



RURAL HOUSING PROJECT

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Rural Alliance

Housing Needs Survey Report

**Comprising the parishes of
Arlington, Bratton Fleming, Challacombe, East Down,
Goodleigh, Kentisbury, Loxhore, Shirwell and Stoke
Rivers.**

September 2004

RURAL ALLIANCE HOUSING NEEDS SURVEY

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RURAL ALLIANCE **HOUSING NEEDS SURVEY REPORT** **SEPTEMBER 2004**

1 SUMMARY AND KEY FINDINGS

1.1 AIM

To investigate the affordable housing need for local people of the Rural Alliance parishes (including those who have a need to live in the Parishes in the Alliance or their locality). The Alliance includes the parishes of Arlington, Bratton Fleming, Challacombe, East Down, Goodleigh, Kentisbury, Loxhore, Shirwell and Stoke Rivers.

1.2 SURVEY DISTRIBUTION AND RESPONSE

A two-part survey was posted on the 7th June 2003 by North Devon District Council's Community Development Department, in agreement with the Rural Alliance, to all 1160 current householders within the Alliance area (in accordance with the District Council Tax records). The survey form was based on a template provided by the Rural Housing Enabler. The survey format and approach differed from previous surveys completed by the Rural Housing Enabler, because there was no covering letter explaining the confidentiality of the survey and the Local Connection questions were not specific to each parish.

A total of 1160 survey forms were issued and a total of 257 replies were received, a response rate of 22% to the survey. For comparison, the average response rate for this project area is 42% (based on eleven completed reports to date) and 35% for a similar survey process by Cumbria Rural Housing Trust.

Part One surveys were returned by 257 households, of those 40 arrived with Part Two forms enclosed. Therefore a total of 40 Part Two forms were received, equal to 2% of surveyed households, indicating a need for affordable housing. For comparison the average response rate is 6% for the project area, based on the other eleven completed reports to date.

The Two Part Survey Forms are shown in Appendix 1.

1.3 KEY FINDINGS

There was a 22% response rate to the survey. This is considered to be a low response rate compared to the average of 42% across the project area to date. Only 2% (40 households) of households returned Part Two of the survey form indicating a housing need, compared to an average of 6% across the project area. Both low response rates are accounted to the different survey approach.

The key points regarding the housing market and context in the Rural Alliance area is as follows:

- Bratton Fleming is the largest parish in the Alliance accounting for 34% of all households in the Rural Alliance area.
- The four largest parishes, Bratton Fleming, Goodleigh, Shirwell and Kentisbury have primary schools.

- Council Tax records reveal that the Rural Alliance area has proportionally less stock in the lower three bands compared to North Devon's profile. **This indicates a lack of affordable housing stock across the Rural Alliance area.**
- Land Registry records of sales reveal that there have been no sales of flats or maisonettes in the Rural Alliance area over the last quarter. **This is a further indicator that there is a lack of affordable property in the parish.**
- **There appears to be 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. Nearly three quarters (74%) of the stock has three or more bedrooms and nearly two thirds of that stock (63%) is in the Owner Occupied tenure. Therefore, the ability for residents to live in the Rural Alliance area is largely restricted to those who can afford to enter the Owner Occupied tenure with the necessary ability to afford a three bedroom or larger property.
- **There is a lack of choice of tenure for those wishing to live in the Rural Alliance area.** The Owner Occupied sector dominates the tenure provision, accounting for 86% of the housing market, 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 4% of the market, compared to a higher percentage provision in the wider context, such as 19% across England. The Private Rented Sector (PRS) has reduced by nearly one third over the last 10 years, accounting for only 10% 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 less than one quarter (4%) of Registered Social Landlord provision in the Rural Alliance area** compared to the national profile (19%). Only one of those properties (a bungalow) could be considered for Single or Couple households. 78% of the current stock is family type housing.
- **House prices are not affordable to those claiming housing need.** According to Land Registry records, the 'average lowest' actual sale price in the Rural Alliance area was £144,985, with an **'average sale price' of £196,137.**
- **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 13 times their household income to purchase the average property.** It is accepted that 3 times household income is affordable.
- **The Rural Alliance area's population is decreasing** whilst the general trend is an increasing population. The continuation of a declining population will affect the viability of local facilities and infrastructure and therefore places additional pressure to retain the existing population.

85% 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 20 households (out of 40 respondents) assessed as in local affordable housing need. It is considered that possibly due to the different approach of the survey, a higher number of households than usual did not provide adequate financial details, and hence were not able to be assessed.

The report has a dedicated section analysing the detailed housing needs and preferences for the 20 households in need, so this summary will not attempt to repeat that information, but will outline the key points concerning them:

- To meet this need there would need to be a 2% increase in housing provision. This is less than the average 5% increase needed across the surveyed project area to date.
- There are **6 Single households, 2 Couple households, 8 Family households and 4 Elderly households in need.**
- Households from Bratton Fleming parish represent 45% of the total need, 10% of the need is from each of Goodleigh, Kentisbury, Loxhore and Stoke Rivers parishes and 5% of the total need is from each of Arlington, East Down and Shirwell parishes.
- The majority of households selected Bratton Fleming as their first choice area to live, then Goodleigh and Stoke Rivers.
- **The average household income bracket is £14,495 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 £196,137** and 7 times their household incomes to access the lowest advertised sale price of £99,950.
- **The main need is for One Bedroom property (60%),** 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 (60%),** mainly by non-family households but also by all three Families with 1 Child. All other family households have a preference for Three bedroom property.
- Overall, there is a **preference for the Ownership Tenures.** All Single Households prefer the Ownership option. Housing Association Rented is the preferred Rented option. Low cost Ownership is the preferred Ownership option (this includes Shared Equity schemes).
- **Most households prefer a House,** particularly the Family Households. Single and Couple Households are prepared to consider most types (i.e. houses/flats/bungalows). The Elderly households prefer a bungalow.
- **The assessed average affordable mortgage is £50,000 to £60,000, or £55,000 at mid point of that range.**
- **The assessed average affordable rent is £70 - £99, or £84.50 at mid point of that range.**
- **More than two thirds of households (65%) are currently living in the Private Rented Sector (PRS) or Living with Parents/Relatives.**
- If the housing needs are not met and they leave the parish, it could lead to an ageing population profile in the Rural Alliance area.

It is recommended that 20 properties be provided taking account of the following detail:

4 x One Bedroom properties
12 x Two Bedroom Properties
4 x 3 Bedroom Properties

The tenure should be 6 units as a form of Affordable Ownership tenure and 14 units as Affordable Rented accommodation.

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

Bratton Fleming is the preferred first choice by the majority of households, so it is recommended that the majority of provision is concentrated in that Parish.

2 HOUSING MARKET & CONTEXT

2.1 THE RURAL ALLIANCE

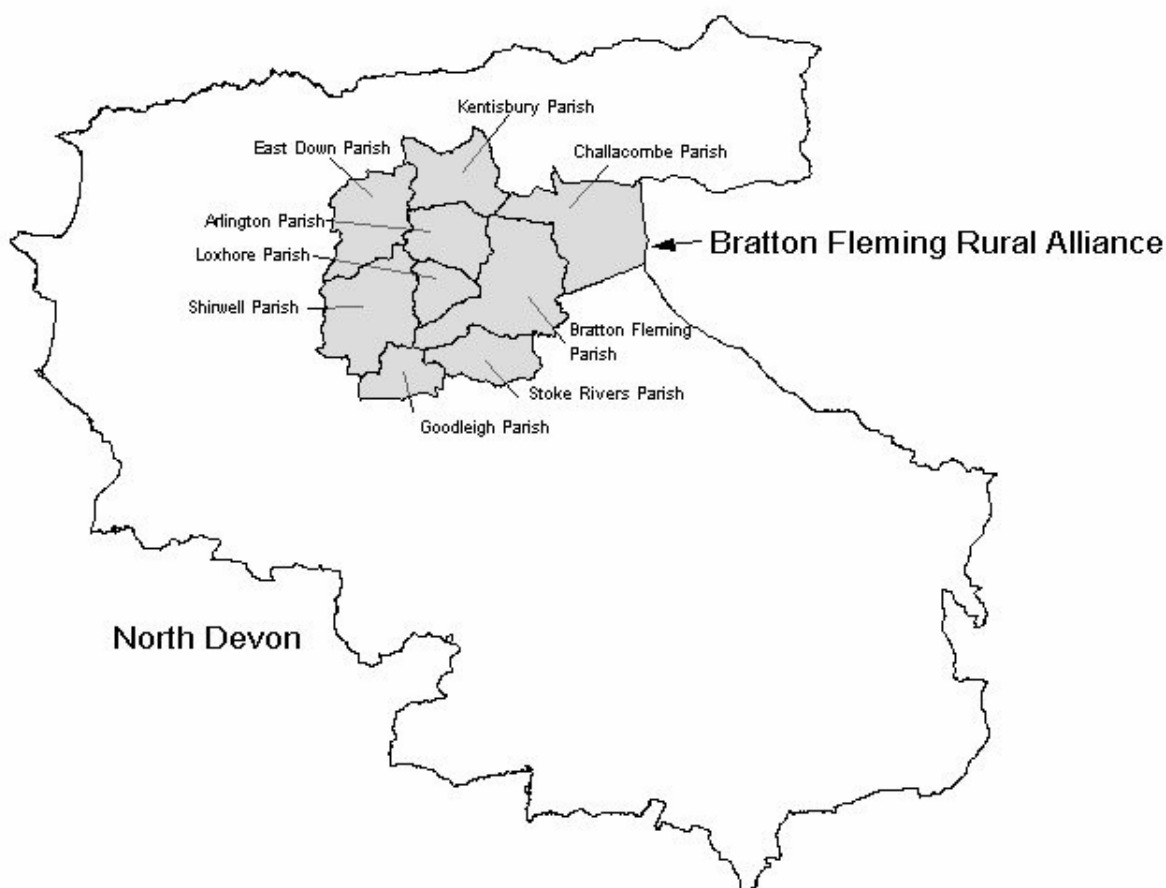
The Rural Alliance is a partnership of the parishes **Arlington, Bratton Fleming, Challacombe, East Down, Goodleigh, Kentisbury, Loxhore, Shirwell and Stoke Rivers**, working with the District and County Councils and other agencies, set up to improve the quality of life for people in the area.

A map showing the location of the parishes in relation to the North Devon District Council area is shown below.

Based on Council Tax records and to provide some context to the sizes of the parishes within the Alliance the following chart shows the percentage of housing in each parish against the Alliance total.

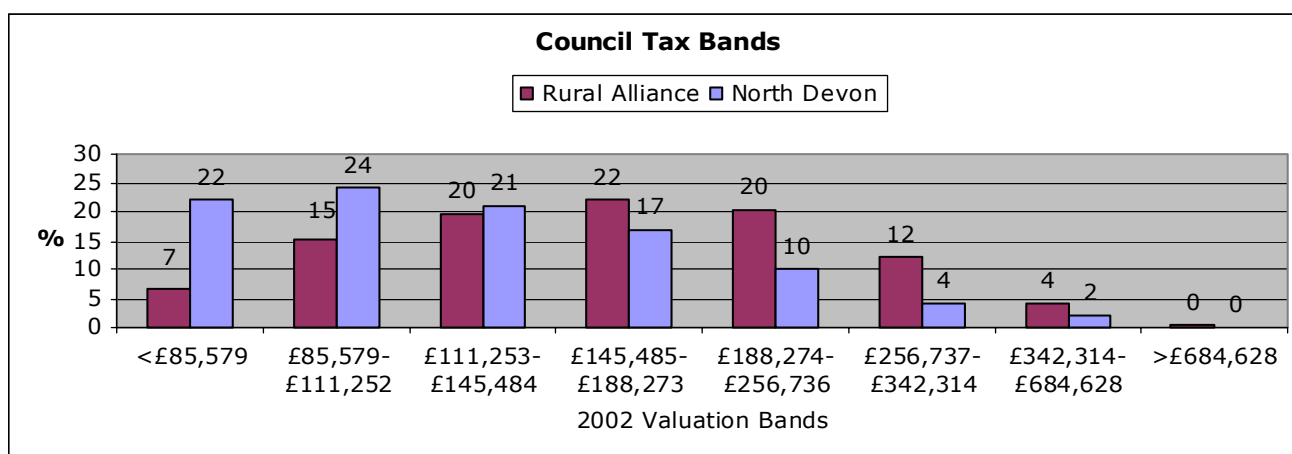
Parish	Bratton Fleming	Goodleigh	Shirwell	Kentisbury	East Down	Loxhore	Stoke Rivers	Challacombe	Arlington	Totals
Number of Households	398	165	155	121	90	71	62	56	42	1160
Percentage of total housing	34	14	13	11	8	6	5	5	4	100

The four larger parishes all have Primary schools. Bratton Fleming has about one third (34%) of the housing across the Alliance.



2.2 COUNCIL TAX BANDS

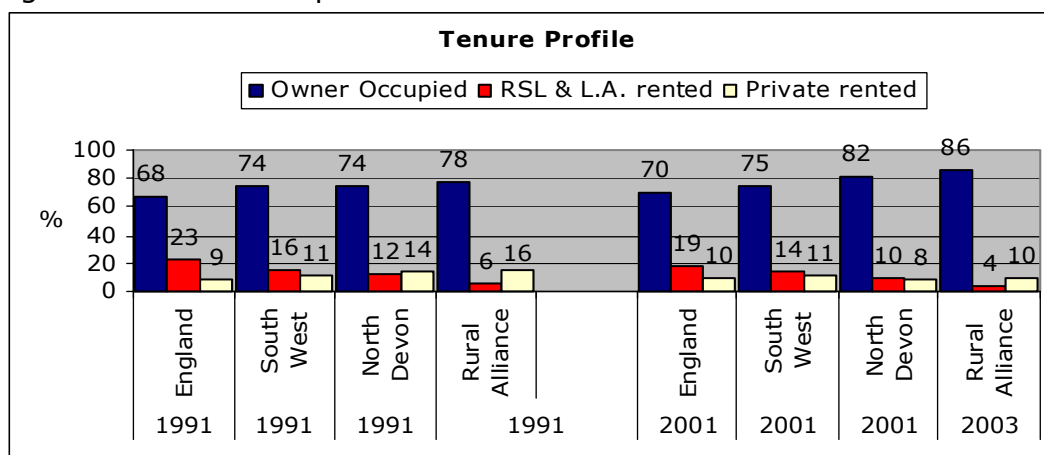
Council Tax bands provide an overall profile of the value of housing in a parish. The following chart profiles the Rural Alliance area against North Devon as a whole. The bandings were set in 1991 so have been modified by the average house price inflation for the South West from 1991 to 2002, to allow an up to date reflection of current values. The chart reveals that 42% of the Alliance housing stock is in the lowest three bands compared to 67% for North Devon. The lower valued stock is the more affordable housing and there is less of it across the Alliance area compared to North Devon's profile. **This indicates that there is a lack of affordable housing stock across the Alliance.**



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 the Rural Alliance area 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 Rural Alliance area: Survey Results & Research

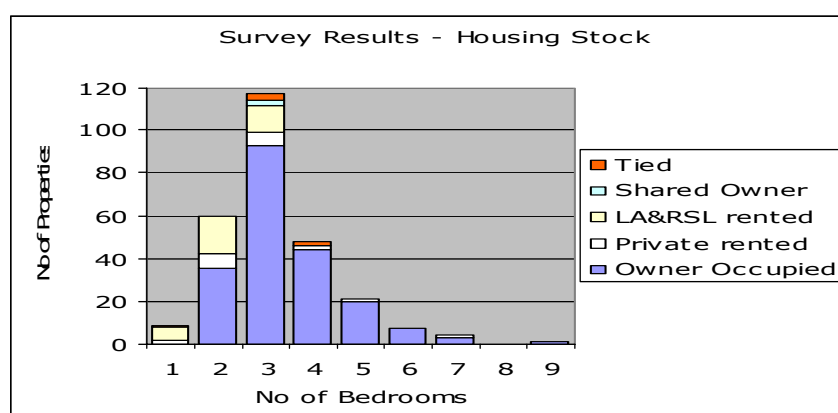
This reveals that over the last 10 years:

- The Owner Occupied sector has increased as a provision in all areas and now accounts for 86% of the housing market in the Rural Alliance area.

