



## RURAL HOUSING PROJECT

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EXMOOR, NORTH DEVON AND WEST SOMERSET

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# KNOWSTONE

## Parish Housing Needs Survey Report

**March 2003**

# **KNOWSTONE HOUSING NEEDS SURVEY**

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# **KNOWSTONE HOUSING NEEDS SURVEY REPORT**

## **MARCH 2003**

### **1 SUMMARY AND KEY FINDINGS**

#### **1.1 AIM**

**To investigate the affordable housing need for local people of Knowstone (including those who have a need to live in the Parish or the locality).**

#### **1.2 SURVEY DISTRIBUTION AND RESPONSE**

A two-part survey was prepared by the Rural Housing Enabler in consultation with the Parish Council and distribution, organised by Parish Clerk, was by postal service to all 102 current householders in Knowstone Parish (in accordance with the District Council Tax records). Households were allowed one month for completion of their survey forms, to be returned by prepaid post to the Rural Housing Enabler by the 22<sup>nd</sup> December 2002. Additional Part Two survey forms were made available for anyone likely to have a local affordable housing need in the next five years.

A total of 102 survey forms were issued and a total of 46 replies were received, a response rate of 45% to the survey. For comparison, the average response rate of a similar survey process by Cumbria Rural Housing Trust is 35% and for this project area it is 49% (based on three completed reports to date).

Part One surveys were returned by 45 households, of those 6 arrived with Part Two forms enclosed. There was one Part Two form received without a Part One form. Therefore a total of 7 Part Two forms were received, equal to 7% of respondents issued with a survey form, indicating a need for affordable housing. For comparison this has been an average of 9% for the project area, based on the other three completed surveys and reports.

The Two Part Survey Forms are shown in Appendix 1.

#### **1.3 KEY FINDINGS**

There was a 45% response rate to the survey, with 7% (7 households) returning information indicating a housing need.

**There is a lack of small affordable accommodation in Knowstone.** Evidence from Council Tax records reveals that Knowstone has only 34% of it's stock in the lowest three valuation bands compared with North Devon that has nearly double that amount (67%). Survey results reveal that there aren't any one bedroom properties known to exist in Knowstone and the majority of the stock has three or four bedrooms. Land Registry records of sales reveal that there have been no sales of flats or maisonettes in Knowstone over the last 12 months, indicating that they do not exist.

**There is a lack of choice of tenure in Knowstone, resulting in a need to be able to afford to access the Owner Occupied tenure in order to have housing in the Parish.** This is evident from the fact that the Owner Occupied sector almost totally dominates the tenure choice in Knowstone, accounting for 95% of housing tenure. This exceeds the levels for the North Devon District (82%), South West Region (75%) and England (70%). This also indicates that the choice of tenure becomes restricted to the

Owner Occupied tenure the more rural a settlement. The Private Rented Sector has reduced by more than half over the last ten years. There aren't any Registered Social Landlord (RSL) properties in Knowstone.

Second Home Ownership accounts for 2.2% of the market in Knowstone, equivalent to 2.2% for North Devon as a whole. Only one two bedroom property in the parish is a second home revealing that **Second Home Ownership is not removing large supplies of small affordable housing from the local housing market.**

House prices in Knowstone are 18% higher than in North Devon, 12% higher than the South West Region and 21% higher than England and Wales. The 'lowest' actual sale price for this post code area is £98,890. **The average 'actual' sale price for this postcode area, according to Land Registry records, is £175,927.** The calculated average first time buyer house price is £132,276.

Income data, for those returning Part Two of the survey (expressing a housing need), reveals that the median, net household income bracket is £96 to £145. This equates to an annual gross income of £6,240 to £9,425. The mid-point of this range is £120.50 per week take home household income or £7832.50 annual gross household income.

The average household income for Knowstone Parish is £26,000 compared to £7832.50 for Part Two respondents'. **Therefore, the average parish income is 232% higher than Part Two respondents' or, to put it another way, average parish income is more than 3 times the income of Part Two respondents.**

Based on the above income of £7,832.50, **Part Two survey respondents will require 23 times their household income to purchase the average 'actual' house, sale price at £175,927.** The Private Rented Sector properties, known to exist, would likely be available at an average weekly rent of £111.49 per week. Based on the above income, households can afford £30.13 per week.

**Knowstone's population has increased at more than three times the rate of the UK percentage growth rate** from 1991 to 2001. **Knowstone has an ageing population** with comparatively fewer of the population in the lower age brackets than the higher age brackets. If the housing needs identified in this report are not met then the risk is that these households may leave the Parish, compounding the ageing population profile.

78% of the survey respondents are in favour of 'a small number of new homes in the parish to help meet the needs of local people'.

There are 7 households assessed as in local affordable housing need. The following are the key factors regarding their need:

- To meet this need there would need to be a 7% increase in housing provision. The average is 7% based on the other three surveys and reports across the project area.
- There are **6 Single households** in need, representing 86% of the total need **and 1 Couple household**, representing 14% of the total need.
- **The median household income bracket** (at the mid-point of range) for those assessed as in affordable housing need with local connection **is £7832.50.** They would require 23 times their household income to access the average actual Open Market house.
- There is a predominant need (100%) for one-bedroom properties, but a strong **preference for two bedroom (56%) or three bedroom (33%)** properties.

- Only 1 household (14%) has selected one of the Rented Options. All the other six households (86%) have selected Ownership Options with all six opting for the Low Cost Ownership as one of their choices, **making Low Cost Ownership the preferred tenure choice.**
- 6 households (86%) **prefer the 'House' Option** as their preferred property type and one prefers the 'Bungalow' option.
- 4 households (57%), are not able to afford a mortgage of more than £20,000, 3 of those are still in Full time education. **The median affordable mortgage** has been 'expressed' as £50,000 to £60,000 and **'assessed' as below £20,000.** It is likely that households are expressing their mortgage ability based on expected future incomes. The median 'assessed affordable rent is £0 - £49 per week (£0 - £212.33 per month
- The majority of households are **currently living with parents and wish to set up their first independent home.**
- No members of these households are under the age of 16 years or over the age of 60 years. **The majority are aged 16 to 24 years and are 'forming' new households.**
- There is some urgency to move, within 12 months, expressed by 2 households and therefore action will be required quickly to meet their needs. The majority has indicated a need to move from 1 to 5 years, this allowing some time to address the provision to meet the need.
- Knowstone and 'Anywhere in Parish' are, equally, the preferred locations for additional housing provision.

It is not usual to provide specifically and exactly for the total identified need. In order to achieve a provision that is appropriate and sustainable it is usual to provide for between 25% to 33% of the final need. The adoption of this method enables the actual provision to be appropriate to meet the affordable housing needs of the Parish in perpetuity, allowing for the changing circumstances that will occur.

Taking account of the above, **it is recommended that the final provision should be for 2 x 2 bedroom accommodation, preferably houses, as a form of affordable Ownership models, preferably Low Cost Ownership.**

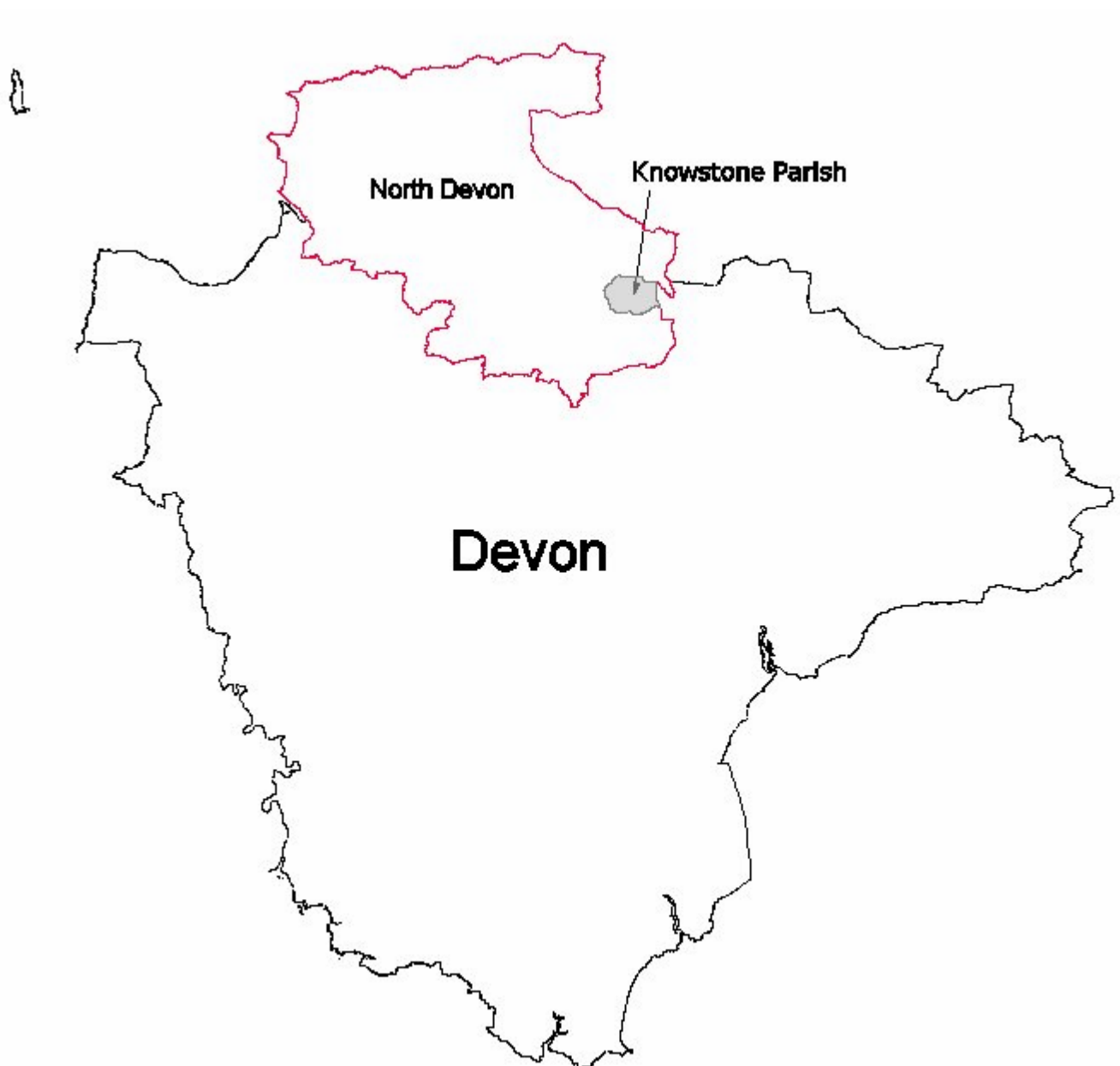
## **2 HOUSING MARKET & CONTEXT**

### **2.1 CHARACTERISTICS OF KNOWSTONE**

The Parish of Knowstone is located along the South East edge of North Devon's boundary (see map below), close to the Devon and Somerset border.

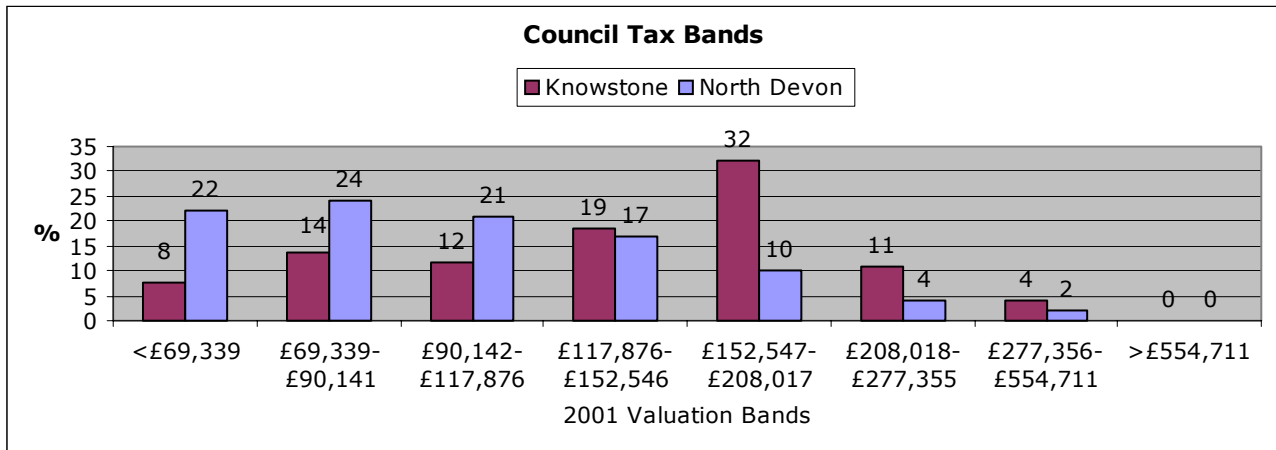
Knowstone village is the main Parish settlement with East Knowstone and Roachill hamlets as the two other settlements. There range of local facilities include a Village Hall, Church, Public House and mobile library service.

