



## RURAL HOUSING PROJECT

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EXMOOR, NORTH DEVON AND WEST SOMERSET

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# MORTEHOE

## Parish Housing Needs Survey Report

### February 2004

# **MORTEHOE PARISH HOUSING NEEDS SURVEY**

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# MORTEHOE PARISH HOUSING NEEDS SURVEY REPORT February 2004

## 1 SUMMARY AND KEY FINDINGS

### 1.1 AIM

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

### 1.2 SURVEY DISTRIBUTION AND RESPONSE

The Rural Housing Enabler in consultation with the Parish Council prepared a two-part survey. Distributed and organised by the Rural Housing Project, on the 7<sup>th</sup> February 2003 by postal service to all 959 current householders in Mortehoe 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 7<sup>th</sup> March 2003. 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 965 survey forms were issued and a total of 361 replies were received, a response rate of 37% 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 currently 43% (based on 8 completed reports to date).

Part One surveys were returned by 344 households, of those 54 arrived with Part Two forms enclosed. There were 17 Part Two forms received without a Part One form. Therefore a total of 71 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 7% for the project area.

The Two Part Survey Forms are shown in Appendix 1.

### 1.3 KEY FINDINGS

There was a 37% response rate to the survey, with 7% (71 households) returning Part Two of the survey form indicating a housing need. This is a good average response rate compared to surveys in other areas, such as an average of 35% for similar surveys in Cumbria, but slightly lower than the average of 44% for this project area.

The key points regarding the housing market and context in Mortehoe's parish are as follows:

- Council Tax records reveal that the overall profile of stock distribution shows Mortehoe has just over half (53%) of it's stock is in the lowest three valuation bands. This is low compared to the North Devon profile showing three quarters (67%) of the stock in the same bands. **This indicates a lack of affordable housing stock in the parish**
- **There is a very limited supply of smaller accommodation, which is usually the more affordable.**

- Only 3% of the total stock has one bedroom which is usually more affordable. There is a reasonable supply of two bedroom accommodation (33%) but more than three quarters of that supply is in the Owner Occupied tenure. Nearly half of the total stock (40%) has three bedrooms, but again dominated by the owner occupied tenure, with only 6 know Private Rented Sector housing.
- Therefore, the ability for residents to live in Morteohoe is largely restricted to those who can afford to enter the Owner Occupied tenure with the necessary ability to afford a two or three bedroom property.
- **There is a lack of choice of tenure for those wishing to live in Morteohoe. The Owner Occupied sector dominates the tenure provision, accounting for 89% of the housing market in Morteohoe**, compared to the North Devon (82%), South West (75%) and England (70%) profiles. The Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision accounts for only 5% of the market. The Private Rented Sector (PRS) has reduced by nearly one third over the last 10 years, accounting for only 12% of the tenure, unlike the profiles for England and the South West where the provision has remained reasonable constant, but similar to the North Devon trend.
- **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.**
- **There is nearly two thirds less of Registered Social Landlord provision in Morteohoe** compared to the national profile. It is calculated there were originally 32 units of accommodation owned by the District Council in Morteohoe Parish (8 in Morteohoe and 24 in Woolacombe) 22 units (69%) have been sold under the 'Right To Buy' scheme.
- **House prices are not affordable to those claiming housing need.** According to Land Registry records, the 'average lowest' actual sale price in Morteohoe was £173,105, with an '**average sale price**' of **£208,533**. Morteohoe's house prices are 25% higher than North Devon, 19% higher than the South West and 29% higher than England and Wales.
- **Income Data, for all those returning Part Two of the survey** (expressing a need), reveals that the median take home household bracket is ££211 to £249, with a mid point income of £230 net of £287.50 gross. **This equates to an annual gross income of £14,950. These households will require 14 times their household income to purchase the average property.** It is accepted that 3 times household income is affordable.
- **Morteohoe's population is increasing.** It is evident that Morethoe's, North Devon and the South West Region populations are growing faster then the UK rate. Morteohoe's population has increased more than three times the rate of the UK percentage growth rate. This impact will require an increase in infrastructure and development (e.g. no of houses) in order to accommodate the growing population.

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

- There are **14 Single households, 15 Couple households, 5 Family households and 4 Elderly households in need** (the total includes 1 household requiring access considerations)

- **The average household income bracket is £14,950 gross per annum** (at the mid-point of range). **They would require 14 times their household income to access the average Open Market house price of £208,533.**
- **The main need is for One Bedroom property,** mainly by the non-family households. All family households are in need of larger property, ranging from Two to Four bedrooms.
- **The main preference is for Two Bedroom property,** mainly by non-family households but also by all four Families with 1 Child. All other family households have a preference for a three bedroom properties.
- Overall, there is an overall preference for **Ownership Tenures.** The preferred tenures are Housing Association Rented for rented choice and Affordable Ownership options, such as Low cost Ownership for ownership choices.
- **Most households prefer a House,** particularly the Family Households. Single and Couple households will consider most house types The household with Access considerations and the majority of the elderly households selected either the bungalow or flat option. As they preferred property types which were more assessable to their own needs i.e. accommodation on one level.
- **The assessed average affordable rent is £70 - £99 per week**
- **The assessed average affordable mortgage is £40,000 to £50,000**
- **More than two thirds of households are currently living in the Private Rented Sector (PRS) or Living with Parents.** In the former group they wish to move because the PRS is unsuitable for various reasons, such as short term tenancy contracts, expensive rents and poor conditions, and in the latter group the majority wish to have their first independent home.
- **The majority (82%) has indicated a need to move between now and up to 3 years.** This indicates that there is an urgency to act to ensure that a provision is available. All but one household (97%) need to move within the next 5 years
- The preferred location of any housing provision has been given as Woolacombe.

**It is recommended that 39 units of accommodation should be provided taking account of the following detail:**

**20 x One Bedroom properties**

**15 x Two Bedroom Properties**

**4 x 3 Bedroom Properties**

(It is important that the One and Two bedroom Properties have an emphasis in providing for Single and Couple households)

- **17 units are provided as a form of Affordable Ownership tenure.** It is suggested that this provision should be for 6 x One Bedroom 7 x two bedroom, 4 x Three Bedroom properties targeted at Single and family Households.
- **22 units be provided as Affordable Rented accommodation,** with a preference for Housing Association Rented. 14 x one bedroom and 8 x Two Bedroom

## **2 HOUSING MARKET & CONTEXT**

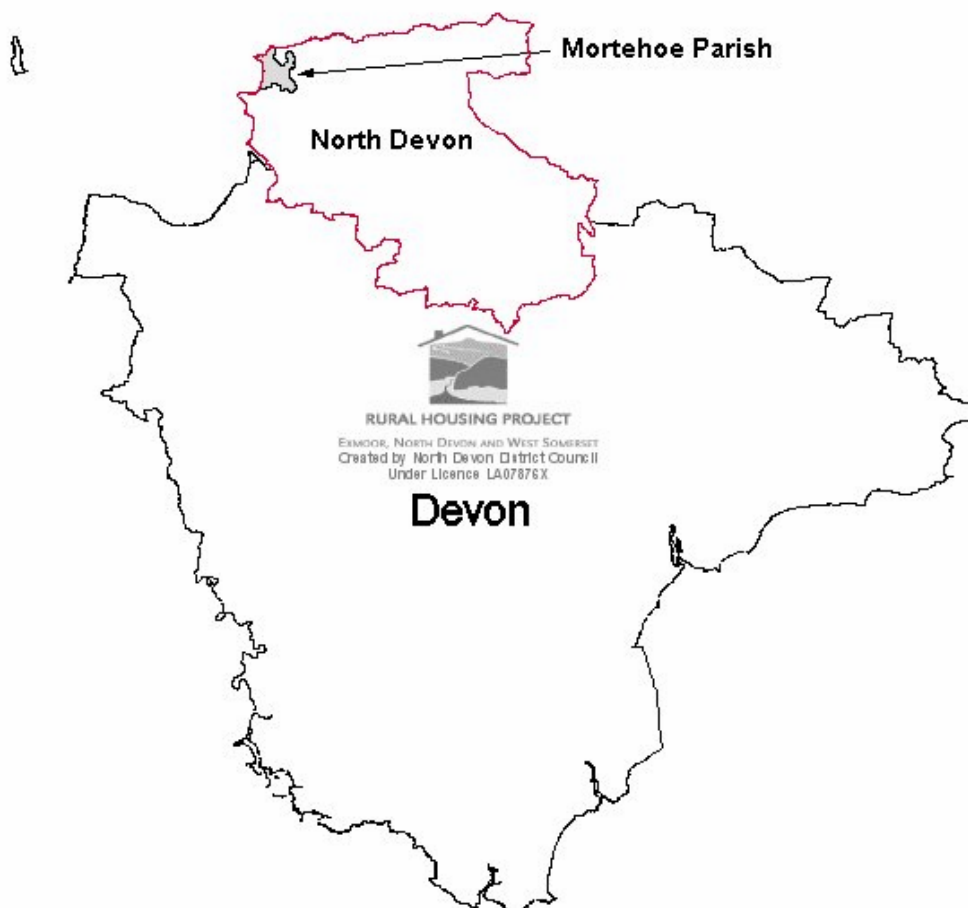
### **2.1 CHARACTERISTICS OF MORTEHOE PARISH**

There are two villages in the Parish of Morteheo, namely, Woolacombe and Morteheo. The villages are located on the North West corner of the North Devon area (see map below). The main access is either via B roads that link to the main A361 link road into North Devon or the A39 northern coastal road. The whole of the locality is classed as an Area of Outstanding Natural Beauty and Heritage Coast. The local economy of the two villages and surrounding area is dominated by tourism. The nearest towns are Ilfracombe, approximately 6 miles to the east, and Barnstaple, approximately 12 miles to the south.

Woolacombe is the larger of the two settlements and provides many of the local services and facilities for the residents, the surrounding rural community and visitors. Woolacombe is an important tourist resort providing a beach, attractive landscapes and tourist attractions. There are four significant tourist hotels and a large number of static and touring caravan and camping sites on the hills surrounding Woolacombe. Local facilities include a Primary School, Health Centre, Bank, Post Office, General Stores, Church, Village Hall, Public Houses, Petrol Station, Library service, sports field and play area.

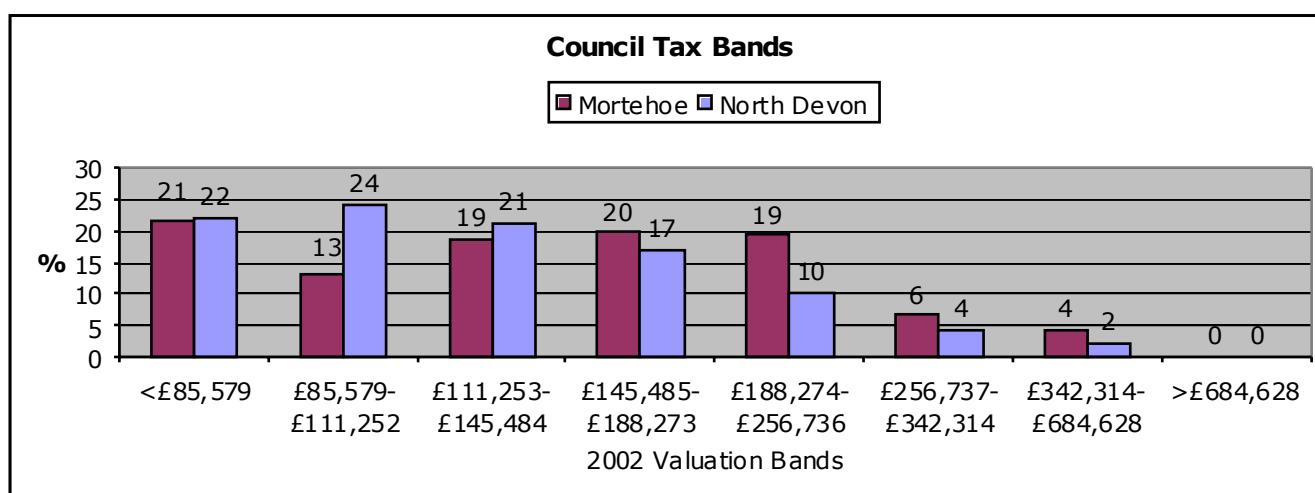
Morteheo village is situated approximately 1 mile north of Woolacombe. The village has a cliff top setting with the land around the village being a tourist attraction. There are numerous caravan and camping sites in the area. Local facilities include a Church, Village Hall, General stores, Public Houses, Petrol Station, Garage, Library service and Children's play area.

There is a Secondary School and Community College at Ilfracombe. Further facilities and amenities are provided at both Ilfracombe and Barnstaple.



## 2.2 COUNCIL TAX BANDS

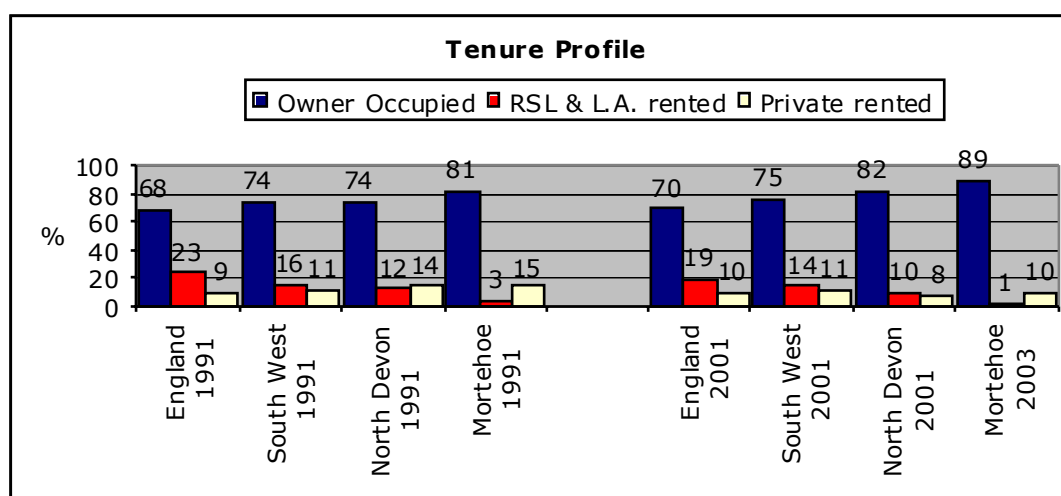
Council Tax bands provide an overall profile of the value of housing in Morteheo. The following chart profiles this against North Devon as a whole. The bandings were set in 1991 so have been modified by the average house price inflation for the South West from 1991 to 2002, to allow an up to date reflection of current values. The chart reveals that Morteheo has just over half (53%) of it's stock in the lowest three valuation bands. This is low compared to the North Devon profile showing three quarters (67%) of the stock in the same bands. **This indicates a lack of affordable housing stock in the Parish.** Although there appears to be a reasonable amount of stock in the lowest valuation band, it is likely that the majority of those properties are subject to holiday occupancy restrictions (requiring occupancy for less than 12 months of the year). This type of accommodation is not intended to provide permanent or settled accommodation and will be ignored when assessing the availability of accommodation for the local need.



Source: North Devon District Council - Council Tax Records  
Office Deputy Prime Minister, Housing Statistics, Housing Market, Table 522

## 2.3 TENURE

The following chart provides a tenure profile for Morteheo for 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)  
2003 Morteheo: Survey Results & Research

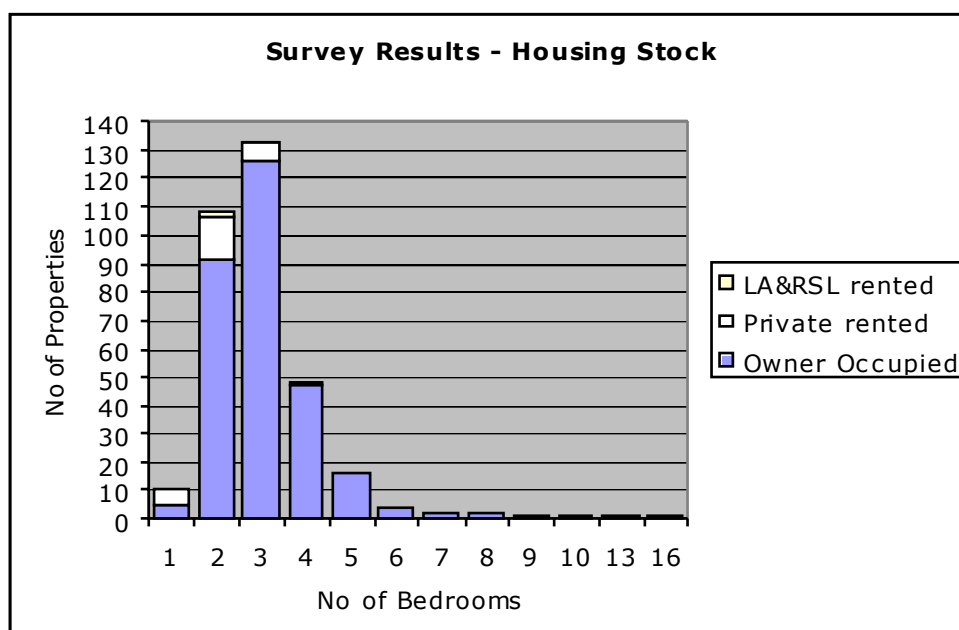
This reveals that over the last 10 years:

- The Owner Occupied sector has increased as a provision in all areas and now accounts for 89% of the housing market in Morteohoe.
- The Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision is extremely low in Morteohoe, accounting for only 1% of the market, compared to a much higher provision generally for the wider market (e.g. 19% in England).
- The Private Rented Sector (PRS) in Morteohoe has reduced by one third, 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, accounting for 89% of the housing market in Morteohoe**, compared to the North Devon (82%), South West (75%) and England (70%) profiles. 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 37% of households, so is not a complete picture but can provide a reasonable reflection of the housing stock profile.

The chart reveals that:



- only 3% of the stock has one bedroom, which is usually the more affordable. There are only 5 known one bedroom Private Rented Sector (PRS).
- There is a reasonable supply of two bedroom accommodation (33%) but the supply is dominated by the Owner Occupied tenure and there are only 15 known two bedroom PRS. This could provide some affordable accommodation, dependent on market values and income levels, this will be analysed further later.
- 40% of the stock has three bedrooms, again dominated by the Owner Occupied tenure, with only 6 known three bedroom PRS.
- 23% of the stock has 4 or more bedrooms, dominated by the Owner Occupied tenure, with only 1 known four bedroom PRS.

