



## RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

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**Horwood,**

**Lovacott and**

**Newton Tracey**

# Parish Housing Needs Report

**May 2007**

## **The Rural Housing Project**

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

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

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

# Horwood, Lovacott and Newton Tracey Parish Housing Needs Report

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## **1. Introduction**

### **1.1 Executive Summary**

The purpose of the parish housing needs survey is to identify the level of local affordable housing need within Horwood, Lovacott and Newton Tracey parish. This report provides a detailed analysis of the local affordable housing need identified within the parish, which can be used to gauge the amount and type of housing, if any, that may need to be delivered.

The Rural Housing Enabler, in agreement with the Parish Council, prepared a two-part survey for distribution. (The survey form is shown in Appendix 1). Part One of the survey provides background information and general trends regarding the parish. Part Two is completed by those who think they have a need to move and provides more in depth information regarding local connection, housing need and level of income, which can be used to help assess whether the respondent is in need of local affordable housing. The survey forms were posted on 21<sup>st</sup> September 2005 to 194 households in Horwood, Lovacott and Newton Tracey Parish, in accordance with North Devon District Council Tax records. Additional Part Two survey forms were made available for anyone likely to have a local affordable housing need in the next five years. From a total of 194 survey forms issued, 91 replies were received, a response rate of 47% to the survey. This is a good response rate compared to other project surveys, which average out at 41%. Part One surveys were returned by 90 households. A total of 20 Part Two forms were received from households indicating a need for affordable housing, equal to around 10% of total survey forms issued. For comparison this response has been an average of 6% for the project area, based on previous completed surveys and reports. **It is important to note that this report attempts to show general trends and it is not our intention to identify particular individuals/couples/families.**

### **1.2 Key Findings and Recommendation**

There are **16 households assessed as being in local affordable housing need**. Section 5 of this report provides in depth analysis, the key points are:

- **The household types are 7 x Single, 4 x Couple, and 5 x Family**
- **The median average gross household income is £12,837.50 pa**
- **The most accessible rent bands are £50 - £69 and £100 - £150 pw.**
- **Affordable house prices range from £20,000 to £100,000 pa with the more accessible house prices being between £30 - £50,000 and £70 - £90,000.**
- **An example mortgage calculation indicates that it would require a household income of £40,646 to access the lowest average sale price for a property in Horwood, Lovacott and Newton Tracey's postcode area (£149,750).**
- **Low Cost Home Ownership is the preferred tenure option. An assessment of income would suggest only half the households in need are able to afford this option, and this will be reflected in the final recommendation.**
- **There are eight households that could afford to access affordable rental properties, and eight households that would be suitable for shared/low cost home ownership properties. Four households interested in affordable ownership also expressed an interest in self build.**

## 2. Parish Context and Local Housing Market

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

### 2.1 Population

The following chart profiles the percentage of survey respondents in each age bracket in Horwood, Lovacott and Newton Tracey and compares this with 2001 census figures for the UK. The parish has only slightly lower representation in the three lower age brackets (51% of total) compared to the UK (60% of total). There are a larger proportion of respondents that fall into the last three age brackets, 49% in Horwood, Lovacott and Newton Tracey compared to 40% in the UK. However the proportion of respondents that fall into younger and older age brackets is quite evenly split, suggesting a population that has a good range of emerging and more established households. The respondent population profile for Horwood, Lovacott and Newton Tracey is reflective of the 2001 census results for the parish.

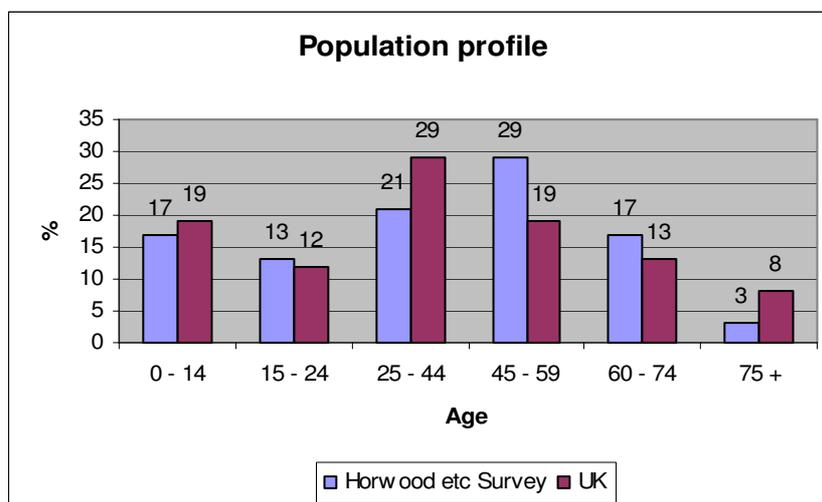


Figure 1 - Population Profile Comparing Horwood, Lovacott and Newton Tracey Parish and the UK

Source: Survey Results and Office of National Statistics, 2001 Census figures.

### 2.2 Council Tax Bands

Council Tax bands provide an overall profile of the value of housing in Horwood, Lovacott and Newton Tracey parish. Each household is in one of eight tax bands (A-H) depending on its value. The parish has proportionally less stock in the lower two bands (17%) compared to North Devon's profile (38%). Within the parish 66% of properties fall into the higher value bands from D to H.

**The profile for Horwood, Lovacott and Newton Tracey suggests that there is likely to be a limited stock of more affordable lower tax band properties in the parish.**

## 2.3 Tenure

The following chart provides a tenure profile for Horwood, Lovacott and Newton Tracey parish based on survey responses, in comparison with District, Regional and National profiles.