The location of Knowstone is approximately 1 mile from the A361, North Devon Link road providing an excellent link to North Devon for the Parish. Junction 27 of the M5 motorway is approximately 16 miles to the South East, providing the main artery in, out and around Devon. Tiverton Town is approximately 10 miles to the South East and the local market town of South Molton is approximately 10 miles to the both with all local amenities are provided at both, including infant, junior and senior schools.



## 2.2 COUNCIL TAX BANDS

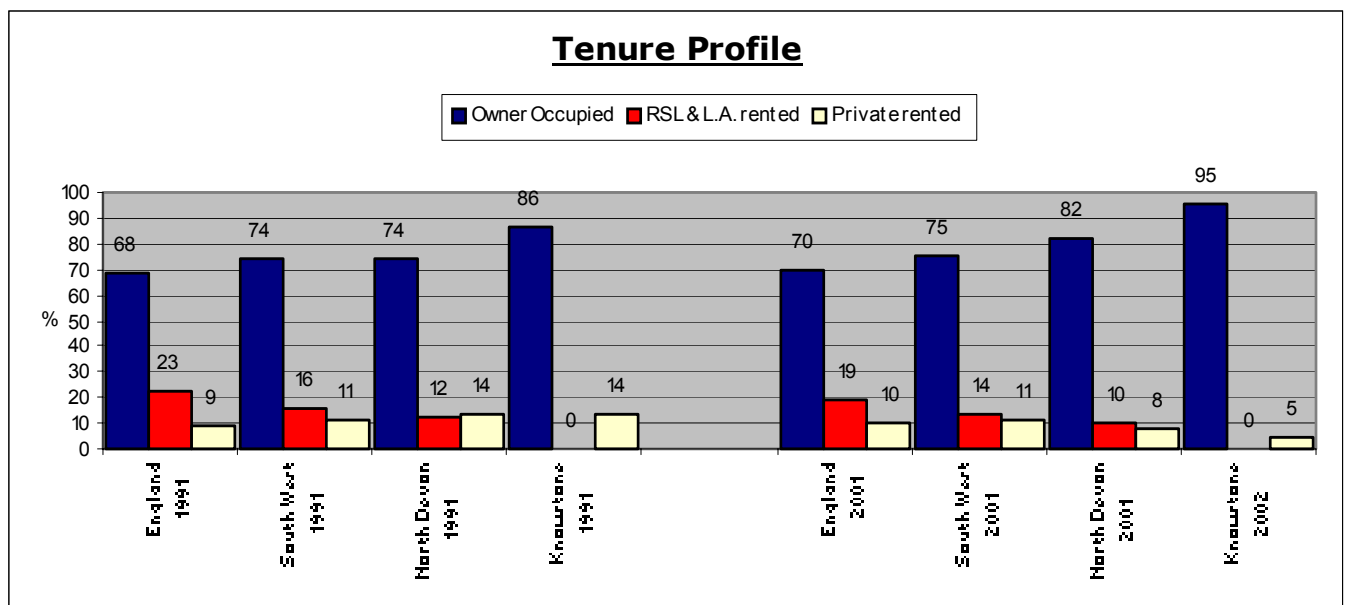
Council Tax bands provide an overall profile of the value of housing in Knowstone. The following chart profiles this against North Devon as a whole. The bandings were set in 1991 and have therefore been modified, by the average house price inflation for the South West from 1991 to 2001, to provide an up to date reflection of current values. The chart reveals that Knowstone has only 34% of its stock in the lowest three valuation bands, this is nearly half the amount in the same three bands when compared with North Devon as a whole, that has 67% of its stock in those same bands. Nearly two thirds (66%) of the stock in Knowstone is valued over £117,876, that is double the stock in those bands compared to North Devon, with just 33% of its stock above this value. **This indicates a lack of affordable housing stock in the Parish.**



Source: North Devon District Council - Council Tax Records  
[www.housing.odpm.gov.uk/statistics/publicat/houseprices/index.htm](http://www.housing.odpm.gov.uk/statistics/publicat/houseprices/index.htm)

## 2.3 TENURE

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



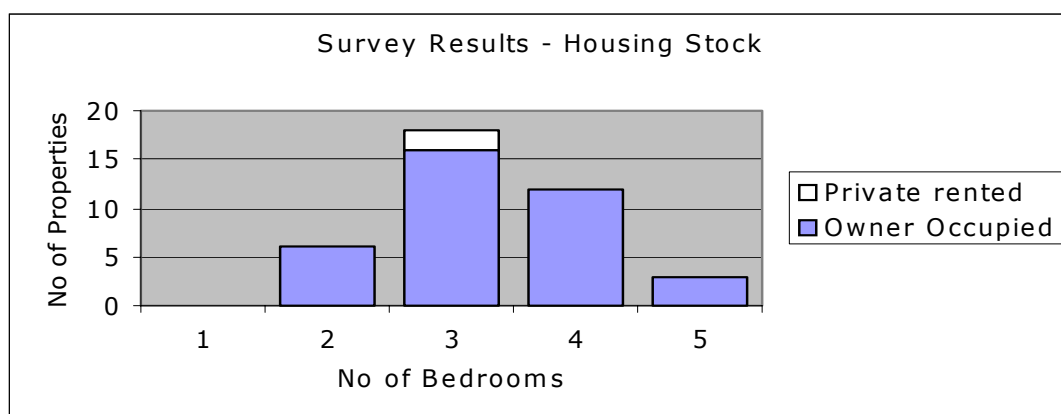
Source: 1991 figures: 1991 Census  
 2001 England and South West: 2001 Census  
 2001 North Devon: North Devon District Council Housing Statement 2001 - 2005 (Review 2002)  
 2002 Knowstone: Survey Results & Research  
*Rural Housing Project - Knowstone Parish Housing Needs Survey Report (March 2003)*

This reveals that over the last 10 years:

- The Owner Occupied sector has increased as a provision in all areas and is now accounting for 95% of the housing market in Knowstone, which is a significantly higher proportion compared to the levels of North Devon, the South West and England.
- The Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision remains unchanged at 0%.
- The Private Rented Sector (PRS) provision has reduced by more than half, unlike England and the South West where the provision has remained reasonable constant, but similar to the North Devon trend.

Overall, the Owner Occupied sector dominates the tenure provision and is exaggerated in Knowstone, accounting for 95% of the housing market, compared to the North Devon (82%), South West (75%) and England (70%) profiles. This means that there is severe lack of choice of tenure for those wishing to live in Knowstone parish compared to the other areas in general. The lack of choice puts pressure on the need to be able to access the Owner Occupied tenure in order to have housing in the Parish.

The survey results provide an insight to the stock by tenure and number of bedrooms. The survey results represent 45% of households, so is not a complete picture but can provide a reasonable reflection of the housing stock profile. The chart reveals that there are no one bedroom properties, the majority of the stock has three or four bedrooms, and there are only two known Private Rented Sector properties, both of which have three bedrooms. This confirms that not only is the choice of tenure in Knowstone limited



to mainly the Owner Occupied Sector, but also that there is very limited supply of smaller properties. This means that the ability for residents to live in Knowstone is restricted to those who can afford to enter the Owner Occupied tenure, with, in the majority of cases, the necessary ability to afford a three bedroom property.

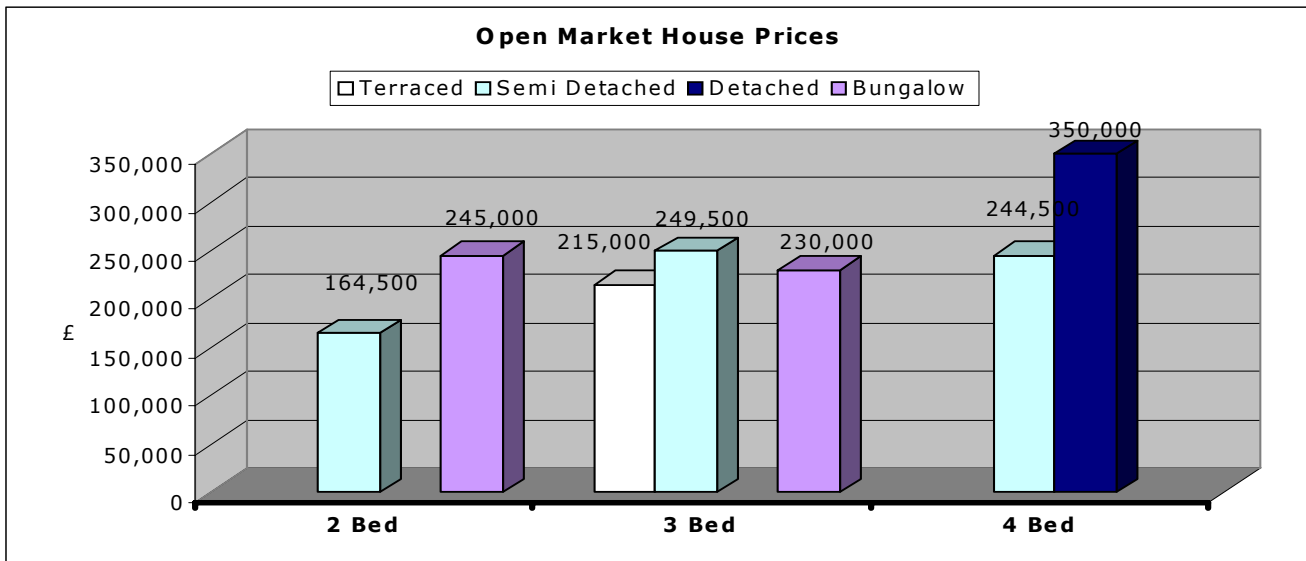
## 2.31 PRIVATE SECTOR HOUSING MARKET

### 2.311 OWNER OCCUPIED

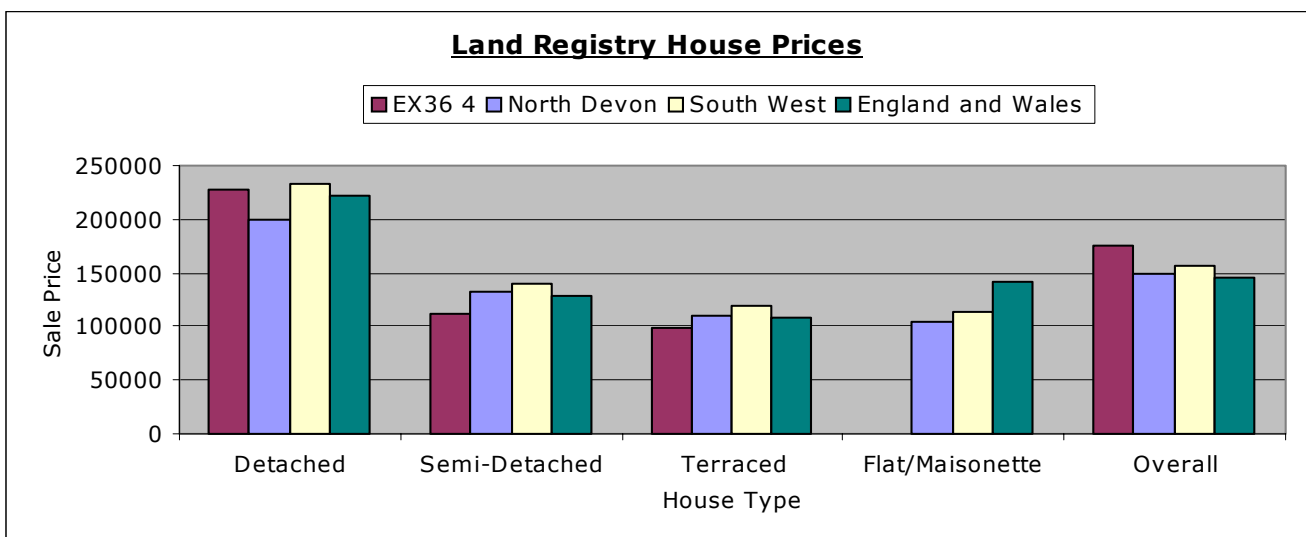
Local Estate Agents and the Local Papers were consulted for current advertised open market sale prices. This provided little information for Knowstone itself, therefore, in order to provide some open market context, the area post code of EX36 4 was used to research. This post area incorporates other surrounding areas such as, Alswear, Ash Mill, Bish Mill, Bishops Nympton, George Nympton, Mariansleigh, Meshaw, Romansleigh, Clapworthy Mill and Rose Ash. The following chart reveals **that the lowest advertised House Sale Price in Knowstone's post code area is £164,450** for a two bedroom semi-detached cottage in Bishops Nympton.