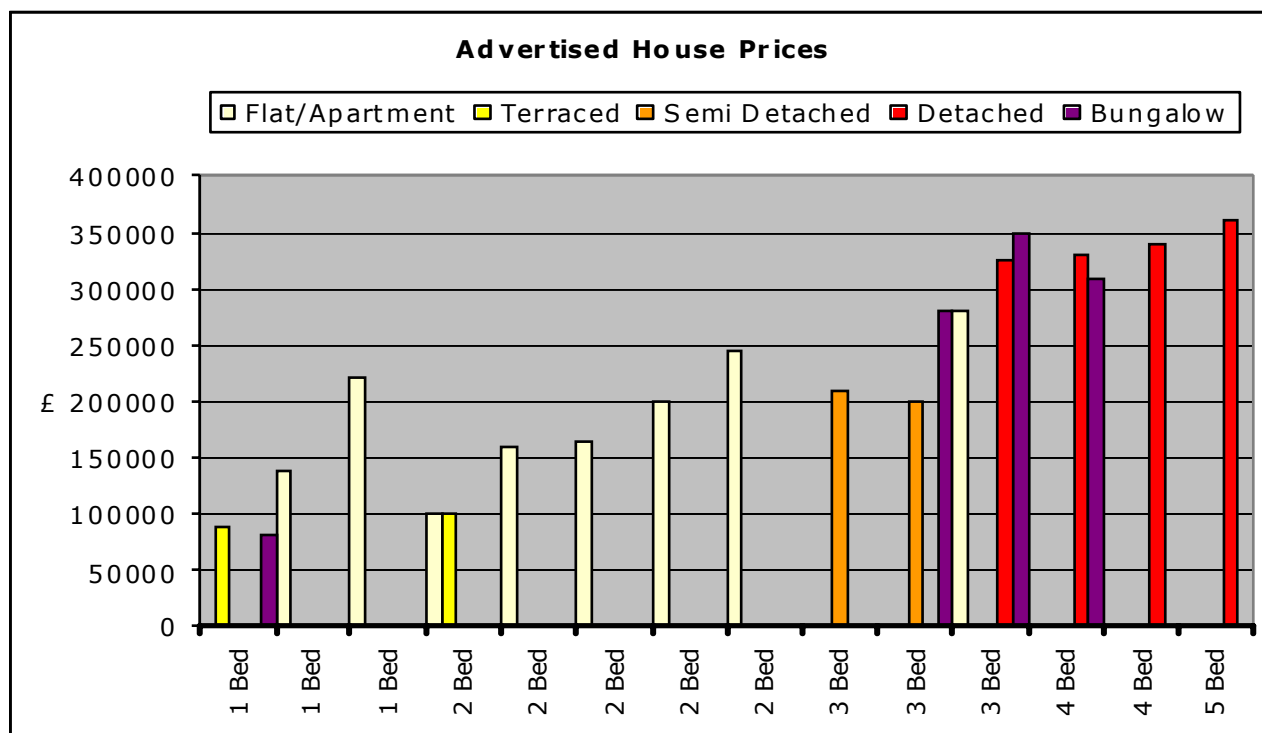
Overall, the ability for residents to live in Morteohoe is largely restricted to those who can afford to enter the Owner Occupied tenure with the necessary ability to afford a two or three bedroom property.



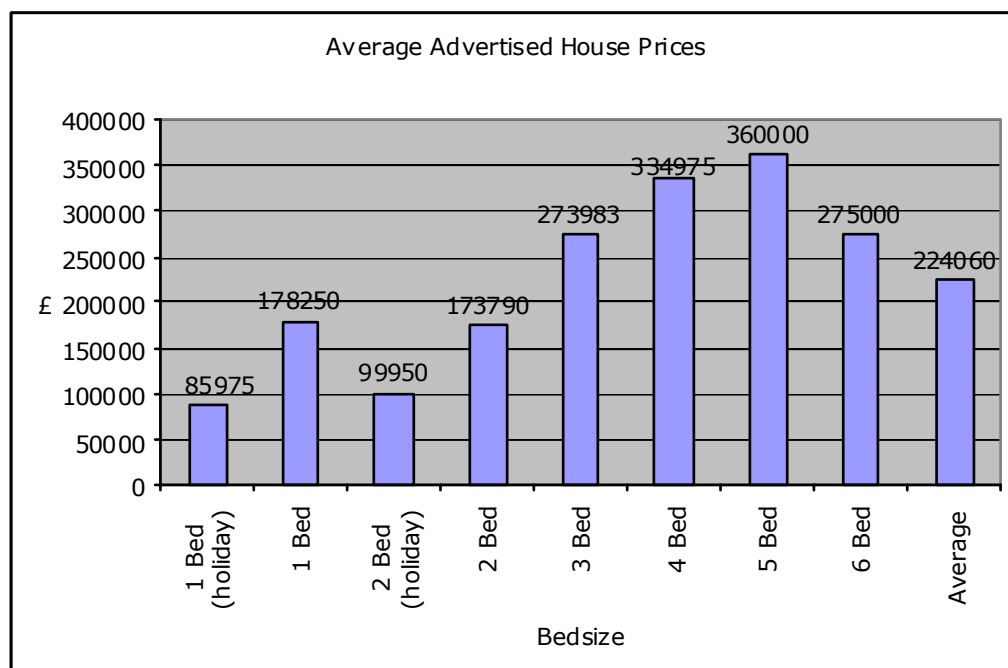
## 2.31 PRIVATE SECTOR HOUSING MARKET

### 2.311 OWNER OCCUPIED

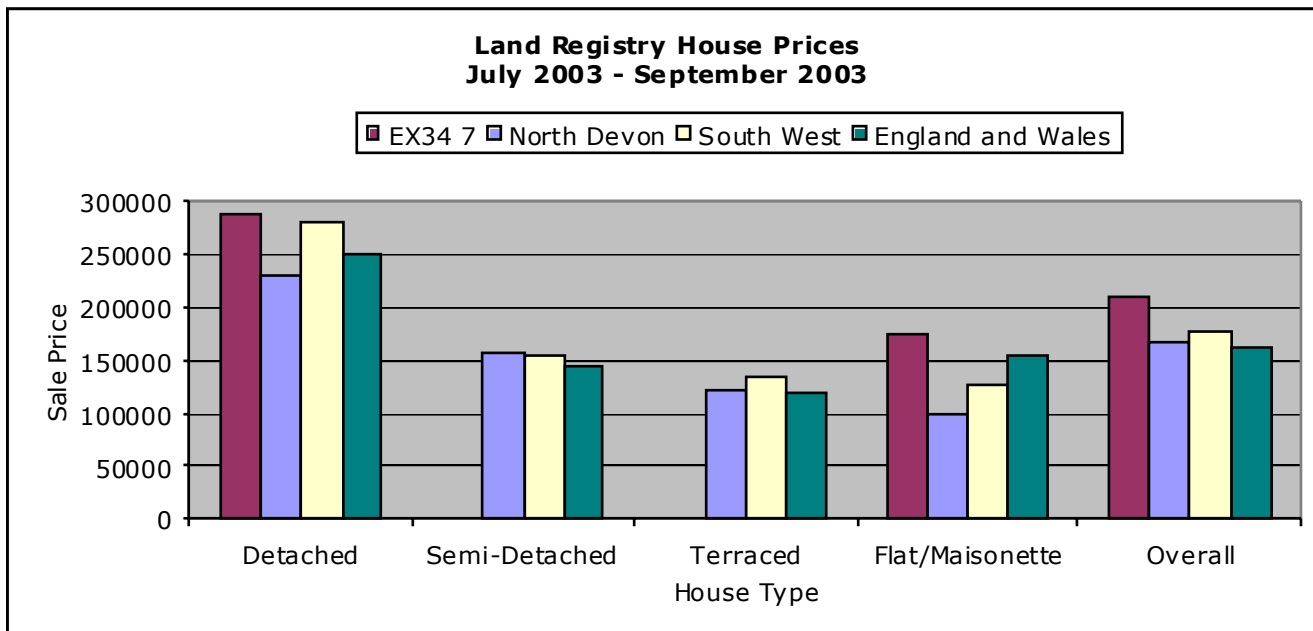
Local Estate Agents, Local Papers and the World Wide Web were consulted for current advertised open market sale prices. The results are shown below. The first chart reveals that, at the time of research the lowest advertised Sale Price in Morteheo parish is £82,000 for a chalet bungalow subject to holiday occupancy restriction. Therefore, ignoring this type of accommodation, **the lowest advertised Sale Price in Morteheo parish is £136,500** for a one bedroom apartment. This chart and information provides not only a snap shot guide to the advertised open market prices for Morteheo, but also details the likely price based on the number of bedrooms.



To enable analysis later in this report, the following chart shows the average prices for each bedsize. **The overall average advertised Sale Price is £224,060.**



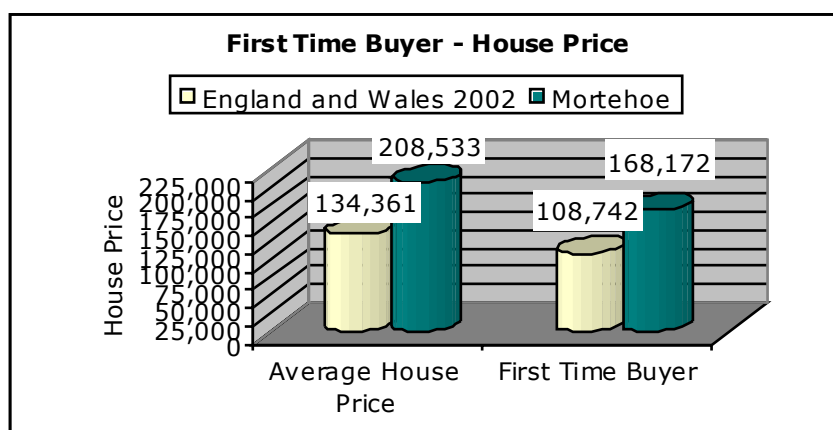
Information from The Land Registry site was used to gain further information on 'actual' average house price sales for Morteohoe's postcode area of EX34 7. This enables a consistent base for comparison of prices in other areas. The information shown represents the averages of available figures for sales from July 2003 to September 2003. The chart reveals that the **'lowest' average actual sale price for Morteohoe's post code area was £173,105** for flat/maisonette type properties. **Overall, the actual average sale price was £208,533 for Morteohoe's post code area.**



Based on the overall average figures, Morteohoe's house prices are, 25% higher than North Devon, 19% higher than the South West and 29% higher than England and Wales.

Using a different source it can be seen that the average house price for England and Wales in 2002 was £134,361 and the average First Time Buyer house price was £108,742. This shows that the First Time Buyer House Price is 24% lower than the average house price. To apply this to Morteohoe, we can take the above Land Registry average house price of £208,533 and calculate that the:

**average First Time Buyer house price in Morteohoe is £168,172**



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

### 2.312 PRIVATE RENTED SECTOR (PRS)

There were only three properties available for rent in Morteohoe at the time of research, one of which was only available as a winter let. The rental prices for Morteohoe are shown below and reveal that compared to the following North Devon rents, Morteohoe rents are comparably higher.

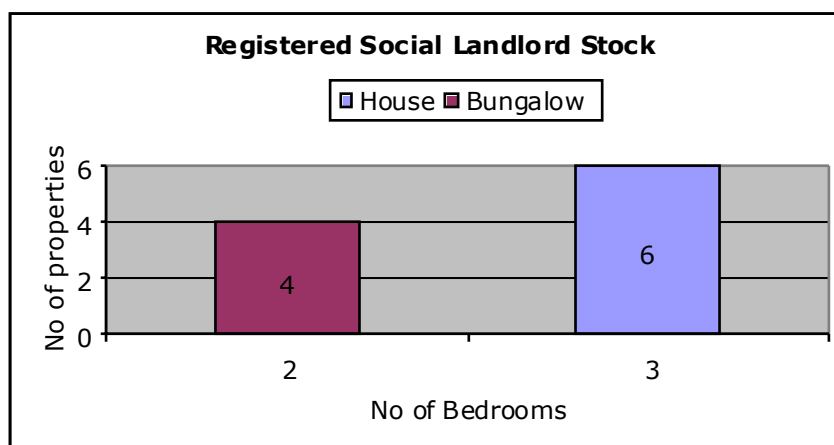
2 Bedroom Property - average of £517.50 per calendar month or £119.42 per week  
 4 Bedroom Property - average of £700.00 per calendar month or £161.54 per week

For the purposes of this report the local papers were consulted to acquire information regarding the probable cost of Private Renting. The research included consideration of the price of renting properties across North Devon. Based on the research the following rents were established:

1 Bedroom Property - average of £322.83 per calendar month or £74.50 per week  
 2 Bedroom Property - average of £442.00 per calendar month or £102.00 per week  
 3 Bedroom Property - average of £518.18 per calendar month or £119.58 per week  
 4 Bedroom Property - average of £550.00 per calendar month or £126.92 per week

### 2.32 REGISTERED SOCIAL LANDLORD HOUSING

There are 10 Registered Social Landlord Properties in Morteohoe Parish, owned by North Devon Homes. The current stock is shown below. Only two of the units (3 bedroom houses) are in Morteohoe village, the other 8 are in Woolacombe village.



The main observation is that all of the stock is for 'general needs', meaning that it is likely to be allocated to 'family households', unless there was a physical need for someone on the register to need a bungalow. This means that there is a noticeable shortage for other household groups, such as Singles, Couple and Elderly households, who are unlikely to be considered for the existing accommodation.

There is a high demand for this accommodation, with currently 126 households on the District Councils Register for Morteohoe area. The Register's areas are 'ward' based and therefore this figure includes those registered for the parish of West Down and Bittadon. Turnover occurs at approximately 1 property per year.

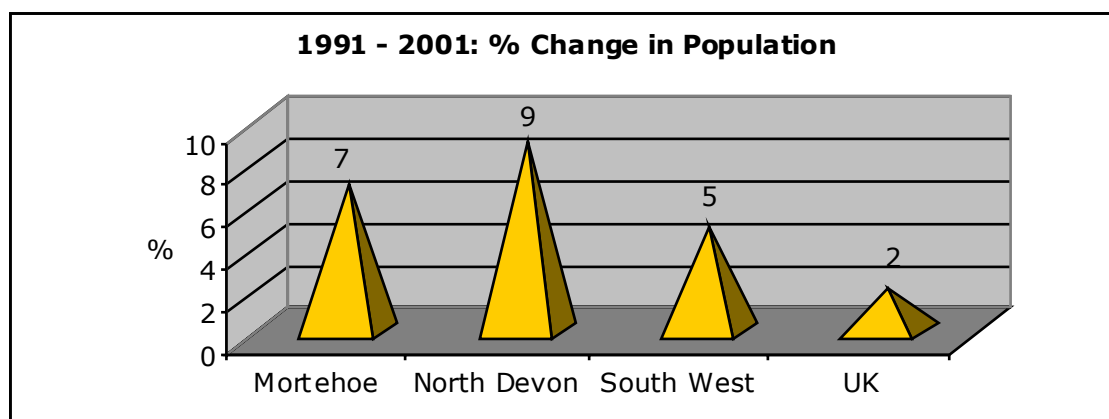
There were originally 32 units of accommodation owned by the District Council in Morteohoe Parish (8 in Morteohoe and 24 in Woolacombe). 22 units (69%) have been sold under the Right To Buy.

## 2.4 POPULATION

Overall, the population figures are increasing as shown below:

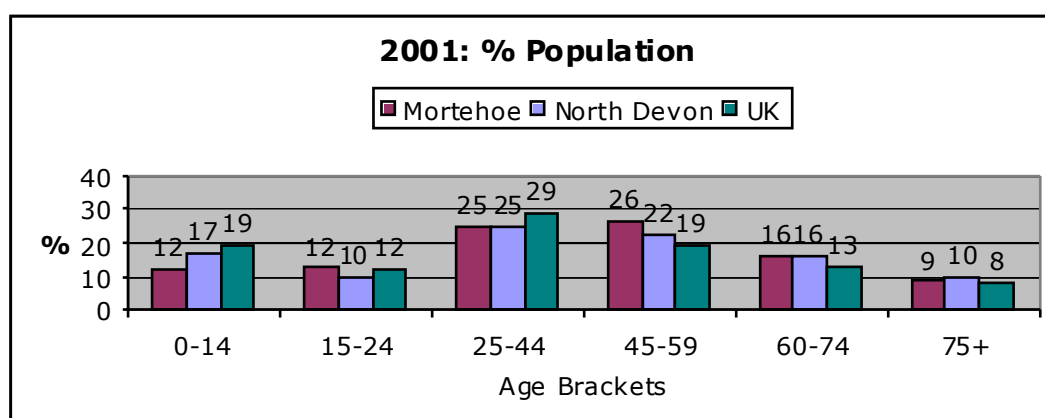
	<u>1991</u>	<u>2001</u>	<u>% Increase</u>
Mortehoe	1641	1755	7
North Devon	84669	92438	9
South West	4717000	4934200	5
UK	57469000	58836700	2

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



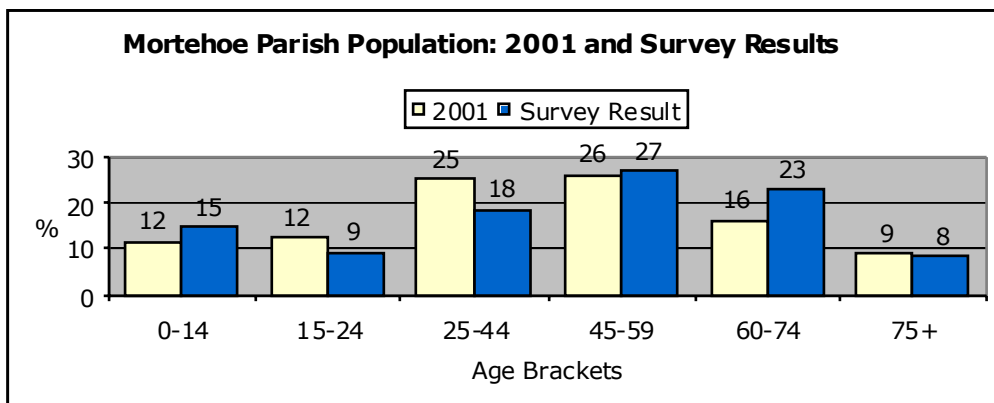
The following chart shows the above percentage increase in total population size over the last ten years. It is evident that Mortehoe, North Devon and the South West Region populations are growing faster than the UK rate. Mortehoe's population has increased more than three times the rate of the UK percentage growth rate. This impact will require an increase in infrastructures (e.g. number of houses) in order to accommodate the growing population.

The next chart profiles the percentage of population in each age bracket and compares them for Mortehoe, North Devon and the UK. Mortehoe has a slightly lower representation in the three lower age brackets (49%) compared to North Devon (52%) and the UK (60%). There is a greater proportion in the last three age brackets, 51% in Mortehoe, 48% in North Devon and 40% in the UK. **This indicates an ageing population in Mortehoe, compared to the profiles of wider areas.**



Source: Devon County Council and Office of National Statistics

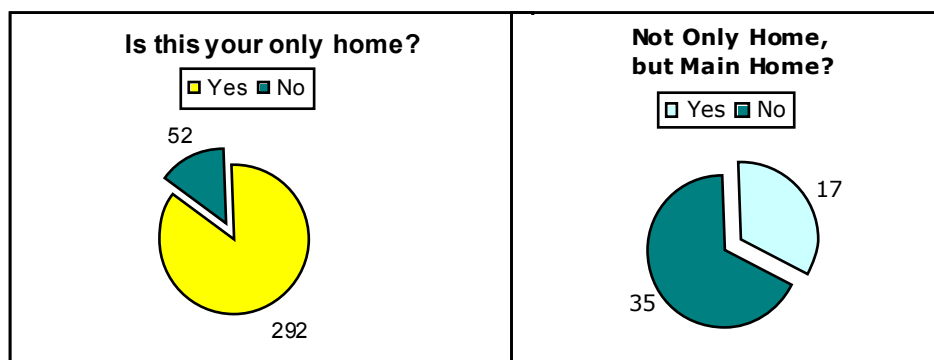
With a 37% survey response it is possible to make a reasonable comparison of the survey population with the above 2001 Morteohoe population profile. This is shown in the next chart. It can be seen that, the profiles are similar, with a slightly higher representation in the first (0 - 14 years) and last three age brackets.



