Housing Need Report Parish of West Bagborough



Produced by: Somerset West and Taunton Council On behalf of: Parish of West Bagborough

Date: 23 November 2021



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Appendix 1 Survey form

Data Protection Declaration

The information provided via the Housing Needs Survey was used by Somerset West and Taunton to provide information for this Housing Need Report and summary information on rural housing need. No data is included in this report which can identify an individual. Wherever your personal information may be held by us, we will take reasonable and appropriate steps to ensure that it is protected from unauthorised access or disclosure. We may pass your details to partner organisations for affordable housing purposes only. These third parties are obliged to keep your details securely. All data from the Housing Needs Survey will be kept securely for a period of 5 years after which it will be destroyed. The data is retained for 5 years as this is the length of time that the Housing Needs Survey is valid for. If you want your details removed in connection to the Housing Needs Survey at any point, you can contact the Housing Enabling team at Somerset West and Taunton housingenabling@somersetwestandtaunton.gov.uk to request its removal.

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1 Executive Summary

Principal Conclusions

The survey identified a need for 7 affordable homes within the next 5 years:

- Current: 5 households (all need social rent)
- Future (in 1 − 3 years time): 1 household (needs discounted open market property, or shared ownership)
- Future (within the next 5 years): 1 household (needs shared ownership property)

Recommendations

That the Parish Council should:

- Note this report
- Consider the options for addressing the need for 7 affordable homes.

Key findings

Affordability

- The survey found 4 respondents in housing need who could not afford to buy in the open market. However, 2 of these may be able to afford a shared ownership property or a discounted open market property.
- A further 3 households in need of affordable housing were identified from Homefinder Somerset applicants who were contacted separately to the survey.

Local connection

 All 7 of the households in need met the local connection criteria based on information provided.

House types required

Size of property	No of homes required
1 bedroom	2
2 bedroom	2
3 bedroom	1
4 bedroom	1
5 bedroom	1

Other findings

The survey achieved its aim of identifying actual households in need.

- Surveys were delivered to all 184 dwellings in the parish and 60 survey forms were returned. The response rate was 33%.
- 70% of those who answered the question said they would be in favour of a small development of affordable housing for local people.
- One household expressed an interest in some form of self-build housing.

2 Aims of the Survey

- To investigate the affordable housing need, tenure and house size for local people in the Parish of West Bagborough, those wishing to return, and those who work in the Parish.
- To establish the general level of support for a small development of affordable housing for local people with housing needs.

3 Survey history, methodology and response

3.1 History

West Bagborough Parish Council decided to carry out a survey to assess the level of local housing need. An Enabler attended a Parish Council meeting on 15 July 2021 and terms were agreed. The Housing Needs Survey (Appendix 1) was delivered to every household in the agreed area. Respondents were able to return the survey in a reply-paid envelope, or to use the online version (via the link detailed on the survey), and to request additional copies of the survey for other relevant parties. The deadline for the return of the survey was 18 October 2021.

3.2 Methodology

The survey was carried out using a standard methodology approved by local planners. Background notes on the methodology can be obtained from the Enabler.

The survey form was in 2 parts. The first section asked a limited number of questions about the type of household and their support for affordable housing. All residents were invited to respond to this part of the survey. The second part of the survey was designed to be completed by households who believe they have a need for affordable housing and wish to remain living in the village. A reply-paid envelope was provided. A reminder was sent to those on the Homefinder Somerset register who did not complete a survey form.

3.3 Response

- 60 surveys were returned, which is a response rate of 33% of all dwellings in the parish.
- The survey achieved its aim of identifying actual households in need. Out of the 60 surveys 7 were returned with part two filled in.
- All 60 of the respondents lived in West Bagborough parish.
- It should be noted that whilst apparent inconsistencies in responses are followed up, the information given is taken at face value.