This chart and information provides not only a 'snap shot' guide to the advertised open market prices for Knowstone's post code, but also details the likely price based on the number of bedrooms. **The average advertised House Price equates to £242,643, or the median of £244,500.**



Information from The Land Registry site was used to gain further information on 'actual' average house price sales in the EX36 4 post code area\* (\*the nearest search that can be made for Knowstone), this enables a consistent base for comparison of prices in other areas. The information shown represents the available figures for sales from October - December 2002. **The 'lowest' average actual sale price for Knowstone's post code area was £98,890 for terraced type properties. Overall, the actual average sale price was £175,927 for Knowstone's post code area.**



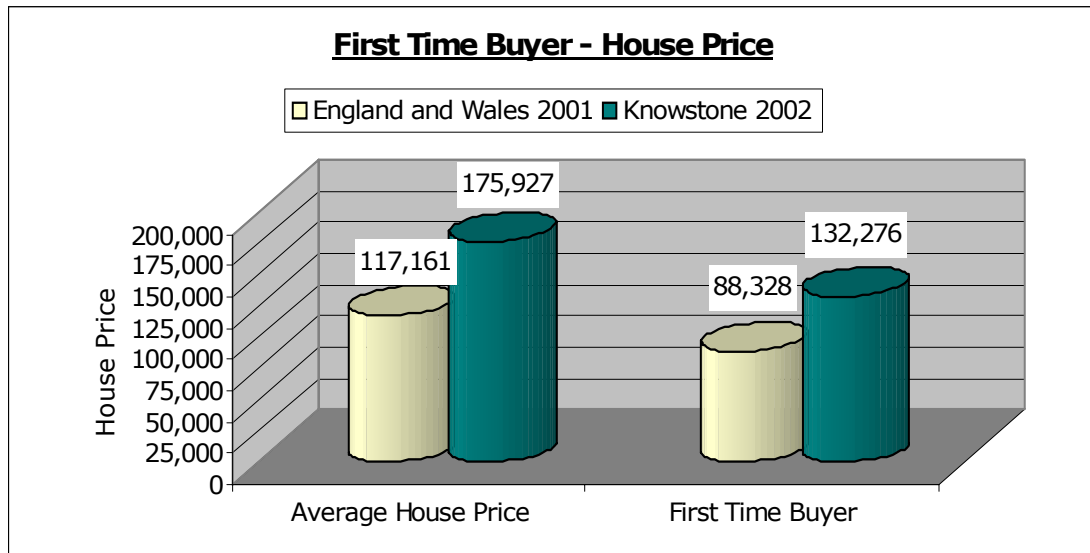
Based on the overall average figures, **Knowstone's house prices are, 18% higher than North Devon, 12% higher than the South West and 21% higher than England and Wales.**

Further analysis of The Land Registry records revealed that **there were 'nil' sales in the 'Flat/Maisonette' bracket over the previous 12 month period in Knowstone indicating a lack of availability of smaller, more affordable properties in the parish.**

The 'Actual Average House Sale Price' of £175,927 is 38% lower than the above quoted advertised Average House Price of £242,643.

Using a different source it can be seen that the average house price for England and Wales in 2001 was £117,161 and the average First Time Buyer house price was £88,328. This shows that the First Time Buyer House Price is 33% lower than the average house price. To apply this to Knowstone, we can take the above Land Registry average house price of £175,927 and calculate (at 33% lower) that the:

### **average First Time Buyer house price in Knowstone is £132,276**



Source: Office of Deputy Prime Minister, Housing Statistics, Table 503

### **2.312 PRIVATE RENTED SECTOR (PRS)**

There were no properties available for rent at the time of research. The local papers and Estate Agents were consulted to acquire information regarding the probable cost of Private Renting. The research included consideration of the price of renting properties in all rural areas across North Devon and for post code area EX36 4.

Based on the research the following rents were established:

1 Bedroom Property	- average of £312.88 per calendar month	or £72.20 per week
2 Bedroom Property	- average of £397.22 per calendar month	or £91.67 per week
3 Bedroom Property	- average of £483.13 per calendar month	or £111.49 per week

According to the 'Property Letting' section of a local estate agent the estimated 'ball park' rent figures were not far from the above figures, as shown below, proving that the above figures are probably a reliable reflection of actual rents:

1 Bedroom Property	- average of £300+ per calendar month	or £69.23 per week
2 Bedroom Property	- average of £400+ per calendar month	or £92.31 per week
3 Bedroom Property	- average of £500+ per calendar month	or £115.39 per week

### **2.32 REGISTERED SOCIAL LANDLORD HOUSING**

There are no Registered Social Landlord Properties in Knowstone Parish.

There are currently 33 households on the District Council's Register for the 'Knowstone area'. The area also includes East Anstey, West Anstey, Bishops Nympton, Molland and Twitchen parishes.

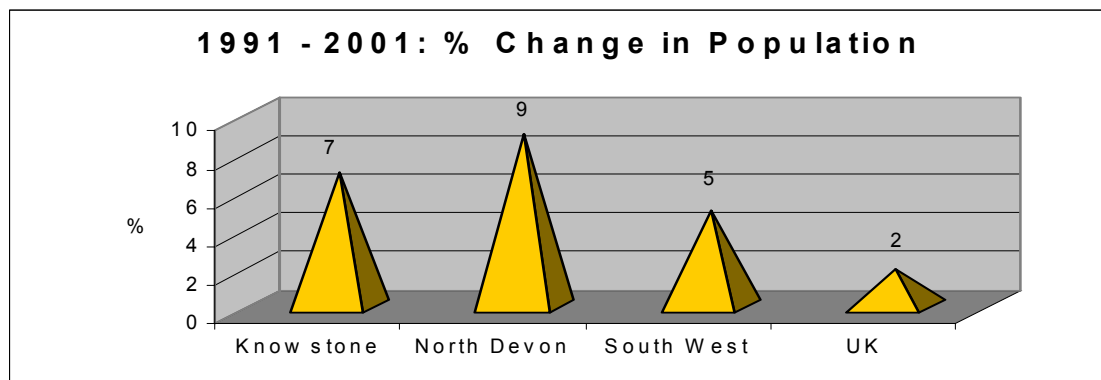
## 2.4 POPULATION

Overall, the population figures are increasing as shown below:

	<u>1991</u>	<u>2001</u>	<u>% Increase</u>
Knowstone	225	240	7
North Devon	84669	92438	9
South West	4717000	4934200	5
UK	57469000	58836700	2

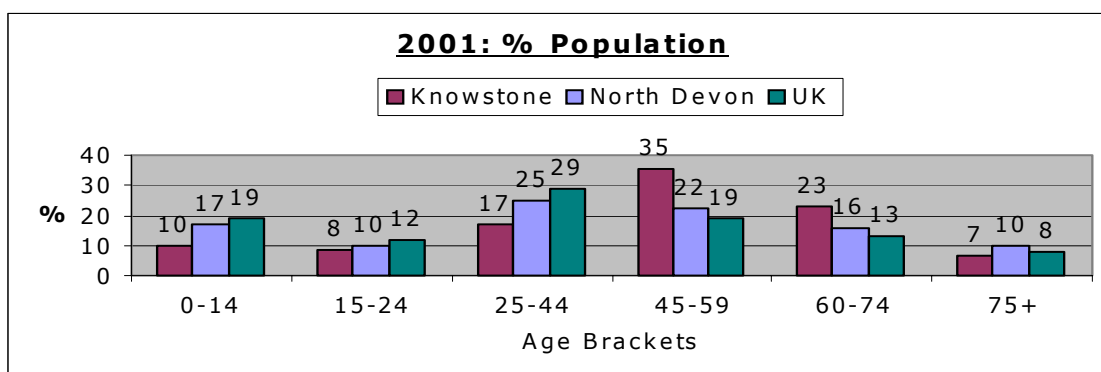
Source: National Population Estimates, Table D, Office of National Statistics

The following chart shows the above percentage increase in population size over the last ten years. It is evident that the Knowstone, North Devon and the South West Region's population are growing faster than the UK. **Knowstone's population has increased more than three times the rate of the UK percentage growth rate.** This will have a larger impact in a small population area.



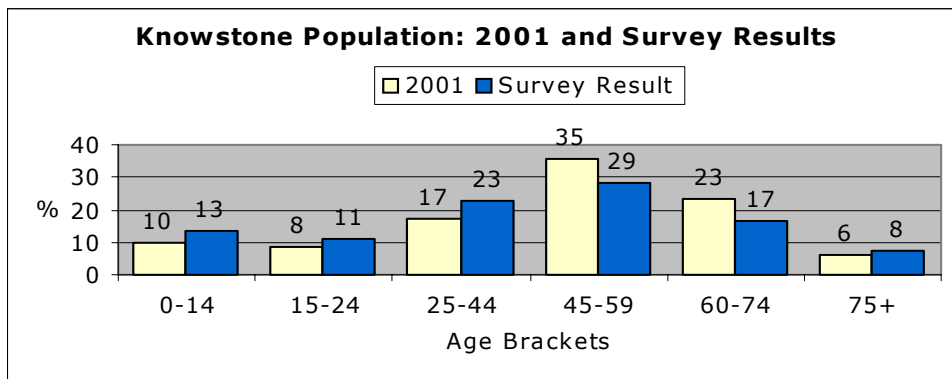
The next chart profiles the percentage of population in each age bracket and compares them for Knowstone, North Devon and the UK. Knowstone has a much lower representation in the three lower age brackets (only 35%) compared to North Devon (52%) and the UK (60%). This indicates fewer children in the parish compared to other areas. There is a greater proportion in the last three age brackets, 65% in Knowstone, 48% in North Devon and 40% in the UK. This indicates an ageing population in Knowstone.

Source: Devon County Council and Office of National Statistics



With a 45% survey response it is possible to make a reasonable comparison of the survey population with the above 2001 Knowstone population profile. This is shown in the next chart. It can be seen that, the profiles are similar, however there appears to be over representation from those in the lower three age brackets of 0 - 14, 15 - 24 and 25

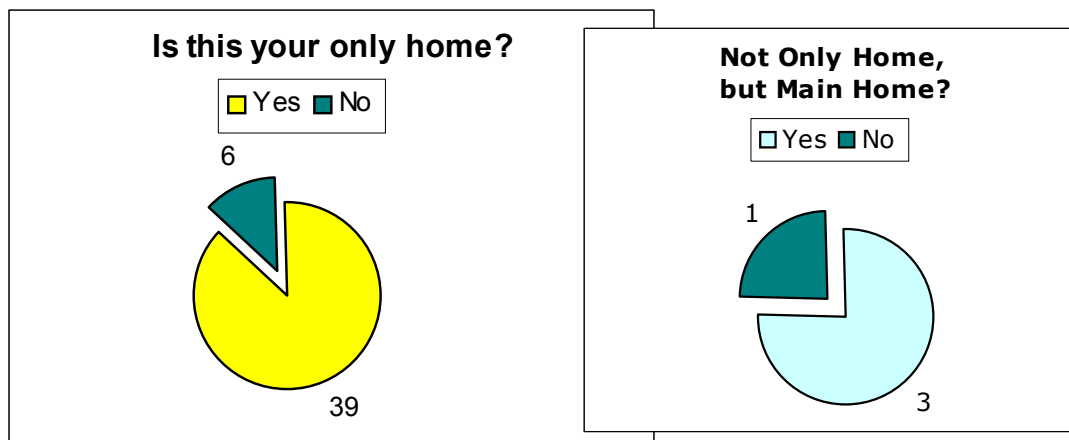
- 44, as well as 75+ and an under representation in the 45-59 and 60-74 age brackets. This is the reverse of the profile discussed above and highlights the need from the younger three age brackets. Neglecting to address these needs is likely to compound the ageing profile of the Knowstone's already ageing population.