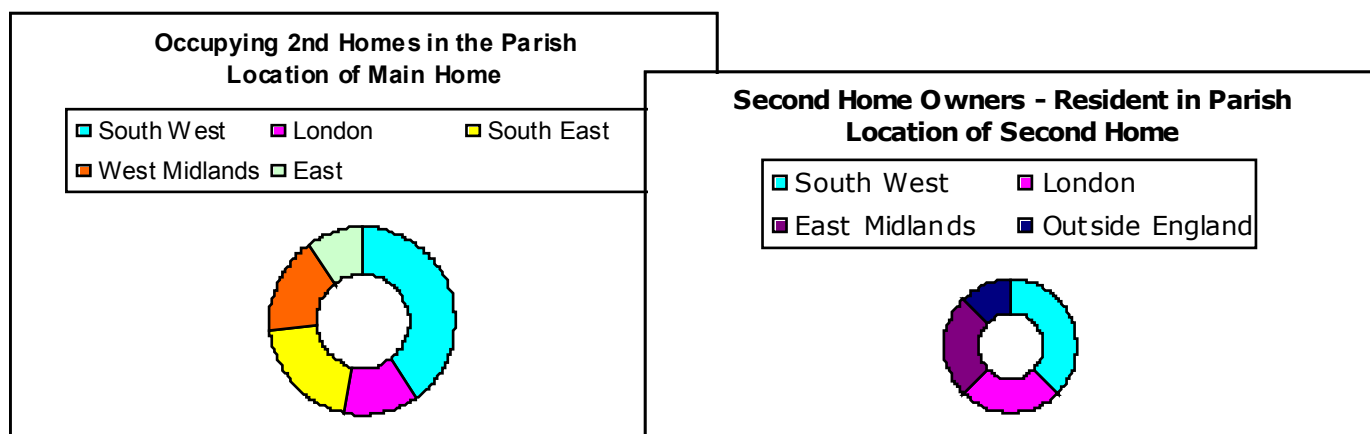
Source: Office of National Statistics and survey results

## 2.5 SECOND HOME OWNERSHIP

Current householders were asked if this was their only home, 85% (292 households) advised that this was the case. The other 15% (52 households) were asked, if this was not their only home, was it their main home?. **There were 35 households** who declared that this was not there only, or main home and 33 of those households were homeowners and are therefore **occupying second homes in the parish**. This is equivalent to 9% of respondents, Compared to 2.2% for North Devon as a whole, in accordance with Council Tax records.

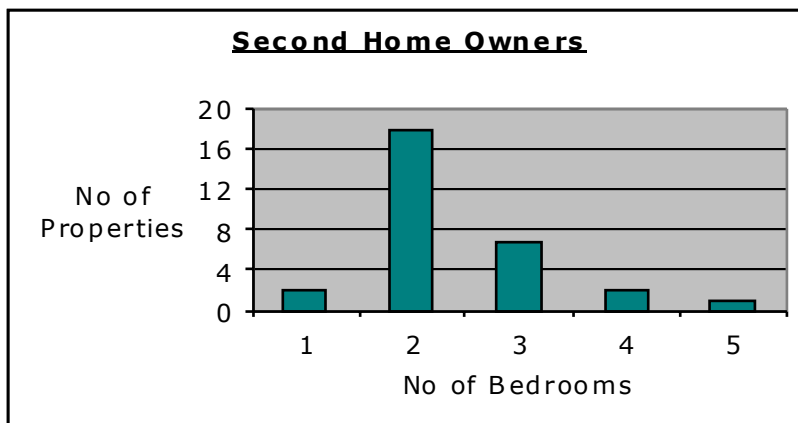


Further enquiry of the original 15% Second Home Owners was made regarding the locations of their Second Homes. The left hand chart below shows the location of the Second Home Owners main homes, in accordance with the Office of Deputy Prime Minister regions. This reveals that householders from the South West, South East, London, West Midlands and the East have Second Homes in the Parish. The right hand chart shows the



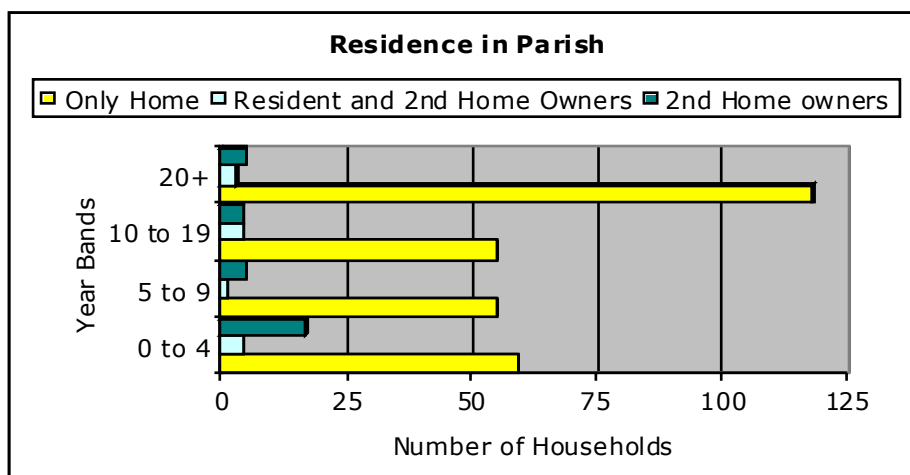
location of current Parish Residents second homes, revealing that the South West is a popular location for a second home.

The property bedroom size that second homeowners have purchased is shown below, revealing that Second Home owners purchase a range of bedroom sizes, but mainly two bedroom properties. **This indicates that second home owners have purchased some of the smaller, more affordable homes in the parish.**



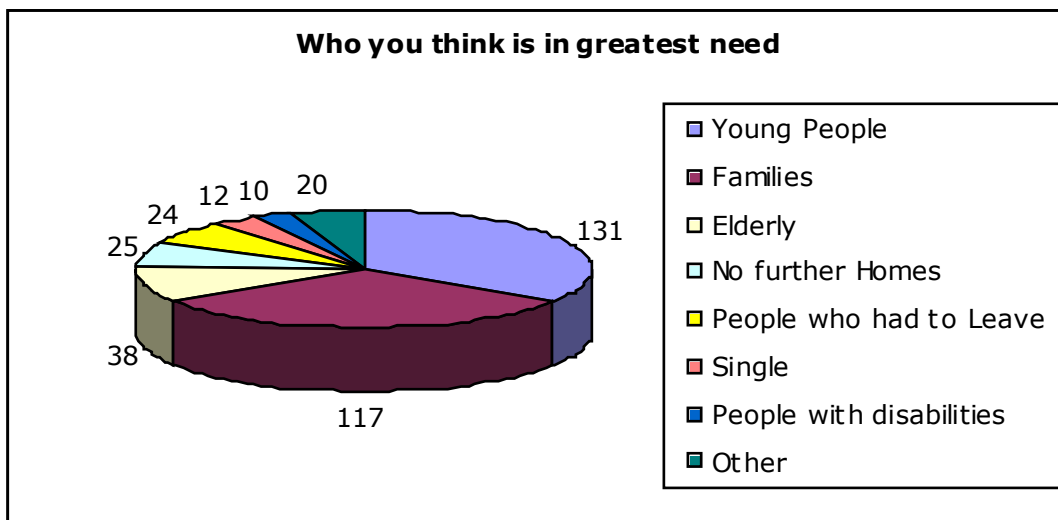
## 2.6 PARISH RESIDENCE

From the survey responses received 41% of all residents with their only home in the parish have been resident in the parish for 20 years. **This indicates that people move to Mortehoe to settle down.** The chart also shows that Second Home ownership is more of a recent trend, occurring more in the last 4 years than previously.

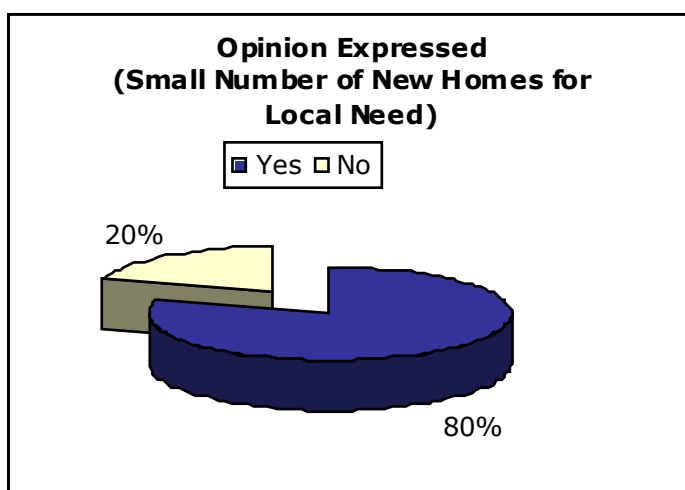


## 2.7 HOUSING REQUIRED: RESIDENTS' PERCEPTION

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 and Families. Those who indicated the Other option were asked to explain their perceptions, the comments are listed at Appendix 2.

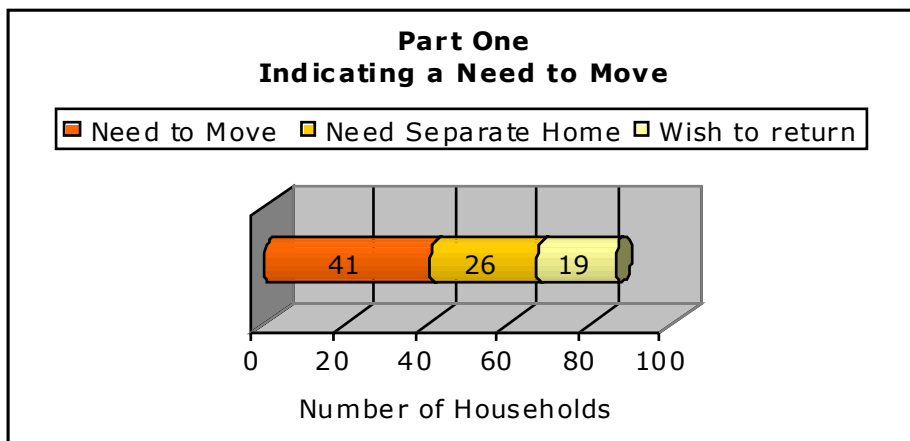


Residents were asked if they would be in favour of a small number of new homes in the parish to help meet the needs of local people. The response, shown below, was overwhelmingly in favour of such proposal (80%). The comments received in favour and the concerns of those who are not in favour are shown at Appendix 3.

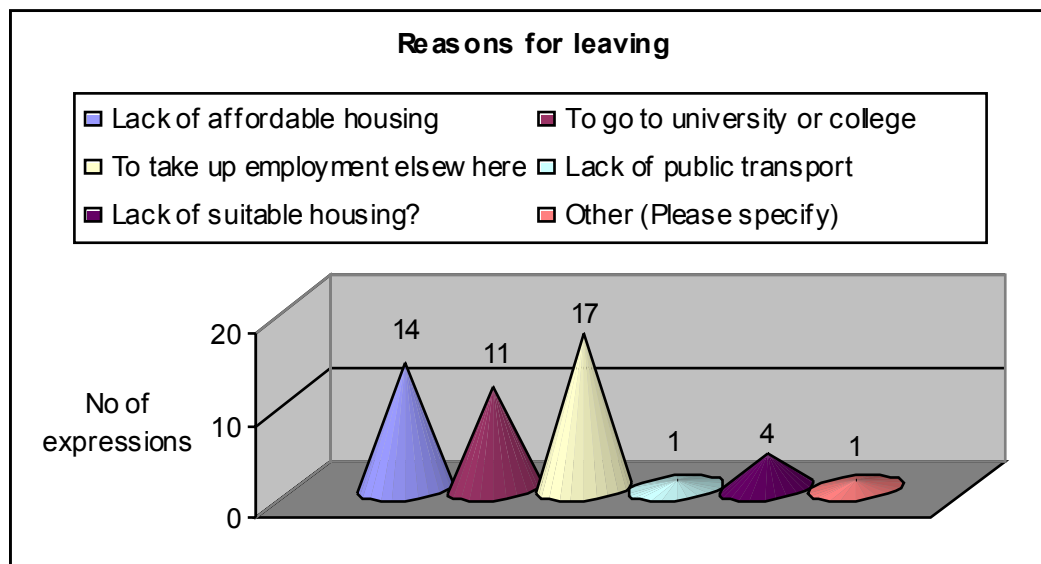


## 2.8 HOUSING INTENTIONS

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 86 responses are shown below. Some of those indicating a need did not return Part Two (71 received). Nearly half of those (48%) stating a need, on Part One of the survey form, are existing households needing to move. The remaining households are currently living within other households and need a separate home (30%) or households wishing to return to the area (22%).



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, but closely followed by the lack of affordable housing and to go to university or college.



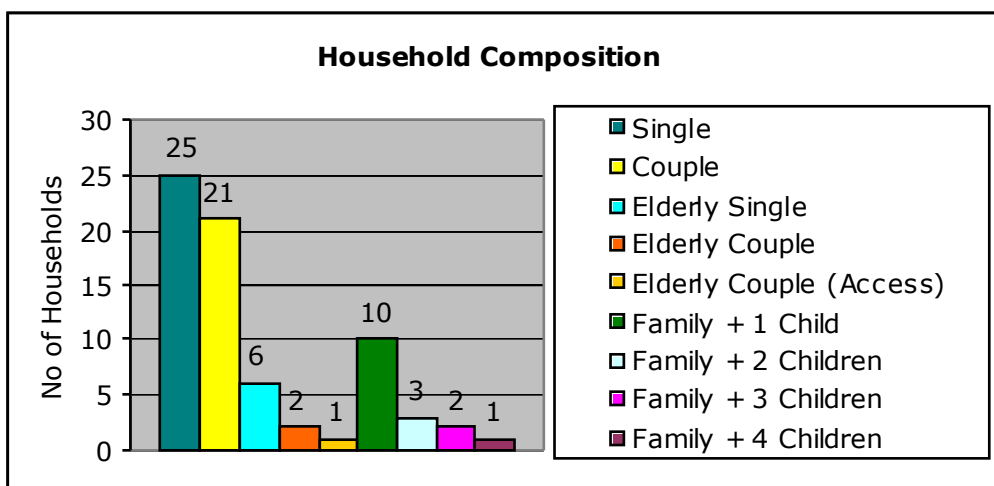


### 3 HOUSEHOLDS WISHING TO MOVE

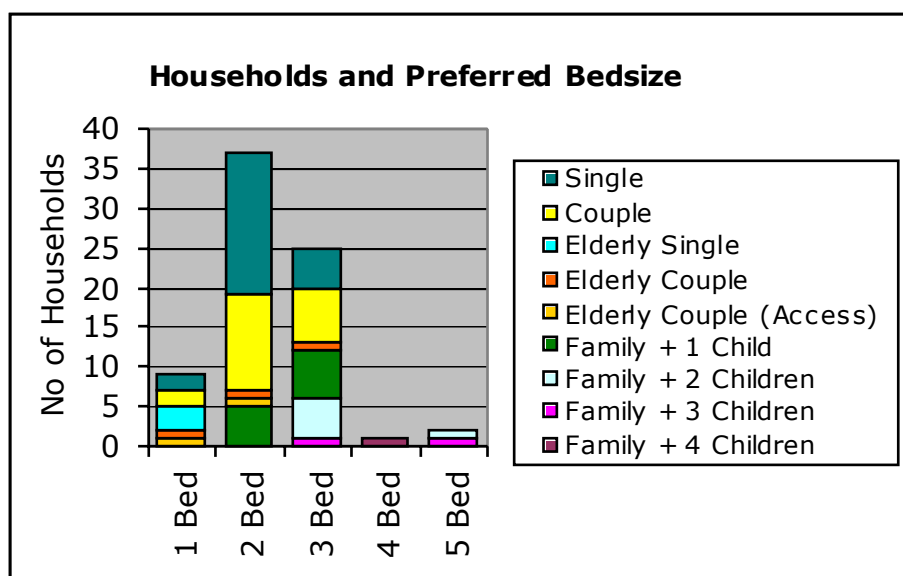
Part Two survey forms were received from 71 households indicating a need to move to another home in the Parish. The following three charts provide an overview of those households. The report will then go on to assess who is considered to be in local affordable housing need and will report in more depth about that need.

The household composition of those returning Part 2 is shown below:

- **25 Single households** - representing 35% of the total
- **21 Couple households** - representing 29% of the total - the Couple category also includes households where independent adults may wish to share a household (e.g. mother and independent child or two/three friends).
- **16 Family households** - representing 23% of the total.
- **9 Elderly households** - representing 13% of the total (4 households requesting access requirements)

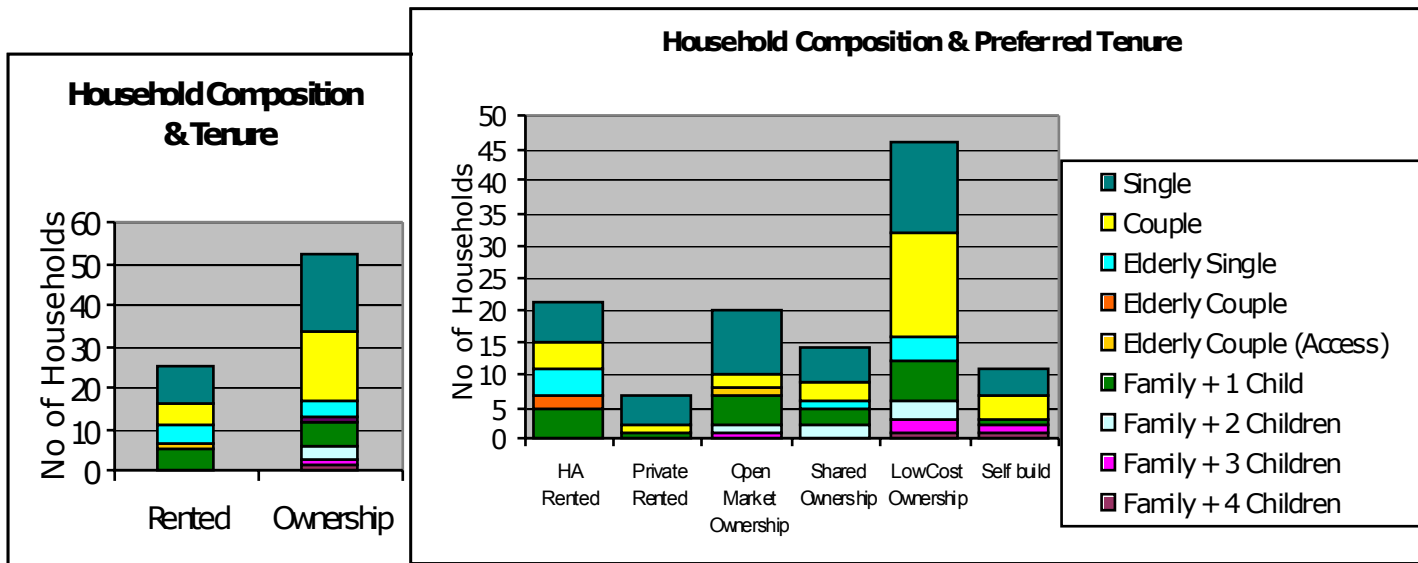


Households were asked to identify the type of housing they preferred. This is summarised in the following chart and is shown by bedsize rather than type (i.e. house/bungalow/flat) which will be analysed later.

