



## 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](mailto:tarobinson@exmoor-nationalpark.gov.uk)  
Website Address: [www.exmoor-nationalpark.gov.uk  
/Projects/RuralHousingProject/RuralHousingProject.htm](http://www.exmoor-nationalpark.gov.uk/Projects/RuralHousingProject/RuralHousingProject.htm)

# WEST DOWN

## Parish Housing Needs Survey Report

January 2004

# **WEST DOWN HOUSING NEEDS SURVEY**

## **CONTENTS**

	<i>Page No.</i>
<b>1 SUMMARY AND KEY FINDINGS</b>	<b>3</b>
1.1 AIM	3
1.2 SURVEY DISTRIBUTION & RESPONSE	3
1.3 KEY FINDINGS	3
<b>2 HOUSING MARKET AND CONTEXT</b>	<b>6</b>
2.1 CHARACTERISTICS OF PARISH	6
2.2 COUNCIL TAX BANDS	7
2.3 TENURE	7
2.31 PRIVATE HOUSING MARKET	8
2.311 OWNER OCCUPIED	8
2.312 PRIVATE RENTED SECTOR (PRS)	11
2.32 REGISTERED SOCIAL LANDLORD HOUSING	11
2.4 POPULATION	11
2.5 SECOND HOME OWNERSHIP	13
2.6 PARISH RESIDENCE	14
2.6 HOUSING REQUIRED: RESIDENTS' PERCEPTION	14
2.7 HOUSING INTENTIONS	15
<b>3 HOUSEHOLDS WISHING TO MOVE</b>	<b>16</b>
<b>4 ASSESSING LOCAL AFFORDABLE HOUSING NEEDS</b>	<b>18</b>
4.1 ARE HOUSEHOLDS IN NEED OF AFFORDABLE HOUSING?	18
4.2 IS THERE A HOUSING NEED?	27
4.3 IS THERE LOCAL CONNECTION?	28
<b>5 FINAL ANALYSIS OF ASSESSED HOUSING NEEDS</b>	<b>29</b>
5.1 HOUSEHOLD COMPOSITION	29
5.2 AGE PROFILES	30
5.3 BEDSIZE & HOUSE TYPE	30
5.4 TENURE	31
5.5 INCOME & AFFORDABILITY	32
5.51 AFFORDABLE RENT	32
5.52 AFFORDABLE MORTGAGE	33
5.6 TIMESCALES FOR HOUSING	33
5.7 LOCATION OF PROVISION	34
<b>6 CONCLUSION</b>	<b>35</b>
<b>7 RECOMMENDATIONS</b>	<b>37</b>
<b>8 APPENDICES</b>	<b>39</b>
APPENDIX 1 - COPY OF SURVEY FORM	39
APPENDIX 2 - HOUSING REQUIRED - COMMENTS MADE	47
APPENDIX 3 - REASONS AGAINST LOCAL HOUSING PROVISION	48

# **WEST DOWN HOUSING NEEDS SURVEY REPORT**

## **JANUARY 2004**

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

#### **1.1 AIM**

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

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

A two-part survey was prepared by the Rural Housing Enabler in consultation with the Parish Council. Distribution, organised by the Rural Housing Project, was on the 1<sup>st</sup> February 2003 by postal service to all 289 current householders in West Down Parish (in accordance with the District Council Tax records). Households were allowed four weeks for completion of their survey forms, to be returned by prepaid post to the Rural Housing Enabler by the 28<sup>th</sup> February 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 293 survey forms were issued and a total of 108 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 43% (based on nine completed reports to date).

Part One surveys were returned by 108 households, of those 16 arrived with Part Two forms enclosed, equal to 6% 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, based on the other three completed surveys and reports.

The Two Part Survey Forms are shown in Appendix 1.

#### **1.3 KEY FINDINGS**

There was a 37% response rate to the survey, with 6% (16 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 West Down parish are as follows:

Council Tax records reveals that West Down has only 51% of it's stock in the lowest three valuation bands compared to North Devon that has 67% of it's stock in the same three bands. Nearly half (49%) of the stock in West Down is valued over £145,485. **This indicates that there may be a lack of affordable housing stock in the Parish.**

**There is a limited supply of small accommodation, which is usually more affordable.** Only 3% of the stock has one bedroom. Which is usually more affordable. There is a reasonable supply of two bedroom properties (17%) but the supply is dominated by the owner occupied tenure and there are only 4 known two bedroom properties in the Private Rented Sector (PRS). There is a large supply of

three bedroom (38%) properties, but again dominated by the Owner Occupied Tenure. Therefore, the ability for residents to live in West Down 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 West Down.** The Owner Occupied sector dominates the tenure provision, accounting for 83% of the housing market in West Down, compared to the North Devon (82%), South West (75%) and England (70%) profiles.
- There are 13 Registered Social Landlord properties in West Down but the current stock is dominated for family households. There is not any stock available for other household groups such as Singles, Couples or Elderly households. **It appears that nearly one half (12 units ) of the original District Council stock in West Down has been sold under the right to buy act. 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.**
- **House prices are not affordable to those claiming housing need.** According to Land Registry records, the '**average sale price**' of **£155,638**. From research into the current advertised open market, at the time of research the lowest advertised sale price in the West Down area is £198,300 for a three bedroom property. And the average advertised house price was £266,650.
- **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 and £250 - £300 with a mid point income of £255.00 gross. **This equates to an annual gross income of £16,608. These households will require 12 times their household income to purchase the average property.** It is accepted that 3 times household income is affordable.
- **In percentage terms, West Down's population has remained the same, whilst the general trend both regionally and nationally is an increasing population.** There is a high majority of people within the 45-59 age bracket and also in the younger age bracket of 0 - 15 and 15-24. This indicates a vast amount of young families and young persons. **With housing being needed to be able to retain these young persons.**

75% 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 6 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 **2 Single households, 3 Couple households, 1 Family households** (the total includes 1 households requiring access considerations)
- **The average household income bracket is £14,950 gross per annum** (at the mid-point of range). **They would require 10 times their household income to access the average Open Market house price of £155,950**
- **The main need is for One Bedroom property,** mainly by the non-family households. There is also a need for a two bedroom property for a family + 2 Children household.
- **The main preference is for Two and Three Bedroom property,** mainly by non-family households.

- Overall, there is a high **preference Ownership Tenures**. The preferred tenures are affordable ownership's, such as low cost ownership models and shared equity schemes.
- **Most households prefer a House**, particularly the Family Household and Couple households. The household with Access considerations not surprisingly selected a bungalow.
- **The assessed average affordable mortgage is £40,000 to £60,000, or £50,000 at mid point of that range.**
- **The Majority 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 (84%) 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

**It is recommended that 6 units of accommodation should be provided taking account of the following detail:**

**4 x One Bedroom properties**

**2 x Two Bedroom Properties**

(It is important that these properties have an emphasis in providing for Single and Couple households)

**It is recommended that:**

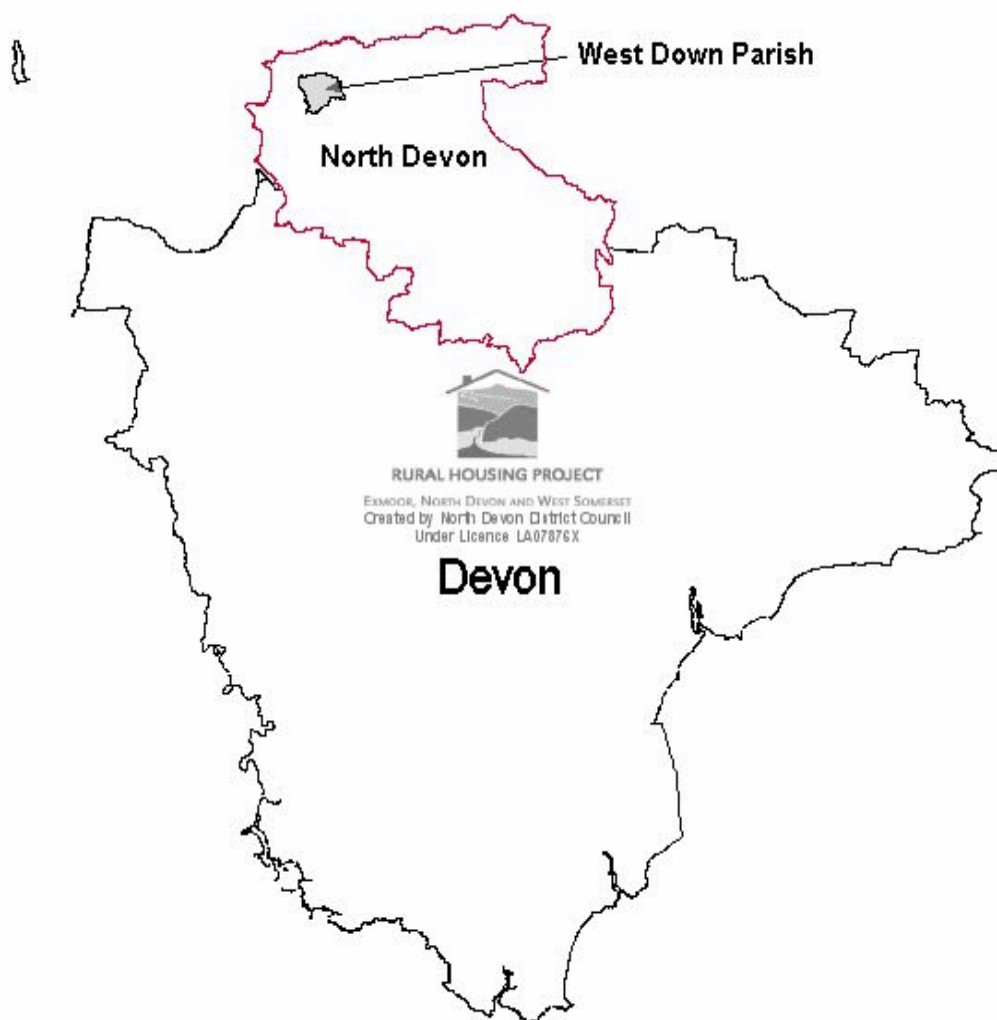
- **3 units are provided as a form of Affordable Ownership tenure.** It is suggested that this provision should be for 2 x One Bedroom and 1 x Two Bedroom properties targeted at Single and Couple Households.
- **3 units be provided as Affordable Rented accommodation,** with a preference for Housing Association Rented. This should take account of the remaining recommended property sizes as detailed above.

## **2 HOUSING MARKET & CONTEXT**

### **2.1 CHARACTERISTICS OF WEST DOWN**

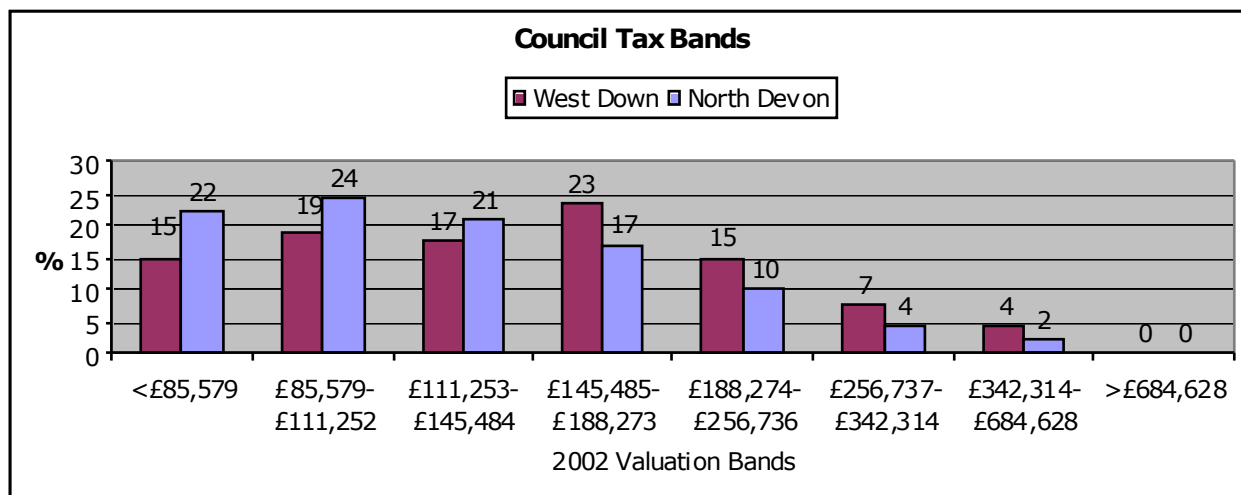
The Parish of West Down is located in the North West of the North Devon area (see map below). The main access into the village is via B roads that link to either the main A361 link road into North Devon or the A3123 that joins the A39 northern coastal road into North Devon. The nearest towns are Ilfracombe, approximately 4 miles to the North, and Barnstaple, being the regional centre for North Devon, is approximately 6 miles to the South East

West Down village is full of historic charm and character, combining former farmhouses and traditional cottages with more modern homes. There are a range of facilities in the village including a Primary School, a Parish Hall, a Post Office, General Stores, a 14<sup>th</sup> Century Church and a Village Pub. The key facilities and amenities are provided at both Ilfracombe and Barnstaple.



## 2.2 COUNCIL TAX BANDS

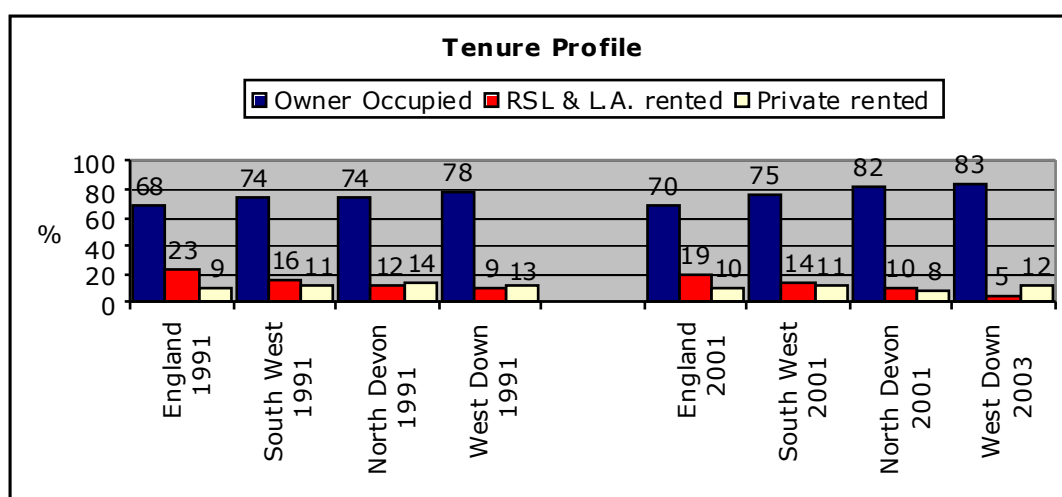
Council Tax bands provide an overall profile of the value of housing in West Down. The following chart profiles this against North Devon as a whole. The bandings were set in 1991 so have been modified by the average house price inflation for the South West from 1991 to 2002, to allow an up to date reflection of current values. The chart reveals that West Down has only 51% of it's stock in the lowest three valuation bands compared to North Devon that has 67% of it's stock in the same three bands. Nearly half (49%) of the stock in West Down is valued over £145,485. **This indicates that there may be a lack of affordable housing stock in the Parish.**



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 West Down 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 West Down: Survey Results & Research

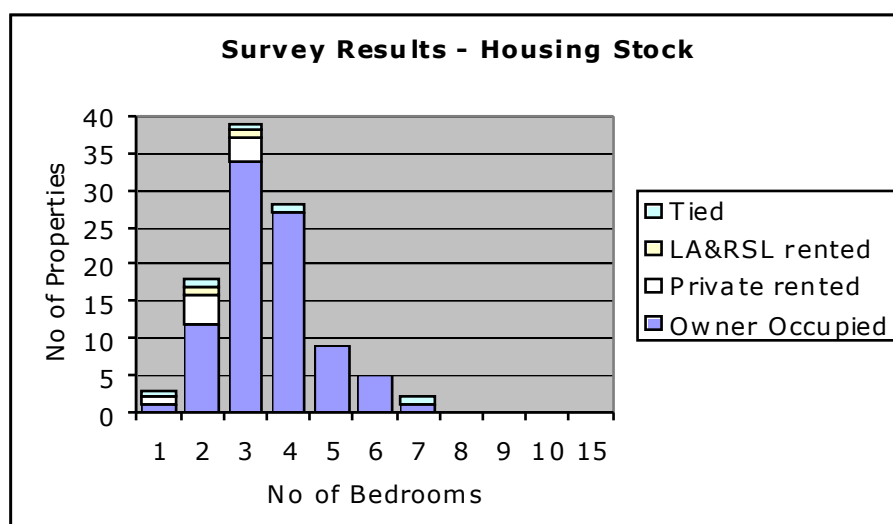
This reveals that over the last 10 years:

*Rural Housing Project - West Down Parish Housing Needs Survey Report (January 2004)*

- The Owner Occupied sector has increased as a provision in all areas and now accounts for 83% of the housing market in West Down.
- The Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision is low in West Down, now accounting for only 5% of the market, compared to a higher provision generally for the wider market.
- The Private Rented Sector (PRS) in West Down has slightly reduced, similar to wider trend.

