



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

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BISHOPS

NYMPTON

Parish Housing Needs Report

November 2006

The Rural Housing Project

The Rural Housing Project has been running since 2002 and is a partnership between Exmoor National Park Authority; North Devon District Council; West Somerset District Council; Hastoe Housing Association; Falcon Rural Housing; North Devon Homes Ltd; Magna Housing Association and DEFRA. It is designed to help promote and deliver affordable rural housing strategically across the project area and helps deliver Exmoor National Park housing policies within the park.

The area covered by the Project displays an extreme disparity between incomes and house prices which makes it hard for many to gain any secure footing within the housing market and the Project has been working hard to address the shortage of affordable housing within this predominantly rural area. This is being done by helping educate/inform people about affordable rural housing, giving help and advice, carrying out research at a parish level to assess the affordable housing need and bringing together the community and various partners to help deliver housing where it is needed.

One of the tasks for the Project is to work with the Parish Council and the local community to assist them in carrying out a Housing Needs Survey in order to identify whether there is a need for affordable housing for local people in the parish.

Bishops Nympton Parish Housing Needs Report

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1. Introduction

1.1 Executive Summary

The purpose of the parish housing needs survey is to identify the general level of local affordable housing need within Bishops Nympton parish. This report provides a detailed analysis of local affordable housing need within the parish, which can be used to gauge the level of housing, if any, that may need to be delivered.

The Rural Housing Enabler, in agreement with the Parish Council, prepared a two-part survey for distribution. (The survey form is shown in Appendix 1). Part One of the survey provides background information and general trends regarding the parish. Part Two is completed by those who wish or think they have a need to move and provides more in depth information, which can be used to help assess whether the respondent is 'in need' of affordable housing. The survey forms were posted on 30th January 2006 to 473 households in Bishops Nympton Parish, in accordance with North Devon District Council Tax records. Additional Part Two survey forms were made available for anyone likely to have a local affordable housing need in the next five years.

From a total of 473 survey forms issued, 158 replies were received, a response rate of 33% to the survey. This is a medium response rate compared to other project surveys, which average out at 41%. Part One surveys were returned by 147 households. A total of 14 Part Two forms were received from households indicating a need for affordable housing, equal to nearly 3% of total survey forms issued. For comparison this response has been an average of 6% for the project area, based on previous completed surveys and reports.

It is important to note that this survey attempts to show general trends and it is not our intention to identify particular individuals/couples/families.

1.2 Key Findings and Recommendation

There are **13 households assessed as being in local affordable housing need**. Section 5 of this report provides in depth analysis, the key points are:

- **The household types are 2 x Single, 3 x Couple, and 8 x Family households.**
- **The median average household income is £14,495 gross, per annum. It would require 9 times the average household income to access the lowest sale price (£130,400) for a home in the parish.**
- **A preference is expressed is for two bedroom properties.**
- **Households 'in need' chose from a range of rented and ownership options. Low Cost Home Ownership was the preferred option. An assessment of income would suggest that most of the households in need cannot afford home ownership and this is reflected in the recommendation.**
- **Most households in need aspire to have a house.**
- **It is recommended that the following provision be considered:**

**7 units of affordable housing, consisting of:
1 x shared ownership unit
6 x units for rent**

2. Parish Context and Housing Market

It is important to bear in mind that the following figures and graphs represent a snapshot in time. The housing market is in a constant state of flux and circumstances can change.

2.1 Population

The following chart profiles the percentage of population in each age bracket and compares Bishops Nympton parish with the UK profile. The parish has a lower representation in the three lowest age brackets (39% of total) compared to the UK (60% of total). This suggests there are fewer young people and emerging households in the parish. There are a significantly larger proportion of respondents that fall into the last three age brackets, 61% of respondents in Bishops Nympton compared to 40% in the UK.

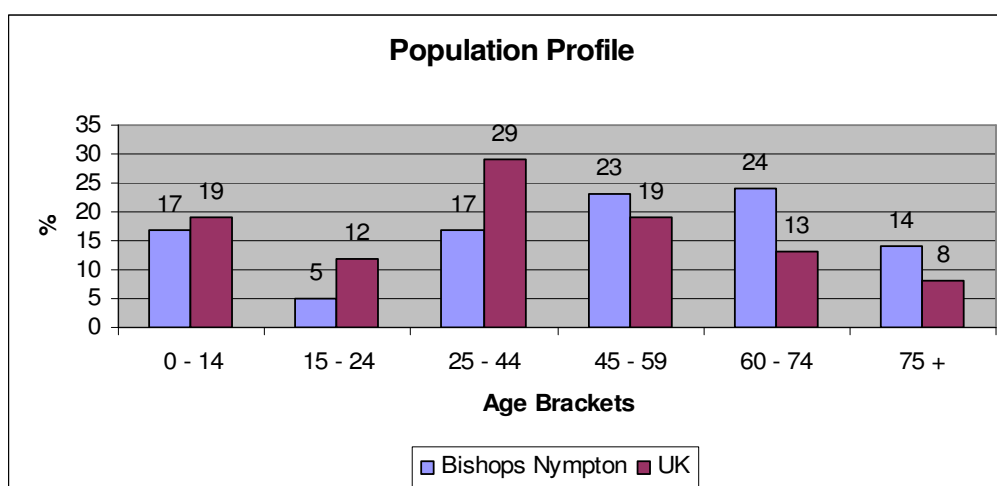


Figure 1 - Population Profile Comparing Bishops Nympton Parish and the UK

Source: Survey Results and Office of National Statistics

2.2 Council Tax Bands

Council Tax bands provide an overall profile of the value of housing in Bishops Nympton. Each household is in one of eight tax bands (A-H) depending on its value (A = lowest H = highest). The parish has proportionally more stock in the lower two bands (47%) compared to North Devon's profile (38%).

The profile for Bishops Nympton suggests that there is a relatively healthy stock of lower tax band properties, which may be more affordable, in the parish. However this could in some part be explained by the presence of a residential caravan park within the parish boundary.

2.3 Tenure

The following chart provides a tenure profile for Bishops Nympton in comparison with District, Regional and National profiles.

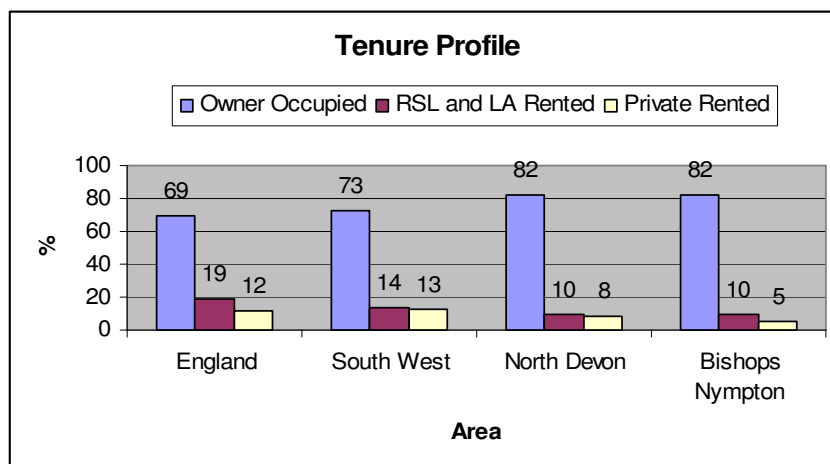


Figure 2 – Tenure Profile

Source: England, the South West & North Devon: Office of National Statistics
Bishops Nympton: Survey Results

This indicates that:

- The Owner Occupied sector dominates the tenure provision, as it does in the wider nation-wide context.
- There are similar percentages of Registered Social Landlord (RSL) and Local Authority (L.A.) rented properties in Bishops Nympton as there are in the district and regional context.
- The Private Rented Sector (PRS) in the parish is smaller than in the wider market, accounting for only 5% of the market.

The above information suggests that there is a similarly limited choice of tenure for those wishing to live in Bishops Nympton parish, as there is in the regional or nationwide context. There is pressure on residents to be able to access the Owner Occupied tenure in order to have a home in the Parish.