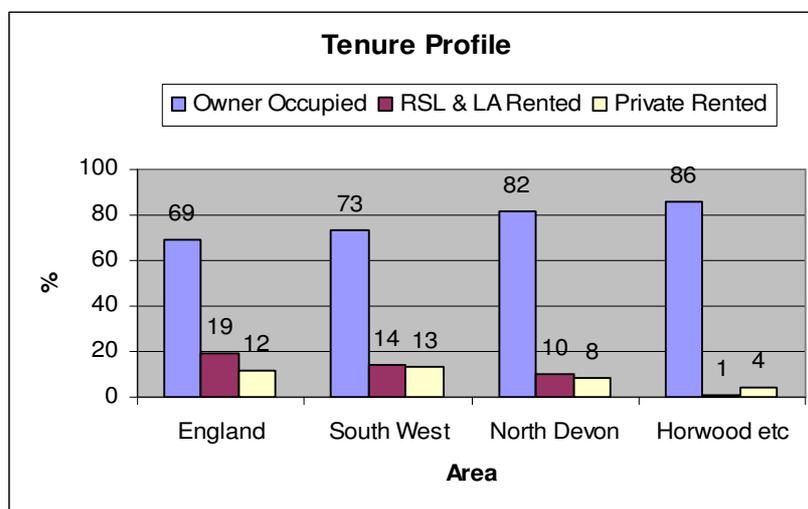


Figure 2 – Tenure Profile

Source: England, the South West & North Devon: Office of National Statistics  
Horwood, Lovacott and Newton Tracey: Survey Results

This indicates that:

- The Owner Occupied sector dominates the tenure provision, as it does in the wider district, regional and nation-wide context.
- The Registered Social Landlord (RSL) and Local Authority (L.A.) tenure represents a far smaller proportion of the market in Horwood, Lovacott and Newton Tracey than in the district, regional or nationwide market and NDDC figures indicate that there are actually no RSL properties in the parish.
- The Private Rented Sector (PRS) in the parish is smaller than in the wider market, accounting for only 4% of the parish market.

**The information above suggests that there is a more limited choice of tenure for those wishing to live in Horwood, Lovacott and Newton Tracey parish than in the district, regional or nationwide context. No RSL properties and a very small proportion of private rented accommodation in the parish puts pressure on households to be able to access the Owner Occupied tenure in order obtain housing, or move away from the parish to find suitable accommodation.**

## 2.31 Open Market Housing

### 2.311 Owner Occupied

Local Estate Agents, Local Papers and the World Wide Web were consulted for current advertised open market prices. The average advertised house price for the parish was £261,780. The lowest advertised house price in Horwood, Lovacott and Newton Tracey Parish, at the time of research was £219,950 for a two bedroom house.

Information from The Land Registry website was used to gain information on average house sales prices in Horwood, Lovacott and Newton Tracey's postcode area of EX31 3. The benefit of the Land Registry records is that it enables a base for comparison of prices against the wider context. The information shown represents the available figures for sales from October to December 2005.

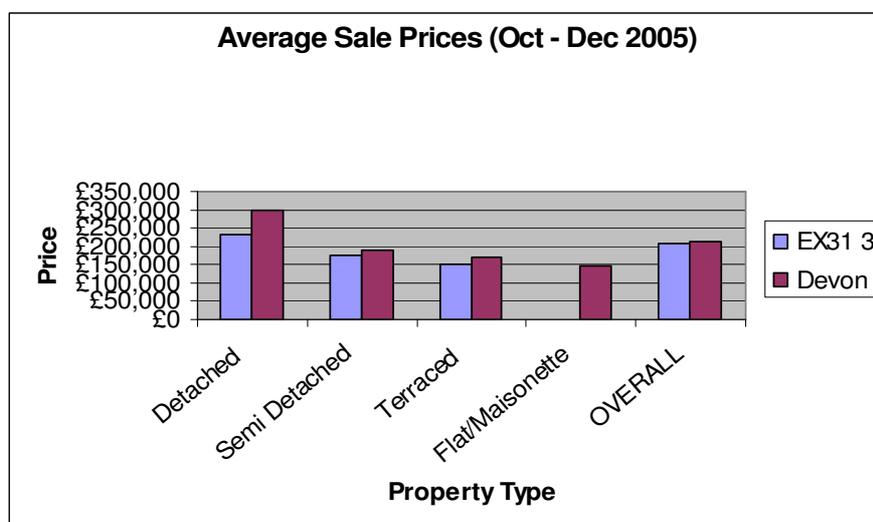


Figure 3 – HM Land Registry Average Sale Prices for Horwood, Lovacott and Newton Tracey Parish and the UK

Figure 3 indicates that;

- The Overall average sale price for a property in Horwood, Lovacott and Newton Tracey's postcode area was £207,991.
- The lowest average sale price was £149,750 for a terraced property.
- Based on the overall average figures at the time of research Horwood, Lovacott and Newton Tracey house prices are 2% lower than Devon County as a whole.

Considering sale prices over a longer period of time indicates that the average sale price for a property within Horwood, Lovacott and Newton Tracey's postcode area rose from £106,023 in 2001 to £186,281 in 2005, an increase of 75.6% in 4 years.

### 2.312 Private Rented Sector

Over the period during which research was conducted, no properties were found to be advertised for rent in Horwood, Lovacott and Newton Tracey parish. This may be indicative of the slow turnover of the small amount of private rented accommodation in the parish. Advertised properties for rent in rural North Devon district were as follows:

- 1 Bedroom Property - average £379.16 per calendar month or £87.50 per week
- 2 Bedroom Property - average £506.66 per calendar month or £116.92 per week
- 3 Bedroom Property - average £620 per calendar month or £143.08 per week

### **2.32 Registered Social Landlord Housing**

NDDC Housing Strategy (2004 – 2009) figures indicate that there are no Registered Social Landlord properties in Horwood, Lovacott and Newton Tracey parish.

There are currently 170 households on the District Council's Register who express a desire to live in Horwood, Lovacott and Newton Tracey parish.

### **2.4 Perception of Greatest Need**

Respondents were asked who they think is in the greatest need of a new home in the parish. It was indicated that the most significant proportion (40%) of respondents felt that the greatest need is housing for young people. A notable proportion (20%) of respondents felt that no further homes are needed. A space was provided for 'Other' suggestions and these are shown in Appendix 2.