Overall, **the Owner Occupied sector dominates the tenure provision, accounting for 83% of the housing market in West Down**, 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:

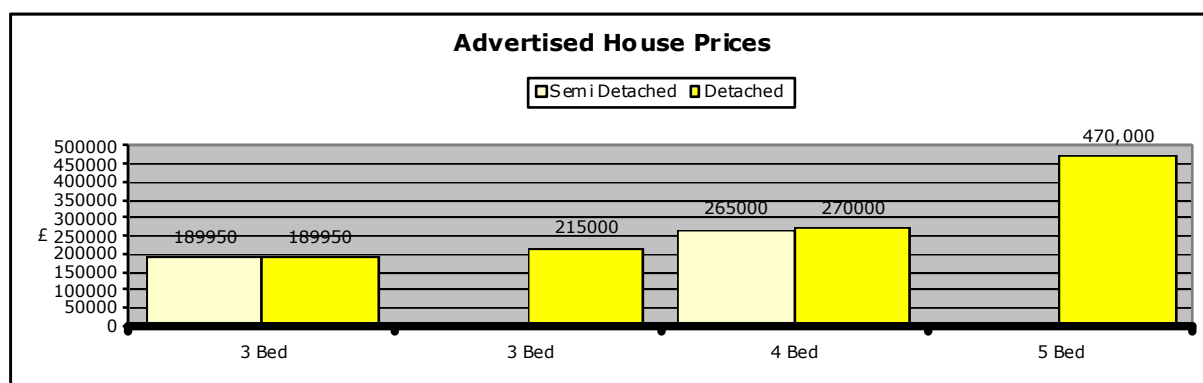
- only 3% of the stock has one bedroom, which is usually the more affordable. There is only one known one bedroom Private Rented Sector (PRS).
- There is a reasonable supply of two bedroom accommodation (17%) but the supply is dominated by the Owner Occupied tenure and there are only 4 known two bedroom PRS. This could provide some affordable accommodation, dependent on market values and income levels, this will be analysed further later.
- However, 38% of the stock has three bedrooms, again dominated by the Owner Occupied tenure.
- There is also a large supply (27%) of four bedroom accommodation, again dominated by the Owner Occupied tenure.

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



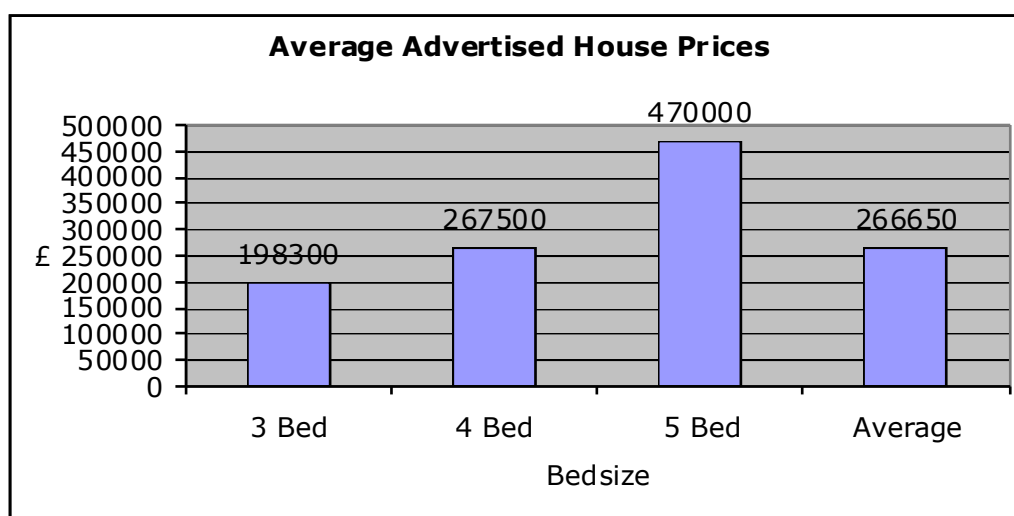
## 2.31 PRIVATE SECTOR HOUSING MARKET

### 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 chart reveals that, at the time of research the **lowest advertised Sale Price in the West Down area is £198,300** for a three bedroom house and **the average advertised House is £266,650**. There was not any 1 or 2 bedroom properties on the open market, at the time research was undertaken. This chart and information provides not only a snap shot guide to the advertised open market prices for West Down, but also details the likely price based on the number of bedrooms.

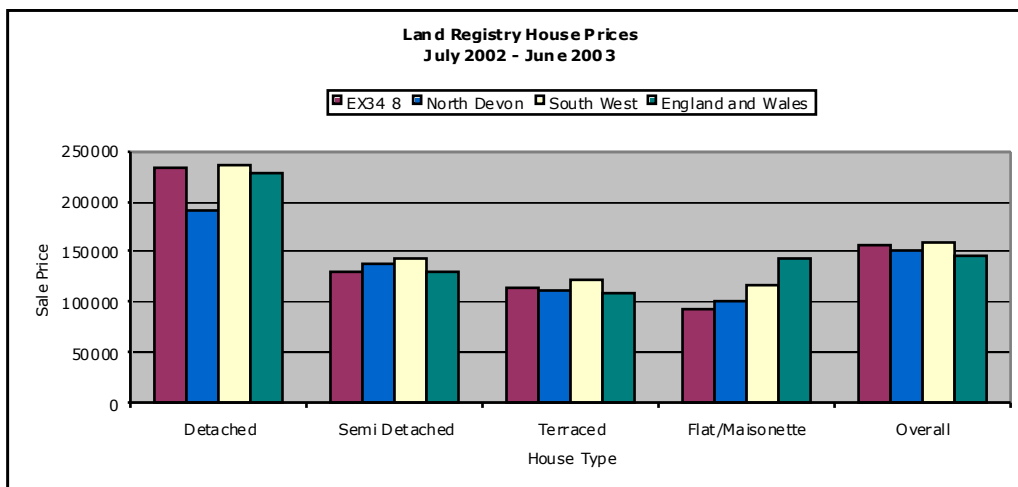
To enable analysis later in this report, the following chart shows the average prices for each bedsize.



Information from The Land Registry site was used to gain further information on 'actual' average house price sales for West Down's postcode area of EX34 8. This postcode area includes the town of Ilfracombe, 4 miles from West Down - (one of major towns in North Devon with house values lower than rural areas - so skewed downwards, something to keep in mind whilst looking at this information)

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 - September 2003.

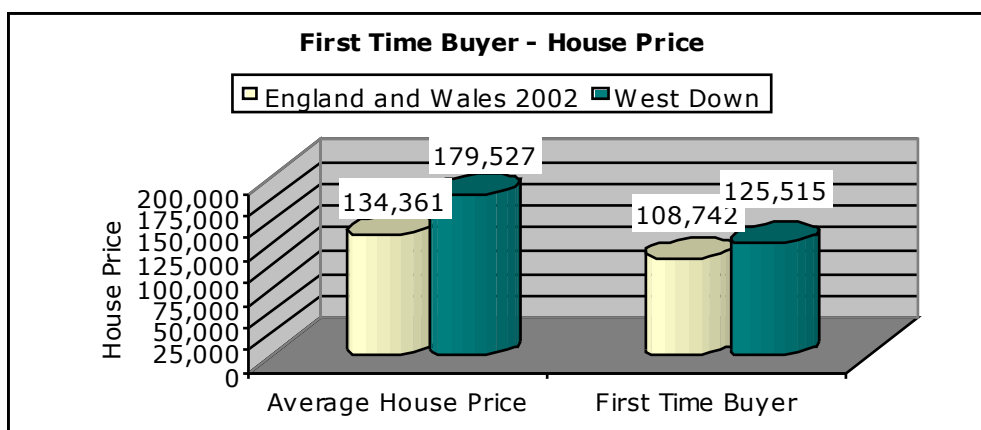
The chart reveals that the lowest average actual sale price for West Down's post code area was £91,700 for Flat/Maisonette. **Overall, the actual average sale price was £155,638** for West Down's post code area.



Based on the overall average figures, West Down's house prices are, 4% lower than North Devon, 5% lower than the South West and 4 % higher than England and Wales. The Actual Average House Sale Price of £155,638 is 42-% lower than the above quoted advertised Average House Price of £266,650. (again it must be remember these results are including house prices in the Ilfracombe area)

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 West Down, we can take the above Land Registry average house price of £155,638 and calculate that the:

**Average First Time Buyer house price in West Down is £125,515**



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

### 2.312 PRIVATE RENTED SECTOR (PRS)

There were only two properties available for rent in West Down at the time of research. The rental prices for West Down are shown below and reveal that compared to the following North Devon rents, West Down rents appear comparably similar.

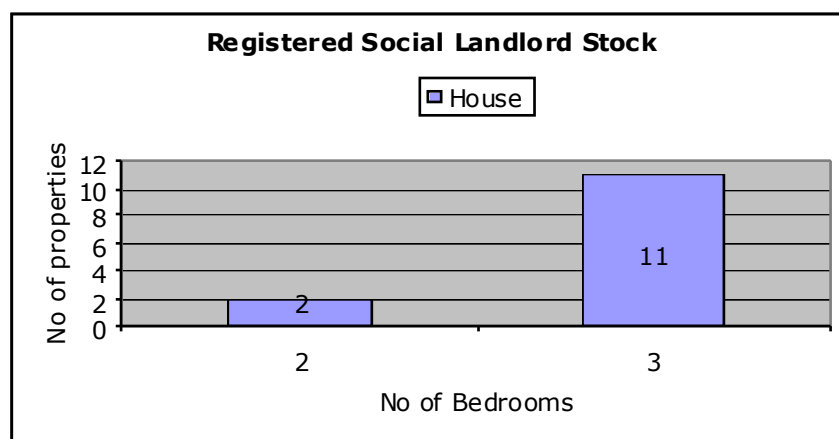
1 Bedroom Property	- average of £345.00 per calendar month	or £79.62 per week
2 Bedroom Property	- average of £370.00 per calendar month	or £85.39 per week

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 13 Registered Social Landlord Properties in West Down Parish, owned by North Devon Homes. The current stock is shown below.



The main observation is that all the stock is for family households. Therefore, there is no stock available for other household groups, such as Single, Couples or Elderly households.

There are currently 126 households on the District Councils Register for West Down area. The Register's areas are 'ward' based and therefore this figure includes those registered for the parish of Morteheo and Bittadon. Turnover has occurred at approximately 1 unit per year.

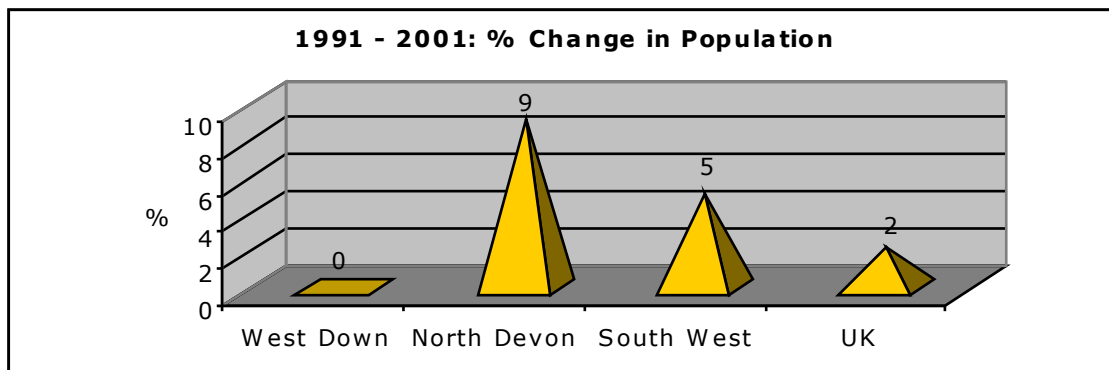
It appears that nearly one half (48% or 12 units) of the original District Council stock in West Down has been sold under the Right To Buy.

## 2.4 POPULATION

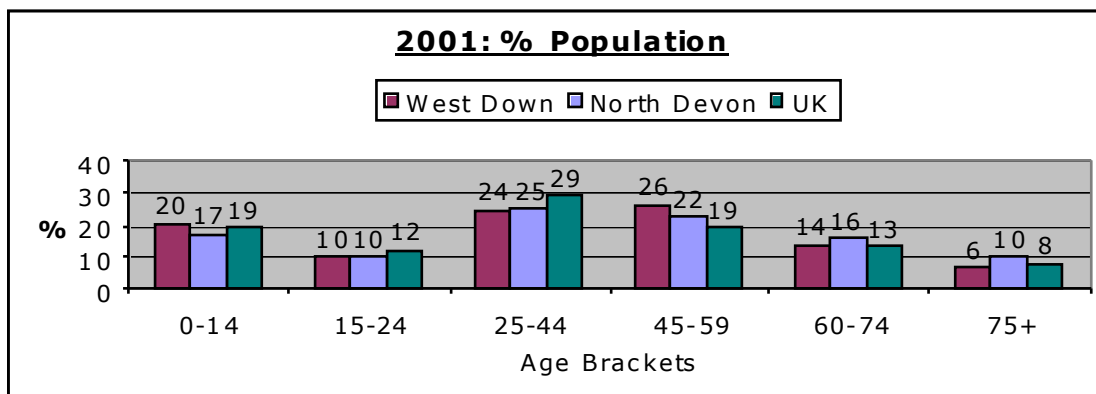
Overall, the population figures are increasing as shown below:

	<u>1991</u>	<u>2001</u>	<u>% Change</u>
West Down	575	577	0
North Devon	84669	92438	9
South West	4717000	4934200	5
UK	57469000	58836700	2

The following chart shows the above percentage changes in total population size over the last ten years. West Down's population has remained the same whilst the general trend both regionally and nationally is an increasing population.