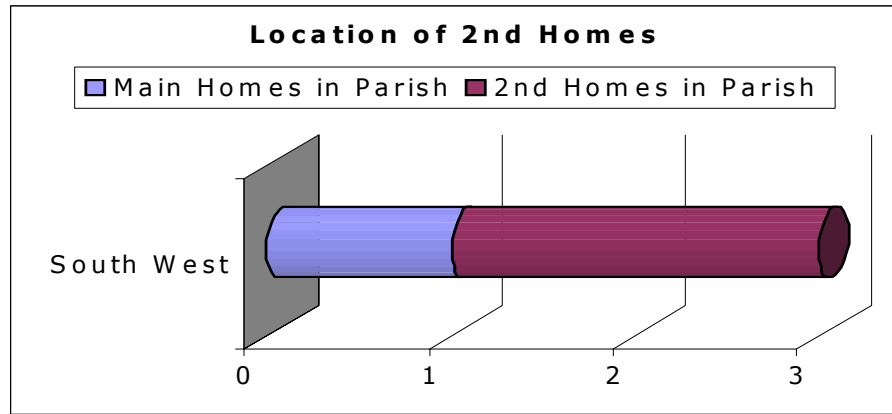
Source: Office of National Statistics and survey results

## 2.5 PARISH RESIDENCE & SECOND HOME OWNERSHIP

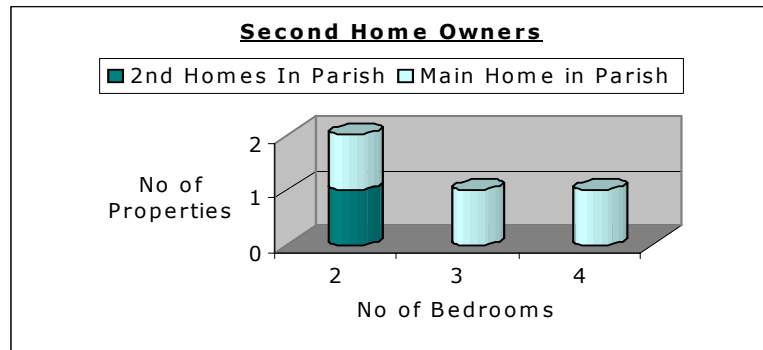
Current householders were asked if this was their only home, for 87% (39 households) this was the case. The other 13% (6 households) were asked, 'if this was not their only home, was it their main home?'. There was only one household declaring that this was not their only, nor main home, they are also a 'homeowner' and therefore are 'occupying a second home' in the Parish. That is equivalent to 2.2% of respondents, equivalent to 2.2% for North Devon as a whole, in accordance with Council Tax records.



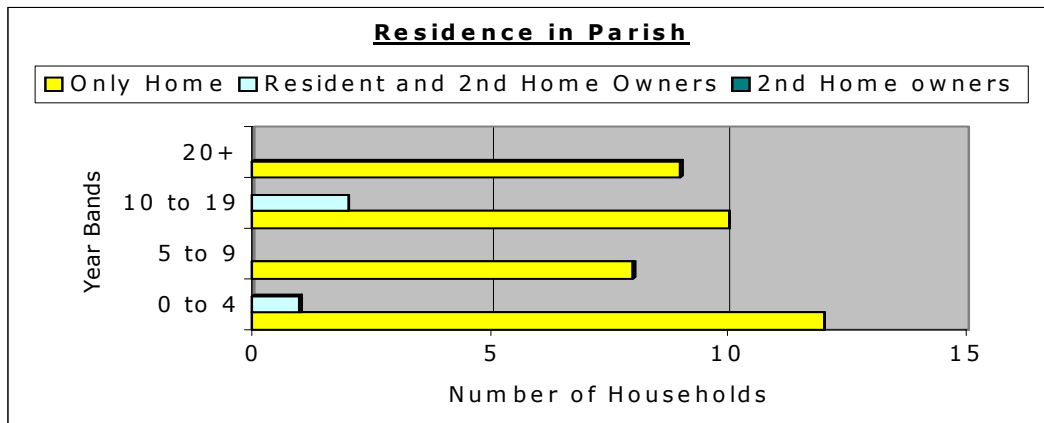
Further enquiry of the original 13% (6 households) was made regarding the locations of their Second Homes in accordance with the Office of Deputy Prime Minister region. Two were not home owners so will not be considered. The location of the Second Home Owner's main home was declared as in the South West Region. Three had Second homes located outside the Parish, with their main homes in the Parish. One did not declare the location, the other two declared them to be in the South West Region.



The property bedroom size that second homeowners have purchased is also shown. It can be seen that only one two bedroom property in the parish is a second home revealing that Second Home Ownership is not removing large supplies of small affordable housing from the local housing market.



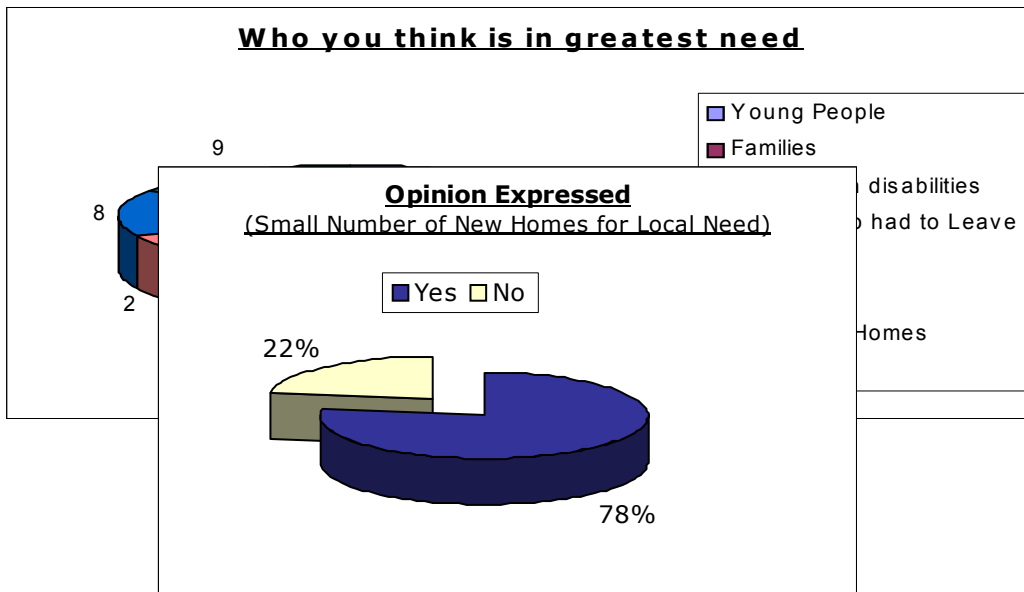
From the survey responses received, residents with their only home in the parish, have not necessarily been resident for a long period of time, there is a reasonably even variation of between 0 years to 20 plus years residence.



This indicates that people do not necessarily move to Knowstone to settle for long time periods. The length of residence was not stated by the Second Home Owner, so it not possible to gauge whether this is the start of a trend in this Parish. Residents in the parish with second homes elsewhere, have been occurring up to 19 years, revealing that this is not a recent trend.

## 2.6 HOUSING REQUIRED: RESIDENTS' PERCEPTION

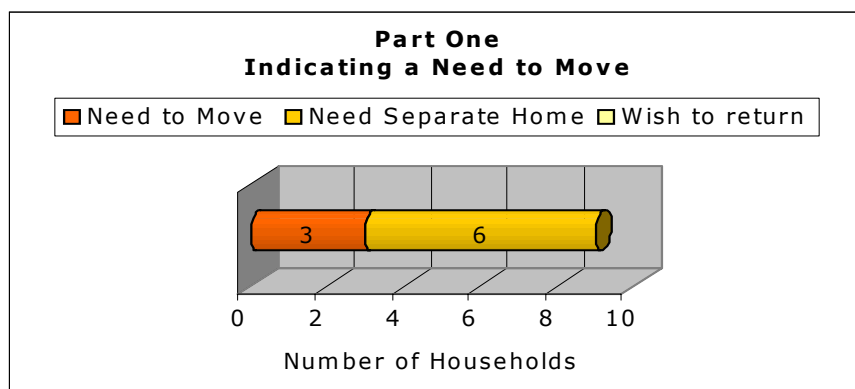
Current Householders were asked who they think is in the greatest need of a new home in their parish. The majority felt that the main need was for Young People. Those who indicated the 'Other' option (9) were asked to explain their perceptions, the two received comments are listed at Appendix 2. 8 believe no further homes are needed and 7 believe that families need housing.



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 response, shown below, was overwhelmingly in favour of such proposal. The comments received in favour and the concerns of those who are not in favour are shown at Appendix 2.

**2.7 HOUSING INTENTIONS**

The final section of Part One of the survey enquired about whom was likely to need to move within the next five years. This section also directed those persons to complete Part Two of the survey. The responses are shown below. Some of those indicating a need (9 below), did not return Part Two (7 received). The majority are currently living within other households and need a separate home (67%) or they are existing households needing to move (33%). There are no households who had a member who had moved away and wished to return.



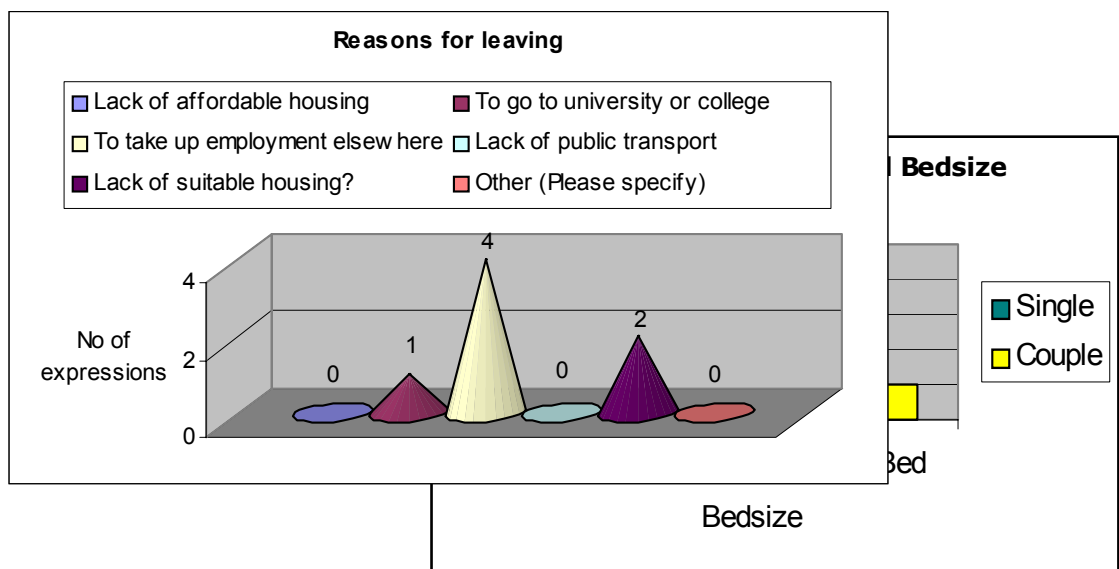
Households who did have members who had moved away (but not necessarily wishing to return) expressed the following reasons for their leaving. This reveals that to take up employment elsewhere was the main reason for leaving.

### **3 HOUSEHOLDS WISHING TO MOVE**

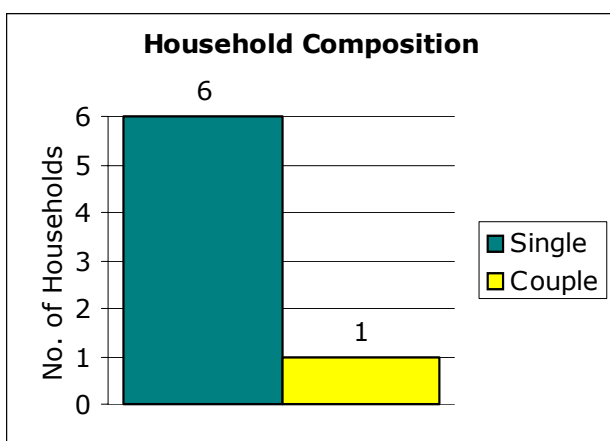
Part Two survey forms were received from 7 households, indicating a need to move to another home in the Parish.

The following three charts provide an overview of those returning Part Two. The report will then go on to assess those who are considered to be in local affordable housing need and will report in more depth about that need.

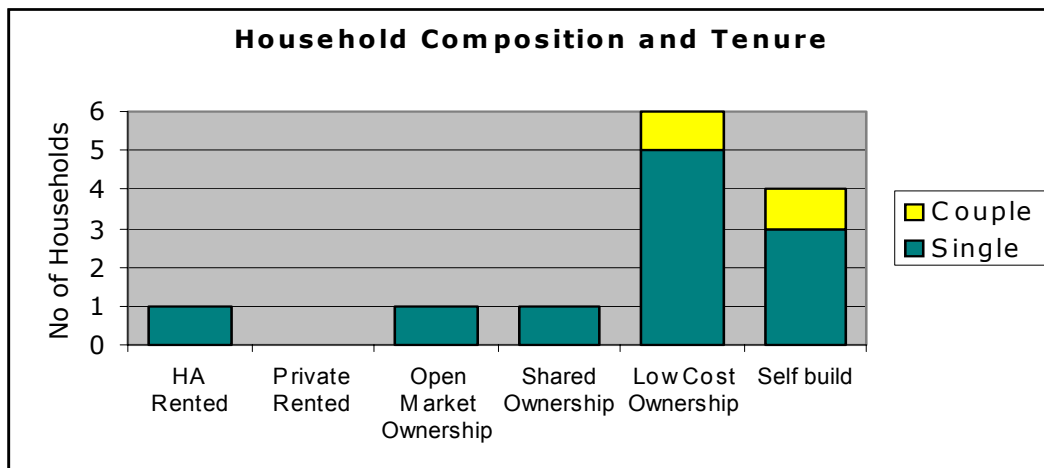
The household composition of those returning Part 2 is shown in the left hand chart, revealing a high representation from Single households (86%) and one Couple household (14%). The right hand chart shows the type of housing preferred,



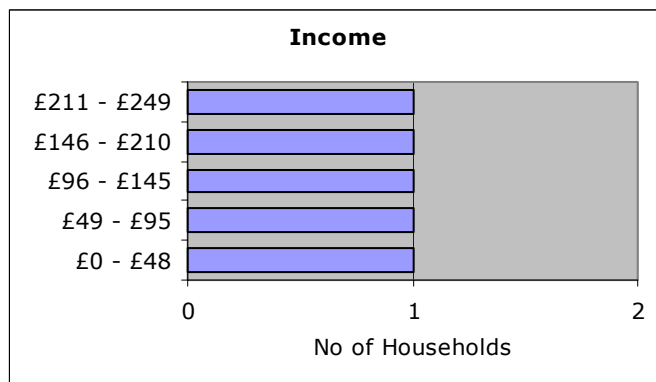
summarised here into bedsize rather than type (i.e. House/bungalow/flat) which will be analysed later. Some households ticked more than one bedsize. The chart reveals that there is a preference for 2 bedroom accommodation.