### **2.5 New Homes to Meet Local Needs?**

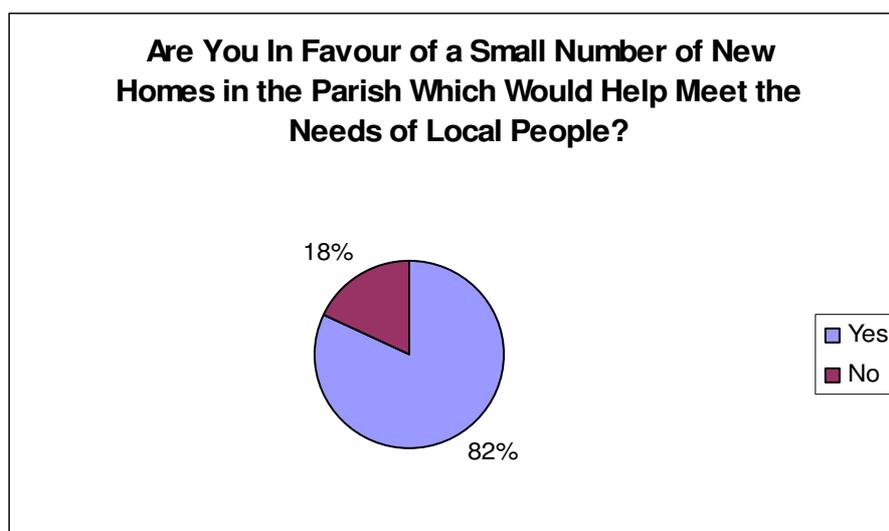


Figure 4 – Indicating Whether Parish Residents are in Favour of New Homes Within the Parish for Local Needs

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

### **3. Households Wishing to Move**

Part Two survey forms were received from 20 households, indicating a need to move to another home in the Parish. The household composition of those returning Part 2 is shown below. There are:

- 9 x Single households - representing 45% of the total
- 5 x Couple households - representing 25% of the total
- 6 x Family households - representing 30% of the total

### **4. Assessing Local Affordable Housing Need**

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

#### **1 Is There a Local Connection?**

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

#### **2 Is There a Housing Need?**

- Housing need is assessed in accordance with the aforementioned and takes account of household's current housing tenure, size, reason's given for their need to move. Also considered is whether they are in 'local need' to the parish or adjoining parish.

#### **3 Are Households in Need of 'Affordable Housing'?**

- Assessed by analysing the level of rent and house prices that households in local housing need can afford and, therefore, whether they have can afford to satisfy their housing need in the Private Rented and Owner Occupation market.

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

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

#### **4.1 Is There a Local Connection?**

North Devon District Council's housing allocation policy is the used as the basis for considering if the 20 households that returned a completed Part Two survey form qualify as having a local connection.

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

**Those with a Local Connection to North Devon area;**

*Will usually be someone who:*

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

Applying this definition to Part Two respondents, has indicated that there are **2 households (2 x Family), or 10% of Part Two respondents** that do not meet the local connection criteria or did not include local connection details and therefore cannot be considered further.

#### **4.2 Is There a Housing Need?**

The 18 remaining households (90%) will be looked at in relation to current housing and their motives to move.

**The following households are considered to be in housing need and will be assessed further;**

There are 8 x Single households are currently living in the parish, who wish to have their first independent homes that are near their jobs and family.

There are 4 x Couple households who live in the parish and wish to set up an independent home together, as their present home is too small. They also wish to be near their jobs and family.

There are 4 x Family households currently renting accommodation in the parish, or living with family, but would like more security and the chance to buy/set up a home. They would like to be near their jobs, family and the local school.

**The following households are considered to be in housing need and will be considered further;**

1 x Single household is not interested in affordable types of housing.

1 x Couple household doesn't live in the parish and are homeowners whose work is based in the parish.

**Consequently there are 16 households (8 x Single, 4 x Couple and 4 x Family) who meet the local connection criteria and whose circumstances and motives for moving suggest that they are in housing need.**

### 4.3 Are Households in Need of Affordable Housing?

This section will assess whether the 16 households that meet the local connection criteria and are in housing need are able to afford to resolve their own housing needs within the local private rental sector or the owner occupied market, by taking account of what they can afford to rent or buy.

#### 4.31 Affordable Rent Assessment

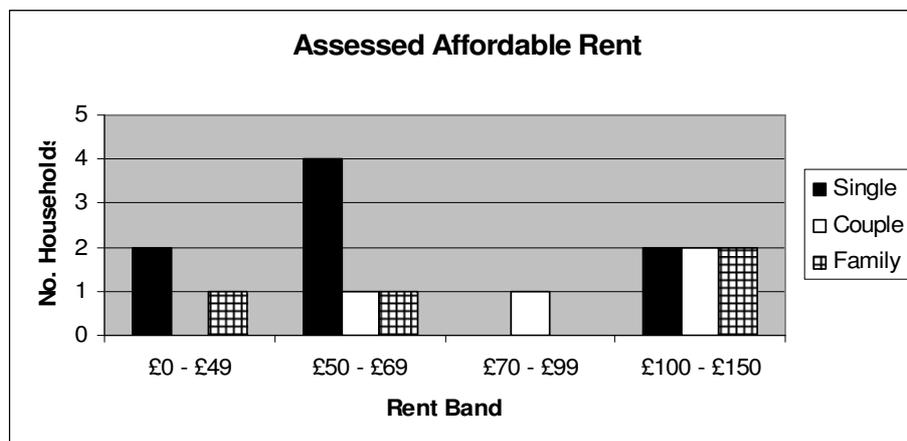


Figure 5 – Assessed Affordable Rent

Figure 5 (above) shows assessed affordable rent bands, calculated based on the financial information provided and allowing 25% of gross household income\* toward the rent (\*for the purpose of this survey the total weekly take home income was assumed to be 80% of the gross).

To set the context regarding the Private Rented Sector, (PRS) it has previously been shown (at Section 2) that;

- The average 1 bedroom rent for rural North Devon is £87.50 per week. This sized property is affordable for seven households, but would only be suitable for smaller, single and possibly couple households.
- Larger two bed (£116.92 p.w) and three bed (£143.08 p.w) properties within the private rental sector in North Devon are suggested to be beyond the financial capabilities of ten households (6 x single, 2 x couple and 2 x family) in Horwood, Lovacott and Newton Tracey parish.

The lowest rent band of £0 - £49 per week is affordable for three households but would be unlikely to allow them to access adequate accommodation within the private rental sector. One couple household could afford between £70 and £99 per week, which would limit their choice significantly to small properties. Two rent bands appear to be the more accessible; £50 - £69 a week, and £100 - £150 a week. The six households that can afford £50 - £69 a week would find it very difficult to find any properties in the private rented sector in this price range. The six households that can afford £100 - £150 a week, based on the average rural North Devon rent levels may be able to resolve their housing needs within the private rental sector.