4 Introduction and Information about West Bagborough

4.1 Overview of West Bagborough Parish

West Bagborough is a small parish located approximately 5 miles north of Taunton, in Somerset West and Taunton. The parish lies on the southern slopes of Quantock Hills and falls within the Quantock Hills AONB, and includes the hamlets Shopnoller and Seven Ash as well as the village of West Bagborough itself. The facilities in West Bagborough include the Village Hall, St Pancras Church, a local inn and a small development of industrial units.

The Parish has a current affordable housing stock of 32 properties, all of which are rented by either a Housing Association or Somerset West and Taunton Council. Table 1 shows the breakdown of the current stock in the Parish.

Table 1: Current affordable housing stock in West Bagborough Parish

Dwelling size	Number owned by SWT Council	Number owned by housing association	
1 bedroom	9		
2 bedrooms	9	3	
3 bedrooms	6	3	
4 bedrooms	2		

Additional information was obtained from Homefinder Somerset with regards to the renting of Council and housing association owned properties. Table 2 indicates the level of interest in all properties let through Homefinder Somerset since 2016. The most recent allocations showed very high bid numbers, representing a high level of interest from households in housing need to live in the Parish.

Table 2: Homefinder Somerset lets in West Bagborough Parish since 2016

Number of beds	Property type	Number of bids placed
1 bedroom	Bungalow	80
3 bedroom	House	104
1 bedroom	Bungalow	103
3 bedroom	House	49
1 bedroom	Flat	68
1 bedroom	Flat	57

4.2 Population figures

In the 2011 census the usually resident population of West Bagborough was 358 residents in 172 households. The census also records that there were 15 dwellings which were empty properties, second homes or holiday lets.

Somerset West and Taunton records (November 2021) indicate a total of 184 properties, of which 1 is an empty home and 3 are second homes.

4.3 Council Tax Bandings

A breakdown of Council Tax bandings in Table 3 shows that there are 53 properties (29% of all dwellings) in the lower two bandings out of a total of 184. These represent the entry level properties that people on lower incomes would be able to afford. This is a fairly low ratio compared to the district as a whole which sees 43% of all dwellings in Band A or B.

Table 3: Council Tax Band distribution in West Bagborough Parish

Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H	Total
7	46	26	27	27	27	22	2	184

4.4 Property prices and rent

In the last 2½ years, since 1st April 2019, the Rightmove website has recorded 9 property sales in the parish. The average price of properties whose value was shown was £497,475. Prices ranged from £223,275 to £840,000.

There is currently 1 property listing on the Rightmove website, which is a 5 bedroom house for £575,000.

To assess whether a household can afford to buy in the open market it is necessary to look at the cost of an entry level property in the local market. The figures used to assess affordability are set out in Table 4 below.

In order to obtain a suitable sample size to determine property values for 1, 2 and 3 bedroom homes, an area of a 3 – 5 mile radius centred on West Bagborough was used. As at November 2021, a total of 29 one bedroom properties were identified with a 5 mile radius of the parish. A total of 20 two bedroom properties, and 25 three bedroom properties were identified within a 3 mile radius. Outliers (properties with a significantly different value from the rest of the data set) were removed, and then an average value calculated in each case.

The housing need survey produced information on local private rents. These figures covered a very wide spread of rents, for a relatively small sample size, and as they differed markedly from market rental figures, they were not included in the analysis at this time. There are currently no properties advertised by Rightmove for rent on the open market within the parish therefore an area of a 5 mile radius centred on West Bagborough was used. As at November 2021, a total of 37 one bedroom properties, 52 two bedroom properties, and 26 three bedroom properties were identified within a 5 mile radius. Outliers were removed, and then an average value calculated in each case. Respondents to the survey had the option to give private rental figures. Seven respondents included their private rental costs, but because these figures differed markedly from the fuigures found on Rightmove and these have not been included in the table below.

