR)		Monthly mortgage cost	Deposit	Mortgage Obtainable	Purchasing Power	Monthly mortgage cost
			Term (years)	5% 25					
£10,000	3	25%	£30,000	£40,000	-£169	10%	£30,000	£33,333	-£169
£15,000	3	25%	£45,000	£60,000	-£253	10%	£45,000	£50,000	-£253
£20,000	3	25%	£60,000	£80,000	-£337	10%	£60,000	£66,667	-£337
£25,000	3	25%	£75,000	£100,000	-£421	10%	£75,000	£83,333	-£421
£30,000	3	25%	£90,000	£120,000	-£506	10%	£90,000	£100,000	-£506
£35,000	3	25%	£105,000	£140,000	-£590	10%	£105,000	£116,667	-£590
£40,000	3	25%	£120,000	£160,000	-£674	10%	£120,000	£133,333	-£674
£45,000	3	25%	£135,000	£180,000	-£759	10%	£135,000	£150,000	-£759
£50,000	3	25%	£150,000	£200,000	-£843	10%	£150,000	£166,667	-£843

Income £pa	Mortgage multiplier	Deposit	Interest (APR)		Monthly mortgage cost	Deposit	Mortgage Obtainable	Purchasing Power	Monthly mortgage cost
			Term (years)	5% 25					
£10,000	3.5	25%	£35,000	£46,667	-£197	10%	£35,000	£38,889	-£197
£15,000	3.5	25%	£52,500	£70,000	-£295	10%	£52,500	£58,333	-£295
£20,000	3.5	25%	£70,000	£93,333	-£393	10%	£70,000	£77,778	-£393
£25,000	3.5	25%	£87,500	£116,667	-£492	10%	£87,500	£97,222	-£492
£30,000	3.5	25%	£105,000	£140,000	-£590	10%	£105,000	£116,667	-£590
£35,000	3.5	25%	£122,500	£163,333	-£688	10%	£122,500	£136,111	-£688
£40,000	3.5	25%	£140,000	£186,667	-£787	10%	£140,000	£155,556	-£787
£45,000	3.5	25%	£157,500	£210,000	-£885	10%	£157,500	£175,000	-£885
£50,000	3.5	25%	£175,000	£233,333	-£983	10%	£175,000	£194,444	-£983

In summary, where it is considered that the household's affordability potential is insufficient to purchase on the open market or for shared ownership, affordable rent or social rent has been recommended.

The Housing Need Assessment (Is the household suitably or unsuitably housed)

Accommodation Mismatch

- Overcrowded according to the bedroom standards (including caravans).
- Difficult to maintain (e.g. too large) even with equity release.
- Households containing people with mobility impairment or other specific needs living in unsuitable dwelling (e.g. accessed via steps), which cannot be made suitable insitu.

Current Home Facility and Condition

- Lacks a bathroom, kitchen or inside WC and household does not have the resources to make fit.
- Sharing a kitchen, bathroom or WC with another household.
- Subject to major disrepair or unfitness and household does not have the resources to make fit.

Social Reasons

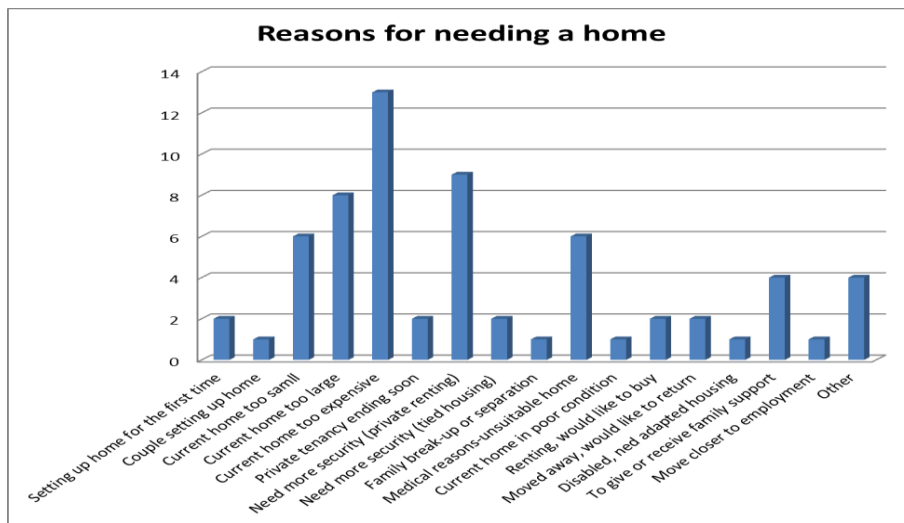
- Need to live independently or need housing due to divorce/separation.
- Need to live near immediate family/friends to give or receive support.
- Harassment from others living in the vicinity which cannot be resolved except through a move.
- Inaccessibility of accommodation to employment.
- Households with tenure under notice, real threat of notice or lease coming to an end;
- Housing is too expensive for households.