2.31 Open Market Housing

2.311 Owner Occupied

Local Estate Agents, Local Papers and the World Wide Web were consulted for current advertised open market sale prices. **The average advertised house price for the parish was £236,540.** The **lowest advertised house price in Bishops Nympton, at the time of research was £147,500** for a semi detached two bedroom cottage.

Information from The Land Registry website was used to gain information on 'actual' average house price sales in Bishops Nympton's postcode area of EX36 4. The benefit of the Land Registry records is that it enables a base for comparison of prices against the wider context. The information shown represents the available figures for sales from January to March 2006.

Figure 3 reveals that **the 'Overall' average sale price for a property in Bishop Nympton's postcode area was £170,117.** The information acquired reveals that **the lowest average sale price in this parish's postcode area was £130,400 for a terraced property.** Based on the overall average figures at the time of research, Bishops Nympton house prices are 20% lower than Devon County as a whole.

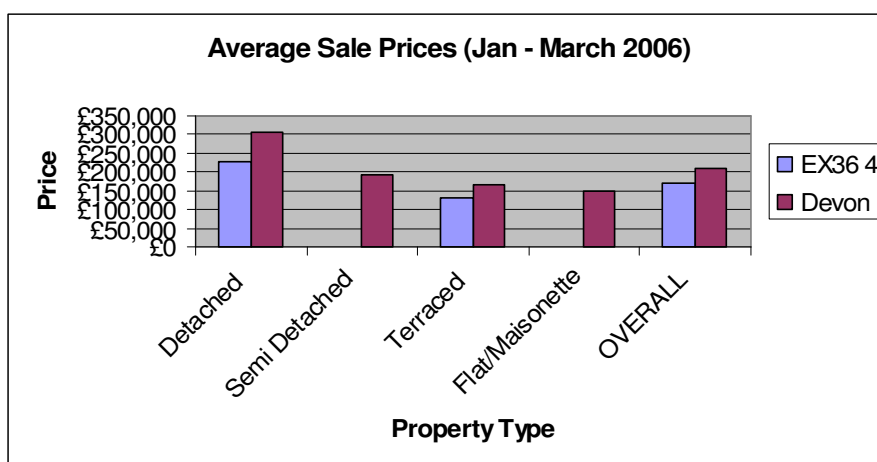


Figure 3 – HM Land Registry Average Sale Prices for Bishops Nympton Parish and Devon

2.312 Open Market Private Rented Sector

Over the last 4 months during which research was conducted, two properties were found to be advertised for rent in Bishops Nympton parish. This may be an indicator of the lack of availability of private rented accommodation, but only represents a snapshot in time, and the situation is subject to change. At the time of research the advertised properties for rent in the North Devon district were as follows:

Bishops Nympton (BN) and Rural North Devon (RND) average rent prices:

(BN) 1 Bedroom Property - average £450 per calendar month or £103.85 per week

(RND) 2 Bedroom Property - average £490 per calendar month or £113.08 per week

(BN) 3 Bedroom Property - average £525 per calendar month or £121.15 per week

2.32 Registered Social Landlord (RSL) Housing

There are currently 66 RSL properties within the housing area containing Bishops Nympton parish, owned by North Devon Homes Ltd and Devon and Cornwall Housing Association. This housing stock caters for family and elderly needs.

There are currently 170 households on the District Council's Register who express a desire to live in Bishops Nympton parish.

2.4 Perception of Greatest Need

Respondents were asked who they think is in the greatest need of a new home in the parish. It was indicated that the most significant proportion (41%) of respondents felt that the main need was housing for young people. A notable proportion (30%) of respondents felt that homes were needed for families. A space was provided for respondents to add 'Other' suggestions and these are shown in Appendix 2.

2.5 New Homes to Meet Local Needs?

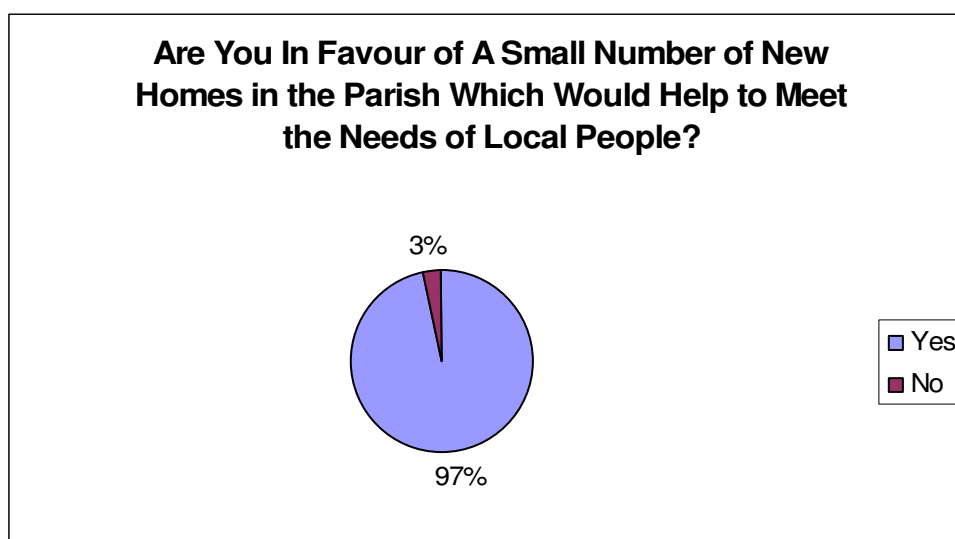


Figure 4 – Indicating Whether Parish Residents are in Favour of New Homes Within the Parish for Local Needs

Respondents were asked if they 'would be in favour of a small number of new homes in the parish to help meet the needs of local people'. An overwhelming proportion of respondents were in favour of a small number of new homes within the parish to help meet local affordable housing need. This indicates that the majority of respondents acknowledge that there is a need to address the affordable housing situation within the parish. A space was provided for respondents to explain their views regarding new homes in the parish and these are shown in Appendix 2.

3. Households Wishing to Move

Part Two survey forms were received from 14 households, indicating a need to move to another home in the Parish. The household composition of those returning Part 2 is shown below. There are:

- 3 x Single households – representing 21% of the total
- 3 x Couple households - representing 21% of the total
- 8 x family households - representing 58% of the total

4. Assessing Local Affordable Housing Need

There are a variety of affordable home options available such as rental (through a Housing Association), shared ownership, which allows you to buy a share of your home and pay rent on the remaining share, low cost market housing, or self build schemes.

A filter system is now applied to determine those households considered to be in local affordable housing need.

This will be assessed by applying the following assessment:

1 Is there Local Connection?

- Local Connection is assessed in accordance with North Devon District Council's housing allocation policy.

2 Is there a Housing Need?

- Housing need is assessed by taking into account households current housing tenure, size, and reasons given for their need to move and whether they are in 'local need' to the parish or adjoining parishes in accordance with North Devon District Council's housing allocation policy.

3 Are Households in need of Affordable Housing?

Assessed by analysing what size accommodation households' 'need' and what they can afford and, therefore, whether they have can afford to satisfy their housing need in the Owner Occupation and Private Rented markets. The size 'needed' has been assessed in accordance with North Devon District Council's Housing Policy. Account has been given, where necessary, that a more generous house size may be considered and allowed.

Those households will then be analysed in detail, taking account of their preferred housing choices.

4.1 Is There a Local Connection?

North Devon District Council's housing policy is the used as the basis for considering if the 14 households who returned a completed Part Two survey form qualify as having a local connection.

North Devon District Council's Local Connection definition is as follows:

a person with a local connection will usually be someone who:

- *lived in the district of the Council for 5 out of the 10 years immediately preceding receipt by the Council of the duly Application Form or Renewal Form*
- *has family who have lived in the district of the Council for the 10 years immediately preceding receipt by the Council of the duly Application Form or Renewal Form*
- *has worked in the district of the Council continuously for 2 years immediately preceding receipt by the Council of the duly Application Form or Renewal Form.*

Applying this definition to Part Two respondents has indicated that **all 14 households meet the local connection criteria.** These households will be looked at in relation to their current housing and their motives to move.