Table 4: Average sale price and market rental cost

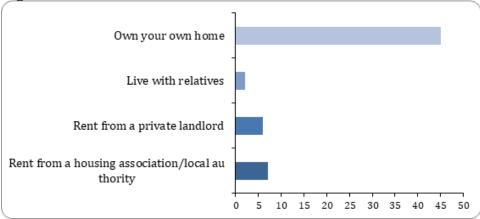
Property size	Estimated average sale price	Estimated average market rental (pcm)
1 bedroom	£120,000	£600
2 bedrooms	£190,000	£775
3 bedrooms	£285,000	£900

5 General Survey Findings

5.1 Current tenure

Of the 60 respondents who provided details, 75% own their own home, 10% rent from a private landlord and 12% rent from a housing association and 3% are living with relatives. Figure 1 below shows the breakdown of tenure.

Figure 1 – Breakdown of tenure



5.2 Main home

Of the 60 respondents who provided details, 98% indicated the home in West Bagborough was their main home, while 2% indicated it was a second home.

5.3 Place of residence

Of the respondents who provided details, all indicated their place of residence was in West Bagborough parish.

5.4 Property size

Of the 60 respondents who provided details, 13% indicated their home had 2 bedrooms, 47% had three bedrooms, 25% had 4 bedrooms, 12% had 5 bedrooms, and 3% had 6 or more bedrooms.

5.5 Private rental costs

There were 7 respondents who provided their private rental costs, 14% indicated their rental was less than £400pcm, 29% indicated £500-£600pcm, 14% indicated £600-£700pcm, 29% indicated £700-£800pcm, and 14% indicated £900-£1000pcm. These figures are very different from the figures obtained from Rightmove and therefore they are not included in the analysis of rent prices.

5.6 People forced to move away

6 respondents were aware of family members or people they know who have had to move from the village because of they were unable to rent or buy in the village.

5.7 In favour of a small local development

Respondents were asked if they would be in favour of a small number of homes for local people being built if the need for affordable housing were proven. 70% of those answering the guestion said they would be in favour. 30% said they were against any development. It should be noted that 3 households did not respond to this question. Fig.2 below shows the breakdown.

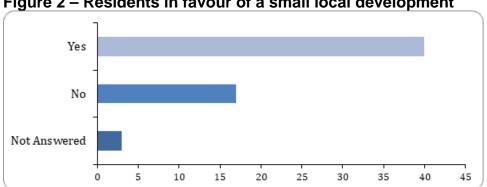


Figure 2 – Residents in favour of a small local development

Suggestions where a development could be sited.

13 suggestions were made, with the majority identifying near the Industrial Units as their preferred site, and near the village hall as the second most popular suggestion. The full list will be made available to the Parish Council.

Additional comments were made more generally about the provision of new housing; these comments will also be made available to the Parish Council.

5.9 Move home in next 5 years

5 respondents believe they may need to move home in the next 5 years.

6 Assessment of those in need Part 2 survey

7 households completed part 2 of the survey, but of these, only 5 indicated a need to move in the next 5 years

Of the 5 cases being assessed 1 has been excluded as they gave insufficient information to assess.

This section refers to the remaining 4 households.

6.1 Housing need

Households completing this part of the form were asked to identify details about their circumstances.

- No households identified a need for wheelchair accommodation or level access.
- Households identified the number of bedrooms they would require, with 2 households that identified 2 bedrooms, 1 household that identified 3 bedrooms, and 1 household that identified 5 bedrooms

Households were asked to identify why they had a housing need and when they would need to move. They could give more than one reason.

- 2 households indicated a current need to move.
- 1 household indicated a need to move within the next 1-3 years.
- 1 household indicated a need to move within the next 5 years.

Table 5 shows the reasons why people expect to need to move in the future. (Respondents were able to give more than one reason - 1 respondent gave 2 reasons.)

Table 5: Reasons for needing to move

Reason for needing to move	No of respondents
Need to downsize/upsize to a home with	2
fewer/more bedrooms	
Struggling to afford your current home	1
First-time buyer looking to buy your first home	2
Total	5

6.2 Housing options

The housing options available to the households in need with a local connection are now given consideration.

