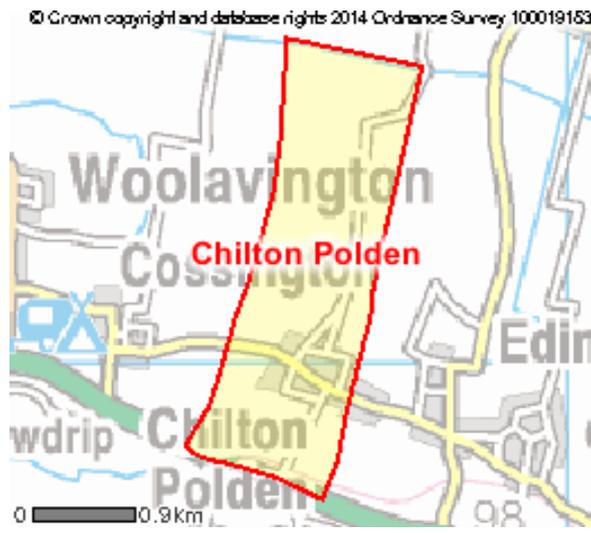


Housing Need Assessment for the Parish of Chilton Polden



Final Report

APRIL 2017

Chilton Polden Parish Housing Need Assessment (2017)

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Final Report	
Contacts	Duncan Harvey Tel: 01278 436440 Email: duncan.harvey@sedgemoor.gov.uk Esther Carter Tel: 01278 435599 Email: esther.carter@sedgemoor.gov.uk
Organisation	Sedgemoor District Council
Address	Affordable Housing Development Unit, Sedgemoor District Council, Bridgwater House, King Square, Bridgwater, Somerset, TA6 3AR
Telephone	0300 303 7800
E-mail	affordable.housing@sedgemoor.gov.uk

REPORT STRUCTURE	PAGE
PART 1 - CONTEXT & METHODOLOGY	
• Context	3
• Methodology	3/4
• Chilton Polden Housing Picture	4/5
• Local Income Levels & Affordability	5/6
PART 2 – HOUSING NEED SURVEY ANALYSIS	
• Current e Housing Circumstances	7
• Future Housing Requirements & Financial Information	7
PART 3 – SUMMARY AND RECOMMENDATION	
• Pre-Existing Evidence from Homefinder Somerset (Housing Register)	8
• Possible Scale of Affordable Housing Need	8/9
• Housing Need Survey Analysis	9
• Combined Affordable Housing Requirement	9
• Detailed Information from Survey	10
PART 3 – AFFORDABLE HOUSING INFORMATION	
• Affordable Housing Description	11
• Housing Tenure Types	12
• Addressing Future Affordable Housing Need in Chilton Polden	12/13
• Further Information	14

Part 1 - CONTEXT & METHODOLOGY

CONTEXT

The Housing Need Survey sought to investigate the current level if any of housing need locally, as well as gauging opinion on existing and future levels of affordable housing need.

Sedgemoor District Council has a programme to carry out Housing Need Assessments in Parishes that fall into the new Tier 3 and Tier 4 categories in the proposed draft Local Plan. Parishes that fall into the new Tier 3 and Tier 4 will be part of the 2016/18 programme. The HNA will provide essential information to ascertain what, if any, housing need exists in these parishes.

The Sedgemoor District Council (SDC) Affordable Housing Development Team (AFHDT) is a small-dedicated team with the specific responsibility to oversee the delivery of new affordable housing. The team are part of the wider SDC Strategy and Development Services. This service is responsible for developing and implementing many of the Council's key strategies and policies. Building upon successful records of accomplishment of delivering affordable homes in rural communities, the AFDT provides support and advice to parish 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 provide publically available independent and robust evidence for future housing growth in rural communities.