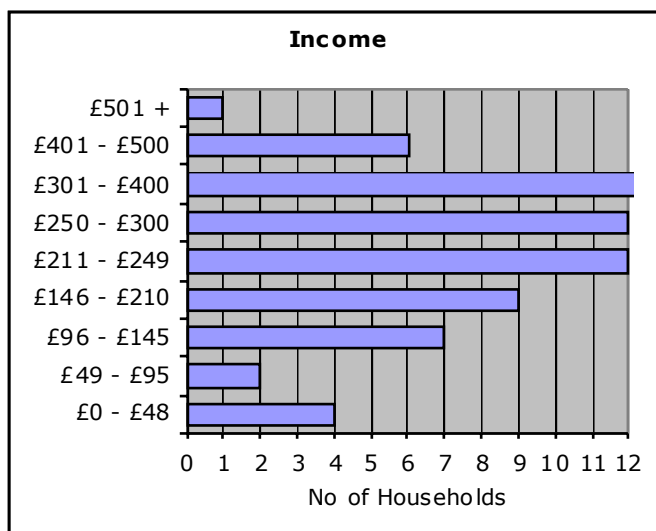


The Overall Type of Tenure preference is shown below, with reference to household composition. Again, more than one choice could be indicated. The left hand chart shows that, overall, there is a greater interest in an Ownership option. The right hand chart shows

that there is a high interest in Low Cost Ownership housing. Of the rented options, there is a highest preference for Housing Associated Rented.



Income data is shown below. Four households did not declare their income details, one household only wanted to declare they were retired. And one household is still in higher education. The information provided reveals that the median take home household income bracket for households expressing an income is £211 - £249\*, with a mid point income of £230 net or £287.50 gross. **This equates to an annual gross income of £14,950** (\*for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross).



This annual income is compared below to average household incomes for 2003 from a ward to national level. **This information shows that Part Two respondents' median annual gross income of £14,950 is lower than the average household incomes from the ward to national level.**

Survey Results:	£14,950	
Mortehoe Ward:	£27,644	= 85% higher than Part Two respondents
North Devon:	£24,560	= 64% higher than Part Two respondents
Great Britain:	£29,000	= 94% higher than Part Two respondents

Source: CACI (2003 figures) & Survey results

## 4 ASSESSING LOCAL AFFORDABLE HOUSING NEED

There are 4 households who wish to withdraw their application at this stage. The main reason for this is they do not wish to express confidential financial details and so unfortunately can not be assessed any further for housing need

There are now 67 households who can be considered further. 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 NDDCs 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.

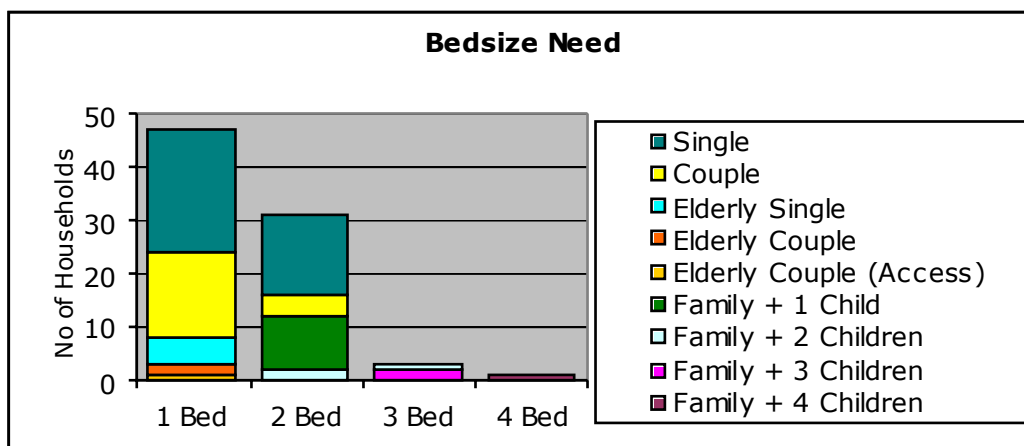
### 3 **Is there Local Connection?**

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.

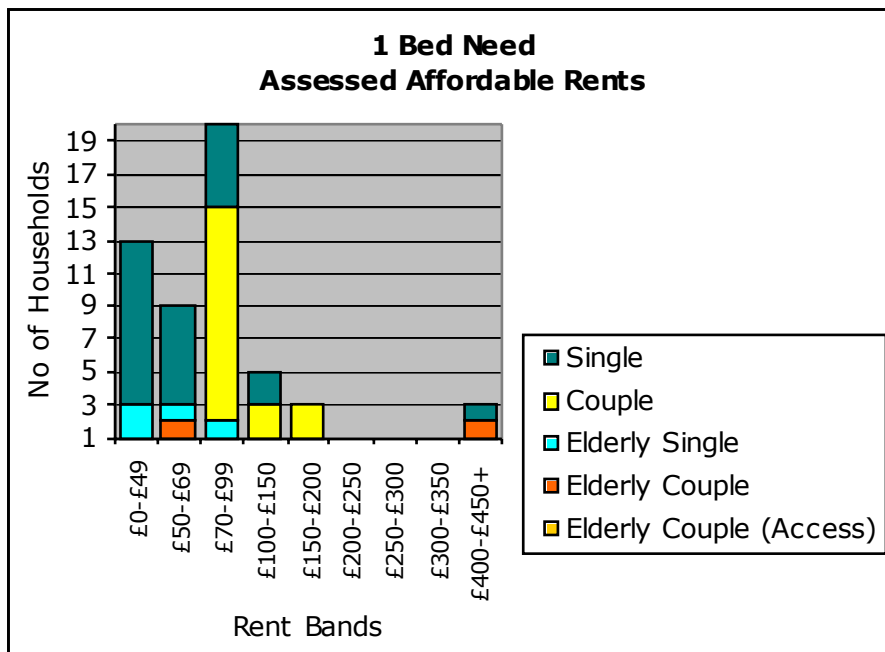
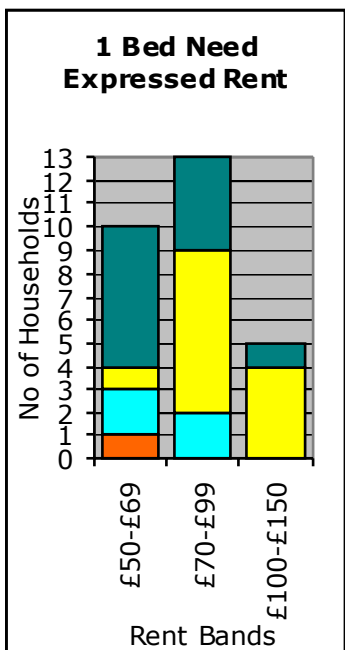
#### 4.1 ARE HOUSEHOLDS IN NEED OF AFFORDABLE HOUSING?

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 following chart details the bedsize need for households. The report will then consider each bedsize need

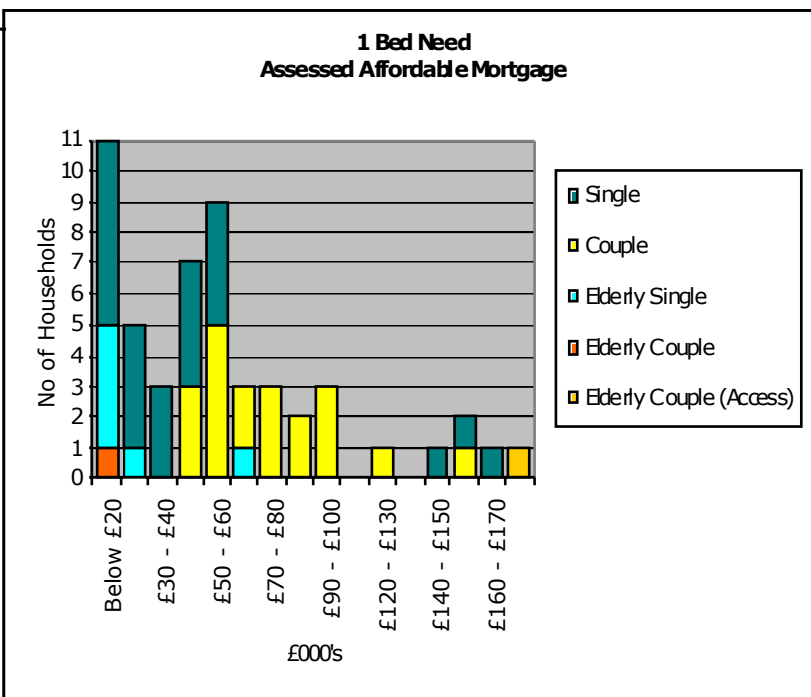
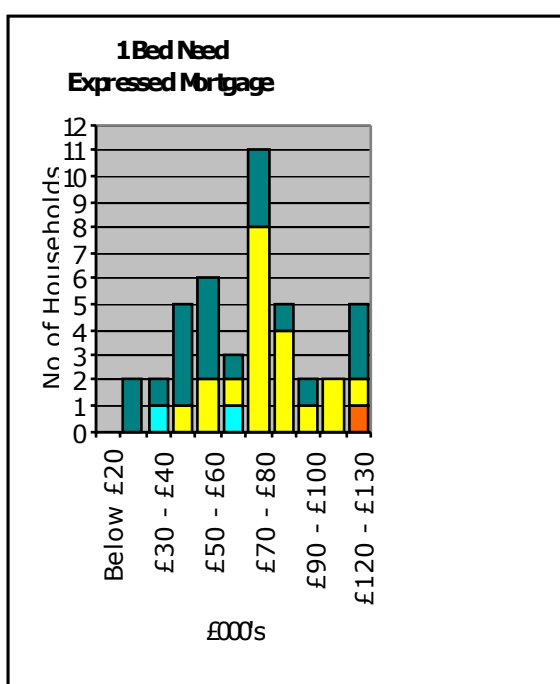


### 4.11 One Bedroom Need

The first two charts show, on the left, the rent bands expressed as affordable by households and, on the right, 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). Not all households expressed a rent band because they are not interested in the rented options.



The next two charts show, on the left, the expressed affordable mortgages, and on the right, the assessed affordable mortgages. Not all households expressed a mortgage band because they were not interested in the ownership options.



To set the context, it has been shown earlier in the report that in Morteohoe only 10% of stock is in the Private Rented Sector (PRS). Only 3% of the total stock has one bedroom. There is only five known one bedroom PRS property in Morteohoe, according to survey results. At the time of research there were no one bedroom properties advertised for rent. The average one bedroom rent in North Devon is calculated to be £74.50. The lowest advertised Sale Price in the Morteohoe area is £136,500 for a one bedroom apartment and the average one bedroom property, advertised sale price is £178,250. At the time of research there were only 2, one bedroom properties for sale (and one property was a holiday let property only). It appears that only 3% of the total stock is a one bedroom Owner Occupied property. Land Registry records reveal the 'lowest' actual price for Morteohoe's postcode area was £173,105 for flat/maisonette type properties. The average First Time Buyer house price in Morteohoe is £168,172.

Due to the fact that only 3% of the stock has one bedroom, it is likely that households needing one bedroom accommodation may need to consider the two bedroom stock in order to meet their needs. There is a reasonable supply of two bedroom accommodation (33%), however, only 15 properties are known to be in the PRS. The average rent for two bedroom PRS in North Devon is calculated at £102.00 per week. Two bedroom accommodation supply is dominated by the Owner Occupied tenure. The Lowest advertised house price for a two bedroom property was £160,950 for a terraced type property, with the average advertised price calculated at £173,790.

**The report will consider each of the 48 households individually**, working from left to right of the Assessed Affordable Rents Chart.

Rent Band £0 - £49:

**The 10 Single households** assessed as able to afford maximum rents of £49 and mortgages of £30,000 are unable to afford to access the private market, based on the contextual market information given above, and therefore all 9 households **are considered to be in need of affordable housing**.

**The 3 Elderly Single Households** assessed as able to afford maximum rents of £49 and mortgages of £20,000 are unable to afford to access the private market, based on the contextual market information given above, and therefore all 3 households **are considered to be in need of affordable housing**.

Rent Band £50 - £69:

**The 6 Single households** are assessed as able to afford maximum rents of £69 and mortgages of £50,000. It is noted above that there is only five known, one bedroom PRS property and therefore it is likely that in the PRS, households will need to be able to afford either the average one Bedroom property rents at £74.50 or the average two bedroom rents at £102.00. Neither Single Household can afford these PRS rents. The lowest advertised sale price for one bedroom Owner Occupied property is shown as £178,250 for a flat. It is unlikely that many flats will be available at £45,000 and therefore households are likely to need to afford, at least, the average price for one bedroom properties, which is £77,475. There is a lack of supply of one bedroom accommodation (only 5%). Existing properties for sale are mainly in the flat category (75%), but there have been no sales in the flat category over the last 12 months. Therefore, it is likely that households will need to be able to afford two bedroom Owner Occupier accommodation, commencing at £104,950. Therefore both Single Households **are considered as in need of affordable housing**.

The **1 Elderly Single** Household are assessed as able to afford maximum rents of £69 and mortgages of £50,000 and the **2 Elderly Couple** household is assessed as able to afford a

maximum rent of £69 and mortgage of £20,000. Using the same reasoning as the above paragraph, all 3 households **are considered to be in need of affordable housing.**

#### Rent Band £70 - £99:

The **5 Single households** are assessed as able to afford maximum rent of £99 and mortgages of £60,000 and one household £50,000. It has been shown that there is only five known one bedroom PRS property and therefore it is accepted that households will need to be able to afford the two bedroom PRS rents, averaging at £102.00. It is also unlikely that many flats will be available at £45,000 and therefore households are likely to need to afford, at least, the average price for one bedroom properties, which is £77,475. Therefore, these 2 households **are considered to be in need of affordable housing.**

The **9 Couple households** are assessed as able to afford maximum rent of £99 and 3 couples assessed as able to afford mortgages of £50,000, 6 couples assessed as able to afford £60,000 and 2 couples of £70,000 and 1 couple of £80,000. Using the same reasoning as the above paragraph, all households **are considered to be in need of affordable housing.**

The **2 Elderly Single household** are assessed as able to afford a maximum rent of £99 and one mortgage of £70,000 and the other couple household are assess as to afford below £20,000 as a mortgage maximum. Using the same reasoning as the above paragraphs, both households **are considered to be in need of affordable housing.**

#### Rent Band £100 - £150:

The **2 Single households** are assessed as able to afford maximum rent of £150 and mortgages of £100,000. It is accepted that there is a lack of one bedroom accommodation and therefore these households are likely to need to afford two bedroom accommodation. Each household is able to afford the average North Devon PRS rents. However, the PRS tenure accounts for only 12% of the stock in Lynton and Lynmouth and the tenure choice is dominated by the Owner Occupied tenure. Therefore, it is likely that all these households may need to consider the Owner Occupied tenure to resolve their housing needs. It is also worth noting that all these households have applied with an interest in an affordable Ownership Option. All households are possibly able to afford the average one bedroom Owner Occupied property at £77,475. However, one bedroom Owner Occupied properties account for only 2% of the total stock and therefore it is likely that these households will need to be able to afford 2 bedroom Owner Occupied properties. The Lowest advertised house price for a two bedroom property was £104,950 for a terraced type property, with the average advertised price calculated at £119,838. On this basis, all these households **are considered to be in need of affordable housing.**

The **5 Couple Households** are assessed as able to afford maximum rent of £150 and 2 households assessed of mortgages of £90,000 and three couple's mortgages of up to £100,000. Using the same reasoning as the above paragraphs, all households **are considered to be in**

#### Rent Band £300 - £350:

The **1 couple household** are assessed as able to afford maximum rent of £350 and a mortgage of £200,000 + Therefore they are able to afford to resolve their own housing needs in the private market **and will not be considered further**

#### Rent Band £400 - £450 plus:

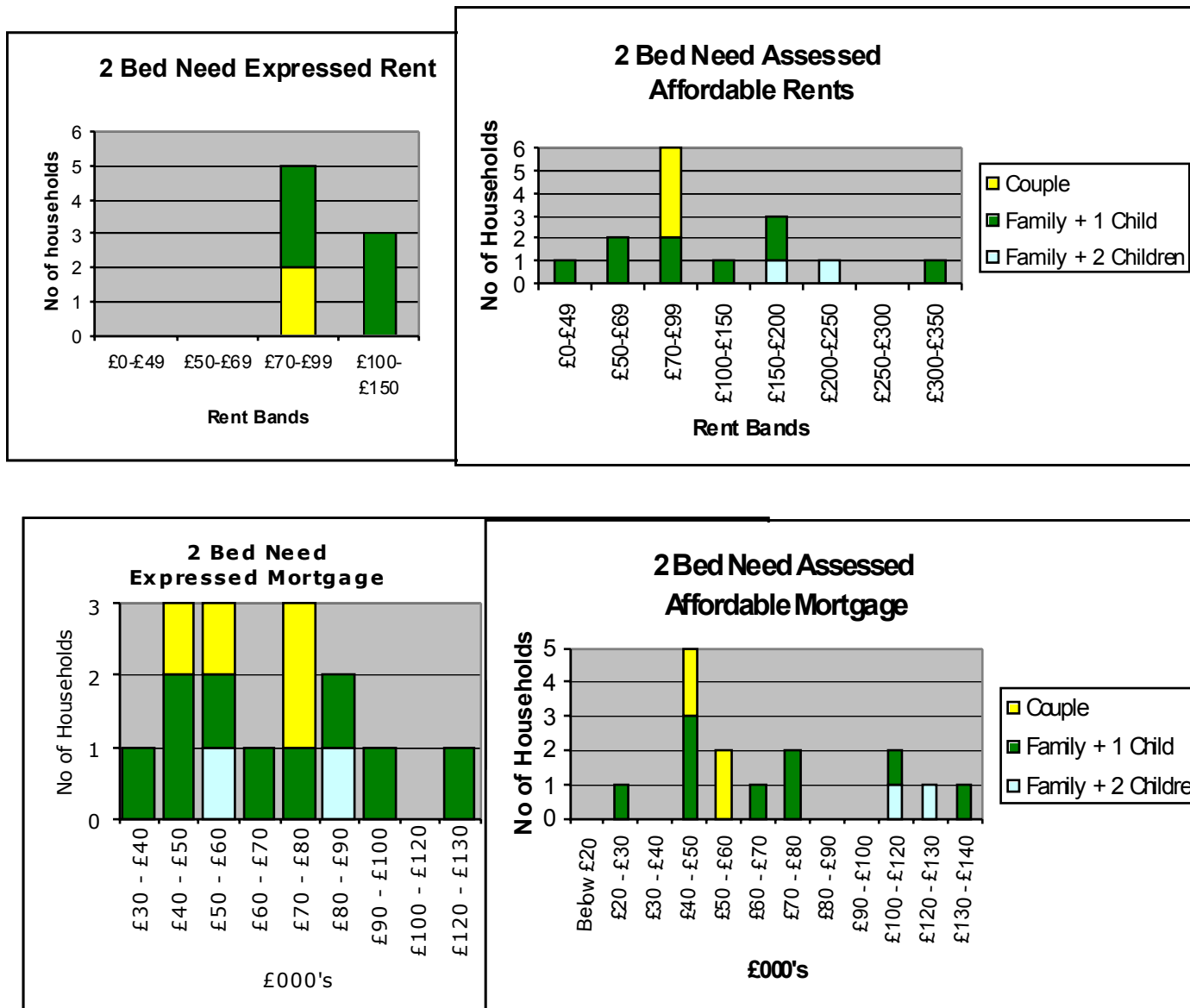
The **1 Elderly Couple household with access requirements** is able to afford maximum rent of more than £450 and a mortgage of more than £200,000. It was not possible to fully assess this household's financial ability and therefore based on the information provided it

appears that this household is able to afford to resolve their housing needs in the private market and **will not be considered further.**

**A total of 46 households, with a One Bedroom Need, will be considered further.**

### 4.12 Two Bedroom Need

Using the same format as above, the first two charts show the expressed and assessed affordable rent bands, the second two charts show the expressed and assessed affordable mortgages.