- The Registered Social Landlord (RSL) and Local Authority (L.A.) rented provision is reducing to account for only 4% of the market, compared to a higher provision generally for the wider market.
- The Private Rented Sector (PRS) in the Rural Alliance area has reduced by nearly 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 86% of the housing market in the Rural Alliance area**, 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 and research provide an insight to the stock by tenure and number of bedrooms. The survey results represent 22% of households, so is not a complete picture but can provide an indication of the housing stock profile.



The chart reveals that:

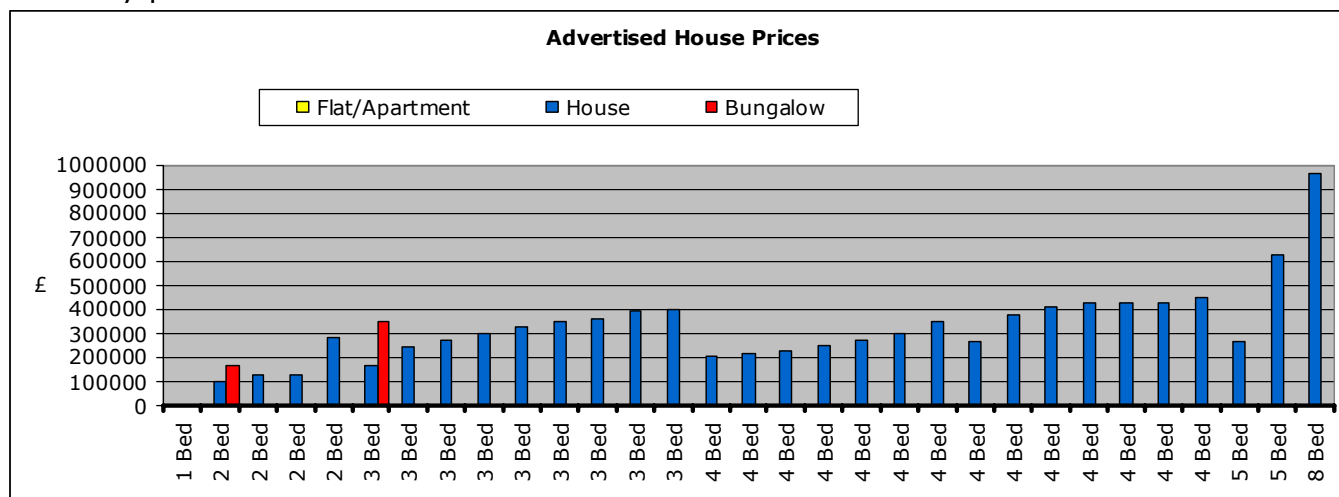
- only 3% of the stock has one bedroom, which is usually the more affordable. There is only 2 known one bedroom Private Rented Sector (PRS).
- There is a reasonable supply of two bedroom accommodation (23%) but the supply is dominated by the Owner Occupied tenure and there are only 7 known two bedroom PRS.
- 44% of the stock has three bedrooms, again dominated by the Owner Occupied tenure.
- 30% of the stock has 4 or more bedrooms.

Overall, the ability for residents to live in the Rural Alliance area is largely restricted to those who can afford to enter the Owner Occupied tenure with the necessary ability to afford a three bedroom (or larger) property.

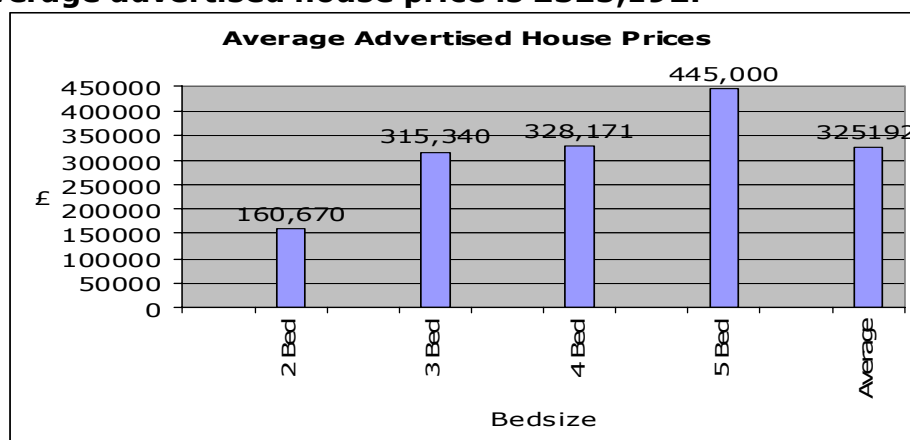
2.31 PRIVATE SECTOR HOUSING MARKET

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 within the Rural Alliance area is £99,950** for a two bedroom house. This chart and information provides not only a snapshot guide to the advertised open market prices for the Rural Alliance area, but also details the likely price based on the number of bedrooms.



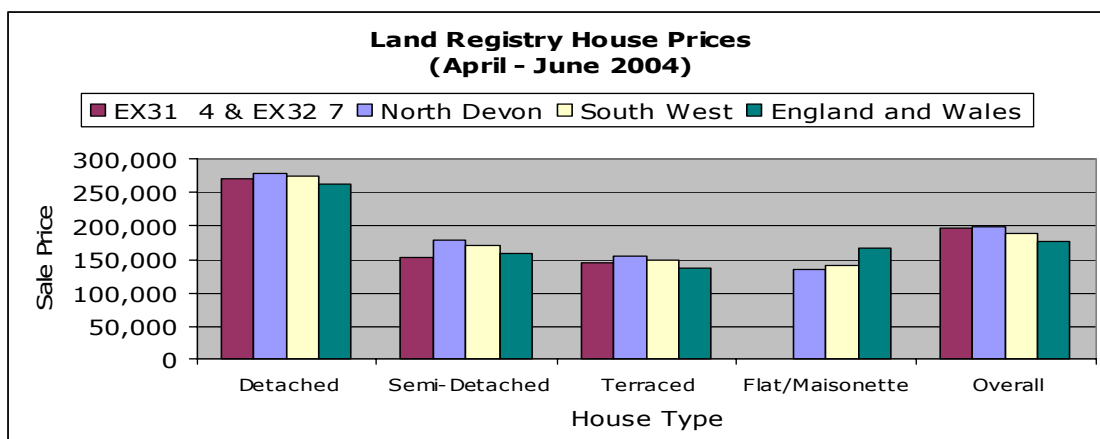
To enable analysis later in this report, the following chart shows the average advertised prices for each bedsize and the overall average of all the house prices shown in the chart above. **The average advertised house price is £325,192.**



Information from The Land Registry site was used to gain further information on 'actual' average house price sales for the Rural Alliance area. Postcode area's are the base for searches. Postcodes EX31 4 (covering Arlington, Bratton Fleming, Challacombe, East Down, Kentisbury, Loxhore and Shirwell) and EX32 7 (covering Goodleigh and Stoke Rivers) were used and averaged to complete this research and analysis. It is acknowledged that both postcodes cover parts of other rural areas outside the Rural Alliance area and this is acceptable. However, it should be noted that EX32 7 also covers parts of Barnstaple and this has probably skewed the figures downward.

The Land Registry search enables a consistent base for comparison of prices against the wider context. The information shown represents the averages of available figures for sales from April 2004 to June 2004.

The chart reveals that the lowest average actual sale price for the Rural Alliance's postcode areas was £144,985 for terraced type properties. **Overall, the actual average sale price was £196,137** for the Rural Alliance post code areas.

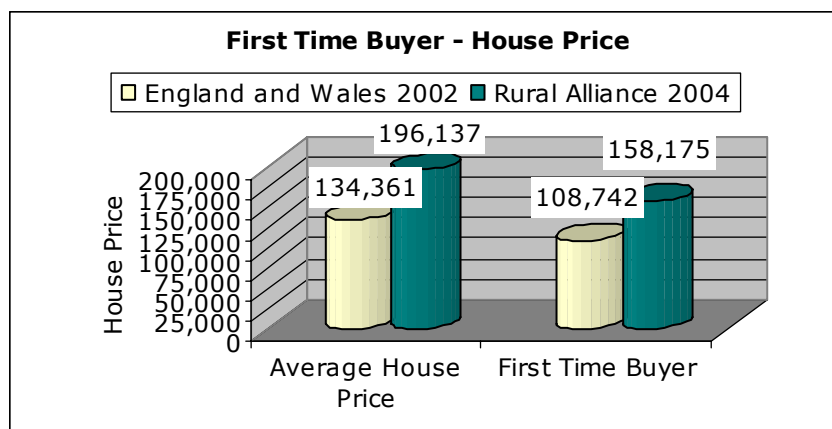


There have been no sales in the Flat/Maisonette category over the last quarter. This type of property is usually the most affordable, so **this is a further indicator that there is a lack of affordable property in the parish.**

Based on the 'Overall' average figures, North Devon's house prices are, 2% higher than the Rural Alliance area. This would probably not be the case if parts of Barnstaple were not included the one of the post codes (see above). The Rural Alliance area's house prices are 5% higher than the South West and 12% higher than England and Wales.

Using a different source (see the next chart) 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 the Rural Alliance area, we can take the above Land Registry average house price of £196,137 and calculate that the:

Average First Time Buyer house price in the Rural Alliance area is £158,175



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

2.312 PRIVATE RENTED SECTOR (PRS)

There were seven properties available for rent in the Rural Alliance area at the time of research. The average rental prices are shown below and reveal that compared to the following North Devon rents, Bratton Fleming Rural Alliance are comparably higher.

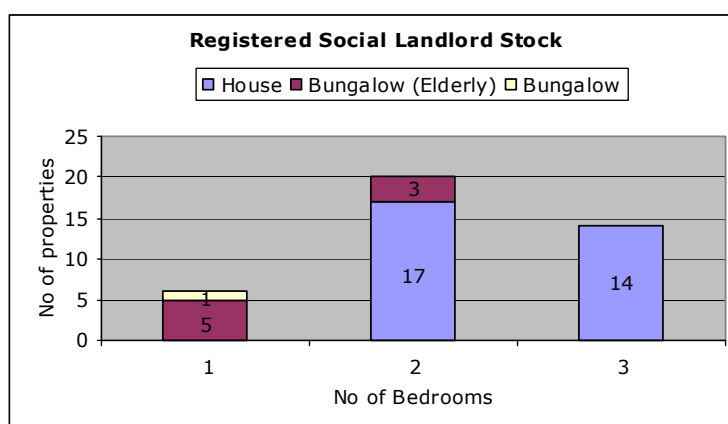
2 Bedroom Property – average of £460.00 per calendar month or £106.15 per week
 3 Bedroom property – average of £545.00 per calendar month or £125.77 per week

The local papers and Estate Agents were consulted to acquire information regarding the probable cost of Private Renting. The research included consideration of the price of renting properties across rural North Devon. Based on the research the following rents were established:

1 Bedroom Property - average of £338.00 per calendar month or £78.00 per week
 2 Bedroom Property - average of £464.00 per calendar month or £107.08 per week
 3 Bedroom Property - average of £473.00 per calendar month or £109.15 per week

2.32 REGISTERED SOCIAL LANDLORD HOUSING

There are 40 Registered Social Landlord Properties in the Rural Alliance area, owned by North Devon Homes and Devon and Cornwall Housing Association. The current stock is shown below.



The main observations are that there is only one property (the one bedroom bungalow) that is for non-family or non-elderly households, such as Single and Couple households. The stock is dominated (78%) by 'family type' property.

There are currently 588 households on the District Councils Register for the Ward areas that include the Rural Alliance area. However, because the Register's areas are 'ward' based, this figure includes those registered for the parishes of Marwood, Parracombe, Trentishoe, Martinhoe and Landkey and but the stock figures above do not include the properties in these parishes. Turnover has occurred at approximately 10 units per year for the ward areas.