Housing need in this context is defined as follows:

- 'Housing need' can be defined as the need for an individual or household to obtain housing which is suitable to their circumstances;
- It implies that there are problems or limitations with the household's current housing arrangements and that the household is unable to afford or to access suitable accommodation in the private sector;
- Such problems may be due to housing costs, size, location, layout, state of repair or security of tenure;
- This need may be immediate or anticipated in the near future.

Historically, the majority of responses in any survey of this kind come from:

- People who feel themselves to be in need of housing now or in the near future;
- Their relatives;
- People involved in some way in community affairs who probably have an appreciation of the problems affecting the community as a whole, even if they are not in housing need;
- People who feel strongly that there should be no more development in the village.

METHODOLOGY

The Chilton Polden HNA was a single stage postal survey of the 324 households in the parish of Chilton Polden. HNA forms were also posted to an additional nine (9) households who are registered on Homefinder Somerset (Housing Register) who requested Chilton Polden as their preferred area of choice or had a local connection to Chilton Polden. The survey purports to assess the entirety of housing need in the area.

The personal data provided from each survey response has been assessed individually to ascertain each respondent's personal need/requirement.

Experience has shown that local people are often apathetic to register for affordable housing and complete a survey form prior to any housing development project. This is mainly because they feel that there is no prospect of an affordable home in the locality. The numbers on the housing register spike at key stages of new affordable housing build projects. 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.

A covering letter was enclosed with the HNA survey, the survey form consists of a four-page form and there was a pre-paid envelope for returning completed forms. Copies of these documents are available upon request from Sedgemoor District Council.

The HNA survey is divided into the sections set out below.

1. Current housing circumstances
2. Details of those requiring housing
3. Unsuitability of applicant's current home
4. Type and tenure of new home required
5. Financial information
6. Local connection
7. How to register for affordable housing
8. Personal details
9. Additional information

There were three hundred and thirty three (333) surveys' sent. Seventeen (17) surveys were returned, of those returned one (1) of the surveys was not completed, one (1) of the surveys required a downsizing unit, four (4) of the survey's respondents were deemed as not in housing need, and the remaining eleven (11) have been assessed in this Housing Need Survey. This is a 5% response rate which is lower than average. The average response rate of surveys returned is 20 – 25%.

When assessing a respondent's suitability to homeownership or private renting on the open market the following criteria is used.

Home Ownership - purchase price based on multiplier of 3.5 time's gross annual income plus available deposit (minimum of 15% of purchase price).

The process below is used to ascertain respondent's suitability to homeownership.

Private rented – private renting affordability is calculated by multiplying monthly rent x 30, the total should be approximately the annual salary. This only looks at rent, it doesn't include any bills.

Respondents who are unable access the open market (buy or rent) are assessed against eligibility for affordable rented or intermediate home ownership product. The respondent's income, savings and size of family are key factors for assessing their need for affordable housing.

The assessment of affordability looks at household incomes and savings, which are then measured against property prices, which suit the size and type, whether rented, or home ownership. Depending on tenure, additional factors are checked that will affect the cost of acquiring the property

For home ownership, these costs include: mortgage interest rates, mortgage indemnity premium. Mortgage application fee, legal fees, stamp duty tax, legal fees and search fees etc.

For rent, these costs may include: rent deposit and rent paid in advance.

CHILTON POLDEN HOUSING PICTURE

For the purpose of this survey, data from the Office for National Statistics (ONS) 2011 Census and other web based data sources have been accessed for information.

Chilton Polden (the village) is considered a rural settlement. In the affordable housing arena, settlements with a population of less than 3000 are classed as villages. In Planning terms, Chilton Polden is classed as one of Sedgemoor's Key Rural Settlements under the current adopted Core Strategy. The emerging Local Plan is suggesting Chilton Polden be classed as a Tier 3 settlement.

There are 305 households and a population of 698 in Chilton Polden parish (ONS 2011 census).

Owner Occupation: is the dominant tenure across the parish accounting for 81% of all homes (248 households). This is much higher than the Sedgemoor district average of 71.3%.