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

### 4.32 Affordable House Price Assessment

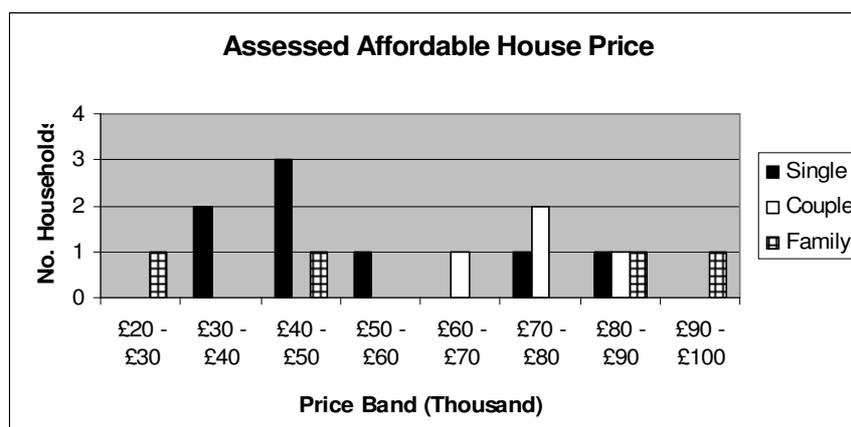


Figure 6 – Assessed Affordable House Prices

Figure 6 shows the assessed affordable house prices. The mortgages are calculated by allowing 3 times the gross annual household\* incomes (\*total income of those persons responsible for the mortgages payments). Affordable house prices are spread across the range from £20,000 - £100,000, with peaks at £30 - £50,000 and £70 - £90,000. The lowest advertised house price within Horwood, Lovacott and Newton Tracey's postcode area was £219,950. The lowest average sale price at the time of research was £149,750 for a terraced property. At these price levels it is unlikely that a property within the parish could be purchased by any of the fifteen households being considered in this section. However there are eight households that may have sufficient finances to be able to afford a shared ownership/ low cost home ownership property.

### 4.33 Conclusion

It is extremely unlikely that the sixteen households assessed would be able to resolve their housing needs by purchasing property on the open market. There are nine households which in addition would also be unable to resolve their housing needs within the private rental sector.

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

## 5. Final Analysis

### 5.1 Household Composition

Of the 20 Part Two respondents considered, this section provides a final analysis for the 16 households assessed as being in local affordable housing need. The final household composition for these households is as follows:

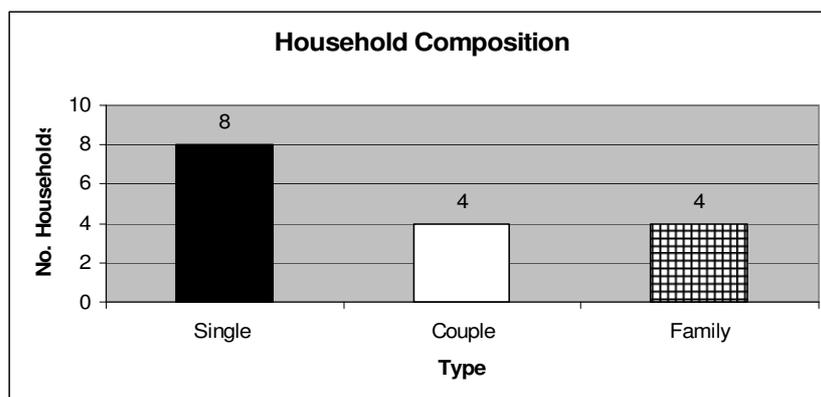


Figure 7 – Composition of Households in Local Affordable Housing Need

### 5.2 Main Reasons for Needing to Move

The main reason for needing to move stated by those households assessed as being in local affordable housing need, is overwhelmingly a desire to set up their own independent home.

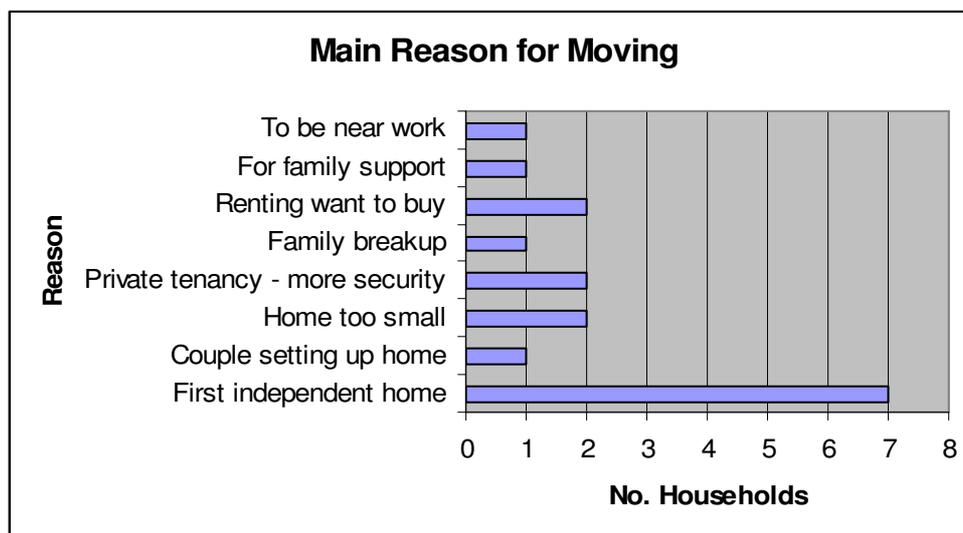


Figure 8 – Indicating the Main Reasons for Needing to Move

### 5.3 Income

Income data is shown below. The median weekly household income bracket for those households in local affordable housing need is between £146 - £210 and £211 - £249 per week. This works out as a mid-point income of £197.50 which **equates to an annual gross household income of £12,837.50p**