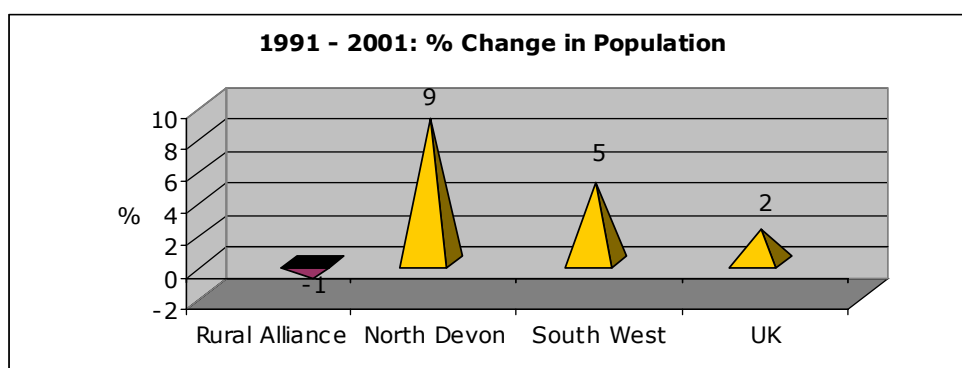
2.4 POPULATION

Overall, the population figures are shown below:

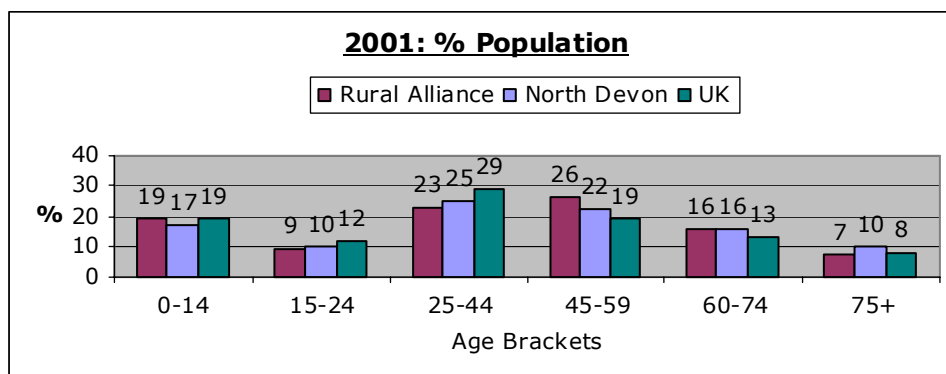
	<u>1991</u>	<u>2001</u>	<u>% Change</u>
Rural Alliance	2805	2808	-1
North Devon	84669	92438	9
South West	4717000	4934200	5
UK	57469000	58836700	2

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

The following chart shows the above percentage changes in total population size over the last ten years. The Rural Alliance area's population is decreasing whilst the general tend is an increasing population. This is the opposite trend for rural areas generally, as described in 'The State of the Countryside' report by The Countryside Agency. **The continuation of a declining population will affect the viability of local facilities and infrastructure and therefore places additional pressure to retain the existing population.**

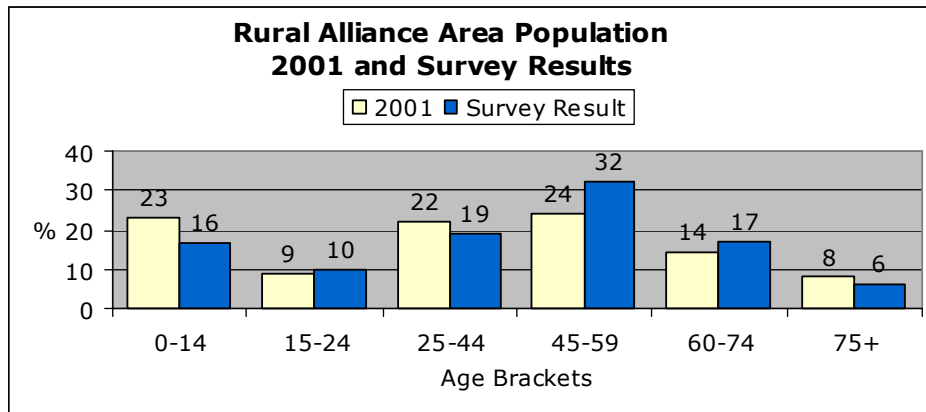


The next chart profiles the percentage of population, as at 2001, in each age bracket and compares them for the Rural Alliance area, North Devon and the UK. The Rural Alliance area has a similar profile to the wider areas with 51% representation in the three lower age brackets compared to North Devon's 52% and the UK's 60%. There are some slight differences in all age brackets but nothing to specifically remark upon.



Source: Devon County Council and Office of National Statistics

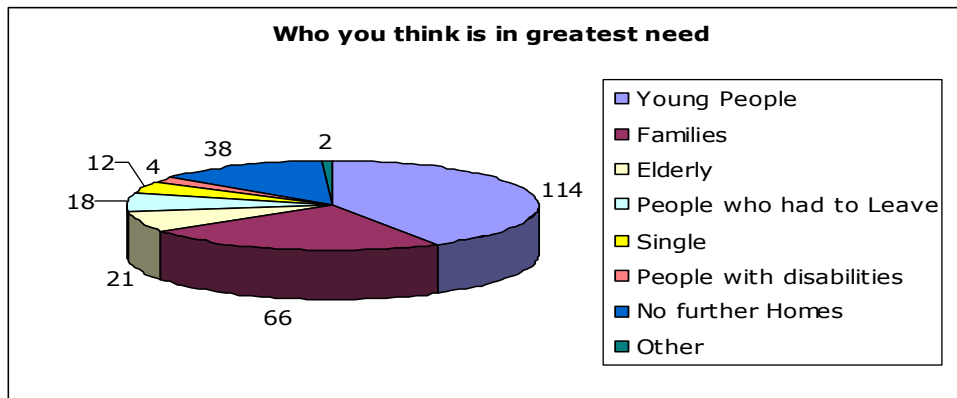
The survey response was used to make a comparison of the survey population with the above 2001 population profile. This is shown in the next chart. It can be seen that, the overall, the profiles are similar, but with a noticeable peak in the 45 - 49 age group from the survey respondents.



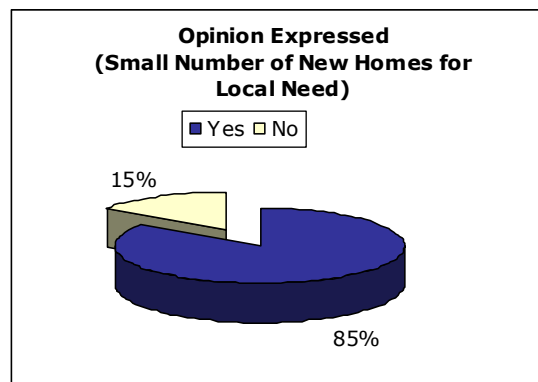
Source: Office of National Statistics and survey results

2.5 HOUSING REQUIRED: RESIDENTS' PERCEPTION

Current Householders were asked who they think is in the greatest need of a new home in their parish. It was felt that the main need was for Young People. Those who indicated the 'Other' option were asked to explain their perceptions, their comments are listed at Appendix 2.

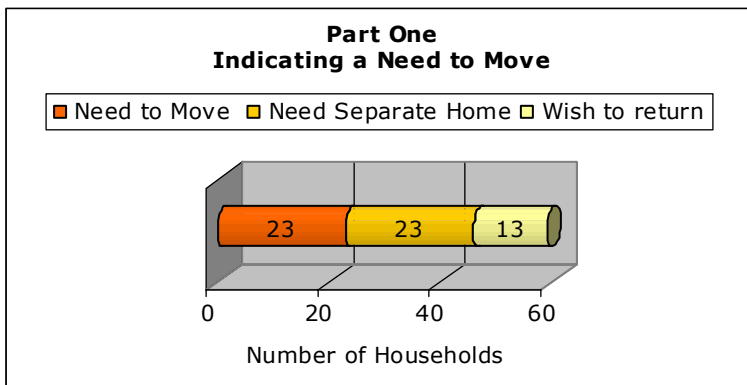


Residents were asked if they would be in favour of a small number of new homes in the parish to help meet the needs of local people. However, the survey form did not provide clear tick boxes for a Yes/No response. Despite this many respondents clearly wrote in their Yes/No response. Only the clearly indicated answers have been used for the purposes of this report. The responses, shown below, were overwhelmingly in favour of such a proposal (85%). The comments and concerns received are shown at Appendix 3.

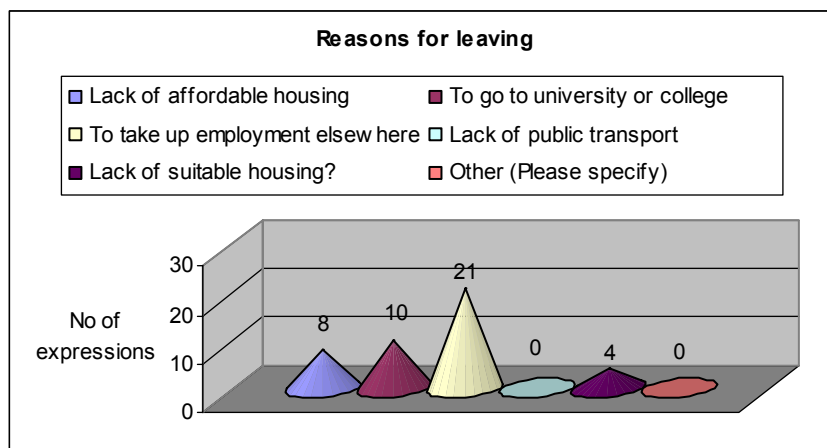


2.6 HOUSING INTENTIONS

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 (40 received). The majority are either existing households needing to move or they are currently living within other households and need a separate home.



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



3 HOUSEHOLDS WISHING TO MOVE

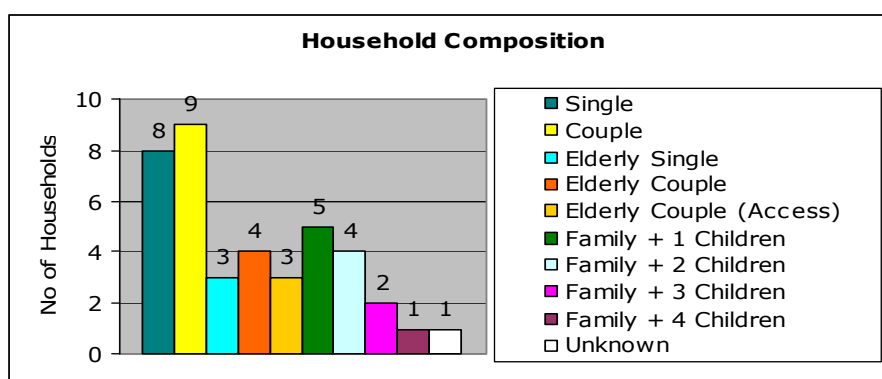
Part Two survey forms were received from 40 households indicating a need for local affordable housing in the Rural Alliance area. The forms were received from the following parishes:

Bratton Fleming	16 – (representing 40% of the total)
Kentisbury	5 – (representing 13% of the total)
Arlington	4 – (representing 10% of the total)
Goodleigh	4 – (representing 10% of the total)
Shirwell	3 – (representing 7% of the total)
Stoke Rivers	3 – (representing 7% of the total)
East Down	3 – (representing 7% of the total)
Loxhore	2 – (representing 5% of the total)

The following three charts provide an overview of the 40 households returning Part Two forms. 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.

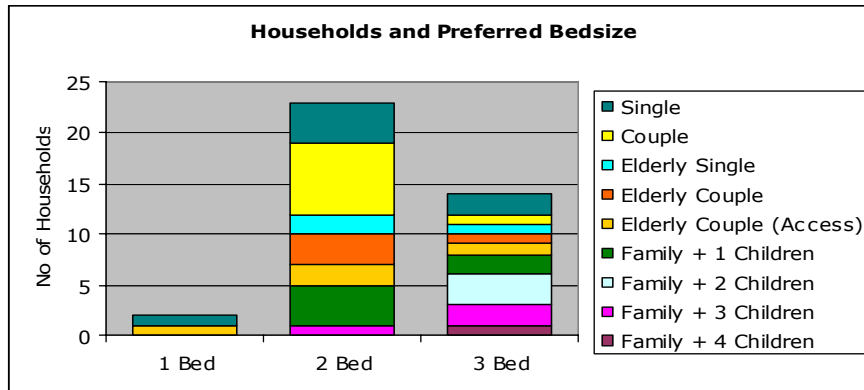
The household composition of those returning Part 2 is shown below:

- **8 Single households** - representing 20% of the total
- **9 Couple households** - representing 23% of the total
- **10 Elderly households** - representing 25% of the total
- **12 Family households** - representing 30% of the total
- **1 Unknown Household** - representing 2% of the total

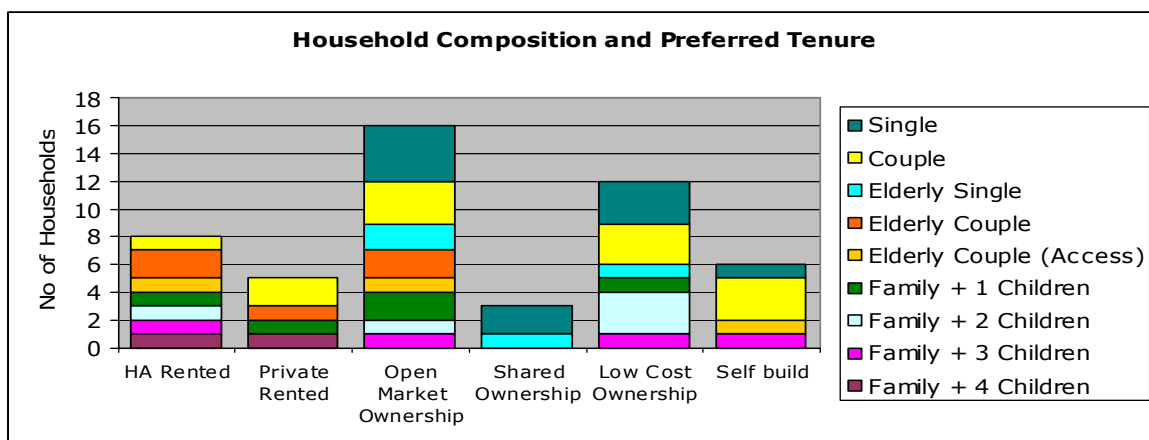


The Unknown household will no longer be considered in the report because there were a number of unclear details on the form, including who/how many were to be part of the new household, financial details. Furthermore, no contact details were provided so clarification could not be obtained.

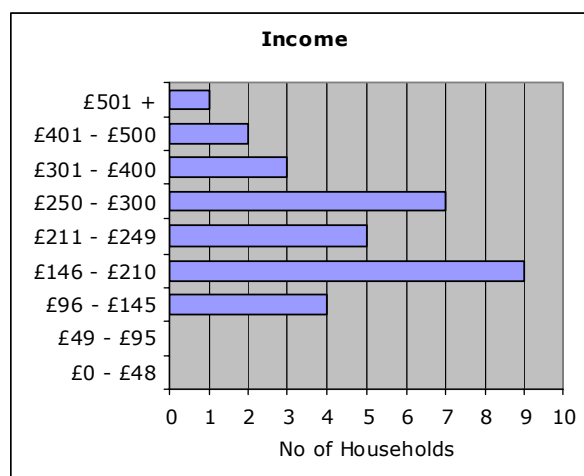
Households were asked to identify the type of housing they preferred. This is summarised in the following chart and is shown by bedsize rather than type (i.e. house/bungalow/flat) which will be analysed later. More than one choice could be indicated and some applicants did not indicate any choice. Properties with two bedrooms are the most preferred choice.



The Type of Tenure preference is shown below, with reference to household composition. Again, more than one choice could be indicated. The chart reveals that there is a preference for Open Market Ownership. After that option, Low Cost Ownership (covering also Shared Equity schemes) and Housing Association Rented were the preferred choices.



Income data is shown below. Six households did not declare their income details and two households are still in Full Time 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).



The above annual income figure is compared below to the average household incomes for 2003 from a ward to national level. The Rural Alliance area is represented by the 3 wards of Bratton Fleming, Marwood and Landkey. All these wards also include some parishes that are not in the Rural Alliance Area. The figure quoted below for the Rural Alliance ward area is an average of the above 3 wards.

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	
Rural Alliance area:	£28,565	= 91% 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 39 households to be considered further. A filter system is now applied to determine those households to be considered to be in local affordable housing need.