Private Rented: There are 17 private rented homes across the parish, which equates to 5.6% of the homes, which is significantly below the Sedgemoor district average of 14.5%.

Affordable Housing: There are 38 affordable homes across the parish, which equates to 12.5% of the homes. The impact of the “right-to-buy” has seen the numbers of affordable homes drop since the early 1980’s. Vacancy rates are very low (there have been 2 vacancies since the beginning of 2014). The majority of the existing affordable homes do not have any form of local priority allocation criteria. This means that when vacancies do arise, local people must compete with other people from outside the village. There have been no new affordable homes built in Chilton Polden since SHAL built 7 homes a decade ago.

LOCAL INCOME LEVELS AND AFFORDABILITY

Buying on the Open Market

Across Sedgemoor, there are a growing number of young adults unable to access the housing ladder and continue to live with parents or relatives. In rural areas, this is significant due to the affordability gap where rural house prices tend to be well above average, while rural incomes are below average. Many locals are forced to leave the village. This adds to the increasing loss of younger adults and families who often support and contribute towards rural local communities.

SDC reviewed sales of homes over the past year in Chilton Polden using the website Rightmove. Chilton Polden, has an overall average price of £305,829 was more expensive than nearby Bridgwater (£169,425). Sold house prices in Chilton Polden were 29% up on the previous year.

Using “real house price data” and taking a conservative view on the average sold price of houses in the parish. The price at which someone could buy a property (entry level at which it would be feasible to get onto the housing ladder) has been taken to be circa £186,375 for a 2-bed property & circa £234,237 for a 3-bed property. These are average figures based on sold prices from Rightmove and are only a guideline.

A comparison of house prices with neighbouring and the broader market area suggests Chilton Polden is a relatively expensive village. Prices are higher or in line with nearby villages and above the average in the Sedgemoor District Council area. Data tends to be less robust for smaller areas as it contains fewer records. This particularly applies to one-bedroom properties in rural areas.

Table 1 below illustrates prices, deposits; mortgages and income levels, there are assumptions about deposits and mortgages to enable the calculation of salaries to meet the mortgage requirement.

Table 1: Annual income requirements for open market properties

House Price	Deposit (assume 15% required)	Mortgage required	Annual income required (based on 3.5 x income)
£150,000	£22,500	£127,500	£36,429
£170,000	£25,500	£144,500	£41,285
£200,000	£30,000	£170,000	£48,572

A household’s ability to buy is dependent on having an appropriate deposit. The calculation presented in Table 1 assumes a mortgage to house value of 85%, i.e. the purchaser has saved a 15% deposit. It may be possible to secure a mortgage with a lower percentage deposit but this will require even higher income levels. ***Under new mortgage rules, which came into effect in April 2014, lenders must now obey strict guidelines to check whether a borrower can afford their mortgage repayments, not just at current interest rates, but also if interest rates shot up to 6 – 7 %.***

Each household has its own set of circumstances; therefore our assumption is used as a guide only.

Shared Ownership

To qualify for shared ownership household income should be below £80,000 per year. Shared Ownership (also known as “help-to-buy”) offers the opportunity to ‘part buy’ and ‘part rent’. A percentage (%) ownership share in a property is offered, typically between 25% and 75% and a subsidised rent is collected on the remaining percentage (%) share. There is the opportunity to buy further percentage (%) shares in the property, usually up to an 80%. This is known as ‘staircasing’.

Table 2 Deposit, mortgage, rent & income for a shared ownership based on purchasing a 40% share.

There are some assumptions about deposits and mortgages to enable the calculation of salaries to meet the mortgage requirement.

Property value	Deposit (assume 10% of 40% share)	Mortgage required (remaining equity in brackets)	Mortgage cost per calendar month approx. (assuming rate of 5% for 25yrs)	Rental on remaining equity per calendar month	Annual income required based on 3.5 x income
£120,000	£4,800	£43,200 (£72,000)	£253.00	£165.00	£12,343
£160,000	£6,400	£57,600 (£96,000)	£337.00	£220.00	£16,457
£200,000	£8,000	£72,000 (£120,000)	£421.00	£275.00	£20,571

Table 3 Market Rent, Affordable Rent, Social Rent & Local Housing Allowance (per week)

Comparison between the cost Market Rent, Affordable Rent, Social Rent & current Local Housing Allowance.