4.2 Is There a Housing Need?

There are 2 x Single households are currently living in the parish, who wish to have their first independent homes that are near their jobs and family and in the area they grew up in. **These households are in housing need and will be considered further.**

1 x single household is currently living in the parish, is still in full time education, has no income and is therefore is not eligible at present. **This household cannot be considered further.**

There are 2 x Couple households who live in the parish and wish to set up an independent home, which provides more security than their current accommodation. They also wish to be near their jobs and family. Additionally there is 1 Couple household that don't live in the parish, (left due to a lack of affordable housing), but would like to return as their present home is too small. They would like to set up home together and be near family support and work. **These households are in housing need and will be considered further.**

There are 8 x Family households all currently renting accommodation in the parish, but would like more security, and the chance to buy a home. Current accommodation is too small, expensive and in poor condition. They would like to be near their jobs, family and the local school. **These households are in housing need and will be considered further.**

Consequently there are 13 households (2 x single, 3 x couple and 8 x family) who meet the local connection criteria and whose circumstances and motives for moving suggest they are in housing need.

4.3 Are Households in Need of Affordable Housing?

This section will assess whether the 13 households that meet the local connection criteria and are in housing need are able to resolve their need in the open market private rental sector or owner occupied market, by taking into account what they can afford to rent or buy. One single household did not provide all income information, although their circumstances and motives for moving suggest that there is a need for local affordable housing.

4.3.1 Affordable Rent Assessment

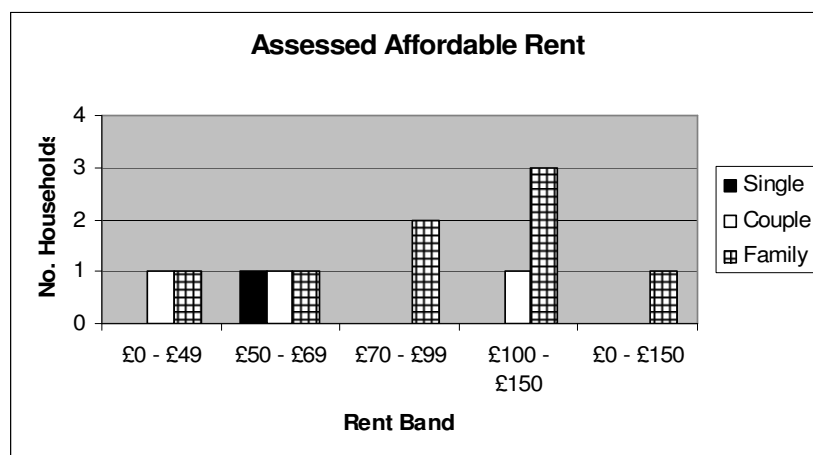


Figure 5 – Assessed Affordable Rent

Figure 5 (above) shows 'assessed' affordable rent bands, calculated based on the financial information provided and allowing 25% of gross household income* toward the rent (*for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross). To set the context regarding the Private Rented Sector, (PRS) it has previously been shown (at Section 2) that the average 1 bedroom rent for Bishops Nympton is £103.85 per week. This sized property is affordable for five households (1 x couple, 4 x family), but would only be suitable for the couple household in terms of size. Five households could also afford more suitably sized two bed (£113.08 p.w) and three bed (£121.15 p.w) properties within the private rental sector. It is suggested that a rental property of any size is likely to be beyond the financial capabilities of seven households (1 x single, 2 x couple and 4 x family) in Bishops Nympton parish.

The lower rent bands of £0 - £49 and £50 - £69 are affordable for five households (1 x single 2 x couple, 2 x family) but would be unlikely to allow them to access adequate accommodation within the private rental sector. Two family households could afford between £70 and £99 per week, which would also be unlikely to be able to access the current private rented sector in Bishops Nympton parish. The rent band that appears to be the most accessible is £100 - £150 a week. The five households that can afford £100 - £150 a week, based on the average Bishops Nympton and North Devon rent levels may be able to resolve their housing needs within the private rented sector. Due to unpredictable circumstances one household could possibly afford rent of anywhere between £0- £48 to £100 - £150 pcm, which could allow them access to adequate accommodation, depending on their circumstances.

Consequently, out of the thirteen households considered, there are eight households that would be unable to resolve their needs within the open market private rental sector.

4.32 Affordable House Price Assessment



Figure 6 – Assessed Affordable House Prices

Figure 6 shows the 'assessed' affordable house prices. The mortgages are calculated by allowing 3 times the gross annual household* incomes (*total income of those persons responsible for the mortgages payments). The most accessible price band is £50 - £60,000. However the lowest advertised property price within Bishops Nympton parish was £147,500. The lowest average sale price in the post code area that contains the parish was £130,400 for a terraced property. At these price levels it is unlikely that a property within the parish could be purchased by any of the thirteen households being considered in this section.

4.33 Conclusion

There is little or no possibility of the thirteen households assessed being able to resolve their housing needs by purchasing property on the open market. Additionally eight households would also be unable to resolve their housing needs within the private rental sector.

Therefore all thirteen households are considered to be in local affordable housing need and will be discussed in the final analysis.

5. Final Analysis

5.1 Household Composition

Of the 14 Part Two respondents considered, this section provides a final analysis for all 13 households assessed as being in local affordable housing need. The household composition for all 13 households is as follows:

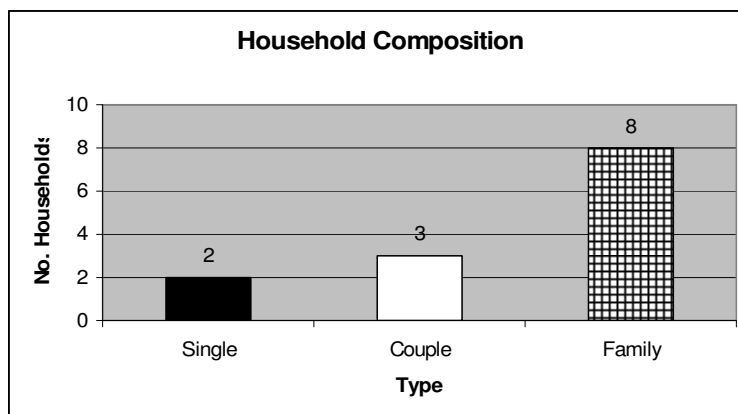


Figure 7 – Composition of Households that are in Local Affordable Housing Need

5.2 Main Reasons for Needing to Move

The most common reason for needing to move stated by those assessed as being in local affordable housing need, is that they are in rented accommodation and would like the opportunity to buy.

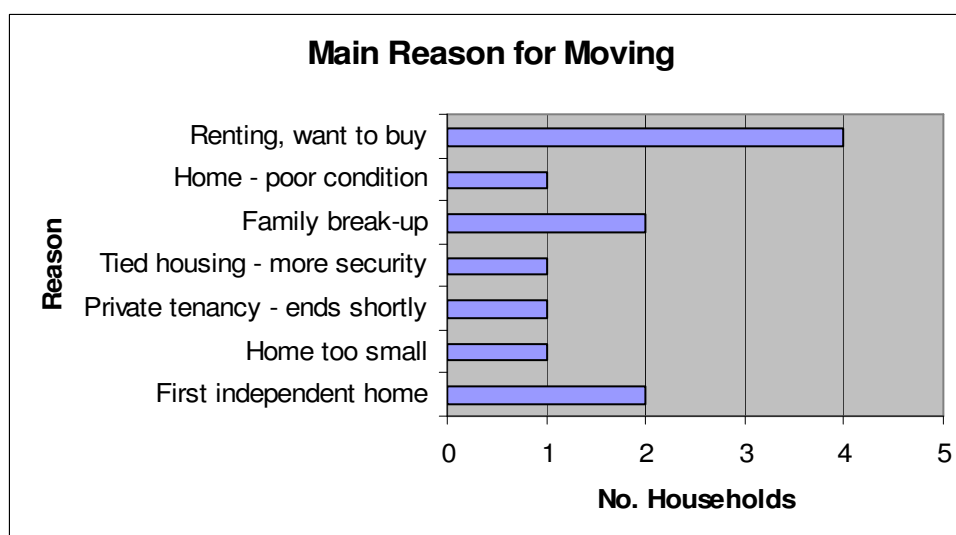


Figure 8 – Indicating the Main Reasons for Needing to Move

5.3 Income

Income data is shown below. This reveals that the median take home household income bracket for those households 'in need' is between £146 - £210 and £250 - £300 per week. This works out as a mid-point income of £223 which **equates to an annual gross household income of £14,495**.

