



# **EAST BRENT**

## **HOUSING NEED ASSESSMENT**



**APPROVED FINAL REPORT**

**NOVEMBER 2018**

## East Brent & Rooksbridge Parish Housing Need Assessment (2018)

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Revised Final Report	November 2018
Reviewed and Signed Off	Duncan Harvey – Service Manager (Housing Development) Tel: 01278 436440 Email: <a href="mailto:duncan.harvey@sedgemoor.gov.uk">duncan.harvey@sedgemoor.gov.uk</a>
Contact	Harry Parsons – Housing Development Assistant Tel: 01278 435439 Email: <a href="mailto:harry.parsons@sedgemoor.gov.uk">harry.parsons@sedgemoor.gov.uk</a>
Organisation	Sedgemoor District Council
Address	Housing Development Team, Sedgemoor District Council, Bridgwater House, King Square, Bridgwater, Somerset, TA6 3AR
E-mail	<a href="mailto:affordable.housing@sedgemoor.gov.uk">affordable.housing@sedgemoor.gov.uk</a>

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# CONTEXT & METHODOLOGY

## CONTEXT

Sedgemoor District Council's Affordable Housing Development Team (AFHDT) carried out the East Brent Need Assessment (HNA). The survey simply sought to gain an up-to-date insight into the nature and scale of local housing need across the parish of East Brent.

An earlier HNA, published in January 2015, is now out of date.

The Sedgemoor District Council (SDC) 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 Housing, Health & Wellbeing Service. Building on successful records of accomplishment of delivering affordable homes in rural communities, the AFHDT 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 process, 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 – ASSESSMENT APPROACH

The East Brent HNA was a single stage postal survey of five hundred and two (502) properties in the parish of East Brent. HNA forms were also posted to an additional thirteen (13) households who are registered on Homefinder Somerset (Housing Register) who requested East Brent as their preferred area of choice or who have some form of local connection with the parish of East Brent.

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

Experience shows 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.

Again, experience from previous rural affordable housing projects elsewhere in Sedgemoor consistently see the numbers households (seeking an affordable home) 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.

East Brent Parish Rural Housing Projects	Planning Ref	Built	Affordable Units Built	Prior to Project Numbers on Housing Register	Post Allocation of New Homes Numbers on Housing Register
Ashlawn Farm (Phase 1)	24-10-00020	2011-12	6	6	11
Cross Farm, East Brent	24-10-00021	2011-12	4	5	11
Ashlawn Farm (Phase 2)	24-12-00030	2014-15	11	11	20

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

The HNA survey was split in two distinct sections – these were:

**Section 1:** Understanding your household and your current housing circumstances

**Section 2:** Understanding your household's future housing needs

It is important to note that the HNA was not a survey or opinion poll of local views on housing.

The HNA was designed to identify local people who had a future housing need.

Ninety-three (93) completed surveys were returned.

Of those thirty-five (35) of the survey's respondents were assessed as having a need for some of affordable housing. Of these, twenty-seven (27) have a connection with the parish of East Brent.

A further eight (8) submitted blank surveys – these have not been assessed.

A further fifty (50) surveys were assessment, but had no obvious housing need.

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).

**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.

## **EAST BRENT – THE PLACE**

The parish of East Brent is located in the heart of rural Somerset. The Parish consists of the villages East Brent, Rooksbridge and Edingworth.

East Brent is a desirable place to live, with a parish population of 1,302 according to the 2011 census.

In line with national trends, the population profile shows an aging demographic with both a median and mean age which is older than the equivalent figures for England / Wales and Somerset. However, the number of under 18 year olds has remained broadly constant.

## East Brent – Housing

The popularity of East Brent as a place to live and the limited increase in the number of dwellings has contributed to house prices which are well above the average for this part of Somerset.

This has an impact on younger people wanting to remain in the Parish and older people wanting to 'downsize' within their existing community, something confirmed by the 2018 HNA exercise.

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

In the affordable housing arena, settlements with a population of less than 3000 are classed as villages. In Planning terms, the emerging Sedgemoor Local Plan, which is likely to designate East Brent as a Tier 3 settlement.

According to the 2011 census, there were 516 properties across the parish of East Brent parish.

Of these, 502 were occupied when the 2011 census was undertaken.

Owner Occupation is the dominant tenure across the parish – 83.9% of all homes (502 households). This is much higher than the Sedgemoor district average of 71.3%.

As at 2011, Private Rented housing across the parish accounted for 6.6% of the homes. This below the Sedgemoor district average of 14.5%.

Vacancies are infrequent. Rents a very high, often beyond the reach of local people.