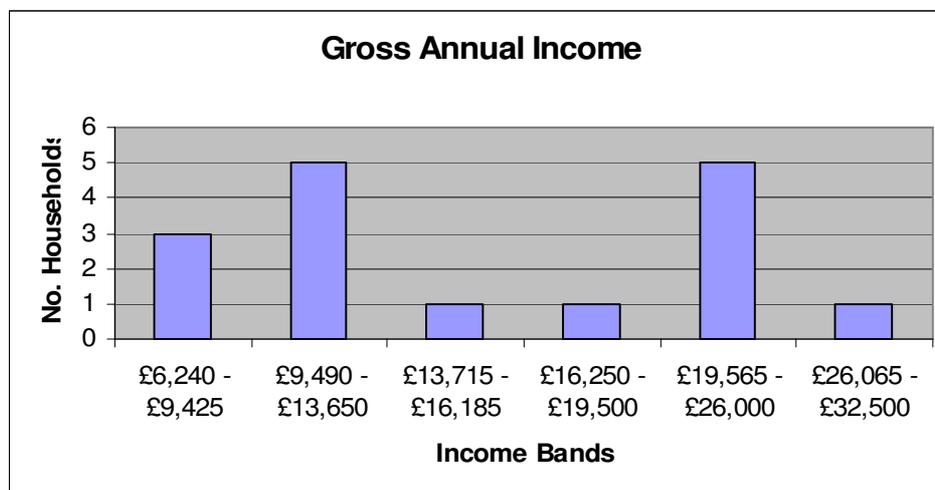


Figure 9 – Gross Annual Income of Households in Local Affordable Housing Need

Comparing this figure to the lowest 10% quartile annual household income within North Devon district and nationally, indicates that **the median income of £12,837.50 is substantially less than the lowest gross household incomes from the district (£22,204) to national level (£24,544).**

The lowest average sale price for a property within Horwood, Lovacott and Newton Tracey's postcode area increased by 117%, from £66,316 in 2001 to £144,327 in 2005 (both prices for terraced properties). In comparison the lowest annual household income in North Devon increased by only 27% from around £17,420 in 2001 to £22,204 in 2005. There is evidently a significant disparity between the lowest average house prices and local incomes. It is unlikely that local incomes can ever rise at an equivalent rate to match the rate of house price inflation the UK is currently experiencing.

(Source: National Statistics - Annual Survey of Household Earnings 2001, 2005 & Survey results, [www.upmystreet.com](http://www.upmystreet.com) - Land Registry House Price figures 2001, 2005)

#### Example calculation for a mortgage

Typically a household can obtain a mortgage of 3.5 times their annual income and are likely to require a deposit of 5% of the total asking price. The lowest average sale price for a property within Horwood, Lovacott and Newton Tracey's postcode area at the time of research is £149,750.

A household would therefore need a deposit of £7,487 and require an annual income of at least £40,646 to be able to purchase a property at the lowest average house price. Even at the lowest sale price for Horwood, Lovacott and Newton Tracey, it would not be possible to purchase an open market property without a significant deposit, equity in an existing property, or a healthy household income.

## **5.4 Affordability**

### **5.41 Affordable Rent Levels** (Please see figure 5, pg 10)

Nine households can afford the lower price bands of £0 - £49 and £50 - £69, which would make it very difficult for them to be able to afford any kind of rental property within the open market. One couple household that could afford £70 - £99 per week may find that they are limited in terms of what they can afford, to smaller one bed properties. Six households in local affordable housing need could afford rent payments up to a maximum of £150 per week. At this level it may be possible to afford a property within the private rental sector. The standard of accommodation can vary, and short hold tenancies, which can be common in the private sector, do not provide much security. The households that can afford this price bracket may find that what is affordable is unsuitable for their needs, particularly in terms of size and tenancy length.

### **Affordable Rental Options** (Please see Figure 6, pg 11)

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

### **5.42 Affordable House Prices**

Affordable house prices is between are spread along a range from £20 - £100,000, with peaks at £30 - £50,000 and £70 - £90,000. Any price within this range is considered to be far short of the minimum amount required to be able to afford an open market property within Horwood, Lovacott and Newton Tracey's postcode area, where the lowest average sale price is £149,750. However there are eight households who have sufficient income to be able to afford some form of shared/low cost home ownership and four households interested in self build.

### **Affordable Ownership Options**

**Shared Ownership** could be suitable for those with a regular income (at a sufficient level) who cannot afford to purchase a property outright. It allows you to buy a share of your own home on a long lease, and pay rent on the remaining share which is normally owned by a Housing Association. **Low Cost Home Ownership** could allow you to own the property outright, with a mortgage. These schemes can involve a Housing Association, who may retain some equity in the property, which ensures that future sales are provided for local people and can reduce the overall mortgage paid. Most schemes of this nature are restricted to local people on initial and future sales, which can assist in reducing the value of the property and keeping it within an affordable level.

Some intermediate earners cannot afford to buy, but are able to afford the cost of building, so **self build** may be a suitable option. It may be possible to build your own home on the condition that the resulting home is controlled as affordable housing by the local authority, via a legal agreement. On re-sale it is sold on at a controlled price to another household in need.

## 5.5 Housing Size, Tenure, and Type

Preferred housing size against tenure is shown below. It should be noted that households were able to indicate more than one size or tenure preference. There is a preference for smaller Low Cost Home Ownership (LCHO), although shared ownership (chosen by seven households) is also a popular option. However not all households may be able to afford ownership options and this will be reflected in the final recommendations. Six households express a preference for rental accommodation, with an inclination towards Housing Association properties. Households in local affordable housing need expressed an overriding preference for a house.