The Overall Type of Tenure preference is shown with reference to household composition. Again, more than one choice could be indicated. All households have indicated a preference for one of the Ownership options, with Low Cost Ownership the preferred choice. Only 1 household indicated Housing Association Rented (HA Rented) as one of their options, but had indicated Ownership Options also.



Income data, as indicated by these households is shown below. Three households are still in Full Time Education, two of these did not indicate any income details, the other one indicated the lowest income brackets. The information provided reveals that the median take home household income bracket for households expressing an income is £96 - £145\*. This equates to an annual gross income of £6240 to £9425 (\*for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross). The mid point of these ranges are **£120.50 per week take home household income and £7,832.50 annual gross household income.**



This annual income is compared below to average household incomes from 1997 (1997 was the last statistical information to allow comparison for national to parish level). This shows that Part Two respondents' income of £7832.50 is excessively lower than the overall average household income of £26,000 for Knowstone Parish. This means that the parish incomes are 232% higher than Part Two respondents or, to put it another way, average parish incomes are more than 3 times the income of Part Two respondents.

Survey Results	=	£7832.50	
Knowstone	=	£26,000	= 232% or 3.3 times higher than Part Two respondents
North Devon	=	£18,000	= 130% or 2.3 times higher than Part Two respondents
United Kingdom	=	£21,300	= 172% or 2.7 times higher than Part Two respondents

(Source: CACI, 1997 & Survey results)

#### **4 ASSESSING LOCAL AFFORDABLE HOUSING NEED**



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

**This will be assessed by applying the following three assessments:**

**1 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 NDDC's allocation policy. Account has been given, where necessary, that a more generous house size may be considered and allowed.

**2 Is there a Housing Need?**

Assessed by considering the households' current housing tenure, and size, and the reasons given for their need to move.

**3 Is there Local Connection?**

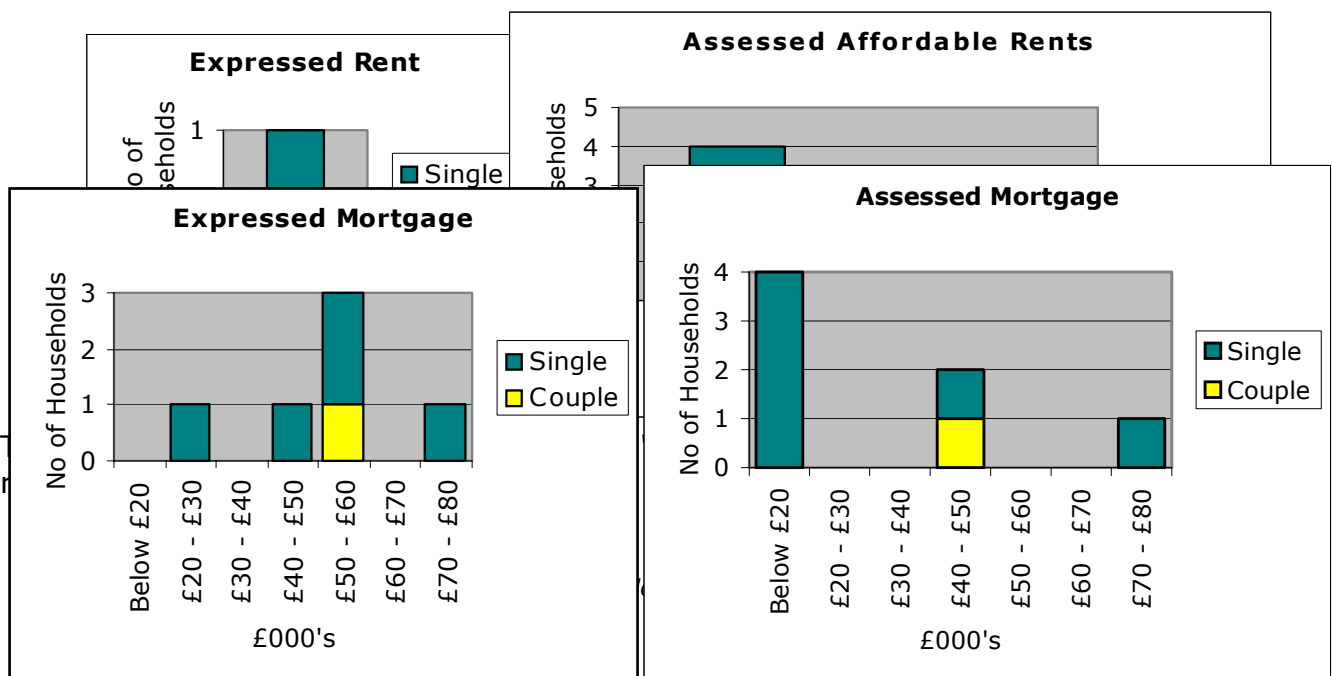
Assessed by consideration of whether they are 'local people or have a need to live in the Parish' (or the locality) in accordance with planning policies (adopted and deposit plans).

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

**4.1 ARE HOUSEHOLDS IN NEED OF 'AFFORDABLE HOUSING'?**

The report will assess whether all households are able to afford to resolve their own housing need in the Private Rented or the Owner Occupied Market. As mentioned above this will be analysed by taking account of the bedsize 'need' for households and what they can afford to rent or buy.

The left hand chart shows the rent bands 'expressed' as affordable by households and, the right hand chart shows the 'assessed' affordable rent bands, calculated based on the financial information provided and allowing 25% of gross household income\* towards the rent. (\*for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross). Only one household has expressed a rent band because the majority do not prefer a Rented Option.

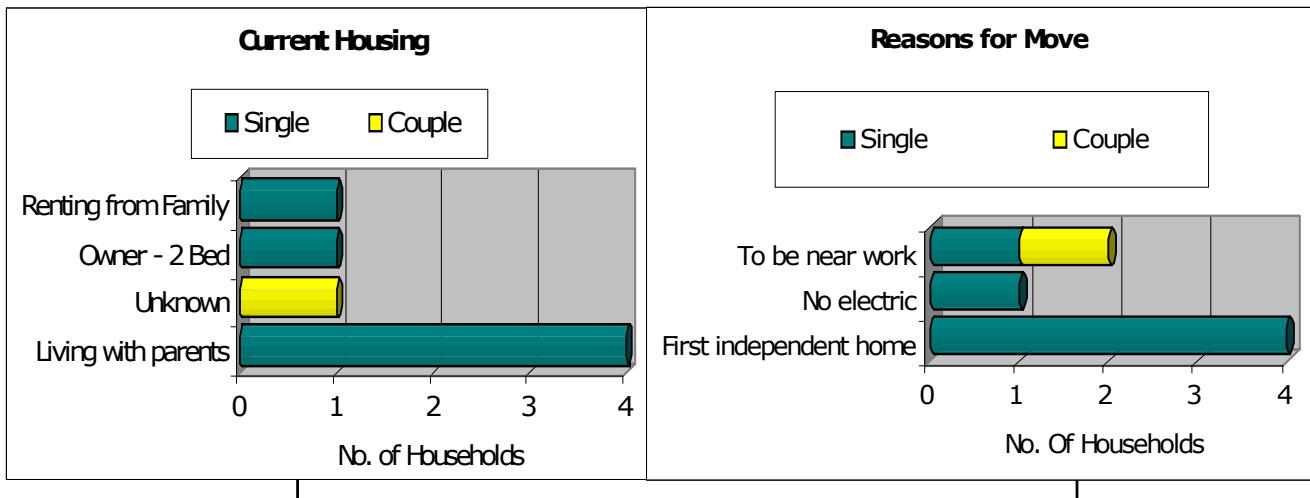


Finally for assessment purposes, the next chart provides details of the assessed bedsize 'need' by all households.

Earlier research describes that the lowest average rent, for one bedroom property, is £72.20. The smallest PRS property has 3 bedrooms and would probably require a rent of £111.49 per week. The lowest actual sale price for Knowstone's post code area, in accordance with Land Registry, is £98,890. All the above households are able to afford a maximum 'assessed' Rent of £69 per week and mortgage of £80,000. **Therefore all households are considered to be in need of affordable housing.**

#### 4.2 IS THERE A HOUSING NEED?

**All 7 households were assessed above as in need of affordable housing.** The report will consider whether these households are in Housing Need by considering their current housing and reasons for moving.



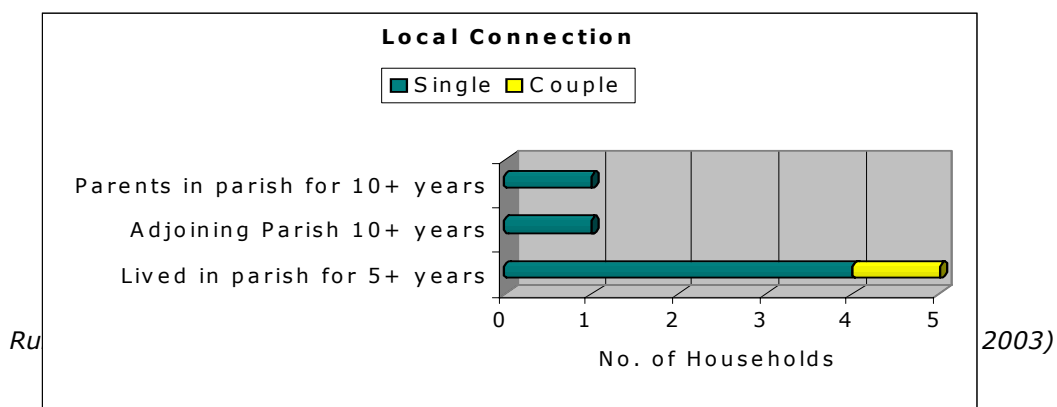
The Couple and Single households who wish to move 'to be near work', have given other reasons for wishing to move as, 'setting up home together' and 'first independent home'. They are in Current Housing, respectively, of 'Unknown' and 'Living with Parents'. Both are accepted as in need of housing.

The Single household with 'no electric' is an Owner. However, the combined likely value of their current housing and income would not enable them to resolve their own housing needs and the accommodation is considered substandard. This household is accepted as in housing need.

The remaining 4 Single households are all 'living with parents' and are wanting their 'first independent home'. All are accepted as in housing need.