Comparing this figure with the lowest 10% quartile gross household income within North Devon district and nationally, indicates that the median income of £14,495 is substantially lower than the lowest gross annual household income from the district (£23,987) to national level (£25,828).

(Source: National Statistics - ASHE 2006 & Survey results)

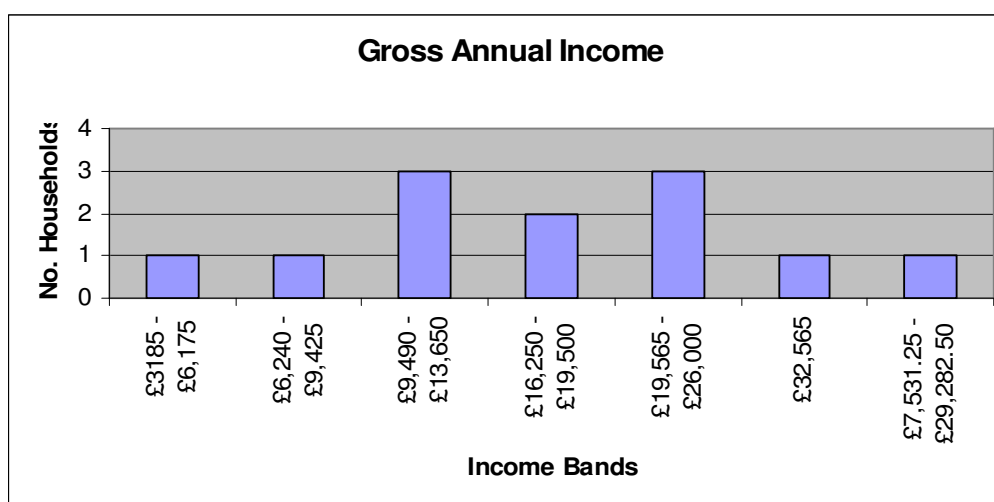


Figure 9 – Gross Annual Income of Households in Local Affordable Housing Need

5.4 Affordability

Please see Figures 5 and 6 for affordable rent levels and house prices for those households assessed as being in local affordable housing need.

5.4.1 Affordable Rent Levels

One couple and four family households in local affordable housing need could afford up to £150 per week rent. At this level it may be possible to afford a property within the private rented sector in Bishops Nympton or within the wider North Devon area. However the standard of accommodation can vary, and short hold tenancies, which can be common in the private rented sector do not provide much security. The five families that can afford this price bracket may also find that what is affordable is unsuitable for their needs, particularly in terms of size. Seven households can afford the lower price bands (£0 - £49, £50 - £69 and £70 - £99) which would make it difficult for them to be able to afford any kind of rental property within the open market.

Affordable Rental Options

Housing Associations that operate within North Devon can provide rental accommodation at an accessible rate, with more secure tenancy agreements, from around £50 for a one bedroom property, to around £80 for a four bedroom property. Households that can afford the lower rent bands, unable to resolve their housing needs within the open market, could thus afford to rent a one, two, or three bedroom property that would be of an assured standard. Those households that can afford the higher rent bands could also afford to rent a property and more suitable in terms of size and length of tenancy.

5.42 Affordable House Prices

In the current market the most accessible affordable house price (£50,000 - £60,000) is considered to be far short (by £70,400) of the minimum amount required to be able to afford an open market property within Bishops Nympton parish's postcode area, (lowest average sale price - £130,400). Even those households that could afford £100 - £120,000 are £10,000 short of the lowest sale price and could find it difficult to gain access to a property on the open market.

Affordable Ownership Options

Shared Ownership could be suitable for those with a regular income (at a sufficient level) who cannot afford to purchase a property outright. It allows you to buy a share of your own home on a long lease, and pay rent on the remaining share which is normally owned by a Housing Association.

Low Cost Home Ownership could allow you to own the property outright, with a mortgage. These schemes can involve a Housing Association, who may retain some equity in the property, which ensures that future sales are provided for local people and can reduce the overall mortgage paid. Most schemes of this nature are restricted to local people on initial and future sales, which can assist in reducing the value of the property and keeping it within an affordable level.

Some intermediate earners cannot afford to buy but are able to afford the cost of building and may be permitted to build their own home on the condition that the resulting home is controlled as affordable housing by the Local Authority via a legal agreement.

5.5 Housing Size, Type and Tenure

The housing size against tenure preference is shown below. It should be noted that households were able to indicate more than one size or tenure preference. The main preference is for smaller (two bed) Low Cost Home Ownership (LCHO) properties. Shared ownership is also a popular option. However not all households may be able to afford these options and this may be reflected in the final recommendations. Six households in affordable housing need, express a preference for rental accommodation, and are evenly divided between Housing Association and the open market (private). The majority of households in local affordable housing need aspire to have a house.

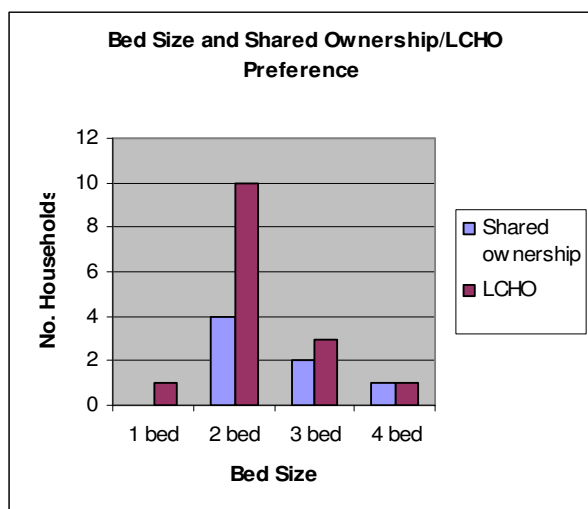


Figure 10 – Bed Size and Shared/Low Cost Home Ownership Preference

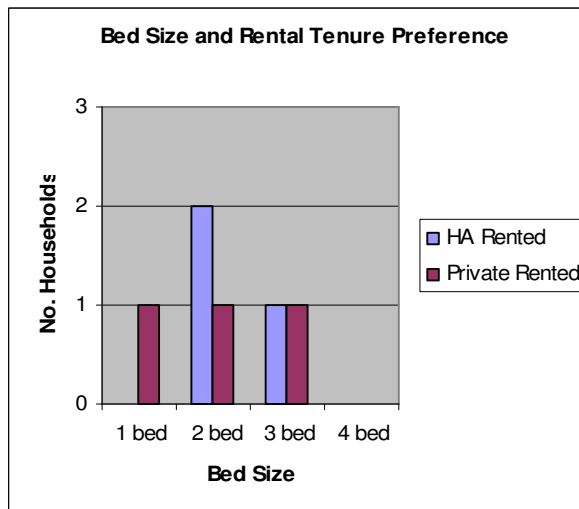


Figure 11 – Bed Size and Rental Tenure Preference

When making the final recommendations, preferences (as shown above) are taken into consideration, in addition to allocations policy from the district councils.

5.6 Timescale for Moving

The time scales for moving are all within 5 years. Figure 12 (below) suggests that the majority of households are not in immediate need and express a need to move within 3 years.

