



Westfield, Bath and North East Somerset District

Housing Needs Assessment

for

Westfield Parish Council

Draft Report

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CNB HOUSING
I N S I G H T S

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Executive Summary

Introduction

1. CNB Housing Insights was commissioned to undertake a housing needs survey (HNS) within the parish of Westfield.
2. The HNS was conducted to gather evidence to support the review of the neighbourhood plan. A key output is the number of additional affordable dwellings needed over the next 5-years.
3. The HNS was conducted in accordance with government practice guidance. A full account of the methodology is presented in the technical appendix to the HNS report.

About the household survey and data analysis

4. All households resident in the parish were asked to complete a questionnaire either by post or online. 417 valid responses were received. Analysis involved establishing the unmet need for housing using a series of filters on the data to identify households that met all the following criteria:
 - have a local connection to the parish;
 - intend to move to more suitable housing in the next 5-years;
 - are in housing need;
 - are seeking to remain living in the parish; and
 - are able or unable to afford entry level market prices.
5. The affordable housing assessment involves using data from more than one source and expressing housing need as an annual flow of households rather than a snapshot number. The second source of data was the council's housing register. Some data has been obtained from Gov.uk but we await a response from the council regarding parish residents on the housing register.

What is the net need for additional affordable housing in the parish?

6. Analysis of data has led to the conclusion that:
 - a. **Using household survey data**, this our best estimate of the flow of locally generated affordable need and the flow of additional homes that would meet that need. There is an estimated annual need for between 16 (and in year 5) 17 affordable units per annum. For years 1 to 4 this is 0 social and affordable rented and 16 affordable home ownership units. For year 5 this is 0 social and affordable rented and 17 affordable home ownership units because no newbuild affordable housing is forecast in year 5.



- b. **Housing register data from gov.uk**, is an estimate the parish share of local authority wide affordable need over the 5-year horizon of the HNS, there is an estimated need. There is an annual need for 23 and in year 5, 27 affordable units per annum. For years 1 to 4 this is 13 social and affordable rented and 10 affordable home ownership units. For year 5 this is 16 social and affordable rented units and 11 affordable home ownership units because no newbuild affordable housing is forecast in year 5. Note that in this case we adopt the pro rata number of lettings (39) as this scenario considers district wide need not local need.
- c. **Housing register data provided by the council**, is an estimate of households in affordable need living anywhere in the district that have expressed a preference for in living in the parish. For years 1 to 4 this is an annual need of 4 social and affordable rented and 2 affordable home ownership units. For year 5 this is 7 social and affordable rented units and 3 affordable home ownership units because no newbuild affordable housing is forecast in year 5.
7. The annual need quoted above varies year on year due to variations in the flow of affordable first lettings and sales from forecast newbuild housing.

What factors are driving affordable housing need in the parish?

- there is an imbalance between household characteristics and dwelling stock characteristics;
- there is an imbalance between the social and affordable rented dwelling type needed and the profile of the social and affordable rented stock;
- parish house prices and rents are more expensive and less affordable than those of the district, making home ownership financially challenging for local newly forming households and existing households wishing to upsize within the parish;
- there is little annual supply of affordable home ownership products in the parish which is the preferred option of many survey respondents; and
- the private rented sector is struggling to fulfil its role in housing newly forming households and others that cannot access home ownership or social and affordable rented housing. Insecure tenants of the private rented sector form a large proportion of the need for affordable housing.

What demographic trends are likely to apply to the study area?

- according to government population projections, over the 25-years (2018 to 2043) the population of the district as a whole will increase by 16.09%. The age group to increase the most is the over 65 age group at 33%;
- the age group 25-49 will grow by 15.5%; and
- this change will impact on the borough and parish and future housing need as the population ages.



How do HNS findings align with the qualitative information from respondents?

8. The qualitative views of respondents reflect HNS findings. Respondents considered that the highest priority for new build housing was small dwellings to facilitate downsizing, affordable homes for first time buyers and housing suitable for frail elderly or disabled people.
9. 76% of respondents who answered the question stated that they would “*support limited future housebuilding to meet the needs of local households and their children*”.

What are the conclusions of the HNS?

10. There are significant drivers of housing need and affordable housing need. These include higher than borough average house prices, pressure from incomers, limited options for new households due to the crisis in the private rented sector and the aging population. Not to mention pressure on household budgets due to the current cost of living crisis.
11. Reform of the private rented sector is long awaited in terms of abolishing Section 21 notices which would do much to reduce housing need and affordable need. The latter is because many households are unable to secure an affordable tenancy in a reasonable time, so opt for the private rented sector.
12. Then there are constraints. Many respondents to the survey told us that there was pressure on local infrastructure particularly healthcare.
13. When output tables 4.13 and 4.15 are considered in depth, it is clear that if a small but sustained programme of house building is enabled and delivered, need for social and affordable rented housing will broadly be met. The gap is clearly of affordable home ownership because there is little supply.
14. There is an important caveat to the previous statement. Future supply needs to address the imbalance between number of bedrooms needed which differs from the supply profile. There is currently an undersupply of 1-bedroom and 4 or more bedroom social and affordable rented housing.
15. Table 4.14 shows that the affordable supply is likely to be insufficient to meet the flow of need from incomers to the parish, exacerbated by the shortage of supply referred to in the previous paragraph for certain types of dwelling.
16. It should be noted that due to the district letting policy only building affordable housing on an exception site will prioritise local people for occupancy unless a local letting policy is agreed.



17. Turning to market housing, the evidence suggests that a key priority is enabling a supply of housing suited to elderly downsizers some of which should be accessible and adaptable to optional building regulation standards M4(2) and M4(3).

How and when was this evidence collected?

18. Data was sourced from the Office for National Statistics (ONS), Gov.uk, the Land Registry, Rightmove and Zoopla and the council.
19. Data and other information were also collected from a household survey.
20. The household survey was conducted in February 2024, and the report was produced in March 2024.



1. Introduction

Introduction and summary of this chapter

- 1.1 The chapter states the aim of this study, which is to gather evidence to support a review of the neighbourhood plan.
- 1.2 The study method is described which closely follows government practice guidance regarding housing needs surveys and assessments as well as relevant aspects of the National Planning Policy Framework 2021 (NPPF). Put simply the Housing needs Survey (HNS) estimates the amount of housing that will be required for parish residents over the next 5-years.
- 1.3 The analysis is based on evidence from official data and a household survey and contextual matters such as local planning policy. Findings are based upon several sources of data all of which contribute to an assessment of the current and future housing requirements of local residents which if met would contribute to a more balanced and sustainable community.
- 1.4 This introductory chapter provides detailed definitions of terms crucial to the understanding of the report. It defines what is meant by the terms affordable rented and affordable home ownership housing in accordance with the National Planning Policy Framework (NPPF), the government's First Homes Scheme, and mixed communities. It summarises relevant local planning policy.

Aim of the study

- 1.5 The aim of this study is to gather evidence to support the review of the neighbourhood plan.

Study Method

- 1.6 The study method closely follows government practice guidance regarding housing needs surveys and assessments as well as relevant aspects of the National Planning Policy Framework 2023 (NPPF) and emerging government policy. The analysis is based on evidence from official data, a household survey, data from the Land Registry and Rightmove, the council's housing register. All households resident in the parish were invited to participate in a household survey which asked questions designed to arrive at an assessment of the quantity of housing needed in the future, its tenure and type over the next 5-years.

Geography of the study area

- 1.7 The study area is depicted in the following map.



Map 1 **The study area**



Source: Parish Online

Planning policy context

- 1.8 Housing needs surveys must have regard to the local authority planning policy context.

The Local Plan

- 1.9 The current local plan is the Bath and North East Somerset Local Plan 2011-2029. The core strategy was adopted in July 2014 and the placemaking plan was adopted in 2017. The volume called “District Wide Policies and strategies” places Westfield in Context”:

“The Somer Valley covers the urban areas of Midsomer Norton, Westfield and Radstock, together with a rural hinterland containing the principal villages of Peasedown St John and Paulton. The area houses around 25% of the population of Bath and North East Somerset and is located 12 miles south west of Bath and 16 miles south east of Bristol. Midsomer Norton, Westfield and Radstock together make up the second largest urban area in the district, with a combined population of about 21,000. The Somer Valley was formerly part of the North Somerset coalfield and retains a rich industrial heritage. It has an engineering skills base and has been an important centre for the printing and packaging industry. However a number of recent factory closures have increased the already high level of out-commuting.”



- 1.10 It is noteworthy that policy CP9 places Westfield within “affordable housing area 2” with a 30% affordable housing contribution required from developments of 10-dwellings or more. For information affordable housing area 1 covers Bath, Bath North and East and a 40% affordable housing contribution applies in area 1.
- 1.11 Policy RA4 defines the scope of rural exception sites. The supporting text enlarges on the clause relating to local connection:
- “Occupancy of the development should remain for people with local connections to the parish in perpetuity. This includes residents of the parish or group of parishes, individuals with strong local links such as those having family in the parish or parishes, or who have lived there for a significant period or are employed in the area. Prioritisation of local connections will be agreed within individual S106 agreements and in accordance with housing letting guidance.”*
- 1.12 Other policies relate to elderly people and supported housing (Policy H1), and housing mix (CP10).
- 1.13 An area of particular interest is committed development and the council’s detailed 5-year land supply statement and housing trajectory will be closely studied.
- 1.14 A local plan partial update was adopted in January 2023. We note that here are several Placemaking Plan allocated sites within the parish which are considered in detail in volume 4 of the Core strategy and Placemaking plan.
- 1.15 A new local plan is planned for adoption in September 2025.

The neighbourhood plan

- 1.16 The Westfield Neighbourhood Plan (2016-2036) was adopted in 2018 and is under review.

Key definitions used in this report

Government Practice guidance and the National Planning Policy Framework (NPPF) 2023

- 1.17 It is important that readers recognise that this housing needs survey (HNS) element of this study is consistent with the relevant aspects of practice guidance concerning housing needs surveys and the National Planning Policy Framework (NPPF). The reason that the HNS complies with this guidance is because the evidence the HNS presents must be a sound basis for any housing related policies that are included in the neighbourhood development plan.
- 1.18 The most relevant guidance was published by the government in the year 2000 and is called ‘Housing Need Assessments: A Guide to Good Practice’. It describes best practice in designing producing and interpreting data from housing needs assessments and surveys. This report contains many references to guidance on a topic-by-topic basis.



- 1.19 Consideration of the (NPPF) 2023 is important as it defines the term ‘affordable housing’. This definition which appears in table 1.1 below is crucial to the HNS to distinguish between market housing and affordable housing tenures. Annex 2 of the NPPF defines the following tenures to be classed as affordable some of which are affordable home ownership in addition to affordable rented tenures.

Table 1.1 NPPF 2021 Annexe 2, Affordable Housing.

Affordable housing: 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:

- a) **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).
- b) **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.
- c) **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.
- d). **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.

Source: NPPF 2023 (September 2023)



Mixed communities

- 1.20 This term is used in the report. The following abstract from the government's guidance¹ is noteworthy and relevant context to this study.

Decent homes and mixed communities

What is a mixed community?

A mixed communities' approach aims to create better outcomes for the most vulnerable in society and sustainable communities for all. There is no 'one size fits all' approach and how mixed communities are developed will depend on the local context. However, **mixed communities** are areas that:

- attract and retain households with a wide range of incomes;
- have good quality housing in attractive environments with access to good local schools and retail/leisure facilities and other services such as health;
- have a mix of housing size, type and tenure;
- attract and retain households with choice;
- have strong local economies and contribute to strong regional economies;
- are well connected to employment opportunities through neighbourhood design, transport and job access services;
- provide access to other economic and social opportunities for all residents, enhancing their life chances;
- have high quality housing and neighbourhood management; and
- have low levels of crime and provide support services for vulnerable people.

- 1.21 We believe that a mixed and balanced housing supply is key to attracting and retaining people in the neighbourhood to the benefit of the community.

¹ Decent Homes: Definition and Guidance for Implementation (DCLG 2006) paragraph 3.6



About CNB Housing Insights

- 1.22 CNB Housing Insights is a partnership operating in England and Wales, specialising in local housing needs assessments and surveys. More information about us can be found at www.cnbhousing.co.uk.
- 1.23 CNB Housing Insights' role is limited to the collection and the objective and impartial analysis of data. It has no role in community consultation regarding the development process.



2. A profile of Westfield

Introduction

- 2.1 In chapter 2, we look closely at specific characteristics of Westfield’s housing stock and households.
- 2.2 Using census 2021 household data, alongside government population projections, we identify current imbalances that exist and how trends will impact on any imbalances in the future. Community mix and balance is recognised as an important factor in the local plan, as discussed in the previous chapter.

Dwelling and Household Characteristics

Evidence from the census 2021

- 2.3 Data published by the census which is extracted and presented here carries a health warning that applies to Westfield Parish:
“In order to protect against disclosure of personal information, records have been swapped between different geographic areas and counts perturbed by small amounts. Small counts at the lowest geographies will be most affected.”
- 2.4 This means that the total number of households reported in each table below, and in the data appendix may vary.
- 2.5 This section summarises data from the census 2021. Data in the following figures is presented as proportions (percentages) as this is the most effective means of comparison between geographies. The numbers from which the percentages are derived are stated in the data appendix.
- 2.6 According to the census 2021 there were 6,543 people living in 2,605 households within the parish. The average household size was 2.51 persons per household which is larger than the average for England (2.41) and larger than the district (2.43).
- 2.7 The following charts show selected housing and household characteristics that are key to understanding the drivers of housing need^{2,3}. The tables also help to define any apparent mismatches between housing and household characteristics that may lead to local gaps in housing supply.
- 2.8 Figure 2.1 reveals a high proportion of households that were home owners both outright and subject to a mortgage in the parish compared to the district and England. Owner occupier households were 75.8% of all households, which is

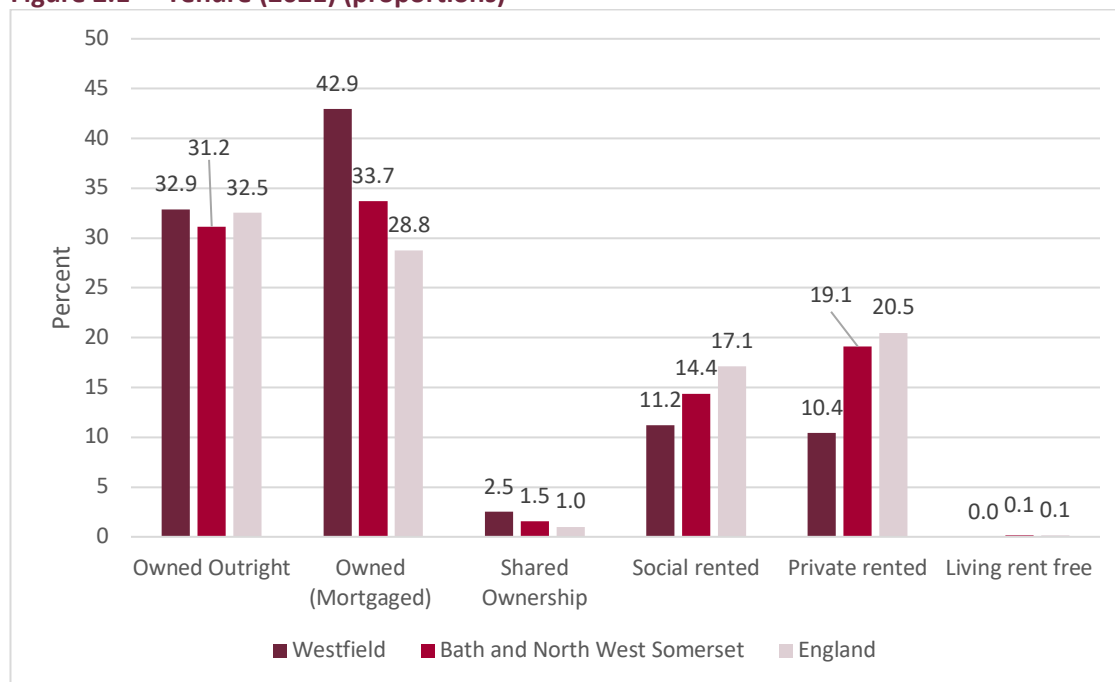
² Local Housing Need Assessment: A guide to good practice (DETR 2000) para.2.6: an assessment of need is not simply a question of going to one source of data.

³ Local Housing Need Assessment: A guide to good practice (DETR 2000) para.2.6: it is desirable to draw on additional sources of information to provide a check on the information from particular sources, which may have limitations.



higher than the district and England as a whole, at 64.8% and 62.3% respectively. Notably, there was a lower proportion of private rented dwellings in the parish (10.4%) compared with the district (17.4%) and particularly England as a whole (20.5%). The proportion of social rented housing was also low (11.2%) compared to the wider geographies (14.4% and 17.1%).