#### 4.3 IS THERE LOCAL CONNECTION?

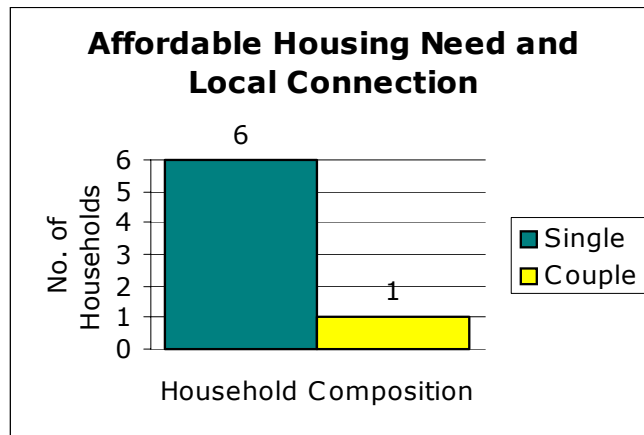
Finally, the following chart reveals that all 7 households satisfy the local connection criteria and, therefore, all **7 households are considered to be in local affordable housing need.**



## 5 FINAL ANALYSIS OF ASSESSED HOUSING NEED

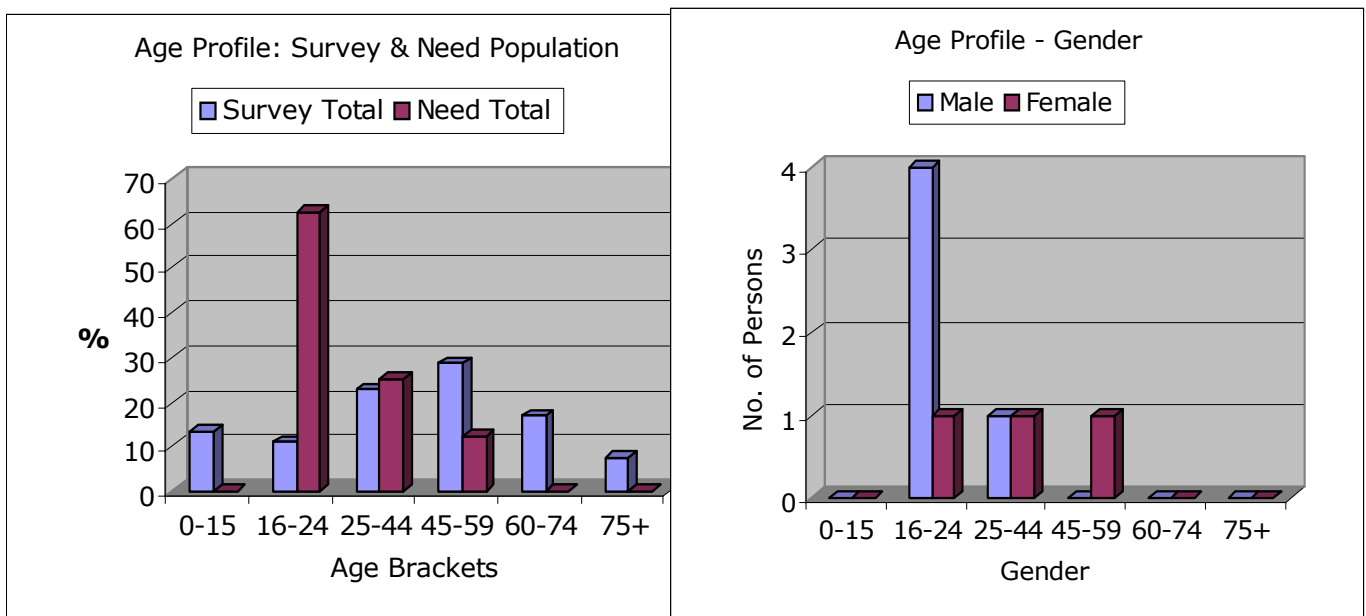
### 5.1 HOUSEHOLD COMPOSITION

The following information provides a **final analysis of all seven households** that have been assessed as 'in need of affordable housing', 'in housing need' and with 'Local Connection' to Knowstone or the adjoining Parishes and therefore in local affordable housing need. The six Single households are the majority households in need, representing 86% of those in need. There is also one Couple household (under the age of 30 years old), representing 14% of need.



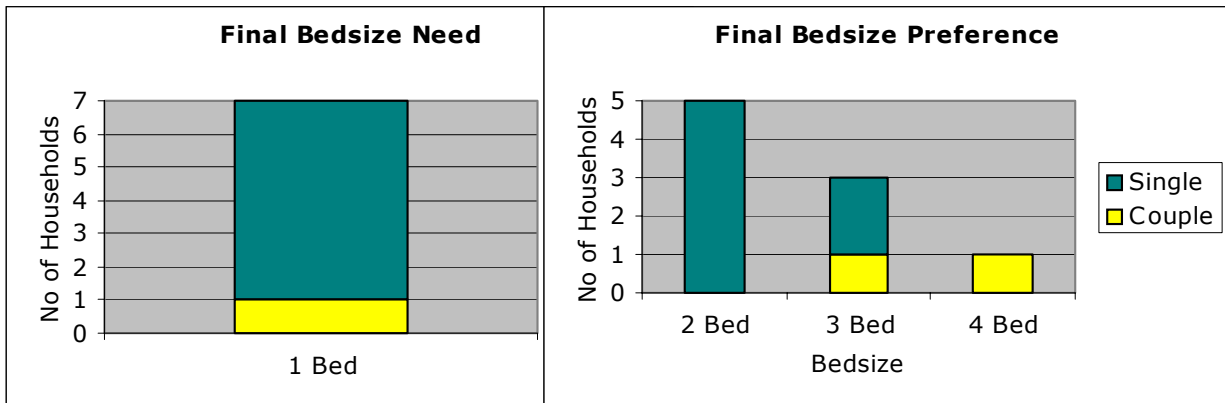
### 5.2 AGE PROFILE

The following two charts, provide details regarding the Age Profiles of those in need. The first shows the age profile of all survey respondents against those in need, revealing an extremely higher representation from those in the 16 - 24 and a higher representation in the 25 - 44 age brackets. The second chart provides a breakdown of the Gender of those in need for each age bracket, there is a higher representation of Males than Females, particularly in the 16 - 24 age bracket.



### 5.3 BEDSIZE

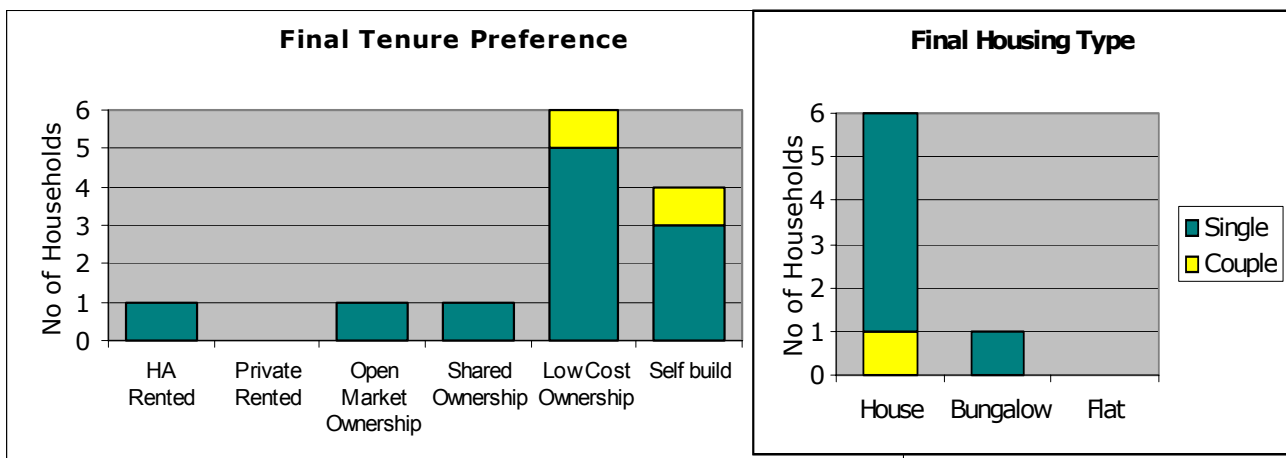
The Final Bedsize Need against preference is shown below. It should be noted that households were able to indicate more than one bedsize preference. There is a predominant need (100%) for one bedroom property. However, all households have indicated a preference for accommodation with more than one bedroom. The preferred option for Single Households is two bedroom property (56%) and the Couple household had indicated 3 or 4 bedroom preference.



### 5.4 TENURE & HOUSE TYPE

Tenure preference and the Type of housing preferred are shown in the next two charts. Households were allowed to indicate more than one tenure and type choice. Only 1 household (14%) has selected one of the Rented Options, this household has also indicated Self Build and Shared Ownership. All the other six households (86%) have selected Ownership Options with all six opting for the Low Cost Ownership as one of their choices, making this the preferred tenure choice.

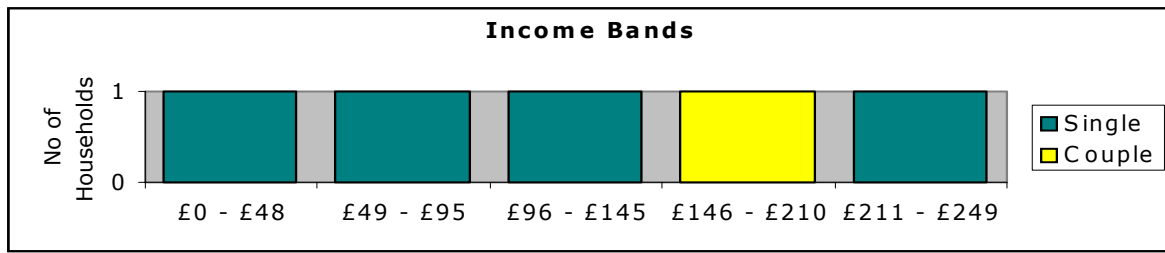
With the exception of one household, all households prefer to have a House. The other household, a Single household selected the Bungalow option. This household is in the 45 - 59 age bracket.



### 5.5 INCOME & AFFORDABILITY

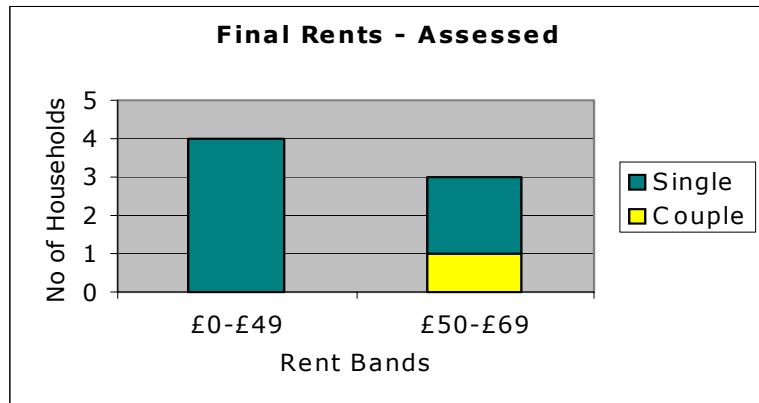
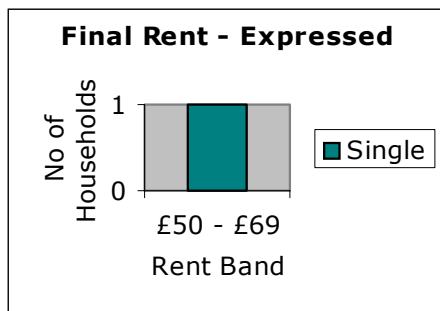
The following chart shows the income bands for all seven households. Three households are still in Full Time Education, two of those did not indicate any income details, the other one indicated the lowest income brackets. The median household income bracket is £96 to £145 net or £120 to £181.25 gross (assuming net is 80% of gross). **This equates to a gross household income of £6240 to £9425, or £7832.50 at the**

**mid-point of range.** The average actual house price, according to Land Registry sales, is £175,927. Therefore, **requiring 23 times their household income** to access the average actual Open Market house.



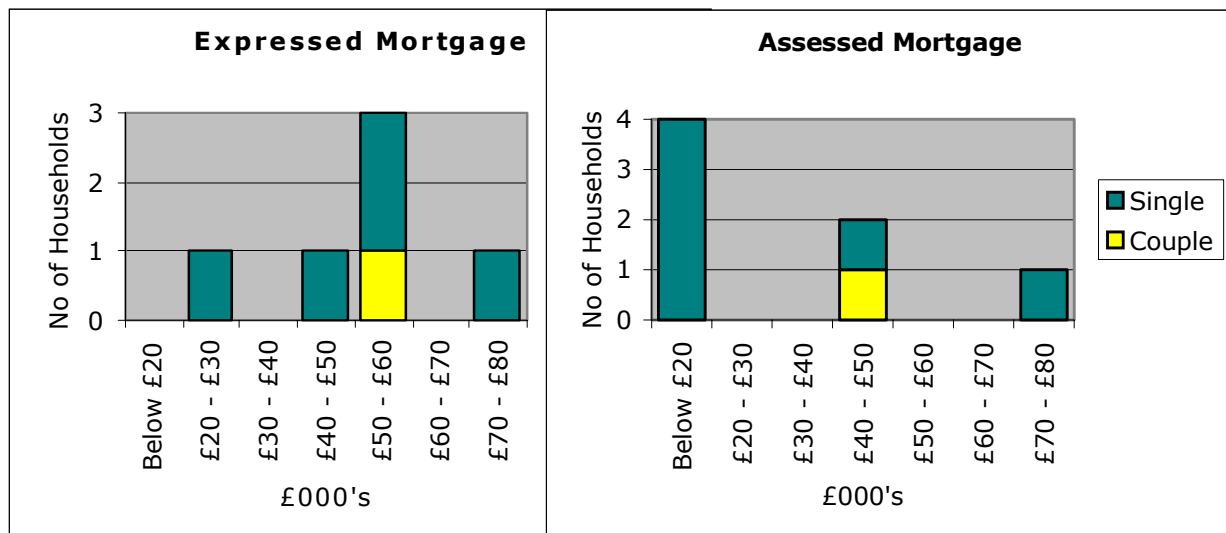
### 5.51 AFFORDABLE RENTS

The following two charts show the affordable Rents as 'expressed' and 'assessed' for all households in need. It should be noted that some households did not express a rent band. Most households are assessed as **able to afford less than £70.00 per week** for rent. **The median affordable rent is £0 - 49 per week.**