The following three assessments will be applied to each household:

1 **Are Households in need of Affordable Housing?**

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

2 **Is there a Housing Need?**

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

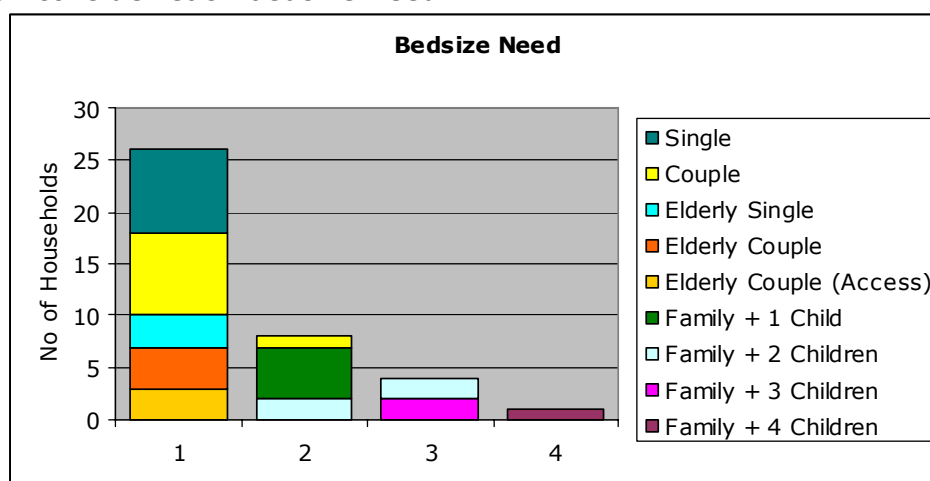
3 **Is there Local Connection?**

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

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

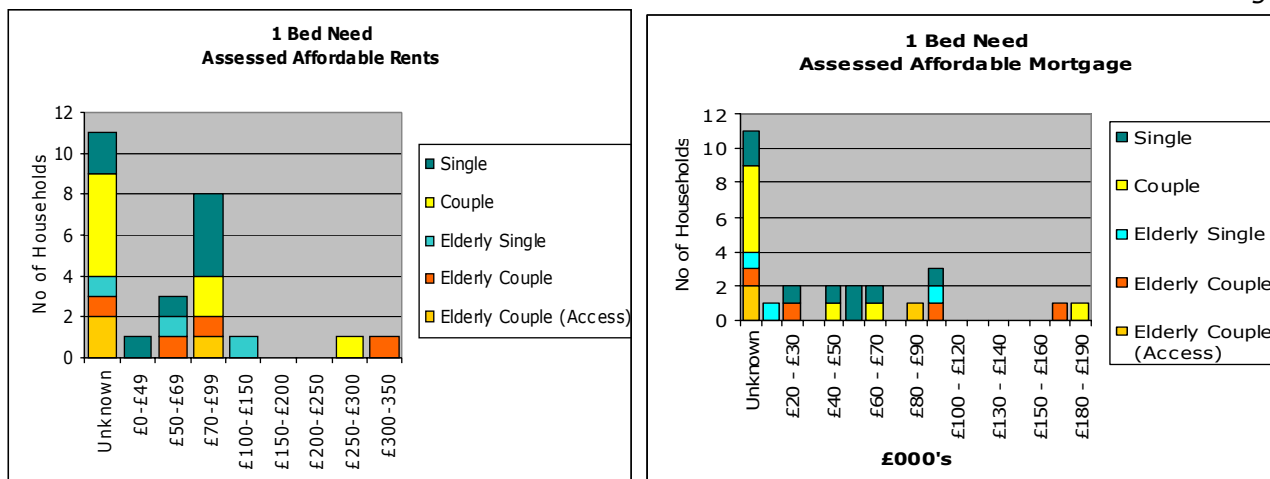
4.1 ARE HOUSEHOLDS IN NEED OF AFFORDABLE HOUSING?

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



4.11 **One Bedroom Need**

The following two charts show, on the left, the assessed affordable rent bands and on the right, the expressed affordable mortgages. The rents are 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). The mortgages are calculated by allowing 3 times the gross annual household* income (*total income of those persons responsible for the mortgage payments).



There are a higher than usual number of respondents who have not provided financial details and contact details. This is probably attributed to the fact that survey was distributed without the normal letter explaining confidentiality.

To allow assessment it helps to set the context. It has been shown earlier in the report that there are only 2 known one bedroom Private Rented Sector (PRS) properties in the Rural Alliance area, according to survey results. At the time of research there was no one bedroom properties advertised for rent. The average one bedroom rent in North Devon is calculated to be £78.00. There weren't any one bedroom Owner Occupied properties in the Rural Alliance area at the time of research.

Due to the limited number of one bedroom PRS property, it is likely that households needing one bedroom accommodation may need to consider the two bedroom stock in order to meet their needs. There are only 7 properties known to be in the PRS. The average rent for a two bedroom PRS property in the Rural Alliance area is £106.15 per week. The lowest advertised Sale Price in the Rural Alliance area is £99,950 for a two bedroom House. The average 'advertised' house price for two bedroom properties is £160,670. The lowest average 'actual' sale price for the Rural Alliance's postcode areas was £144,985 for terraced type properties.

The report will consider each of the 26 households individually, working from left to right of the Assessed Affordable Rents Chart.

Unknown Rent Band

All 11 households shown in this band **could not be assessed further** because their financial details were not available for the following reasons:

- 2 households had not provided contact details, so could not be contacted.
- 5 households had provided contact details, but had not replied to a further request for information.
- 2 households did not wish to provide further detail although they consider themselves to be in need
- 2 households were still in secondary education and will not be considered further. One of these households has stated that they were not in need of affordable housing and the other did not have a need to move in the next 5 years.

Rent Bands £0 - £49 & £50 - £69:

All 4 households in these bands are unable to afford the average one bedroom rent in North Devon of £78.00. and the lowest advertised sale price of £99,950. Therefore, **all 4 households will be considered further.**

Rent Band £70 - £99:

All 8 households are assessed as able to afford maximum rent of £99.00. There are only 2 one bedroom PRS properties, so it is likely that these households will need to be able to afford two bedroom accommodation, averaging £106.15 per week. This is unaffordable to all these households. The maximum affordable mortgage for 7 of these household is £90,000, **therefore, all 7 households will be considered further.** One household is able to afford a maximum mortgage of £100,000. This would enable them to buy the lowest advertised property at £99,950. However, only one property was found to be this low in price and the average 2 bedroom property is advertised at £160,670. **This household** would need to cover moving costs and legal expenses and has no savings and therefore it is unlikely that this household will be able to resolve their own needs and **will be considered further.**

Rent Band £100 - £150:

This household can afford a maximum rent of £150, however, it would mean using the savings that they have reserved to buy, they could not support this rent purely from their income. They can afford a maximum mortgage/house price of £100,000. however they would need to use some of this money to cover moving and legal fees. The lowest advertised property is £99,950, so it is unlikely that they could afford this after costs. **Therefore this household will be considered further.**

Rent Band £250 - £300:

The Couple household are able to afford at least a rent of £250 and mortgage of £180,000. They are able to afford to resolve their housing needs in the private market and **will not be considered further.**

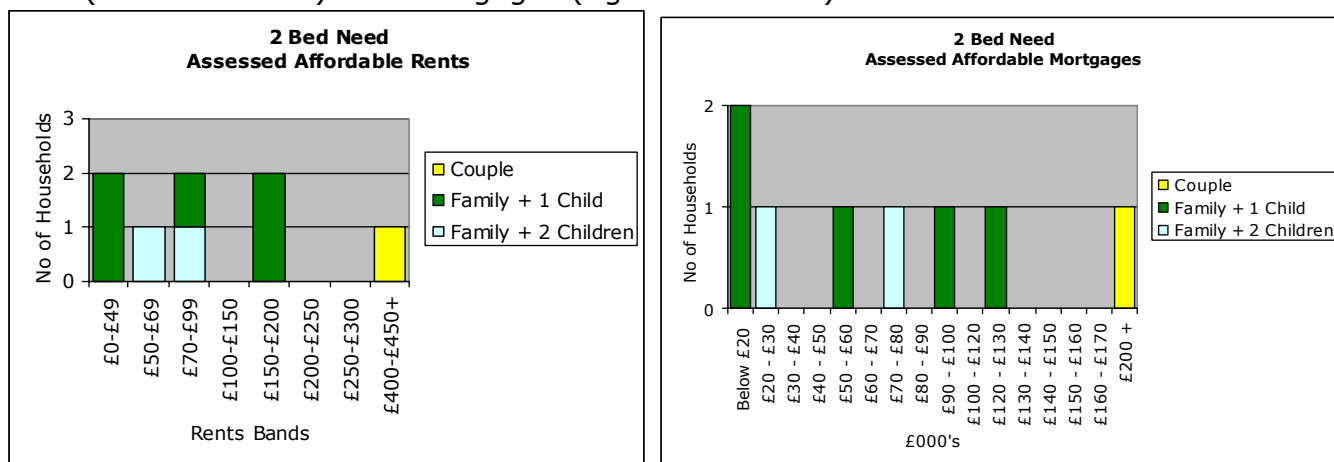
Rent Band £300 - £350:

The Elderly Couple household are able to afford at least a rent of £300 and a mortgage of £164,000. They are able to afford to resolve their housing needs in the private market and **will not be considered further.**

A total of 13 (out of 26) households, with a One Bedroom Need, will be considered further.

4.12 Two Bedroom Need

Using the same format as above, the following two charts show the assessed affordable rents (left hand chart) and mortgages (right hand chart).



To set the context, there is a reasonable supply of two bedroom accommodation (23%), however, only 7 properties are known to be in the PRS. The average rent for two bedroom PRS in the Rural Alliance area is £106.15 per week. Two bedroom accommodation supply is

dominated by the Owner Occupied tenure. The Lowest advertised house price for a two bedroom house was £99,950, with the average advertised price calculated at £160,670. 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 8 households individually, working from left to right of the 'Assessed Affordable Rents' chart.

Rent Bands £0 - £49, 50 - £69 and £70 - £99:

All 5 households are able to afford a maximum of £99 rent and £80,000 mortgage. 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 Band £150 - £200:

The first **Family + 1 Children household** are able to afford a maximum rent of £200 and mortgage of £125,000. They are currently owners, so would have to sell to rent. This is not expected of them. Based on the research, there was only one advertised two bedroom property within their price range, the rest were beyond their mortgage ability, as is the average house price of £160,670. Therefore they **will be considered further**.

The first **Family + 1 Children household** are able to afford a maximum rent of £200 and mortgage of £93,000. They are currently renting and would like to buy. Although they could afford to remain in the private rented sector, it is not considered a suitable long term housing provision. They are unable to afford to buy and therefore they **will be considered further**.

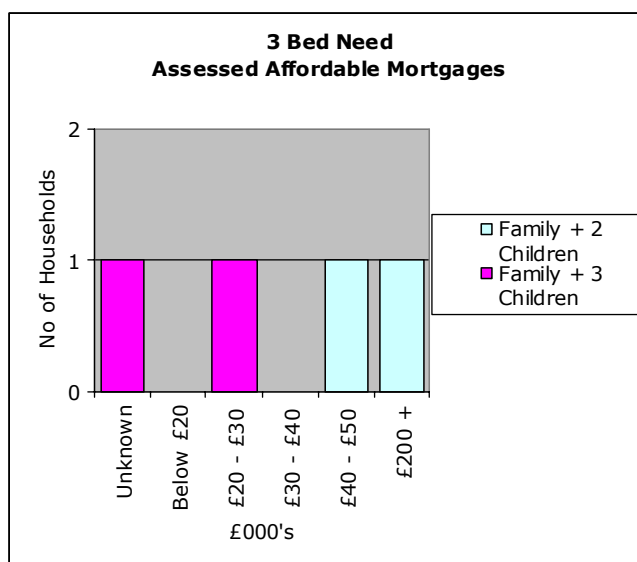
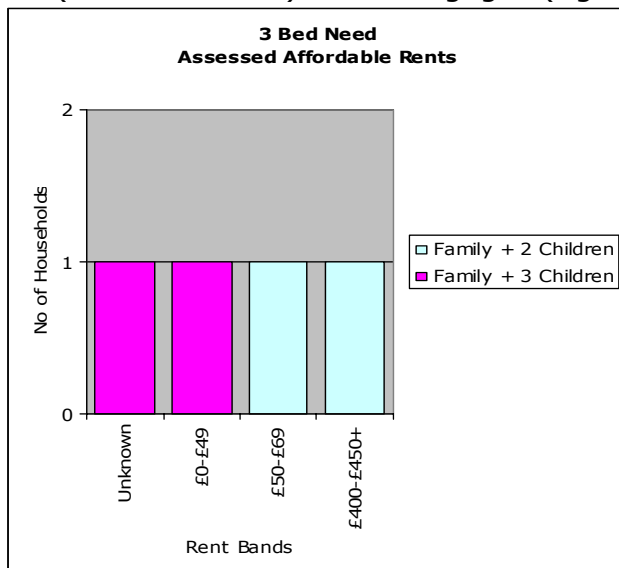
Rent Band £400 - £450+:

This Family + 2 Children household are possibly able to afford a maximum rent of £450 and a mortgage of £200,000 +. This household would need accommodation on one level. They are considered to be 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 Two Bedroom need, will be considered further

4.13 Three Bedroom Need

Using the same format as above, the following two charts show the assessed affordable rents (left hand chart) and mortgages (right hand chart).



To set the context, 44% of properties in the Rural Alliance area have three bedrooms, however only 6 are known to be in the PRS. The average rent for three bedroom in the Rural Alliance area is £125.77 per week. The Lowest advertised house price for a three bedroom property was £165,000 and the average advertised price calculated at £315,340. 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 4 households individually, working from left to right of the 'Assessed Affordable Rents chart'.

Unknown Rent Band

This household did could not be assessed because they did not reply to contact regarding their financial details. **This household will not be considered further.**

Rent Bands £0 - £49, and £50 - £69:

These households are able to afford a maximum rent of £69 and mortgages of £50,000. 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.**

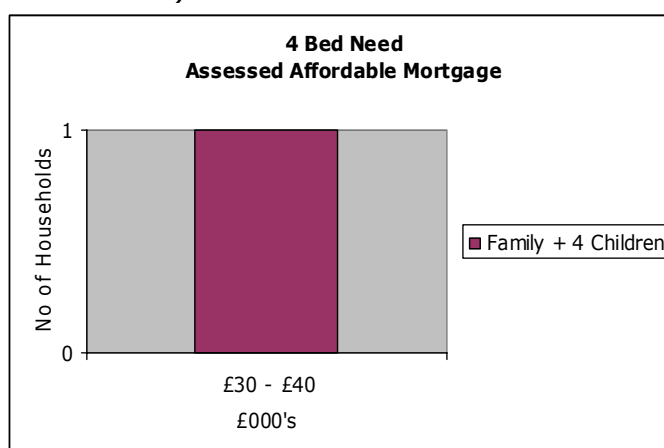
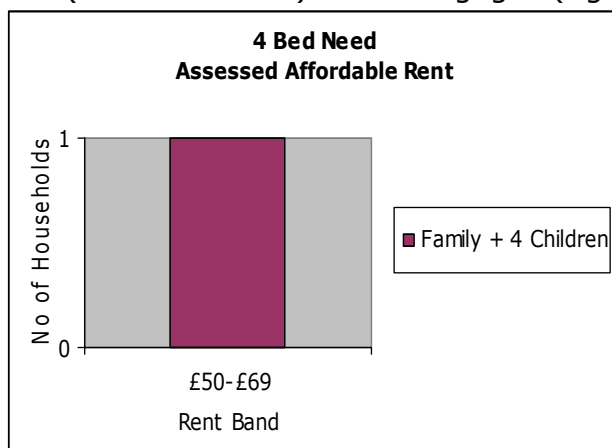
Rent Band £400 - £450 +:

The **Family + 2 Children household** is shown as able to afford a rent of over £450 and mortgage of over £200,000. They would need accommodation on one level if they were to move. Although they could possibly afford to rent if they sold their property, they wish to remain in Owner Occupation if possible. There were no 3 bedroom bungalows to rent at the time of research, so it is not possible to determine if they could afford to rent. Therefore, although they could afford to remain in the private rented sector, it is not considered a suitable long term housing provision. The maximum mortgage they could afford is £265,000. At the time of research a 3 bedroom bungalow was £350,000. They are unable to afford to buy and therefore they **will 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 following two charts show the assessed affordable rents (left hand chart) and mortgages (right hand chart).



