



## RURAL HOUSING PROJECT

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# Parracombe

## Parish Housing Needs Survey Report

**January 2005**

# **PARRACOMBE PARISH** **HOUSING NEEDS SURVEY**

## **CONTENTS**

	<i>Page No.</i>
<b>1 SUMMARY AND KEY FINDINGS</b>	<b>3</b>
1.1 AIM	3
1.2 SURVEY DISTRIBUTION & RESPONSE	3
1.3 KEY FINDINGS	3
<b>2 HOUSING MARKET AND CONTEXT</b>	<b>5</b>
2.1 CHARACTERISTICS OF PARISH	5
2.2 COUNCIL TAX BANDS	6
2.3 TENURE	6
2.31 PRIVATE HOUSING MARKET	8
2.311 OWNER OCCUPIED	8
2.312 PRIVATE RENTED SECTOR (PRS)	10
2.32 REGISTERED SOCIAL LANDLORD HOUSING	10
2.4 POPULATION	10
2.5 HOUSING REQUIRED: RESIDENTS' PERCEPTION	11
2.7 HOUSING INTENTIONS	12
<b>3 HOUSEHOLDS WISHING TO MOVE</b>	<b>13</b>
<b>4 ASSESSING LOCAL AFFORDABLE HOUSING NEEDS</b>	<b>15</b>
4.1 ARE HOUSEHOLDS IN NEED OF AFFORDABLE HOUSING?	15
4.2 IS THERE A HOUSING NEED?	18
4.3 IS THERE LOCAL CONNECTION?	19
<b>5 FINAL ANALYSIS OF ASSESSED HOUSING NEEDS</b>	<b>20</b>
5.1 HOUSEHOLD COMPOSITION	20
5.2 AGE PROFILES	20
5.3 BEDSIZE & HOUSE TYPE	21
5.4 TENURE	21
5.5 INCOME & AFFORDABILITY	22
5.51 INCOME	22
5.52 AFFORDABLE RENTS & MORTGAGES	22
5.6 TIMESCALES FOR HOUSING	23
5.7 LOCATION OF PROVISION	23
<b>6 CONCLUSION</b>	<b>24</b>
<b>7 RECOMMENDATIONS</b>	<b>26</b>
<b>8 APPENDICES</b>	<b>27</b>
APPENDIX 1 - COPY OF SURVEY FORM	27
APPENDIX 2 - HOUSING REQUIRED - COMMENTS MADE	35
APPENDIX 3 - REASONS AGAINST LOCAL HOUSING PROVISION	35

# PARRACOMBE HOUSING NEEDS SURVEY REPORT

## JANUARY 2005

### 1 SUMMARY AND KEY FINDINGS

#### 1.1 AIM

**To investigate the local affordable housing need for Parracombe Parish.**

#### 1.2 SURVEY DISTRIBUTION AND RESPONSE

In consultation and agreement with the Parish Council, the Rural Housing Enabler prepared a two-part survey form and covering letters. These were posted on the 30<sup>th</sup> April 2003 to 136 current householders in Parracombe. Householders were allowed one month for completion of their survey forms. Prepaid envelopes were provided to reply to the Rural Housing Enabler. Additional Survey forms were made available for anyone likely to have a local affordable housing need in the next five years. One further survey form was requested and issued.

A total of 137 survey forms were issued and a total of 71 replies were received, a response rate of 52% to the survey. For comparison, the average response rate for this project area is 40% (based on thirteen completed reports across 21 parishes to date).

Part One surveys were returned by 71 households, of those 7 arrived with Part Two forms enclosed. Therefore a 5% response (from all those issued with a survey form), indicating a need for affordable housing. For comparison the average response rate is 6% for the project area, based on the other thirteen completed reports to date.

The Two Part Survey Forms are shown in Appendix 1.

#### 1.3 KEY FINDINGS

Overall, there was a 52% response rate to the survey. This is a higher response rate than the project's average of 40% (based on thirteen completed reports across 21 parishes to date). A total of 5% of households (7 households) returned Part Two of the survey form indicating a housing need. This is slightly lower than the average of 6% across the project area.