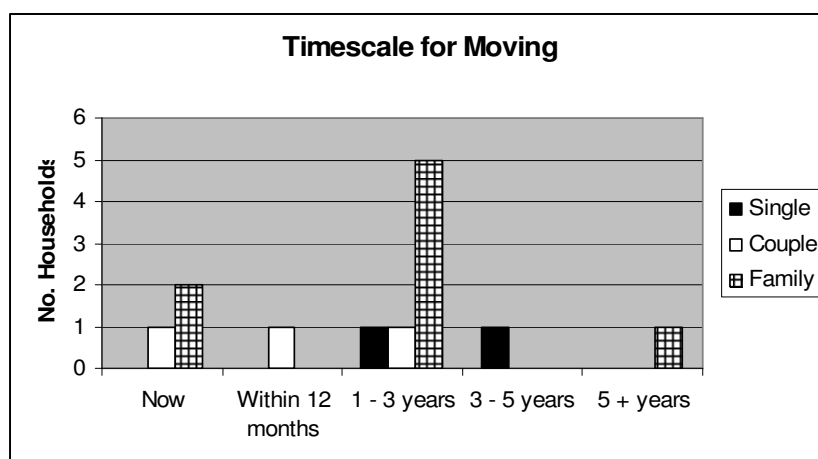


Figure 12 – Timescale for Moving

6. Recommendation

From the survey forms returned, 14 households stated that they were in affordable housing need and filled out Part Two of the survey form.

From the initial assessments of the survey forms it is evident that **13 households comply with the Local Connection Criteria for North Devon District Council and currently satisfy the criteria for being in affordable housing need.**

When considering the size/type of affordable housing which may be required within the parish, it is important to take into account the criteria which would be applied both by the local authority and/or a housing association when allocating such properties. It must be remembered that this Housing Needs Survey represents a snapshot in time. Personal circumstances are constantly evolving and any future development should take account of this.

The current mix suggests that there are households suitable for both rental and Shared Ownership/Low Cost Home Ownership properties. However, although many households wanted to enter into some form of affordable home ownership, most that expressed an interest could not raise more than £62,000 therefore were quite unlikely to be able to achieve this at the present time.

The breakdown is as follows:

3 x 1 bed for rent

4 x 2 bed for rent

5 x 3 bed for rent

1 x 3 bed for Shared Ownership/Low Cost Home Ownership

Despite there being 13 qualifying households at the moment, it is not generally considered sustainable to build a house per household as the community's needs may change and it is important that these houses are filled, not only in the first instance, but remain occupied by local people in affordable housing need in the future. **Therefore it is recommended that about 6 to 7 properties would be a sufficient amount of housing to satisfy the likely ongoing need in the long term.** It is our experience that not all those who have filled out a form may come forward for affordable housing that may be developed and that circumstances may have changed in the interim period. It is important to ensure, where possible, that any new affordable housing is going to meet the current and on-going needs of the community.

From the findings of the surveys the mix of housing could possibly be **1 Shared Ownership/Low Cost Home Ownership property** of 3 bedroom size, which would depend upon further investigation of the household's finances. **6 rental properties** of 1, 2 and 3 bedrooms would help to address some of the affordable housing need within this parish. The rental properties would need to be at an affordable rent level.

It would be helpful if those households that consider that they are in local affordable housing need make sure that their needs are visible to all the relevant organisations by ensuring that they are on North Devon District Council's Housing Register and contacting local Housing Associations to gain further information on their properties within North Devon. For contact details please see Appendix 4.

7. Appendix 1

Please return by: 1st March 2006



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

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E-mail: sjayre@exmoor-nationalpark.gov.uk

PART ONE – BISHOPS NYMPTON PARISH HOUSING NEEDS SURVEY

This survey form has been provided to every known household in the Parish. The form collects basic information about you and the people who live with you. If you are likely to need to find another home in the parish now, or in the next few years, please go on to complete Part Two. If you know anyone who needs to live in the Parish separately from you, they should complete their own Part Two. **Extra copies** can be obtained from Susan Ayre, Rural Housing Project Assistant, contact details as above.

A. YOUR HOUSEHOLD

Please tell us the number of people living in your home in each of the following age groups:

| Age | 0-15 years | 16-24 years | 25-44 years | 45-59years | 60-74years | 75+ years |
|--------|------------|-------------|-------------|------------|------------|-----------|
| Male | | | | | | |
| Female | | | | | | |

B. YOUR CURRENT HOME

1 Are you (please tick appropriate box):

- | | |
|---|--|
| <input type="checkbox"/> a home owner? | <input type="checkbox"/> lodging with another household? |
| <input type="checkbox"/> renting from a private landlord? | <input type="checkbox"/> in housing tied to your job? |
| <input type="checkbox"/> renting from a housing association? | <input type="checkbox"/> living with parents or relatives? |
| <input type="checkbox"/> a shared owner (part buy/part rent)? | <input type="checkbox"/> Other (please specify)? |
-

2 How many bedrooms does your present home have?

3 Is this your only home (please tick)? Yes - Go to 6 No - Go to 4

4 Is this your main home? Yes - Go to 6 No - Go to 5

5 Where is your other home?

6 How long have you lived continuously in this Parish?

- 0-4 years 5-9 years 10-19 years 20+ years

C. HOUSING REQUIRED

1 Please tell us who you think is in **greatest need** of a new home in the parish (please tick only one):

- | | | | |
|--------------------------|--|--------------------------|-----------------------------|
| <input type="checkbox"/> | Homes for young people | <input type="checkbox"/> | Homes for elderly people |
| <input type="checkbox"/> | Homes for families | <input type="checkbox"/> | Homes for single people |
| <input type="checkbox"/> | Homes for people with disabilities | <input type="checkbox"/> | No further homes are needed |
| <input type="checkbox"/> | Homes for people who have had to leave | | |
| <input type="checkbox"/> | Other (please explain): | | |

2 Would you be in favour of a small number of new homes in the parish which would help to meet the needs of **local people**? Yes - Go to D No - Go to 3

3 Please briefly explain your concern:
(continue on separate sheet)

D. HOUSING INTENTIONS

1 Are you likely to need to move to another home in this parish now or in the next five years?

- | | |
|--------------------------|---|
| <input type="checkbox"/> | Yes - Go to 2 and then complete Part Two |
| <input type="checkbox"/> | No - Go to 2 |

2 Is there anyone living with you at present that is likely to need to set up home separately from you in this parish now or in the next five years?

- | | |
|--------------------------|---|
| <input type="checkbox"/> | Yes They need to complete a Part Two (Extra copies available) - Go to 3 |
| <input type="checkbox"/> | No - Go to 3 |

3 a) Have any members of your household moved away from this parish in the last ten years?

- | | | | |
|--------------------------|------------------|--------------------------|--------------|
| <input type="checkbox"/> | Yes - Go to 3 b) | <input type="checkbox"/> | No - Go to E |
|--------------------------|------------------|--------------------------|--------------|

b) Do they wish to return?

- | | |
|--------------------------|--|
| <input type="checkbox"/> | Yes They need to complete a Part Two (Extra copies available) - Go to c) |
| <input type="checkbox"/> | No - Go to E |

c) How many have moved away and wish to return? Go to 3 d)

d) Why did they leave (please tick only one for each member that has moved away)?

- | | | | |
|--------------------------|---|--------------------------|---------------------------------|
| <input type="checkbox"/> | Lack of affordable housing | <input type="checkbox"/> | To take up employment elsewhere |
| <input type="checkbox"/> | Lack of public transport | <input type="checkbox"/> | To go to university or college |
| <input type="checkbox"/> | Lack of suitable housing (e.g. wrong type/size) | | |
| <input type="checkbox"/> | Other | | |

E. THANK YOU

Thank you for taking the time to complete this form. If you are likely to need to find another home in this parish in the next few years, please continue to complete Part Two. If you know anyone who is likely to need to live in the Parish, separately from you, they should complete their own Part Two. Extra copies are available from Susan Ayre, Rural Housing Project Assistant, contact details at top of this form.