There are only 2 known 4 Bedroom PRS properties. There were on 4 bedroom properties for rent at the time of research so the average rent for four bedroom PRS in North Devon is not known, but is likely to be in excess of the 3 bedroom PRS rents, shown above as £125.77. 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 £205,000, the average advertised price calculated at £328,171.

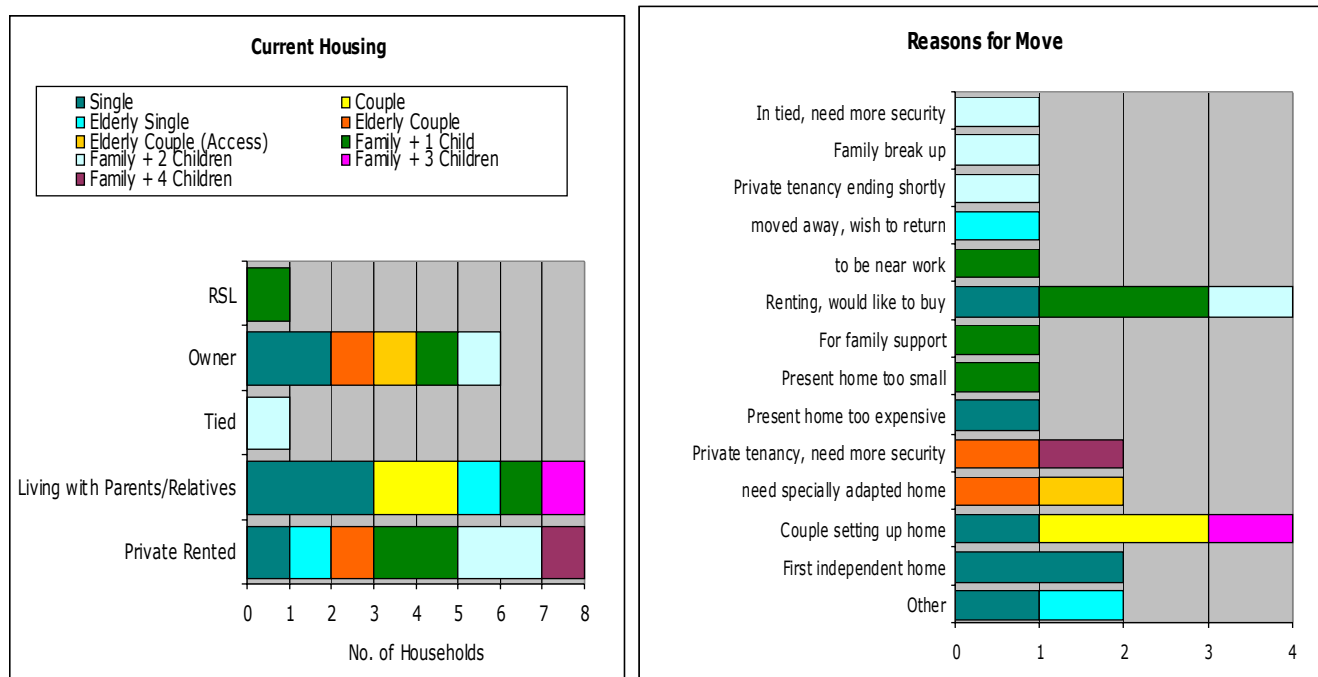
The **Family + 4 Children household** are only able to afford a maximum rent of up to £69 and mortgage of £40,000. Based on the private market information provided above, they are **considered to be in need of affordable housing.**

1 household, with a Four Bedroom need, will be considered further.

<p>Therefore, a total of 24 households are considered to be in need of affordable housing and will be considered further.</p>
--

4.2 IS THERE A HOUSING NEED?

The report will consider whether the 24 households assessed above, are in Housing Need by considering their current housing and reasons for moving. The 'Reasons for moving' chart shows only the main reason given by applicant. In considering their need to move the assessment gave full consideration to all reasons provided on the form.



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). **All 8 households in this category have provided acceptable reasons for needing to move**, including moved away and wish to return, need more security, family support, would like to buy and tenancy ending shortly.
- **In the Living with Parents/Relatives category, all 8 households provided acceptable reasons for needing to move**, including a wish to have their first independent home, couples wishing to set up home, present home too small and a need to be closer to transport facilities.
- **In the Tied category** the household provided an acceptable reason for needing to move, i.e. needing more security.
- **In the Owner category 5 households** (not including the Family + 1 Child household) **provided acceptable reasons for needing to move**, including present home too expensive, need specially adapted home, family break up and listed as 'other' - the household cannot manage stairs/garden.
- **In the Registered Social Landlord category the Family + 1 Child household provided acceptable reasons for needing to move**, i.e. wish to buy.

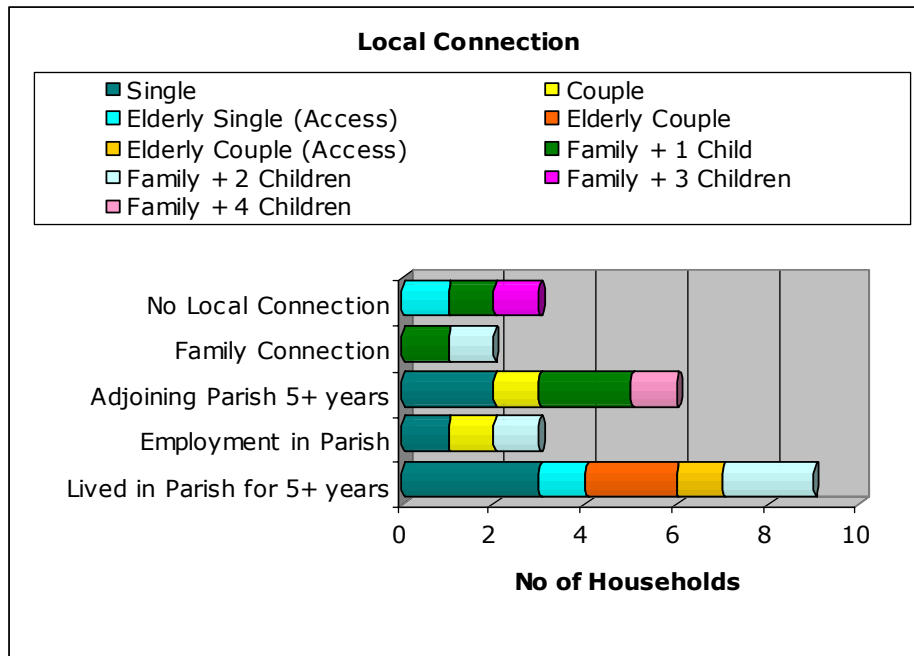
The following household is not considered to be in housing need and will not be considered further:

- In the Owner category:
 - **the Family + 1 child household is not considered to have a need to move and will not be considered further**

The report will now consider the 23 households, listed above, considered to be in housing need.

4.3 IS THERE LOCAL CONNECTION?

Finally, the following chart reveals that **20 Households satisfy the Local Connection criteria**, in accordance with North Devon District Council's 'Revised Deposit' Local Plan (March 2003). There are 3 households in the 'No Local Connection' category. Two of those households have lived in their parishes for 3 and 4 years respectively, at the time of the survey, so may qualify under this criteria at the time of any provision. The other household had lived in the parish for 44 years but no longer has a parent or guardian in the parish.



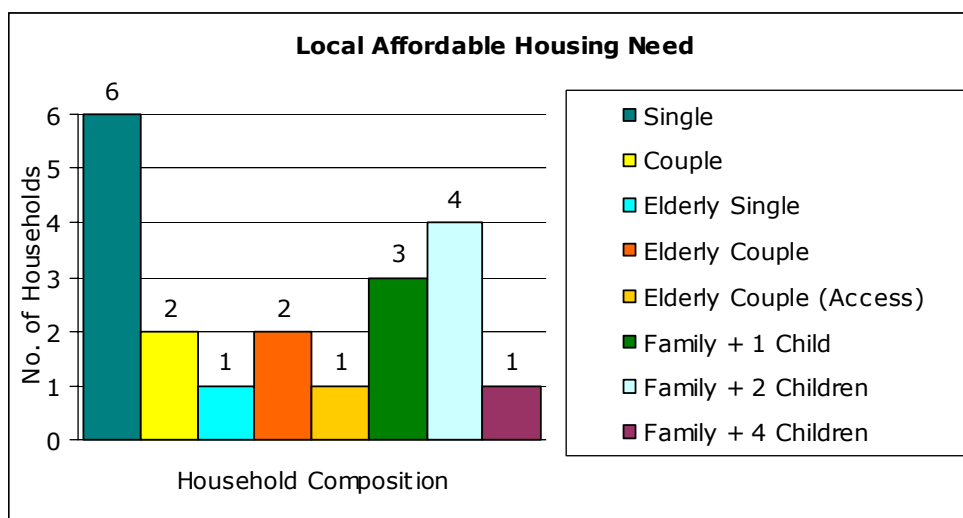
5 FINAL ANALYSIS OF ASSESSED HOUSING NEED

5.1 HOUSEHOLD COMPOSITION

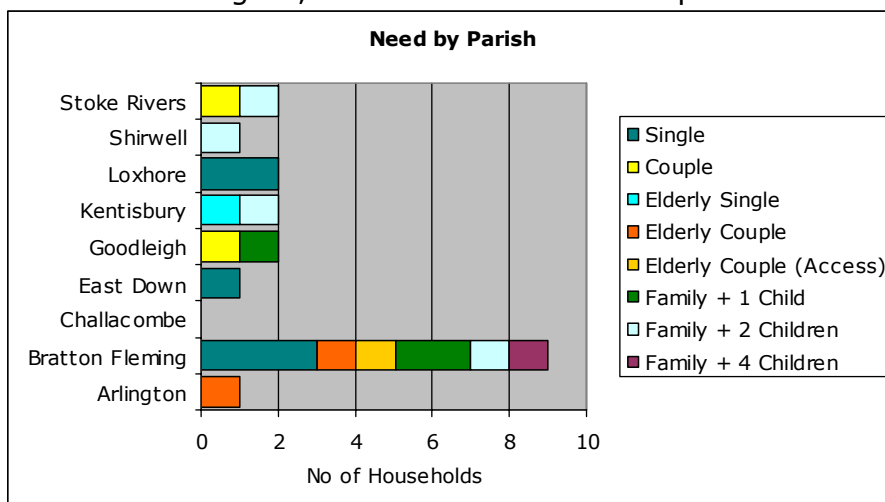
The following information provides a **final analysis of all 20 households** that have been assessed as 'in need of affordable housing', 'in housing need' and with 'Local Connection' to the Rural Alliance area or the adjoining Parishes.

The final household composition for all 20 households is as follows:

- **6 Single households** - representing 30% of the total need
- **2 Couple Households** - representing 10% of the total need
- **4 Elderly Households** - representing 20% of the total need
 - 1 Elderly Single
 - 2 Elderly Couples
 - 1 Elderly Couple with Access considerations
- **8 Family households** - representing 40% of the total need
 - 3 Families with 1 Child
 - 4 Families with 2 Children
 - 1 Family with 4 Children



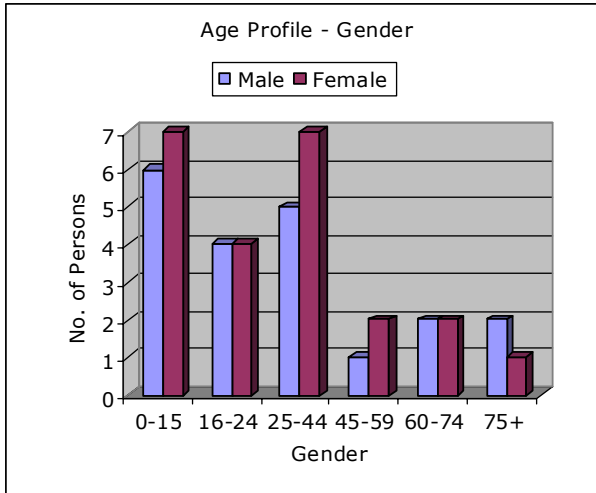
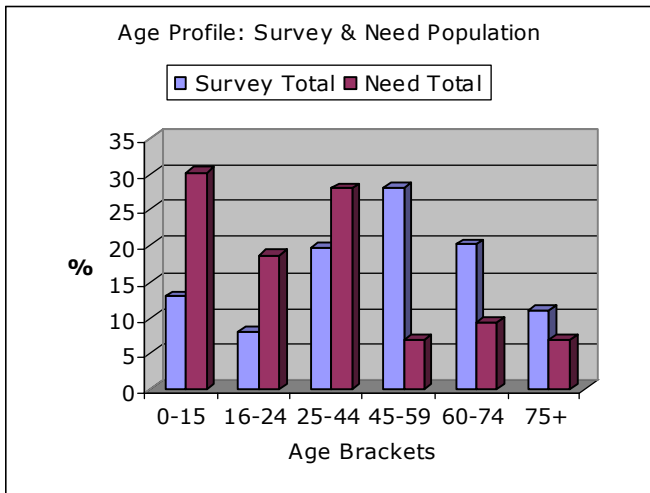
The following chart shows the final household composition by Parish, revealing that households from Bratton Fleming parish represent 45% of the total need, 10% of the need is from each of Goodleigh, Kentisbury, Loxhore and Stoke Rivers parishes and 5% of the total need is from each of Arlington, East Down and Shirwell parishes.