Figure 2.1 Tenure (2021) (proportions)



2.9 Comparison of the census 2011 and 2021 snapshots reveals some noteworthy trends.



Table 2.1 Household tenure, census 2021 and 2011 compared.							
Census 2021							
Tenure	Parish		District		England		
	Number	Percent	Number	Percent	Number	Percent	
Owns outright	962	36.9	28,855.00	36.4	7,624,693.00	32.5	
Owns with a mortgage	948	36.4	22,878.00	28.9	6,744,372.00	28.8	
Shared ownership	47	1.8	790.00	1.0	235,951.00	1.0	
Social rented	307	11.8	11,363.00	14.3	4,005,663.00	17.1	
Private rented	340	13.1	15,309.00	19.3	4,794,889.00	20.5	
Lives rent free	1	0.0	55.00	0.1	30,517.00	0.1	
All households	2,605	100.0	79,250.00	100.0	23,436,085.00	100.0	
Census 2011							
Owns outright	771	33.5	25,827.00	35.1	6,745,584.00	30.6	
Owns with a mortgage	1,027	44.7	23,241.00	31.6	7,229,440.00	32.8	
Shared ownership	16	0.7	368.00	0.5	173,760.00	0.8	
Social rented	227	9.9	10,614.00	14.4	3,903,550.00	17.7	
Private rented	230	10.0	12,447.00	16.9	3,715,924.00	16.8	
Lives rent free	28	1.2	1,018.00	1.4	295,110.00	1.3	
All households	2,299	100.0	73,515.00	100.0	22,063,368.00	100.0	
Difference 2021 minus 2011							
Owns outright	191	3.4	3,028.00	1.3	879,109.00	2.0	
Owns with a mortgage	-79	-8.3	-363.00	-2.7	-485,068.00	-4.0	
Shared ownership	31	1.1	422.00	0.5	62,191.00	0.2	
Social rented	80	1.9	749.00	-0.1	102,113.00	-0.6	
Private rented	110	3.0	2,862.00	2.4	1,078,965.00	3.6	
Lives rent free	-27	-1.2	-963.00	-1.3	-264,593.00	-1.2	
All households	306	0.0	5,735.00	0.0	1,372,717.00	0.0	

Table 2.2 Growth in number of households (%)		
Area	No.	%
Parish	306	13.3%
District	5,735	7.8%
England	1,372,717	6.2%

Source: census 2021 and 2011

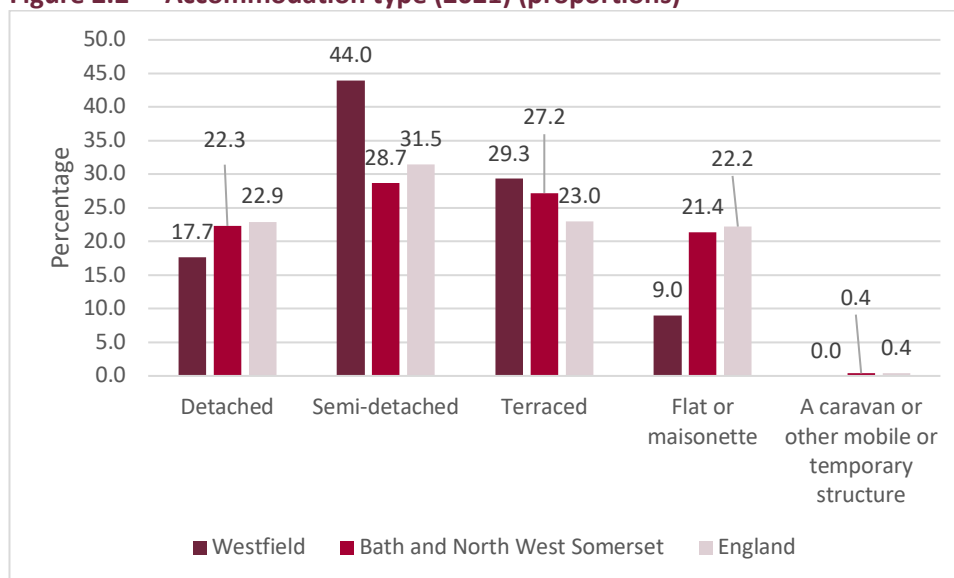
- 2.10 306 more households were living in the parish than a census day decade ago and there was some change within the tenure structure. It is noteworthy that comparison between the census snapshots in 2011 and 2021 shows growth in the number of households in all tenures except 'own with a mortgage'. The largest growth in numbers was 'outright homeowners' which are strongly associated with older person households, followed by growth in the number and proportion of households living in the private rented and the social rented sectors. There was less growth in the number of households that were living in the shared ownership tenure (31 households) from a low number in 2011.
- 2.11 The apparent decrease in those living rent free is due to the term being wrongly interpreted in 2011 by some respondents, a matter that was corrected in 2021.
- 2.12 Table 2.1 shows there was some evidence of the aging population with more households being outright home owners in 2021 than in 2011.



2.13 It is noteworthy that the proportion of growth in the parish number of households was significant – higher than for the borough and England as a whole.

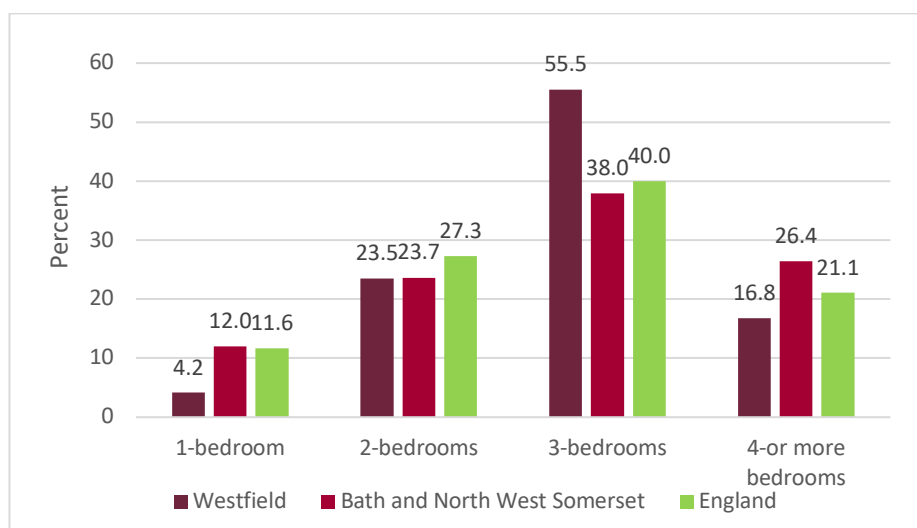
2.14 Figure 2.2 shows a particularly high proportion of semi-detached dwellings that were occupied by households in the study area compared to other house types and the wider geographies. There was a very low proportion of flats in the local housing stock.

Figure 2.2 Accommodation type (2021) (proportions)



2.15 Figure 2.3 shows the number of bedrooms of dwellings occupied by households in the study as at 2021. The predominant dwelling type was that of 3-bedrooms, with 3 and 4 or more-bedroom homes taking up 72.3% of the housing stock. The parish had smaller proportion of 1-bedroom and 4-bedroom dwellings compared to the wider geographies.

Figure 2.3 Number of bedrooms (2021) (proportions)





Bedrooms by tenure (Westfield only)

- 2.16 Figure 2.4 reveals some noteworthy findings. The number of bedrooms varies by tenure to a significant extent, however the predominant house type across all tenures has 3-bedrooms.
- 2.17 Owner occupiers occupy a higher proportion of 3-bedroom homes than the other tenures occupied by homeowners subject to a mortgage.
- 2.18 There are low proportions of households occupying 1-bedroom homes across all tenures however social renting tenants occupy the greatest proportion of 1-bedroom homes.
- 2.19 There are low proportions of households in the rented sectors occupying 4-bedroom homes.
- 2.20 50.6% of private rented sector housing is 3 or 4-bedroom housing (see data appendix) which may be unaffordable to lower income households unable to access affordable housing (see Chapter 3).

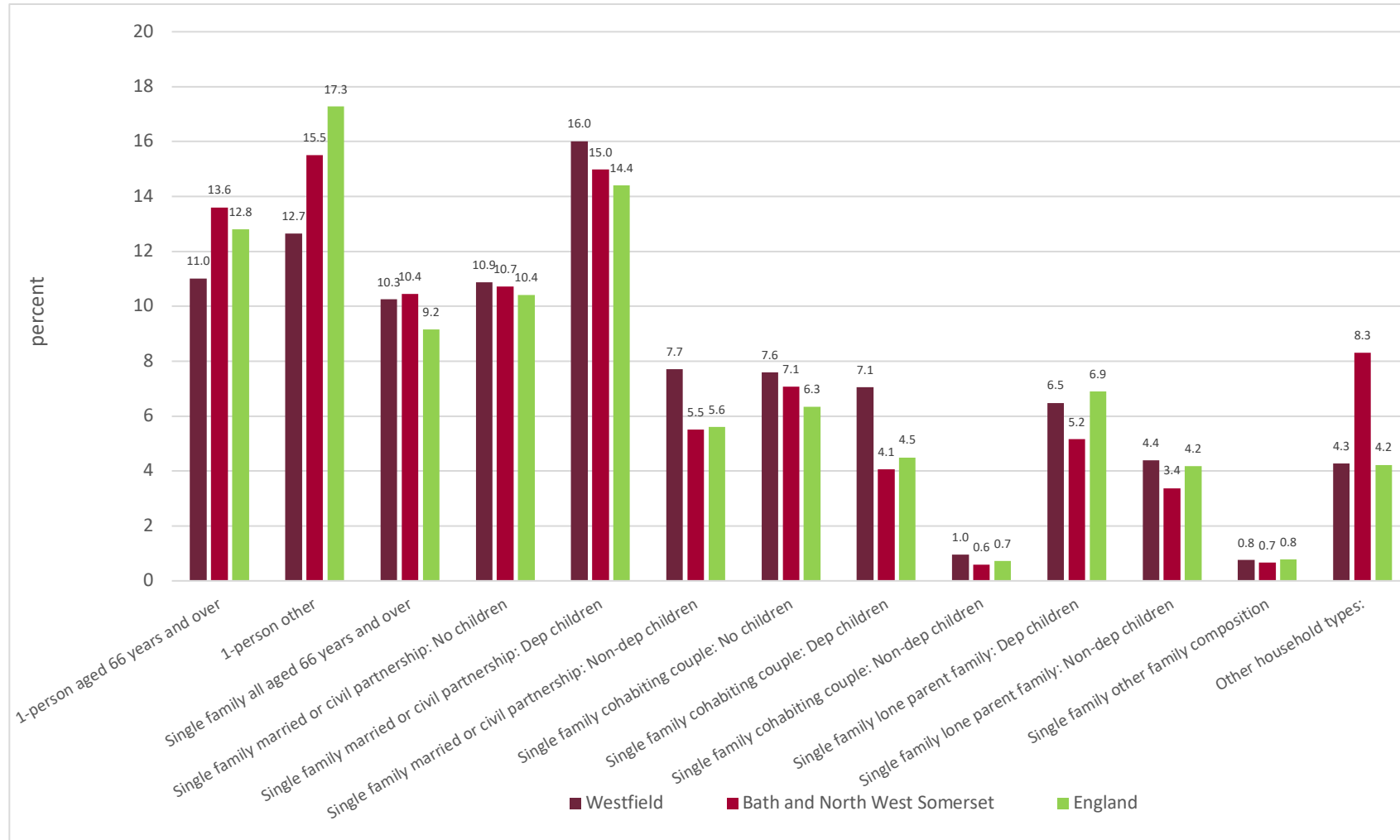
Figure 2.4 Bedrooms by tenure (2021) (parish only) (proportions)



- 2.21 Figure 2.5 shows the household composition in 2021. The stand out feature of the parish household composition is the proportion of households that have children – both dependent and non-dependent whether married or cohabiting, with dependent children (42.6% of all households). Many parishes are home to predominately older people however in Westfield the proportion of all households all aged 66 and over was 21.3%.
- 2.22 The low proportion of single person households (aged under or over age 66) is also noteworthy.



Figure 2.4 Household composition (proportions)

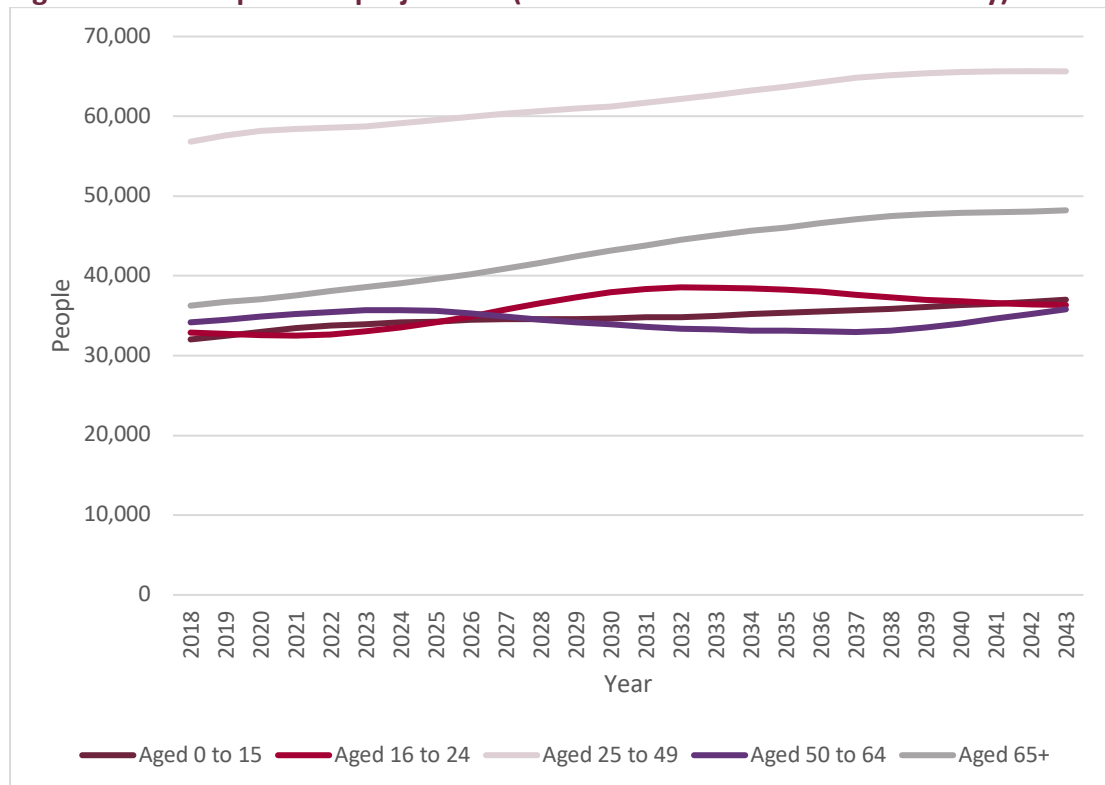




Population Projections

- 2.23 These projections are only available at local authority level (Bath and North West Somerset). They are 2018 based and show a projected change in the structure of the population between 2018 to 2043 likely to affect the parish and the changing nature of housing need.
- 2.24 Figure 2.6 supported by detailed data in the appendix shows a projected increase in the population overall of 30,918 people or 16.09% growth. All age groups are projected to grow, however the over 65 age group is projected to grow the most (by 32.96% or 11,952 people), followed by those aged between 25 to 49-years (adult working age) (15.53% or 8,825 people).
- 2.25 Note that despite the growth of those in the age group, 65+ is not the most prevalent age group – this is people aged 25 to 49 projected to rise to 65,641 people.

Figure 2.6 Population projections (Bath and North West Somerset only)



Source: ONS

Key findings from the Census 2021 and population projections

- 2.26 The key features of the housing stock, when compared to wider geographies was the predominance of 3 and 4 bedroom detached and semi-detached dwellings and the owned outright tenure. The household composition reveals the largest household group to be married couple households with dependent children, and a low proportion of younger single person households of all ages. The second



largest groups are single person and families all aged 66 or over which together formed 25% of all residents. The population projection reveals a future aging population, which may not be consistent with the parish housing stock and supply in years to come.

- 2.27 We conclude that the housing stock and community is to some unbalanced in terms of tenure, house type and household characteristics as around half of all households had no children living with them and there were relatively low proportions of private and social rented housing.



3. Local house prices, rents and affordability

Introduction

- 3.1 The aim of this chapter is to assess the affordability of market housing to the local household population. This will help us to understand the extent to which market house prices and rents drive the need for affordable housing and the options available to households.
- 3.2 Detailed analysis explores the price and affordability of housing by type and number of bedrooms. We also establish the volume of supply in order to see if there is an under supply of particular dwelling types.
- 3.3 Our estimate of entry level prices and rents will feed into our assessment in section 4 of the HNS report and provide context for our overall findings.