As at 2011, there were 35 Affordable Homes across the parish. These homes were built under an earlier planning regime. These housing units does 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.

The impact of the "right-to-buy" has seen the numbers of affordable homes drop since the early 1980's.

East Brent has seen a further twenty-one (21) built since 2011 at Ashlawn Farm (Rooksbridge) and Cross Farm (East Brent). Unlike the affordable homes built before 2011, these new home include some form of local priority allocation criteria, designed to ensure local people who have a strong connection with the parish have priority for any vacancies.

## 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 the East Brent area using the website Rightmove. There have been twenty-two (22) property sales in the past year. The vast of majority of homes have sold within a range of £220,000 and £400,000. Figures accurate as at December 2018. In reality, anyone looking to buy at the cheapest entry level price will require an income in excess of £50,000 per annum.

This simply illustrates that even entry level properties (for purchase) are expensive and provide a barrier to some members of the East Brent community to find a suitable home, at a price they can afford somewhere in East Brent.

### Table 1 (below) – Illustrative Annual Income Requirements when Purchasing on the Open Market

**Note** – these purchase prices are purely illustrative and do not reflect current East Brent housing values.

House Price	Deposit (assume 15% required)	Mortgage required	Annual income required (based on 3.5 x income)
£200,000	£30,000	£170,000	£48,572
£250,000	£37,500	£212,500	£60,750

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 is commonly referred to as "part buy" and "part rent"

The prospective purchaser will purchase a percentage share in the property. On initial sale, the percentage that can be purchased will vary between 25% and 75%. A subsidised rent is charged on the remaining unsold percentage share.

Unless restricted by a planning condition, the opportunity to buy further percentage shares ("staircasing") up to 100% full ownership is permitted

### Table 2 (below) – Illustrative Annual Income Requirements when Purchasing 50% Share in a Shared Ownership Property.

Note – these purchase prices are purely illustrative and do not reflect current East Brent housing values.

Property value	Deposit (assume 10% of 50% 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	Total monthly payment	Annual income required based on 3.5 x income
<b>£120,000</b>	£6,000	£54,000 (£60,000)	£316.00	£165.00	£481.00	£18,000
<b>£160,000</b>	£8,000	£72,000 (£80,000)	£421.00	£220.00	£641.00	£20,000
<b>£200,000</b>	£10,000	£90,000 (£100,000)	£455.00	£275.00	£730.00	£26,000

# 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 to inform 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 an insight into whether there is any unmet local housing need in East Brent.

The tables below provide an "at-a-glance" insight in the assessed affordable housing need, totalling **twenty-seven (27)** local individuals or families.

A further **eight (8)** individuals or families were also assessed as having a need for an affordable home. None of these individuals or families could demonstrate a local connection with East Brent. The tables below do not include recommendations for these eight individuals or families.

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 development 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

Of the twenty-seven (27) who have a strong connection with East Brent and are considered to be in housing need and require help to access an affordable home in the parish.

In Housing Need – Moving Timescale	Number of Respondents
Need to move within 12 months	6
Need to move in the next 2 years	10
Need to move in the next 2 – 5 years	11

## LOCAL CONNECTION

In Housing Need – Local Connection	Number of Respondents
Live 5 + years in the parish	21
Live in the parish 1 to 5 years	3
Immediate family in the parish	2
Receive/Provide care for family in the parish	1

## UNSUITABILITY OF CURRENT HOME

In Housing Need – Reason for Move	Number of Respondents
Need Independence	17
Current Home Too Large	1
Separation/Divorce	1
Current Home Too Small	2
Health reasons	1
Current Home Unaffordable	1
Insecure tenancy	4

## FUTURE HOUSING REQUIREMENTS & FINANCIAL INFORMATION

Whilst respondents were asked to indicate their housing preferences, the recommendations made in this report are based on actual need rather than the respondent's aspirations.

The findings from the survey showed that 13 respondents we would recommend affordable rented tenure and 14 respondents we would recommend some form of affordable home ownership product.

# SUMMARY AND RECOMMENDATION

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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 East Brent.

For the purposes of the HNA, respondent's local connection with the parish have been determined by the following criteria:

1. Live 5 years or more in the parish
2. Live up to 5 years in the parish
3. Previously lived 5 years or more in the parish
4. Work 16 hours or more a week in the parish
5. Have immediate family in the parish - means grandparent(s), parent(s), child(ren) or sibling(s)
6. Provides or received car for family in the parish (as above)

## 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 applicants who have East Brent 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 below sets out the data from Homefinder Somerset (Housing Register) showing the current number of applicants and their bedroom requirement who have registered an interest in living in East Brent. 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 East Brent. This is because we are not able to carry out an assessment on these applicants. Unfortunately, due to the limited information requested on the HNA, we are not able to determine how many Homefinder Somerset applicants have completed and returned their form.