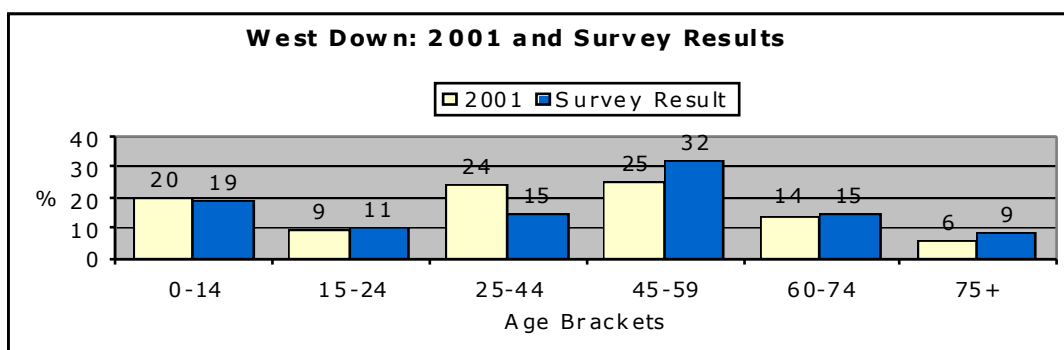


The next chart profiles the percentage of population in each age bracket and compares them for West Down, North Devon and the UK. West Down has an average proportion of young persons in regards to the three lower brackets consistent to numbers within North Devon and UK figures. There is a high majority of people within the 45 - 59 age bracket but lowering as heading in to higher age brackets. **This indicates a vast amount of young families within the parish - with housing being needed to be able to retain these families as there needs change**



Source: Devon County Council and Office of National Statistics

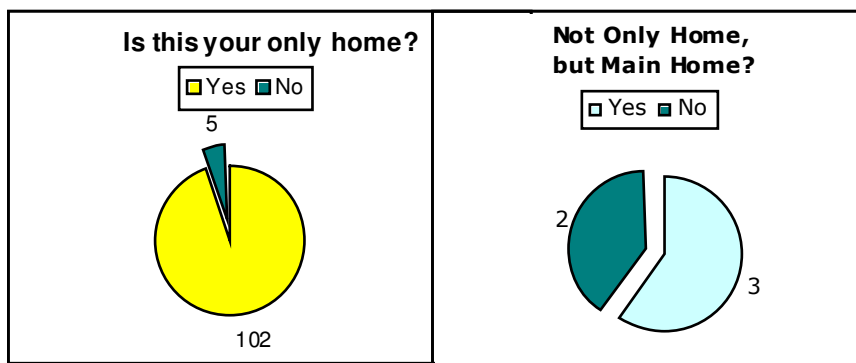
With a 37% survey response it is possible to make a reasonable comparison of the survey population with the above 2001 West Down population profile. This is shown in the next chart. It can be seen that, the profiles are similar, with a slightly higher representation in the first (0 - 14 years) and last three age brackets. however there appears to be over representation from those in the lower three (45 - 75+).



Source: Office of National Statistics and survey results  
 Rural Housing Project - West Down Parish Housing Needs Survey Report (January 2004)

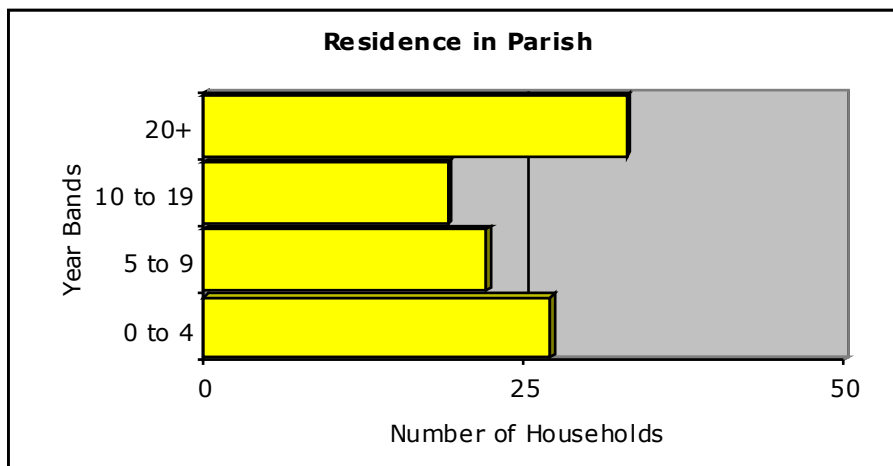
## 2.5 SECOND HOME OWNERSHIP

Current householders were asked if this was their only home, 95% (102 households) advised that this was the case. The other 5% (5 households) were asked, if this was not their only home, was it their main home?. **There were 2 households** who declared that this was not there only, or main home. One of those households were homeowners and are therefore **occupying second homes in the parish**. This is equivalent to 1% of respondents, Compared to 2.2% for North Devon as a whole, in accordance with Council Tax records.



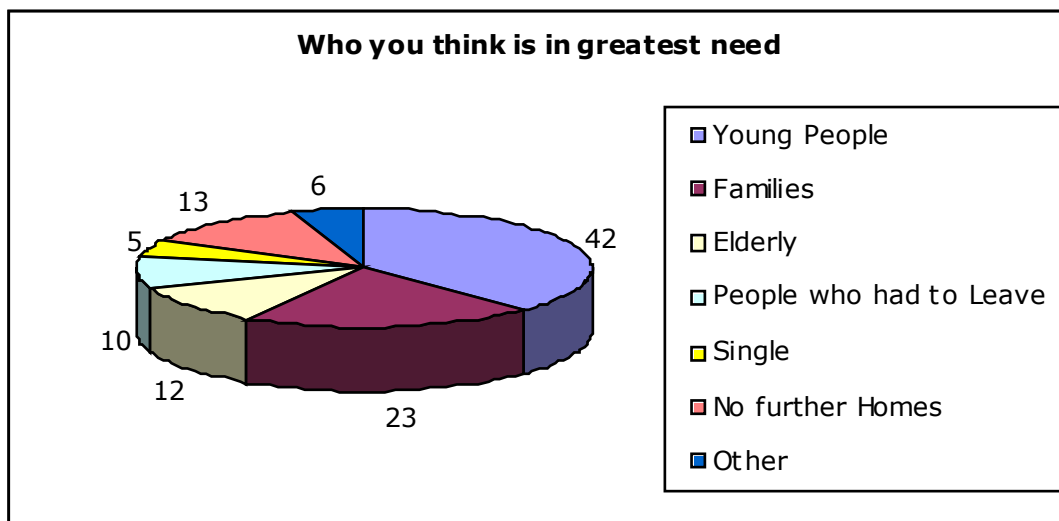
## 2.6 PARISH RESIDENCE

From the survey responses received the majority of residents have been resident in the parish for 20 years. **This indicates that people move to West Down to settle down.** There is a very slight indication that Second Home ownership is more of a recent trend, occurring more in the last 4 years than previously.

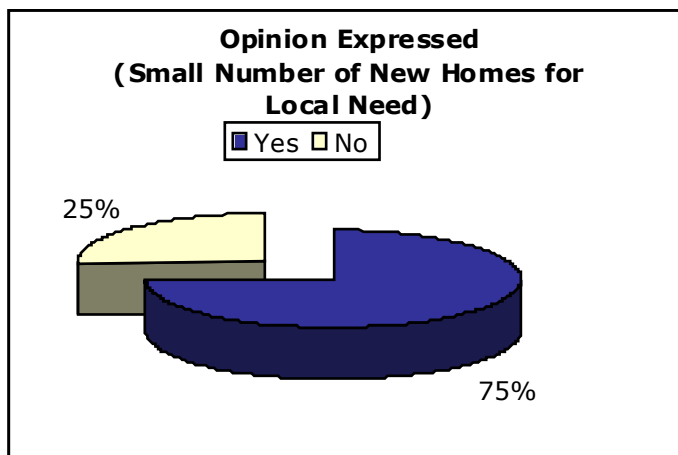


## 2.7 HOUSING REQUIRED: RESIDENTS' PERCEPTION

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

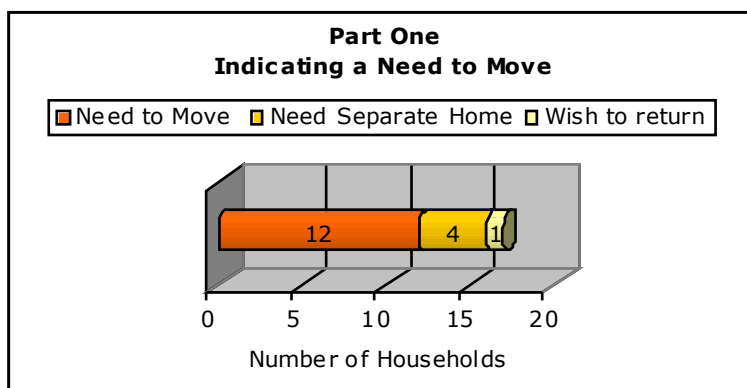


Residents were asked if they would be in favour of a small number of new homes in the parish to help meet the needs of local people. The response, shown below, was overwhelmingly in favour of such proposal (75%). The comments received in favour and the concerns of those who are not in favour are shown at Appendix 3.

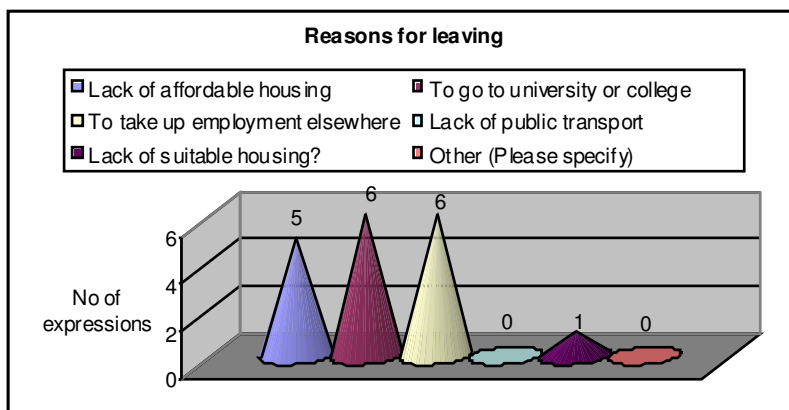


## 2.8 HOUSING INTENTIONS

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 responses are shown below. Some of those indicating a need did not return Part Two (16 received). The majority are existing households needing to move (75%) or they are currently living within other households and need a separate home (24%).



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 go to university/collage and also to take up employment were the main reasons for leaving, with lack of affordable housing following closely behind

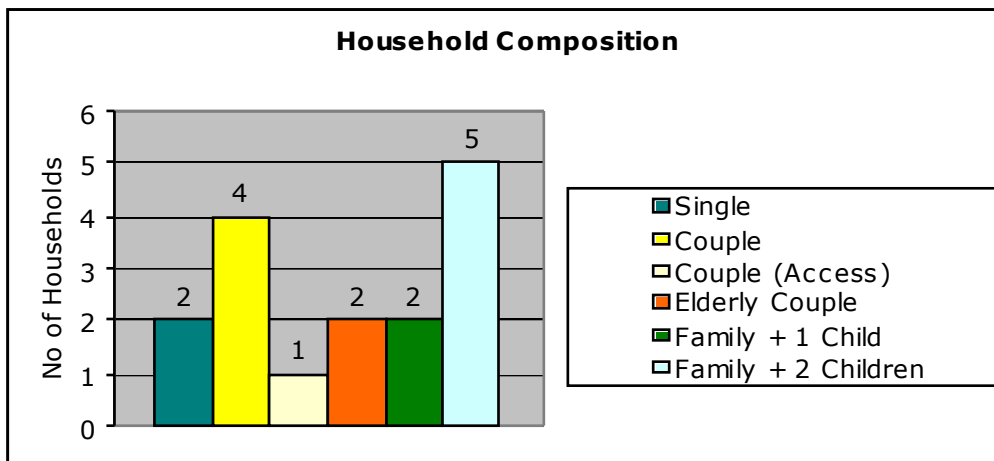


### **3 HOUSEHOLDS WISHING TO MOVE**

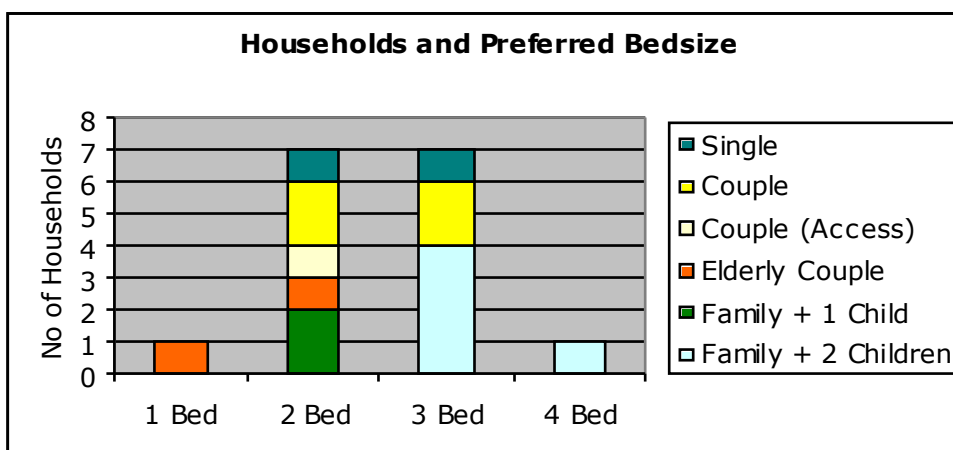
Part Two survey forms were received from 16 households indicating a need to move to another home in the Parish. **The following three charts provide an overview of the 16 households returning Part Two.** The report will then go on to assess who is considered to be in local affordable housing need and will report in more depth about that need.

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

- **2 Single households** - representing **13%** of the total
- **4 Couple households** - representing **25%** of the total
- **1 Couple with Access Consideration** - representing **5%** of the total
- **2 Elderly Couple Households** - representing **13%** of the total
- **7 Family households** - representing **44%** of the total

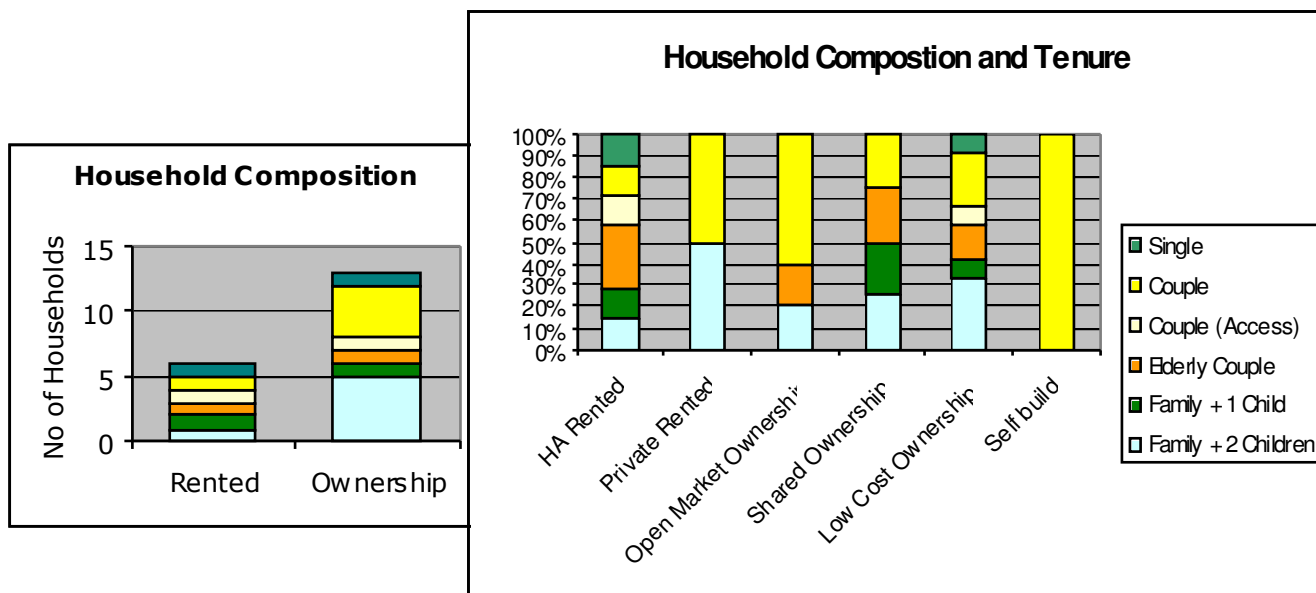


Households were asked to identify the type of housing they preferred. This is summarised in the following chart and is shown by bedsize rather than type (i.e. house/bungalow/flat) which will be analysed later.