Respondents provided information on income and savings which allows an assessment of what the household can afford to pay for their accommodation. Notes on the methodology are available from the Enabling Team. Property values were taken from Rightmove, using a 3 and 5 mile radius around West Bagborough to include a large enough sample number to determine market values for 1, 2 and 3 bedroom properties.

Taking into account the income, savings and assets of the 4 households in housing need, none of them can afford to buy in the open market, however 2

may be able to afford to buy a shared ownership property. Of these 2, one respondent indicated interest in First Homes, which is a form of discounted open market housing - another low-cost home ownership option.

The survey also asked households who had a housing need which type of housing they were interested in. Respondents could give more than one option. The responses are listed in Table 6 below.

Table 6: Type of housing respondents indicated interest in

Type of housing	Interested
Shared ownership	1
Affordable/Social rented	3
Low-cost home ownership (inc discounted open	1
market and First Homes)	
Self-build	1

6.3 Local Connection

The definition of which households have a local connection for the Parish of West Bagborough is set out below:

- (i) immediately prior to the allocation of an Affordable Housing Unit are ordinarily resident within the Parish of West Bagborough
- (ii) have strong local connections with the Parish of West Bagborough including having a Close Family Association in the said parish and/or any periods of ordinary residence in the said parish not immediately before the date upon which any Affordable Housing Unit becomes vacant and/or such persons who have permanent employment in the Parish of West Bagborough
- (iii) immediately prior to the allocation of an Affordable Housing Unit have been ordinarily resident within the adjoining parishes to West Bagborough

Each of those completing part 2 of the form was asked to show how they met these criteria. This information has been compared to the criteria above to establish whether respondents meet the test.

On reviewing the circumstances, all 4 of the households in need were found to meet the local connection requirement as set out above, all being currently (and for several years) resident in the parish.

6.4 Other evidence of housing need

The housing waiting list or register for Somerset West and Taunton is called Homefinder Somerset. While this register provides excellent access to data on Housing Need, it is not a complete list because some households who would be eligible do not register for various reasons. This Housing Needs Survey report can be used in conjunction with Homefinder to provide the full indication of Housing Need.

The Housing Needs Survey asked whether households were already registered on Homefinder Somerset and, if not, the reasons why they had not registered. 3 of the 4 households being assessed, who completed the survey, had not registered on Homefinder Somerset, with 1 identifying that they had not heard of the system, 1 gave personal reasons for not registering, and 1 did not give a reason.

There are 7 households resident in and with links to West Bagborough registered on Homefinder Somerset. Applicants are given a banding from Gold to Bronze depending on their level of need. Details are set out in Table 7.

Table 7: Current Homefinder registrations for West Bagborough

Homefinder Somerset Band	1 bed	2 bed	3 bed	4 bed	5 bed	Total
Gold (High Need)			1			1
Silver (Medium Need)	2	1			1	4
Bronze (Low Need)	1	1				2
Total	3	2	1		1	7

It appears that only 1 of the households who are registered on Homefinder Somerset completed the survey. Due to this apparent disparity, all those who are registered with Homefinder Somerset with links to the parish were contacted separately by letter and 3 further replies were received. All responses indicated that they still require affordable housing, so these 3 households have been added to the final figures.

6.5 Housing mix

The suggested mix of housing is shown in Table 8 below (this includes the extra 3 Homefinder Somerset households). This takes account of the family makeup as declared on the survey form and whether the householder has a current or future housing need.

Table 8: Suggested housing mix required

Type of Property	Affordable Rent/social rent		Shared Ownership		Discounted Open Market/First Homes	
	Current	Future	Current	Future	Current	Future
	Need	Need	Need	Need	Need	Need
1 or 2 bedroom property for single people	2					
1 or 2 bedroom property for couples						
2 bedroom property for families	1			1		
3 bedroom property for families						1*
4 bedroom property for families	1					

5 bedroom property for families	1			
Totals	5		1	1

^{*} It should be noted that the respondent qualifying for discounted open market would also qualify for shared ownership.