Is the household unable to afford to rent or buy on the open market?

- There is a demonstrable disparity between the family income and/or assets and local house prices or rents.

Where a 1 bed unit is requested for rent (and in light of the 2012 Welfare Reforms), it is assumed that a 1 bedroom unit is appropriate. If a single person or a couple have expressed a need for a house or a flat - this is accepted. If a preference was not given, then a house is given as the preferred recommended option. If it is a family, a house has been recommended. Bungalows have been recommended for older households aged over 55 or for those who state they have mobility concerns. If a bungalow has been requested without justification, a level access property has been recommended.

KEY FINDINGS



It is important to note that the North Petherton Housing Needs Assessment offers a snapshot of the housing situation in the parish at the time of the survey. These will alter with increasing and decreasing values of housing, policies of lenders, the economic climate, and demographic changes in the community and as individual's situations change.

North Petherton Parish Affordable Housing Need (Revised as at July 2014): 33 units

Rented

- 7 x 1 bed bungalows for rent;
- 3 x 1 bed houses for rent;
- 1 x 1 bed flat for rent;
- 9 x 2 bed bungalows for rent;
- 7 x 2 bed houses for rent;
- 2 x 2 bed flats for rent;
- 2 x 3 bed houses for rent;
- 2 x 4 bed houses for rent;

Affordable Homeownership

None;

Affordable Housing <u>Net</u> Need	1bed H	1bed B	1bed F	2bed F	2bed B	2bed H	3bed H	4bed H	Total
AFH Rented Need	3	7	1	2	9	7	2	2	33

The figures below breakdown the above totals by current place of residence

North Petherton	0	2	1	0	2	2	0	1	8
South Bridgwater	1	3	0	1	5	2	0	1	13
Out of District	0	2	0	1	1	2	2	0	8
Somerset Bridge	1	0	0	0	0	0	0	0	1
Moorland	0	0	0	0	0	1	0	0	1
Hamp Bridge	1	0	0	0	1	0	0	0	2
North Newton	0	0	0	0	0	0	0	0	0
	3	7	1	2	9	7	2	2	33

All 33 were deemed to have a strong local connection with the parish of North Petherton. Of those not currently living North Petherton (the town), some of these may have a strong connection with North Petherton village in another way. It is not possible to provide absolute clarity on this issue (at this point-in-time). It is conceivable that all 33 have a strong connection with North Petherton town.

No Obvious Housing Need or Unable to Complete an Assessment: 4

Ref	Respondent Reason for needing housing	Local Connection	Respondent Desired Housing	Affordability Potential- mortgage/savings/equity	Aff recommended bed size	Aff recommended tenure	Aff recommended type of home	Registered with Homefinder Somerset	North Petherton Areas
1	5 7 11	10+ yrs	2 bed house	< £25,000	2 bed	Rented	House	Yes	NP
2*	4 10	10+yrs	1 bed bungalow	>£150,000	1 bed	Rented	Bungalow	Yes	S & W
3	5 7 10	10+ yrs	2 bed bungalow	<£25,000	2 bed	Rented	Bungalow	Yes	HB
4	5 7	<2 yrs	1 bed flat or bungalow or house	<£25,000	1 bed	Rented	House	Yes	HB
5	5	5+ yrs	1 bed flat/bungalow/house	£25,000 - £75,000	1 bed	Rented	Bungalow	Yes	O/D
6	5	10+ yrs	2 bed bungalow	£25,000 - £75,000	2 bed	Rented	Bungalow	No	NP
7	3 9	10+ yrs	1 bed flat/house/bungalow	£25,000 - £75,000	1 bed	Rented	House	Yes	S & W
8	5 7 15	10+ yrs	4 bed house	£75,000 - £150,000	4 bed	Rented	House	?	S & W
9	4 10	10+ yrs	1 bed bungalow	£75,000 - £150,000	1 bed	Rented	Bungalow	No	NP
10	5 11	10+ yrs	2 bed flat	£25,000 - £75,000	2 bed	Rented	Bungalow	No	S & W
11*	4 5 16	5+ yrs	2 bed house	>£150,000	2 bed	Rented	House	No	NP
12	12 17	Family	2 bed flat/bungalow	£25,000 - £75,000	2 bed	Rented	Bungalow	Yes	O/D
13	10	10+ years	1 bed flat/bungalow/house	<£25,000	1 bed	Rented	Bungalow	Yes	O/D
14	5 7	10+ yrs	2 bed bungalow/house	£25,000 - £75,000	2 bed	Rented	Bungalow	Yes	S & W
15	3	2+ yrs	3 bed house	£25,000 - £75,000	3 bed	Rented	House	No	S & W
16	3 6	10+ yrs	2 bed flat	£25,000 - £75,000	2 bed	Rented	Flat	Yes	O/D
17	4 5	5+ yrs	2 bed house	£75,000 - £150,000	2 bed	Rented	House	No	S & W
18	6 7	10+ yrs	2 bed bungalow	£75,000 - £150,000	2 bed	Rented	House	No	S & W