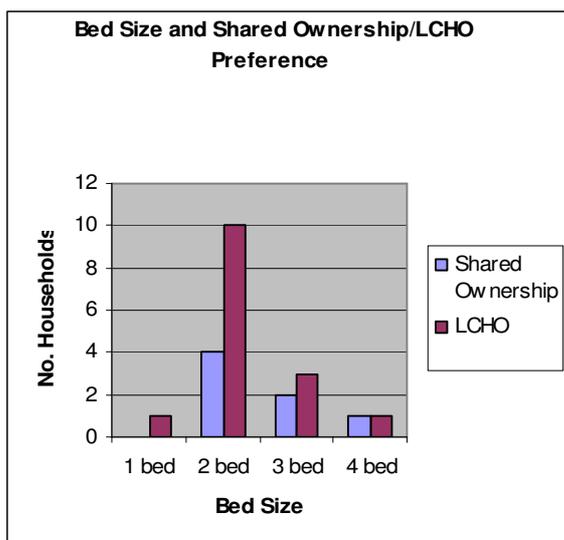


Figure 10 – Bedsize and Shared/Low Cost Home Ownership Preference

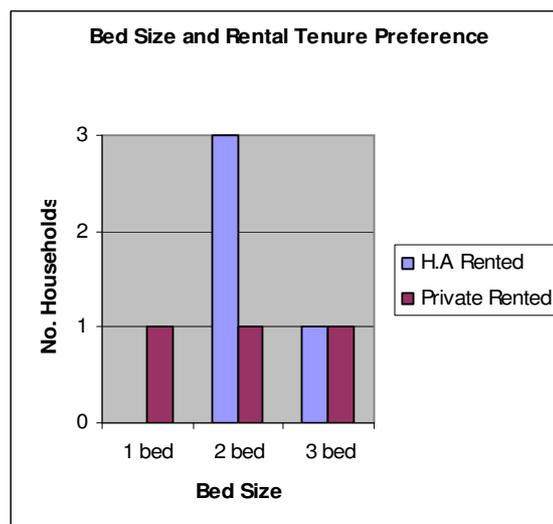


Figure 11 – Bedsize and Rental Tenure Preference

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

## 5.6 Timescale for Moving

Figure 12 (below) indicates that there is little urgent and immediate need to move. The greatest proportion of households expresses a need to move within the next 3 to 5 years.

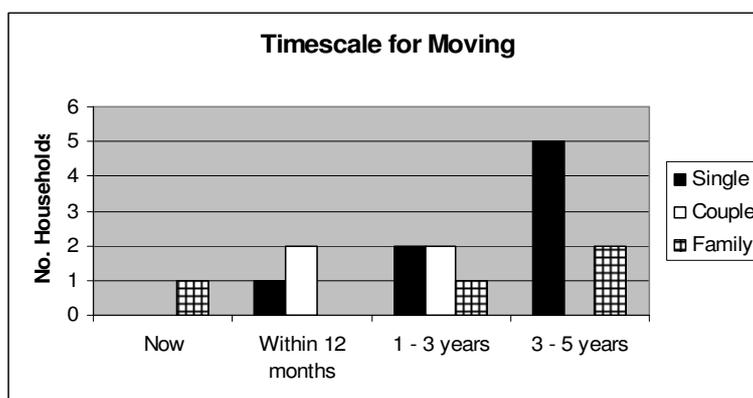


Figure 12 – Timescale for Moving

## **6. Recommendation**

The purpose of the survey and report is to identify and assess the number households who qualify at the present time for local needs affordable housing and from that to give a well researched indication of the affordable housing needs of the parish over the next few years. Over time, the circumstances of those in housing need may change whilst other people/households may come forward. At this stage the report will therefore recommend the number of households in local affordable housing need and the type of affordable home that would be achievable for them to allow them to resolve their need.

A total of 91 survey forms were returned. From the survey forms returned, 20 households stated that they were in affordable housing need and filled out Part Two of the survey form. **Assessment of the survey forms indicates that 16 households are in local affordable housing need in Horwood, Lovacott and Newton Tracey Parish.**

When considering the size/type of affordable housing which may be required within the parish, it is important to take into account the criteria which would be applied both by the local authority and/or a housing association when allocating such properties.

Assessment suggests that there are 8 households who are able to afford to rent at an affordable level and 8 households who want and could afford some level of affordable ownership (Shared Ownership/Low Cost Home Ownership) property. The breakdown is as follows:

1 x 1 bed for rent  
6 x 2 bed for rent  
1 x 3 bed for rent

6 x 2 bed for Shared Ownership/Low Cost Home Ownership  
1 x 3 bed for Shared Ownership/Low Cost Home Ownership  
1 x 4 bed for Shared Ownership/Low Cost Home Ownership

Four of the households interested in some form of affordable home ownership were also interested in Self Build.

It is not generally considered advisable to build a house per household as the community's needs may change and it is important that local needs affordable homes are filled, not only in the first instance, but remain occupied by local people in affordable housing need in the future. It is important to ensure, where possible, that any new affordable housing is going to meet the current and on-going needs of the community. There are also a variety of ways in which identified housing need can be met; through the use of existing properties (through re-lets), the re-use/renovation of existing properties, the provision of new build on an exception site, or through a proportion of affordable units being incorporated into an open market new build development. The information contained within this report may also be used in conjunction with another survey completed in an adjoining parish to bring to together an affordable housing scheme if this was deemed suitable.

Households that consider themselves to be in local affordable housing need can ensure that their needs are made visible to the relevant organisations, by making sure that they are on North Devon District Council's Housing Register. For contact details please see Appendix 4.

7. Appendix 1

Please return by: 21<sup>st</sup> October 2005



**RURAL HOUSING PROJECT**

**EXMOOR, NORTH DEVON AND WEST SOMERSET**

Exmoor House, Dulverton, Somerset, TA22 9HL Telephone: 01398 322249 Fax: 01398 323150  
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**PART ONE – HORWOOD, LOWER LOVACOTT AND NEWTON TRACEY 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 Horwood, Lower Lovacott and Newton Tracey 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 Jo Cox, 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?<br><input type="checkbox"/> renting from a private landlord?<br><input type="checkbox"/> renting from a housing association?<br><input type="checkbox"/> a shared owner (part buy/part rent)? | <input type="checkbox"/> lodging with another household?<br><input type="checkbox"/> in housing tied to your job?<br><input type="checkbox"/> living with parents or relatives?<br><input type="checkbox"/> Other (please specify)?<br>..... |
|--|--|

2 How many bedrooms does your present home have?

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

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

5 Where is your other home? .....

6 How long have you lived in this Parish?

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

### C. HOUSING REQUIRED

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

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

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

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

### D. HOUSING INTENTIONS

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

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

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

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

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

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

b) Do they wish to return?

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

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

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

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

### E. THANK YOU

**Thank you for taking the time to complete this form. If you are likely to need to help to obtain an affordable home in this parish in the next few years, please continue to complete Part Two. If you know anyone who is likely to need to live in the Parish, separately from you, and need help to obtain an affordable home, they should complete their own Survey forms. Extra copies are available from Jo Cox, Rural Housing Enabler, contact details at the beginning of this form.**

Please return by: 21<sup>st</sup> October 2005



## RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

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

### PART TWO - HORWOOD, LOWER LOVACOTT & NEWTON TRACEY HOUSING NEEDS SURVEY

Please complete this form if you are likely to need to move to another home in this Parish now or in the next few years and feel you need help to obtain a **local affordable home**. If you know of a Horwood, Lower Lovacott & Newton Tracey 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 Jo Cox, Rural Housing Enabler, contact details as above.