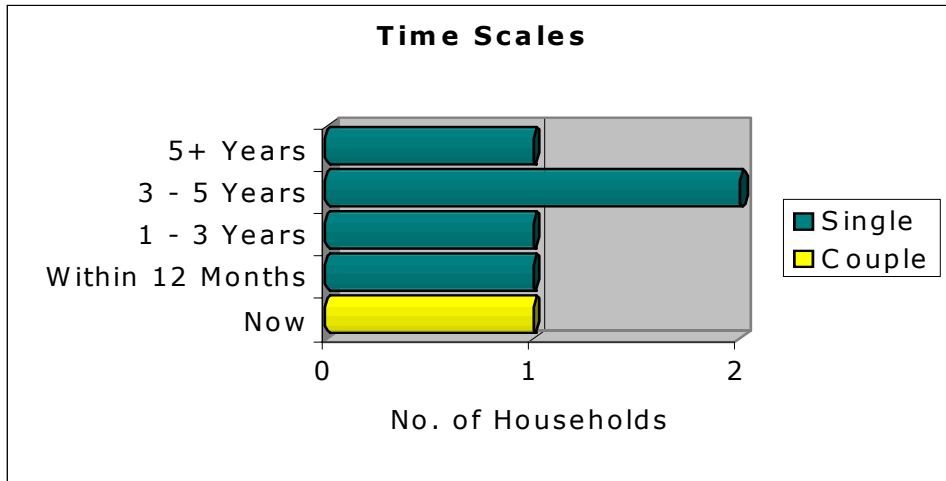
### 5.52 AFFORDABLE MORTGAGES

The affordable mortgages 'expressed' and 'assessed' by are shown below. Overall, most households appear to be unrealistic in their assessment of the mortgage they can afford. This is likely to be because they are looking to future affordability. Most households, that is 6 households or 85%, are not able to afford a mortgage of more than £50,000. **The median affordable mortgage is 'expressed' as £50,000 to £60,000 and 'assessed' as below £20,000.**



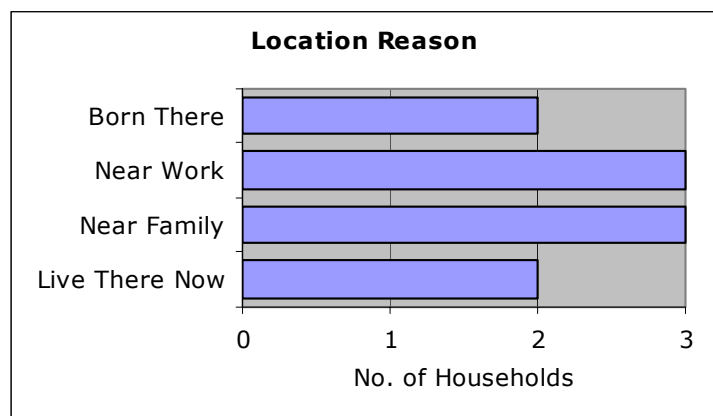
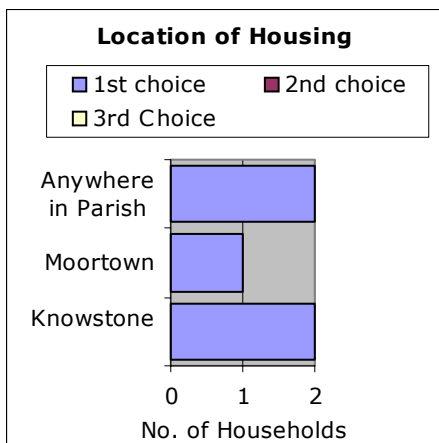
## 5.6 TIME SCALES FOR HOUSING

There is some urgency for housing expressed by the Couple and one of the Single Households, both requiring housing within 12 months. This is a short time scale within which to obtain additional housing provision and therefore action will be required quickly to meet their needs. The remaining households have indicated a need to move from 1 to 5 years, this allowing some time to address the provision to meet the need.

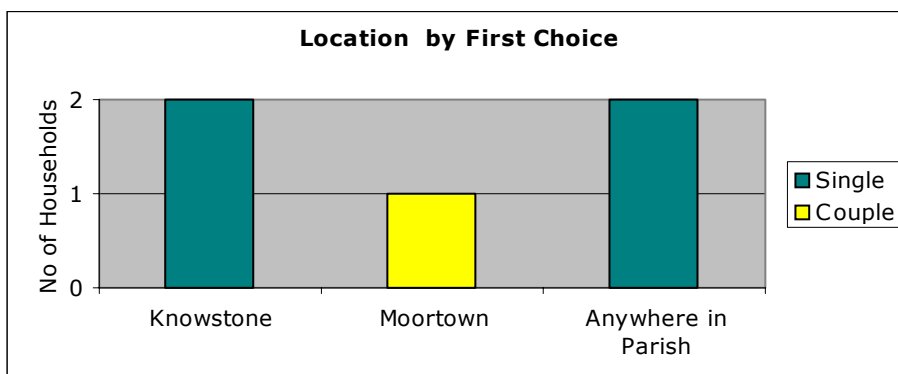


## 5.7 LOCATION OF PROVISION

The preferred location for any housing provision, and the reasons for those choices, are shown in the two following charts. When asked where in the parish, households would like to live, the preference was equally for Knowstone or 'anywhere within the Parish'. Reasons given for these choices are mainly to be near work or family.



The First choices are also shown below related to Household composition, revealing that the Couple household has a different preference to the Single households.



## **6 CONCLUSION**

There was a 45% response rate to the survey, with 7% (7 households) returning information indicating a housing need. This is well above the average of 35% for similar surveys in Cumbria, but slightly lower than the average of 49% for the three completed surveys across the project area.

There are 7 households assessed as in local affordable housing need. The report has a dedicated section analysing the detailed housing needs and preferences for these 7 households, so this conclusion will not attempt to repeat that information, but will outline the key conclusion points concerning these households:

- To meet this need there would need to be a 7% increase in housing provision. This is consistent with the average 7% increase needed across the project area.
- There are 6 Single households in need, representing 86% of the total need and 1 Couple household, representing 14% of the total need.
- The median household income bracket (at the mid-point of range) for those assessed as in affordable housing need with local connection is £7832.50. They would require 23 times their household income to access the average actual Open Market house.
- There is a predominant need (100%) for one-bedroom properties, but a strong preference for two bedroom (56%) or three bedroom (33%) properties.
- Only 1 household (14%) has selected one of the Rented Options. All the other six households (86%) have selected Ownership Options with all six opting for the Low Cost Ownership as one of their choices, making this the preferred tenure choice.
- 6 households (86%) prefer the 'House' Option as their preferred property type and one prefers the 'Bungalow' option.
- 4 households (57%), are not able to afford a mortgage of more than £20,000, 3 of those are still in Full time education. The median affordable mortgage has been 'expressed' as £50,000 to £60,000 and 'assessed' as below £20,000. It is likely that households are expressing their mortgage ability based on expected future incomes. The median 'assessed affordable rent is £0 - £49 per week (£0 - £212.33 per month
- The majority of households are currently living with parents and wish to set up their first independent home.
- No-one is under the age of 16 years or over the age of 60 years. The majority are aged 16 to 24 years and are 'forming' new households.
- There is some urgency to move, within 12 months, expressed by 2 households and therefore action will be required quickly to meet their needs. The majority has indicated a need to move from 1 to 5 years, this allowing some time to address the provision to meet the need.
- Knowstone and 'Anywhere in Parish' are, equally, the preferred locations for additional housing provision.

The evidence shows that the households in need are unable to resolve their own housing needs through the existing housing market. This is due to the following factors:

- There is a lack of small affordable accommodation in Knowstone.
  - **Council Tax records** reveals that Knowstone has only 34% of it's stock in the lowest three valuation bands compared with North Devon that has nearly double that amount (67%) in the same three bands. Nearly two thirds, 66%, of the stock in Knowstone is valued over £117,876, double the stock in those bands compared to North Devon, with just 33% of it's stock above this value.

- **Survey results reveal** that there aren't any one bedroom properties known to exist in Knowstone. There are only six, two bedroom properties in the Owner Occupied sector. The majority of the stock has three or four bedrooms and is in the Owner Occupied tenure. There are only two known Private Rented Sector properties, both with three bedrooms. The ability for residents to live in Knowstone is largely restricted to those who can afford to enter the Owner Occupied tenure and are able to afford a 3 bedroom property.
- **Land Registry records of sales** reveal that there have been no sales of flats or maisonettes in Knowstone over the last 12 months, indicating that they do not exist. This type of accommodation usually sells at the lower price end, which indicates the lack of supply of affordable accommodation in East Anstey Parish.
- The Owner Occupied sector almost totally dominates the tenure choice in Knowstone, accounting for 95% of housing tenure. This exceeds the levels for the North Devon District (82%), South West Region (75%) and England (70%). This indicates that the choice of tenure becomes restricted to the Owner Occupied tenure the more rural a settlement. The Private Rented Sector has reduced by more than half over the last ten years. There aren't any Registered Social Landlord (RSL) properties in Knowstone. The lack of choice of tenure puts pressure on the need to be able to afford to access the Owner Occupied tenure in order to have housing in the Parish.
- Second Home Ownership accounts for 2.2% of the market in Knowstone, equivalent to 2.2% for North Devon as a whole. Only one two bedroom property in the parish is a second home revealing that Second Home Ownership is not removing large supplies of small affordable housing from the local housing market.
- House prices in Knowstone are 18% higher than in North Devon, 12% higher than the South West Region and 21% higher than England and Wales. The 'lowest' actual sale price for this post code area is £98,890. The average 'actual' sale price for this postcode area, according to Land Registry records, is £175,927. The calculated average first time buyer house price is £132,276.
- The average household income for Knowstone Parish is £26,000 and for Part Two respondents' it is £7832.50. Parish incomes are 232% higher than Part Two respondents' or, to put it another way, average parish incomes are more than 3 times the income of Part Two respondents who are expressing a housing need.
- Income data, for those returning Part Two of the survey, reveals that the median, net household income bracket is £96 to £145. This equates to an annual gross income of £6,240 to £9,425. The mid-point of this range is £120.50 per week take home household income or £7832.50 annual gross household income.
- Based on the above income of £7,832.50, survey respondents will require 23 times their household income to purchase the average 'actual' house, sale price at £175,927.
- There are only 3 x 3 bedroom Private Rented Sector properties known to exist, at an weekly average rent of £111.49 per week. Based on the above income households can afford £30.13 per week.

Knowstone's population has increased at more than three times the rate of the UK percentage growth rate from 1991 to 2001. Knowstone has an ageing population with comparatively fewer population in the lower age brackets than the higher age brackets. If the housing needs identified in this report are not met then the risk is that these households may leave the Parish, compounding the already ageing population profile

78% of the survey respondents are in favour of 'a small number of new homes in the parish to help meet the needs of local people'.



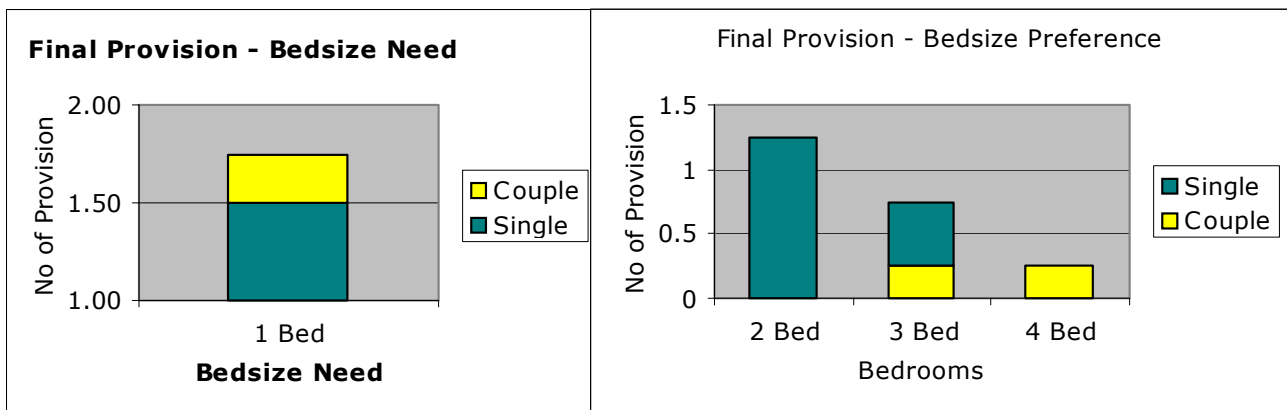
## 7 RECOMMENDATIONS

It is not usual to provide specifically and exactly for the total identified need. In order to achieve a provision that is appropriate and sustainable it is usual to provide for between 25% to 33% of the final need. The adoption of this method, hopefully, enables an actual provision appropriate to meet the affordable housing needs of the Parish now and in perpetuity, allowing for the changing circumstances that will occur. The following charts, based on 25% of the total need, provide guidance to inform the recommendations.