The key points regarding the housing market and context in Parracombe Parish are as follows:

- Council Tax records reveal that just over one third (34%) of the housing stock is in the lowest three bands. This is extremely low compared to the North Devon profile showing two thirds (67%) of the stock in the same bands. The lower valued stock is the more affordable housing. **This indicates that there is a lack of affordable housing stock in the Parish.**
- **There appears to be a very limited supply of smaller accommodation, which is usually the more affordable.** There are only four known properties (6% of the total stock) with one bedroom. More than three quarters (72%) of the stock has three or more bedrooms and more than three quarters of that stock (85%) is in the Owner Occupied tenure. Therefore, the ability for residents to live in the parish 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 parish.** The Owner Occupied sector dominates the tenure provision, accounting for 80% of the housing market, compared to the North Devon (82%), South West (75%) and England (70%) profiles. **There are only 9 Registered Social Landlord properties in the parish**, accounting for 7% of the market, compared to a higher percentage provision in the wider context, such as 14% across the South West Region and 19% across England. The Private Rented Sector (PRS) has increased by 1% over the last 10 years, accounting for only 13% of the tenure. **Overall, tenure is dominated by Owner Occupation. 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.**
- According to Land Registry records, for Parracombe's postcode area, the overall **average house price was £238,838** and the lowest average sale price was £162,475.
- **The population is decreasing and there is an ageing profile.** The continuation of this trend will affect the viability of local facilities and infrastructure and therefore places additional pressure to retain the existing population.

65% 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 3 households (out of 7 respondents) assessed as in local affordable housing need.** The report has a dedicated section analysing the detailed housing needs and preferences for the 3 households in need, so this summary will not attempt to repeat all 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 lower than the average 5% increase needed across the surveyed project area to date.
- There are **2 Couple households and 1 Elderly Couple (with 'access' needs) in need.**
- The average household income bracket is £22,783 gross per annum. They would require **11 times their household income to access the average house price of £238,838** (according to Land Registry data).
- There is a need for 3, One Bedroom properties. The preference is for 1, Two bedroom and 2, Three Bedroom properties.
- **There is a preference for Affordable Ownership tenures**, Low cost Ownership is the preferred Ownership option (this includes Shared Equity schemes).
- **The Couple households prefer a house, the Elderly Couple prefer a bungalow.**
- **The assessed average affordable mortgage is £80,000 - £90,000, or £85,000 at mid point of that range.**
- **The assessed average affordable rent is £70 - £99, or £84.50 at mid point of that range.**
- All households have expressed a need to move within 3 years and therefore there is a need to act immediately to ensure that provision is available and to prevent those households leaving the parish.
- The preference is for housing to be 'anywhere' in Parracombe parish.