- 3.4 The aim of this section is to assess the affordability of market housing to the local household population. This will help us to understand the extent to which house prices and rents drive the need for affordable housing and the options available to households. Data will feed into our assessment of the requirement for affordable housing and provide context for our overall findings.
- 3.5 The following tables state house prices, rents and household income at benchmark levels. The 25th percentile value is the key benchmark level used in the HNS. This is identified by the good practice guidance⁴ as the entry level market price, being the lowest price at which there is a reasonable supply of housing in reasonable condition.
- 3.6 A percentile value is calculated by listing all lettings or sales in a given period in ascending order according to their price or rent. The number of sales or rentals is divided by 100. The percentile price or rent corresponding to each percentile can be read off. The percentile most frequently used in this study is the 25th (or lower quartile price point). The 50th (the median price point) is also used.

Local rents and the household income required to service a rent

- 3.7 30 rentals were available when we searched Rightmove and Zoopla. These are used to work out rental price percentiles in table 3.1.
- 3.8 Rental prices for Bath and North East Somerset were obtained from ONS. It is apparent from table 3.1 that rental prices are more expensive in the area local to the parish compared to the district level prices.

⁴ Local Housing Needs Assessments: A good Practice Guide (DETR 2000): para 4.22



	Percentile 25 £pcm	Median £pcm
Westfield	1,400	1,622
Bath and north east Somerset	700	875

Source: ONS, Rightmove and Zoopla

- 3.9 Table 3.2 states the household income required to service local rents at the main percentile points. This is using an assumed rental to gross income ratio of 25%.

	Percentile 25	Median
Monthly rental price £pcm	£1,400	£1,622
Annual gross household income required £	£67,200	77,800

Source: ONS Rightmove and Zoopla

Broad housing market area (BRMA) rents

- 3.10 Table 3.3 states the March 2024 value of the local housing allowance (LHA) calculated by the Valuation Office Agency (VOA) that applies to Westfield, noting that the parish is in the Bath BRMA (Broad Rental Market Area). This is significant as it is the maximum rent level that is eligible for housing benefit.
- 3.11 Any household eligible for housing benefit and seeking a private rental would need to 100% fund any rent above this level. Any low-income household eligible for housing benefit would probably not have the full cost of the rental met by housing benefit.

Dwelling size	Weekly rental price £	Monthly rental price £	Annual gross household income required £
Shared accommodation	105.20	456	21,882
1-bedroom	166.85	723	34,705
2-bedrooms	195.62	848	40,689
3-bedrooms	228.99	992	47,630
4-bedrooms	402.74	1,745	83,770

Source: VOA



New households and the private rented sector.

- 3.12 It is worth noting that most new households find their first housing in the private rented sector. The English Housing Survey (EHS) Headline Report 2021/2 states that in the year, 109,000 new households moved into the owner-occupied sector in England compared to 219,000 new households moving into the private rented sector. Further data regarding the private rented sector is remarkable. There were 4.6m private renters in 2021/22. In the year:
- 620,000 households moved within the sector;
 - 116,000 moved into the sector (79% were former owner occupiers);
 - 242,000 moved out of the sector (79% became owner occupiers); and
 - private renters live their home an average of 4.4 years compared to 24.5 years for outright owner occupiers and 12.7 years for owner occupiers subject to a mortgage.
- 3.13 This means that around 30% of new private rented sector lettings are achieved by newly forming households.
- 3.14 Data from the EHS suggest that many new households struggle to achieve home ownership and resort to the private rented sector due to issues with income and savings:
- mortgage /rent as a proportion of household income being greater for private renters than all other tenures (twice that of owner occupiers);⁵ and
 - the proportion of households with savings being lower than home owners.⁶
- 3.15 The supply of private rented sector housing is severely restricted at this time with little prospect of it improving. Rightmove has recently published a blog regarding the private rented sector that has widely been reported in the national news media. <https://www.rightmove.co.uk/news/articles/property-news/rental-tracker-25-lettings-enquiries-every-home/>
- 3.16 In summary:
- rents have risen steeply in recent years;
 - on average there are now 25 enquiries per vacancy; and
 - there are many more people seeking tenancies than supply.
- 3.17 In the current year (to October 2023) CNB Housing Insights has conducted extended interviews with 25 letting agents across England and Wales. Most agents told us that the sector is in crisis and many landlords were disinvesting. A key driver is the London market where rents are now, according to the Rightmove blog, on average, £2,627 pcm, up 12.1% on the previous year. As a result households (new and existing) are exiting the London market. With the advent of homeworking, the impact, drastically increased demand chasing diminishing is felt across most of England.

⁵ EHS Headline Report 20/22 figure 1.6

⁶ EHS Headline Report 20/22 figure 1.8



- 3.18 All of the above underpins the conclusion that although private rented sector housing is the most common choice of new households, supply is limited and competition for vacancies is intense.

House prices and the income required to service a mortgage

- 3.19 The broad average parish lower quartile price paid across all dwelling types is estimated at £292,500. This figure was obtained through Land Registry price paid data for February 2023 to February 2024. There were around 45 sales during this period.
- 3.20 Table 3.4 shows that on average, house prices are slightly higher in the parish compared to the district average.
- 3.21 Much of the following analysis is based upon the lower quartile value. As previously mentioned, the lower quartile value is regarded as the entry level price for market housing. This value is taken as the point at which households would require affordable housing if they could not afford lower quartile prices or higher. Throughout the following affordability analysis, it must be borne in mind that a larger deposit, whether funded through savings, equity or ‘the bank of mum and dad’ will reduce the size of the loan and the income required to service it.

	Percentile 25 (lower quartile) £	Percentile 50 (median) £
Westfield	292,500	330,000
Bath and NE Somerset	215,000	279,995

Source: Land Registry price paid

- 3.22 In table 3.5, using lower quarter dwelling prices for the local area, we estimate the income required to service a mortgage or loan based upon standard assumptions of a 10% deposit and 4.5 income multiplier.

	Price Level - Parish		Price Level - District	
	Lower quartile £	Median £	Lower quartile £	Median
Purchase price	292,500	330,000	215,000	279,995
Minimum deposit (10%)	29,250	33,000	21,500	28,000
Mortgage required	263,250	297,000	193,500	251,996
Annual gross household income required to service the mortgage	58,500	66,000	43,000	55,999

Source: Land registry price paid and CNB Housing Insights

- 3.23 Table 3.6 estimates the affordability of lower quartile prices for the stated benchmark incomes and household configurations. The advantage of using these



benchmark incomes is that they are applied all over England unless there is an additional allowance for London. They are preferred to local incomes as published by the ONS as averages are only published at the district rather than the parish level. The terms workplace based, and residence-based income measures can be confusing to readers.

- 3.24 It is apparent that using the above assumptions, key worker single income households could not afford average lower quartile prices but households with two incomes might. Two-income households on living wage could not afford entry level market prices. Of course more experienced staff may have accrued equity in their existing home.

Table 3.6 House Purchase Affordability (selected household groups)				
Status	Annual Gross income	Value of mortgage based upon income	Salary required to fund LQ price	LQ price 2022/2023
Police Constable				
Newly qualified	£31,143	£140,144	£62,000	£310,000
3-years' experience	£34,728	£156,276	£62,000	£310,000
Nurse				
Newly qualified	£27,055	£121,748	£62,000	£310,000
Average	£35,000	£157,500	£62,000	£310,000
Fireman				
Newly qualified	£32,224	£145,008	£62,000	£310,000
3-years' experience	£34,269	£154,211	£62,000	£310,000
Teacher				
Newly qualified	£28,000	£126,000	£62,000	£310,000
3-years' experience	£31,750	£142,875	£62,000	£310,000
Living Wage				
1 x full time	£21,225	£95,513	£62,000	£310,000
1 x full time, 1 x part time	£32,591	£146,660	£62,000	£310,000
2 x full time	£42,510	£191,295	£62,000	£310,000

Source: Land registry and national wage and salary rates published by government and national negotiating bodies. Autumn 2023.

- 3.25 In table 3.7 we consider the affordability of low-cost housing home ownership (LCHO) products defined as affordable housing within the NPPF 2023 annexe B



definitions. 10% Shared Ownership would be the most affordable option, with households requiring an income of £38,674 to fund the mortgage and rental elements, although these options would not be affordable to the single income households as configured in table 3.6 unless there was a second income.

Table 3.7 The income required to fund selected low-cost home ownership products	
Starter Home (20% discount)	Costings/income required
Full price (based on 25th percentile)	£292,500
Starter home price (20% off full price)	£234,000
10% deposit on equity share	£23,400
Mortgaged amount	£210,600
Income required for mortgage	£46,800
Starter Home (30% discount)	Costings/income required
Full price (based on 25th percentile)	£292,500
Starter home price (30% off full price)	£204,750
10% deposit on equity share	£20,475
Mortgaged amount	£184,275
Income required for mortgage	£40,950
Shared ownership 50%	Costings/income required
Full price (based on 25th percentile)	£292,500
Equity 50%	£146,250
10% deposit on equity share	£14,625
Mortgaged amount	£131,625
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£335
Income required for mortgage	£29,250
Income required for rent/service charge	£17,527.50
TOTAL	£46,778
Shared ownership 10%	Costings/income required
Full price (based on 25th percentile)	£292,500
Equity 25%	£29,250
5% deposit on equity share	£1,463
Mortgaged amount	£27,788
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£603
Income required for mortgage	£6,175
Income required for rent/service charge	£30,397.50
TOTAL	£36,573

Source: Land registry price paid and CNB Housing Insights



Price by house type

3.26 The only further analysis of Land Registry price paid data is by house type.

Type	Percentile 25	Median	Percentile 75	Count
Detached	380,000	413,000	550,000	22
Flat	115,000	152,000	174,000	12
Semi-detached	275,000	294,000	320,000	27
Terraced	220,000	257,000	285,000	38

Source: Land registry price paid

The cost of upsizing

3.27 Many households consider the number of bedrooms needed to be a primary driving factor in their need to move home. The Land Registry does not collect or publish this information. The following information is taken from the last 2-years of sales data on the Rightmove website. There is enough information to indicate the extent to which price varies by number of bedrooms.

	1-bedroom	2-bedroom	3-bedroom	4 or more-bedroom
Lower quartile £	115,000	174,000	285,000	385,000
Median £	152,000	230,000	290,000	420,000
Range from £	110,000	112,000	249,000	249,000
Range to £	190,000	315,000	472,000	690,000
Number of sales	6	32	39	22

Source: Rightmove

3.28 It is noteworthy that the supply of 1-bedroom dwellings (table 3.9) and flats (table 3.8) is small. This is significant as 1-bedroom flats are considered to be a major supply entry level dwellings for many households.



	Increase in income required to fund £	Increase in price £
1 to 2-bedroom	16,000	59,000
2 to 3-bedroom	31,700	111,000
3 to 4-bedroom	28,500	100,000

Source: Rightmove

- 3.29 Table 3.10 is based upon lower quartile prices. The income required to upsize from 2 to 3 or 3 to 4-bedroom housing will challenge some households to afford to move home unless they have substantial equity in their former home.
- 3.30 When the definition of affordable housing within the NPPF is considered, the assessment of local need for affordable housing is complex. It is also necessary to distinguish between affordable products for rent and affordable home ownership products. Practice guidance is clear on this point.⁷
- 3.31 Selective relevant quotes from the NPPF (2023) are (our emphasis):
- Annexe 2, definition, affordable housing: 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 (list is selectively reproduced here);
 - Annexe 2, definition, affordable housing (C) 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 price*;
 - Annexe 2, definition, affordable housing (D) 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);
 - paragraph 63: Where a need for affordable housing is identified, planning policies should specify the type of affordable housing required; and
 - paragraph 72: Local planning authorities should support the development of entry-level exception sites, suitable for first time buyers (or those looking to rent their first home).
- 3.32 The term affordable housing applies to households whose needs are not met by the market and this is understood to be in terms of affordability and supply. This is why we use the 25th percentile price as a proxy for both affordability and supply. Our analysis of affordable need has two components. Firstly, those in need of housing that can only afford social rented prices and secondly those that can afford more than a social rent but not market prices.

⁷ Local Housing Need Assessment: A guide to good practice (DETR 2000) paragraphs 2.23 and 4.48-4.51



First Homes

- 3.33 The practice guidance restricts eligibility for First Homes to first time buyers with a joint income of no more than £80,000 outside London. A £250,000 price cap applies after discount. The minimum level of discount is 30%.
- 3.34 Table 3.9 above states local prices. If compared to median prices (as new build housing attracts a premium price), Up to 1 to 3-bedroom prices would be within the price cap if a 30% discount was applied. The annual income needed to fund a 4-bedroom dwelling would be in excess of the £80,000 income cap.

Key findings: local house prices, rents and affordability

- 3.35 Chapter 3 provides a detailed analysis of house prices and rents by dwelling which inform the analysis of survey data reported in Chapter 4. A key finding is that the parish has higher house prices and rents than the district. Supply of market 1-bedroom flats and houses generated by the stock is small. The chapter also considers information from the English Housing Survey describing the importance of the private rented sector for home seekers and the crisis of supply which disproportionately affects new households, many of whom do not have the income to compete in the market for scarce vacancies. This means that households unable to become homeowners have few options and restricted choice.
- 3.36 All selected key worker and low-income households could not afford entry level prices and the affordable home ownership options unless the household had a substantial second income or are able to pay more than the minimum deposit.



4. The household survey and the assessment of the need for additional housing.

Introduction and summary of the chapter

- 4.1 This section uses data from a household survey and the local authority housing register to estimate the need and demand for additional housing for parish residents and others with a local connection to the parish.
- 4.2 The questionnaire content, data analysis and modelling closely follow government practice guidance for housing needs surveys. Principal concepts within the good practice guidance are that housing need must be expressed as a rate of flow of households in need not a snapshot number, and that no single source of data should be relied upon.
- 4.3 Our analysis initially considers housing need and supply in the parish in its entirety. We then go on to consider the need arising from the subset of local households that can be regarded as households that would be in affordable housing need.
- 4.4 The first part of the analysis will focus on the survey findings that are a snapshot of parish resident household circumstances and needs at the time of the survey. This will be compared to local housing need data from the council's housing register.
- 4.5 The second part of the analysis, in accordance with good practice guidance, uses a tried and tested model to turn snapshots of need into annual flows. Flows of supply from vacancies and newbuild housing are then compared, and the net requirement for additional housing in the parish is arrived at.

About the household survey

- 4.6 The household survey was conducted during October 2023. All residential addresses in the parish were sent a questionnaire and had the option of responding by post or online. 2,792 questionnaires were dispatched and 417 were returned that were valid. Some of the 2,792 addresses would be unoccupied during the survey period. And according to the council's land supply trajectory a small number were built after the census day 2021. So if we use the number of occupied dwellings in the parish occupied as at the census 2021 the response rate was $2,605$ divided by $417 = 16\%$.
- 4.7 Households not resident in the parish could participate if they had a connection with the parish and expressed a wish to reside in the parish should suitable accommodation that they could afford was made available. None participated.



Current tenure

- 4.8 It is interesting to note the tenure of respondents and compare this sample to the tenure profile provided by the census 2021. The correlation between the sample and the census profile showed a low response from private and social tenants. This is generally the case with housing needs surveys.

Table 4.1 Comparison of the sample tenure profile to the 2021 census profile				
Tenure	Response		Census 2021	Difference
	No.	%	%	%
Owens outright	180	54.4	36.9	17.5
Owens with a mortgage	100	30.2	36.4	-6.2
Social rented	24	7.3	11.8	-4.5
Private rented	20	6.0	13.1	-7.1
Shared ownership	7	2.1	1.8	0.3
Total	331	100	100.0	0.0

Source: household survey 2024 and census 2021. Rounding errors may be present. Not all respondents stated their current tenure.

Ethnic Group

- 4.9 We were asked to incorporate ethnic group into the household survey. Table 4.2 shows a close match to census 2021 findings for the parish.

Table 4.2 Comparison of the sample ethnic profile to the 2021 census profile		
	Parish: survey	Parish: census
Asian, Asian British or Asian Welsh	1.16	1.35
Black, Black British, Black Welsh, Caribbean or African	0.00	0.41
Mixed or Multiple ethnic groups	0.78	1.50
Other ethnic group	0.00	0.18
White	98.06	96.56
Total:	100	100

Source: household survey 2024 and census 2021. Not all respondents stated their ethnic group.

Incomers to the parish

- 4.10 We asked all respondents if they had moved into the parish in the last 5-years, the main reason for doing so. 81 households responded. Respondents were asked to record all reasons that applied.



Table 4.3 If you moved into the parish in the last 5-years why did you move home?		
Reason	No.	Percent
Employment in the parish	2	2.4
Easier commuting	8	9.6
To access more suitable housing	31	37.3
To give or receive care or support to a family member	3	3.6
To live near family or friends	25	30.1
School catchment	5	6.0
To live in a rural area	9	10.8
Total reasons given:	220	100.0

Source household survey 2024

4.11 Table 4.3 states that the 2 most frequent reasons were:

- to access more suitable housing, and
- to live near family or friends.