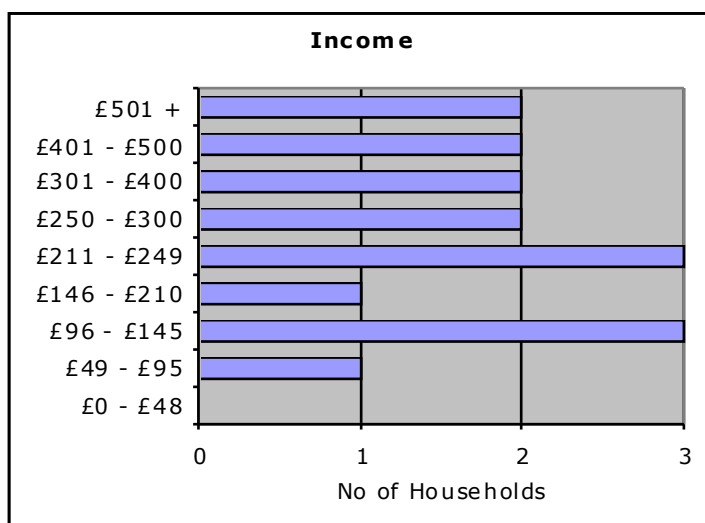




The Overall Type of Tenure preference is shown below, with reference to household composition. Again, more than one choice could be indicated. The left hand chart shows that, overall, there is a greater interest in an Ownership option. The right hand chart shows that Housing Association Rented is the preferred Rented Option. Of the Ownership options, there is a high preferences for Low cost Ownership, there is also a high interest in the Shared Ownership.



Income data is shown below. The information provided reveals that the median take home household income bracket for households expressing an income is between £211 - £249 and £250 - £300\*, with a mid point income of £255.50 net or £319.380 gross. **This equates to an annual gross income of £16,608** (\*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 £16,608 is lower than the average household incomes from the ward to national level.**

Survey Results:	£16,608	
West Down Ward:	£22,691	= 52% 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

**1 survey form wishes to withdraw their application at this stage - as they realised they actually were not in need of Local Affordable housing in West Down**

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

There are now 15 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.

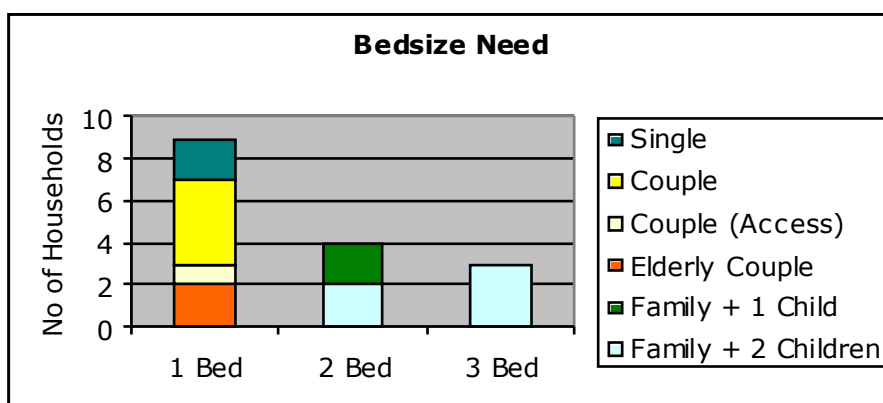
### **3 Is there Local Connection?**

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.

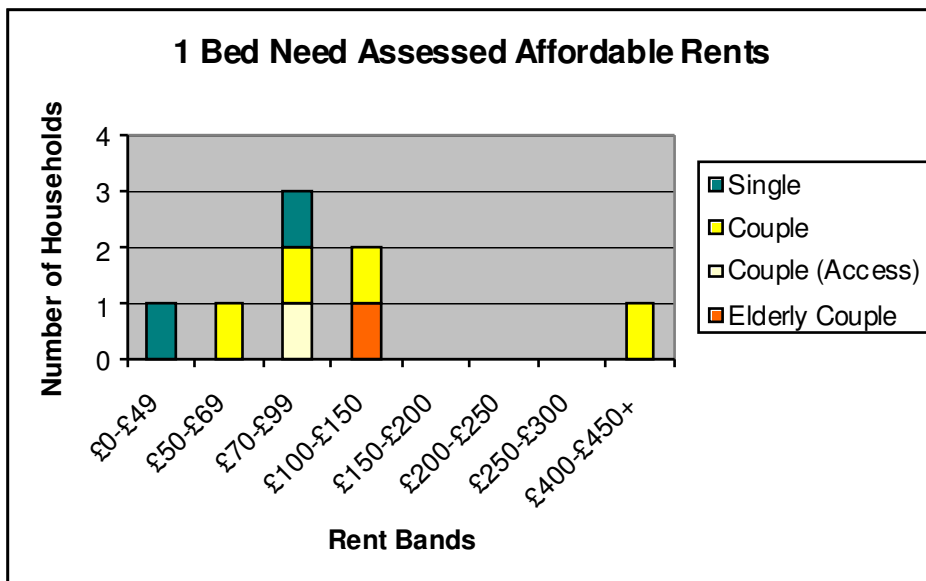
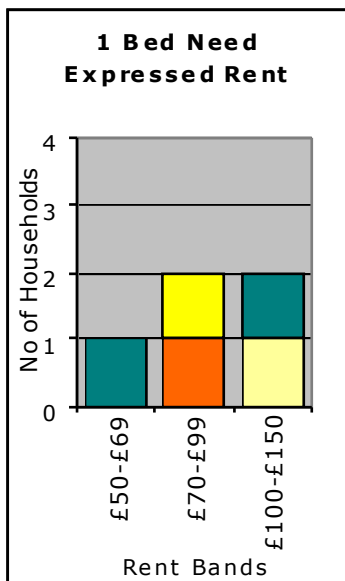
#### **4.1 ARE HOUSEHOLDS IN NEED OF AFFORDABLE HOUSING?**

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.

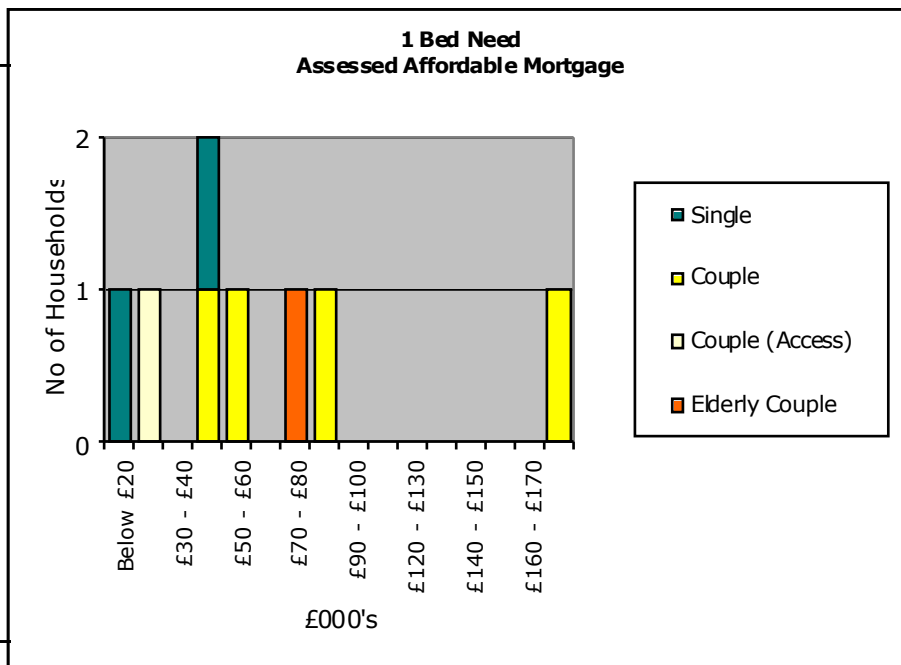
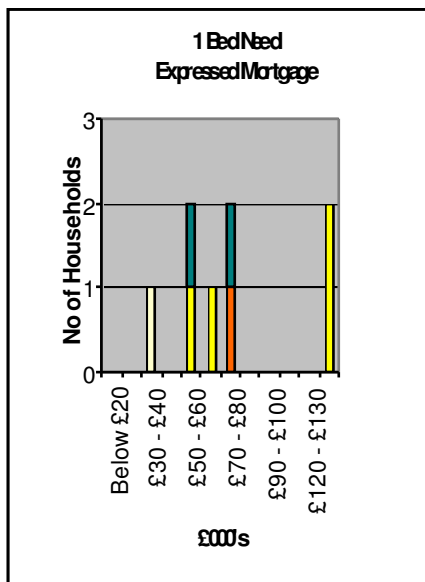


#### **4.1.1 One Bedroom Need**

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 are not interested in the Ownership options.



To set the context, it has been shown earlier in the report in West Down there is a proportionally low supply Private Rented Sector (PRS) only 12% of stock is in the Private Rented Sector (PRS). Only 3% of the total stock have one bedroom. There is only one known one-bedroom PRS property in West Down, according to survey results. At the time of research there was a one-bedroom property advertised for rent at £79.62 per week. The average one bedroom rent in North Devon is calculated to be £74.50. There was no one bedroom properties for sale on the open market; this could be because it appears that only

2% of the total stock is a one-bedroom Owner Occupied property. The average First Time Buyer house price in West Down is £125,515. The lowest average actual sale price for West Down's post code area was £91,700 for a Flat/Maisonette type property.

Due to the fact that only 5% of the stock have 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 (24%), however, only 7 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 £104,950 for a terraced type property, with the average advertised price calculated at £119,838.

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

#### Rent Band £0 - £49:

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

#### Rent Band £50 - £69:

**The couple household** assessed as able to afford maximum rents of £69 and mortgages of £50,000. It is noted above that there is only one 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. This couple household cannot afford these PRS rents. There is a lack of supply of one bedroom accommodation (only 3%). From research, which has been taken over a period of time there, are no identified 1 or 2 bedroom housing on the open market. Therefore this household is **considered to be in need of affordable housing**.

#### Rent Band £70 - £99:

The **Single household** is assessed as able to afford maximum rent of £99 and a mortgage of up to £50,000.

The **Couple household** is assessed to afford a maximum rent of £99 and mortgage of up to £60,000

The **couple household with access** requirements is assessed to afford a maximum rent of £99 and mortgage up to £30,000

It has been shown that there is only one 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 £85.00. As mentioned before, research has shown there are not any 1 or 2 bedroom properties available on the open market and the lowest advertised sale price in the West Down are is £266,650 for a three bedroom property. Therefore, all 3 households **are considered to be in need of affordable housing**.

#### Rent Band £100 - £150:

The **1 Elderly Couple** are assessed as able to afford maximum rent of £150 and mortgages of £80,000. The **1 single household** are assessed to be able to afford maximum rent of £150 and mortgages of £90,000. It is accepted that there is a lack of one bedroom and two-bedroom accommodation and therefore these households are likely

to need to afford three-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 West Down 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. 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, which only accounts for 17% of the total stock, research into the open market showed there was no 1 or 2 bedroom properties. The Lowest advertised house price for a three-bedroom property was £198,300, with the average advertised price calculated at £226,650. On this basis, all these households **are considered to be in need of affordable housing.**

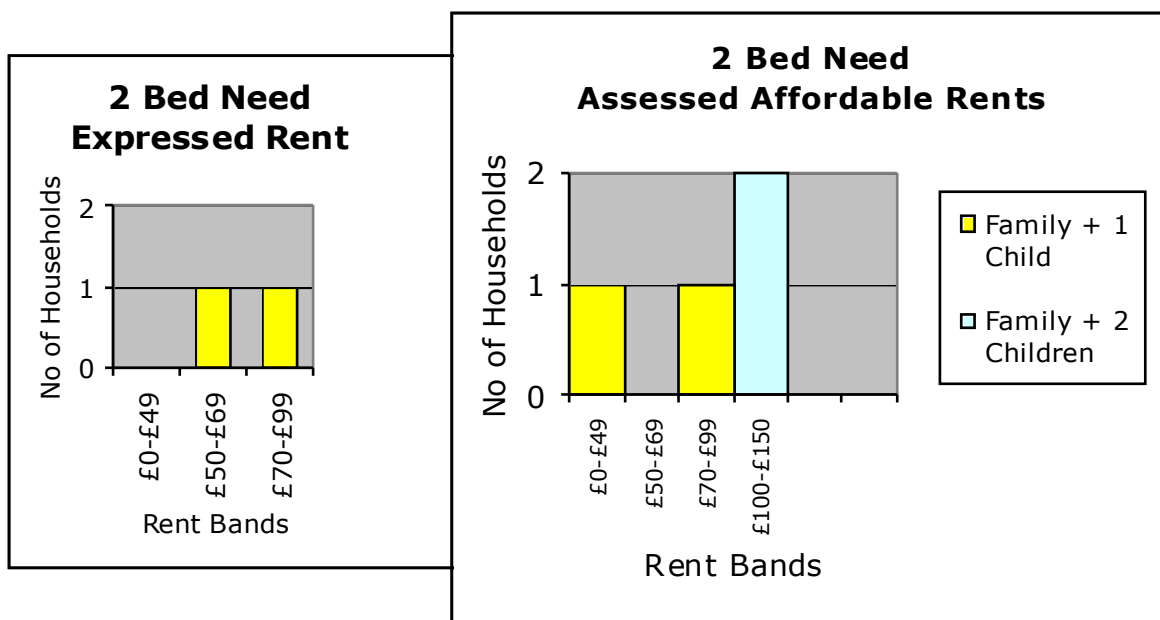
Rent Band £400 - £450 plus:

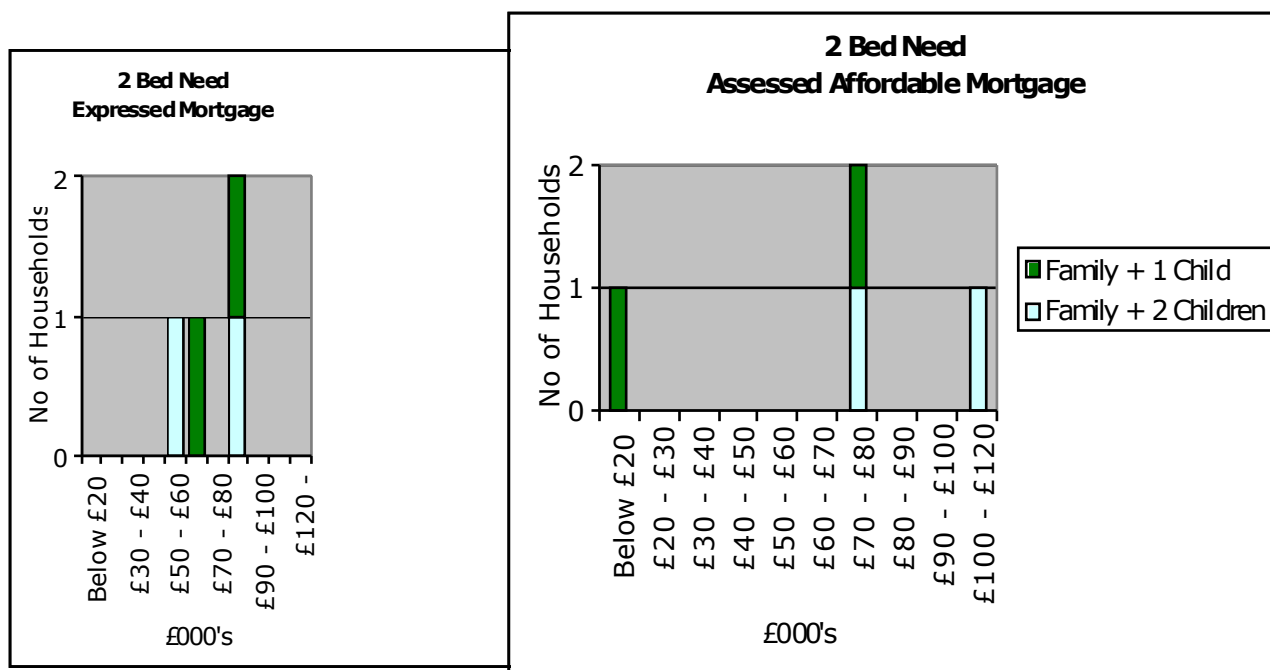
The **1 Couple household** are assessed to be able to afford maximum rent of more than £450 and a mortgage of more than £200,000. It was not possible to fully assess this household's financial ability and therefore based on the information provided it appears that this household is able to afford to resolve their housing needs in the private market and **will not be considered further.**

**A total of 7 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 West Down only 12% of stock is in the Private Rented Sector (PRS). There is a reasonable supply of two-bedroom accommodation (17%), however, only 4 properties are known to be in the PRS. 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. . 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.

**The report will consider each of the 4 households individually**, working from left to right of the 'Assessed Affordable Rents chart'.

#### Rent Bands £0 - £49

The **Family + 1 child household** have been assessed as able to afford a maximum weekly rent of £49 and a maximum mortgage of £20,000. Based on the information provided they are unable to afford to resolve their own needs in the private market and are all **considered to be in need of affordable housing**.

#### Rent Bands £70-£99

The **Family + 1 Child household** have been assessed as able to afford a maximum weekly rent of £99 and a maximum mortgage of £80,000 based on the information provided they are unable to resolve their own need in the private market and are **considered to be in need of affordable housing**.

#### Rent Bands £100 - £150

The **Family + 2 Children** have been assessed as able to afford a maximum weekly rent of £150 and a maximum mortgage of £80,000 with this household having a strong preference for ownership based on this information provided they are unable to resolve their own need in the private market and will be **considered to be in need of affordable housing**.

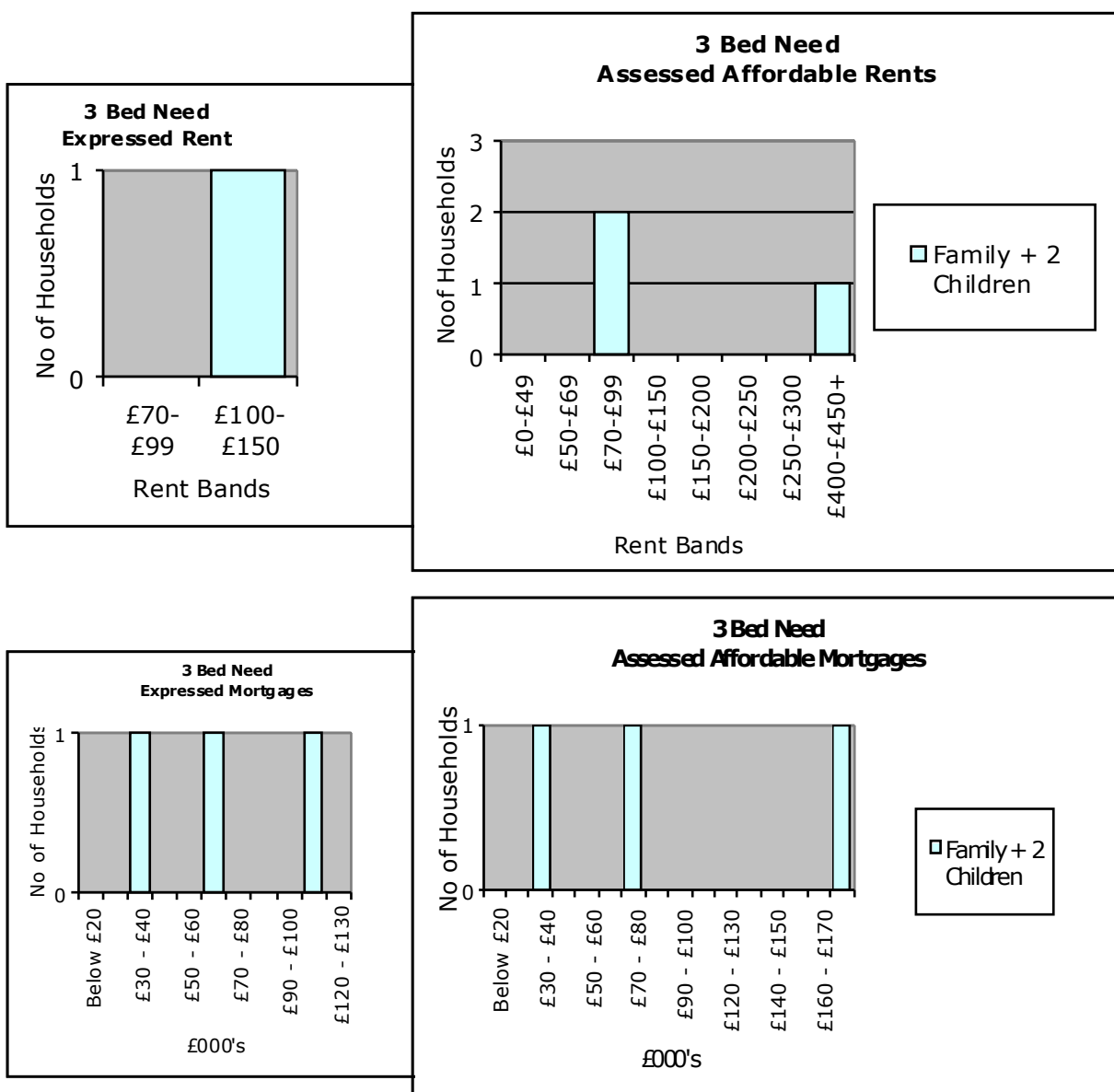
Rent Band £150 - £200:

The **Family + 2 Children household** are able to afford a maximum rent of £200 and mortgage of £120,000. Although this household could afford to rent on the open market as mentioned before the PRS is limited and the household The lowest house price in the West Down area is £198,300 with the average property being £266,650 They are able to afford to resolve their housing needs in the private market and **will be considered further In need of affordable housing.**

**A total of 4 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 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 West Down only 12% of stock is in the Private Rented Sector (PRS). Three bedroom properties form the highest supply of the total housing stock (38%) however, only 5% 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. The Lowest advertised house price for a three-bedroom property was £198,300 for a terraced type property, with the average advertised price calculated at £266,650. 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 Bands £70 - £99:

**2 - family + 2 Children Households**

**The first Family + 2 Children Household** are able to afford up to a maximum of £99 weekly rent and £40,000 mortgage. **The second Family + 2 Children Household** are able to afford a maximum of £99 weekly rent and a maximum mortgage of £80,000. Based on the information provided they are both unable to afford to resolve their own needs in the private market and **are both considered to be in need of affordable housing**.

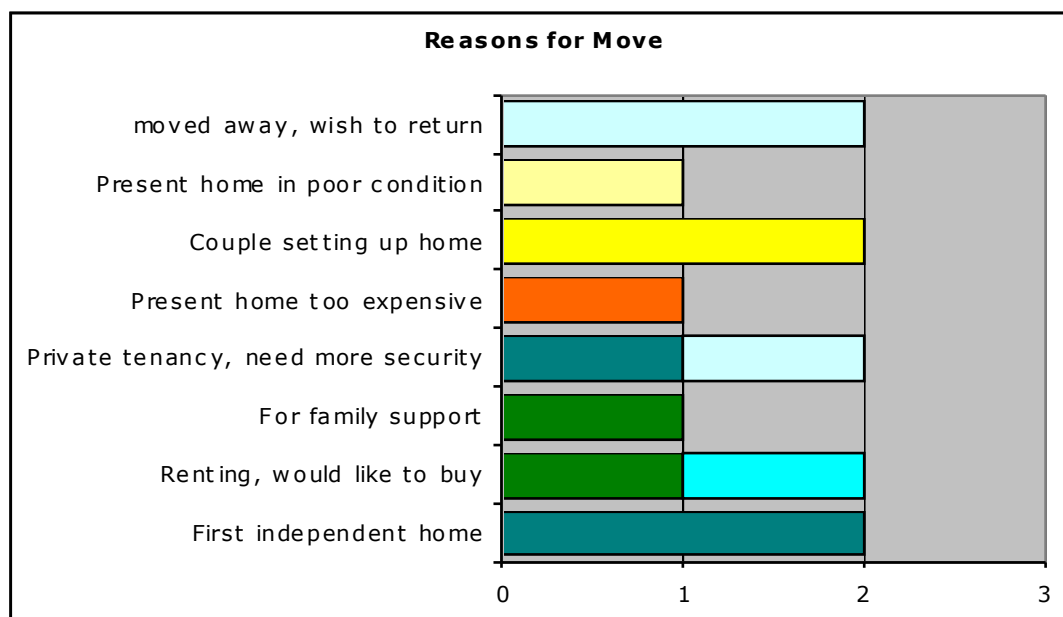
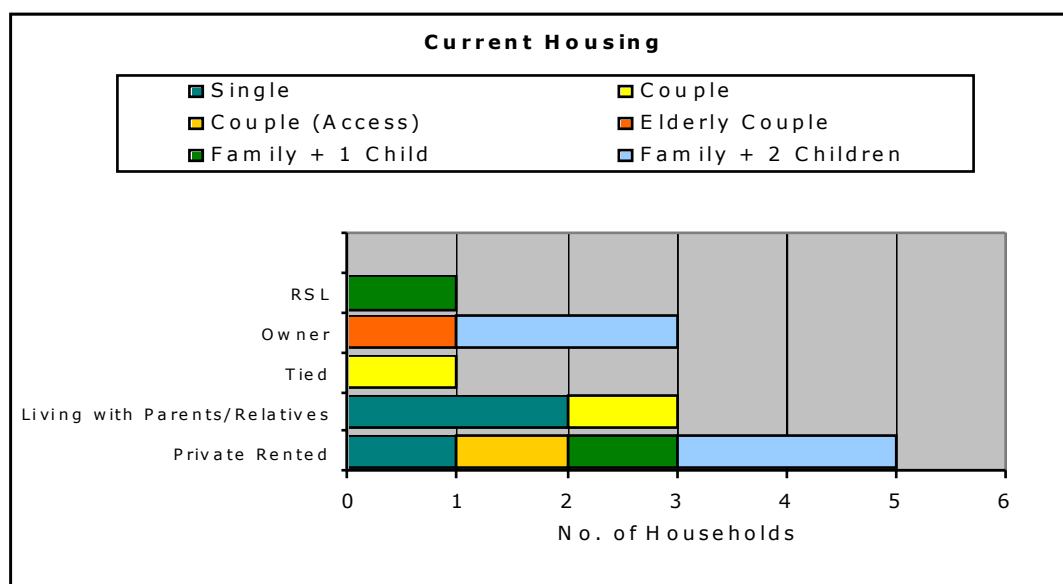
Rent Band £400 - £450 :

The first **Family + 2 Children household** is shown as able to afford a maximum rent of over £450 and mortgage of over £200,000. They are assessed as able to afford the PRS. Their mortgage ability varies dependent on the exact current value of their current property, but has been calculated as between £300,000 - £360,000 based on values of 5/6 bedroom dwellings in the parish. Research is showing a three-bedroom property in West Down on the open market for £198,300. **Therefore they are able to afford to resolve their housing needs in the private market and will not be considered further.**

**A total of 2 households, with a 3 Bedroom need, will be considered further.**

## 4.2 IS THERE A HOUSING NEED?

The report will consider whether the 13 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), expensive rents and poor conditions. The following 5 households in this category have provided acceptable reasons for needing to move:
  - 1 Single household
  - 1 Couple (access requirements) household
  - 1 Family + 1 Child household
  - 2 Family + 2 Children households

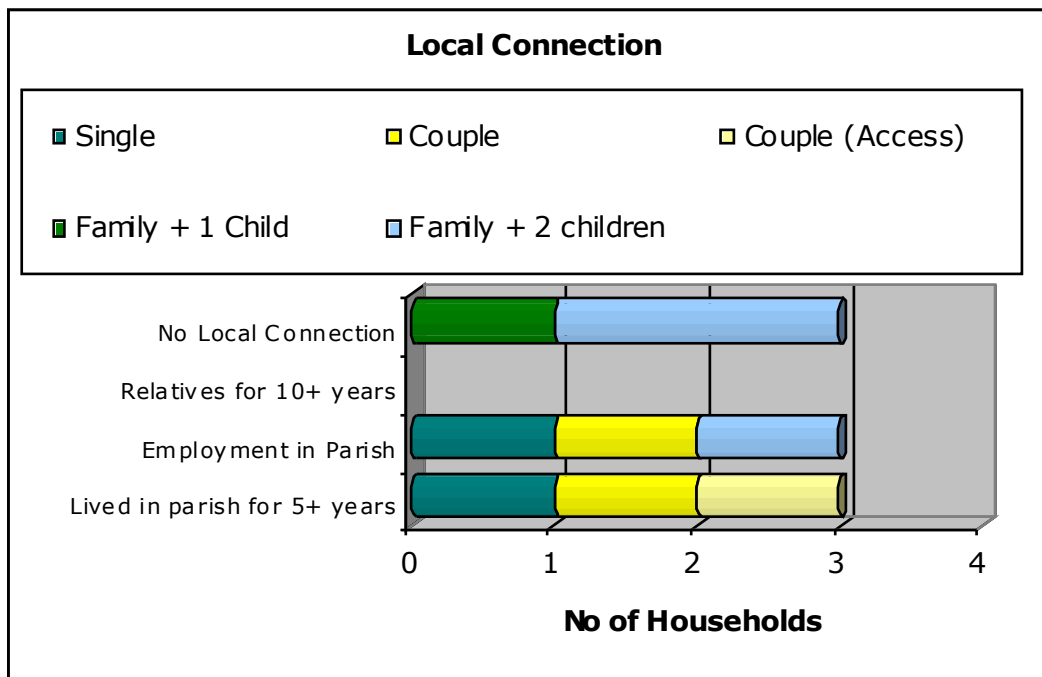
- In the Living with Parents/Relatives category:
  - The 1 single households and 1 couple household have provided acceptable reasons for needing to move, including, in three cases, a wish to have a 'first independent home' and the other needing to live near to elderly parents to provide support and to live close to work.
  - The other 1 single household is assessed not being in housing need
  
- In the Tied category:
  - The 1 Couple household have provided acceptable reasons for needing to move, including, needing more security.
  