7 Location where housing is needed

Somerset West and Taunton Council is concerned that affordable housing is built in the right locations. The Core Strategy supports the exceptional release of land adjoining, or well-related to, existing settlements where there is an identified local need for affordable housing for that particular settlement. The policy clarifies that the site should be:

- a) adjoining settlement limits, provided no suitable site is available in a nearby major or minor rural centre;
- b) in other locations well related to existing facilities and to meet an identified local need that cannot be met in the nearest identified rural centre.

For this reason, the Housing Needs Survey included a series of questions intended to help understand if the local housing need could be accommodated in Bishops Lydeard which is the nearest sustainable Rural Centre, or if a site in West Bagborough would be a more sustainable location. Respondents were asked about any affect that residing in Bishops Lydeard instead of West Bagborough would have on their situation.

Of the 4 households being assessed, 3 indicated they would consider moving to Bishops Lydeard, but would prefer to stay in West Bagborough, and 1 indicated that they would not consider moving to Bishops Lydeard.

Of the 3 households who indicated that they would consider moving to Bishops Lydeard, 1 household indicated this would affect their carbon footprint (for example by affecting their reliance on travel by car), 1 indicated it may affect their carbon footprint, and 1 indicated it would not affect their carbon footprint.

Of the 4 households being assessed, 3 listed clubs and activities. Of these 3 households, 1 listed clubs and activities in West Bagborough only, and 2 listed clubs and activities in both West Bagborough and the wider area.

Of the 4 households being assessed, 3 responded to whether living in Bishops Lydeard would affect access to the local amenities. The results are summarised in Table 9

Table 9 – The effect of living in Bishops Lydeard on access to local amenities

Effect of living in Bishops Lydeard on access to:	Closer to facilities	Further from facilities	No effect
Doctor	1	1	1
School		1	1

Shops	1		1
Work			1
Place of Worship		1	1
Other		2	1
Total	2	5	6

Of the 4 households being assessed, 3 indicated they had family members and/or support network living locally.

Overall, this section shows that the respondents are closely linked to activities and amenities in West Bagborough. While 3 of them would consider moving, all would prefer to stay in West Bagborough, and overall, the net results indicate that more of them would be further from the amenities that they commonly use.

8 Conclusion - Future Housing Need for West Bagborough

Overall, it must be remembered that this Housing Needs Survey represents a snapshot in time. Personal circumstances are constantly evolving. Any provision of affordable housing, would, by necessity, need to take account of this. However, given the level of response to the survey, and in spite of the potential for circumstances to change, the Parish Council can feel confident in the results of this survey. The survey has identified a need, in the near future for 7 units of affordable housing. The respondents have indicated that any new housing would be best placed within West Bagborough parish.

As the needs of households are constantly evolving the level and mix of need in this report should be taken as a guide. In particular it may be appropriate to vary the mix of sizes provided. This report remains appropriate evidence of need for up to five years. However, if there is a significant development of affordable housing in the parish which is subject to a local connection requirement and substantially meets the need identified in the report it will normally be necessary to re-survey the parish before any further development to address local needs is considered.

Recommendation

It is recommended that the Parish Council:

- Note this report
- Consider the options for addressing the need for seven affordable homes within West Bagborough

Appendix 1 – Housing Needs Survey

West Bagborough Parish Housing Needs Survey – Part 1

This survey form has been sent to every known household in the Parish. Please complete Part 1 of the form, even if you do not have a housing need, and return it in the envelope provided.

Completed forms must be received by Monday 18 October 2021

If you require extra forms or have any questions, please contact: <u>housingenabling@somersetwestandtaunton.gov.uk</u>

Confidentiality and Data Protection: The information you provide will be used by Somerset West and Taunton to provide information for the Housing Survey Report and summary information on rural housing need. No data will be published which can identify an individual. Forms will be retained for 5 years then destroyed.

Please see full data protection statement at end of form.