Please return by: 1st March 2006



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

Exmoor House, Dulverton, Somerset, TA22 9HL Telephone: 01398 322245 Fax: 01398 323150
E-mail: sjayre@exmoor-nationalpark.gov.uk

PART TWO-BISHOPS NYMPTON HOUSING NEEDS SURVEY

Please complete this form if you are likely to need to move to another home in this Parish now or in the next few years and feel you need help to obtain a **local affordable home**. If you know of a Bishops Nympton person or someone with a connection to the Parish through family, relatives or work, who needs to live in the Parish separately from you, and needs help to obtain a local affordable home, they should complete their own survey forms. **Extra copies** can be obtained from Susan Ayre, Rural Housing Project Assistant, contact details as above.

A. HOUSING NEED

1 Are you in need, or likely to be in need, of another home in this parish (please tick a box)?

Yes - Go to 2 No – **You do not need to complete the rest of this form.**

2 When will you need to move?

Now within 12 months 1 - 3 years (yrs) 3- 5 yrs 5+ yrs

3 Why do you need to move (you can give more than one reason)?

- | | |
|---|---|
| <p>(a) <input type="checkbox"/> First independent home</p> <p>(b) <input type="checkbox"/> Couple setting up home together</p> <p>(c) <input type="checkbox"/> Present home too small</p> <p>(d) <input type="checkbox"/> Present home too large</p> <p>(e) <input type="checkbox"/> Present home too expensive</p> <p>(f) <input type="checkbox"/> Private tenancy ending shortly</p> <p>(g) <input type="checkbox"/> Private tenancy, need more security</p> <p>(h) <input type="checkbox"/> In tied housing, need more security</p> <p>(q) <input type="checkbox"/> Other (please explain)</p> | <p>(i) <input type="checkbox"/> Family break up</p> <p>(j) <input type="checkbox"/> Cannot manage stairs</p> <p>(k) <input type="checkbox"/> Present home in poor condition</p> <p>(l) <input type="checkbox"/> Renting, but would like to buy</p> <p>(m) <input type="checkbox"/> Moved away and wish to return</p> <p>(n) <input type="checkbox"/> Need specially adapted home</p> <p>(o) <input type="checkbox"/> For family support</p> <p>(p) <input type="checkbox"/> To be near work</p> |
|---|---|

4 Which, of the above, is your main reason (please insert the letter from above)?

5 Could you remain in your present home if your home was altered or if you were given support?

Yes - Go to 6 No - Go to B

6 What alterations or support would you need?

.....

B. YOUR HOUSEHOLD

Please provide the following information for everyone who will need to move with you:

| Relationship to you (e.g wife, partner, son) | Age | Male/Female (M/F) | Living with you now? (Y/N) | Living with you in next home? (Y/N) |
|---|-----|----------------------|-------------------------------|--|
| YOURSELF | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

C. LOCAL CONNECTION

- 1 **Do you live in Bishops Nympton Parish** now? Yes - go to 4 No - go to 2
- 2 Do you **have a need to live** in this Parish? Yes - Go to 3 No - Go to 7
- 3 Please give your reasons
..... **- Go to 7**
- 4 Is this your main (or permanent) home? Yes - Go to 5 No - Go to 7
- 5 Have you lived in Bishops Nympton Parish continuously for the last 10 years or more?
 Yes - Go to D No - Go to 6
- 6 How many years have you lived in this Parish? - Go to 7
- 7 **Has there been a period** when you have lived in Bishops Nympton Parish continuously for 10 years or more? Yes - Go to 8 No - Go to 10
- 8 Was this your main (or permanent) home? Yes - Go to 9 No - Go to 10
- 9 Was this within the last 20 years? Yes - Go to D No - Go to 10
- 10 **Do you live** in any of the **adjoining Parishes** of, South Molton North Molton, Twitchen, Molland, Knowstone, Rose Ash, Mariansleigh, Queens Nympton or George Nympton?
 Yes - Go to 11 No - Go to 14
- 11 Is this your main (or permanent) home? Yes - Go to 12 No - Go to 14
- 12 Have you lived in that Parish continuously for the last 10 years or more?
 Yes - Go to 17 No - Go to 13
- 13 How many years have you lived in that Parish? - Go to 14
- 14 **Has there been a period** when you have lived in any of the above listed **adjoining parishes** continuously for 10 years or more? Yes - Go to 15 No - Go to 17
- 15 Was that your main (or permanent) home? Yes - Go to 16 No - Go to 17
- 16 Was this within the last 20 years? Yes - Go to 17 No - Go to 17
- 17 **Do you work** in Bishops Nympton Parish or any of the adjoining Parishes?
 Yes - Go to 18 No - Go to 20
- 18 How many years have you worked in Bishops Nympton Parish? - Go to 19
- 19 How many years have you worked in the adjoining Parish(es)? - Go to 20

20 Do you have **relatives who live** in Bishops Nympton Parish or any of the adjoining parishes?

Yes - Go to 21 No - Go to 23

21 a) How many years have they lived in Bishops Nympton Parish? - Go to b)

b) Please state their relationship to you (e.g. mother):

22 a) How many years have they lived in the adjoining Parish(es)? - Go to b)

b) Please state their relationship to you (e.g. mother):

23 **Do you need to live close** to someone else in Bishops Nympton Parish?

Yes - Go to 24 No - Go to D

24 a) How many years have they lived in Bishops Nympton Parish? Go to b)

b) Why do you need to live close to them? :
.....

D. TYPE OF HOUSING REQUIRED

1 What type of home do you need?

| | <i>1 bed</i> | <i>2 bed</i> | <i>3 bed</i> | <i>4 bed</i> | <i>5 bed or more</i> |
|----------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| House | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Bungalow | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Flat | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Other (please explain):

2 What type of accommodation would you prefer (you can tick more than one)?

- Housing Association Rented
 Open Market Ownership
 Low Cost Ownership*
 Private Rented
 Shared Ownership*
 Self Build*
 Other (Please specify)
 * see 'Scheme Types' at 'K'

3 If you wish to rent, please indicate the most you could afford to pay in rent per week:

- £0-£49
 £50-£69
 £70-£99
 £100-£150
 £150-£200
 £200+

4 If you wish to buy, what price range do you think you could afford?

- | | | |
|--|--|--|
| <input type="checkbox"/> Below £20,000 | <input type="checkbox"/> £50,001 - £60,000 | <input type="checkbox"/> £90,001 - £100,000 |
| <input type="checkbox"/> £20,001 - £30,000 | <input type="checkbox"/> £60,001 - £70,000 | <input type="checkbox"/> £100,001 - £120,000 |
| <input type="checkbox"/> £30,001 - £40,000 | <input type="checkbox"/> £70,001 - £80,000 | <input type="checkbox"/> £120,001 - £130,000 |
| <input type="checkbox"/> £40,001 - £50,000 | <input type="checkbox"/> £80,001 - £90,000 | <input type="checkbox"/> Over £130,001 |

5 Does anyone in the household wishing to move need the following:

- Accommodation on one Level
 Access for wheelchair
 Residential Care
 Sheltered housing with warden
 Help with personal care

6 Please tell us more about any health or disabilities which affect your housing needs:

.....

7 a) Are you currently registered on the Local Authority waiting list?

Yes - Go to E No - Go to 6b

b) Please say why you have not registered on the Local Authority Waiting List?

.....