- In the Owner category:
  - The 1 **Elderly Couple household** feel their present home is too expensive and need a smaller house, however due to the lack of information in financial circumstances of this household, **so they cannot be considered further**
  - The 1 Family + 2 Children household have provided acceptable reasons for needing to move, this being in desperate housing need as at the moment their house is a holiday let and can only be occupied 10 months of the year so they need secure housing.
  - The 1 **Family + 2 Children household** wishes to move to be closer to their family. However, it appears that their accommodation is a suitable size for their household until their circumstance changes, **so they cannot be considered further.**
  
- 
- In the Registered Social Landlord category:
  - The Family + 1 Children households have provided acceptable reasons for needing to move, including providing family support

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

**The report will now continue to consider the 10 households, listed above, that are considered to be in housing need.**

### 4.3 IS THERE LOCAL CONNECTION?

Finally, the following chart reveals that **6 Households out of 10 households satisfy the Local Connection criteria** in accordance with North Devon District Council 'Revised Deposit' Local Plan (October 2003). The 4 households in the 'No Local Connection' category have less than 10 years residence.



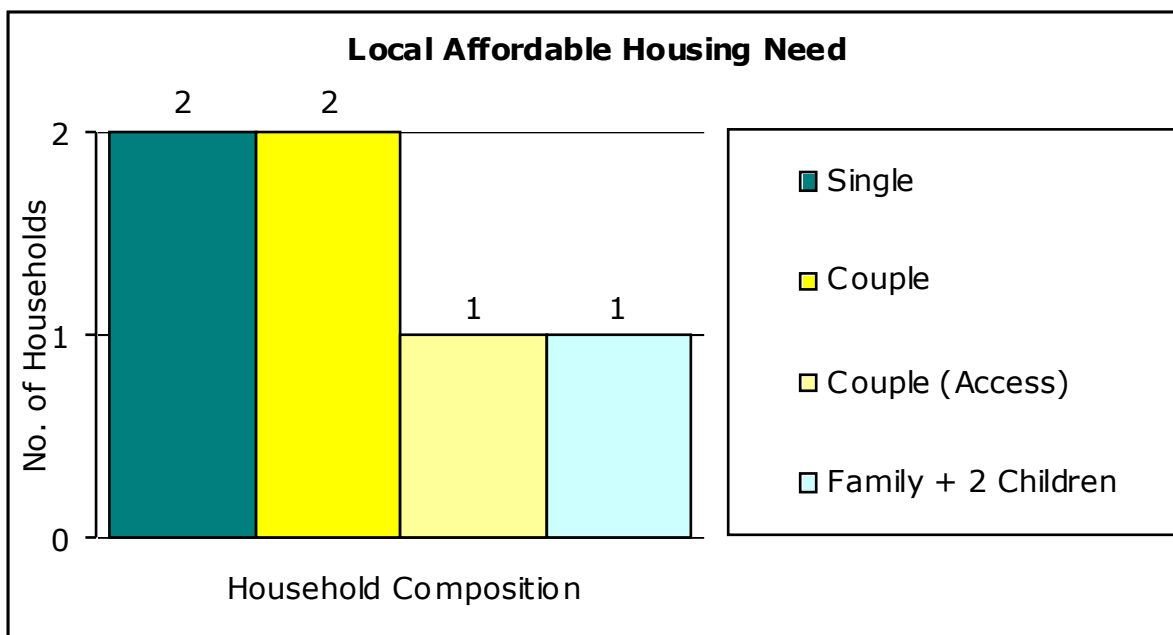
## 5 FINAL ANALYSIS OF ASSESSED HOUSING NEED

### 5.1 HOUSEHOLD COMPOSITION

The following information provides a **final analysis of all 6 households** that have been assessed as 'in need of affordable housing', 'in housing need' and with 'Local Connection' to West Down or the adjoining Parishes.

The final household composition for all 6 households is as follows:

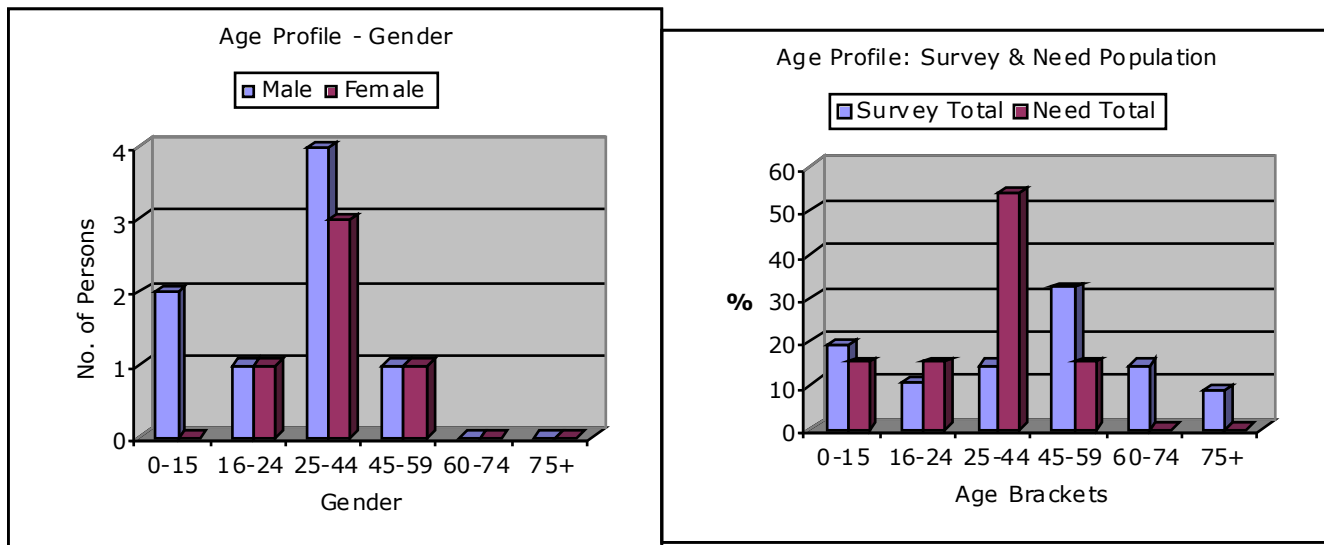
- **2 Single households** - representing 28% of the total need
- **2 Couple Households** - representing 28% of the total need
- **1 Couple (Access) Households** - representing 11% of the total need
- **1 Family households** - representing 33% of the total need
  - 1 Families with 2 Children



## 5.2 AGE PROFILE

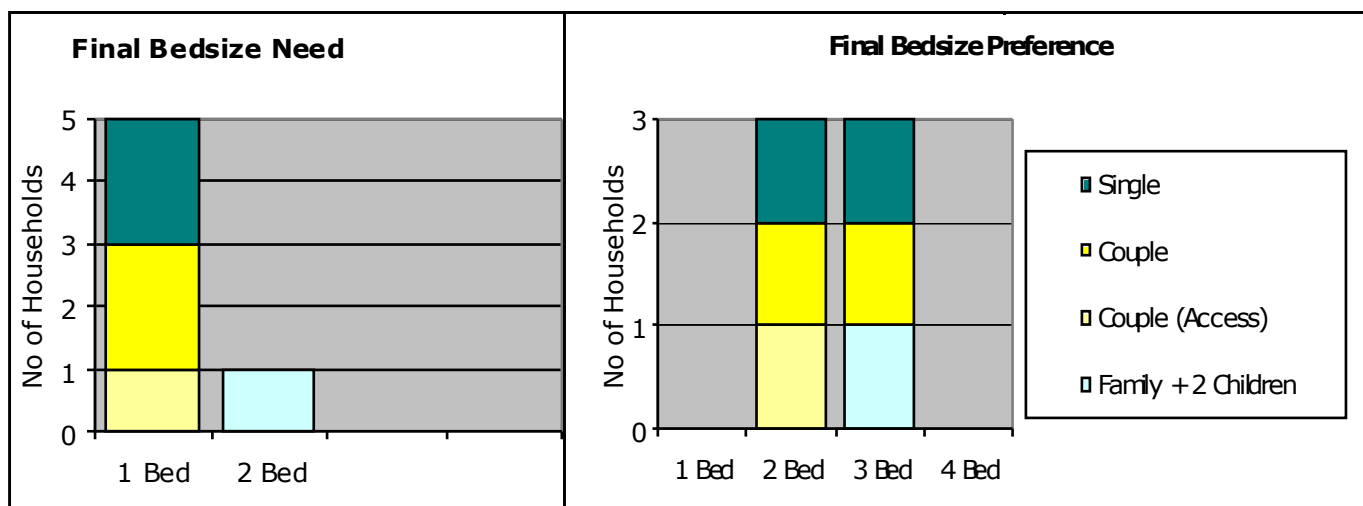
The following two charts, provide details regarding the Age Profiles of those in need. The first shows the age profile of all survey respondents against those in need. This reveals a higher representation from those in the three lower age brackets and a lower representation from the last three age brackets. **If the housing needs of households from the three lower age's brackets are not resolved, and they leave the parish, young family households will be lost from the parish of West Down**

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 0 - 15 and 25-44 age brackets.

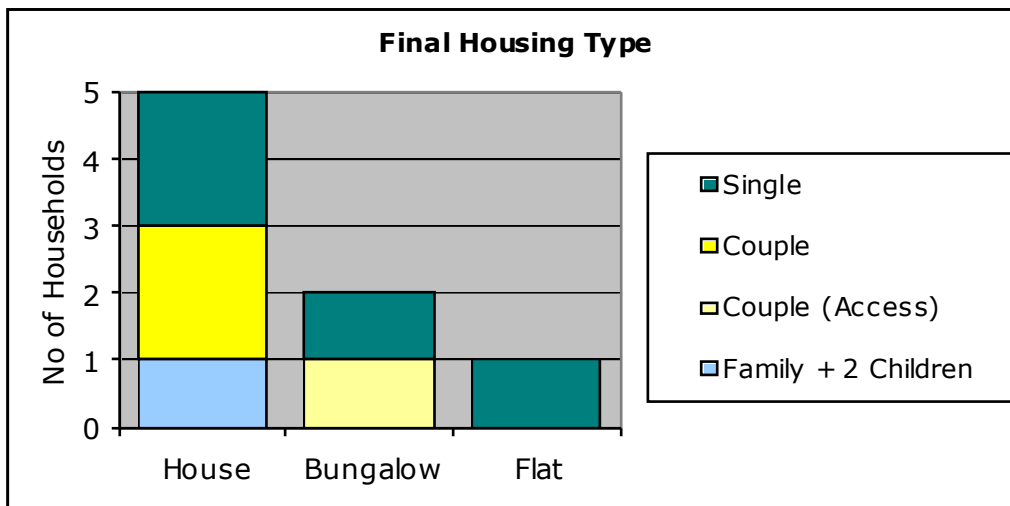


## 5.3 BEDSIZE & HOUSE TYPE

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. There is also a need for a two-bedroom property for a family + 2 children house hold** Although the preferences by non-family households are for a two /three bedroom properties, this is larger than the identified needs of these households. The preference for the family household is for a 3 bedroom property but this is larger then the identified need of this family.

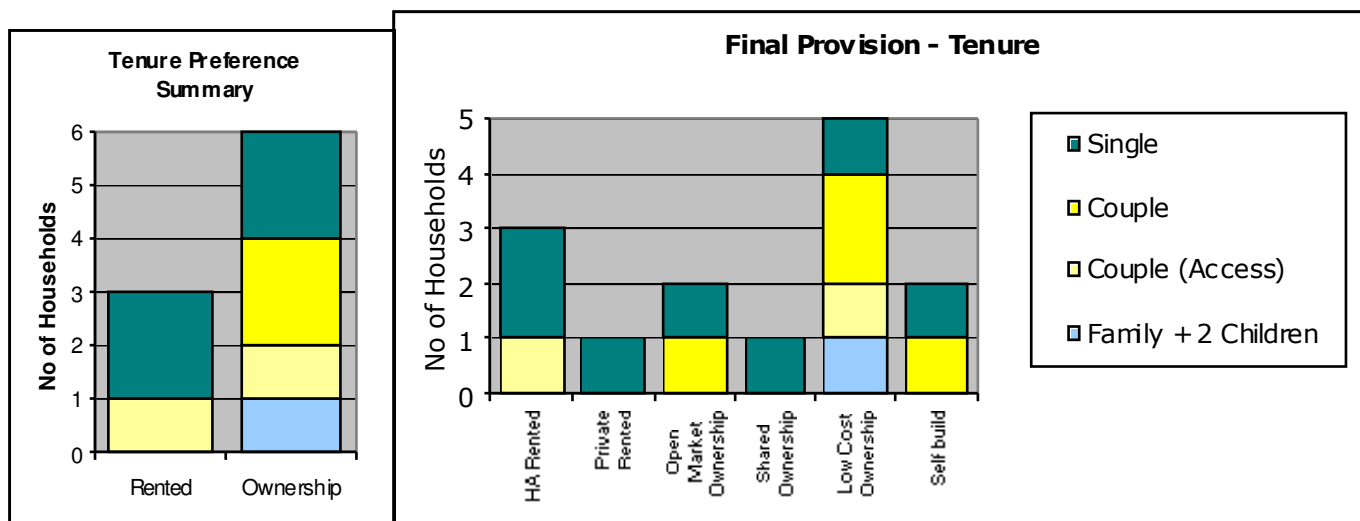


The final Housing Type is shown below. Households were allowed to indicate more than one type. Most Households prefer a House, particularly the Family Household and couples households. Overall Households are prepared to consider most house types. Not surprisingly the household with Access considerations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