If you want to complete the survey online, please enter the following URL into your browser: https://yoursay.somersetwestandtaunton.gov.uk/development-regeneration/64e266d5/

Please complete EITHER this paper version which has a pre-paid return envelope OR the online version available at the above URL

All households should answer questions 1 – 9

1)	Please tick one of the following. Do y	you:
	Own your own home	Live in a shared ownership property
	Live with relatives	Rent from a private landlord
	Rent from a housing association/loca	ll authority 🔲
	Live in housing tied to a job	Other: please specify
2)	Is this your: Main Home	Second Home
3)	In which Parish do you live?	
4)	How many bedrooms does your curre	ent home have?
5)	If you rent privately, how much rent d	lo you pay per month?
	Under £400	£500-£600

What do we mean by affordable housing?

Affordable housing is aimed at people whose needs are not met by the open market. Eligibility criteria applies and depends on your household income and, in some cases, local connection.

There are several different types of affordable housing including shared ownership, affordable rent, discount for sale properties and Government assisted schemes such as <u>Help to Buy</u>.

RENTED HOUSING - there is a range of social rented and affordable rented housing across Somerset, provided by the Council and housing associations. The properties are let through Homefinder Somerset.

LOW-COST HOME OWNERSHIP - there are a range of low-cost home ownership options across the area, including discounted open market and shared ownership housing.

DISCOUNTED OPEN MARKET/FIRST HOMES - Discounted Open Market homes and First Homes are housing provided by the developer at a discount to the full market value. The discount will be tied to a Section 106 (legal) agreement and remains on the property for future sales. The buyer owns the whole of the property, there is no third party. This form of ownership is aimed at those people who can afford to buy but not at a full market value. Eligibility criteria applies to each property.

SHARED OWNERSHIP - with shared ownership you have the opportunity to buy a share between 25% and 75% of the value of the house. You then pay an affordable, subsidised rent on the remaining share. You may need to raise a mortgage to purchase your share. If you have a large deposit or equity from the sale of a property, this can also be used towards purchasing your share. Most shared ownership properties will be newly built although there is sometimes an opportunity to purchase one at re-sale.

SELF-BUILD / CUSTOM BUILD - this is where you are involved in the construction of your home, this can be individually or as a group. The extent of your involvement will be decided by the type of scheme. Self-build normally involves some form of ownership but can also be used to provide rented housing. You must have an affordable housing need to be eligible for an affordable self-build home.

- 6) Do you know of anybody who has had to leave the village in the last 5 years due to the lack of affordable housing? If yes, please contact housing@somersetwestandtaunton.gov.uk and we will send them a survey form YES/NO
- 7) If a need for affordable housing is identified, would you support a housing development for local people to meet that need? YES/NO

Any development would be wholly or predominantly affordable homes (rented or shared ownership). Open market homes would be the minimum required to make the scheme economically viable.

B)	Do you have any suggestions for a suitable site for affordable housing in the village or any other comments regarding housing in the village?

9) Do you think you might move home within the parish in the next 5 years? YES/NO

If you answered yes to question 9 please complete Part 2 of this form regardless of the type of housing you will require.

West Bagborough Parish Housing Needs Survey - Part 2

<u>Please only complete this form if you think you may need to move home in West Bagborough within the next five years.</u>

Please answer all questions relevant to your household as fully as possible in order to ensure that your housing need can be accurately assessed.

A separate form for each household that wants to move must be completed. For example, each grown up child (over 18) in a family, who wants to set up their own home, should complete a separate form, giving their own financial details and personal circumstances, not that of the main household. If you require extra forms or have any queries, please contact: housingenabling@somersetwestandtaunton.gov.uk

In order to assess housing need accurately, we have to ask for some sensitive information.

Confidentiality and Data Protection: This information is collected by Somerset West and Taunton (SWT) as data controller in accordance with the general data protection regulations in the *Data Protection Act 1998* to provide information for the Housing Needs Survey Report and summary information on rural housing need. No data will be published which can identify an individual and no sensitive information will be passed to any other organisation or agency without your permission, including the Parish Council. Personal data will be retained for 5 years and then destroyed. Please see end of form for full Data Protection statement.