5.2 AGE PROFILE

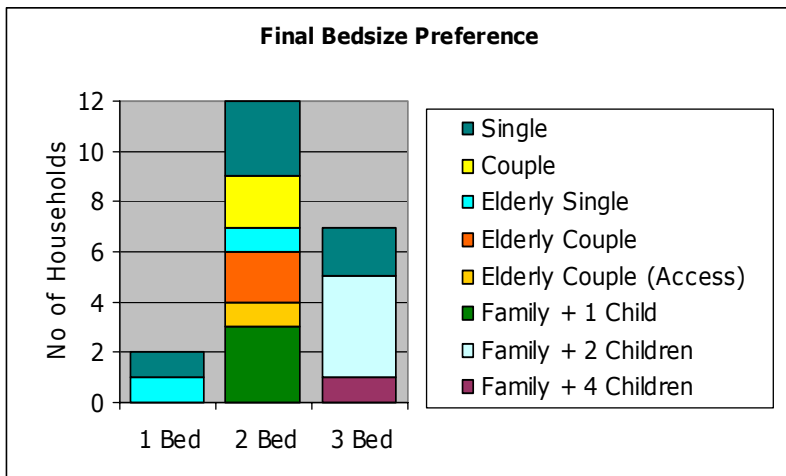
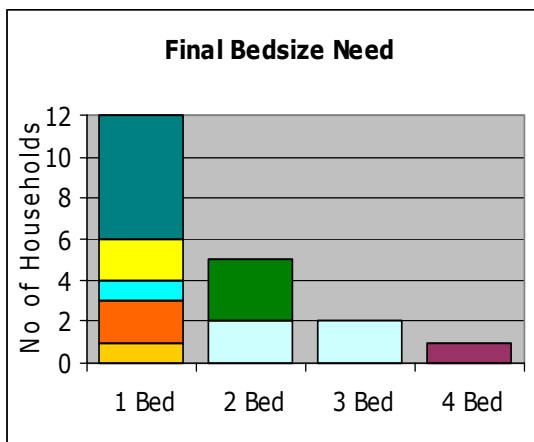
The following two charts, provide details regarding the Age Profiles of those in need. The first shows the age profile of all survey respondents against those in need. This reveals a higher representation from those in the three lower age brackets, that is under the age of 45 years. **If the housing needs of households from the three lower age brackets are not resolved, and they leave the parish, it could lead to an ageing population profile in the Rural Alliance area.**

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 (3 persons) of Females to Males.

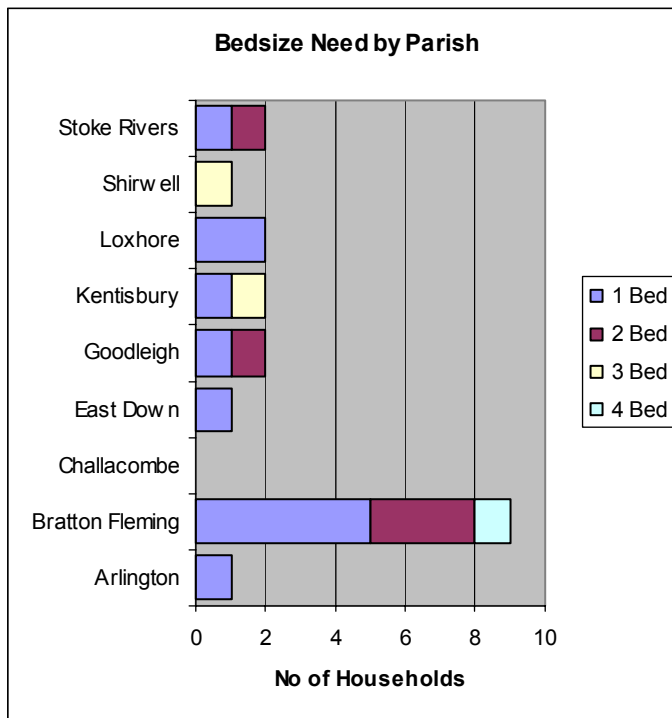


5.3 BEDSIZE & HOUSE TYPE

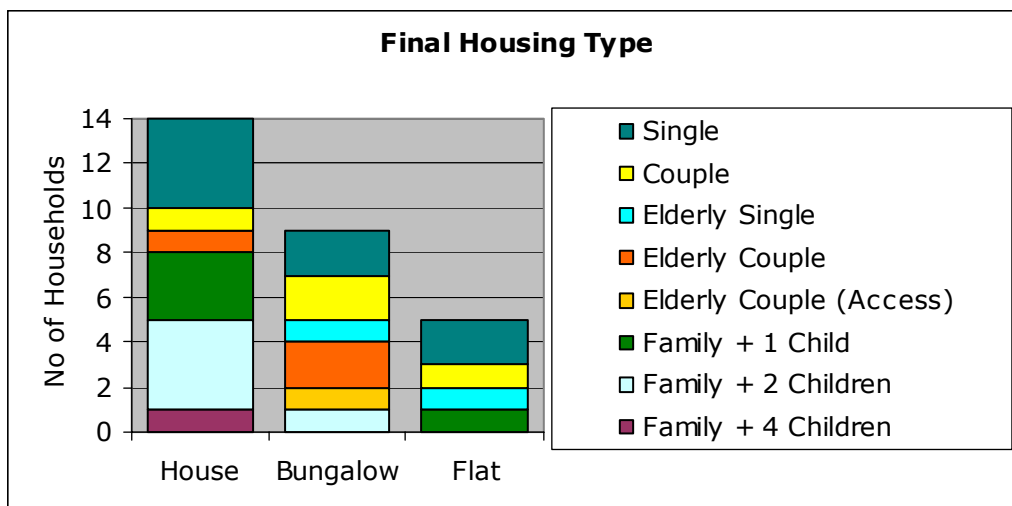
The Final Bedsize Need against preference is shown below. It should be noted that households were able to indicate more than one bedsize preference. **The main need is for One Bedroom property, by the non-family households. All family households are in need of larger property, ranging from Two to Four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



Bedsizes need by Parish is shown in the table below. This reveals that one and two bedroom properties would meet the needs from most parishes, although 2 Bed property (see above) is the preference. There is a small need for 3 and 4 bedroom property.

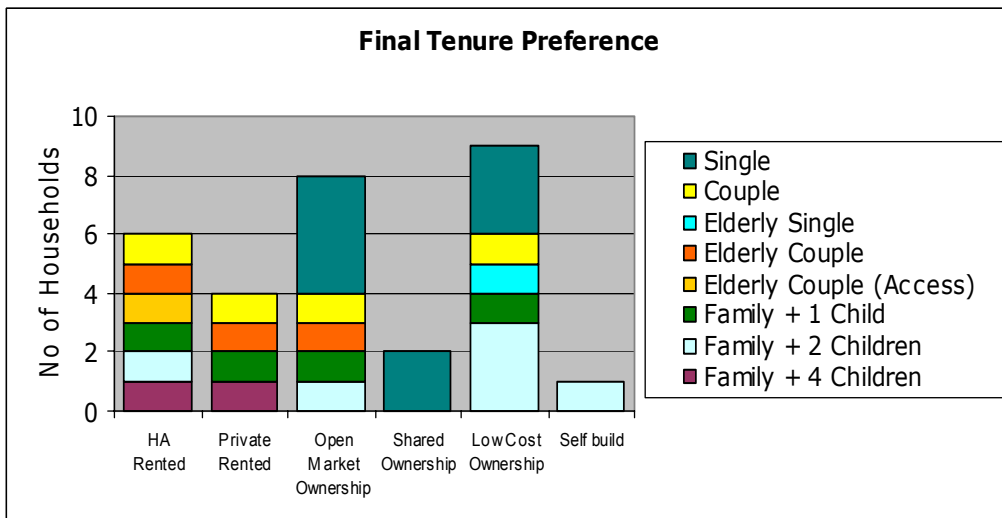
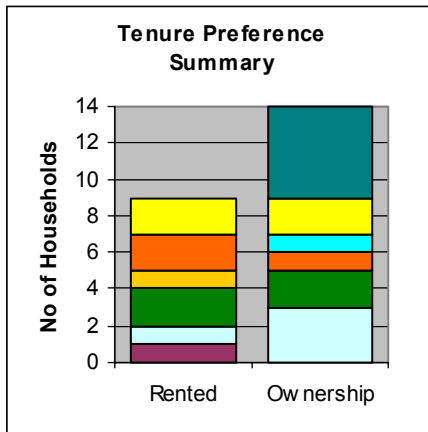


The final Housing Type is shown below. Households were allowed to indicate more than one type. Most Households prefer a House, particularly the Family Households. Single and Couple Households are prepared to consider most house types. The Elderly households prefer a bungalow.



5.4 TENURE

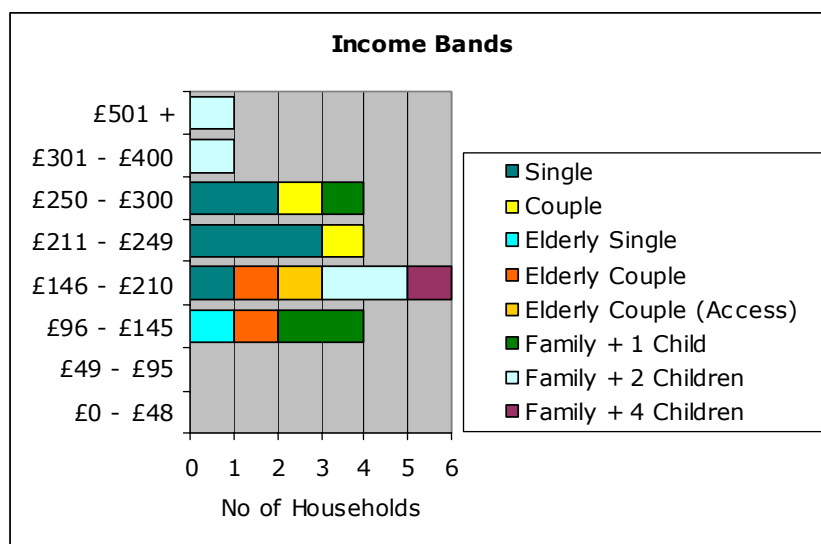
Tenure preference is shown in the next two charts. Households were allowed to indicate more than one tenure. **Overall, there is a preference for the Ownership tenures (61%).** Analysed in further detail, Housing Association Rented is the preferred Rented option. Low cost Ownership is the preferred Ownership option (this includes Shared Equity schemes). All Single Households prefer the Ownership option.



5.5 INCOME AND AFFORDABILITY

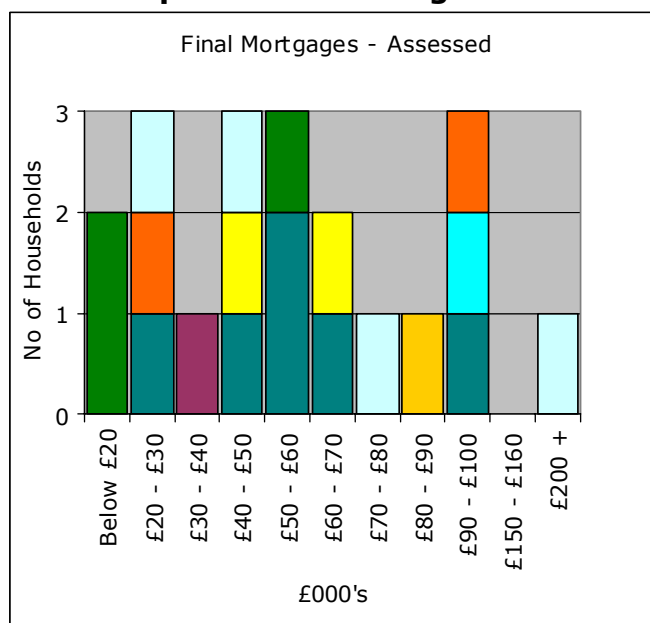
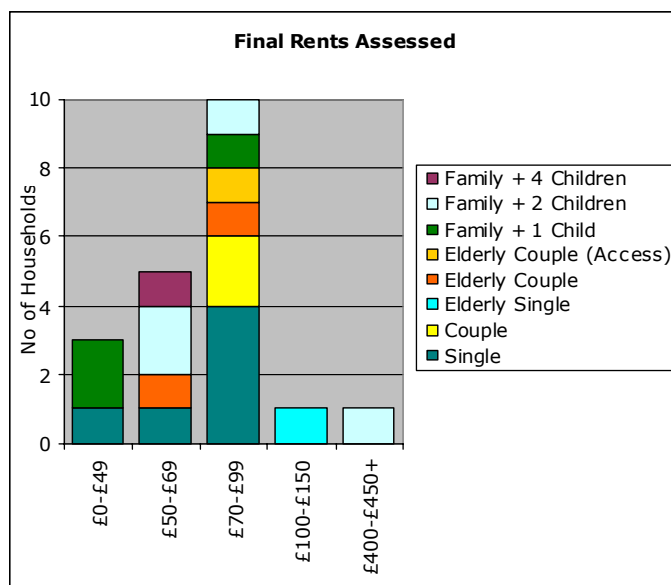
5.5.1 INCOME

The following chart shows the income bands for all 20 households. The median household income bracket is between the two bands of £146 - £210 and £250 - £300, equal to a mid point income of £223 net or £278.75 gross (assuming net is 80% of gross). **This equates to an annual gross household income of £14,495.** The average actual house price, for the Rural Alliance area, according to Land Registry sales, is £196,137. Therefore, **requiring 14 times their household income** to access the average actual Open Market house.