Number of Bedrooms	Typical Market Rent (approx.)	Affordable Rent (approx.)	Social Rent (approx.)	Local Housing Allowance (April 2016 – March 2017)
1	£110.00	£88.00	£71.50	£97.81
2	£146.00	£116.80	£94.90	£122.36
3	£162.00	£129.60	£105.30	£150.00

Part 2 – HOUSING NEED SURVEY ANALYSIS

The Housing Need Survey analysis used primary data from the Housing Needs survey, as well as secondary data from local house prices and income data (web based), Office for National Statistics (2011) and Homefinder Somerset (Housing Register) system have informed this report. The results of the survey will alter with increasing/decreasing values of housing, lenders policies, economic climate and demographic changes in the community as individual’s situations change.

The conclusions provided offer a strong insight into whether there is any unmet local housing need in Chilton Polden.

The tables below provide information on the findings of the eleven (11) respondents who have been identified as being in housing need.

Further analysis has been carried out to understand the gender, age and current family housing circumstances of those who might potentially live in any affordable housing built. When looking at household composition we have taken into account the age and gender of the children that would be living as one household, single person households, the age of couples assuming they may have a family etc. The results look at both the unsuitability of the accommodation and the household make up, the combined evidence gives us an insight into what the family age and make up would be.

CURRENT HOUSING CIRCUMSTANCES

All of the eleven (11) respondents had a strong connection with Chilton Polden and are considered to be in housing need, requiring help to access an affordable home in the village.

In Housing Need – Moving Timescale	Number of Respondents
Need to move within 12 months	6
Need to move in the next 2 years	5
Need to move in the next 2 – 5 years	

LOCAL CONNECTION

In Housing Need – Local Connection	Number of Respondents
Live in the Parish	6
Work in the Parish	2
Strong family connection with Parish	3

UNSUITABILITY OF CURRENT HOME

In Housing Need – Reason for Move	Number of Respondents
Insecure Tenancy	2
Need Larger Home	1
Need Independence	4
To give/receive care	0
Too expensive	3
Need a smaller home	0
Separation/Divorce	0
Current home in bad state of repair	0
To be nearer work	1
Health reasons	0

FUTURE HOUSING REQUIREMENTS & FINANCIAL INFORMATION

Respondents were asked to indicate the preference of tenure, type of accommodation and number of bedrooms they would prefer and provided financial information for us to determine affordability potential. When looking at the type of affordable housing, which fits each respondent requirements, the information provided is based on actual need rather than the respondent's aspirations. If finances are assessed to be insufficient to purchase on the open market or to buy a percentage of a shared ownership property, rented tenure has been recommended. Further information provides us with what is stopping the respondent either buying or renting on the open market. The findings from the survey showed that nine (9) respondents we would recommend affordable rented tenure and two (2) respondents we would recommend Shared Ownership.

Part 3 – SUMMARY AND RECOMMENDATION

SUMMARY AND RECOMMENDATION

When preparing this Housing Needs Survey each respondent's circumstances were assessed to determine whether they were firstly **IN HOUSING NEED**, secondly whether the respondents are capable of **RESOLVING THEIR HOUSING PROBLEM** in the prevailing housing market and thirdly what **STRENGTH OF LOCAL CONNECTION** the household has with Chilton Polden.