To set the context, it has been shown earlier in the report that in Morteohoe only 10% of stock is in the Private Rented Sector (PRS). There is a reasonable supply of two bedroom accommodation (33%), however, only 15 properties are known to be in the PRS. Research has shown the average rent for a two bedroom PRS in Morteohoe is calculated at £119.42 per week. The average rent for two bedroom PRS in North Devon is calculated at £85.39 per week. Two bedroom accommodation supply is dominated by the Owner Occupied tenure. The Lowest advertised house price for a two bedroom property was £160,000 for a terraced type property, with the average advertised price calculated at £173,790. Due to the lack of supply of two bedroom PRS it is likely that households would need to consider

three bedroom PRS accommodation, the average rents being £119.58 for such property and research has shown there were no three-bedroom rent properties to let at the time of research again this shows a gap in the market in Mortehoe for this type of tenure.

**The report will consider each of the 15 households individually**, working from left to right of the 'Assessed Affordable Rents chart'.

#### Rent Bands £0 - £49

The **Family + 1 Child household** are able to afford up to a maximum of £49 rent and £30,000 mortgage. Based on the information provided they are unable to afford to resolve their own needs in the private market and are **considered to be in need of affordable housing**.

#### Rent Bands £50 -£69

The **2 Family + 1 Child households** are able to afford up to a maximum of £69 rent and £50,000 mortgage. Based on the information provided they are unable to afford to resolve their own needs in the private market and **are both considered to be in need of affordable housing**.

#### Rent Bands £70 - £99

The **2 Family + 1 Child households** are able to afford up to a maximum of £99 rent and one household being able to afford a maximum mortgage of £50,000 and the other household being able to afford up to a £90,000 mortgage.

The **4 Couple households** are able to afford up to a maximum of £99 rent and a mortgage of £50,000 or £60,000. Based on the information provided they are unable to afford to resolve their own housing needs in the private market and are **both considered to be in need of affordable housing**.

#### Rent Band £100 - £150

The **2 Families + 1 Child households** are able to afford up to a maximum of £150 rent and a £90,000 mortgage and the other household of £70,000 mortgage. Based on the information provided they are unable to afford to resolve their own housing needs in the private market and are **both considered to be in need of affordable housing**.

#### Rent Band £150 - £200:

The **1 Family + 1 Child household and the 1 Family + 2 Children household** are able to afford a maximum rent of £200 and mortgage of £120,000. Although this household is able to afford rents of above the average PRS rent of the parish, there are only 12% of PRS housing and this household has a preference for ownership. In which they would not be able to resolve this need as the average price for a two - bedroom dwelling is £160,000. So are unable to afford to resolve their own housing needs in the private market and are to **considered in need of affordable housing**

#### Rent Band £200 - £250:

The **Family + 2 Children household** are able to afford a maximum rent of £250 and mortgage of £130,000. Although this household is able to afford rents of above the average PRS rent of the parish, there are only 12% of PRS housing and this household has a preference for ownership. In which they would not be able to resolve this need as the average price for a two - bedroom dwelling is £160,000. So are unable to afford to resolve their own housing needs in the private market and are to **considered in need of affordable housing**



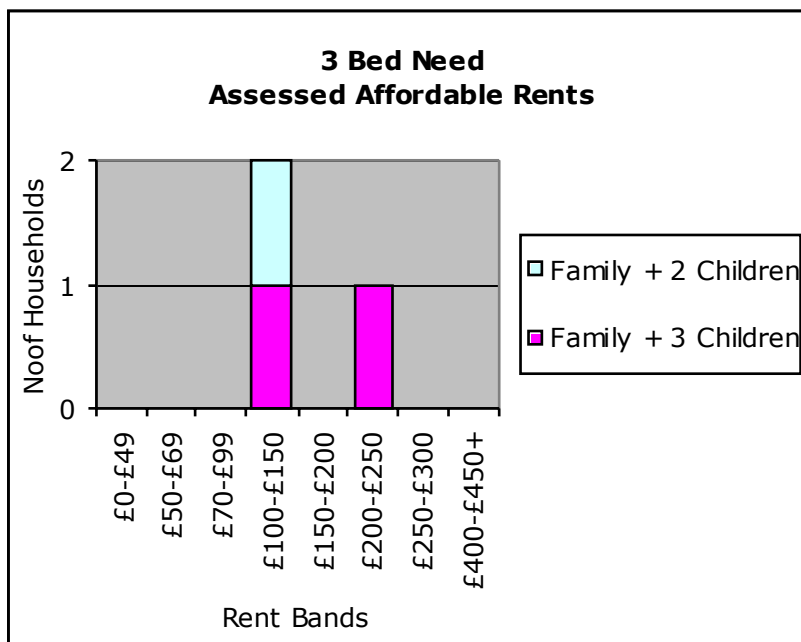
Rent Band £300 - £350

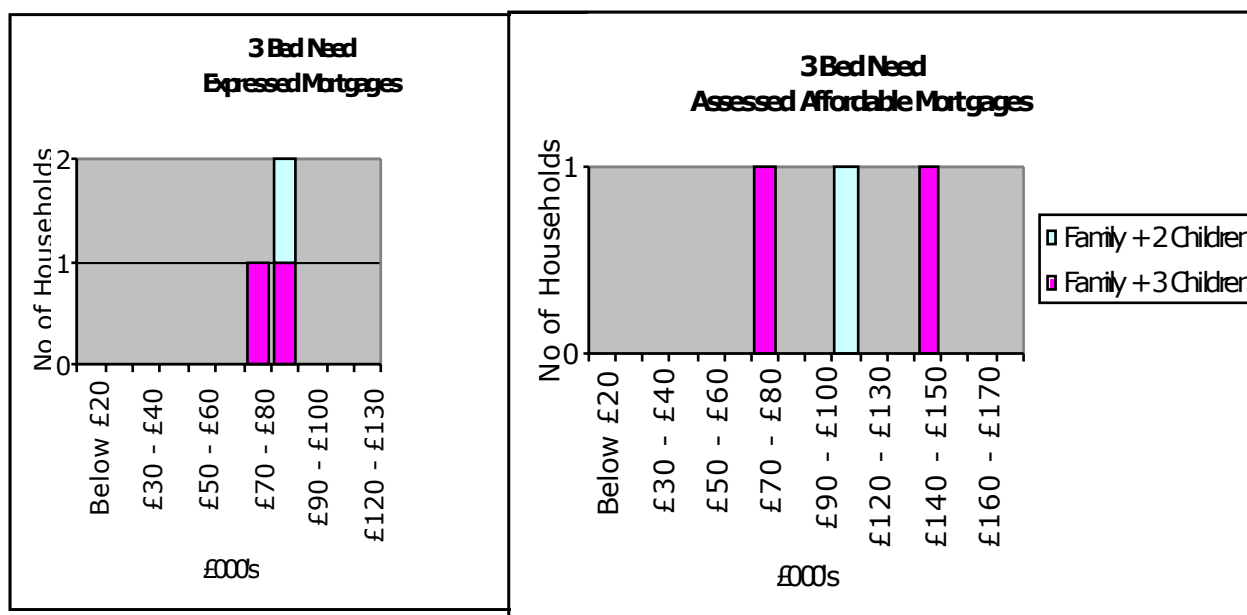
The **Family + 1 Child household** are able to afford a maximum rent of £350 and mortgage of £200,000+. They are able to afford to resolve their housing needs in the private market and **will not be considered further.**

**A total of 14 households with a Two Bedroom need, will be considered further**

**4.13 Three Bedroom Need**

Using the same format as above the first two charts show the assessed affordable rent bands, (householders did not express a need to rent) the second two charts show the expressed and assessed affordable mortgages.





To set the context, it has been shown earlier in the report that in Morteohoe only 10% of stock is in the Private Rented Sector (PRS). Three bedroom properties have a high stock (40%) within the parish, however only 6 three bedroom properties are known to be in the PRS. The average rent for three bedroom PRS in North Devon is calculated at £119.58 per week. 80% of the three bedroom accommodation supply, is in the Owner Occupied tenure. The Lowest advertised house price for a three bedroom property was £129,950 for a terraced type property, with the average advertised price calculated at £224,700. Therefore, due to the lack of supply of PRS property it is likely that households may need to be able to resolve their housing needs through the Owner Occupied tenure.

**The report will consider each of the 3 households individually**, working from left to right of the 'Assessed Affordable Rents chart'.

#### Rent Band £100 - £150:

The 1 **Family + 2 Children household** are able to afford maximum rent of £150 and a mortgage of £120,000. Although they might be able to afford the PRS, they would be unable to afford the Owner Occupied tenure. Therefore, this household **is considered to be in need of affordable housing**.

The 1 **Family + 3 Children household** are able to afford a maximum rent of £150 and a mortgage of £80,000. Although they might be able to afford the PRS, they would be unable to afford the Owner Occupied tenure. Therefore, this household is considered **to be in need of affordable housing**.

#### Rent Band £200 - £250

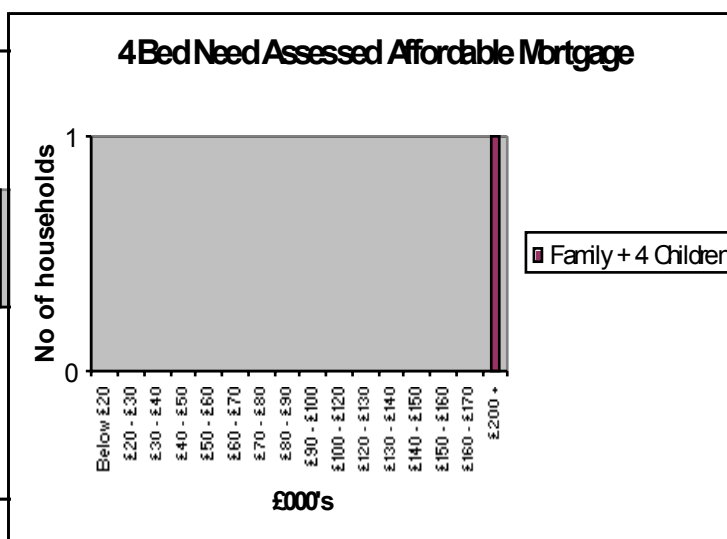
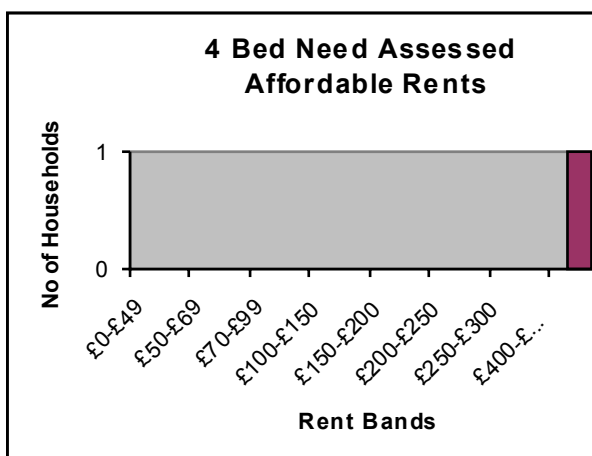
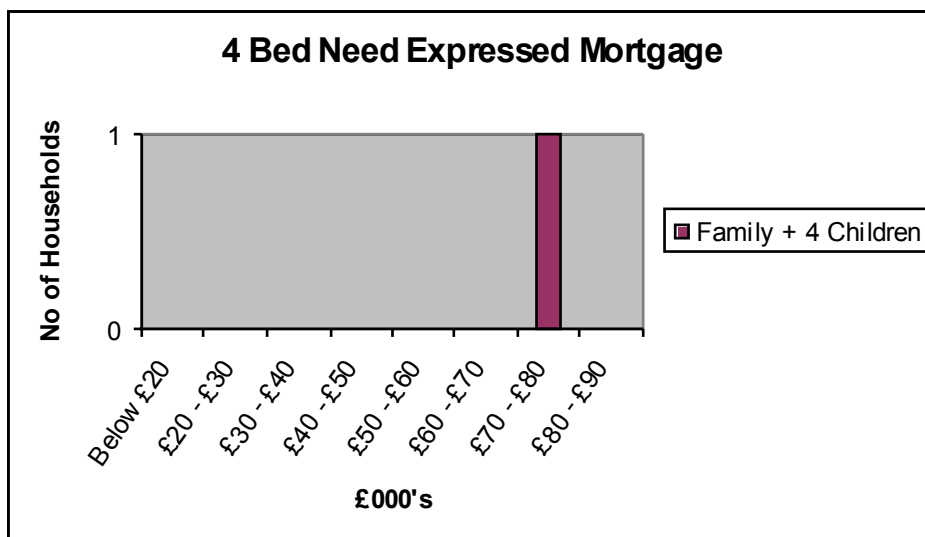
The 1 **Family + 3 Children Household** are shown as able to afford a maximum rent of over £250 and mortgage of over £150,000. It was not possible to fully assess this households mortgage ability due to a lack of financial details. Upon trying to contact this household it was discovered that they had in fact moved, Therefore it can be assumed that they have been able to resolve their own housing needs **and they will not be considered further**.

**their housing needs in the private market and will not be considered further.**

**A total of 3 households, with a 3 Bedroom Need, will be considered further.**

### 4.14 Four Bedroom Need

\*Using the same format as above the first two charts show the expressed and assessed affordable rent bands, the second two charts show the expressed and assessed affordable mortgages.



To set the context, it has been shown earlier in the report that in Morteohoe only 10% of stock is within the Private Rented Sector (PRS). There is a reasonable supply of 4 bedroom properties (24%) however, there is only 1 to be know to be in the PRS sector. The average rent for four bedroom PRS in North Devon is calculated at £126.92 per week. Therefore, due to the lack of supply of PRS property it is likely that households may need to be able to resolve their housing needs through the Owner Occupied tenure. The Lowest advertised house price for a four bedroom property was £330,950 for a detached house, and the average advertised 4 bedroom property was 334,975.

The **Family + 4 Children** are only able to afford maximum rents of up to £400 and mortgages of up to maximum of £200,000. Based on the private market information provided above, Although this household is able to afford rents of above the average PRS rent and above of the parish, there are only 10% of PRS housing and this household has a

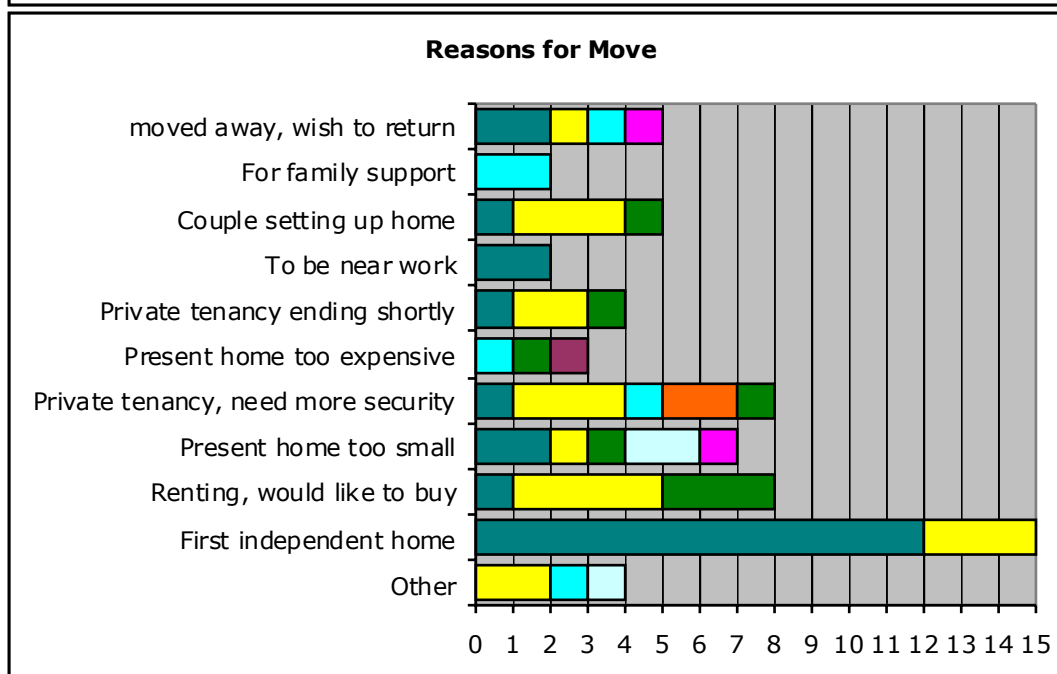
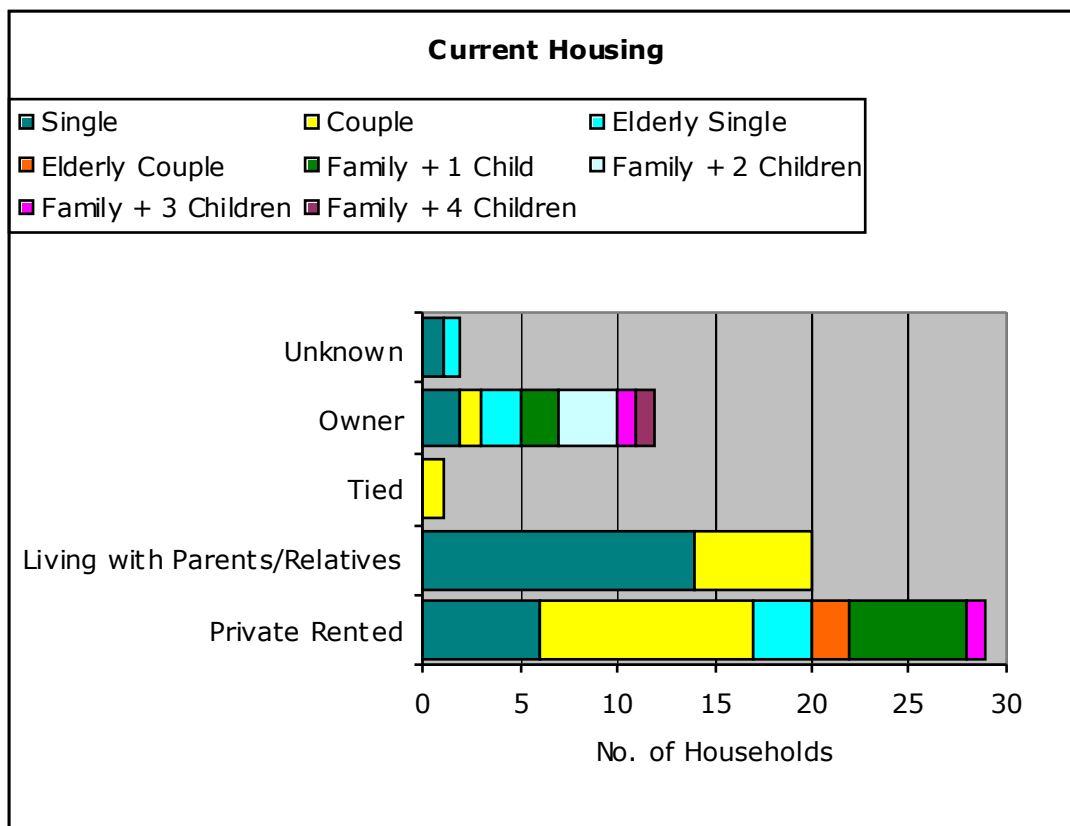
preference for ownership. In which they would not be able to resolve this need as the average price for a four - bedroom dwelling is £334,975. So are unable to afford to resolve their own housing needs in the private market and are to **considered in need of affordable housing**

**A total of 1 households, with a Four-Bedroom need, will be considered further.**

**Therefore, a total of 64 households are considered to be in need of affordable housing.**

## 4.2 IS THERE A HOUSING NEED?

The report will consider whether the 64 households assessed above, are in Housing Need by considering their current housing and reasons for moving.