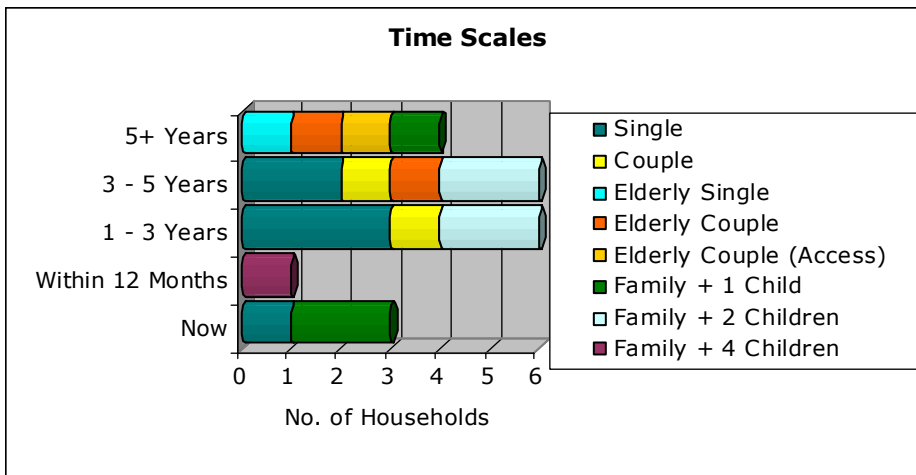
5.5.2 AFFORDABLE RENTS AND MORTGAGES

The following two charts show the assessed affordable Rents and mortgages for all households in need. **Most households (90%) are assessed as able to afford less than £99.00 per week for rent. The median affordable rent is £70 - £99 per week, or £84.50 per week at mid-point of that range. The affordable mortgage is reasonably well spread across the ranges. The median affordable mortgage is assessed as £50,000 - £60,000, or £55,000 at mid-point of that range.**



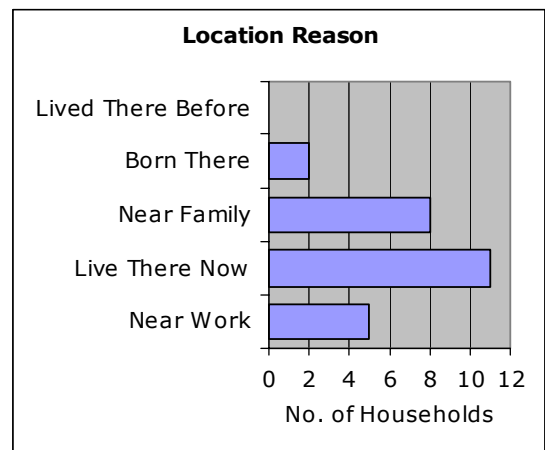
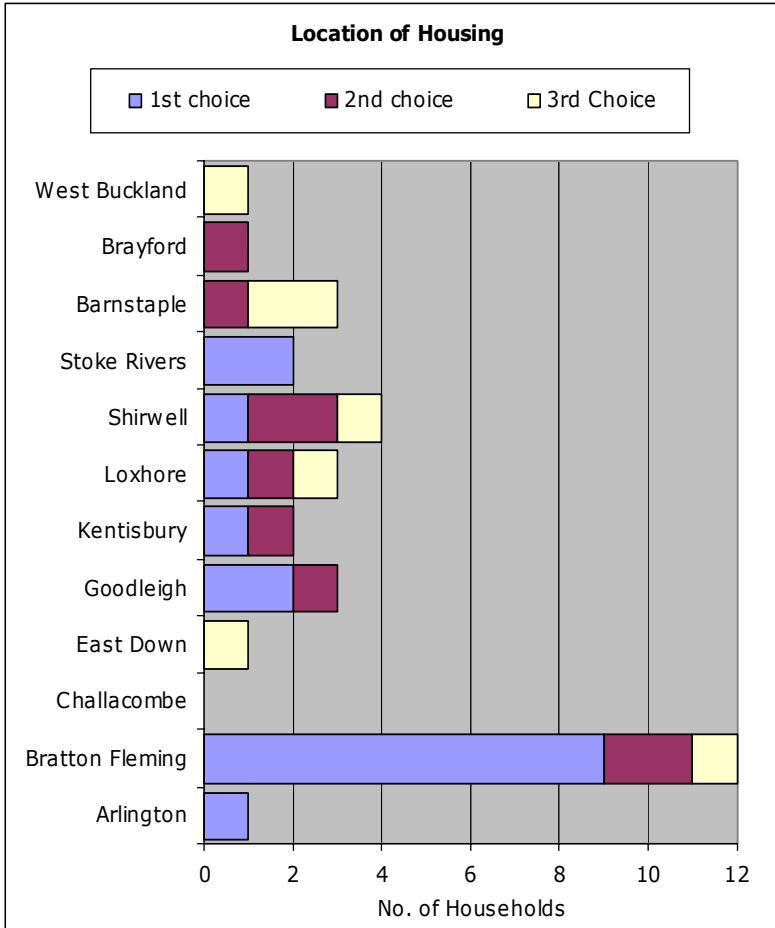
5.6 TIME SCALES FOR HOUSING

The majority (80%) of households have expressed a need to move within the next 5 years and therefore there is a need to act immediately to ensure that provision is available and to prevent those households leaving the Rural Alliance area.

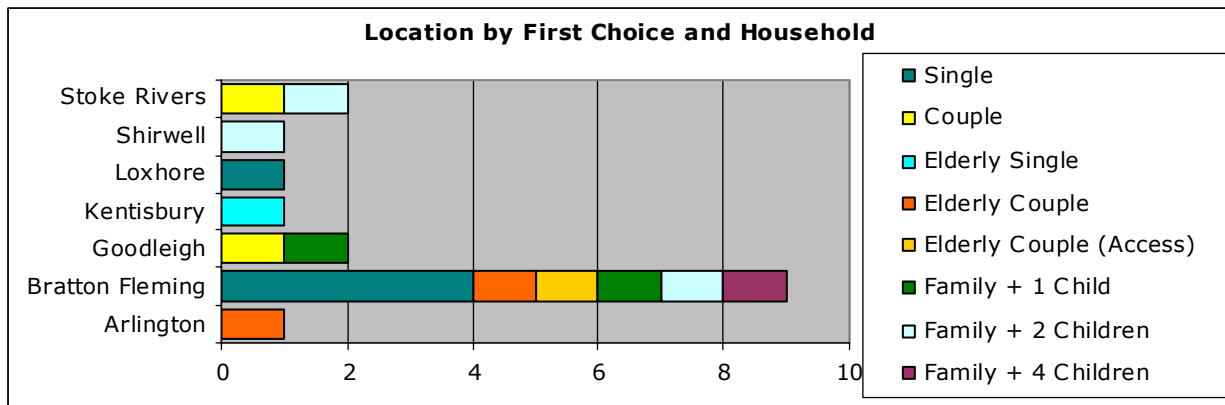


5.7 LOCATION OF PROVISION

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 Bratton Fleming**. The reasons given for their preferred location is shown below revealing that **42% of households want their preferred location because they live there now and 31% because they want to be near family**.



The First choices are also shown below related to Household composition, revealing that the nearly the whole range of household types (i.e. Singles, Elderly and Families) prefer Bratton Fleming.



6 CONCLUSIONS

There was a 22% response rate to the survey. This is considered to be a low response rate compared to the average of 42% across the project area to date. Only 2% (40 households) of households returned Part Two of the survey form indicating a housing need, compared to an average of 6% across the project area. Both low response rates are accounted to the different survey approach.

The conclusions regarding the housing market and context in the Rural Alliance area is as follows:

- Bratton Fleming is the largest parish in the Alliance accounting for 34% of all households in the Rural Alliance area.
- The four largest parishes, Bratton Fleming, Goodleigh, Shirwell and Kentisbury have primary sSchools.
- Council Tax records reveal that the Rural Alliance area has proportionally less stock in the lower three bands compared to North Devon's profile. **This indicates a lack of affordable housing stock across the Rural Alliance area.**
- Land Registry records of sales reveal that there have been no sales of flats or maisonettes in the Rural Alliance area over the last quarter. **This is a further indicator that there is a lack of affordable property in the parish.**
- **There appears to be 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. Nearly three quarters (74%) of the stock has three or more bedrooms and nearly two thirds of that stock (63%) is in the Owner Occupied tenure. Therefore, the ability for residents to live in the Rural Alliance area is largely restricted to those who can afford to enter the Owner Occupied tenure with the necessary ability to afford a three bedroom or larger property.
- **There is a lack of choice of tenure for those wishing to live in the Rural Alliance area.** The Owner Occupied sector dominates the tenure provision, accounting for 86% of the housing market, 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 4% of the market, compared to a higher percentage provision in the wider context, such as 19% across England. The Private Rented Sector (PRS) has reduced by nearly one third over the last 10 years, accounting for only 10% 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 less than one quarter (4%) of Registered Social Landlord provision in the Rural Alliance area** compared to the national profile (19%). Only one of those properties (a bungalow) could be considered for Single or Couple households. 78% of the current stock is family type housing.
- **House prices are not affordable to those claiming housing need.** According to Land Registry records, the 'average lowest' actual sale price in the Rural Alliance area was £144,985, with an **'average sale price' of £196,137.**
- **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 13 times their household income to purchase the average property.** It is accepted that 3 times household income is affordable.
- **The Rural Alliance area's population is decreasing** whilst the general trend is an increasing population. The continuation of a declining population will affect the

viability of local facilities and infrastructure and therefore places additional pressure to retain the existing population.

85% 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 20 households (out of 40 respondents) assessed as in local affordable housing need. It is considered that possibly due to the different approach of the survey, a higher number of households than usual did not provide adequate financial details, and hence were not able to be assessed.

The report has a dedicated section analysing the detailed housing needs and preferences for the 20 households in need, so this conclusion will not attempt to repeat that information, but will outline the key conclusion points concerning them:

- To meet this need there would need to be a 2% increase in housing provision. This is less than the average 5% increase needed across the surveyed project area to date.
- There are **6 Single households, 2 Couple households, 8 Family households and 4 Elderly households in need.**
- Households from Bratton Fleming parish represent 45% of the total need, 10% of the need is from each of Goodleigh, Kentisbury, Loxhore and Stoke Rivers parishes and 5% of the total need is from each of Arlington, East Down and Shirwell parishes.
- The majority of households selected Bratton Fleming as their first choice area to live, then Goodleigh and Stoke Rivers.
- **The average household income bracket is £14,495 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 £196,137** and 7 times their household incomes to access the lowest advertised sale price of £99,950.
- **The main need is for One Bedroom property (60%),** 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 (60%),** mainly by non-family households but also by all three Families with 1 Child. All other family households have a preference for Three accommodation.
- Overall, there is a **preference for the Ownership Tenures.** All Single Households prefer the Ownership option. Housing Association Rented is the preferred Rented option. Low cost Ownership is the preferred Ownership option (this includes Shared Equity schemes).
- **Most households prefer a House,** particularly the Family Households. Single and Couple Households are prepared to consider most types (i.e. houses/flats/bungalows). The Elderly households prefer a bungalow.
- **The assessed average affordable mortgage is £50,000 to £60,000, or £55,000 at mid point of that range.**
- **The assessed average affordable rent is £70 - £99, or £84.50 at mid point of that range.**
- **More than two thirds of households (65%) are currently living in the Private Rented Sector (PRS) or Living with Parents/Relatives.**
- If the housing needs are not met and they leave the parish, it could lead to an ageing population profile in the Rural Alliance area.

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 the Rural Alliance area. The following provides recommendations taking account of all aspects of this report pertaining to provision.

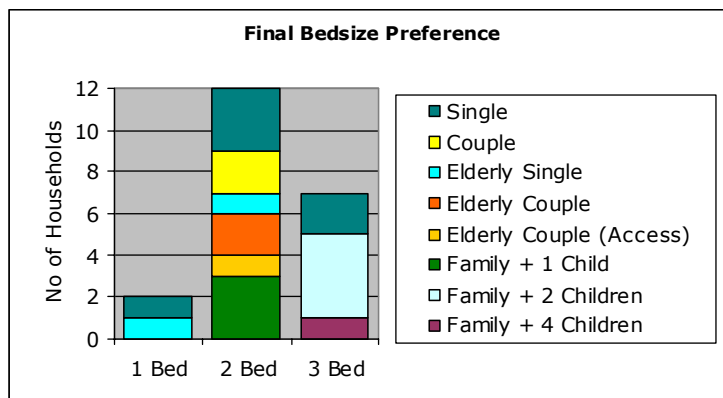
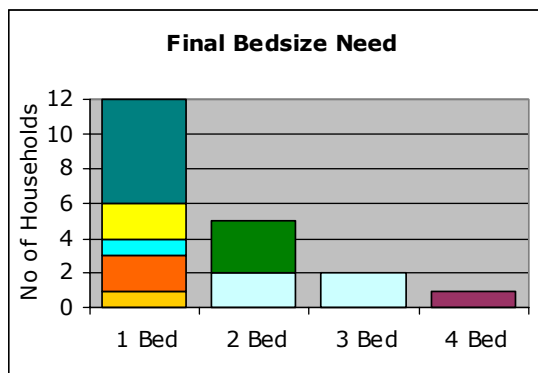
There are 20 households assessed as in local affordable housing need and therefore it is recommended that 20 units of accommodation are provided to address the need.

As mentioned previously, there was a very low response rate to this survey (only 40 households indicated they had a need), furthermore, an usually high percentage of those households did not provide adequate financial information to allow full assessment. Therefore, it is recommended that, if some parishes feel that there is a local affordable housing need in their parish and it is not adequately reflected in this report, they should complete either another Rural Alliance area survey or their own parish survey.

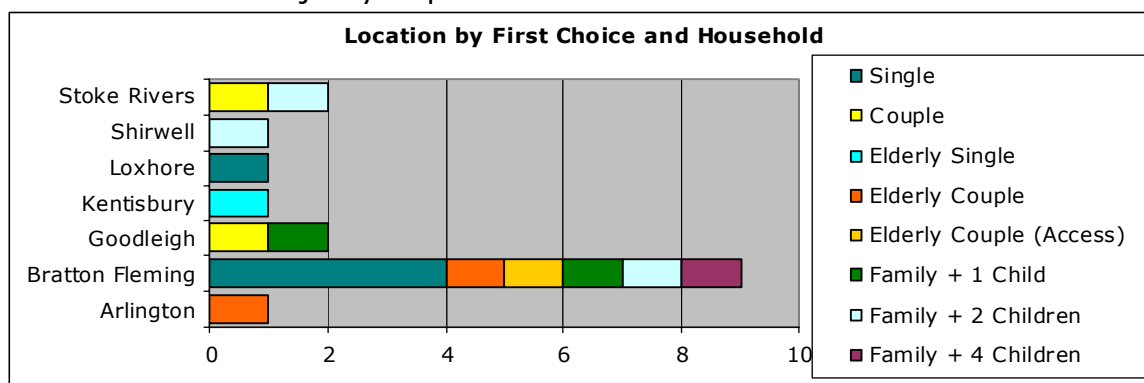
It is necessary to have respect for the preferred options and existing stock in order to make any provision sustainable. Therefore, taking account of this and referring to the following left hand chart a recommended mix to meet the need should be:

4 x One Bedroom properties
12 x Two Bedroom Properties
4 x 3 Bedroom Properties

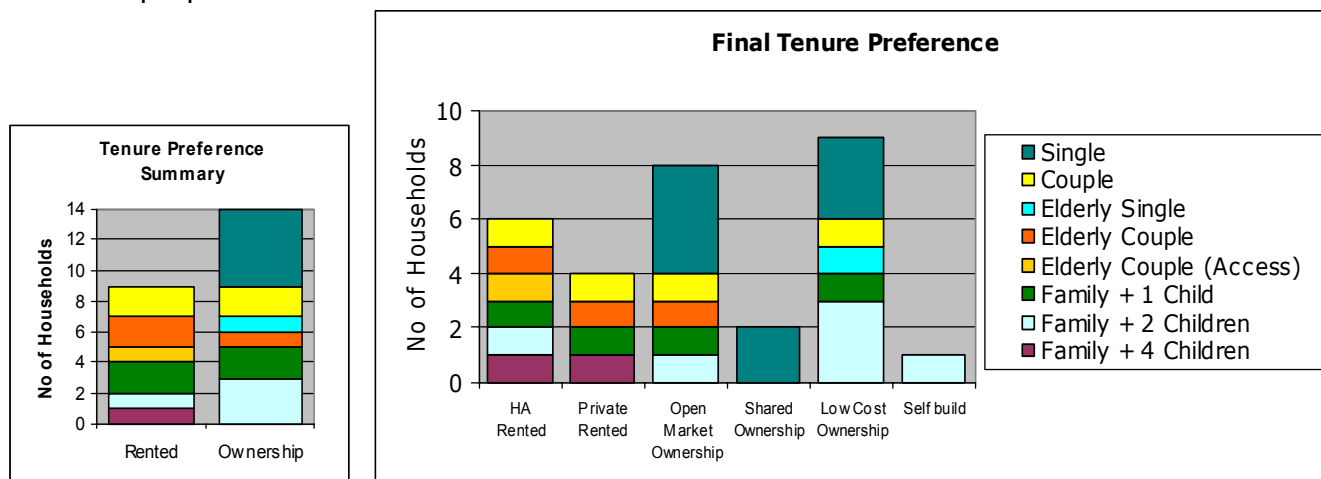
It is important that the One and Two bedroom Properties have some emphasis in providing for Single and Couple households.