For the purposes of the Housing Needs Survey, respondent's local connection with the parish was determined by the following criteria:

1. Lives or has lived in the parish for a reasonable period
2. Permanently employed 16+ hours a week
3. Strong family connections

PRE EXISTING EVIDENCE FROM HOMEFINDER SOMERSET (HOUSING REGISTER)

Homefinder Somerset (Housing Register) data is a useful additional indicator of potential affordable housing demand. Housing applicants who register via Homefinder Somerset are only able to select one preferred location for housing. Although Housing applicants choose a preferred location they are able to bid for vacant affordable homes in any location. The number of Homefinder Somerset applications who have Chilton Polden as their preferred area of choice is likely to be greater than the figures described below.

People are often apathetic to register for affordable-housing in rural villages (prior to a project) because they often feel there is no prospect of a home, this is normally due to the fact there has been no housing development in the village for a number of years. Homefinder Somerset registrations spike at key stages of any 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.

The table overleaf sets out the data from Homefinder Somerset (Housing Register) (Source: Homefinder Somerset March 2017), showing the current number of applicants and their bedroom requirement who have registered an interest in living in Chilton Polden. Whilst Homefinder Somerset data is a useful indicator of potential affordable housing demand, it would be inadvisable to use this information as a definitive assessment of true unmet housing need in Chilton Polden. This is because we are not able to carry out an assessment on these applicants. Only three (3) applicants of the nine (9) who are registered on Homefinder Somerset replied to the survey, the other six (6) failed to respond after several attempts to contact them.

CBL Affordable Housing Demand	Maximum Bedroom Requirement				Total
	1 bed	2 bed	3 bed	4 bed	
Total number of applicants selecting Chilton Polden preferred area of choice	4	3	2	0	9

POSSIBLE SCALE OF AFFORDABLE HOUSING NEED IN CHILTON POLDEN

Surprisingly, only three (3) of the Homefinder Somerset applicants have responded to the Housing Need Survey.

By combining the evidence gathered from the survey and the number of Homefinder Somerset applicants who failed to respond to the survey, the number of households in housing need would be greater. Whilst acknowledging that those registered on Homefinder Somerset cannot be classed as in housing need, the figures are useful to ascertain the potential affordable housing demand in Chilton Polden. The table below shows the total possible scale of affordable housing need if the findings are combined.

Chilton Polden 2017 Housing Need Survey	11
Chilton Polden CBL applicants (not counted in survey)	6
TOTAL	17

HOUSING NEED SURVEY ANALYSIS

After assessing each individually the completed survey forms returned, we have determined there are eleven (11) household's considered to be in need of some form of affordable housing in Chilton Polden. We have assessed the breakdown of accommodation they require in table format below.

Affordable Rented Accommodation

The table below represents respondents that we have recommended for Affordable Rented Accommodation, with the required bedroom size and property type. These respondents are in housing need, but do not have the financial suitability for a home ownership product.

Affordable rented accommodation required															
1 bed			2 bed			3 bed			4 bed			5+ bed			Total
F	H	B	F	H	B	F	H	B	F	H	B	F	H	B	
1		2		2			2			2					9

(F – Flat, H – House, B – Bungalow)

Affordable Home Ownership - Shared Ownership / Low Cost Home Ownership

The table below represents households we have recommended for Affordable Home Ownership, with the required bedroom size and property type. These respondents are in housing need, who have income for a mortgage and savings for a deposit.

Low Cost Home Ownership (LCHO) / Shared Ownership (SO) accommodation required															
1 bed			2 bed			3 bed			4 bed			5+ bed			Total
F	H	B	F	H	B	F	H	B	F	H	B	F	H	B	
				2											2

(F – Flat, H – House, B – Bungalow)

COMBINED AFFORDABLE HOUSING REQUIREMENT FOR CHILTON POLDEN

We have amalgamated the tables above to give a combined affordable housing requirement.

Total number of households															
1 bed			2 bed			3 bed			4 bed			5+ bed			Total
F	H	B	F	H	B	F	H	B	F	H	B	F	H	B	
1		2		4			2			2					11

(F – Flat, H – House, B – Bungalow)

Part 4 – AFFORDABLE HOUSING INFORMATION

Affordable housing is best described as housing provided at prices below the prevailing market value to people who are unable to find a suitable home on the open market (primarily due to price). Affordable housing can be provided on a rental or home ownership basis. Affordable Housing will allow local people to access a suitable home, at a price they can afford in the area they need to live in.