#### A. HOUSING NEED

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

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

2 When will you need to move?

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

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

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

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

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

Yes - Go to 6       No - Go to B

6 What alterations or support would you need? .....

## B. YOUR HOUSEHOLD

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

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

## C. LOCAL CONNECTION

- 1 **Do you live in Horwood, Lower Lovacott & Newton Tracey Parish** now?  Yes - go to 4  No - go to 2
- 2 Do you **have a need to live** in this Parish?  Yes - Go to 3  No - Go to 7
- 3 Please give your reasons .....
- ..... - **Go to 7**
- 4 Is this your main (or permanent) home?  Yes - Go to 5  No - Go to 7
- 5 Have you lived in Horwood, Lower Lovacott & Newton Tracey Parish continuously for the last 10 years or more?  Yes - Go to D  No - Go to 6
- 6 How many years have you lived in this Parish?  - Go to 7
- 7 **Has there been a period** when you have lived in Horwood, Lower Lovacott & Newton Tracey Parish continuously for 10 years or more?  Yes - Go to 8  No - Go to 10
- 8 Was this your main (or permanent) home?  Yes - Go to 9  No - Go to 10
- 9 Was this within the last 20 years?  Yes - Go to D  No - Go to 10
- 10 **Do you live** in any of the **adjoining Parishes** of Westleigh, Instow, Fremington, Tawstock, Alverdiscott or Yarnscombe?  Yes - Go to 11  No - Go to 14
- 11 Is this your main (or permanent) home?  Yes - Go to 12  No - Go to 14
- 12 Have you lived in that Parish continuously for the last 10 years or more?  Yes - Go to 17  No - Go to 13
- 13 How many years have you lived in that Parish?  - Go to 14
- 14 **Has there been a period** when you have lived in any of the above listed **adjoining parishes** continuously for 10 years or more?  Yes - Go to 15  No - Go to 17
- 15 Was that your main (or permanent) home?  Yes - Go to 16  No - Go to 17
- 16 Was this within the last 20 years?  Yes - Go to 17  No - Go to 17
- 17 **Do you work** in Horwood, Lower Lovacott & Newton Tracey Parish or any of the adjoining Parishes?  Yes - Go to 18  No - Go to 20
- 18 How many years have you worked in Horwood, Lower Lovacott & Newton Tracey Parish?  - Go to 19

- 19 How many years have you worked in the adjoining Parish(es)?  - Go to 20
- 20 Do you have **relatives who live** in Horwood, Lower Lovacott & Newton Tracey Parish or any of the adjoining parishes?  Yes - Go to 21  No - Go to 23
- 21 a) How many years have they lived in Horwood, Lower Lovacott & Newton Tracey Parish?  - Go to b)
- b) Please state their relationship to you (e.g. mother): .....
- 22 a) How many years have they lived in the adjoining Parish(es)?  - Go to b)
- b) Please state their relationship to you (e.g. mother): .....
- 23 **Do you need to live close** to someone else in Horwood, Lower Lovacott & Newton Tracey Parish?  
 Yes - Go to 24  No - Go to D
- 24 a) How many years have they lived in Horwood, Lower Lovacott & Newton Tracey Parish?  - Go to b)
- b) Why do you need to live close to them? :  
.....

**D. TYPE OF HOUSING REQUIRED**

- 1 What type of home do you need?
- |          | <i>1 bed</i>         | <i>2 bed</i>         | <i>3 bed</i>         | <i>4 bed</i>         | <i>5 bed or more</i> |
|----------|----------------------|----------------------|----------------------|----------------------|----------------------|
| House    | <input type="text"/> |
| Bungalow | <input type="text"/> |
| Flat     | <input type="text"/> |
- 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 £30,000 | <input type="checkbox"/> £30-50,000    | <input type="checkbox"/> £50- 75,000   | <input type="checkbox"/> £75 - 100,000 |
| <input type="checkbox"/> £100-120,000  | <input type="checkbox"/> £120- 160,000 | <input type="checkbox"/> £160- 200,000 |  |
| <input type="checkbox"/> £200,000+     |  |  |  |
- 5 Does anyone in the household wishing to move need the following:
- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Accommodation on one Level    | <input type="checkbox"/> Access for wheelchair   | <input type="checkbox"/> Residential Care |
| <input type="checkbox"/> Sheltered housing with warden | <input type="checkbox"/> Help with personal care |   |
- 6 Please tell us more about any health or disabilities which affect your housing needs:  
.....
- 7 a) Are you currently registered on the Local Authority waiting list?  
 Yes - Go to E    No - Go to 7b

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

.....

### E. WHERE WOULD YOU LIKE TO LIVE

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

1st ..... 2nd ..... 3rd .....

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

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

### F. INCOME & EMPLOYMENT

1. Please indicate the total weekly take home income, (total joint incomes, where applicable).

Include all sources of income including: earning(s), pension(s), Child Benefit, Working Families' Tax Credit, Jobseekers' Allowance, etc., but please **do not include** housing benefit or council tax benefit.

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

2 How many people in the household wishing to move are:

(Please enter the number of people in each category in the appropriate box)

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

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

(i) Your employment: .....

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

4 How would you describe the employment:

	Your employment	Your partner's employment
Permanent	<input type="checkbox"/>	<input type="checkbox"/>
Casual	<input type="checkbox"/>	<input type="checkbox"/>
Seasonal	<input type="checkbox"/>	<input type="checkbox"/>

Other

e.g. short term contract, please explain .....

5 If you are employed, how far do you travel to work?

(Please enter the number of people in each category in the appropriate box)

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

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

**G. HOME OWNERS**

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

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



## RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

23<sup>rd</sup> September 2005

Dear Parishioner,

### Horwood, Lower Lovacott and Newton Tracey Parish

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

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

**You will only need to complete Part Two** if you are likely to need to move to another home in this parish now or in the next five years and you feel you will need help to obtain an affordable home. A prepaid envelope is enclosed for your use. If you are returning Part Two, you will be asked to provide your name, address and contact details. The survey does ask for detailed, confidential and sensitive information. I will need this information to assess whether you are in need of affordable housing and to consider you further. Please be assured that 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. 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.** A public meeting may be held to discuss the report.