Bratton Fleming is the preferred first choice by the majority of households, so it is recommended that the majority of provision is concentrated in that Parish.



The following left hand chart shows that overall the preferred type of tenure is for Ownership, particularly by Single Households. The right hand chart shows that based on the options provided there is a preference for Housing Association Rented and Affordable Ownership options.

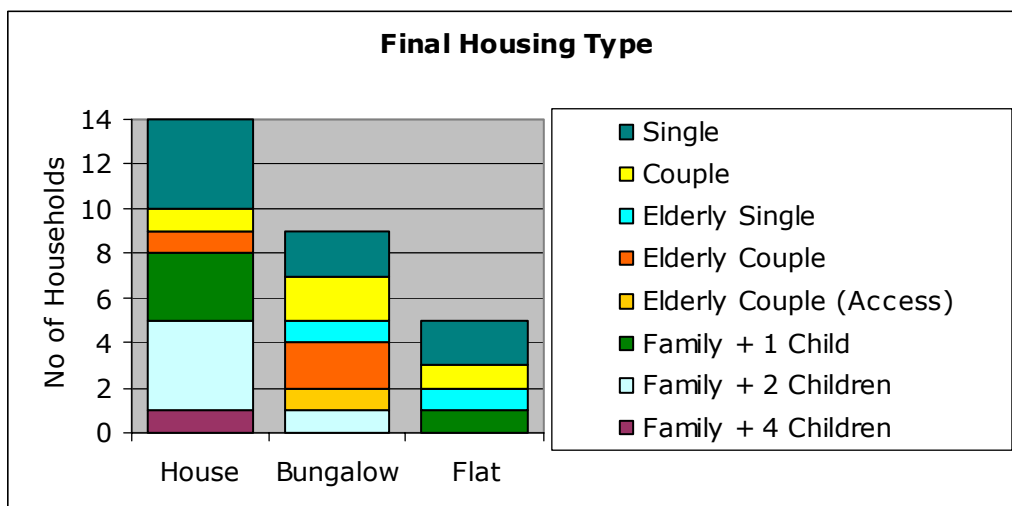


Taking account Mortgage Affordability, as detailed at 5.52 of this report, the average household in need is able to afford £55,000. Only 40% of (or 8) households in need are assessed as able to afford a mortgage of more than £60,000 and are mainly in need of one and two bedroom properties, but would prefer two and three bedroom properties.

It is recommended that:

- **6 units are provided as a form of Affordable Ownership tenure.**
- **14 units be provided as Affordable Rented accommodation.**

Most households prefer a House, particularly the Family Households. Overall, the Single and Couple Households are prepared to consider all options. As expected most Elderly households prefer a Bungalow. The type of property will be best decided when the building resources are known as this may vary the practicalities of provision.



APPENDIX 1

Please return by: Date

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

PART ONE - 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 **** 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"/> 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?

- Yes - Go to 2 **and then complete Part Two**
 No - Go to 2

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

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

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

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

b) Do they wish to return?

- Yes **They need to complete a Part Two** (Extra copies available) - **Go to c)**
 No - Go to E

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

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

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

E. THANK YOU

Thank you for taking the time to complete this form. If you are likely to need to help to obtain an affordable home in this parish in the next few years, please continue to complete Part Two. If you know 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.

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

PART TWO - HOUSING NEEDS SURVEY - NDDC

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 *** 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 (this)** Parish now?
 Yes – go to 4 No – go to 2
- 2 Do you **have a need to live** in (this)** Parish?
 Yes – Go to 3 No – Go to 6
- 3 Please give your reasons (and then go to Question 6)
- 4 **Have you lived** continuously in (this)** 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 (this)** Parish? Go to 6
- 6 Within the last 5 years, have you lived continuously in any of the adjoining parishes of *****?
 Yes - Go to 7 No - Go to 8
- 7 How many years have you lived continuously in that (or those) Parish(es)? Go to 8
- 8 **Do you work** in (this)** Parish or any of the adjoining Parishes of *****?
 Yes - Go to 9 No - Go to 11
- 9 How many years have you worked continuously in (this)** Parish? Go to 10
- 10 How many years have you worked continuously in the adjoining Parish(es)? Go to 11
- 11 Do you have **relatives who live** in (this)** Parish or any of the adjoining parishes of *****?
 Yes – Go to 12 No - Go to 14
- 12 a) How many years have they lived continuously in (this)** Parish? Go to b)
b) Please state their relationship to you (e.g. mother):
- 13 a) How many years have they lived continuously in the adjoining Parish(es)? Go to b)
b) Please state their relationship to you (e.g. mother):

14 **Do you need to live close** to someone else in (this)** Parish?

Yes - Go to 15 No - Go to D

15 a) How many years have they lived continuously in (this)** Parish? Go to 13 b)

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

D. TYPE OF HOUSING REQUIRED

1 What type of home do you need?

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

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

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

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

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

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

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

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

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

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

.....

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

Yes - Go to E
 No - Go to 6b

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

.....

E. WHERE WOULD YOU LIKE TO LIVE

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

F. INCOME & EMPLOYMENT

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

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

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

Please state estimated value: £.....

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:

Other (Please explain)
DIVORCEES
GOODLEIGH IS HILLY AND NOT SUITABLE LAND TO BUILD HOUSES

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 & concerns received:

NEED MORE PEOPLE TO MAKE A COMMUNITY
HOUSES ARE TOO EXPENSIVE FOR FIRST-TIME BUYERS.
PRICES HAVE OUT STRIPPED ABILITY TO PURCHASE
YOUNG PEOPLE CAN'T AFFORD TO BUY OR RENT A BIT OF LAND TO WORK.
THE AGE GROUPS OF PEOPLE IN VILLAGES ARE GETTING OLDER ANF DIEING OUT.
TO KEEP VILLAGE LIFE GOING AND SCHOOL AND CHURCH
TOO MANY HOLIDAY HOMES
BUT HOW DO YOU STOP LOCAL PEOPLE SELLING TO THE HIGHEST BIDDER WHICH MEANS USUALLY SOMETHING FROM OUTSIDE AREA.
SHIRWELL IS A VERY EXPENSIVE PARISH TO LIVE IN - FEW SMALL AFFORDABLE HOMES.
SUPPORT THE SCHOOL AND KEEP THE COMMUNITY BALANCE
HOUSE PRICES ARE DRIVING FIRST TIME BUYERS OUT OF THE COMMUNITY.
AWARE THAT THE CURRENT LANDLORD MAY WANT TO PUT UP RENT TO EXORBIANT AMOUNT IN ORDER TO FORCE OUT AFTER A VEILED THREAT.
HOMES FOR THEAND YOUNG PEOPLE AS THEY DON'T GET A LOOK IN ANYWHERE ELSE AND SO MANY HAVE LEFT THE DISTRICT.
SUITABLE HOUSING PRICES TO SUIT FIRST- TIME YOUNG BUYERS.
YOUNG PEOPLE CANNOT AFFORD TO STAY IN THE VILLAGE.
A FEW MORE SMALL BUNGALOWS FOR THE ELDERLY THAT COULD BE PRIVATELY PRIVATELY OWNED.
DEPENDS ON WHAT SMALL MEANS - DIFFERCULT TO DIFFERENT PEOPLE.
YOUNG PEOPLE CAN'T AFFORD LOCAL HOUSING AND HAVE TO MOVE TO BARNSTAPLE FOR SMALLER ACCOMADATION
TOO MUCH MONEY WASTED ON SURVEYS.
PROVIDING IN RIGHT AREAS - NOT SPOILING PEOPLES VIEWS, AND GOOD ACCESS.
VILLAGE FACILITIES WOULD NOT BE ABLE TO COPE WITH MORE HOUSING.
YOUNG PEOPLE LEAVING THE PARISH.
ONLY IF DIRECTLY NEXT TO EXISTING HOUSES - WE NEED TO PRESERVE OUR BEAUTIFUL COUNTRYSIDE.
SOME FAMILIES MOVING FROM OTHER AREAS HAVE CHILDREN WHO TEND TO DISRUPT THE MORE LOCAL COMMUNITY - DUE TO THEIR AGES VERY LITTLE CAN BE DONE.
WE REQUIRE AFFORDABLE HOUSING
TO SOME DEGREE, BUT NOT IF IT MEANS THE VILLAGE SPRAWLING TOO MUCH
SOME LIMITED SOCIAL HOUSING WITH RESIDENCY QUALIFICATION
TOO MANY HOUSES TAKEN BY OUTSIDERS FROM UP COUNTRY, WHICH ARE SECOND HOMES.
NEEDS OF LOCAL PEOPLE SHOULD HAVE PRIORITY OVER SECOND HOME AND HOLIDAY HOME BUYERS.
CHANGE CHARACTER OF THE VILLAGE.

THE VILLAGE WOULD BECOME TOO LARGE, WITH NOT ENOUGH SERVICES.

WE ALREADY HAVE AN ESTATE OF AFFORDABLE HOMES WITH ENOUGH UNRULY CHILDREN

YOUNG PEOPLE HAVE TO LEAVE THE AREA DUE TO LACK OF AFFORDABLE HOUSING - RENT OR BUY!
HOUSEPRICES IN THIS AREA ARE WAY ABOVE WHAT 1ST TIME BUYERS CAN AFFORD.

THE BOUNDARIES OF THE VILLAGE SHOULD NOT BE PUSHED OUT FURTHER. THERE ARE SEVERAL 'IN-FILL' SITES THAT SHOULD BE USED FIRST.

AS A MOTHER OF 3 TEENAGE BOYS - I KNOW THERE ARE PROBLEMS FOR YOUNG PEOPLE TO STAY IN THE VILLAGE.

NO SITE TO BUILD ON - NOT PREPARED TO SEE FARM LAND DECIMATED.

IF THERE REALLY IS A NEED

YOUNG PEOPLE WHO WANT TO SET UP A HOME OF THEIR OWN HAVE NOWHERE OBTAINABLE THAT THEY CAN AFFORD IN THIS PARISH.

INSIDE NATIONAL PARK

TO MANY PEOPLE FROM S.EAST BUYING UP HOMES FOR HOLIDAY LET NEED TO STOP SECOND HOME OWNERS !!

VILLAGE IS DEPOPULATING AND NEEDS NEW INHABITANTS.

LACK OF AFFORDABLE COUNCIL LETS

YES THERE NEED TO BE SOME MORE HOUSING IN THIS PARISH.

SEE ATTACHED SHEET.

THERE IS LITTLE OR NO EMPLOYMENT IN THE VILLAGE

THERE IS A GENTLE BOTTLENECK THROUGH THE VILLAGE - OFF STREET PARKING IS REQUIRED.

HOMES AFFORDABLE FOR YOUNG PEOPLE ARE REQUIRED

WE NEED AFFORDABLE HOUSING FOR YOUNG PEOPLE WORKING IN OUR SCHOOLS ETC

WE HAVE NOT LIVED IN THE VILLAGE LONG ENOUGH TO FORM AN OPINION

BUT ONLY IF BUILT IN STYLE APPROPRIATE TO AREA - NOT MODERN BUNGALOWS.

CRAP BUILDING

LOCAL PEOPLE ARE PICKED OUT OF THE PARISH.

I DON'T KNOW IF ANY LOCAL PEOPLE WOULD NEED A HOME IN THIS AREA.

THERE IS NO NEED TO FURTHER HOMES AS THERE IS NO EMPLOYMENT.

THERE IS NO EMPLOYMENT FOR THE LOCAL PEOPLE HERE - THIS NO NEED FOR FURTHER HOUSING.

AFFORDABLE HOMES FOR LOCAL PEOPLE.

REASON PEOPLE ENJOY + POSITIVE ABOUT KENTISBURY IS AFFECTED BY THE CURRENT LIMIT OF HOMES.

HOUSES ARE TOO EXPENSIVE FOR FIRST-TIME BUYERS.

YOUNG PEOPLE CAN NOT AFFORD TO BUY HOMES IN THE VILLAGE.

PRICES HAVE OUT STRIPPED ABILITY TO PURCHASE

A LOVELY VILLAGE WHICH NEEDS SMALL DEVELOPMENT FOR FIRST TIME BUYERS/YOUNG FAMILIES

SPOILING A RURAL AREA

AMBIGUOUS PHRASED QUESTION

I'M NOT SURE WHETHER YOUNG PEOPLE WANT TO STAY IN THE AREA, STOKE RIVERS IS NOT REALLY IDEAL FOR MORE HOUSES, TOO NARROW TRACK ROADS.

TOTALLY UNSUSTAINABLE LOCATION - NO PUBLIC TRANSPORT, NO EMPLOYMENT PREMISES.

YOUNG PEOPLE CAN'T AFFORD TO BUY OR RENT A BIT OF LAND TO WORK.

IN PARISHES SUCH AS STOKE RIVERS - HOUSING DOES NOT REMAIN AFFORDABLE

ALL THE YOUNG PEOPLE GO AWAY OUT OF THE AREA. THERE IS NOTHING IN STOKE RIVERS TO ENCOURAGE THEM TO STAY.

THE AGE GROUPS OF PEOPLE IN VILLAGES ARE GETTING OLDER AND DYEING OUT.

TO KEEP VILLAGE LIFE GOING AND SCHOOL AND CHURCH

POOR ACCESS ROADS - THERE ARE NO LOCAL PEOPLE HERE ONLY COMMUTERS

TOO MANY HOLIDAY HOMES

BUT HOW DO YOU STOP LOCAL PEOPLE SELLING TO THE HIGHEST BIDDER WHICH MEANS USUALLY SOMETHING FROM OUTSIDE AREA.

SHIRWELL IS A VERY EXPENSIVE PARISH TO LIVE IN - FEW SMALL AFFORDABLE HOMES.

SUPPORT THE SCHOOL AND KEEP THE COMMUNITY BALANCE

PEOPLE FROM THE LARGE TOWNS 'UP COUNTRY' CAN AFFORD TO PAY HIGHER PRICES THEREFORE LOCAL YOUNGSTERS ARE OUT PRICED.

BECAUSE THEY AREN'T BUILT IN THE RIGHT PLACES

DO NOT THINK ANYMORE HOUSES SHOULD BE BUILT IN SUCH A BEAUTIFUL VILLAGE. MORE HOUSES WOULD SPOIL THE COUNTRYSIDE.

HOUSE PRICES ARE DRIVING FIRST TIME BUYERS OUT OF THE COMMUNITY.