Affordable housing allows **LOCAL PEOPLE** to access a suitable home, at a price they can afford where they were born / grew-up / have support, social networks or work in.

New affordable homes help communities sustain village services and facilities e.g. schools, pubs, shops etc.

Affordable housing can be provided on a rental basis

Affordable housing can be provided on a homeownership basis.

Affordable housing can be provided by the public sector (Council and/or Housing Association)

Affordable housing can be provided by the private sector (volume house builders and private landlords)

Affordable housing can be provided by the community through a Community Land Trust.

The Housing Need Survey has highlighted a number of households who are 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 need are not met by the market. Eligibility is determined with regard to local incomes and local house prices.

Affordable Rented

Social Rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), 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 by the local authority or 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).

In rural communities, such as Chilton Polden, we generally encourage a preference for social rent where possible. Social rent is considered the more affordable form of renting. However, the funding mechanism used to deliver any affordable homes will have a direct influence over whether or not social rented units can be provided.

Affordable Homeownership

There are different types of affordable homeownership under the global banner of affordable housing. This is because locally different types of households have different incomes and housing needs.

The table overleaf gives an overview of affordable rented and intermediate homeownership options potentially on offer across Sedgemoor.

HOUSING TENURE TYPES

Tenure	Description	Applying	Applicants information
Social Rent /Affordable Rent	Homes provided by both the Council and Housing Associations and in some cases by private landlords who charge rent below that charged on the open market.	You need to register with Homefinder Somerset. www.homefindersomerset.co.uk	These homes are ideal if you do not want or are unable to obtain a mortgage.
Shared Ownership	Homes are both new and resale properties and are provided by the Council and the Housing Associations. You buy between 25% and 75% of your home and pay a subsidised rent on the remainder. You may be able to buy up to 100% of your home.	You need to register with Help to Buy. http://www.helptobuy.org.uk/other-housing-options/shared-ownership Re-sales can often be found with local Estate Agents.	These homes are not limited to new builds and are ideal if you can find a deposit for the share that you are buying
Help to Buy	Government schemes offering a range of affordable home buy options. This includes a help to buy equity loan, which offers 10% - 20% equity loan on new build properties. This means you only require a 5% deposit and a 75% mortgage.	You will need to register with Help to Buy. Developers will also advertise Help to Buy on new developments. www.helptobuysw.org.uk	These properties are new build; the equity loan is interest free for the first 5 years. These homes are ideal if you don't have a large deposit and can obtain a mortgage.
Low Cost Home Ownership or Discounted Market Housing	Homes are new build or resale properties; you buy 100% of the property at 60% - 80% discounted from the market value. You will sell the property under the same basis.	You will need to contact the developer direct - details of properties can be found on our website and re-sales can often be found with local Estate Agents.	These homes are ideal if you are able to provide a deposit and mortgage.
Self-Build, Custom Build	Homes are built or commissioned, for those who want to build their own home on a serviced plot	You will need to sign up to the Sedgemoor Self-Build Register www.sedgemoor.gov.uk/10755	These homes are ideal if you would like to have a bespoke home

ADDRESSING FUTURE AFFORDABLE HOUSING IN CHILTON POLDEN

The Sedgemoor Core Strategy is the Local Plan relevant to Chilton Polden. Sedgemoor District Council adopted this plan in 2011. The Local Plan sets out planning policy for the district over the period 2006 – 2027. There is currently a new emerging Local Plan undergoing consultation which is looking to be adopted in spring 2018.