Respondents' views on priorities for new housebuilding

- 4.12 Question 19 asked respondents “*would you support limited future housebuilding to meet the needs of local households and their children? (yes or no)*”. 76% of respondents who answered the question (a total of 274 households) replied “yes”.
- 4.13 Respondents were asked if new homes were to be built in future, what they would consider to be a priority and which household groups should be considered a priority.
- 4.14 The following tables present the results as numbers and percentages. Note that these were multiple-choice question, accordingly percentages are calculated on the basis of the response to each option rather than the number of households resident in the parish.
- 4.15 Table 4.4 reveals what house types that respondents considered to be a priority for future house building.
- 4.16 Most respondents considered that the highest priorities were for small family homes (2 or 3-bedroom), smaller homes to enable older people to downsize, and bungalows. Low or no priority types were detached houses, and larger 4 or 5-bedroom family homes.



Table 4.4 Q16 If new homes were to be built in the future, which house types would you prioritise?			
Option	Priority: Number of responses		
	No priority/ not needed	Some priority	High Priority
Small homes for single person households or couples	51	122	98
Small family homes (2 or 3-bedroom)	34	77	167
Larger family homes (4 or 5-bedroom)	123	80	41
Homes that facilitate working from home	115	94	35
Smaller homes to enable older people to downsize	45	125	104
Supported living (sheltered housing or extra care)	58	116	81
Houses with a garage	78	110	74
Detached houses	141	77	23
Semi-detached houses	52	145	48
Terraced houses	69	132	41
Town houses (3-storey)	135	93	13
Bungalows	68	121	87
Flats or apartments	77	128	49
Live/work (workshop) units	138	83	19

Source: household survey 2024

- 4.17 Table 4.5 shows which household groups respondents believe should be prioritised.
- 4.18 Respondents considered that the highest priorities were homes affordable for first time buyers (including the First Homes scheme), housing suitable for frail elderly or disabled people, and social housing. Respondents considered that the lowest priorities (or not needed) were homes affordable for those wishing to build their own home, private rentals and homes for multigenerational families.



Option	Priority: Number of responses		
	No priority/ not needed	Some priority	High Priority
Homes affordable to first time buyers	24	65	215
Homes to rent (private landlord), affordable to average income households	98	106	56
Homes to rent (social landlord) affordable to low-income households	64	80	135
Housing suited to frail elderly or disabled people	31	121	134
Shared ownership (part buy/part rent)	78	123	54
First Home scheme (discounted sale prices for first time buyers)	37	98	135
Discounted sale for anyone that cannot afford market prices	75	93	85
Those wishing to build their own homes (self-build)	136	90	24
Homes for multi-generational families (including annexes)	80	129	43

Source: household survey 2024

Respondent views on priorities for establishing or improving local amenities

- 4.19 The highest priorities were dentist and doctor services and improvements to roads. The lowest priorities (or no priority) were pub's/restaurants/takeaways, café.



Table 4.6 Q18 What priority would you give to establishing or improving local services and amenities?

Option	Priority: Number of responses		
	No priority/ not needed	Some priority	High Priority
Roads	17	92	206
Footways	25	99	175
Car parking	34	103	162
Public EV charging	82	132	51
Public transport	17	85	190
Café	122	108	48
Doctor	23	57	222
Dentist	13	43	256
Pharmacy	49	77	168
Children's nursery/day care	48	132	91
Primary school	81	99	88
Pubs restaurants and takeaways	125	99	48
Community facilities	27	126	124
Sports facilities	56	126	91
New changing facilities at Westfield recreation ground	89	107	58

Source: household survey 2024

- 4.20 Respondents were invited to expand on their views on this question. Due to the diversity of comments we have reproduced them all in appendix 10 to this report.

Older person's housing options

- 4.21 Question 15 asked respondents aged over 60 what they consider and expect their housing options to in the future. The following table shows the majority of respondents expect to remain in their current accommodation rather than move into a smaller dwelling or any form of supported accommodation. However a significant number said they would consider living independently in a smaller or more manageable dwelling.
- 4.22 Question 16 asked respondents, *'If you are aged 60-years or over and are thinking moving home would you expect to remain living within the parish?' (yes or no)*. 117 respondents answered this question, and 68% of respondents answered 'yes'. Respondents mostly cited the need to be near family and friends and a liking for the area as reasons for wanting to stay in the parish.



- 4.23 Table 4.7 states older person household’s future intentions. Most respondents (149) stated that they intended to continue to live in their current accommodation. However, households also told us that they would consider other options notably “*Live independently in a smaller or more manageable dwelling*”.

Table 4.7 Q15. If you are aged 60-years or over, please tell us about any future options you would realistically consider or expect.		
	Consider	Expect
Continue to live in your current accommodation for the foreseeable future with support or adaptations when needed	44	149
Live independently, closer to health and essential services	19	20
Live independently in a smaller or more manageable dwelling	46	6
Live in age restricted sheltered housing as a social or private tenant	20	3
Live in leasehold age restricted flats or apartments with support (like McCarthy and Stone retirement living)	21	2
Live in rented housing with a high level of care and support	7	3
Live in an annexe to my children’s accommodation	17	0
Live with children other relative or friend who could provide support	18	0
Live in a care or nursing home	26	3

Source: household survey 2024

Housing need analysis stage 1: snapshot findings

Practice guidance and definitions used in the affordable housing need analysis

- 4.24 According to the national planning policy framework (NPPF) 2023, Annexe 2, housing need is defined as ‘*the quantity of housing required for households who are unable to access suitable housing without financial assistance*’. This is why section 3 of this report seeks to understand local house prices and rents in some depth and establish the price and cost of entry level housing to the market. This information has been used in the following analysis.
- 4.25 A substantial body of government guidance exists on how to conduct research into housing need. The principles apply across parish or settlement level Housing Needs Assessments or Surveys (HNA or HNS), or local authority wide strategic assessments and surveys.
- 4.26 The good practice guidance⁸ was produced in the year 2000 and is the bedrock of housing needs assessments and is still in use today by the leading housing consultants.

^{8 8} Local Housing Need Assessment: A guide to good practice (DETR 2000)



- 4.27 The practice guidance was written by leading academics and commissioned by the government to ensure that **consultants and clients had a common approach** to undertaking HNAs and interpreting findings.
- 4.28 The key features of best practice guidance, incorporated in this HNS are:
- in the assessment of housing need; **no single source of data** should be wholly relied upon;
 - the criteria for a household being regarded as in housing need are defined;
 - household surveys and housing registers take a **snapshot** of the number of households in need at a point in time and these **need to be converted into annual flows** of households;
 - the method for undertaking this conversion is the ‘basic needs assessment model’ (BNAM);
 - **the key output** is the imbalance between annual flow of households in need and flow of supply (not the stock) of affordable housing;
 - further analysis is needed to disaggregate the key output between the flows affordable rented housing and the affordable home ownership;
 - housing registers can underestimate levels of housing need; and
 - household surveys can underestimate levels of housing need unless data is adjusted for non-responses through a statistical method of weighting or ‘grossing up’ data.
- 4.29 **The fundamental concept that sits behind the good practice guidance (and the NPPG 2023) is an understanding of the nature of housing need. It is a continuous process as household circumstances change, examples of which are: death of a partner; birth of a child; child(ren) leaving the family home; other persons leaving the family home due to relationship breakdown; long term illness or disability; change in economic circumstances; homelessness or factors that render existing accommodation unusable (such as fire, flood or disrepair).** All of these may amount to a household finding its housing accommodation unsuitable and being in housing need. Any shortage of affordable housing will add to the flow of households in need. This is because those unable to secure decent affordable rented housing will seek a private rented tenancy or endure their current unsuitable housing with consequences for their health and wellbeing. In many cases a private rented sector is a short term solution and may not be suited to the households need, contributing to the flow of households in need.
- 4.30 This continuous process should be distinguished from a snapshot number such as a count of the number of people on a housing register, it should where possible be expressed as a rate of flow. This is a key starting point for the practice guidance, our HNS, leading specialist housing consultancies.
- 4.31 The following information from the household survey is presented as unweighted data, i.e. no statistical processes have been applied to the responses to represent the local household population. The numbers and proportions stated are actual responses to the survey.



Assessing households in housing need and affordable housing need using data from the household survey

- 4.32 A number of filters are applied to the survey data to arrive at a snapshot of households in housing need and affordable housing need.
- 4.33 To be counted as housing need local to the parish, existing and newly forming households must:
- satisfy local connection criteria;
 - be in housing need;
 - seek to move home rather than have their need met in their existing accommodation;
 - seek suitable housing in the parish; and
 - be assessed as able or unable to afford at least entry level market housing.
- 4.34 Readers need to be aware that the following analysis is of personal information provided by the respondent. We are bound **by data protection legislation** that preserves the privacy of respondents. There is only a small number of respondents that pass through all the above filters and there is a possibility that the identity of respondents could be deduced if their circumstances and future plans were published in detail. To avoid this risk, we do not report on a case-by-case basis. Instead, we summarise information given by households and do not link current circumstances of individual households with their needs and intentions.

The characteristics of moving households

- 4.35 79 households told us that they planned to move home at some point over the next 5-years.
- 4.36 Of these households, when asked *'What is the main reason you want to move home in the next five years'*, 50 households specified a reason for seeking to move home that shows a need to move home, rather than an aspiration. These reasons are derived from the good practice guidance⁹.
- 4.37 Referring to table 4.8 below, of the 50 respondents in housing need that plan to move home, the main reason given was to rightsize. 10 need to move to a smaller dwelling and 10 need to move to a larger dwelling. 3 households cited statutory overcrowding (which are substantiated from occupancy information). 13 reported health problems and or need housing suitable for a disabled person.
- 4.38 29 respondents answered, *'none of the above'* or gave no reason. These respondents then answered the next question *'if none of the above, which of the following would be your main reason to move home'*. Most respondents were seeking to live in a nicer house or area. Those wishing to move for aspirational

⁹ Housing Need Assessments: A Guide to Good Practice (DETR) 2000 table 4.2



reasons are not considered to be in housing need, so therefore are not included in the remainder of this analysis.

Table 4.8 Q22 main reason for planning to move home	
Reason	Count
“Need to move home” reasons	
Cannot afford the rent or mortgage payments	4
Forced to move (e.g. eviction, repossession or tenancy ending)	0
Current house is overcrowded (e.g. to avoid children over 10-years of opposite sex sharing a bedroom)	3
Suffering harassment, threat of harassment, crime, or domestic abuse	0
Need a larger house e.g. too few bedrooms for your family	14
Need a smaller house i.e. have rooms that you don’t need or cannot manage	10
Current house is in severe disrepair and landlord will not rectify	2
Health problems and/or need housing suitable for older/disabled person	13
Need to live closer to family or friends to give or receive care or support	4
Sub-total:	50
“Want to move home” reasons	
Want to live in a nicer house or area	12
Plan to permanently move into my friend or my partner’s accommodation	2
Would like to live closer to family or friends	1
Other reason or no reason given	14
Sub-total:	29
Grand total:	79

Source: household survey 2023

- 4.39 Not all households that need to move home wish to remain in the area. Respondents were asked if they would prefer to live in the parish, or if they would prefer to move elsewhere in the borough or elsewhere in or out of the UK.
- 4.40 Of the 50 households in housing need that are seeking to move home, 22 (44%) wish to remain in the parish and 28 (56%) wish to move elsewhere in or outside the UK. Those that are wishing to remain in the parish provided information to confirm that they met local connection criteria or would meet it within the 5-year horizon of the HNS.
- 4.41 Those that wish to leave the parish are not counted in the requirements for future accommodation. Neither are households that provided insufficient financial information.
- 4.42 26 households go forward to the summary table 4.9 below.



The characteristics of newly forming households

- 4.43 44 people stated that they were planning to leave their existing household and move elsewhere. A number of filters were applied to these households and cases were removed that:
- had not completed all questions;
 - planned to move in with another person who already had a place of their own; and
 - were seeking to leave the parish.
- 4.44 This left 19 new households that are taken forward to the following summary.

Summary of current need by tenure

- 4.45 The following table summarises the snapshot of housing need for the study area **from both existing and newly forming households** based solely on the household survey data.
- 4.46 In table 4.9, to take account of partially completed responses, some reality checks have been applied regarding an individual’s interest in affordable home ownership options and the income or affordability levels they have identified. Table 4.10 shows the number of households that were assessed as requiring affordable housing and this has been disaggregated into affordable rented housing and affordable home ownership.

Tenure	Existing households	Newly forming households	Total Households
Market sale	9	2	11
Market rent	0	5	5
Social/affordable rent	7	5	12
Affordable home ownership inc. First Homes, shared ownership and rent to buy.	10	7	17
Total	26	19	45

Source: household survey 2024. NB total affordable need is 12+17=29

- 4.47 The current tenure of these 17 existing households in affordable need is noteworthy and is as follows:
- social tenant = 3(17.6%);
 - shared owners 2(11.7%)
 - private tenant =6 (35.2%); and
 - owner-occupier 6 (35.2%).



4.48 The number of private tenants in need is not surprising as Westfield has a significant and growing private rented sector (table 2.1) and tenant insecurity due to Section 21 (no blame) landlord possession rights.

4.49 Bedroom requirements are presented in table 4.10.

Dwelling Type	Number of bedrooms	Market sale number required	Affordable number required
House	4	1	2
	3	1	7
	2	6	7
	1	0	3
Ground floor flat or bungalow suited to the needs of older or disabled person	3	1	0
	2	1	4
	1	0	1
Flat or bungalow (general needs)	4	1	0
	3	1	1
	2	2	0
	1	2	4
	Total:	16	29

Source: household survey 2024

4.50 Approximately two-thirds of the market housing required comprises of 1 or 2-bedroom dwellings.

4.51 The above numbers are a gross need snapshot and no allowance has been made for use of vacancies. Supply from vacancies and future committed new build housing is considered in a later stage of the assessment.

Data from the council's housing register

4.52 Good practice guidance suggests that a second source of data should be considered as no single source of data provides a full account of housing need:

- it is self-evident that a household survey cannot capture need from those living outside the parish and the survey does not achieve a 100% response;
- the housing register does not record households in affordable need seeking affordable home ownership or the formation of newly forming households over the future 5-year horizon of the HNS;
- registration is voluntary, and the register will not record 100% of those in affordable need. Many households will access the private rented sector instead, eschewing a long and bureaucratic process to join the housing register.



- 4.53 We asked the council for data from the housing register specific to Westfield parish by means of a freedom of information act request. The council's response was as follows:
- "Our Housing Service department has advised that we don't hold such specific information. All we have as an area is Radstock (incl. Haydon, Writhlington and Westfield)"*
- 4.54 We asked the council for the information on the basis of the two parishes that contain the above settlements. Census 2021 information states that there were 5,161 residents, 2,605 (50.5%) in Westfield and 2,556 (49.5%) in Radstock
- 4.55 We asked for the following information:
- number of households on the housing register resident in the area
 - number of households on the housing register that have indicated a preference to live in the area
 - number of households on the housing register that have a local connection to the area
- 4.56 The council was unable to supply the local connection number. For the remaining questions the council supplied information by assessed priority band and number of bedrooms required. The council places applicants into bands A, B, and C. We have disregarded numbers in band C as they are unlikely to be made an offer of affordable housing.
- 4.57 The following snapshot numbers have been used in the analysis. The full response from the council is to be found in the appendix to this report. The following states the number in bands A and B for the council's Radstock area and then the apportionment (50.5%) to arrive at Westfield parish numbers:
- number of local resident households on register 30 (15); and
 - number of households expressing a preference for the area 85 (43).
- 4.58 To provide a context or "sense check" to the household survey and local housing register data we have calculated Westfield's share of district wide need. This is using Gov.uk live table 600 which is a time series of total numbers on each local authority housing register. The full analysis of the live table 600 data is complex and is produced in full in the technical appendix to this report. We find that Westfield's share of the district snapshot level of need for social and affordable rented housing is 189 households out of the 5,222 on the housing register for the district as at the year 2003.
- 4.59 This is a useful piece of information. The household survey counts households in local need whereas our analysis using LT600, and other tables recording supply, tells us broadly the parish share of district level affordable rented need. The local authority housing lettings policy states that anyone on the register can apply for any vacancy, with the vacancy being offered to the household in greatest need that is not necessarily a parish resident. Thus the need for and effectiveness of newbuild affordable housing by means of local plan allocated sites or windfall sites within the parish settlement boundary can be considered.