Ref	Respondent Reason for needing housing	Local Connection	Respondent Desired Housing	Affordability Potential- mortgage/savings/equity	Aff recommended bed size	Aff recommended tenure	Aff recommended type of home	Registered with Homefinder Somerset	North Petherton Areas
19	2	10+ yrs	2 bed house	£25,000 - £75,000	2 bed	Rented	House	No	S & W
20	4 5 7 15	2+ yrs	2 bed bungalow	£25,000 - £75,000	2 bed	Rented	Bungalow	Yes	S & W
21	3	2+ yrs	4 bed house	£25,000 - £75,000	4 bed	Rented	House	Yes	NP
22	1 7 16	10+ yrs	2 bed house	£25,000 - £75,000	2 bed	Rented	House	No	ML
23	5	10+ yrs	2 bed flat/bungalow	£75,000 - £150,000	2 bed	Rented	Bungalow	No	S & W
24	5 12	2+ yrs	2 bed house/bungalow	£75,000 - £150,000	2 bed	Rented	Bungalow	No	NP
25	3 14	10+ yrs	1 bed bungalow	£75,000 - £150,000	1 bed	Rented	Bungalow	Yes	S & W
26	4 17	10+ yrs	1 bed house/bungalow	£75,000 - £150,000	1 bed	Rented	Bungalow	No	S & W
27	4 7 10	10+ yrs	1 bed bungalow	<£25,000	1 bed	Rented	Bungalow	Yes	NP
28	13 15	10+ yrs	3 bed house	<£25,000	2 bed	Rented	House	Yes	O/D
29	1	10+ yrs	3 bed house	£25,000 - £75,000	1 bed	Rented	House	No	SB
30	No requirement								S & W
31	8 10 13 15	Yes	2 bed flat	<£25,000	2 bed	Rented	Flat	No	S & W
32	4	10+ yrs	2 bed bungalow/house	<£25,000	2 bed	Rented	Bungalow	Yes	S & W
33	3	2+ yrs	3 bed house	£25,000 - £75,000	3 bed	Rented	House	No	O/D
34	7	<1yr	1 bed flat	<£25,000	1 bed	Rented	Flat	Yes	

(*) Indicates inability to release all monies to achieve affordability potential

Area code: NP – North Petherton, S & W - Stockmoor and Willstock, O/D - Out of District
SB - Somerset Bridge, ML – Moorland, HB - Hamp Bridge

THE HEADLINE FINDINGS

Housing Waiting List Demand: Interestingly, at the start of the assessment process there were 102 households registered on the Council's homefindersomerset, CBL housing system ("housing waiting list") stating that North Petherton was their preferred place to live. Surprisingly, and despite writing to each of the above CBL applicants only 16 (15.6%) responded to this assessment. This could be attributed to people opting to register for another locality and-or people withdrawing their housing application because they no longer have a need for affordable housing. Whilst CBL figures are useful, these changing figures do offer strong evidence that simply using CBL data is not in-itself a definitive statement of unmet need. It is unclear why 86 of the CBL applicants (specifically asking for North Petherton) did not respond to the 2014 Housing Needs Survey.

It is important that people assessed as being in housing need (from the survey) register themselves on the CBL "waiting-list" system.

North Petherton 1 st Area of Choice	1	2	3	4	5	Total
Total	51	32	13	4	1	101

Data Source:

Homefindersomerset CBL housing register, July 2014.

The numbers of CBL ("housing register") stating that their first choice of area for an affordable home is North Petherton itself currently stands at 101.