Under the current Local Plan Policy S1 sets out the spatial strategy for Sedgemoor, identifying the distribution of housing across the district. The largest proportion of homes 70% (7,455) are identified to be built in Bridgwater, 15% (1,575) in Burnham on Sea and Highbridge, 12% (1,260) in Key Rural Settlements and the remainder 3% (315) in Other Sustainable Settlements. Chilton Polden is classed as an Other Sustainable Settlement under the current Local Plan. In terms of housing growth, the adopted local plan currently focusses on local growth that support community needs only.

In terms of future housing delivery beyond 2017, the emerging new Local Plan (which is likely to be adopted by Sedgemoor District Council in spring 2018) suggest that Chilton Polden would be classified as a Tier 4 Settlement. Development in Tier 4 would focus on meeting local housing need, maximising development opportunities within the existing settlement through appropriate infill and redevelopment

opportunities, releasing small scale mixed tenure schemes outside of settlement boundaries that meet an identified local affordable housing need and releasing small scale self-build and custom build schemes adjacent to settlement boundaries that meet local demand.

Housing delivery should work from the base position of delivering 100% affordable housing, any decrease would be on the basis of achieving viability and should not exceed the number of affordable housing units unless exceptionally the scheme is delivering other locally agreed infrastructure priorities. Any such schemes would be outside but adjacent or well related to the settlement boundary and only released where there is an identified local housing need or alternative local infrastructure priority.

Planning Policy D6 – Planning Gain

This approach would see affordable housing provided through the TCPA planning system as part of private sector lead larger open market housing project and secured by S106 agreement. The precise level of affordable housing would vary from site to site. This approach would typically be on land within the village settlement boundary or land allocated by the local planning authority for new residential development. This approach only applies to new build residential developments of 5 or more residential units.

There is no intelligence to suggest that a suitable site fitting this description will come forward in the near future in Chilton Polden.

Planning Policy D7 – Affordable Housing by Exception

This approach would see affordable homes only built by exception outside the village settlement boundary. This policy is designed to tackle an evidenced based shortage of affordable housing at the local level. The starting point for any project seeking to use this policy would typically be evidenced from a local Housing Need Survey.

This approach is possible in Chilton Polden. However, this approach is not considered appropriate in bringing forward new affordable housing at this time. See comments below.

Building affordable housing requires some form of subsidy. Gap funding in the past has usually been provided by the public sector (central or local government). Securing sufficient levels of public subsidy to support new affordable housing has become increasingly difficult due to reductions in government expenditure. Since the May 2015 election, government has primarily focussed public subsidy on home ownership. It is difficult to say when (or if) further central government funds specifically for rented homes will be made available.

Unlike the D6 policy (above), these homes would be built to specifically offer local people priority for the new affordable homes. This is secured by way of a local allocation plan in the TCPA S106 agreement.

Planning Policy P5 – Affordable Housing by exception

This approach would see affordable homes being delivered on infill, subdivision and conversion within settlement boundaries, given the lower levels of housing required and local concerns over infill housing development and the pressure it places on garden areas and other spaces, this will be carefully managed. In addition, to help sustain rural communities and ensure local people can access affordable housing, the policy makes provision for small scale local needs housing schemes for local people that are proven to meet an identified need and accord with the requirement of Policy D7 above.

Better use of Existing Affordable Housing Stock

Council and Housing Association stock could be put to better use by seeing the current homes modified or be subject to deregulation from its current use. This would not naturally increase the supply of new affordable homes.

Empty Homes

Sedgemoor District Council operates an Empty Homes Scheme to assist with helping to bring the property back into use, sometimes leased on an affordable basis.

Self-Build or Custom Build

The Government wants to enable more people to build or commission their own home and make this a more mainstream housing option.

FURTHER INFORMATION

This report will be available on the Sedgemoor District Council web site www.sedgemoor.gov.uk/affordablehousing
If you would like a receive a copy of this report, you should contact

Affordable Housing Development Unit
Strategy and Business Services
Bridgwater House
King Square
Bridgwater
Somerset
TA6 3AR

Telephone: 0300 303 7800

Email: affordable.housing@sedgemoor.gov.uk