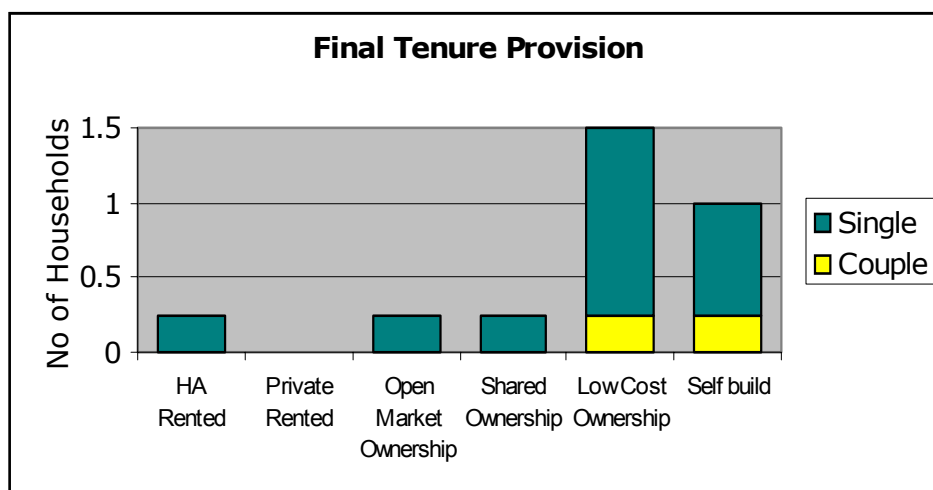
There are 7 Households assessed as in local affordable housing need. Taking account of the above (at 25% of 7 households or 33% of 7 households) **it is recommended that the final provision should be for 2 units of accommodation.**

It will be necessary to have respect for the preferred options in order to make any provision sustainable. Therefore, taking account of the following charts a recommended mix to meet the need should be 2 x One Bedroom properties. **However, taking account of preference it is recommended to provide:**

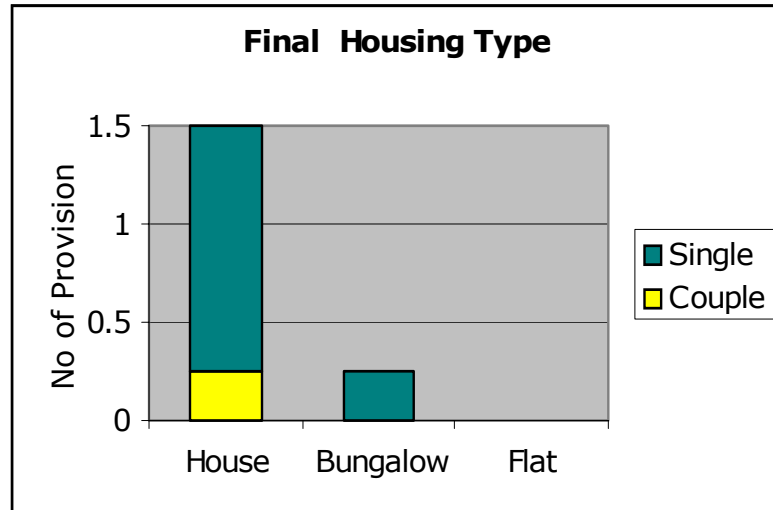
### 2 x Two bedroom properties



**Low Cost Ownership is the preferred tenure for 6 out of 7 households and is therefore the recommended tenure**, although it should be noted that there is also a high interest in Self Build. It will be necessary to fully investigate the mortgage ability of those interested in the Ownership tenures before commitment can be made to such a program. This is because the assessed mortgages appear to be very low and three households are still in full time education. The ability to acquire cheap land/building resources will be a crucial element to the success of providing for the ownership options.



The House type will be best decided when the building resources are known. For example if conversion of existing buildings are to be considered then it maybe necessary to consider 2 x 2 bedroom flats for Low cost Ownership, especially if the provision has to cater for households with a very low mortgage ability. If new land is to be used it may be better to consider Houses, but again this is all dependent on the financial viability of available options and this largely depends on land and final build costs.



**However, it is evident that Houses are the preferred option and it is recommended that the final provision takes account of this.** This is a crucial element if affordable ownership models are to be a successful provision because the actual provision will have to be 'in demand' as well as in need.

## APPENDIX 1

**Please return by: 22<sup>nd</sup> December 2002**



## RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

Exmoor House, Dulverton, Somerset, TA22 9HL Telephone: 01398 322249 Fax: 01398 323150  
E-mail: tarobinson@exmoor-nationalpark.gov.uk

### PART ONE – KNOWSTONE 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 help to obtain a **local affordable home** in the parish now, or in the next few years, please go on to complete Part Two. If you know of a Knowstone 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 Trudy Robinson, Rural Housing Enabler, 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	0-14 years	15-24 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"/> renting from a private landlord? <input type="checkbox"/> renting from a housing association? <input type="checkbox"/> a shared owner (part buy/part rent)?	<input type="checkbox"/> lodging with another household? <input type="checkbox"/> in housing tied to your job? <input type="checkbox"/> living with parents or relatives? <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 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?

- Yes - Go to 2 **and then complete Part Two**  
 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?

- Yes **They need to complete Part One & Two** (Extra copies available) - **Go to 3**  
 No - Go to 3

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

- Yes - Go to 3 b)  No - Go to E

b) Do they wish to return?

- Yes **They need to complete a Part Two** (Extra copies available) - **Go to c)**  
 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 help to obtain an affordable home in this parish in the next few years, please continue to complete Part Two. If you know of a Knowstone 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 are available from Trudy Robinson, Rural Housing Enabler, contact details at the beginning of this form.**

**Please return by: 22<sup>nd</sup> December 2002**



## RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

Exmoor House, Dulverton, Somerset, TA22 9HL Telephone: 01398 322249 Fax: 01398 323150  
E-mail: tarobinson@exmoor-nationalpark.gov.uk

### PART TWO - KNOWSTONE PARISH 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 Knowstone 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 Trudy Robinson, Rural Housing Enabler, contact details as above.

#### A. HOUSING NEED

1 Are you in need, or likely to be in need, of another home in this parish?

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. husband, son, daughter, partner etc.)	Age	Male/ Female (M/F)	Living with you now? (Y/N)	Living with you in next home? (Y/N)
<b>YOURSELF</b>				

**C. LOCAL CONNECTION**

- 1 **Do you live** in Knowstone Parish now?  
 Yes - go to 4       No - go to 2
- 2 Do you **have a need to live** in Knowstone Parish?  
 Yes - Go to 3       No - Go to 6
- 3 Please give your reasons (and then go to Question 6) .....
- 4 **Have you lived** continuously in Knowstone Parish continuously for the last 5 years or more?  
 Yes - Go to D       No - Go to 5
- 5 How many years have you lived continuously in Knowstone Parish?       Go to 6
- 6 Within the last 5 years, have you lived continuously in any of the adjoining parishes of East Anstey, Oakford, Rackenford, Rose Ash, Bishops Nympton or Molland?  
 Yes - Go to 7       No - Go to 8
- 7 How many years have you lived continuously in that (or those) Parish(es)?       Go to 8
- 8 **Do you work** in Knowstone Parish or any of the adjoining Parishes of East Anstey, Oakford, Rackenford, Rose Ash, Bishops Nympton or Molland?  
 Yes - Go to 9       No - Go to 11
- 9 How many years have you worked continuously in Knowstone Parish?       Go to 10
- 10 How many years have you worked continuously in the adjoining Parish(es)?       Go to 11
- 11 Do you have **relatives who live** in Knowstone Parish or any of the adjoining parishes of East Anstey, Oakford, Rackenford, Rose Ash, Bishops Nympton or Molland?  
 Yes - Go to 12       No - Go to 14
- 12 a) How many years have they lived continuously in Knowstone Parish?       Go to b)  
 b) Please state their relationship to you (e.g. mother): .....
- 13 a) How many years have they lived continuously in the adjoining Parish(es)?       Go to b)  
 b) Please state their relationship to you (e.g. mother): .....
- 14 **Do you need to live close** to someone else in Knowstone Parish?  
 Yes - Go to 15       No - Go to D

- 15 a) How many years have they lived continuously in Knowstone Parish?  Go to 13 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)?

<input type="checkbox"/> Housing Association Rented	<input type="checkbox"/> Open Market Ownership	<input type="checkbox"/> Low Cost Ownership*
<input type="checkbox"/> Private Rented	<input type="checkbox"/> Shared Ownership*	<input type="checkbox"/> Self Build*
<input type="checkbox"/> 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:

<input type="checkbox"/> Access for wheelchair	<input type="checkbox"/> Accommodation on one Level
<input type="checkbox"/> Sheltered housing with warden	<input type="checkbox"/> Help with personal care
<input type="checkbox"/> Residential Care	

Please use this space to tell us more about any health or disabilities which affect your housing needs:

.....  
 .....

6 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"/>	£76 - £85,000	<input type="checkbox"/>	£121 - £140,000
<input type="checkbox"/>	£50 - £60,000	<input type="checkbox"/>	£86 - £100,000	<input type="checkbox"/>	£141 - £160,000
<input type="checkbox"/>	£61 - £75,000	<input type="checkbox"/>	£101 - £120,000	<input type="checkbox"/>	More than £160,000

2 Do you have a mortgage on your current home?

Yes - Go to 3       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)?

Yes - Go to 2       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?

Yes - Go to 2       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 Trudy Robinson, 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.

## APPENDIX 2

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 concerns of those who are not in favour are shown below.

<b>Other (Please explain)</b>
POSSIBLY A SMALL NEED FOR A FEW HOUSES FOR YOUNG LOCAL WORKING PEOPLE, WHICH SHOULD BE KEPT SOLELY FOR THIS USE IF EVER THE PROPERTY CHANGES HANDS.
IN GENERAL FOR ALL OF THE ABOVE AS LONG AS THEY ARE LOCAL PEOPLE

## APPENDIX 3

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 and concerns made are shown below:

### **Comments from those in favour:**

NO DEVELOPMENT SHOULD ALTER THE PEACEFUL RURAL CHARM OF THE PARISH. PRESENT HOMES IN VILLAGE TOO EXPENSIVE FOR YOUNG PEOPLE. NOT ENOUGH POPULATION TO KEEP HALL AND CHURCH IN USE - AGING POPULATION HERE
I WOULD NOT EXPECT TO SEE MORE THEN ABOUT 3 FOR THE ABOVE . AS THERE IS NO NEED OR INFRASTRUCTURE FOR LARGE HOUSES OR EVEN EXTRA NUMBERS
PROVIDING THEY ARE INFILL NOT AN ESTATE
I AM IN FAVOUR OF ANY SUCH SCHEMES AS LONG AS IT KEEPS THE HOMES OUT OF THE PROPERTY MARKET AND OUT OF THE HANDS OF LOCAL OR COMMERCIAL PROPERTY DEVELOPERS.
WOULD THE HOMES BE AVAILABLE FOR RENT OR PURCHASE? RENT MAY BE BEST - FOR ELDERLY OR YOUNG PEOPLE.
TOO MANY PROPERTIES BOUGHT AS SECOND HOMES, PUSHING UP PRICES.
WE DESPERENTLY NEED TO MAINTAIN A "MIXED" AGE COMMUNITY. HOUSES NEED TO BE MADE AVAILABLE FOR YOUNG PEOPLE TO RENT OR PART-OWN.
THE LOCAL YOUNG PEOPLE CAN'T AFFORD ONE
THE COST OF LOCAL HOUSING IS VERY HIGH IN RELATION TO LOCAL WAGES.
AFFORDABILITY FOR STARTER HOMES

### **Concerns of those not in favour:**

<b>If No, explain Why ?</b>
TOTAL LACK OF FACILITIES, PUBLIC TRANSPORT ETC.
OVER DEVELOPMENT IN AN AREA OF DEVELOPMENT
THERE IS NOT MUCH, IF ANY EMPLOYMENT OPPORTUNITIES HERE. NO NEED FOR PEOPLE TO LIVE IN PARISH. ANY NEW HOUSES BUILT, EVEN IF LIVED IN BY 1ST TIME BUYER COULD BE SOLD ON TO OTHERS COMING INTO THE AREA.
WE WANT TO LIVE IN A SMALL TRADITIONAL VILLAGE UNSPOILT BY MODERN DEVELOPMENT.
I AM NOT AWARE OF ANY LOCAL PEOPLE NEEDING HOMES
THERE ARE NO FACILITIES IN THE VILLAGE I.E NO SHOP, SCHOOL, SAFE PLAY AREAS.