Of these 83 indicate a connection with North Petherton. 40 currently reside in North Petherton, with a further 43 indicating a strong connection with the town by way of local employment, family connections and similar ties with the town.

After discounting the 16 CBL applicants who have responded to the survey, this means that there are potentially **67** (83 minus 16) CBL applicants with a connection with the town who failed to respond to the survey.

Based on experience elsewhere and whilst the CBL data is a useful indicator of potential affordable housing demand, it would be inadvisable to use this information as a definitive assessment of unmet true local affordable housing need. The vexing question for me is, why haven't a significant number of people who have registered on the CBL housing register bothered to respond to the survey?

At this point, I now begin to speculate about the range of possible affordable-housing demand from households with a strong local connection.

After discounting those people on the CBL system who have responded to the HNS, there are a further 67 households on the CBL system (who have asked for North Petherton town) who may have some form of affordable-housing need. Simply being registered on the CBL system does not necessarily mean each and every applicant can be said to be in housing-need. Notwithstanding this observation, and if I speculated that circa 50% of the 67 had a need and a local connection, this could conceivably bring the affordable-housing demand up to circa 66 for North Petherton.

From experience, and having been involved in delivering a number of successful rural affordable-housing projects, I would be confident that a truer reflection of unmet need in North Petherton would be closer to the 66 number than the 33. Recent projects in localities such as East Brent, Cheddar (Helliers Lane) and East Huntspill have all provided evidence that true levels of local unmet affordable-housing need is much higher than that suggested by the HNS. Indeed, in each instance, the numbers of local people left on the CBL system after the project has been built-occupied has been higher than the CBL figure prior to project.

Again, calling on past experiences, local people are often apathetic to register for affordable-housing (prior to a project) because they often feel there is no prospect of a home. Again, in each case (listed above), the numbers of local people registering on the CBL system spikes are key stages of a new

affordable-housing project. The most notable of these triggers tend to be firstly when planning permission is secured, secondly when construction activity can be seen on site and thirdly, when the new homes are nearing completion.

Whilst I prefer to deal in facts, we mustn't forget any HNS is simply a snap-shot in time. In this instance, I would happy to call on fact and strong recent experiences (as described above).

Notwithstanding the above speculation, it is important to note that the applicant information from the homefindersomerset housing system has not been used to inform this housing assessment.

THE LOCAL NORTH PETHERTON PARISH HOUSING MARKET (2011 Census Data)

There were 2,814 households in North Petherton parish.

North Petherton is a small town, situated on the edge of the eastern foothills of the Quantocks, and close to the edge of the Somerset Levels. The parish has a population of 6,730. The parish includes Hamp, Melcombe, Woolmersdon and Huntworth.

Owner Occupation: with or without a mortgage, is the dominant tenure across the parish accounting for 75.6% of all homes (2129 households). This is higher than the Sedgemoor district average of 71.3%.

Private Rented: At 10.9% North Petherton has a small private rented housing supply, which is significantly below the Sedgemoor district average of 16% (307 households).

Affordable Housing Households: There were 332 affordable-housing households (11.7%). 142 of these homes were rented from Sedgemoor District Council, with a further 163 housing association rented homes. There were a further 27 shared-ownership households.

With owner occupation being the overwhelming tenure in North Petherton means that the majority of properties in North Petherton remain unaffordable and out of reach for a significant number of local people (who are already not on the housing ladder and on local incomes) looking for a home in North Petherton.

North Petherton Parish Affordable Housing

As at 2011 census, there were 332 affordable housing units (rented and shared ownership) in the parish of North Petherton. Originally most stock was owned by Homes in Sedgemoor (HiS) but this has been supplemented over the past few years by housing at Stockmoor and Wilstock which is also in the parish of North Petherton

North Petherton Parish Affordable Housing Stock owned by Homes in Sedgemoor (HiS)

The following affordable housing stock is located in North Petherton parish. This section of the report also clarifies recent turnover (vacancies over 24 months) from within the North Petherton affordable-housing stock.

Type	0bed		1bed		2bed		3bed		4bed+	
	Nos Let in Last 24 Months	Nos Let in Last 24 Months	Nos Let in Last 24 Months	Nos Let in Last 24 Months	Nos Let in Last 24 Months	Nos Let in Last 24 Months	Nos Let in Last 24 Months	Nos Let in Last 24 Months	Nos Let in Last 24 Months	
Bedsit	3	1	0	0	0	0	0	0	0	0
Bungalow	0	0	56	7	5	1	1	1	0	0
Flat	0	0	13	2	12	4	0	0	0	0
House	0	0	0	0	15	2	49	4	2	0
TOTAL	3	1	69	9	32	7	50	5	2	0

North Petherton Parish Homeownership

This review looked investigated recent sale of homes in North Petherton. This found that there had been 64 homes sold in the parish over the past year at an average price of £160,918 ^(Zoopla).