Starting at the bottom of the 'Current Housing' chart, the following households are considered to be in need in accordance with local plan provisions:

- In the Private Rented category it is accepted for a variety of reasons the Private Rented Sector does not provide suitable accommodation, such as non-secure tenancy arrangements (short term contracts - ending shortly), expensive rents and desire to buy their own property. The following 29 households in this category have provided acceptable reasons for needing to move:
  - 6 Single Households
  - 11 Couple Households
  - 2 Elderly Single Households
  - 2 Elderly Couple Households
  - 6 Family + 1 Child households
  - 1 Family + 3 Children households
- In the Living with Parents/Relatives category:
  - 10 Single Households and 6 Couple Households
  - have provided acceptable reasons for needing to move, including, in three cases, a wish to have a 'first independent home' and couple setting up their first home.
- In the Tied category:
  - 1 Couple households have provided acceptable reasons for needing to move, including, and needing more security, tenancy to end.
- In the Owner category:
  - 2 Elderly Single are considered to have provided acceptable reasons for needing to move, including, they cannot manage the stairs, family break up and too expensive. Family + 1 own a holiday occupancy and thus need more security Family + 2 are considered including house is too small. The Family + 4 are in tied housing and need more security
- In the Unknown category:
  - The 1 Single household are accepted as needing to move. One of the Single households who appears to be in the Private Rented Sector has moved away and wishes to return..

The following household is not considered to be in housing need and will not be considered further:

- In the Living with parents/relatives category'
- The 4 single households are in full time education and will be for 5 - 7 years so at
- Moment they are not assessed to be in Housing need.
- In the Owner category:
  - The 1 couple household wish to move back to the parish but are nit in actual housing need
  - The 2 Single households wish to move due to accommodation being too small. However it appear their accommodation is a suitable for their size unless their circumstances change.
  - The 1 Elderly single households wishes to move to be near her son although she is not actually in housing need and it appears on further information she could help herself.
  - The Family + 1 children household and the 2 family + 2 Children households wishes to move due to accommodation being too small. However, it appears that their accommodation is a suitable size for their household and will remain so for at least a further seven years.  
The Family + 3 moved away and wish to return to the area although they are not considered to be in housing need and own a six bedroom accommodation

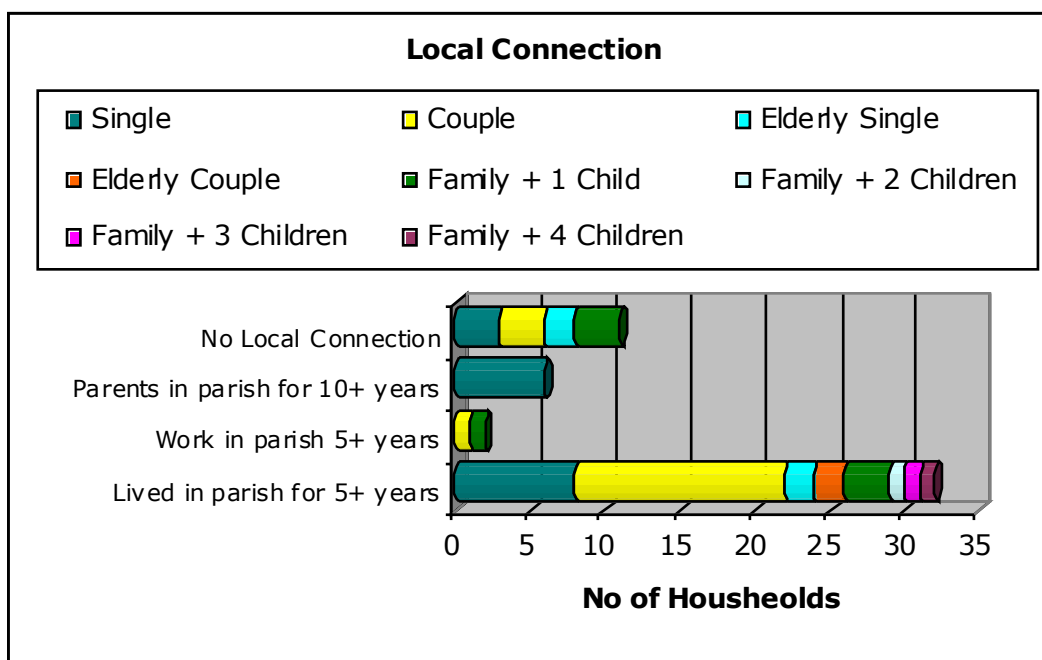
The Elderly single is in need of an nursing home in 5 years time and not of need of affordable housing

**The report will now continue to consider the 51 households, listed above, that are considered to be in housing need.**

### 4.3 IS THERE LOCAL CONNECTION?

Finally, the following chart reveals that **40 Households satisfy the Local Connection criteria** in accordance with North Devon District Council's 'Revised Deposit' Local Plan (October 2003). The 11 households in the 'No Local Connection' category do have some connection with the Parish but do not satisfy the Local Plan criteria.

10 Households live in the parish currently but do not satisfy the local connection criteria of 5 years or more and 1 household did not live within the parish or satisfy any local connection criteria stated in the local plan



**One family + 4 household have stated they would like to be withdrawn from this report at this stage as they now do not think they are in housing need so this family will not be included in the final analysis in the next section.**

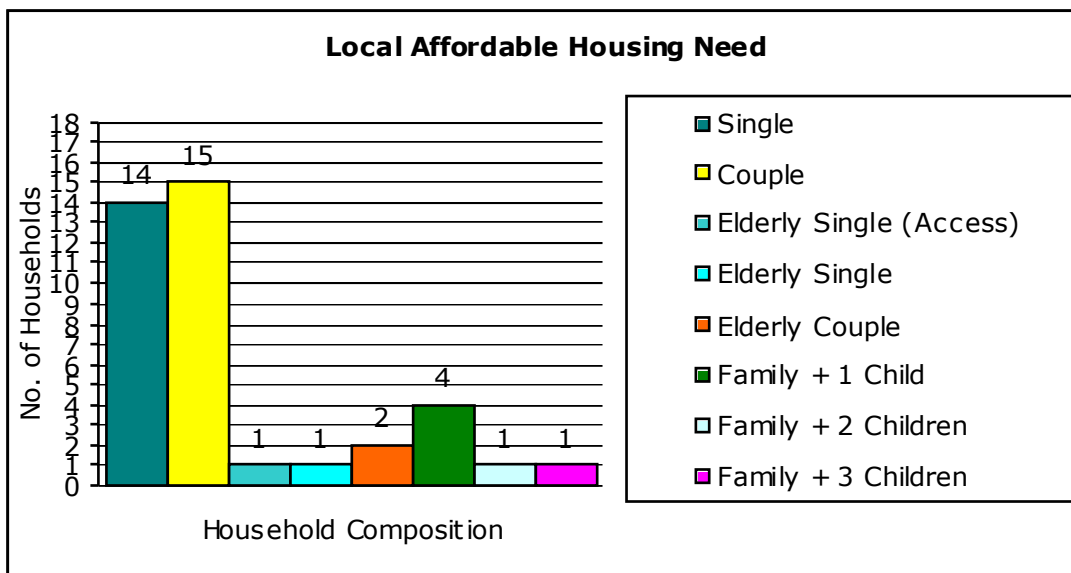
## 5 FINAL ANALYSIS OF ASSESSED HOUSING NEED

### 5.1 HOUSEHOLD COMPOSITION

The following information provides a **final analysis of all 39 households** that have been assessed as 'in need of affordable housing', 'in housing need' and with 'Local Connection' to Morteheo.

The final household composition for all 39 households is as follows:

- **14 Single households** - representing 35% of the total need
- **15 Couple Households** - representing 37% of the total need  
 (The Couple category also includes households where independent adults may wish to share a household (e.g. mother and older, independent child or two/three friends).
- **4 Elderly Households** - representing 10% of the total need
  - 2 Elderly Single Households (1 household has now stated they think they will need Access Requirements in the future so this will be included in the final section).
  - 2 Elderly Couple Households
- **6 Family households** - representing 18% of the total need
  - 4 Families with 1 Child
  - 1 Family with 2 Children
  - 1 Family with 3 Children

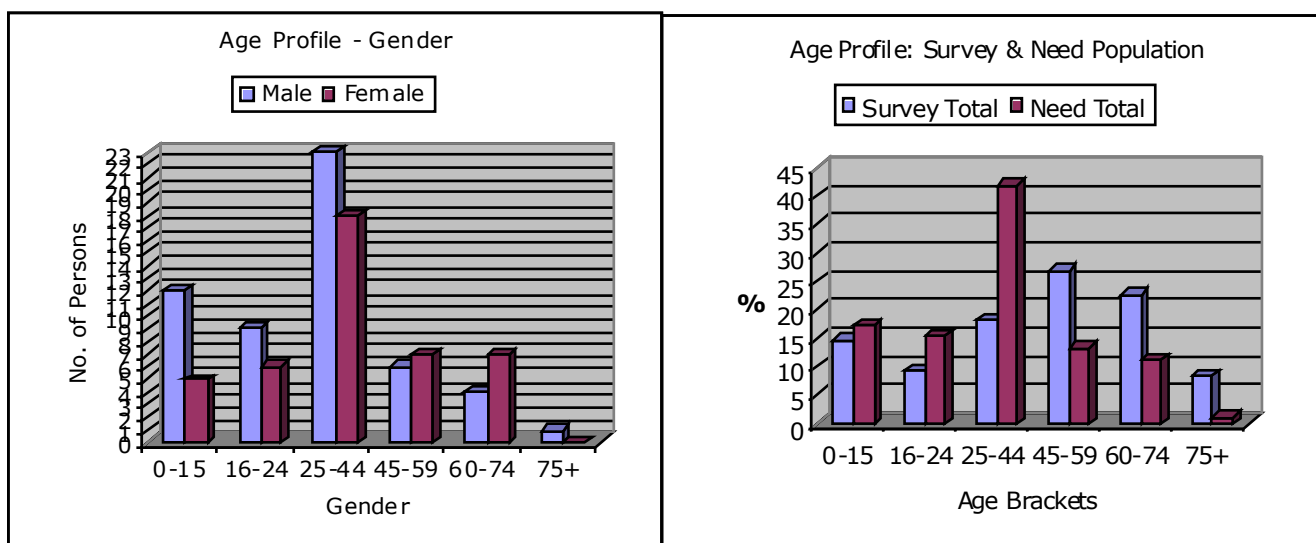




## 5.2 AGE PROFILE

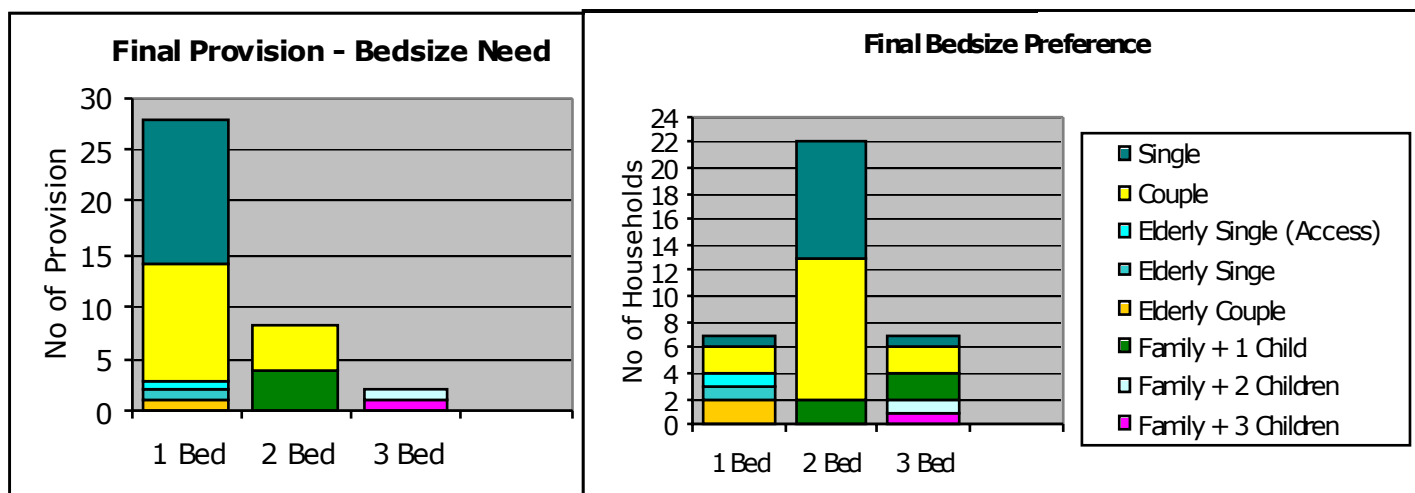
The following two charts, provide details regarding the age profiles of those in need. The first shows the age profile of all survey respondents against those in need. This reveals a higher representation from those in the three lower age brackets and a lower representation from the last three age brackets, whereas it was shown above (at 2.4) that, overall Mortehoe has a slight under representation in these age brackets, compared to North Devon's profile. **If the housing needs of households from the three lower age brackets are not resolved, there is a chance they will leave the parish because of lack of affordable housing.**

The second chart provides a breakdown of the Gender of those in need for each age bracket, Overall, there is a very slightly higher representation of Males to Females, mainly in the three lower age brackets

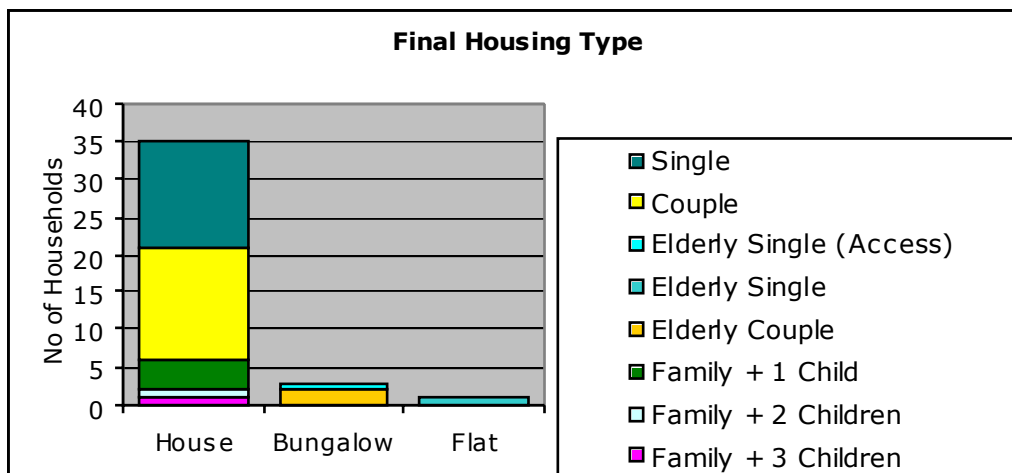


## 5.3 BEDSIZE & HOUSE TYPE

The Final Bedsize Need against preference is shown below. It should be noted that households were able to indicate more than one bedsize preference, although only one household did so. **The main need is for One Bedroom property, mainly by the non-family households. All family households are in need of a larger property, ranging from Two to Three bedrooms. The main preference is for Two Bedroom property, mainly by non-family households but also by all four Families with 1 Child. All other family households have a preference for Three bedroom accommodation.**

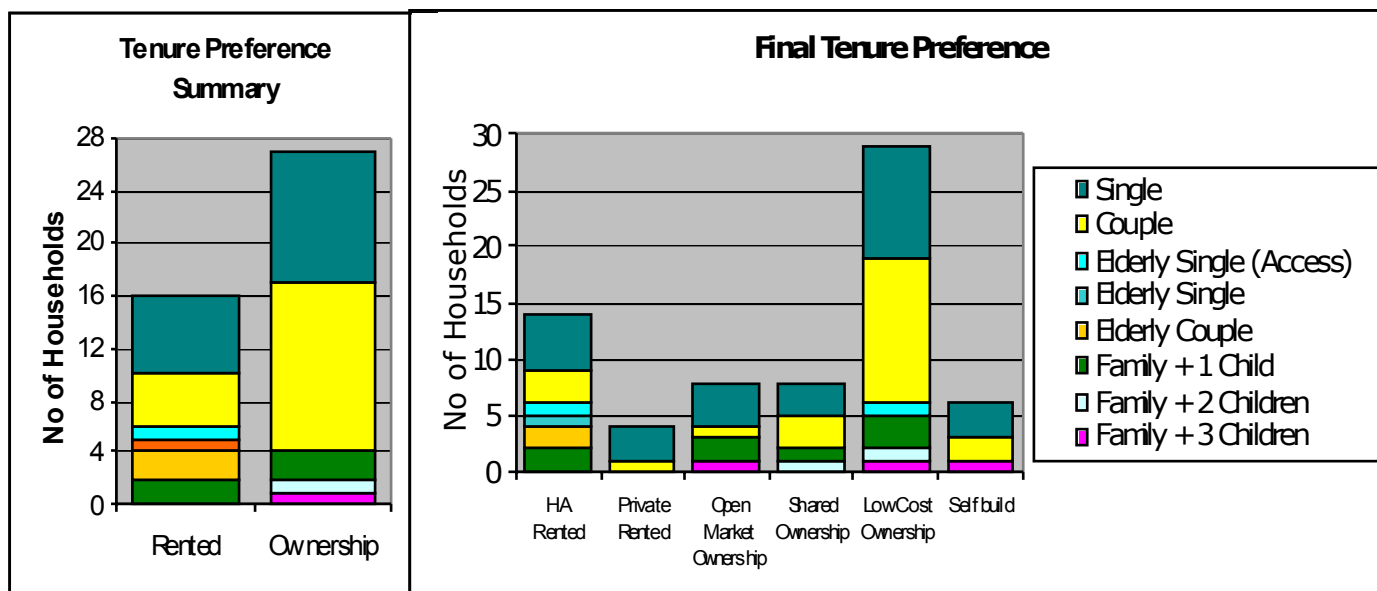


The final Housing Type is shown below. Households were allowed to indicate more than one type. Most Households prefer a House, particularly the Family Households. Overall, Single and Couple Households are prepared to consider most house types. Not surprisingly the households with Access considerations and elderly households have selected a Bungalow



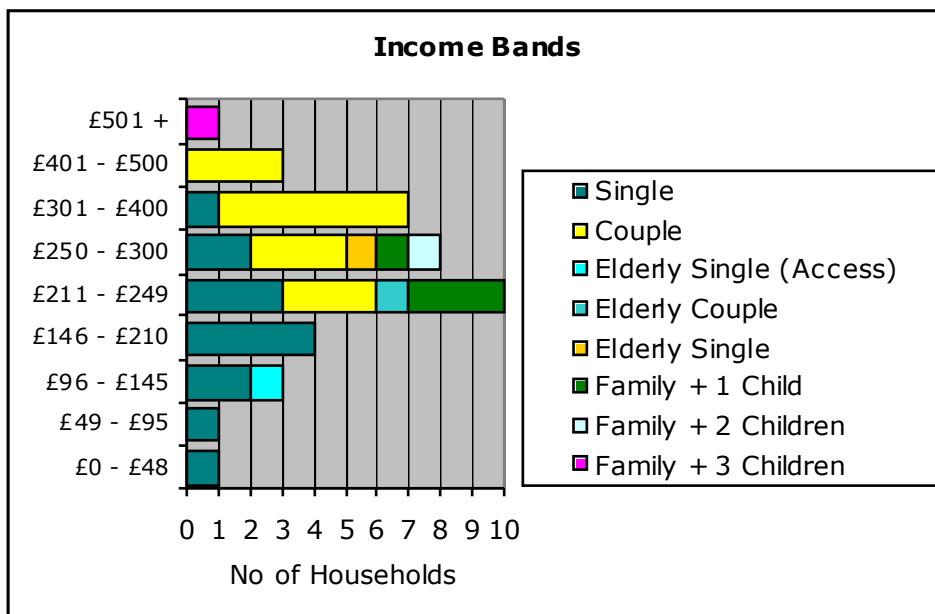
### 5.4 TENURE

Tenure preference is shown in the next two charts. Households were allowed to indicate more than one tenure. **Overall, there is a preferred Ownership tenure.** Analysed in further detail, Housing Association Rented is the preferred Rented option. Low cost Ownership is the preferred Ownership option (this includes Shared Equity schemes).