E. WHERE WOULD YOU LIKE TO LIVE

1 Please tell us where in the Parish you would like to live, in order of preference

1st 2nd 3rd

2 Please give the reasons for your first choice (tick as many boxes as apply)

| | | |
|--|--|---|
| <input type="checkbox"/> Near family | <input type="checkbox"/> Near work | <input type="checkbox"/> Live there now |
| <input type="checkbox"/> Lived there previously and would like to return | <input type="checkbox"/> Born and brought up there | |
| <input type="checkbox"/> Other (Please explain) | | |

F. INCOME & EMPLOYMENT

1 Please indicate the total weekly take home income, (total joint incomes, where applicable). Include all sources of income including: earning(s), pension(s), Child Benefit, Working Families' Tax Credit, Jobseekers' Allowance, etc., but please **do not include** housing benefit or council tax benefit.

| | | |
|--|---|--|
| <input type="checkbox"/> £0 - £48 per week | <input type="checkbox"/> £146 - £210 per week | <input type="checkbox"/> £301 - £400 per week |
| <input type="checkbox"/> £49 - £95 per week | <input type="checkbox"/> £211 - £249 per week | <input type="checkbox"/> £401 - £500 per week |
| <input type="checkbox"/> £96 - £145 per week | <input type="checkbox"/> £250 - £300 per week | <input type="checkbox"/> £501 or more per week |

2 How many people in the household wishing to move are:
(Please enter the number of people in each category in the appropriate box)

| | |
|--|--|
| <input type="checkbox"/> Working Full Time (30+ hours a week) - Go to 3 | <input type="checkbox"/> Working Part Time - Go to 3 |
| <input type="checkbox"/> Unemployed and seeking work - Go to G | <input type="checkbox"/> Retired - Go to G |
| <input type="checkbox"/> Unemployed but not seeking work - Go to G | <input type="checkbox"/> Other - Go to G |
| <input type="checkbox"/> In full time further/higher education - Go to G | |

3 If you, or your partner, are employed, please describe the nature of the employment?

(i) Your employment:
(ii) Your partner's employment:

4 How would you describe the employment:

| | Your employment | Your partner's employment |
|---|--------------------------|---------------------------|
| Permanent | <input type="checkbox"/> | <input type="checkbox"/> |
| Casual | <input type="checkbox"/> | <input type="checkbox"/> |
| Seasonal | <input type="checkbox"/> | <input type="checkbox"/> |
| Other e.g. short term contract, please explain | | |

5 If you are employed, how far do you travel to work?
(Please enter the number of people in each category in the appropriate box)

| | | |
|---|---|---|
| <input type="checkbox"/> Work from home | <input type="checkbox"/> Travel 5 - 10 miles | <input type="checkbox"/> Travel 20 - 25 miles |
| <input type="checkbox"/> Work elsewhere in the parish | <input type="checkbox"/> Travel 10 - 15 miles | <input type="checkbox"/> Travel 25 - 30 miles |
| <input type="checkbox"/> Travel under 5 miles | <input type="checkbox"/> Travel 15 - 20 miles | <input type="checkbox"/> Travel over 30 miles |

6 In which village/town do you, or your partner work?

G. HOME OWNERS

1 If you own your current home, please indicate how much you think your property is worth:

| | |
|--------------------------|-------------------|
| <input type="checkbox"/> | Less than £50,000 |
| <input type="checkbox"/> | £50 - £60,000 |
| <input type="checkbox"/> | £61 - £75,000 |

| | |
|--------------------------|-----------------|
| <input type="checkbox"/> | £76 - £85,000 |
| <input type="checkbox"/> | £86 - £100,000 |
| <input type="checkbox"/> | £101 - £120,000 |

| | |
|--------------------------|--------------------|
| <input type="checkbox"/> | £121 - £140,000 |
| <input type="checkbox"/> | £141 - £160,000 |
| <input type="checkbox"/> | More than £160,000 |

Please state estimated
value: £

2 Do you have a mortgage on your current home?

| | | | |
|--------------------------|---------------|--------------------------|--------------|
| <input type="checkbox"/> | Yes - Go to 3 | <input type="checkbox"/> | No - Go to H |
|--------------------------|---------------|--------------------------|--------------|

3 a) How much do you still owe? £

and

b) How long does it still have to run? years

H. SAVINGS

In order to fully assess whether you have a need for affordable housing in this Parish it is necessary to know whether you are able to access the housing market (rented or ownership) with your current income, savings, capital and investments. Therefore, the following information is necessary in order to consider you for any affordable housing provision.

1 Do you have any of savings, investments, capital, stocks, shares and/or financial interest(s)?

| | | | |
|--------------------------|---------------|--------------------------|--------------|
| <input type="checkbox"/> | Yes - Go to 2 | <input type="checkbox"/> | No - Go to I |
|--------------------------|---------------|--------------------------|--------------|

2 Please state the total amount that you have (round up or down to nearest £1000):

£

Do not include the amount of equity in your current home if you have already provided this information at Section G above.

I. FORMER RESIDENTS

1 Are you a former resident of this parish who wishes to return?

| | | | |
|--------------------------|---------------|--------------------------|--------------|
| <input type="checkbox"/> | Yes - Go to 2 | <input type="checkbox"/> | No - Go to J |
|--------------------------|---------------|--------------------------|--------------|

2 Please tell us why you originally left:

| | | | |
|--------------------------|----------------------------------|--------------------------|---|
| <input type="checkbox"/> | Lack of affordable housing | <input type="checkbox"/> | Lack of effective public transport system |
| <input type="checkbox"/> | Lack of employment opportunities | <input type="checkbox"/> | To take up further/higher education |
| <input type="checkbox"/> | Other (please explain) | | |

J. CONTACT DETAILS

It is important that you provide your name, address and contact details. Please be assured that the information provided on your individual survey forms will only be available to the Rural Housing Project and other official agencies, as described in the next paragraph. Initially, I shall prepare a report for the Parish Council based on the results of the information provided. This report will only provide general numbers, trends, percentages, comments and housing needs. **The report will not include any names or addresses and will avoid any unnecessary information that could identify a particular respondent.**

When the report has been considered, if there is a need for affordable housing for local people, we may need to approach the District Council, Housing Association(s) and/or other agencies that can facilitate the provision of affordable housing for the community. **At that point**, those agencies may need to access relevant details from your survey form. You will need to give me permission to pass your details on to those relevant agencies. **Please note that your personal details will only be used for the purpose of providing affordable housing.**

Please tick this box to give permission for your details to be used for the purpose of providing affordable housing.

Name(s):

Address:

..... Postcode:.....

Daytime Tel.No.(s): Email address :

Thank you for taking the time to complete this form

If you have any questions you can contact Susan Ayre, contact details as above.

K. SCHEME TYPES

Shared Ownership is particularly suitable for people with a regular income who want to buy a home of their own but cannot afford to buy a home outright. Shared Ownership allows you to buy a share of your home, on a long lease, and pay rent on the remaining share, which is normally owned by a Housing Association. The lease details each party's responsibilities and other relevant information, e.g. rent/repair/maintenance issues.

Shared Ownership schemes vary, most allow you to buy further shares in the property (with the rent reducing accordingly), some allow you to progress to outright ownership. Others restrict outright ownership to allow the Housing Association to ensure that future sales are to someone with a local need.

Low cost market housing can be provided when the land, development costs and/or available grant(s) enable this provision. Various models exist around the Country and the Project are considering their merits locally, where appropriate, to resolve housing needs. Low cost market housing could allow you to own the property outright, with a mortgage. These schemes could involve a Housing Association, who may retain some equity in the property, this assures that future sales are provided for local people and can reduce the overall required mortgage by you. Most schemes are restricted to local people on initial and future sales. This restriction assists to reduce the value of the property and keep it within an affordable level for local people.

Self Build Schemes vary according to local circumstances, but usually involve a group of people who live in the same area building their homes. Some schemes intend to train the group but not necessarily provide homes for them all. Working with a housing association enables access to experience of building, borrowing and public subsidy. Working as a group means that everyone's input is 'pooled' and could count as a contribution towards the cost of building. However, delays in the building process, including commitments to training, could make the building cost more and may even cause penalties to be imposed, or reduce, or even cancel out some contributions.



RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

February 2006

Dear Parishioner,

Rural Housing Project & Bishops Nympton Parish

The Rural Housing Project's aim is to increase the provision of affordable housing for local needs, where it is needed, in rural communities across the project area of Exmoor, North Devon and West Somerset. I am the Rural Housing Enabler for the project area and one of my roles is to work with Parish Councils and local communities to assist them to carry out a Housing Needs Survey in order to identify whether there is a need for affordable housing for local people in the parish. If a need is identified, I can work as an 'honest broker' between all parties, to take the project forward step by step, to hopefully provide affordable housing for local people.