Average Sold Prices (Housing) Across North Petherton Parish (February 2014) Zoopla 2014		
Property type	Average Price (£)	Beds
Detached	£209,926	3 - 4
Semi-detached	£180,164	2 - 4
Terraced	£119,045	1 - 4
Flats	£99,620	1 - 2

This table provides information about house sales across North Petherton over the past 12 months.

As at March 2014, there were 47 North Petherton properties on the open market for an average price of £208,926. The table below provides an insight into the range of asking price. Again, the table clearly illustrates that traditional entry level housing units are simply not available to newly forming households typical of the Housing Needs Survey across North Petherton.

Average Asking Prices (Housing) Across North Petherton Parish (March 2014) Zoopla 2014					
Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	None	£193,225	£187,850	£256,176	£565,000
Flats	£117,500	£104,983	None	None	None
All	£117,500	£149,104	£187,850	£256,176	£565,000

North Petherton Parish Private Rented Accommodation

Average Rental Asking Prices (Housing) Across North Petherton Parish (March 2014) Zoopla 2014					
Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses/ Bungalow	£550 pcm	£575 pcm	None	£750 pcm	None
Flats	£470 pcm	None	None	None	None
All	£510 pcm	£575 pcm	None	£750 pcm	None

Number of Rental Properties (Housing) Across North Petherton Parish (March 2014) Zoopla 2014					
Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses/Bungalows	1	1	None	1	None
Flats	1	1	None	None	None

At the time there were only 5 private rental properties available for rent across North Petherton. Rent levels are generally higher than the district average. There is small pool of private rented housing in North Petherton Benefits and financial support is available for private tenants renting property or a room from a private landlord. If they are on a low income, they may be able to claim and receive Local Housing Allowance (LHA).

Affordable Housing

The housing assessment has highlighted a number of households who fit the description of people in need of affordable housing. Affordable housing is defined within the National Planning Policy Framework (as published on 27th March 2012) as including social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.

Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.

The terms 'affordability' and 'affordable housing' have different meanings. "Affordability" is a measure of whether housing may be afforded by certain groups of households. "Affordable Housing" refers to particular products outside the main housing market (as described below).

Affordable-housing can be described as housing made available for people who cannot otherwise afford housing available on the open market. We are living through a period of economic uncertainty and changeable market conditions, the cost of housing can come down, it is better to consider affordable housing to be housing made available for those people who cannot otherwise afford housing in the prevailing market.

Affordable housing is secured by a Section 106 Agreement to ensure the housing is both affordable and secured in perpetuity; within the S106 Agreement there is usually a local connection definition.

Local Planning "Housing" Policies

The Sedgemoor Core Strategy and Affordable Housing: The Core Strategy was formally adopted at the Full Council meeting on 12th October 2011 and has replaced the Sedgemoor District Local Plan 1991-2011 as the 'development plan' for the District. The adopted Core Strategy (CS) can be viewed via the following link www.sedgemoor.gov.uk

The Core Strategy sets out a 20 year vision for the District and establishes the spatial strategy and spatial policies and outlines the key infrastructure and investment decisions required to deliver this. It is central to achieving the objectives of the Sustainable Community Strategy for Sedgemoor and the Council's identified priorities.

The Core Strategy 'joins up' town planning and land use issues with plans and strategies of other stakeholders and service providers that deal with community issues such as health, community safety, housing, employment, community development, education, transport, the environment and regeneration. This approach is called spatial planning, and ensures development and investment decisions are guided by the objectives and long-term vision for the District. Spatial planning is not limited to things that the District Council control, therefore working with other partners and agencies will be essential

In terms of affordable housing, Policy D6 deals with the delivery of affordable housing. Policy D7 deals with Rural Local Needs. Policy D7 has designated North Petherton as a Key Rural Settlement (KRS) and as such there policy D7 allows for rural exception of small scale housing development in or adjacent rural settlements outside of Key and Local Service Centres where the housing is 100% affordable to meet an identified local housing need. A further CS policy (P4) allows for mixed tenure housing projects to come forward to address unmet local housing needs.

Further Information

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