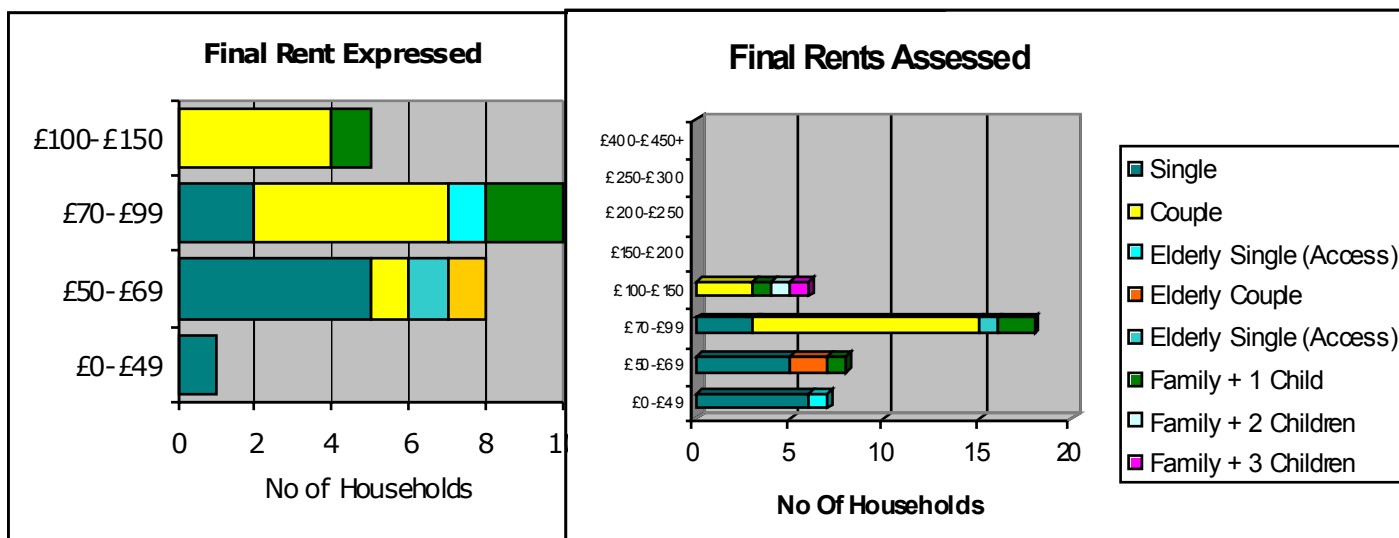
## 5.5 INCOME AND AFFORDABILITY

The following chart shows the income bands for 40 households. One household is in full time retirement, so was unable to indicate an income bracket. The median household income bracket is £211 - £249, with a mid point of £230 net or £287.50 gross weekly (assuming net is 80% of gross). **This equates to an annual gross household income of £14,950.** The average actual house price, according to Land Registry sales, is £179,527. Therefore, **requiring 12 times their household income** to access the average actual Open Market house.



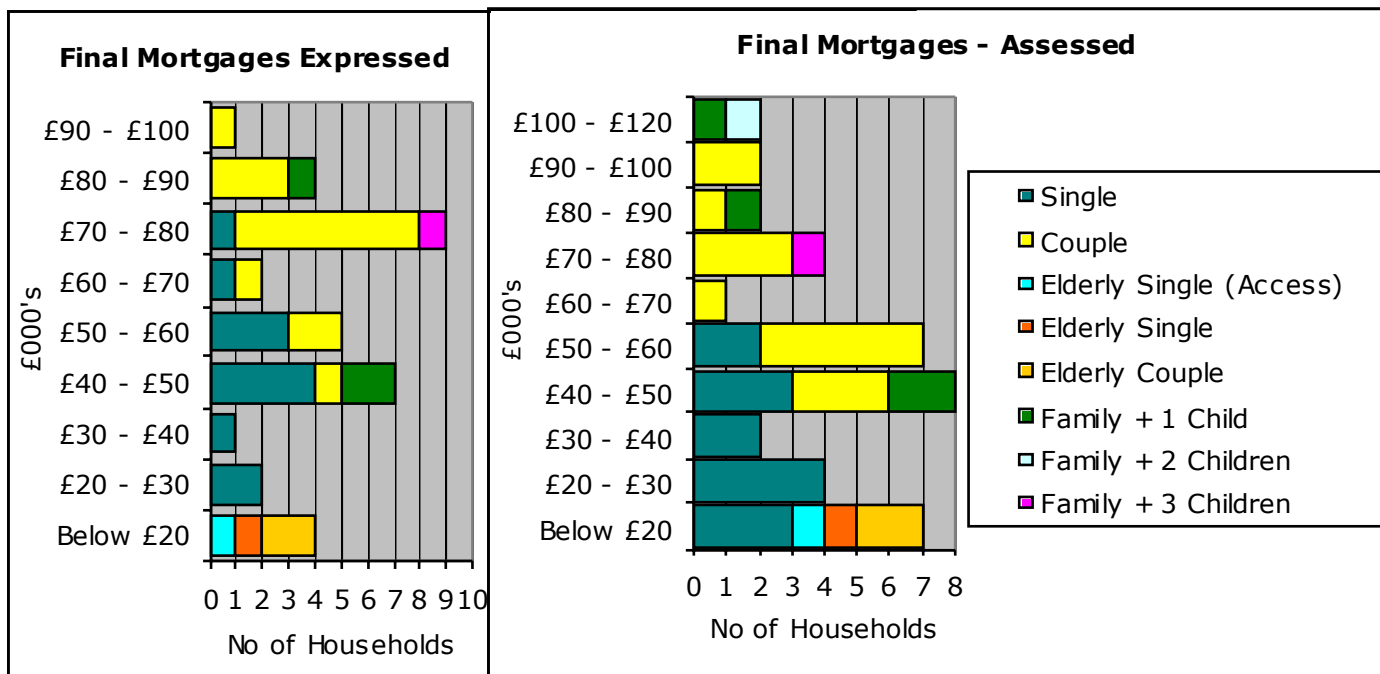
### 5.51 AFFORDABLE RENTS

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 (85%) are assessed as able to afford less than £99.00 per week for rent. The median affordable rent is £50 - £99 per week, or £74.50 per week at mid-point of that range.**



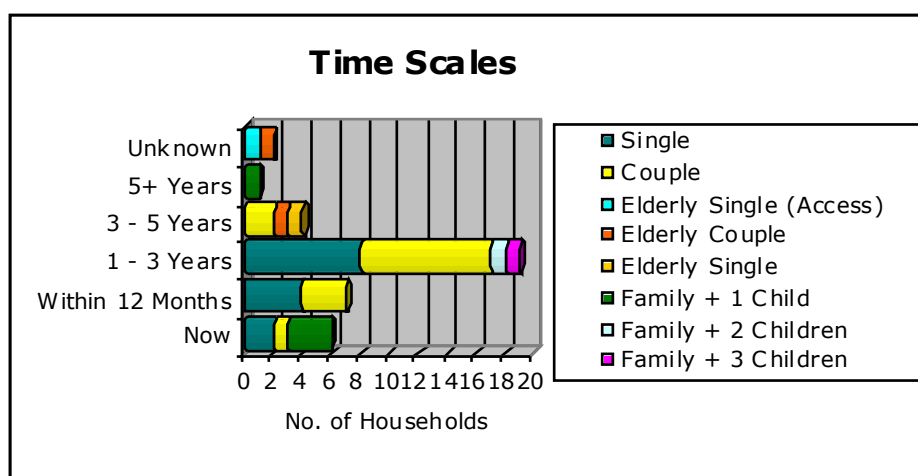
### 5.52 AFFORDABLE MORTGAGES

The affordable mortgages 'expressed' and 'assessed' by are shown below. Overall, most households appear to be willing to commit more than 3 times their incomes towards their mortgage costs. Two thirds of all households are not able to afford a mortgage of more than £50,000. **The median affordable mortgage is 'assessed' as £40,000 - £50,000, or £45,000 at mid-point of that range.**

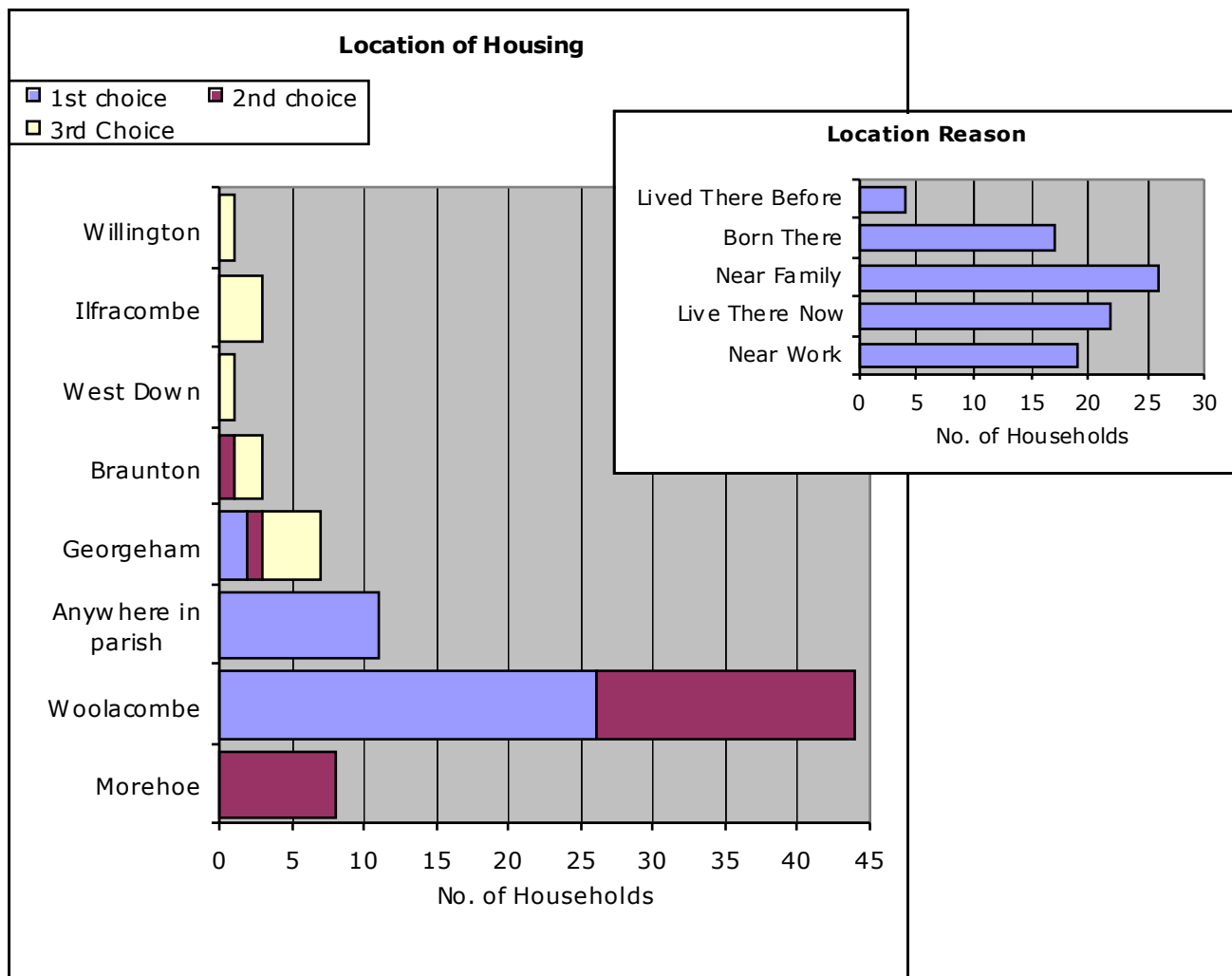


### 5.6 TIME SCALES FOR HOUSING

The majority of households (82%) have expressed a need to move between now and up to 3 years. This indicates that there is an urgency to act to ensure that a provision is available. All but one household (97%) need to move within the next 5 years.

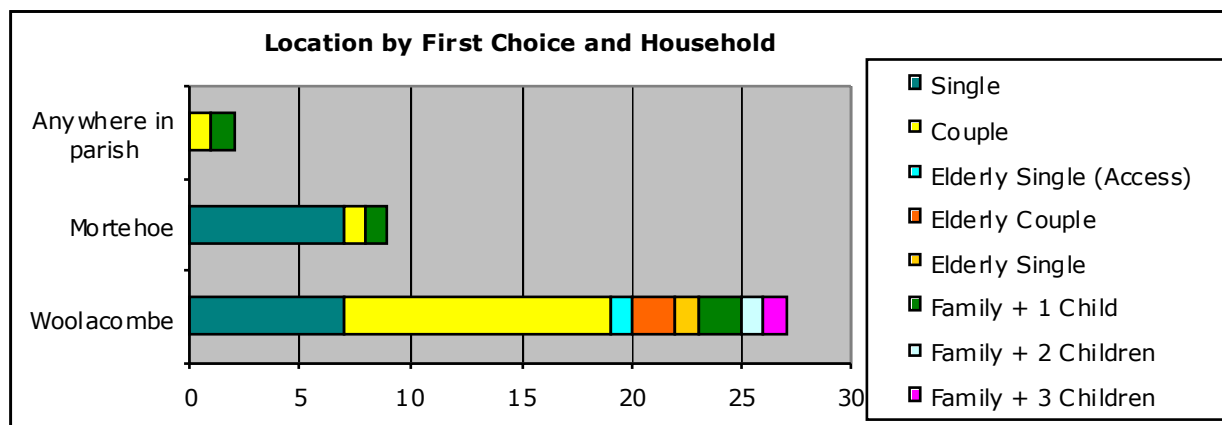


### 5.7 LOCATION OF PROVISION



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 majority preference was given as 'Woolacombe'**. The reasons given for their preferred location is shown below revealing that **63% of households want their preferred location because they need to be near work or they live there now.**

The First choices are also shown below related to Household composition, revealing that the majority of households' first choice is Woolacombe.



## **6 CONCLUSION**

There was a 37% response rate to the survey, with 7% (71 households) returning Part Two of the survey form indicating a housing need. This is a good average response rate compared to surveys in other areas, such as an average of 35% for similar surveys in Cumbria, but slightly lower than the average of 44% for this project area.

The conclusions regarding the housing market and context in Mortehoe parish is as follows:

- Council Tax records reveal that the overall profile of stock distribution shows Mortehoe has just over half (53%) of its stock in the lowest three valuation bands. This is low compared to the North Devon profile showing three quarters (67%) of the stock in the same bands. **This indicates a lack of affordable housing stock in the parish**
- **There is a very limited supply of smaller accommodation, which is usually the more affordable.** Only 3% of the total stock has one bedroom which is usually the more affordable. There is a reasonable supply of two-bedroom accommodation (33%) but more than three-quarters of that supply are in the Owner Occupied tenure. Nearly half of the total stock (40%) has three bedrooms, but again dominated by the owner occupied tenure, with only 6 know PRS. Therefore, the ability for residents to live in Mortehoe is largely restricted to those who can afford to enter the Owner Occupied tenure with the necessary ability to afford a two or three bedroom property.
- **There is a lack of choice of tenure for those wishing to live in Mortehoe. The Owner Occupied sector dominates the tenure provision, accounting for 89% of the housing market in Mortehoe,** compared to the North Devon (82%), South West (75%) and England (70%) profiles. The Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision accounts for only 5% of the market. The Private Rented Sector (PRS) has reduced by nearly one third over the last 10 years, accounting for only 12% of the tenure, unlike the profiles for England and the South West where the provision has remained reasonable constant, but similar to the North Devon trend. **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.**
- **There is nearly two thirds less of Registered Social Landlord provision in Mortehoe** compared to the national profile. It is calculated there were originally 32 units of accommodation owned by the District Council in Mortehoe Parish (8 in Mortehoe and 24 in Woolacombe) 22 units (69%) have been sold under the 'Right To Buy' scheme.
- **House prices are not affordable to those claiming housing need.** According to Land Registry records, the 'average lowest' actual sale price in Mortehoe was £173,105, with an '**average sale price**' of **£208,533**. Mortehoe house prices are 25% higher than North Devon, 19% higher than the South West and 29% higher than England and Wales.
- **Income Data, for all those returning Part Two of the survey** (expressing a need), reveals that the median take home household bracket is ££211 to £249, with a mid point income of £230 net of £287.50 gross. **This equates to an annual gross income of £14,950. These households will require 14 times their household income to purchase the average property.** It is accepted that 3 times household income is affordable.
- **Mortehoe's population is increasing.** It is evident that Morethoe's, North Devon and the South West Region populations are growing faster than the UK rate. Mortehoe's population has increased more than three times the rate of the UK percentage growth rate. This impact will require an increase in infrastructure and

development (e.g. number of houses) in order to accommodate the growing population.