Key findings from snapshot data

- 4.60 We have produced snapshot data from the household survey, housing register information obtained from the council and the housing register data from Gov.uk.
- 4.61 The snapshot numbers are:
- affordable need arising from parish residents (household survey table 4.9) = 29 households;
 - number of local resident households on the housing register in priority bands A and B = 15;
 - number of households on the housing register in priority bands A and B expressing a preference for the area = 43)
 - parish share of local authority wide affordable need (Housing register LT600 para 4.57) = 189 households; and
 - market need = 16 households.
- 4.62 The bedroom requirements of those expressing a preference for the area are as follows:

Type	affordable need		affordable supply	
	No.	%	No.	%
1-bedroom	30	35.3	22.0	28.57
2-bedroom	20	23.5	39.0	50.65
3-bedroom	11	12.9	15.0	19.48
4-bedroom	16	18.8	1.0	1.30
5-bedroom	8	9.4	0.0	0.00
Total:	85	100.0	77.0	100

Source: BANES Homeseach June 2024

- 4.63 Table 4.11 compares the profile of need with supply. It is apparent that around 50% of the supply is of 2-bedroom dwellings, whereas need for 2-bedroom dwellings is only around 24% total need. However 28% of the need is for 4 or 5-bedroom dwellings and is only 1% of the supply.

Comparison of key findings

- 4.64 Household survey snapshots stated in the previous paragraph cannot be directly compared to the housing register snapshot. In order to avoid false comparisons we need to add newly forming households and households seeking affordable home ownership to the register data. A full account of this process is provided in the technical appendix.



- 4.65 Please note that reporting snapshot numbers informs the question: *“how many households are in affordable housing need seeking to live in the parish?”* This is in line with how rural enablers report HNS findings.
- 4.66 CNB Housing Insights argues that an additional question needs to be informed: *“how many additional affordable dwellings are needed?”* To answer this question, supply from future new build and vacancies needs to be taken into account which rural enablers rarely consider. However need and supply must be compared on a like for like basis. This involves a complex methodology which is explained in the next section.

Housing need analysis stage 2: how much additional affordable housing is needed?

- 4.67 To complete this analysis we need to:
- convert snapshot numbers need into annual flows¹⁰ i.e. households in affordable need per annum;
 - this is needed to compare need to supply – supply is always stated as a flow i.e. dwellings per annum;
 - obtain supply data from the local authority and the 5-year land supply housing trajectory;
 - scale up the survey data to compensate for non-responses to the survey to enable need and supply to be compared on a like for like basis

The Basic Needs Assessment Model (BNAM)

- 4.68 In compliance with NPPG, a method is needed to convert snapshots of households in need (from the household survey and the housing register) into annual flows. The widely accepted method is the BNAM as described in the good practice guidance. The first stage of the BNAM annualises housing need snapshots i.e. gross housing need per annum. Put simply the BNAM annualises the 5-year snapshot by dividing the snapshot by 5.
- 4.69 The second stage of the BNAM considers need and supply for social/affordable rent and affordable home ownership (AHO) separately. This arrives at the key output of how many additional dwellings are needed (net housing need).

Gross housing need

- 4.70 In accordance with the good practice guidance (the need to consider several sources of data) we compare findings from both the:
- household survey snapshot, scaled up to compensate for non-responses; and
 - housing register snapshot data Summary outputs from the BNAM are presented in table 4.10. These are rounded numbers. The complete table using non rounded numbers appears in the technical appendix.

¹⁰ Good practice guidance and NPPG states that need and supply should be expressed as “flows”.



- 4.71 Table 4.12 states the main stages of the BNAM and the key output is gross need *per annum*. Supply is taken into account in a later stage.
- 4.72 It is necessary to apply data weighting to the survey data, as only 16% of parish households responded to the survey. This can be done without exaggerating the level of affordable need. This is because table 4.1 shows that the groups most likely to be in affordable need i.e. those in affordable and market rented housing are under-represented in the survey sample. The weighting factor is 6.25.

Table 4.12 Summary of BNAM (gross annual need)

Row ref.	Step	Prevalence rates (new households only)	Housing register (LT600)	Housing register parish area of choice	Survey Data	Survey Data (weighted)
1	Existing households in affordable need seeking to remain in the parish per annum		38	9	3	21
2	Total newly forming households in affordable need seeking to remain the parish per annum	13	13	13	2	15
3	Uplift to register data for affordable home ownership demand		15	7	N/a	N/a
4	Total GROSS annual flow of households in affordable need (rounded)		67	28	6	36

Source: As stated in column headers. NB these are rounded numbers and rounding errors are present. See the full table in the technical appendix.

- 4.73 A fuller account of methodology of this HNS, the BNAM and assumptions made appears in the technical appendix.

Supply

- 4.74 There are two elements of supply that need to be taken into our account in our HNS stage 2:
- supply from social and affordable rental and affordable home ownership vacancies from the existing housing stock; and



- supply from committed future housebuilding over the 5-year horizon of the HNS.
- 4.75 Information regarding supply is taken from:
- data from the council (social/affordable housing vacancies and lettings); and
 - the council's planning portal (5-year housing trajectory).
- 4.76 The council told us that 77 affordable vacancies occurred in the Radstock area over the previous year. This becomes 39 vacancies when the pro rata factor for Westfield is applied (50.5%). The council was unable to tell us the number of vacancies that were relets and new build first lettings. The council was unable to tell us how many of the lettings were allocated to the Radstock area residents. The latter is a crucial number as our aim is to compare local need to local supply in order to determine how much additional housing is needed for Westfield households.
- 4.77 As this information is missing, we need to make an assumption. We have assumed that 50% of lettings will go to local households and 50% will be to incomers allocated by the council's Homesearch system. This is based upon our experience of other studies where councils have been able to provide the information. In one instance 90% of lettings went to incomers. 50% of 39 vacancies is 19 in rounded numbers.
- 4.78 A sense check to this level of social and affordable rented supply, Gov.uk publishes data on social and affordable lettings by local authority. This is reported in table 8.1 in the technical appendix. Using these data we estimate there is an average of 18 social and affordable rented vacancies each year. The average is based upon 3 years of data so we have adopted 18 social and affordable rented vacancies in our calculations.
- 4.79 Regarding affordable home ownership, the census 2021 states that there were 47 units of shared ownership in the parish. This is not likely to provide many vacancies. According to the English Housing Survey, an owner occupier subject to a mortgage moved home on average around 10-years. Again there is no guarantee the vacancies will be for local occupancy. We have assumed a supply of 5 units per annum in tables (new build and re-sales).
- 4.80 Regarding the local authority 5-year land supply trajectory, we have listed all sites within the parish in the appendix. All but one site was completed prior to 2023/3. The site (Cobblers Way) is a local authority allocated site (SSV11). Around 30% of the 56 dwellings envisioned are likely to be affordable and we have applied a factor of 30% affordable home ownership. We have been unable to find the planning consent for this development so cannot ascertain the precise number of affordable dwellings to be delivered. Therefore 3 units of affordable rented housing and 1 unit of affordable home ownership for each of 4-years of housebuilding has gone into the tables 4.13 and 4.14. In table 4.13 this is likely to be an over estimate as no deduction has been made for homes likely to be let or sold to non-parish residents.



Net need for affordable housing (the flow of need, less the flow of supply) using the BNAM

- 4.81 Tables 4.13, 4.14 and 4.15 below, show the impact of supply on the annual flow of affordable need. Each table reflects the level of need according to different measures of affordable need.
- 4.82 **Table 4.13, using household survey data**, this our best estimate of the flow of locally generated affordable need and the flow of additional homes that would meet that need. There is an estimated annual need for between 16 (and in year 5) 17 affordable units per annum. For years 1 to 4 this is 0 social and affordable rented and 16 affordable home ownership units. For year 5 this is 0 social and affordable rented and 17 affordable home ownership units because no newbuild affordable housing is forecast in year 5.
- 4.83 **Table 4.14, using housing register data from gov.uk**, is an estimate the parish share of local authority wide affordable need over the 5-year horizon of the HNS, there is an estimated need. There is an annual need for 23 and in year 5, 27 affordable units per annum. For years 1 to 4 this is 13 social and affordable rented and 10 affordable home ownership units. For year 5 this is 16 social and affordable rented units and 11 affordable home ownership units because no newbuild affordable housing is forecast in year 5. Note that in this case we adopt the pro rata number of lettings (39) as this scenario considers district wide need not local need.
- 4.84 **Table 4.15, using housing register data provided by the council**, is an estimate of affordable need from households in affordable need living anywhere in the district that have expressed a preference for in living in the parish. For years 1 to 4 this is 4 social and affordable rented and 2 affordable home ownership units. For year 5 this is 7 social and affordable rented units and 3 affordable home ownership units because no newbuild affordable housing is forecast in year 5.



Table 4.13 Detailed analysis of the flow of supply and affordable need (household survey)

	Gross flow of need			Supply flow from vacancies			Supply flow from first lettings and sales			Supply flow from all sources			Imbalance between supply and need		
	Affordable rent	Affordable home ownership	Affordable total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total
Year 1	15	21	36	15	4	19	3	1	4	18	5	23	3	-16	-13
Year 2	15	21	36	15	4	19	3	1	4	18	5	23	3	-16	-13
Year 3	15	21	36	15	4	19	3	1	4	18	5	23	3	-16	-13
Year 4	15	21	36	15	4	19	3	1	4	18	5	23	3	-16	-13
Year 5	15	21	36	15	4	19	0	0	0	15	4	19	0	-17	-17
5-year totals	75	106	181	75	20	95	12	4	16	87	24	111	12	-82	-70

Table 4.14 Detailed analysis of the flow of supply and affordable need (LT600)

	Gross flow of need			Supply flow from vacancies			Supply flow from first lettings and sales			Supply flow from all sources			Imbalance between supply and need		
	Affordable rent	Affordable home ownership	Affordable total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total
Year 1	52	15	67	36	4	40	3	1	4	39	5	44	-13	-10	-23
Year 2	52	15	67	36	4	40	3	1	4	39	5	44	-13	-10	-23
Year 3	52	15	67	36	4	40	3	1	4	39	5	44	-13	-10	-23
Year 4	52	15	67	36	4	40	3	1	4	39	5	44	-13	-10	-23
Year 5	52	15	67	36	4	40	0	0	0	36	4	40	-16	-11	-27
5-year totals	258	77	336	180	20	200	12	4	16	192	24	216	-66	-53	-120

Table 4.15 Detailed analysis of the flow of supply and affordable need (housing register applicant preference)

	Gross flow of need			Supply flow from vacancies			Supply flow from first lettings and sales			Supply flow from all sources			Imbalance between supply and need		
	Affordable rent	Affordable home ownership	Affordable total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total
Year 1	22	7	28	15	4	19	3	1	4	18	5	23	-4	-2	-5
Year 2	22	7	28	15	4	19	3	1	4	18	5	23	-4	-2	-5
Year 3	22	7	28	15	4	19	3	1	4	18	5	23	-4	-2	-5
Year 4	22	7	28	15	4	19	3	1	4	18	5	23	-4	-2	-5
Year 5	22	7	28	15	4	19	0	0	0	15	4	19	-7	-3	-9
5-year totals	110	33	142	75	20	95	12	4	16	87	24	111	-23	-9	-31

Notes:

Rounding errors are present as all data are presented as whole numbers

A negative number in the right 3 columns indicates a shortfall in supply

See the technical appendix for further information.



5. Key Findings and Conclusions

Introduction and summary of the chapter

- 5.1 This chapter brings the various strands of evidence together to enable a conclusion to be reached about the scale and nature of housing need that prevails in the parish.
- 5.2 Here we review the key findings from all the information presented in this report in order to arrive at an assessment of future housing requirements to meet local need in the parish.
- 5.3 Chapter 1 sets the context for this HNS by referencing the National Planning Policy Framework 2023 (NPPF), practice guidance as well as relevant aspects of the local planning policy. Key definitions are stated for reference purposes and what is meant by entry level housing and mixed and balanced communities. The latter is an important factor recognised in the local plan.
- 5.4 Chapter 2 examines differences between the census 2011 and 2021 household tenure snapshots. The parish housed an additional 306 (13.3%) households on census day 2021. The chapter concludes that the key features of the housing stock, when compared to wider geographies was the predominance of 3 and 4 bedroom detached and semi-detached dwellings and the owned outright tenure. The household composition data reveals the largest household group to be married couple households with dependent children, and a low proportion of younger single person households of all ages. The second largest groups are single person and families all aged 66 or over which together formed 25% of all households. The population projection reveals a future aging population, which may not be consistent with the parish housing stock and supply in years to come.
- 5.5 Overall we conclude that the housing stock and community is to some extent unbalanced in terms of tenure, house type and household characteristics as around half of all households had no children living with them and there were relatively low proportions of private and social rented housing.
- 5.6 Chapter 3 provides a detailed analysis of house prices and rents by dwelling which inform the analysis of survey data reported in Chapter 4. A key finding is that the parish has higher house prices and rents than the district. Supply of market 1-bedroom flats and houses generated by the stock is small. The chapter also considers information from the English Housing Survey describing the importance of the private rented sector for home seekers and the crisis of supply which disproportionately affects new households, many of whom do not have the income to compete in the market for scarce vacancies. This means that households unable to become homeowners have few options and restricted choice.



- 5.7 The combination of factors: high entry level prices and shortage of entry level housing, coupled with parish prices being higher than the district average, set up the conditions that drive affordable housing need experienced by many households especially younger households or those with a single income. Further, the gap between average prices of 2 to 3 and 3 and 4-bedroom homes being large, will challenge many younger households and growing families to be able to afford to upsize within the area.
- 5.8 Chapter 4 assesses the need for additional housing and presents snapshot data from the household survey and from the housing register.
- 5.9 **Regarding affordable housing:** in accordance with good practice guidance it is necessary to compare findings using different sources of data as no single source of data will fully define an objective level of housing need, expressed as an annual flow. Comparisons must be made on a like for like basis.
- 5.10 Analysis of the housing register and survey data has led to the key findings stated below.
- 5.11 **Using household survey data**, this our best estimate of the flow of locally generated affordable need and the flow of additional homes that would meet that need. There is an estimated annual need for between 16 (and in year 5) 17 affordable units per annum. For years 1 to 4 this is 0 social and affordable rented and 16 affordable home ownership units. For year 5 this is 0 social and affordable rented and 17 affordable home ownership units because no newbuild affordable housing is forecast in year 5.
- 5.12 **Housing register data from gov.uk**, is an estimate the parish share of local authority wide affordable need over the 5-year horizon of the HNS, there is an estimated need. There is an annual need for 23 and in year 5, 27 affordable units per annum. For years 1 to 4 this is 13 social and affordable rented and 10 affordable home ownership units. For year 5 this is 16 social and affordable rented units and 11 affordable home ownership units because no newbuild affordable housing is forecast in year 5. Note that in this case we adopt the pro rata number of lettings (39) as this scenario considers district wide need not local need.
- 5.13 **Housing register data provided by the council**, is an estimate of households in affordable need living anywhere in the district that have expressed a preference for in living in the parish. For years 1 to 4 this is an annual need of 4 social and affordable rented and 2 affordable home ownership units. For year 5 this is 7 social and affordable rented units and 3 affordable home ownership units because no newbuild affordable housing is forecast in year 5.
- 5.14 Affordable bedroom mix, on the basis of household survey is as follows:
- 1-bedroom 28%
 - 2-bedroom 38%
 - 3-bedroom 28%
 - 4-bedroom 6%



- 5.15 Affordable housing bedroom mix on the basis of the housing register (preferred area) is:
- 1-bedroom 35%
 - 2-bedroom 24%
 - 3-bedroom 23%
 - 4-bedroom 19%
 - 5-bedroom 9%
- 5.16 Table 4.11 shows that there is a mismatch between the profile of number of bedrooms needed as described above and the supply from social and affordable rented vacancies that arose in the 12 months to June 2024.
- 5.17 **Regarding market housing** it is clear that the private rented sector is struggling to fulfil its role in housing those that are not seeking to become home owners or are unable to access social and affordable rent housing. The evidence suggests that newly forming households are badly affected. Also the sector is generating a high proportion of affordable housing need from existing households which cannot be met from the existing stock of affordable housing as the level of affordable stock is relatively low and generates few vacancies.
- 5.18 The housing needs of parish owner occupiers is driven by the need to rightsize and a growing number of older people who may find their existing housing unsuitable as they age. This is supported by the survey data for bedrooms required which shows higher levels of demand for 1 and 2-bedroom units than 3 and 4-bedrooms demand combined.
- 1-bedroom 13%
 - 2-bedroom 56%
 - 3-bedroom 18%
 - 4-bedroom 13%
- 5.19 The evidence suggests that there is a trend away from 4-or more bedroom housing. 4-bedroom vacancies will most probably be sold to incomers. There is also a clear gap in entry level home ownership dwellings in the form of 1-bedroom flats and houses. This gap may best be addressed from affordable home ownership which will help a wider group of people onto the housing ladder.

How can findings from the household survey and the housing register be reconciled?

- 5.20 Further explanation is necessary as the flow of unmet affordable need differ significantly. Firstly we will summarize the factors at play and finally we will evaluate these in our concluding remarks.