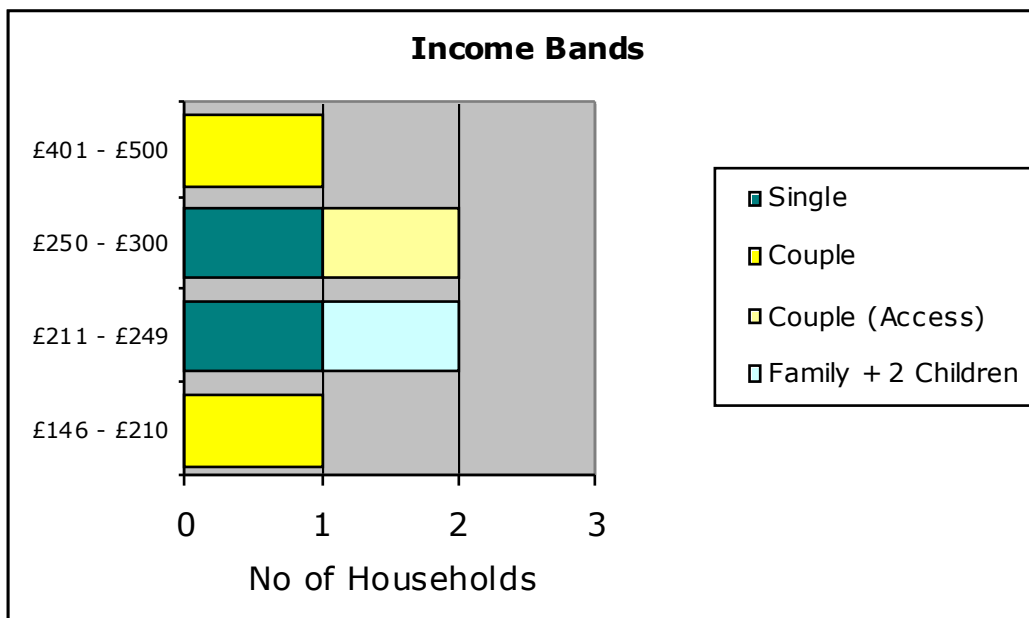
### 5.4 TENURE

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



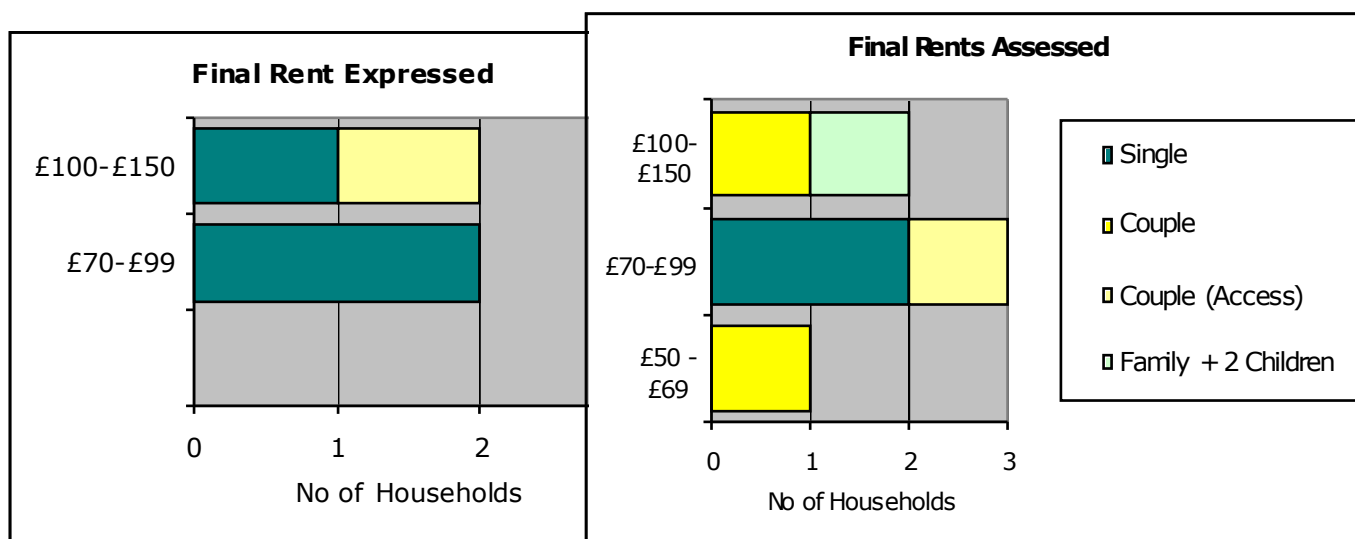
## 5.5 INCOME AND AFFORDABILITY

The following chart shows the income bands for 8 households. One household is still in Full Time Education, 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 £155,638. Therefore, **requiring 10.5 times their household income** to access the average actual Open Market house.



### 5.51 AFFORDABLE RENTS

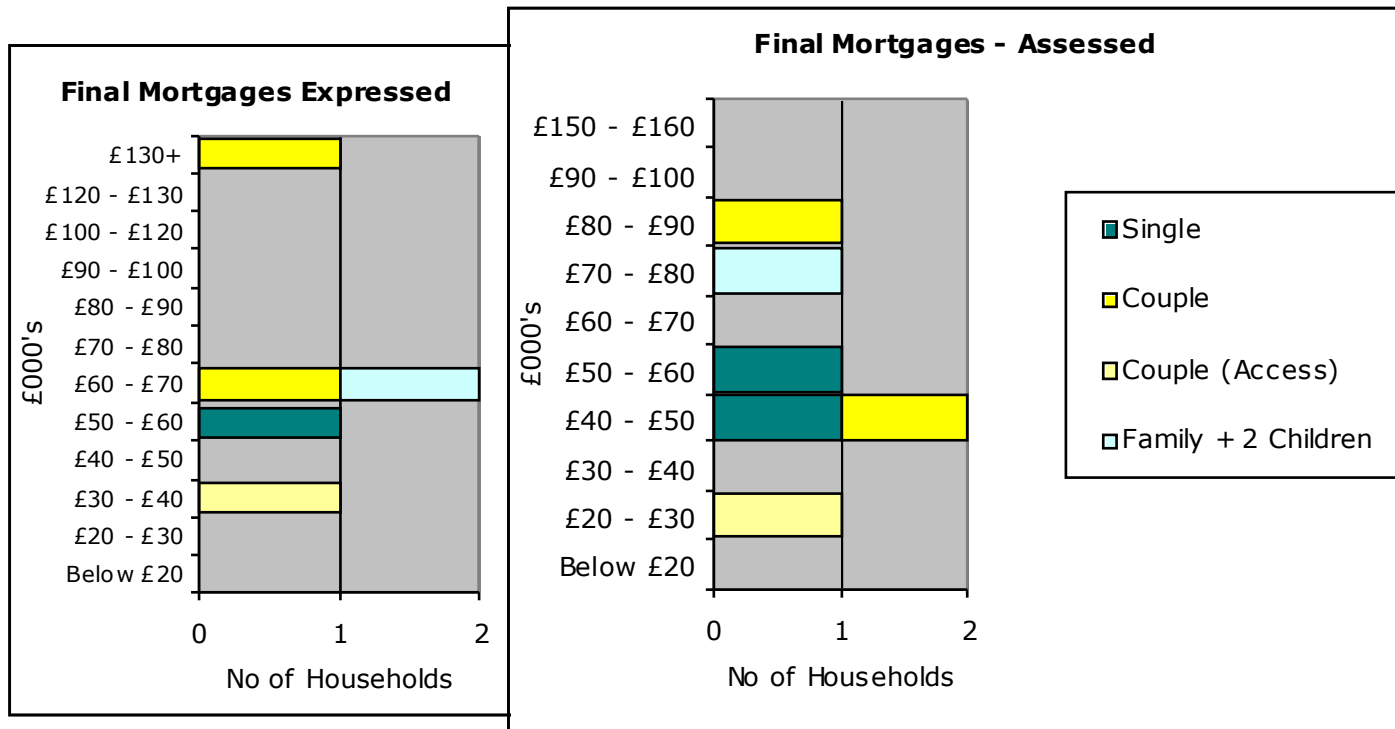
The following two charts show the affordable Rents as 'expressed' and 'assessed' for all households in need. It should be noted that some households did not express a rent band. **Most households (70%) are assessed as able to afford less than £99.00 per week for rent. The median affordable rent is £50 - £99 per week, or £74.50 per week at mid-point of that range.**





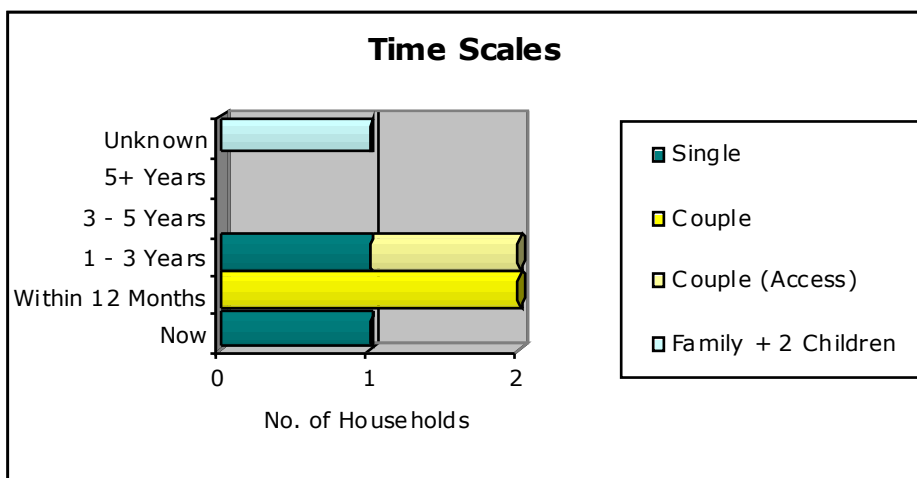
### 5.52 AFFORDABLE MORTGAGES

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 £60,000. **All households are assessed only to be able to afford a mortgage of the maximum of £90,000**



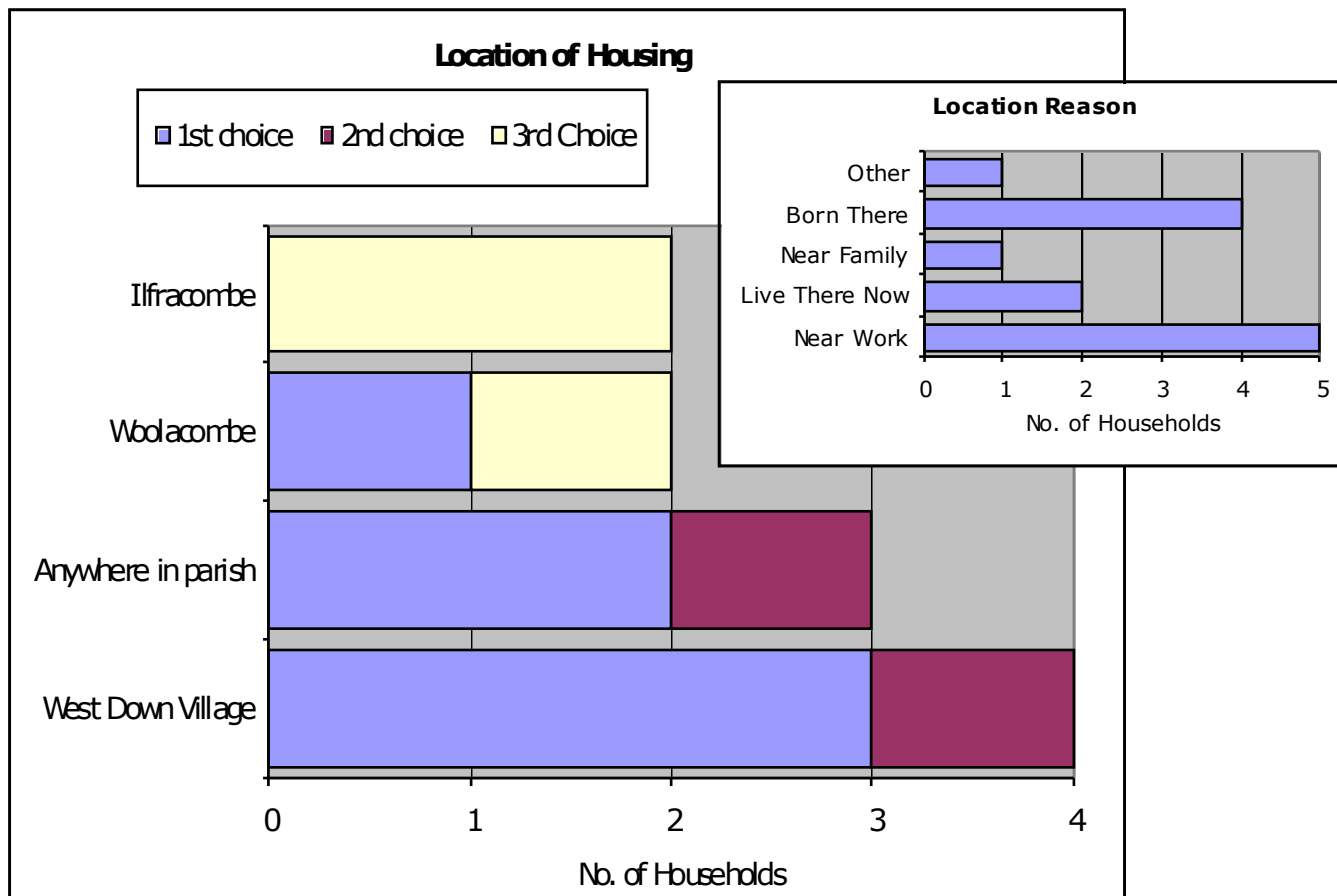
### 5.6 TIME SCALES FOR HOUSING

The majority of households (84%) 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.

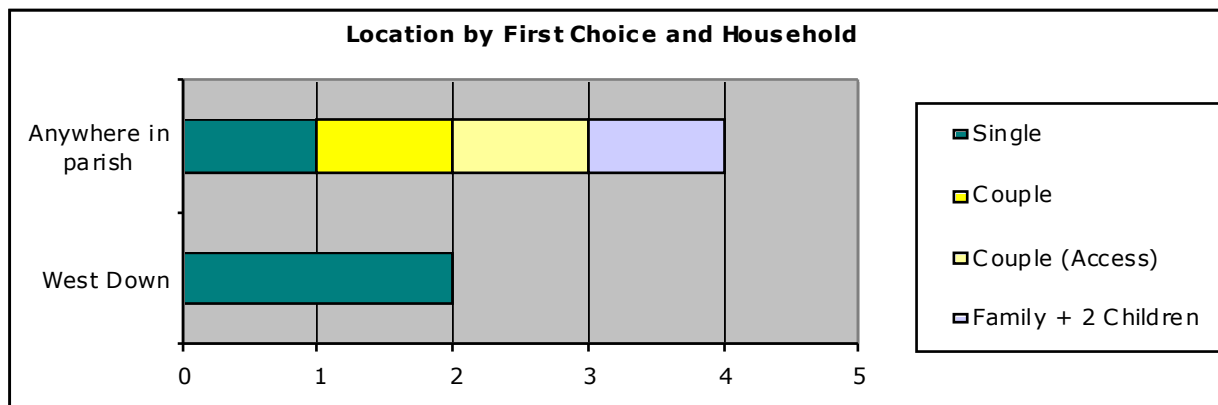


### 5.7 LOCATION OF PROVISION

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 'West Down Village'**. The reasons given for their preferred location is shown below revealing that the majority of **households want their preferred location because they need to be near work or they were 'born' there**



The First choices are also shown below related to Household composition, revealing that the majority of household's first choice is anywhere in the parish.