The Parish Council have decided to work with me to complete a Housing Needs Survey of Bishops Nympton. The survey is enclosed and you will see that there are two parts. **It would be helpful if you would complete Part One**, it is only a short questionnaire, it can be submitted anonymously and it will help provide an overall profile of households in the parish. A prepaid envelope is enclosed for your use.

You will only need to complete Part Two if you are likely to need to move to another home in this parish now or in the next five years and you feel you will need help to obtain an affordable home. A prepaid envelope is enclosed for your use. If you are returning Part Two, you will be asked to provide your name, address and contact details. The survey does ask for detailed, confidential and sensitive information. I will need this information to assess whether you are in need of affordable housing and to consider you further. Please be assured that your individual survey forms will not be available to the Parish Council. I shall prepare a report based on the results of the information provided but the report will only provide general numbers, trends, percentages, comments and housing needs. **The report will not include any name or addresses and will avoid any unnecessary information that could identify a particular respondent.** A public meeting may be held to discuss the report. When the report has been considered, if there is a need for affordable housing for local people, we may need to approach the District Council, Housing Association(s) and/or other agencies that can facilitate the provision of affordable housing for the community. At that point, those agencies may need to access relevant details from your survey form. Please be assured that your personal details will not be held on a computer by this project but your details may be passed onto an agency involved in facilitating the provision of affordable housing for the community.

Please return your completed form(s) by 1st March 2006

Additional forms are available for anyone who has a need to live in the parish. If you would like to discuss the survey or want any assistance in completing the survey form, please feel free to call me.

Yours sincerely,

Jo Cox (Rural Housing Enabler)

December 2005

Dear Parishioner,

Exmoor, North Devon and West Somerset Rural Housing Project

We need your help to prepare an application for Affordable Housing, of which a survey is the first step.

Enclosed are notes on the project and the survey forms Part One and Part Two. If you are suitably housed and will not need a change of housing in the next five years please complete and return Part One in the enclosed prepaid envelope.

If you are likely to need to move to another home in Bishops Nympton Parish now or in the next five years and you feel you will need help to obtain an affordable home you will need to complete the longer form, Part Two. If you know of a Bishops Nympton person **or** a person from any of the adjoining parishes of North Molton, South Molton, Twitchen, Molland, Knowstone, Rose Ash, Mariansleigh Queens Nympton or George Nympton who needs to live in this Parish and will need help to obtain an affordable home they will need to complete their own survey forms. Additional forms can be obtained from Susan Ayre, contact details are on the enclosed letter and survey forms.

It would help if you could return the form(s) as soon as possible.

When the survey and report are complete a public meeting will be held to discuss the results. Any information regarding individuals will not be publicly identified or available at any stage of the survey or the report.

On behalf of the Parish Council, thank you for your participation.

Yours sincerely

Chairman of Bishops Nympton Parish Council

Appendix 2 – Comments Made

Residents were asked if they 'would be in favour of a small number of new homes in the parish to help meet the needs of local people'. The comments received are shown below:

| |
|---|
| I feel a wide range of people are in need of affordable housing |
| This is a village that will soon be turned into a town if we allow it. We have struggled to get the house we love and this will be all for nothing if we end up surrounded by a housing estate. This proposal is the top of a slippery slope to ruining another pretty country village. |
| Need to sustain rural community. |
| We have only lived here for a few months and cannot fairly comment. |
| The council bring in people from outside the immediate area. |
| Affordable housing for first time owners. |
| Living on a retirement park. Noise would be a factor, (not wanted) near. |
| Not enough affordable housing |
| To be used for immediately local families and not for problem families dumped far further a field. |
| People chose to live in Devon and the West because it is rural, we do not need additional houses devouring the countryside because of dysfunctional families and single parents. |
| Losing local identity |
| In favour – 'but for local people that have or live and work in the village.' |
| It is important to encourage young people to stay in the area. |
| Also to make better access for wheelchairs |
| We must provide affordable homes for young people so we can keep them in their villages. |
| Parish – Yes Village - No |
| Parking! |
| Parking is inadequate now and this is impossible at times and the proposed car park will still not meet the current need. |
| We are afraid to lose the amenity land within the close and to lower house price. |
| Yes – every case on merit |
| Local young people on low incomes cannot afford to stay locally; they lose the support from extended family. |
| Many young families are forced to leave the parish because of high price housing |
| Affordable housing for locals and shared ownership schemes. |
| I have no idea but I have no concern at all. |
| Bish Nym is overcrowded already |
| Would enable village school and post office/shop/pub to remain viable. |
| Young couples cannot earn enough to compete with buyers from the Home Counties |
| Communities must be kept together. |
| Do not want to see boundary of village extended. Any new build should be infill. |
| We would object to new houses being built as second homes for away people. |

Appendix 3 – Supplementary Data

Population Figures

| | 1991 | 2001 | % Change |
|-----------------------|------------|------------|----------|
| Bishops Nympton North | 854 | 866 | Up 1.4% |
| Devon South West | 84,800 | 87,518 | Up 3.2% |
| UK | 4,688,234 | 4,928,434 | Up 5.1% |
| | 57,353,894 | 58,789,194 | Up 2.5% |

Source: Office of National Statistics 2001 Census
[www.statistics.gov.uk/census2001/census 2001.asp](http://www.statistics.gov.uk/census2001/census%2001.asp)
 Bishops Nympton figures - Devon County Council

County and Regional Average House Price Figures (January to March 2006)

| Area | Detached | Semi Detached | Terraced | Flat/Maisonette | Overall |
|------------------|----------|---------------|----------|-----------------|----------|
| Devon South West | £304,081 | £191,678 | £166,446 | £149,359 | £212,145 |
| West | £297,529 | £182,342 | £161,856 | £147,836 | £199,165 |

Source: Land Registry Website – www.landreg.gov.uk/propertyinfo/

England and Wales Average House Price Figures (January to March 2006)

| Area | Detached | Semi Detached | Terraced | Flat/Maisonette | Overall |
|-------------------|----------|---------------|----------|-----------------|----------|
| England and Wales | £288,791 | £169,196 | £141,728 | £169,604 | £183,486 |

Source: Land Registry Website – www.landreg.gov.uk/propertyinfo/

Appendix 4 - Contact Details/ Useful Web links

- **North Devon District Council** – Holds the district wide housing register for North Devon and can provide housing advice. To apply to get on the housing register please contact;

Housing Advice Centre - 25 Boutport Street, Barnstaple, Devon, EX31 1RP

Telephone: 01271 325757 E-mail: housingadvice@northdevon.gov.uk

Website: www.northdevon.gov.uk

- Housing Association contact details are available from the **Rural Housing Project – Exmoor, North Devon and West Somerset**

Telephone: 01398 322245 E-mail: sjayre@exmoor-nationalpark.gov.uk

- **The Housing Corporation** – National Government Agency that funds new affordable housing and regulates housing associations. Their website contains information on becoming a housing association tenant, holds a public register of the housing associations in your area and provides information on finding an affordable home through the Government's HomeBuy scheme.

Website: www.housingcorp.gov.uk

- **Commission for Rural Communities** – An independent body which acts as a rural advocate, they aim to provide well informed, independent advice to government and ensure that policies reflect the real needs of people living and working in rural England, with a particular focus on tackling disadvantage.

Website: www.ruralcommunities.gov.uk

- **Defra** Affordable Rural Housing webpage –

<http://www.defra.gov.uk/rural/arh/index.htm>

- **Government Office South West (GOSW)** - Housing page

Website: www.gosw.gov.uk/gosw/peoplesc/housing/?a=42496

- **Joseph Rowntree Foundation** – A social policy research and development charity. One of its remits is to understand the causes of, and solutions to, deprivation related to '**place**', focusing on **housing and neighbourhoods**.

Website: www.jrf.org.uk

- **Office of National Statistics** – Holds online Census data
www.statistics.gov.uk