List of factors and their impact

- 5.21 The survey shows a disproportionately small response from social and affordable renting tenants.
- 5.22 According to the survey, only 20 responses out of a possible 340 were received from private rented sector tenants (6% of all responses). In our experience based upon 100's of HNS studies this group is most likely to be in housing need and least likely to respond to household surveys.
- 5.23 For the survey sample, we were able to adjust for non-responses to the survey whereas it is impossible to make this adjustment for households who are in affordable need that have chosen not to be on the register.
- 5.24 Two respondents that were in affordable need seeking to move home within the parish stated that they were on the housing register. Whilst we cannot estimate the number of non-respondents that are on the register the evidence suggests that few are. This situation tells us that double counting between the survey generally and the register uplift in particular is minimal.
- 5.25 Regarding affordable home ownership need, the survey found that 59% of all households in affordable need expressed a preference for affordable home ownership. The uplift to housing register data to add this group to those on the register seeking social and affordable rented housing was based upon (30%) of need. So it is likely that the register-based findings underestimate the need for affordable home ownership.
- 5.26 Regarding need arising from homeowners, need is largely driven by the need to rightsize and the aging population. Survey evidence shows that only 2 owner occupying local households in need are seeking 4 (13%) or more-bedroom homes whereas 69% are seeking 1 and 2-bedroom homes, some of whom would be new households seeking their first home.
- 5.27 The supply side of tables 4.14 and 4.15 is worth further consideration. Supply from first lettings and sales over the next 5-years reduces to nothing after year 4. The benefit of describing need as a flow is to recognise that housing need is constantly being generated by households changing circumstances but the flow of supply in the absence of newbuild is inadequate to meet the need.
- 5.28 Overall readers are reminded that the HNS is focussed on housing need generated by parish residents and those with a local connection to the parish. No account is taken of pressure from incomers which is understood to be significant. 81 respondents to our survey (unweighted number) told us they had moved into the area in the last 5-years. The inference is that 4 or more-bedroom homes would be the aspirational choice of many incomers.

Concluding remarks

- 5.29 There are significant drivers of housing need and affordable housing need. These include higher than borough average house prices, pressure from incomers,



limited options for new households due to the crisis in the private rented sector and the aging population. Not to mention pressure on household budgets due to the current cost of living crisis.

- 5.30 Reform of the private rented sector is long awaited in terms of abolishing Section 21 notices which would do much to reduce housing need and affordable need. The latter is because many households are unable to secure an affordable tenancy in a reasonable time, so opt for being housed in the private rented sector and some of this housing may prove to be unsuitable.
- 5.31 Then there are constraints. Many respondents to the survey told us that there was pressure on local infrastructure particularly healthcare.
- 5.32 When output tables 4.13 and 4.15 are considered in depth it is clear that if a small but sustained programme of house building is enabled and delivered, need for social and affordable rented housing will broadly be met. The gap is clearly of affordable home ownership. This is because there is little supply.
- 5.33 There is an important caveat to the previous statement. Future supply needs to address the imbalance between number of bedrooms needed which differs from the supply profile. There is currently an undersupply of 1-bedroom and 4 or more bedroom social and affordable rented housing.
- 5.34 Table 4.14 shows that the affordable supply is likely to be insufficient to meet the flow of need from incomers to the parish, exacerbated by the shortage of supply referred to in the previous paragraph for certain types of dwelling.
- 5.35 It should be noted that due to the district letting policy only building affordable housing on an exception site will prioritise local people for occupancy unless a local letting policy is agreed.
- 5.36 Turning to market housing, the evidence suggests that a key priority is enabling a supply of housing suited to elderly downsizers some of which should be accessible and adaptable to optional building regulation standards M4(2) and M4(3).



6. Data Appendix

- 6.1 These tables provide the data to support figures 2.2 to 2.4. The source is census 2021 except for the population projections which are published by ONS.



Table A2.2 Accommodation type						
	Westfield		Bath and NW Somerset		England	
	Number	Percent	Number	Percent	Number	Percent
Detached	544	33.5	54,696	31.7	5,368,859	22.9
Semi-detached	742	45.7	54,581	31.6	7,378,304	31.5
Terraced	304	18.7	39,859	23.1	5,381,432	23.0
In a purpose-built block of flats or tenement	22	1.4	18,663	10.8	3,999,771	17.1
Part of a converted or shared house, including bedsits	9	0.6	2,077	1.2	821,153	3.5
Part of another converted building, for example, former school, church or warehouse	0	0.0	1,109	0.6	188,705	0.8
In a commercial building, for example, in an office building, hotel or over a shop	4	0	941	1	197,967	1
A caravan or other mobile or temporary structure	0	0	712	0	99,894	0
Total: All households	1,625	100	172,638	100	23,436,085	100

Table A2.3 Number of bedrooms						
	Westfield		Bath and NW Somerset		England	
	Number	Percent	Number	Percent	Number	Percent
1-bedroom	109	4.2	9,477	12.0	2,723,171	11.6
2-bedrooms	614	23.5	18,743	23.7	6,394,723	27.3
3-bedrooms	1,450	55.5	30,097	38.0	9,373,469	40.0
4 or more-bedrooms	439	16.8	20,933	26.4	4,944,722	21.1
Total: All households	2,612	100.0	79,250	100.0	23,436,085	100.0



	Westfield		Bath and North West Somerset		England	
	No.	%	No.	%	No.	%
1-person aged 66 years and over	289	11.0	10,781	13.6	3,001,789	12.8
1-person other	332	12.7	12,296	15.5	4,050,440	17.3
Single family all aged 66 years and over	269	10.3	8,279	10.4	2,145,278	9.2
Single family married or civil partnership: No children	285	10.9	8,502	10.7	2,440,210	10.4
Single family married or civil partnership: Dep children	420	16.0	11,872	15.0	3,375,402	14.4
Single family married or civil partnership: Non-dep children	202	7.7	4,366	5.5	1,314,182	5.6
Single family cohabiting couple: No children	199	7.6	5,599	7.1	1,486,961	6.3
Single family cohabiting couple: Dep children	185	7.1	3,214	4.1	1,053,001	4.5
Single family cohabiting couple: Non-dep children	25	1.0	465	0.6	169,017	0.7
Single family lone parent family: Dep children	170	6.5	4,088	5.2	1,617,076	6.9
Single family lone parent family: Non-dep children	115	4.4	2,675	3.4	977,825	4.2
Single family other family composition	20	0.8	524	0.7	183,971	0.8
Other household types: Other, including all full-time students and all aged 66 years and over	112	4.3	6,589	8.3	990,594	4.2
Total: All households	2,623	100.0	79,250	100.0	23,436,086	100.0



Table A2.6 Population projections in broad age bands						
Projected Year	Aged 0 to 15	Aged 16 to 24	Aged 25 to 49	Aged 50 to 64	Aged 65+	All Ages
2018	32,023	32,867	56,816	34,140	36,260	192,106
2019	32,491	32,761	57,601	34,509	36,735	194,097
2020	32,997	32,568	58,172	34,867	37,090	195,691
2021	33,472	32,503	58,389	35,182	37,552	197,095
2022	33,750	32,635	58,549	35,469	38,105	198,504
2023	33,931	33,083	58,711	35,704	38,580	200,006
2024	34,138	33,526	59,096	35,680	39,068	201,505
2025	34,288	34,136	59,494	35,577	39,610	203,102
2026	34,460	34,865	59,933	35,300	40,201	204,757
2027	34,530	35,766	60,306	34,868	40,913	206,388
2028	34,536	36,590	60,693	34,507	41,596	207,919
2029	34,590	37,274	60,991	34,129	42,402	209,389
2030	34,660	37,912	61,232	33,911	43,135	210,848
2031	34,795	38,309	61,692	33,609	43,828	212,232
2032	34,832	38,557	62,163	33,379	44,483	213,413
2033	34,983	38,487	62,639	33,276	45,071	214,453
2034	35,174	38,390	63,185	33,113	45,607	215,471
2035	35,351	38,256	63,688	33,097	46,071	216,459
2036	35,513	38,005	64,234	33,017	46,584	217,352
2037	35,685	37,634	64,800	32,952	47,097	218,164
2038	35,886	37,271	65,174	33,108	47,480	218,917
2039	36,092	36,991	65,367	33,533	47,707	219,687
2040	36,300	36,777	65,551	33,970	47,901	220,500
2041	36,521	36,544	65,625	34,616	48,008	221,317
2042	36,757	36,419	65,650	35,243	48,093	222,163



2043	37,006	36,364	65,641	35,803	48,212	223,024
Difference 2043-2018	4,983	3,497	8,825	1,663	11,952	30,918
% change 2021-2018	15.56%	10.64%	15.53%	4.87%	32.96%	16.09%



7. Household Survey Questionnaire Appendix

- 7.1 Please note that page formatting will differ from the version from the questionnaire printed for the survey.
- 7.2 Online survey links and QR code have been removed.



Westfield Parish Council

The Oval Office
Cobblers Way
St Peter's Park
Westfields
BA3 3BX

The Occupier

Reference number:

(Please note and quote in all correspondence)

Dear Westfield Parish Resident

Housing Needs Survey 2024

We recognise there is often a need and desire for families, perhaps of different generations, to stay together in Westfield. This survey is designed to gather the evidence to prove the need for local housing for local people, of all ages. We cannot stress enough the importance of completing the questionnaire. It is vital for future generations to have housing available to people with a link to the parish. This is even more important if you, or anyone living at your address, might need more suitable housing either now or in the future. If you have family living outside the Parish, you may also like to pass the URL link below to them to fill in too. Thank you for your support.

All responses will receive equal and serious consideration and will be treated in strictest confidence. **Your right to privacy and the security of your data is guaranteed.**

Please post your completed questionnaire using the enclosed Freepost envelope or respond using the online questionnaire (URL removed) or scan the QR code below.

The results will inform the review of the Westfield Neighbourhood Plan, inform the Parish Council in its responses to planning applications and shape our own policies for liaison with developers and Bath and North East Somerset Council. If there is evidence of need for local homes to be allocated to people with a link to the Parish, we will do our best to have this made into policy, in perpetuity.

The Parish Council has engaged the services of **CNB Housing Insights** to undertake this housing needs survey, assess the returned forms and provide a summary report. The final report will be published on the Parish Council's website and hard copies will be available at the Parish Council office.

As an incentive for participation in the survey, the parish council is offering a prize draw – 3 prizes of £100. To enter, please opt in by filling out the form on the last page of the questionnaire.

Yours faithfully,

Phil Wilkinson

Cllr Phil Wilkinson
Chair of the Parish Council
Review Group

Ron Hopkins

Cllr Ron Hopkins
Chair of the Neighbourhood Plan



Further information about the survey from CNB Housing Insights

Please take a few minutes to complete this questionnaire on behalf of your household online or return it in the enclosed envelope.

*Scan to take the survey online:
Its quicker and easier!*

(QR Code removed)

Instructions for Completion

- All households are asked to answer parts 1 and 2 of the questionnaire;
- please answer part 3 of the questionnaire if you plan to move home for any reason over the next 5-years; and
- please answer part 4 of the questionnaire if any member of your household plans to leave your household within the next 5-years.

Here are answers to some frequently asked questions (FAQ).

Can someone that lives outside the parish take the survey? Yes, if they have a local connection to the parish. Please use the above link or QR code below to access the questionnaire.

What companies are involved in running the survey? CNB Housing Insights is an experienced housing consultancy whose staff have worked all over England and Wales providing independent and impartial housing needs surveys and assessments.

Will my personal information be shared? CNB Housing Insights guarantees your privacy and the security of the data. We will not pass it on to anyone. We are registered with the Information Controller’s Office (reg. no. ZA773915). We comply with data protection legislation and GDPR. Only generalised findings will be contained in our report.

Can I get help with the survey? Further and fuller answers to FAQ appear on CNB Housing Insights’ website www.cnbhousing.co.uk. Our privacy policy can be found at <https://www.cnbhousing.co.uk/data-protection>. You can get help by emailing us at enquiries@cnbhousing.co.uk or calling our freephone helpline 0800 644 0017. You can also contact the parish council on 01761410669.

Questionnaire Part 1: About you, your current home and household:

1. Where do you live currently? *Please tick one box only*

Within the parish of Westfield	
Outside the parish but within the Bath and North East Somerset Council area	
Anywhere else	

2. How many years have you lived in your current accommodation continuously to date?

Please enter number of years:



3. Please provide further information. We are asking these question as we need to know if you have a local connection to the parish as defined by the Bath and North East Somerset Council.

Please tick all boxes that apply to you:

Do you have immediate family that live in the parish (i.e. siblings, parents, or children)	
Do you give unpaid care and support for a parish resident	
Do you receive care and support from a parish resident	
Is your place of work in the parish	
If you do not currently live in Westfield parish what is your full postcode	

4. How would you describe your present main accommodation?

Please tick one box:

Detached house or bungalow		Hotel	
Semi-detached house or bungalow		Living with another household and sharing facilities	
Terraced House or bungalow		Lodging or renting a room in someone's house	
Flat or maisonette (ground floor)		Refuge or temporary accommodation	
Flat or maisonette (upper floor)		Static caravan, mobile home or park home	
Studio or bedsit flat		Mobile caravan (used for travelling for extended periods, not leisure)	
Other <i>Please write in:</i>			

5. Please tick if your present accommodation is a bungalow or dormer bungalow

--	--

6. How many bedrooms do you have in your current accommodation? Please enter a number beside each option:

Single bedrooms		Double bedrooms		Total bedrooms	
-----------------	--	-----------------	--	----------------	--

7. How would you describe the tenure of your current accommodation? Please tick one box:

Owner-occupier (own outright)		Council or housing association rented	
Owner-occupier (with a mortgage or loan)		Shared ownership or shared equity	
Rented privately		Lodger	
I am part of a separate household living with family or friends seeking a place of our own			

8. How would you describe the circumstance of you and your partner-if any?

	Self	Partner
Employed or self-employed: working full time		
Employed or self-employed: working part time		
Home-maker or unpaid carer		
Unemployed		
Full time student		
Permanently retired		



9. Please enter information for each person currently living in your accommodation

	Relationship to you (e.g. partner/spouse, parent, son/daughter, lodger, friend, carer)	Age	Gender (M/F/other)	Ethnic group (Please write in a number (1 to 6) using the list below)
Person 1	YOU			
Person 2				
Person 3				
Person 4				
Person 5				
Person 6				
Person 7				

Ethnic Group List: 1) Asian or Asian British; 2) Black or Black British Caribbean or African; 3) Mixed or Multiple Ethnic Group; 4) White; 5) Another ethnic group; 6) Gypsy or Irish Traveller or Roma.

10. Is the 'head of household' or their partner aged 65 or over?

Yes/no

11. How many couples live in your home?

(please enter 0, 1, 2 etc.)

12. If your household moved home into the parish in the last 5-years, why did you move home?

Please tick any that apply:

Employment in the parish	
Easier commuting from the parish	
To obtain more suitable housing	
To give or receive care or support from or to a family member	
To live nearer family and/or friends	
School catchment	
To live in a rural area	

13. Please tell us if you or your partner (if any) have your name(s) down on any of the following waiting lists or registers

Please tick all that apply:

Bath and North East Somerset Council's affordable housing register	
A register of interest for affordable home ownership maintained by a local housing association	
Bath and North East Somerset Council's self and custom housebuilding register	

If you or your partner are aged 60-years or more, please let us know about the housing options you would consider later in life in questions 14 and 15:

14. If you are aged 60-years or over and are thinking moving home, would you expect to remain living within the parish?

Yes/No

Please write in the main reason for your response:



15. If you are aged 60-years or over, please tell us about any future options you would realistically consider or expect. Please tick any that apply:

	Consider	Expect
Continue to live in your current accommodation for the foreseeable future with support or adaptations when needed		
Live independently, closer to health and essential services		
Live independently, in a smaller or more manageable dwelling		
Live in age restricted sheltered housing as a social or private tenant		
Live in leasehold age restricted flats or apartments with support (similar to McCarthy and Stone retirement living)		
Live in rented housing with a high level of care and support		
Live in an annexe to my children's accommodation		
Live with a child, other relative or friend who could provide support		
Live in a care or nursing home		
Other <i>Please write in:</i>		

Questionnaire Part 2: Your views about priorities for future house building and amenities in the parish:

16. If new homes were to be built in the parish in future, which house types would you consider a priority? Please tick level of priority:

Description	No priority/not needed ✓	Some priority ✓	High priority ✓
Small homes for single person households or couples			
Small family homes (2 or 3-bedroom)			
Larger family homes (4 or 5-bedroom)			
Homes that facilitate working from home			
Smaller homes to enable older people to downsize			
Supported living (sheltered housing or extra care)			
Houses with a garage			
Detached houses			
Semi-detached houses			
Terraced houses			
Town houses (3-storey)			
Bungalows			
Flats or apartments			
Live/work (workshop) units			



17. If new homes were to be built in the parish in future, which household groups should be considered a priority? Please tick level of priority:

Description	No priority/not needed ✓	Some priority ✓	High priority ✓
Homes affordable to first time buyers			
Homes to rent (private landlord), affordable to average income households			
Homes to rent (social landlord) affordable to low-income households			
Housing suited to frail elderly or disabled people			
Shared ownership (part buy/part rent)			
'First Home scheme' (discounted sale for first time buyers)			
Discounted sale for anyone that cannot afford market prices			
Those wishing to build or commission their own homes			
Homes for multi-generational families (including annexes)			

18. What priority would you give to establishing or improving local services and amenities? Please tick level of priority: for each topic:

Description	No priority/not needed ✓	Some priority ✓	High priority ✓
Roads			
Footways			
Car parking			
Public EV charging			
Public transport			
Café			
Doctor			
Dentist			
Pharmacy			
Children's nursery/day care			
Primary school			
Pubs restaurants and takeaways			
Community facilities			
Sports facilities			
New changing facilities at Westfield recreation ground			
Please expand on your views;			

19. Would you support limited future house building to meet the needs of local households and their children?

Yes/No



Please write in the main reason for your response:	
--	--

Questionnaire Part 3: Future house moves – your entire household

Please complete this section if your household plans or needs to move home in the next 5-years. Please only complete part 3 if you plan to move your entire household into a permanent dwelling you don't intend to share with another household. Please answer Part 3 if you need to move home but cannot for any reason. (Please note that Part 4 is where you can tell us if part of your household or people living with you plan to move home).