10) Please complete the table below listing all persons who would need to live in the new household including the person completing the form (Please continue on a separate sheet if needed)

Name and relationship to person completing the	Age	Gender	Wheelchair	Level
form			accommodation	access
			needed	needed
			Y/N	Y/N

If you have a specific need which is not covered above please provide details on a separate sheet.

11)	What is the minimum number of bedrooms you would require in your new home?	
12)	When do you think you will need to move to a new home? Please tick one box Now or within the next 12 months	
13)	Please indicate your reasons for wishing to move home below. You may tick more than one box.	
	You need or will need to downsize/upsize to a home with fewer/more bedrooms	
	You are sharing kitchen/bathroom facilities with someone who is not going to be moving with you	
	You need to move for health/mobility reasons	
	Your home is in poor condition	
	You are struggling to afford your current home	
	You will be leaving home and do not expect to be able to rent or buy privately	
	You have a private tenancy ending	
	You wish to move back to the parish and have a strong local connection	
	You need to move for work	
	You are a first-time buyer looking to buy your first home	
	Other – please detail	

14)	What type of housing are you interested in? In Part 1 of this form we explain the different types of housing. Please indicate which you would be interested in by ticking the boxes below. You may tick more than one	
	Shared Ownership	<u> </u>
	*If you are interested in building your own home please register your interest on the District Self-build and custom house-building projects (somersetwestandtaunton.gov.uk)	Council website at
15)	If purchasing a new home, what would your budget be? up to £150,000	
16)	Do you believe that you have enough income and savings (including equity in your be able to buy a suitable property on the open market in the parish? YES/N	•
	If you have answered NO to this question please complete questions 17 & 18 to assess what form of affordable housing will meet your need	which will help us
	IMPORTANT Please note we can only assess your eligibility for affordable housing if we had and financial details. Without these, we will not be able to process this form of household in the need figures. As per our confidentiality and data protection financial information will remain confidential and will not be seen or passed of organisation including the Parish Council.	r include your statement, this
17)	Income What is your household's gross annual income ? (before deductions) including be pensions. This should be the combined income for couples.	nefits and
	Less than £20,000 £20,001 - £25,000 £25,001 - £30,000 £30,0	001 - £35,000 🔲
		001 - £55,000 🔲
	£55,001 - £60,000	£80,000
18)	Savings, investments and assets Please give the amount of any savings and investments you have to the nearest £1000	£
	Do you potentially have access to a deposit in addition to any savings? If so how much?	£
	If you own a home we need the following information to make a proper asses you could potentially qualify for an affordable home	sment of whether
	What is your estimate of the current value of your home?	£
	What is your estimate of how much you still owe on your mortgage?	£
	Please note: Single people wishing to set up a new home alone e.g., children moving out should give their income and financial details only, not that of their parents or other househout be re-housed with them.	
19)	Will you be reliant on benefit to pay all or part of your rent? All Part	None

Do you have a local connection to West Bagborough Parish?

If any affordable homes are provided in West Bagborough, they will be for people living or working in the Parish, or for those who can show that they have a long-term connection with the parish

20)	Please answer the following questions, if they do no	ot apply please put "n/a"
	Is a member of the household currently resident in	he parish, if so for how many years?
	Is a member of the household currently employed in	the parish, if so for how many years?
	Do you have other strong local connection with the Please detail:	parish for example by upbringing or close family?
	If you consider that your household is in affordaregister with Somerset Homefinder at	

	Doctor Shops	How will this affect you?		
	Shope		School	How will this affect you?
			Work	
L L	Place of Worship			
	Other (plea	ase add):		
	Lydeard / El	sewhere – please list relationsh	ip and locat	living locally in West Bagborough / Bishops ion /here do they live?
-				
-				
_				
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Please return the survey form in the envelope provided by 18 October 2021