## **6 CONCLUSION**

There was a 37% response rate to the survey, with 6% (16 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 West Down parish is as follows:

- Council Tax records reveal that West Down has only 51% of its stock in the lowest valuation bands compared to North Devon that has 67% of its stock in the same three bands. Nearly half (49%) of the stock in West Down is valued over £145,485. **This indicates that there may be a lack of affordable housing stock in the parish**
- **There is a limited supply of small accommodation, which is usually more affordable.** Only 3% of the stock has one bedroom. Which is usually more affordable. There is a reasonable supply of two bedroom properties (17%) but the supply is dominated by the owner occupied tenure and there are only 4 known two bedroom properties in the Private Rented Sector (PRS). There is a large supply of three bedroom (38%) properties, but again dominated by the Owner Occupied Tenure. Therefore, the ability for residents to live in West Down 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 West Down.** The Owner Occupied sector dominates the tenure provision, accounting for 83% of the housing market in West Down, compared to the North Devon (82%), South West (75%) and England (70%) profiles.
- There are 13 Registered Social Landlord properties in West Down but the current stock is dominated for family households. There is not any stock available for other household groups such as Singles, Couples or Elderly households. **It appears that nearly one half (12 units) of the original District Council stock in West Down has been sold under the right to buy act. 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.**
- **House prices are not affordable to those claiming housing need.** According to Land Registry records, the 'average sale price' of **£155,638**. From research into the current advertised open market, at the time of research the lowest advertised sale price in the West Down area is £198,300 for a three-bedroom property. And the average advertised house price was £266,650.
- **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 and £250 - £300 with a mid point income of £255.00 gross. **This equates to an annual gross income of £16,608. These households will require 12 times their household income to purchase the average property.** It is accepted that 3 times household income is affordable.
- **In percentage terms, West Down's population has remained the same, whilst the general trend both regionally and nationally is an increasing population.** There is a high majority of people within the 45-59 age bracket and also in the younger age bracket of 0 - 15 and 15-24. This indicates a vast amount of young families and young persons. **With housing being needed to be able to retain these young persons.**

75% 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 6 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 **2 Single households, 3 Couple households, 1 Family households** (the total includes 1 households requiring access considerations)
- **The average household income bracket is £14,950 gross per annum** (at the mid-point of range). **They would require 10 times their household income to access the average Open Market house price of £155,950**
- **The main need is for One Bedroom property**, mainly by the non-family households. There is also a need for a two bedroom property for a family + 2 Children household.
- **The main preference is for two and Three Bedroom property**, mainly by non-family households.
- Overall, there is a high **preference Ownership Tenures**. The preferred tenures are affordable ownership's, such as low cost ownership models and shared equity schemes.
- **Most households prefer a House**, particularly the Family Household and Couple households. The household with Access considerations not surprisingly selected a bungalow.
- **The assessed average affordable mortgage is £40,000 to £50,000, or £50,000 at mid point of that range.**
- **The Majority 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 (84%) 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 West Down village.

## 7 RECOMMENDATIONS

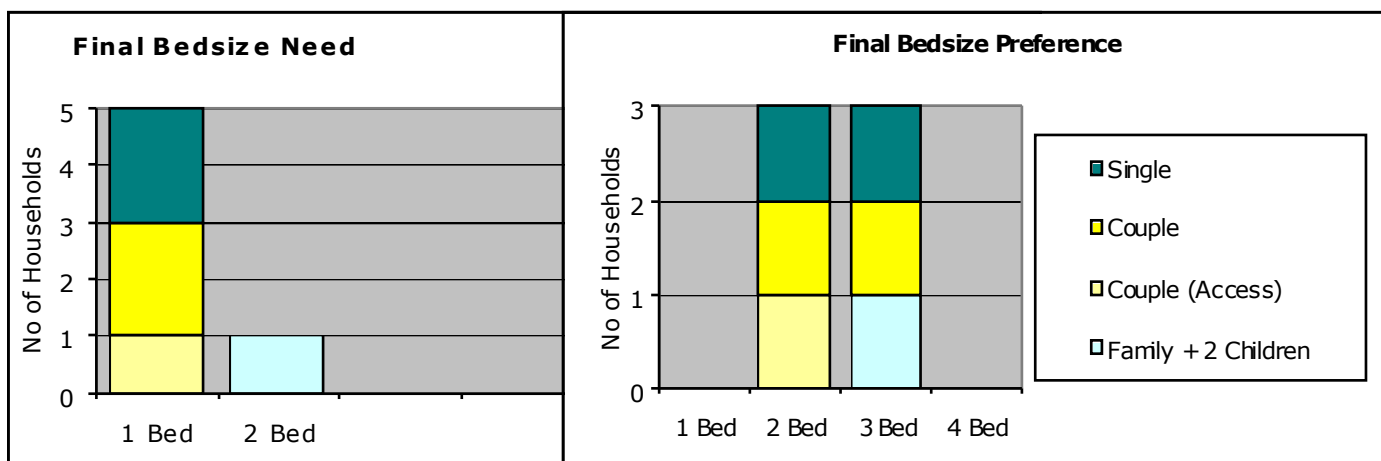
The final analysis for the total need has already been provided in detail (see section 5) to enable any provision to be appropriately matched to the needs of Morteheo Parish. The following provides recommendations taking account of all aspects in this report pertaining to provision.

There are 6 households assessed as in local affordable housing need and therefore it is recommended that 6 units of accommodation are provided to address the need.

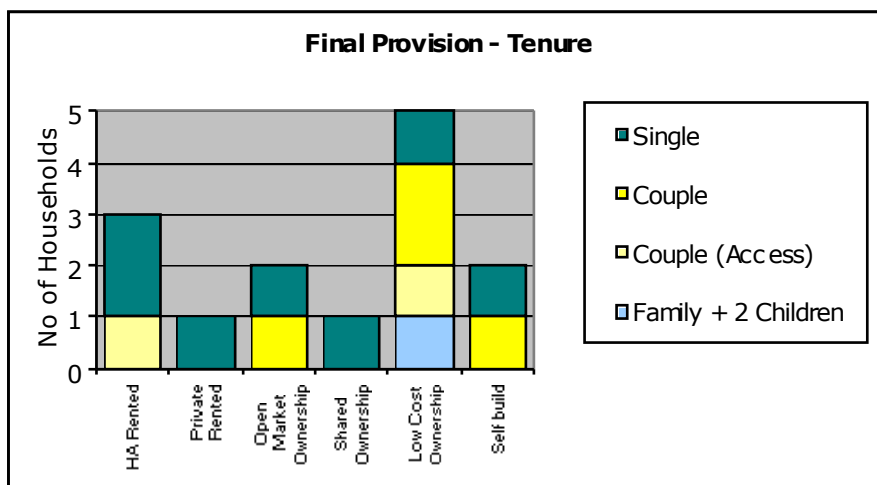
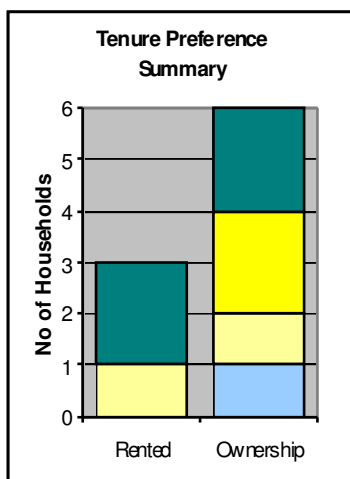
It is necessary to have respect for the preferred options and existing stocks in order to make any provision sustainable. Therefore taking account of this and referring to the following left hand chart a recommended mix to meet the need should:

**4 x One Bedroom properties**  
**2 x Two Bedroom Properties**

**It is important that these 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. Analysed in further detail, Low Cost Ownership is the preferred Ownership option (this includes Shared Equity Schemes). With Housing Associated Rented being the preferred option for those expressing the rented tenure option

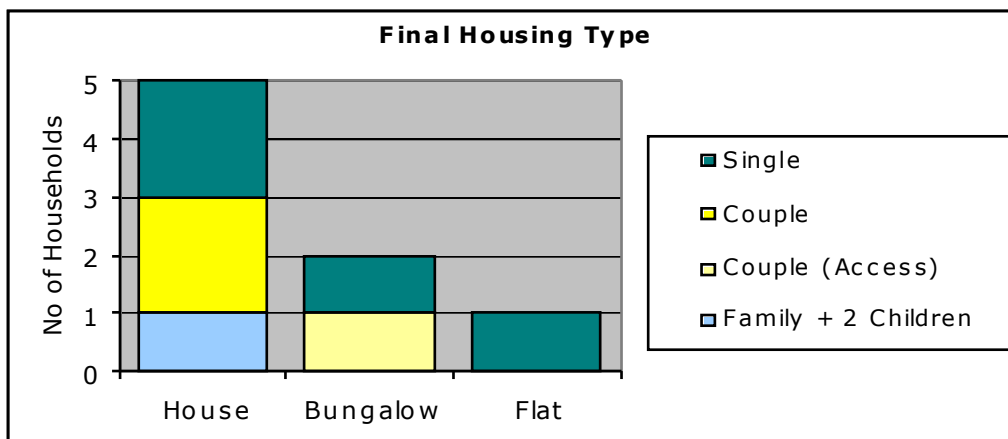


Taking account Mortgage Affordability, as detailed at 5.52 of this report, **The assessed average affordable mortgage is £40,000 to £60,000, or £50,000 at mid point of that range.** Two thirds of all households in need are not able to afford a mortgage of above £60,000. Only one third of households in 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:**

- **3 units are provided as a form of Affordable Ownership tenure.** It is suggested that this provision should be for 2 x One Bedroom and 1 x Two Bedroom properties targeted at Single and Couple Households.
- **3 units be provided as Affordable Rented accommodation,** with a preference for Housing Association Rented. This should take account of the remaining recommended property sizes as detailed above.

Most households prefer a House, particularly the Family Household. Overall, the Single Households are prepared to consider all options. As expected the household with Access considerations have not selected the House option, preferring a Bungalow. 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 – WEST DOWN 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 West Down person, or someone with a connection to the Parish through family, relatives or work, who needs to live in the Parish separately from you, and needs help to obtain a local affordable home, they should complete their own survey forms. **Extra copies** can be obtained from Trudy Robinson, Rural Housing Enabler, contact details as above.

### A. YOUR HOUSEHOLD

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

Age	0-14 years	15-24 years	25-44 years	45-59years	60-74years	75+ years
Male						
Female						

### B. YOUR CURRENT HOME

1 Are you (please tick appropriate box):

- |  |  |
|--|--|
| <input type="checkbox"/> a home owner?                               | <input type="checkbox"/> 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"/> <b>a shared owner (part buy/part rent)?</b> | <input type="checkbox"/> <b>Other (please specify)?</b>    |

.....

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**?  - Go to D  - Go to 3

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

### D. HOUSING INTENTIONS

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

- |                          |   |
|--------------------------|---|
| <input type="checkbox"/> | Yes - Go to 2 <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.**





## 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 - WEST DOWN 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 West Down person, or someone with a connection to the Parish through family, relatives or work, who needs to live in the Parish separately from you, and needs help to obtain a local affordable home, they should complete their own survey forms. **Extra copies** can be obtained from Trudy Robinson, Rural Housing Enabler, contact details as above.

### A. HOUSING NEED

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

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

2 When will you need to move?

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

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

- |                              |                                     |                              |                                |
|------------------------------|-------------------------------------|------------------------------|--------------------------------|
| (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. husband, son, daughter, partner etc.)	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 West Down Parish now?  
 Yes - go to 4       No - go to 2
- 2 Do you **have a need to live** in West Down Parish?  
 Yes - Go to 3       No - Go to 6
- 3 Please give your reasons (and then go to Question 6) .....
- 4 **Have you lived** continuously in West Down Parish continuously for the last 5 years or more?  
 Yes - Go to D       No - Go to 5
- 5 How many years have you lived continuously in West Down Parish?       Go to 6
- 6 **Do you work** in West Down Parish?  
 Yes - Go to 7       No - Go to 8
- 7 How many years have you worked continuously in West Down Parish?       Go to 8
- 8 Do you have **relatives who live** in West Down Parish?  
 Yes - Go to 9       No - Go to 10
- 9 a) How many years have they lived continuously in West Down Parish?       Go to b)  
 b) Please state their relationship to you (e.g. mother): .....
- 10 **Do you need to live close** to someone else in West Down Parish?  
 Yes - Go to 11       No - Go to D
- 11 a) How many years have they lived continuously in West Down Parish?       Go to b)  
 b) Why do you need to live close to them? : .....

**D. TYPE OF HOUSING REQUIRED**

1 What type of home do you need?

	<i>1 bed</i>	<i>2 bed</i>	<i>3 bed</i>	<i>4 bed</i>	<i>5 bed or more</i>
House	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bungalow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please explain): .....					

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

<input type="checkbox"/> Housing Association Rented	<input type="checkbox"/> Open Market Ownership	<input type="checkbox"/> Low Cost Ownership*
<input type="checkbox"/> Private Rented	<input type="checkbox"/> Shared Ownership*	<input type="checkbox"/> Self Build*
<input type="checkbox"/> Other (Please specify) .....		* see 'Scheme Types' at 'K'

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

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

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

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

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

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

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

.....

.....

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

Yes - Go to E  
 No - Go to 6b

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

.....

**E. WHERE WOULD YOU LIKE TO LIVE**

- 1 Please tell us where in the Parish you would like to live, in order of preference  
 1st ..... 2nd ..... 3rd .....
- 2 Please give the reasons for your first choice (tick as many boxes as apply)
- |                          |   |                          |                           |                          |                |
|--------------------------|---|--------------------------|---------------------------|--------------------------|----------------|
| <input type="checkbox"/> | Near family                                     | <input type="checkbox"/> | Near work                 | <input type="checkbox"/> | Live there now |
| <input type="checkbox"/> | Lived there previously and would like to return | <input type="checkbox"/> | Born and brought up there |                          |                |
| <input type="checkbox"/> | Other (Please explain).....                     |                          |                           |                          |                |

**F. INCOME & EMPLOYMENT**

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

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

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

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

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

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

4 How would you describe the employment:

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

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

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

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

**G. HOME OWNERS**

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

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

2 Do you have a mortgage on your current home?

Yes - Go to 3       No - Go to H

3 a) How much do you still owe?      £ .....

and

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

**H. SAVINGS**

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

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

Yes - Go to 2       No - Go to I

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

£

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

**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 appears to be 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**, it is likely that I will require verification of the details you have provided and need to share your details with relevant agencies that can facilitate the provision of affordable housing. 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:

Other (Please explain)
HOMES FOR PEOPLE WHO WANT TO RUN A SMALL HOLDINGS. THEY NEED SMALL AMOUNT OF LAND BUT ARE ALWAYS OUTBID BY PONY OWNERS.
FIRST TIME BUYERS
ENABLE THOSE WITH THE MODESTLY - PAID JOBS AVAILABLE LOCALLY TO REMAIN IN THE AREA.
HOME FOR WORKERS
ANY AGED PEOPLE WISH TO LIVE IN PARISH.

## 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/not in favour:

PRIVATE DEVELOPMENTS "UNDERCOVER" OF LOCAL NEEDS DEVELOPMENT.
TRAVEL REQUIRMENTS & INADUQUACY OF THE LANES IN AND OUT OF THE VILLAGE.
THE VILLAGE IS CROWDED AS IT IS, THE ROADS AND SCHOOLD COULD NOT COPE WITH MORE.
DEMAND & SUPPLY ECONOMICS STATE THAT AFFORDABLE HOMES WILL NOT STAY AFFORDABLE.
ALL NEW INHABITANTS ARE ALWAYS OUTSIDERS.
ONLY IF STRICT CRITERIA APPLY TO MAINTAIN THEM AS AFFORDABLE AND LOCALLY OWNED.
THE CHARACTER OF THE VILLAGE IS CERTAINLY BEING RUINED BY UNATTRACTIVE SPRAWL AS IT IS.
DEVELOPMENTS BEEN DONE ALREADY
POOR ROADS, SMALL SCHOOL FACILITIES.
THERE ARE TOO MANY HOMES GOING TO OUTSIDERS AND SECOND HOME OWNERS.
DEVELOPMENTS ARE TOO LARGE AND PROFIT ONLY MOTIVATED.
A FEW AFFORDABLE HOMES WOULD BE O.K, BUT PLANNING FOR AFFORDABLE TURNED INTO 'UP-MARKET' HOMES WOULD NOT BE - ALSO NEED SOME HOUSES ON THE LAND FOR SMALL HOLDERS.
AS LONG AS IT DOESN'T RUIN THE RURAL FEEL AND THAT SUITABLE ARRANGEMENTS ARE MADE FOR CHILDREN IE SOMEWHERE TO PLAY.
LACK OF FACILITIES IN THE VILLAGE - NO NEED OF AFFORDABLE HOUSING FOR LOCAL PEOPLE.