CBL Affordable Housing Demand	Maximum Bedroom Requirement				Total
	1 bed	2 bed	3 bed	4 bed	
Total number of applicants selecting East Brent preferred area of choice	4	7	2	0	13

Quite why so few local people are registered for housing is a mystery. Some form of local campaign is recommended to ensure people register their need for affordable housing.

Those seeking rented affordable homes should register on this web link - [www.homefindersomerset.co.uk](http://www.homefindersomerset.co.uk)

Those seeking affordable homes to buy should register on this web link - [www.helptobuy.org.uk/other-housing-options/shared-ownership](http://www.helptobuy.org.uk/other-housing-options/shared-ownership) or directly through a developer.

Those interested in self-build can register on the Sedgemoor Self-Build Register [www.sedgemoor.gov.uk/10755](http://www.sedgemoor.gov.uk/10755)

## EAST BRENT 2018 HOUSING NEED SURVEY ANALYSIS

After assessing each individually the completed survey forms returned, we have determined there was a gross affordable housing need of twenty-seven (27) household's (with a strong connection with East Brent) considered to be in need of some form of affordable housing in East Brent.

We have assessed the breakdown of accommodation they require in table format below.

### East Brent 2018 HNA - Assessed Overall East Brent Affordable Housing Need

Affordable Accommodation Required				
1 bed	2 bed	3 bed	4 bed	Total
8	13	5	1	<b>27</b>

The table below provides detailed analysis of each individual respondent assessed as being in housing need from the survey.

Housing requirement due to	Local connection	Desired housing	Affordability potential (£)	Household numbers	Recommended Affordable Tenure	Recommended Bedroom(s)
Need Independence	Live 5+ years	2bh	Unknown	1	S/O	2bh
Need Independence	Live 5+ years	1bf	£10k deposit	1	S/O	2bf
Need Independence	Live 5+ years	2bh	£8k deposit	1	S/O	2bh
Need Independence	Live 5+ years	2bh	£10k deposit	1	S/O	2bh
Need Independence	Live 5+ years	2bh	£10k deposit	1	S/O	2bh
Tied accommodation	Live 5+ years	3bh	£125,000	3	S/O	3bh
Need Independence	Family	3bh	£157,500	4	S/O	3bh
Need Independence	Live 5+ years	2bh	£108,000	3	S/O	2bh
Insecure tenancy	Live 1 – 5 years	3bh	£207,500	3	S/O LCHO	3bh
Need Independence	Live 1 – 5 years	2bh	£97,000	2	S/O	2bh
Insecure tenancy	Live 1 – 5 years	2bh	£132,500	3	S/O	2bh
Need Independence	Live 5+ years	2bh	£88,500	1	S/O	2bh
Living with family	Live 5+ years	3bb	£91,000	3	S/O	3bb
Need Independence	Live 5+ years	2bh	£81,750	1	S/O	2bh
Need Independence	Live 1 – 5 years	2bh	£400 deposit	1	Rent	1bf
Insecure tenancy	Live 5+ years	3bb	£70,000	3	Rent	3bb
Need Independence	Live 5+ years	2bh	£2k deposit	1	Rent	1bf
Need Independence	Live 5+ years	2bh	£2k deposit	1	Rent	1bf
Need larger home	Live 5+ years	4+bh	£54,000	7	Rent	4+bh
Need Independence	Live 5+ years	2bh	Student	1	Rent	1bf
Need Independence	Live 5+ years	2bh	Student	1	Rent	1bf
Need Independence	Live 5+ years	2bh	Student	1	Rent	1bf
Need Independence	Live 5+ years	1bf	Student	1	Rent	1bf
Need Independence	Live 5+ years	1bf	Student	1	Rent	1bf
Health Reasons	Provide/receive care	4bb	£36,750	2	Rent	2bb
Separation/Divorce	Family	2bh	Unknown	2	Rent	2bh
Downsizing	Live 5+ years	2bh	£69,000	2	Rent	2bh

Key:

Rented – Recommended for affordable rented tenure only

Shared Ownership (S/O) – Recommended for affordable home ownership

### Affordable Rented Accommodation

The table below represents affordable rented accommodation need by unit size. Some aspire to own, but do not have financial means to buy an affordable homeownership product. suitability for a home ownership product.