20. Does your entire household plan to move home in the next 5-years? Please tick one box

Yes	<input type="checkbox"/>	Please continue from Q21
I/we would like or need to move home but are unable to	<input type="checkbox"/>	Please continue from Q21
No	<input type="checkbox"/>	Please continue from part 4

21. When are you to likely move home if suitable housing you could afford was available?

Please tick one box:

Imminently	<input type="checkbox"/>	1 to 2-years	<input type="checkbox"/>	3 to 5-years	<input type="checkbox"/>
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22. Where would you ideally like to move home to?

Please tick one box:

Within the parish if suitable accommodation I could afford was available	<input type="checkbox"/>
Elsewhere in the Bath and North East Somerset District Council area	<input type="checkbox"/>
Elsewhere in or outside the UK	<input type="checkbox"/>

23. What are the main reason(s) you are planning to move home within the next 5-years?:

1. Current house is overcrowded (e.g. to avoid children over 10-years of opposite sex sharing a bedroom)	<input type="checkbox"/>
2. Living in temporary accommodation and need permanent accommodation	<input type="checkbox"/>
3. Forced to move (e.g. eviction, repossession or tenancy ending)	<input type="checkbox"/>
4. Suffering harassment, threat of harassment, crime or domestic abuse	<input type="checkbox"/>
5. Need a larger house i.e. too few bedrooms for your family	<input type="checkbox"/>
6. Need a smaller house i.e. have rooms that you don't need or cannot manage	<input type="checkbox"/>
7. Cannot afford the rent or mortgage payments	<input type="checkbox"/>
8. Health problems and/or need housing suitable for older/disabled person	<input type="checkbox"/>
9. Current house is in severe disrepair I cannot afford/my landlord won't rectify	<input type="checkbox"/>
10. Need to live closer to family or friends to give or receive care or support	<input type="checkbox"/>
11. Need to move home because of a relationship breakdown	<input type="checkbox"/>
12. Need to re-locate for employment in the parish	<input type="checkbox"/>
13. None of the above	<input type="checkbox"/>


24. If in Q22 'none of the above' apply, which of the following would be the main reason for you moving home? Please tick one box only:

Want to live in a nicer house or area	
Would like to live closer to family or friends	
Plan to permanently move into my friend or my partner's accommodation	
Would like to live closer to shops or doctors or other services	
To reduce journey time or distance to work	
Would like to be in a particular school catchment area	
Other reason	

25. How would you realistically describe the accommodation you are seeking? Please tick one box

House		Ground floor flat or bungalow suitable for elderly or disabled occupant(s)	
Flat or maisonette		Leasehold retirement living	
Terraced house		Caravan or mobile home or park home	
Bungalow		A nursing or care home	
Someone else's home		Other: please write in:	

26. How many bedrooms would your household need as a minimum?

Single bedrooms		Double bedrooms		Total bedrooms	
-----------------	--	-----------------	--	----------------	--

27. What tenure would your new home be (if applicable)?
Please tick one box:

Owner occupied (outright)	
Owner occupied (with a mortgage or loan) including shared ownership or dwellings sold at a discount (<i>if shared ownership or discounted sale please also answer questions 28 and 29</i>)	
Rented privately (private tenancy, tied with employment or living rent free)	
Rented from the council or a housing association	

28. If you cannot afford local market house prices or private rents, would you seriously consider any of the following affordable home ownership options? Please tick any that are of interest:

1. Discounted sale (minimum 20% discount off market price but also applies to re-sales)	
2. The Government's First Home Scheme (minimum 30% discount off purchase price and re-sales. <i>Available to first time buyers only. Other restrictions may apply</i>)	
3. Shared ownership (you jointly own part of the dwelling with a housing association and pay rent on the part you don't own)	
4. Rent to buy (you rent a dwelling from a housing association for a set amount of time, save for a deposit, qualify for a deposit contribution from the housing association before exercising an option to buy as a shared owner or full owner)	

29. If you have responded to Q.28 what is your main preference?
Enter no. 1 to 4:

--	--



30. Would your next home be either self or custom built? Please tick one option:

Definitely		Possibly		No	
------------	--	----------	--	----	--

31. What is the maximum amount you would pay for your future housing? Please fill in the corresponding box or tick one of the last two options if applicable:

House purchase – purchase price	£
House purchase - deposit amount (savings and/or equity)	£
Private rental - monthly cost	£
If private or social renting, would you need to claim housing benefit or universal credit housing element?	If yes, please tick:

32. What is the gross annual income of yourself and any partner? *

£

** You are assured that your response is confidential. Your personal information will not be published, shared or sold to anyone. The information would help us to estimate the affordability of house prices and rents to local households. It will also help us to assess the quantity of affordable housing needed in future.*

33. Do any of the following statements apply to any member of your household (either now or in the next 5-years)? Please tick any that apply:

Personal care or support will be needed	
Ground floor or level access accommodation would be needed	
Adaptations will be needed in the home (e.g. ramp, stairlift, bathroom adaptations)	
Wheelchair mobility within the home would be needed	

Part 4: Future house moves - people planning to leave your household and get a place of their own. Please complete on their behalf.

*This may be a child or any other member of your household or someone that is living with you temporarily, moving permanently away from your home. Please complete on their behalf the questions for each person or household likely to leave from your household in the next 5-years. **Please do not include** people that plan to leave temporarily, or form student households.*

34. Do any members of your household plan to move home to a place of their own permanently in the next 5-years? Please tick one box and continue from question as listed:

They want to move home but are unable to		<i>Please continue from Q35</i>
Yes		<i>Please continue from Q35</i>
No		<i>Please go to the final page</i>


35. If they are unable to move home, please tell us the main reason?

	New household 1	New household 2
Lack of suitable accommodation they can afford		
Because of support needs or health reasons		
Any other reason		

36. How would you describe the new household?

	Household 1	Household 2
Single person household		
Couple, without children		
Single parent or couple with children		
What is the current age of the oldest person in the new household?		

37. Will the new household need a place of their own or move in with someone else?

Please tick one box per household:

	Household 1	Household 2
A member of your household is planning to live alone or live with someone who is also seeking a place of their own (<i>if this option is selected, please continue with the survey at question 38</i>).		
A member of your household is planning to move in with someone who already has a place of their own (as a partner, house share etc.). <i>If this option is selected, there is no need to complete further questions for this person or household.</i>		
A member of your household is planning to live in a care home or nursing home. <i>If this option is selected, there is no need to complete further questions for this person or household.</i>		

38. Where would the new household(s) ideally like to move home to?

Please tick one box per household:

	Household 1	Household 2
In the parish if suitable accommodation they could afford was available		
Elsewhere in the Bath and North East Somerset Council area		
Elsewhere in or outside the UK		

39. What type of accommodation would they realistically seek?

Please tick one box per household:

	Household 1	Household 2
Detached house		
Semi-detached house		
Terraced house		
Flat or maisonette		
Ground floor flat or bungalow suitable for elderly or disabled occupant		
Leasehold retirement living		
A nursing or care home		
Caravan or mobile home		



Accommodation provided by employer or armed forces		
--	--	--

40. How many bedrooms would they need as a minimum?

New household 1:	Single bedrooms		Double bedrooms		Total bedrooms	
New household 2:	Single bedrooms		Double bedrooms		Total bedrooms	

41. What tenure would they prefer?
Please tick one box per household:

	Household 1	Household 2
Owner occupied (outright)		
Owner occupied (with a mortgage or loan) including shared ownership or dwellings sold at a discount (<i>if shared ownership or discounted sale please also answer questions 42 and 43</i>)		
Rented privately (private landlord tenancy or tied with employment)		
Rented from a council or housing association		

42. If they cannot afford local market house prices, would they prefer any of the following affordable home ownership options?
Please tick any of interest:

	Household 1	Household 2
1. Shared ownership (they jointly own part of the dwelling with a housing association and pay rent on the part they don't own)		
2. Discounted sale (minimum 20% discount (also applies to re-sales))		
3. The Government's 'First Home' scheme (minimum 30% discount off purchase price and re-sales. Available to <u>first time buyers only</u>)		
4. Rent to Buy (they rent a dwelling from a housing association for a set amount of time, save for a deposit then buy as a shared or full owner).		

43. If you have responded to Q.42 what is their main preference?
Enter no. 1 to 4:

Household 1		Household 2	

44. Would their next home be either self or custom built?
Please tick one option:

New household 1:	Definitely		Possibly		No	
New household 2:	Definitely		Possibly		No	

45. What amount could they afford to pay for their housing costs?

	Household 1	Household 2
House purchase – purchase price:	£	£
House purchase – deposit amount:	£	£
Private rental – monthly cost:	£	£
If private or social renting, would they need to claim housing benefit or universal credit housing element? <i>If yes, please tick:</i>		



46. Estimated household income*

	Household 1	Household 2
What is their estimated annual gross household income?	£	£

** You are assured that this response is confidential. Personal information will not be published, shared or sold to anyone. The information would help us to estimate the affordability of house prices and rents to local households.*

47. Do any of the following apply to any member of the new household(s)? Please tick any that apply:

	Household 1	Household 2
Care or support in the home would be needed		
Ground floor or level access accommodation would be needed		
Adaptations would be needed (e.g. for access, stairlift, bathroom)		
Wheelchair mobility within the home would be needed		

Thank you for completing this questionnaire. Please return it in the envelope provided.

If you wish to enter the prize draw, please provide brief contact details.

<i>First name or nickname:</i>		<i>Email address or telephone number:</i>	
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8. Supply and demand data for affordable housing from the council

8.1 The following screenshots present all of the information supplied by the council.

Response:

Please accept our sincere apologies for the delays in responding to your request. Our response is as follows (given in bold italics):

So can we have the missing data for the *Radstock area* please:

B. How many applicants that are resident in the Radstock area are on the register? Please provide a summary of the priority band they are in, and bedrooms required?

Active Homesearch Application (as of 19/06/2024) currently resident in the BA3 3 area.

Group	Max Bed Need				
	1	2	3	4	5
A	6	2	2	1	0
B	6	4	5	2	2
C	49	39	17	3	2

C. How many households are on the register that have indicated a preference to be housed in the Radstock area? Please provide a breakdown of priority and bedrooms required?

Active Homesearch Applications (as of 19/06/2024) with Area of Preference:

HRA - Area Of Preference		HRA - Max bed size					Grand Total
HRA - Band		1	2	3	4	5	
Radstock (inc Clandown, Haydon, Writhlington and Westfield)	Group A	10	5	3	3	1	22
	Group B	20	15	8	13	7	63
	Group C	119	86	55	10	1	271
Radstock (inc Clandown, Haydon, Writhlington and Westfield) Total		149	106	66	26	9	356

D. How many households are on the register and have a local connection to the Radstock area in accordance with your allocation policy? Please provide a breakdown of priority and bedrooms required?

We do not count Radstock as a Rural Connection under the current Homesearch Policy, so this information is not recorded.

F. Does the council have a list of households that are seeking affordable home ownership? If so, please provide information of demand for Radstock, preferably indicating the affordable tenure required?

Active Applications (as of 19/06/2024) area of preference that have indicated they are interested in Low Cost Shared Ownership:



HRA - Area Of Preference			HRA - Band			HRA - Are you interested in Low Cost Shared Ownership?			HRA - Max bed size					
									1	2	3	4	5	Grand Total
Radstock (inc Clandown, Haydon, Writhlington and Westfield)			Group A			Yes			1	1				2
Radstock (inc Clandown, Haydon, Writhlington and Westfield)			Group B			Yes			2	6	4	4	1	17
Radstock (inc Clandown, Haydon, Writhlington and Westfield)			Group C			Yes			24	24	19	3	1	71
Radstock (inc Clandown, Haydon, Writhlington and Westfield) Total									27	31	23	7	2	90

It also seems that our question regarding lettings via the HomeSearch System has not been responded to (see page 4 of your response 23.424. So please may we summarise the request to avoid any further misunderstanding:

Can we have the missing data for the Radstock area please:

A. How many lettings occurred or were advertised for the Radstock area over the last 12 months (or the latest 12 months you have data for)? Please exclude decants/temporary moves for repairs or improvements) Please state the period.

77 properties were advertised in Radstock (area includes Clandown, Haydon, Writhlington and Westfield) between 19/06/2023 to 19/06/2024.

B. Of the response to question 'A', how many were new build first lettings?

Information not held/we are unable to provide this information.

C. Of the response to question 'A', how many were let to residents of Radstock area and, if you have the information, non-residents with a local connection to the parish?

Information not held/we are unable to provide this information.

D. Please provide a summary of the lettings at question 'A' in terms of number of bedrooms, and housing register priority band of the successful applicant.

Properties advertised in Radstock (area includes Clandown, Haydon, Writhlington and Westfield) between 19/06/2023 to 19/06/2024. We are unable to provide the Group:

P - Accommodation Type	P - Area	P - Count of BathNESPropertyID Total
1 Bed	Radstock (inc Clandown, Haydon, Writhlington and Westfield)	21
2 Bed	Radstock (inc Clandown, Haydon, Writhlington and Westfield)	39
3 Bed	Radstock (inc Clandown, Haydon, Writhlington and Westfield)	15
4 Bed	Radstock (inc Clandown, Haydon, Writhlington and Westfield)	1
Studio	Radstock (inc Clandown, Haydon, Writhlington and Westfield)	1
Grand Total		77



9. Technical Appendix

Full method statement with justification

- 9.1 The HNS study method is based upon NPPF 2023, NPPG 2021 and the Government publication “Housing Needs Assessments a Guide to Good Practice” published by DETR in the year 2000. The Government commissioned the good practice guidance so that there was a common understanding of the assessment of housing need. The principles carried forward in current NPPG were established in the good practice guidance.
- 9.2 It is necessary for us to present this justification as most housing need surveys and assessments produced in England and Wales do not incorporate the fundamental processes of a housing needs survey or assessment that are required by NPPG. Therefore readers may not be familiar with the methodology in this report.

Principles

- 9.3 In later sections of this justification we will describe the specifics. In this section we will describe the principles upon which the guidance is based.

What does a housing need survey or assessment assess?

- 9.4 It is an unconstrained estimate of the flows of housing need and supply for a specific area usually covering the next five-years.
- 9.5 If the assessment is for an exception site, then the flows of need are restricted to those with a local connection to the study area, and supply is restricted to that which is available to those with a local connection.
- 9.6 The assessment is based on:
- backlog need arising from existing households in need;
 - newly arising need from households likely to form; and
 - supply from vacancies and committed new build housing.

What is housing need?

- 9.7 Household circumstances that amount to the household being in need are defined in the good practice guidance.
- 9.8 The quantity of households in housing need should be expressed as a flow not a “snapshot” number. Most housing need surveys and assessments count households in need from a survey or housing register at a point in time which are examples of snapshot numbers.
- 9.9 The flow of households in housing need is a continuous process as household circumstances change, examples of which are: death of a partner; birth of a child;



child(ren) leaving the family home; other persons leaving the family home due to relationship breakdown; long term illness or disability; change in economic circumstances; homelessness or factors that render existing accommodation unusable (such as fire, flood or disrepair). All of these may amount to a household finding its housing accommodation unsuitable and being in housing need.

- 9.10 This continuous process should be distinguished from a snapshot number such as a count of the number of people on a housing register at a point in time. This is a key starting point for the practice guidance, our HNS, and leading specialist housing consultancies.