When the report has been considered, if there is a need for affordable housing for local people, we may need to approach the District Council, Housing Association(s) and/or other agencies that can facilitate the provision of affordable housing for the community. At that point, those agencies may need to access relevant details from your survey form.

**Please return your completed form(s) by 21<sup>st</sup> October 2005.**

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

Yours sincerely,

Jo Cox  
Rural Housing Enabler

15<sup>th</sup> August 2003

Dear Parishioner,

**Horwood, Lower Lovacott and Newton Tracey Parish Housing Needs Survey**

The Parish Council has decided to work with the Rural Housing Project to assess whether there is a local housing need.

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

**You will need to complete Part Two** if you are likely to need to move to a home in Horwood, Lower Lovacott and Newton Tracey Parish now or in the next five years **and you feel you will need help to obtain a local affordable home**. If you know of a Horwood, Lower Lovacott and Newton Tracey person **or** a person from any of the adjoining parishes of Westleigh, Instow, Fremington, Tawstock, Yarnscombe or Alverdiscott who **needs** to live in this Parish and needs help to obtain a local affordable home, they will need to complete their own survey forms. Additional forms can be obtained from Jo Cox, contact details are on the enclosed letter and survey forms.

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

When the survey and report are complete the report will be discussed at the next appropriate Parish Council meeting. Any information regarding individuals will not be publicly identified or available at any stage of the survey or the report.

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

Yours sincerely

Chairman of the Parish Council

**Clerk to the council: Mr John Page, The Forge, Horwood, N Devon.**

## Appendix 2 – Survey Comments

### Part 1, Section C, question 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' and had the opportunity to briefly explain their views regarding new homes in the parish. These are the comments of the survey respondents and do not in any way represent the views of the Rural Housing Project:

Young people have to move away in order to find good jobs. North Devon is somewhere that people return to. Affordable housing is of no use whatsoever without employment. If you sort out the jobs, youngsters will be able to afford to compete in the housing market in their own right, which I think is what they would prefer.
The village needs to retain new life otherwise it will eventually die, but the young need to be able to purchase affordable homes in the area in order to stay.
Concerns over provision of affordable housing - There are no shops, no post office and limited local transport.
The countryside is being swallowed by buildings, bringing environment issues e.g. wildlife and pollution.
I feel that there are areas in North Devon that are more suited for these purposes and new homes.
Could have been 'yes' (to affordable housing), depends where! NIMBY (Not In My Back Yard) please.
Housing supply adequate.
With the large amount of housing development near the parish (at either end of the 'old Bideford/Barnstaple road') there is no need to encroach further on the rural environment that is already overtaxed with traffic. (The lanes cannot take more traffic).
Horwood specifically requires no expansion.
Any further development in the area can only adversely affect the natural beauty of this part of North Devon.
The village needs to retain new life otherwise it will eventually die, but the young need to be able to purchase affordable homes in the area in order to stay.
Certain parties have for years been trying to get houses built for their own profit and are not local. No facilities etc - Road traffic is a problem - dangerous to walk down the road even now in Lovacott.
Development will alter the character of the parishes that all residents enjoy.
Four grandchildren who work in the area will ultimately need housing. There is land available in area for housing. Planners are obstructionists.
More strain on the Torrington to Barnstaple road.
Infrastructure is not available to support.
Affordable homes should, in my opinion, mean affordable to local residents.
Not required as the parish is close enough to towns where development of new homes is undergoing - frequently.
Not enough affordable homes for the younger community.

Concern re: building outside the village boundaries.
There is no work in the village, so little need for people to have to live here. In time they might move out and 'outsiders' move in – how would you decide which people 'need' the homes?
Reduced access on narrow lanes, small local school, no other amenities.

### Appendix 3 – Supplementary data

#### Population Figures

Area	1991	2001	% Change
Horwood etc	480	450	Down 6.25%
North Devon	84,800	87,518	Up 3.2%
South West	4,688,234	4,928,434	Up 5.1%
UK	57,353,894	58,789,194	Up 2.5%

Source: Office of National Statistics 2001 Census

[www.statistics.gov.uk/census2001/census2001.asp](http://www.statistics.gov.uk/census2001/census2001.asp)

Horwood, Lovacott and Newton Tracey figures - Devon County Council

#### County and Regional Average House Price Figures (October to December 2005)

Area	Detached	Semi Detached	Terraced	Flat/Maisonette	Overall
Devon	£299,219	£190,811	£168,335	£146,374	£212,641
South West	£295,621	£184,378	£159,967	£147,144	£199,527

Source: Land Registry Website – [www.landreg.gov.uk/propertyinfo/](http://www.landreg.gov.uk/propertyinfo/)

#### England and Wales Average House Price Figures (October to December 2005)

Area	Detached	Semi-Detached	Terraced	Flat/Maisonette	Overall
England and Wales	£293,248	£174,744	£149,906	£173,915	£191,327

Source: Land Registry Website – [www.landreg.gov.uk/propertyinfo/](http://www.landreg.gov.uk/propertyinfo/)

## Appendix 4 – Useful Contact Details/Websites

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

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

Telephone: 01271 325757 E-mail: [housingadvice@northdevon.gov.uk](mailto:housingadvice@northdevon.gov.uk) or [info@northhdevon.gov.uk](mailto:info@northhdevon.gov.uk)

Website: [www.northdevon.gov.uk](http://www.northdevon.gov.uk) – housing link on homepage

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

Telephone: 01398 322245 E-mail: [sjayre@exmoor-nationalpark.gov.uk](mailto:sjayre@exmoor-nationalpark.gov.uk) or [cbsavage@exmoor-nationalpark.gov.uk](mailto:cbsavage@exmoor-nationalpark.gov.uk)

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

Website: [www.housingcorp.gov.uk](http://www.housingcorp.gov.uk)

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

Website: [www.ruralcommunities.gov.uk](http://www.ruralcommunities.gov.uk)

- **Defra** - Affordable Rural Housing webpage

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

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

Website: [www.gosw.gov.uk/gosw/peoplesc/housing/?a=42496](http://www.gosw.gov.uk/gosw/peoplesc/housing/?a=42496)

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

Website: [www.jrf.org.uk](http://www.jrf.org.uk)

- **Office of National Statistics** – Holds online Census data [www.statistics.gov.uk](http://www.statistics.gov.uk)