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

- There are **14 Single households, 15 Couple households, 5 Family households and 4 Elderly households in need** (the total includes 1 household requiring access considerations)
- **The average household income bracket is £14,950 gross per annum** (at the mid-point of range). **They would require 14 times their household income to access the average Open Market house price of £208,533.**
- **The main need is for One Bedroom property,** mainly by the non-family households. All family households are in need of larger property, ranging from Two to Four bedrooms.
- **The main preference is for Two Bedroom properties,** mainly by non-family households but also by all four Families with 1 Child. All other family households have a preference for Three or Four bedroom accommodation.
- Overall, there is an overall preference for **Ownership Tenures**. The preferred tenures are Housing Association Rented for rented choice and Affordable Ownership options, such as Low cost Ownership for ownership choices.
- **Most households prefer a House,** particularly the Family Households. Single and Couple households will consider most housing types. The household with Access considerations and the majority of elderly households selected either the bungalow or flat option. As they preferred property types which were more assessable to their own needs i.e. accommodation on one level.
- **The assessed average affordable rent is £70 - £99 per week**
- **The assessed average affordable mortgage is £40,000 to £50,000**
- **More than two thirds of households are currently living in the Private Rented Sector (PRS) or Living with Parents.** In the former group they wish to move because the PRS is unsuitable for various reasons, such as short term tenancy contracts, expensive rents and poor conditions, and in the latter group the majority wish to have their first independent home.
- The majority (82%) has indicated a need to move between now and up to 3 years. This indicates that there is an urgency to act to ensure that a provision is available. All but one household (97%) need to move within the next 5 years
- The preferred location of any housing provision has been given as Woolacombe.

## 7 RECOMMENDATIONS

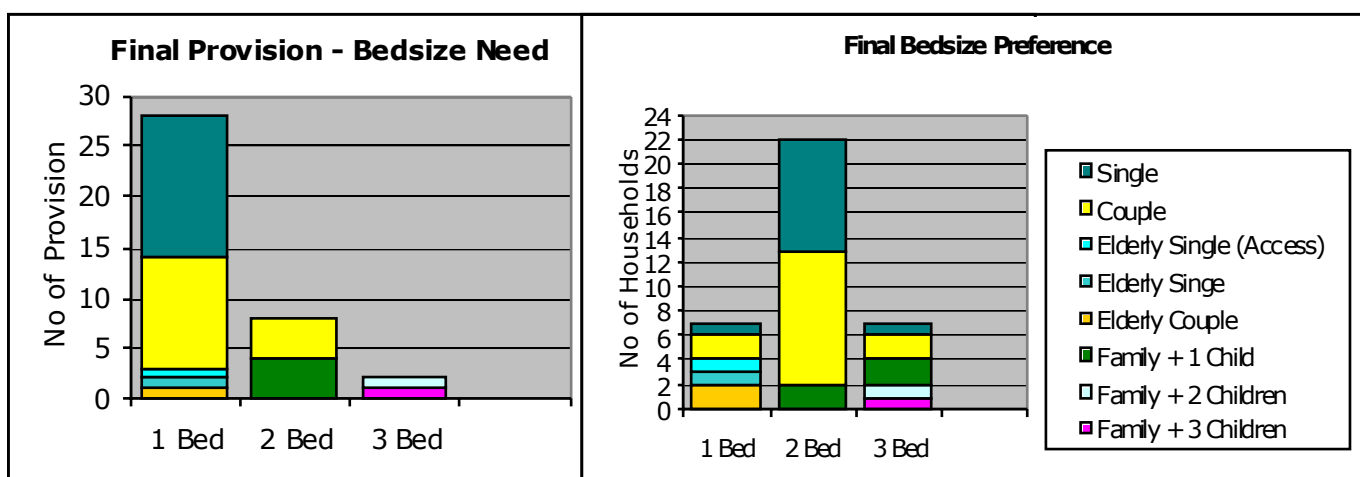
The final analysis for the total need has already been provided in detail (see section 5) to enable any provision to be appropriately matched to the needs of Morteheo Parish. The following provides recommendations taking account of all aspects in this report pertaining to provision.

There are 39 households assessed as in local affordable housing need and therefore it is recommended that 39 units of accommodation are provided to address the need.

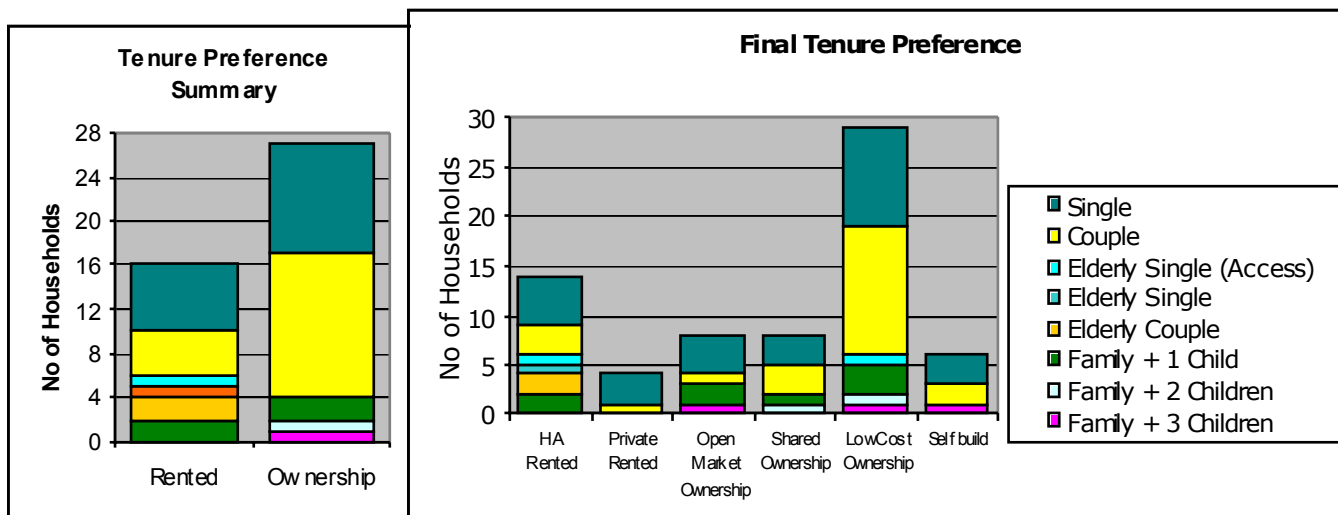
It is necessary to have respect for the preferred options and existing stocks in order to make any provision sustainable. Therefore taking account of this and referring to the following left hand chart a recommended mix to meet the need should be:

**20 x One Bedroom properties**  
**15 x Two Bedroom Properties**  
**4 x 3 Bedroom Properties**

**It is important that the One and Two bedroom Properties have an emphasis in providing for Single and Couple households.**



The following left-hand chart shows that overall the preferred type is for ownership tenures. The right hand chart shows that based on the options provided there is a high preference for Low Cost Ownership (this includes Shared Equality Schemes) With Housing Association rented the preferred option for rented tenure choice.



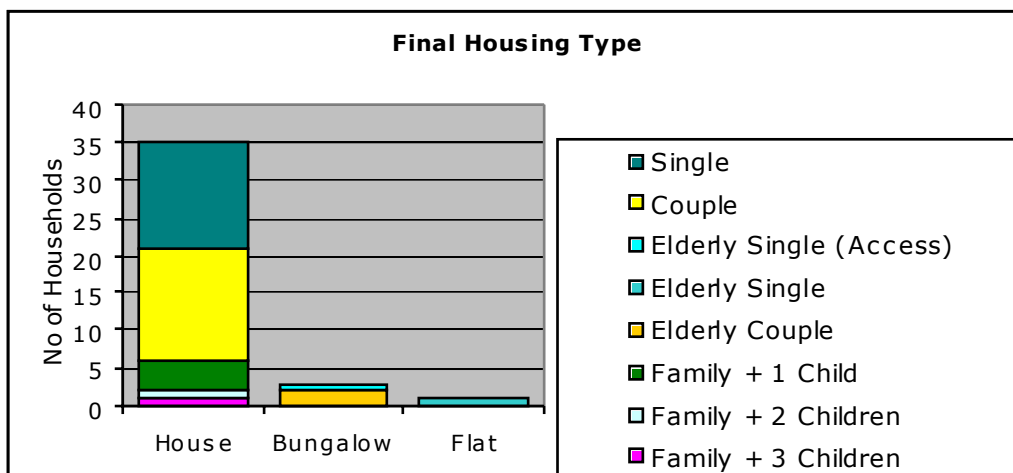


Taking account Mortgage Affordability, as detailed at 5.52 of this report, the average household in need is able to afford £40,000 - £50,000. Only one third of households in need are assessed as able to afford a mortgage of more than £60,000 and are mainly in need of, and will consider, One and Two bedroom properties.

**It is recommended that:**

- **17 units are provided as a form of Affordable Ownership tenure.** It is suggested that this provision should be for 6 x One Bedroom 7 x two bedroom, 4 x Three Bedroom properties targeted at Single and family Households.
- **22 units be provided as Affordable Rented accommodation,** with a preference for Housing Association Rented. 14 x one bedroom and 8 x Two Bedroom

Most households prefer a House, particularly the Family Households and also the Single and Couple Households. As expected the household with Access considerations have not selected the House option, preferring a Bungalow or flat as have the majority of the elderly households. The type of property will be best decided when the building resources are known as this may vary the practicalities of provision.





**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 - MORTEHOE'S 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 Morteohoe 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	45-59 years	60-74 years	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 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: .....(please 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 <b>and then complete Part Two</b> |
| <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 <b>They need to complete Part One &amp; Two</b> (Extra copies available) - <b>Go to 3</b> |
| <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 <b>They need to complete a Part Two</b> (Extra copies available) - <b>Go to c)</b> |
| <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 help to obtain an affordable 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, and need help to obtain an 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: 21<sup>st</sup> February 2003**



## 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 - MORTEHOE'S 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 Morteohoe 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 (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)?

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

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 **Mortehoe Parish** now?  Yes -Go to 4  No -Go to 2
- 2 Do you **have a need to live** in Mortehoe 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 Mortehoe 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 Mortehoe Parish? - Go
- 7 **Has there been a period** when you have lived in Mortehoe 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 Ilfracombe, West Down or Georgeham  
 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 Mortehoe Parish or any of the above listed adjoining Parishes:  
 Yes - Go to 18  No - Go to 20
- 18 How many years have you worked Mortehoe Parish?  - Go to 19
- 19 How many years have you worked in the above listed adjoining Parish(es)?  - Go to 20

- 20 Do you have **relatives who live** in Morteheo Parish or any of the above listed adjoining parishes?  Yes - Go to 21  No - Go to 23
- 21 a) How many years have they lived in Morteheo 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 Morteheo Parish?  
 Yes - Go to 24  No - Go to D
- 24 a) How many years have they lived in Morteheo 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?
- |          | 1 bed                    | 2 bed                    | 3 bed                    | 4 bed                    | 5 bed or more            |
|----------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 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"/> Accommodation on one Level    | <input type="checkbox"/> Access for wheelchair   | <input type="checkbox"/> Residential Care |
| <input type="checkbox"/> Sheltered housing with warden | <input type="checkbox"/> 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)

- Near family                       Near work                       Live there now
- Lived there previously and would like to return       Born and brought up there
- 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"/>	£51 - £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**

In response to the question 'Who do you think is in greatest need of a new home in the parish?' the following comments were received as 'other' comments:

<b>Other (Please explain)</b>
WE DO NOT YET KNOW MORTEHOE WELL ENOUGH TO SAY - SORRY !
I DON'T FEEL QUALIFIED TO ANSWER, BUT ONLY RURAL AREA THERE IS A NEED FOR CHEAPER HOUSING FOR PEOPLE.
ALL OF THE ABOVE
DO NOT KNOW
FIRST TIME BUYERS.
HONESTLY DON'T KNOW !
AFFORDABLE HOUSING FOR FIRST TIME BUYERS OR FAMILIES.
HOMES FOR LOCAL PEOPLE AND FACILITIES - E.G NEW COUNCIL HOUSES.
WARDEN ASSISTANT COMMUNITIES FOR ABLE BODIED RETIRED SINGLE AND COUPLES.
NOT YET SUFFICIENTLY FAMILIAR WITH AREA
NO KNOWLEDGE - ONLY OWNED PROPERTY FOR 3 MONTHS.
DON'T KNOW
I HAVE INSUFFICIENT INFORMATION ON THIS.
HOMES FOR YOUNG LOCAL PEOPLE
I EXPECT AFFORDABLE HOMES FOR LOCAL FAMILIES ?
CHEAP HOMES FOR LOCALS
NO IDEA
YOUNG LOCAL FAMILIES
A MIX OF HOLIDAY HOMES FOR TOURISM AND AFFORDABLE HOUSES FOR WORKERS.
FOR RESIDENT FAMILIES THAT ARE EXPANDING.

### 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:

IF THE NEED IS CLEARLY ESTABLISHED.
I HAVE NO PARTICULAR KNOWLEDGE OF THE NEEDS.
THE YOUNG LOCALS HAVE TO LEAVE THE PARISH BECAUSE OF THE LACK OF AFFORDABLE HOUSING.
THERE IS EQUAL NEED FOR HOUSING FOR YOUNG PEOPLE, YOUNG FAMILIES AND ELDERELY!
APPLICANTS SHOULD BE VETED FOR PREVIOUS CRIMINAL ACTIVITIES.
HOUSES FOR YOUNG FAMILIES WHO HAVE TO LEAVE - NO MORE HOLIDAY HOMES.
THIS IS A LACK OF HOMES TO RENT OR BUY FOR PEOPLE WHO LIVE & WORK IN TOO MANY HOLIDAY HOMES AND NOTHING FOR YOUNG PEOPLE BORN HERE AT AN AFFORDABLE PRICE.
MUST LOOK GOOD AND FIT IN. DO NOT CHEAPEN THE AREA !
DUE TO THE COST OF HOUSING IN THE VILLAGE, I KNOW CASES OF YOUNG PEOPLE WHO HAVE HAD TO MOVE OUT AS A RESULT .
TOO MANY BUILDINGS ARE BEING CONVERTED INTO FLATS AND SOLD AT INFLATED PRICES AS SECOND HOMES.
NEW HOUSES FOR THE ELDERELY TO GO WHEN TO OLD TO LIVE ALONE.
I HAD FOR YEARS DREADFUL DIFFICULTY FINDING A PERMANENT HOME, BEING A SINGLE PARENT NO LANDLORD WOULD TAKE ME ON BEING ON INCOME SUPPORT .
YOUNG PEOPLE NEEDING & WANTING TO STAY IN THE VILLAGE.
AS YOUNG PEOPLE HAVE TO LEAVE THE AREA TO FIND REASONABLY PRICED, THE POPULATION WILL EVENTUALLY BE ELDERELY ONLY.
ONLY IF BUILT OUTSIDE OF AREA'S OF OUT STANDING NATURAL BEAUTY.
FOR FULL TIME RESIDENCY - NEVER TO BE SECOND HOMES OR HOLIDAY LETS.
IF THE PARISH IS TO SURVIVE AS A COMMUNITY (RATHER THEN AS A SEASIDE RESORT) HOMES NEED TO BE FOR LOCAL PEOPLE AT A PRICE WHICH THEY CAN AFFORD.
WE WOULD NOT WANT THEM TO SPOIL ANY VIEWS.
HOMES FOR FAMILIES TO KEEP THE COMMUNITY ACTIVE.
WE HAVE SEVERAL OLDER CHILDREN WHO CAN'T AFFORD TO BUY IN WOOLACOMBE
ORDER TO KEEP THE PARISH AND VILLAGE ALIVE.
HIGH HOUSING COSTS ARE NOT IN PROPORTION TO VERY LOW WAGES IMBALANCE EXACERBATED TO SECOND HOME PURCHASERS.
ONLY FOR ELDERELY AND HOUSING ASSOCIATION HOMES WHICH WOULD BE AFFORDABLE TO RENT AND NEVER ALLOWED TO BE BOUGHT BY THE TENANTS.
IT IS IMPORTANT TO MAINTAIN THE RURAL CHARACTER OF THE AREA. IT DEPENDS ON HOW SMALL IT IS.
PRICES ARE SCANDALOUSLY HIGH IN WOOLACOMBE. MY CHILDREN AND THERE FRIENDS HAVE NO HOPE AT ALL OF BUYING A HOME.
HELP IS NEEDED FOR YOUNG LOCAL PEOPLE AND THE ELDERELY AS TWO LOCAL NURSING HOMES HAVE CLOSED, ACCOMODATION IS NEEDED FOR THE LOCAL ELDERELY, TO REMIAN IN CONTACT WITH FAMILY AND FRIENDS.
ANY NEW HOUSING MUST NOT BE FOR SECOND HOMES
ENABLING YOUNG PEOPLE TO LIVE IN THEIR OWN VILLAGE
ANY SOUGHT AFTER COSTAL/HOLIDAY RESORT VILLAGE MUST MIX LOCALS AND

HOUSE ARE NO LONGER AFFORDABLE BY LOCAL PEOPLE ESPECIALLY YOUNG PEOPLE OBVIOUSLY IN THE RIGHT SITUATION.
THE HOMES SHOULD MEET THE REQUIRMENTS OF YOUNG FAMILIES WITH A PROVEN LOCAL HISTORY AND ON LOW INCOMES.
ONLY IF BUILT ON BROWNFIELD SITE - NO MORE HOUSING USING UP GREEN AREAS.
NEW HOMES SHOULD BE VILLAGE HOMES PERHAPS RENTED ONLY SO THEY REMAIN SUCH RATHER THEN BEEN SOLD ON, OR ELSE WE END UP WITH SAME PROBLEM.
PROPERTY TOO EXPENSIVE FOR YOUNG FAMILIES TO BUY.
DEMAND FOR PROPERTIES FROM PEOPLE OUTSIDE THE AREA HAS DRIVEN HOUSE PRICES TOO HIGH FOR LOCALS.
MAXIMUM 3 CLOSE TO THE VILLAGE AMENITIES & SCHOOL YOUNG PEOPLE ARE NON-EXISTENT IN THE VILLAGE DUE TO LACK OF AFFORDABLE HOUISNG.
I IMAGINE THAT THE MAIN PROBLEM IS THAT OF FINANCE - TO GET STARTED ON THE LADDER.

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

If No, explain Why ?
I HAVE NO PARTICULAR KNOWLEDGE OF THE NEEDS.
ELDERELY PEOPLE NEED CARE HOMES.
DISTURBANCE TO COASTLINE AND COUNTRYSIDE.
TOO MANY BUILDINGS ARE BEING CONVERTED INTO FLATS AND SOLD AT INFLATED PRICES AS SECOND HOMES.
THESE ARE TOO MANY HOLIDAY HOMES RENTED OUT.
NEED COUNCIL HOUSES
PARKING FOR VISTING SHOPS IS NOT ENOUGH !
TO MANY HOLIDAY HOMES LEFT EMPTY.