Net Affordable Rented Accommodation Need				
1 bed	2 bed	3 bed	4 bed	Total
8	3	1	1	<b>13</b>

### 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 appear to have sufficient income to service a mortgage, have savings for a deposit.

Affordable Homeownership Accommodation Required				
1 bed	2 bed	3 bed	4 bed	Total
0	10	4	0	<b>14</b>

### MARKET HOUSING PROVISION ASSESSED FROM THE SURVEY

The HNA failed to identify any form of additional open market requirement.

## AFFORDABLE HOUSING INFORMATION

**Affordable Housing** as defined in Annex 2 of the National Planning Policy Framework (NPPF) (24th July 2018 Annex 2) as may be updated from time to time to be provided in accordance with this Agreement and which shall comprise Affordable Housing for the purposes of this definition:

Affordable housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

**Affordable Housing for Rent** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

**Starter Homes** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.

**Discounted Market Sales Housing** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

**Other Affordable Routes to Home Ownership** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

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 where they were born / grew-up / have support, social networks or work in.

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

## **FUTURE HOUSING DELIVERY IN EAST BRENT**

Looking to future, East Brent and Rooksbridge is identified in the emerging Sedgemoor Local Plan as a Tier 3 settlement. At the time of drafting this report, the Sedgemoor Local Plan is close to being adopted (anticipated February 2019).

It therefore makes sense to discuss future affordable housing delivery in light of the proposed policies contained within the emerging Sedgemoor Local Plan. A copy of this document can be obtained from the Sedgemoor District Council website.

### **Sedgemoor Emerging Local Plan - Proposed Policy T5 – Housing in Tier 3 Settlements**

Housing proposals for redevelopment, infill, subdivision and conversion within existing settlement boundaries will be supported where it is appropriate to the scale, design and character of the existing community.

On sites such as these, affordable housing will be sought on sites of 6 or more homes.

On sites of 6 to 10 homes, the affordable housing will be in the form of an off-site financial contribution. This contribution will be held by Sedgemoor District Council, to be spent on providing affordable homes somewhere in Sedgemoor.

On sites of 11 or more, affordable housing is required on-site and provided the rate of % from brownfield sites or 30% from greenfield sites.

The situation is very different for sites outside of the settlement boundary.

Housing proposals on sites specifically released for that purpose will be supported only where it is demonstrated that it meets the following minimum criteria (a full list of criteria can be found by reading the emerging local plan):

- Fulfills an identified local housing need for affordable and market housing as evidenced by an up to date assessment of local housing needs agreed with the District Council.
- Are supported by a robust assessment of alternative sites normally identified in the Councils SHLAA that demonstrates the proposed site is the most appropriate, such assessment will include deliverability considerations.
- The affordable housing provision (notwithstanding the requirements of Policy D6: Affordable Housing) will normally be a minimum of 40% of the total number of housing units provided on the site unless provision of alternative local infrastructure priorities is agreed;
- The scale of development should be appropriate to the size, accessibility, character and physical identity of the settlement;
- The development will integrate the open market and affordable housing
- Be well related to and complement the existing built form of the settlement, providing opportunities for walking and cycling to local services and facilities; Improve access to local job opportunities, including on-site provision where appropriate;
- Demonstrate meaningful and robust engagement and consultation with Parish Councils and other local stakeholders. Following consultation, it can be demonstrated that the planning impacts identified by local communities have been fully addressed.
- Any such proposal that includes affordable housing will be supported by a local lettings policy.

This approach can best be described as a cross subsidy delivery model.

This approach would allow for the construction of both affordable housing and market housing outside the village development envelope.

The building of these affordable housing does not require external public sector subsidy support. The gap funding required to fund the construction of the new affordable homes would come from the sale of the open-market homes.

**Table 10 (below) - Illustrates the overall number of homes to be built to deliver 40% affordable housing.**

Number of Open Market Homes at 60%	Number of Affordable Homes at 40%	Total Number of Homes
16	11	27
12	8	20
9	6	15

Sites outside the settlement boundaries do not necessarily need to adopt a cross subsidy approach. A development could come forward delivering 100% affordable housing, using public sector grant investment.

#### **Better use of Existing Affordable Housing Stock**

Existing affordable stock could be put to better use through modification 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](http://www.sedgemoor.gov.uk/affordablehousing)

If you would like to receive a copy of this report, you should contact

Affordable Housing Development Unit

Housing, Health & Wellbeing

Bridgwater House

King Square

Bridgwater

Somerset

TA6 3AR

Telephone: 0300 303 7800

Email: [affordable.housing@sedgemoor.gov.uk](mailto:affordable.housing@sedgemoor.gov.uk)