Why can no single source of data define the true level of households in housing need or affordable housing need?

- 9.11 Housing registers and household surveys will undercount snapshot levels of housing need. Neither on their own will give a definitive answer.

- 9.12 Housing registers undercount need because:

- households need to register and not all those in affordable need do so;
- households will only register if they are seeking affordable rented housing. Some households in housing need have other options, such as affordable home ownership or the private rented sector vacancies;
- some households are excluded from registering or are regarded as ineligible for council or housing association housing even if they are in housing need;
- no account is taken of newly forming households and those that have recently formed may not be considered a priority even though they are in need; and
- no account is taken of households seeking affordable home ownership.

- 9.13 A properly conducted housing need survey or assessment will assess backlog need for social and affordable rented housing which can be regarded as an alternative source if information recorded on a housing register. It will also assess newly arising affordable need and the need for affordable home ownership that registers do not. What a survey cannot do is measure local connection need, i.e. need arising from households that have a local connection but do not live in the study area.

Why must supply must be taken into account?

- 9.14 Many housing needs surveys and assessments do not consider supply.

- 9.15 Housing stock (number of dwellings) and housing supply (from vacancies or first lettings and sales) are often confused. Supply from vacancies and first lettings or sales of new build is a flow of vacancies that arise from the stock of housing in the parish. It is exactly the same principle as interest flowing from a savings account. Gross flow of need minus flow of supply = net flow of need.



Does the “accuracy” of a survey depends on the response rate?

- 9.16 Whilst this is widely believed, it is not true. A statistical margin of error is based upon the number of responses not the proportion of responses to a survey¹¹. To achieve a $\pm 5\%$ margin of error at the 95% confidence level requires c.400 responses. To generate 400 responses from a household survey that returns a response rate of 10% you need a sample of 4,000 (i.e. $400/10\%$ or 0.1 if expressed as a decimal). This is much more than the household population of many parishes and villages. So housing needs surveys, if required by a local plan as being needed to evidence need in a village or parish, in many cases cannot achieve a $\pm 5\%$ error margin. Few people would recognise this or take the view that the findings based upon a survey of a small parish was inaccurate.

Why must comparisons of findings from different methods be made on a like for like basis?

- 9.17 For a good practice guidance compliant housing needs survey or assessment it is **ESSENTIAL** that data from different sources are compared on a like for like basis.
- 9.18 The first implication of this is you can only compare backlog need from existing households measured by a household survey to housing register data. Good practice guidance is clear that a guidance compliant measure of affordable housing need combines backlog and future need, as well as households with a preference for affordable home ownership. So to these components must be added to data from the housing register if findings are to be compared to that of a household survey.
- 9.19 The second implication is that a direct comparison of a snapshot of need can be compared to supply would be a false comparison. Survey or housing register snapshots of need cannot be directly compared to the number of vacancies. The following hypothetical case illustrates this.
- 9.20 A survey based on a survey of 1,000 households achieves a response from 150 households finds that there are 12 households in need of affordable housing seeking to find more suitable housing in the parish. These are typical values from 100's of surveys we have undertaken. Of the 12 households 6 are seeking social and affordable rent and the other 6 are seeking affordable home ownership. 6 units of social and affordable rented housing became available in the parish in the last 12 months. Many readers would conclude that there is a need from 6 households for social and affordable rented housing and a supply of 6 dwellings so there is no unmet need. This would be an incorrect finding as a snapshot number (need) is being compared to a flow (supply per annum). We return to affordable home ownership in the next issue.
- 9.21 This takes us to the issue resisted by many people and institutions, that of grossing up a sample to represent the population of a study area. No housing need survey will achieve a 100% response. In reality between 10% and 25% of responses are achieved. The authors of the good practice guidance reject the

¹¹ Strictly speaking to a random sample survey.



notion that only those in need will respond to a survey. We also reject the notion based upon our experience. It is quite the reverse, those likely to be most in need (private and social and affordable rent tenants) are the least likely to respond to a survey. Reality checks can be made to ensure that grossed up data is plausible:

- how well does the tenure mix of the survey sample compare to the census 2021 tenure profile?
- how many households have non dependent children according to the census 2021 household profile and how does this compare to the number of newly forming households captured by the survey?
- ditto single parent families?
- how many private rented sector tenants live in the area according to the census 2021?

9.22 Where it can be demonstrated that the sample achieved from a survey broadly reflects the tenure distribution suggested by the census 2021 then grossing up is a plausible solution to the underestimate of levels of need due to non-responses to the survey.

9.23 So to return to our example, we need adjust for non-responses to the survey and convert the snapshot of need into a flow. We multiply the response by 6.66 to adjust for non-responses ($1,000/150=6.66$). So the number in need of social and affordable rent grows to 40 which is divided by 5-years¹² = 8 to annualise this number. Note that the effect of the non-response multiplier is mitigated by the annualisation (multiply by 6.66 then divide by 5). So now we can compare an annual flow of need for social and affordable rented housing to an annual flow of supply of 6 units. The net need is 2 units per annum.

9.24 We conclude that not to gross up would result in a false comparison to supply.

Why do we account for affordable home ownership (AHO) need and supply separately to social and affordable rent?

9.25 This is because there is no register of need (like the housing register) and uncertainty about the stock. Only shared ownership is recorded by the census and most parishes only have a small number of shared owners if any. Because there is no stock of shared ownership except in large towns and cities there is no predictable supply. We are unable to quantify discounted sale and first home affordable tenures as there is no public record keeping.

9.26 It would be inappropriate to combine AHO with social and affordable rented need as AHO is an intermediate tenure, less affordable than a social and affordable rent.

Why should rural exceptions need a different method?

9.27 Great care must be taken to ensure that flows of need and supply are local measures. Specifically the flow of households in need must have a local

¹² A housing need survey typically looks at a 5-year time frame)



connection to the village or parish and the flow of supply is that which is likely to benefit households with a local connection. Supply from choice-based systems that prioritise need over local connection need to be carefully assessed.

Live table analysis

- 9.28 Table 9.1 states the full analysis of gov.uk live table data as discussed in chapter 4. The pro rata factor is parish households divided by district households using 2021 census data: $2,605/79250=0.03287$ (census 2021)

Table 9.1 Processing Live Tables 600, 1101c and CoRe							
	Year:	2020	2022	2023	Average	Parish Pro-rata	Rounded
Need							
Waiting list snapshot LT 600		4,871	5,482	5,313	5,222	171.65	172
Supply							
Relets pa CoRe (Table 1D - General Needs (all 4 added) only)		589	528	501	539.33	17.73	18
Completions pa LT 1011 C for information only							
Last 3 years of each	Social Rent	97	22	23	47.33		
	Affordable rer	15	24	3	14.00		
	Total			26	61.33	2.02	
	Shared owner	27	26	48	33.67	1.11	
Need and supply summary							
Gross register					5,761	189	189
Less supply (vacancies and completions)					539	17.73	18
Net register					5,222	171.65	172

Full BNAM tabulation

- 9.29 The following table is the full version of the BNAM. No rounding of numbers is applied. Assumptions are explained in the “notes” column. This brings together the data from several sources and ensures that the scale of gross need is compared on a like for like basis and is annualised in all cases.



Table 9.2 Basic Needs Assessment Model (BNAM) (gross annual need)							
Row reference	Step	Prevalence rates	LT600 Pro rata	Housing register area of preference	Survey Data (actual)	Survey Data (weighted)	Notes
1	Number of households in the area	2,605.00	2,605.00	N/a	N/a	N/a	Census 2021
2	seeking to live in the parish	260.50	189	43	45.00	281.12	
3	Proportion in affordable need	0.40	100%	100%	38%	38%	
4	Existing households in affordable need	104.20	189.38	42.90	17.00	106.20	Row 2 x row 3
5	Convert to annual flow	20.84	37.88	8.58	3.40	21.24	Divide by 5
6	Newly Forming households 5-year	201.89	201.89	201.89	19.00	118.69	
7	Proportion in affordable need	66.00%	66.00%	66.00%	63.16%	63.16%	
8	Newly forming household in affordable need 5 years	133.25	133.25	133.25	12.00	74.96	Row 6 x row 7
9	Convert to annual flow	26.65	26.65	26.65	2.40	14.99	Divide by 5
10	Proportion seeking to remain in the parish	13.32	13.32	13.32	N/a	N/a	50% may wish to leave (estimate)
11	Uplift to register data for affordable home ownership demand	N/A	15.36	6.57	N/a	N/a	assumed 30% of rows values 5+9
12	Total GROSS annual flow of households in affordable need (rounded)	34.16	66.56	28.48	5.80	36.23	Sum of rows 5, 10 and 11 as applicable










Prevalence Rates

- 9.30 English Housing Survey (EHS) prevalence rates for newly forming households per annum are taken from the EHS 2021 summary report taking a 3-year average. The factor is 1.55% of all households. The new household formation rate is also used in the housing register uplift.

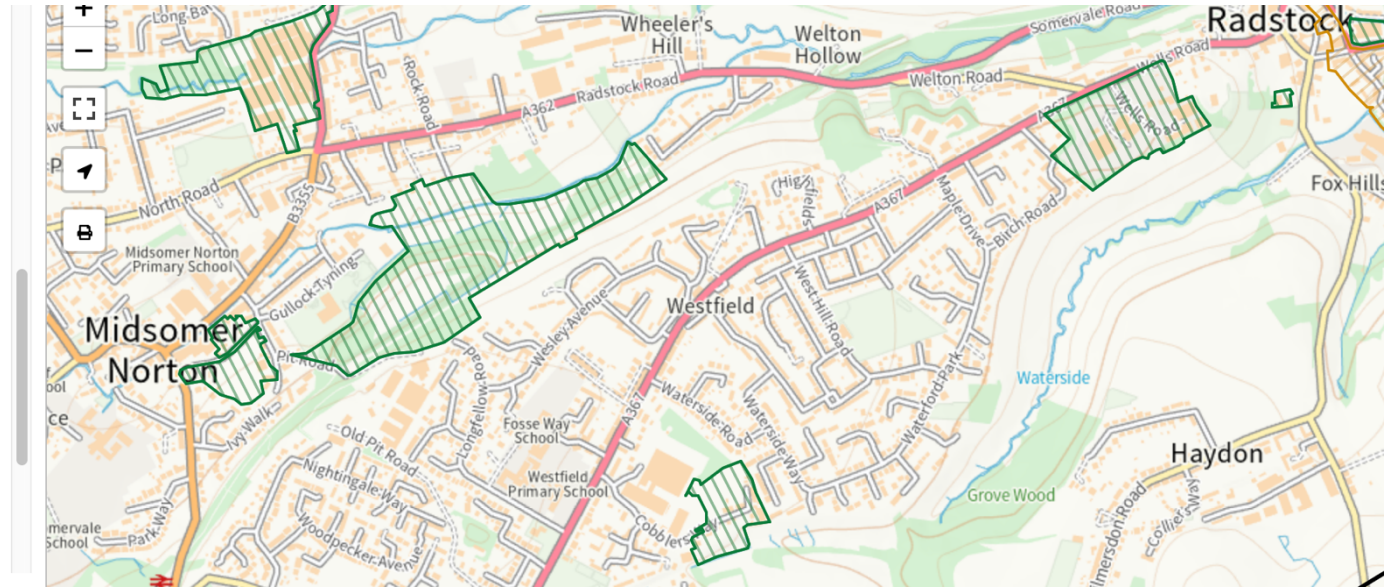
Potential supply from extant consents.

- 9.31 The following map shows the sites allocated in the Local Plan (2 sites south of the A367).
- 9.32 The table presented after the map summarises the 5-year house building trajectory within the council's Housing Trajectory 2023. Around 30% of the dwellings likely to be completed in the 5-year period commencing 2023/4 (shaded yellow) are likely to be affordable. We have been unable to find the planning consent for this development so cannot ascertain the precise number of units or the social and affordable rent/affordable home ownership mix.



-  Placemaking Plan Allocated Sites
-  PMP Allocations
-  Policy GB2 Infill Boundary
-  Primary Industrial Estates (ED2A)
-  Primary Shopping Areas (CR3)
-  Primary Shopping Frontages (CR3)
-  Safeguarded Airport and Aerodrome Areas (ST8)
-  Site Allocations and Development Requirements (GDS1)
-  Strategic Allocated Sites

[Housing and Economic Land Availability Assessment \(HELA\)](#)





Somerset Valley																					
Site	PDL/GF	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	Post plan period 29/30	Post plan period 29/31
St Peter's Park, Westfield (Oval Estates)	P					14															
Bryant Avenue, Westfield (Curo)	P					10															
Hazel Terrace, Westfield (Flower & Hayes)	P							6	5	3	19										
St Peters Factory, Phase II, Westfield (Oval Estates)	G									2	17	6		14	14	14	14				
Elm Tree Avenue, Westfield (Aff (Curo))	P		27																		
Towerhurst, Wells Road, Westfield (Elan Homes)	P			11																	



10. Remarks from survey respondents regarding establishing or improving local services

We need to maintain and improve our current amenities before we start more building.

More for young people

Adding more and more housing has an impact on the availability of appointments at doctors and, in particular, dentists, so these should be prioritised. With the world moving to EVs, increasing availability of charging points should also be prioritised. Improvement of roads and footpaths should always be a top priority as they are the lifeblood of commerce.

They are terrible in this area! Seems all our council tax gets spent in bath very poor show on surrounding villages

All amenities should be within walking distance to reduce car use.

Amenities within the parish are extremely good for my families requirements.

I'd love to see more amenities/ events suitable for the 25+ years bracket. There are things to do here for children, and lots of community events for older people. But little socially available to middle-age people to meet one another without having to meet somewhere centered around alcohol at a pub etc.

I have no opinions on the changing facilities at Westfield recreation ground so unable to give a solid response.

We need to ensure that Total Medical cover is easily available to all residents.

We have a lot already. What we lack is useful communities. Perhaps partnerships with the church, which is barely used, could be struck; to do what they used to be, community hubs to promote citizenship and friendliness, rather than shoving religion down the throats of the fearful.

The Area is over populated, Traffic is Horrendous, The local Council is a complete Joke and Banes Council ought to be ashamed of their decisions regarding my local area. All they think about is Bath. Shame on you Banes.

So many houses, not enough facilities.

With all the new housing going up provision of doctors and dentists has to be paramount. Also provision for early years education and play. Investment in youth services for teenagers is also important

roads are just terrible, many holes and uneven surfaces, not many parks around to walk a dog, especially now that we are being told off for letting dogs run free in the football playfield, the traffic on Wells Road is just too heavy and noisy, hard to walk on the footpath in the morning and afternoon in the school times because they footpaths are narrow and you need to be careful with the passing cars, a cafe in Westfield would be nice! As far as I am aware, there isn't any nice place to go for coffee in the area, unless you go to Midsomer.



In recent years, local primary schools have not been able to fill their places so any future primary school places could prevent current schools attracting enough pupils to be financially viable and hence risk closure or downsizing. There already appears to be a good choice of nursery/daycare provision available locally. The doctor's surgery in Westfield is excellent but very busy so it can be difficult to get appointments. Any new housing should stipulate that doctor's surgeries must be part of the development to future proof our access to healthcare long term. There needs to be more dentists locally (particularly NHS). We moved to Westfield 4 years ago and haven't been able to register with a local dentist and instead continue to travel to Bristol. In turn this means that we couldn't be referred to a relatively local orthodontist and instead we have to travel to Kingswood. As appointments are only available during school hours, our children have to miss school to attend appointments ([Read More](#)).

As much as new houses need to be built, the infrastructure and employment is not there within the parish or local area unless people have to travel outside of the area by 10-30 miles

Impossible to get a dentist appointment for majority of people, or even register with an NHS dentist. And if you do get an appointment they don't scale and polish anymore like they are meant to. Not confident in the ability of my dentist AT ALL but no other choice and lucky to have one at all. Also ridiculous you can't see a doctor without waiting two weeks for a phone call first. I think there is a need and reason for phone consultations but they shouldn't be compulsory and waiting two weeks is far too long. Not Westfield to be fair but Midsomer Norton and Radstock is nothing but charity shops, cafes/(the same) takeaways and beauty/hair salons. We don't need any more in the general area. Public transport has always been bad but is so awful now that I wouldn't even consider using it. Buses are late, don't turn up, are completely packed and so expensive, there is nowhere I want to go badly enough to use a bus. In all fairness to the bus companies, the multiple and constant ([Read More](#)).

NHS dentist is essential. Public transport review as many places are no longer reachable without a car. Pub or wine bar. Railway is in danger of closing within 12 months. Ev charging essential going forward

If you're bringing people in, you need the infrastructure in place to support this, i.e doctors

We need the amenities upgraded to match the current population and demographic, never mind the future, and all the building taking place directly on our borders, take no account of the fact that they will be using our amenities, not those provided, or not, by Somerset