**It is recommended that the local affordable housing provision should be:**

**3 x Two Bedroom Properties**

**All properties to be a model of Affordable Ownership**

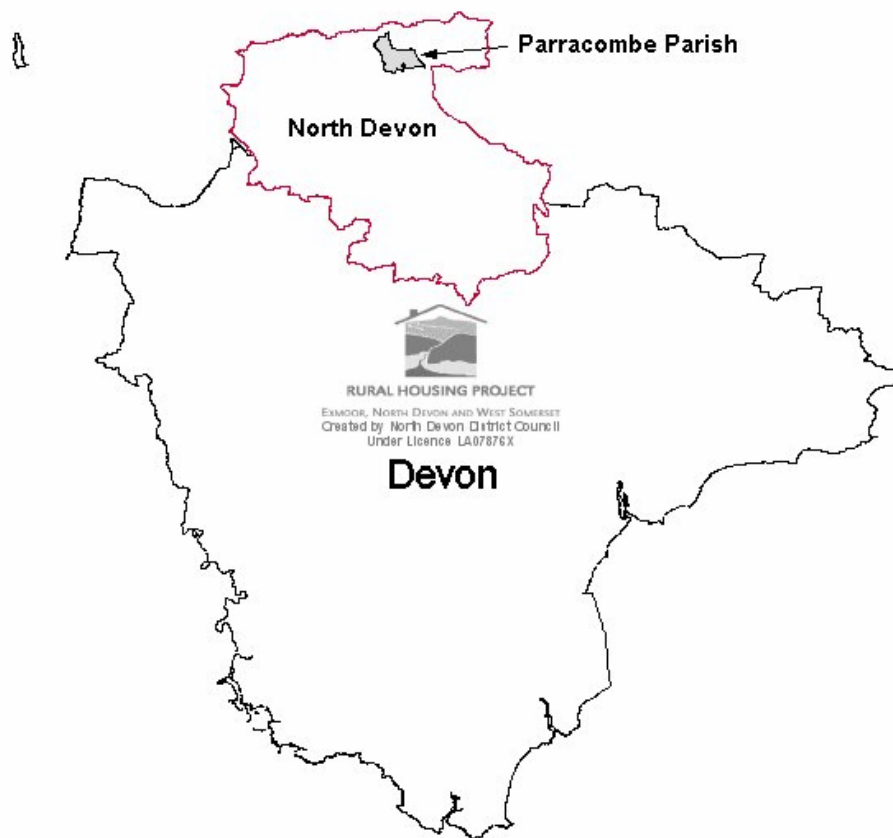
**The type (house/flat/bungalow) is best decided when the building resources are known** as this may vary the practicalities of provision.

## **2 HOUSING MARKET & CONTEXT**

### **2.1 CHARACTERISTICS OF PARRACOMBE PARISH**

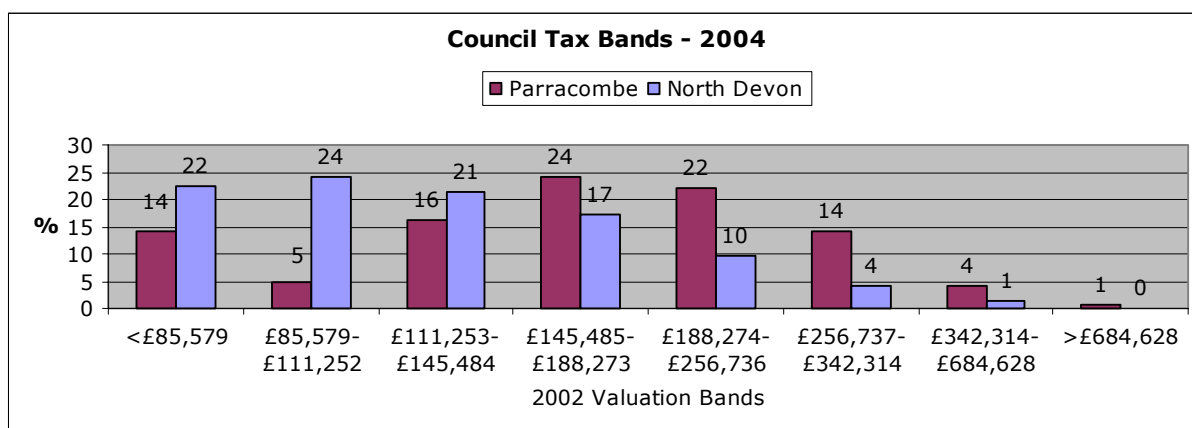
Parracombe parish is located in the North East of the North Devon District Council area (see Map below) and in the North West area of Exmoor National Park. Parracombe is the largest 'village' on the Devon side of the National Park. Parracombe parish includes the detached hamlets of Bodley, Prisonford and Churchtown. The village occupies a narrow valley location in the upper Heddon valley area. The main access is via a narrow lane, off the A39. Tourism is vital to the local economy.

Local facilities include a primary school, church, village hall, post office, general store, public transport provision and a public house.



## 2.2 COUNCIL TAX BANDS

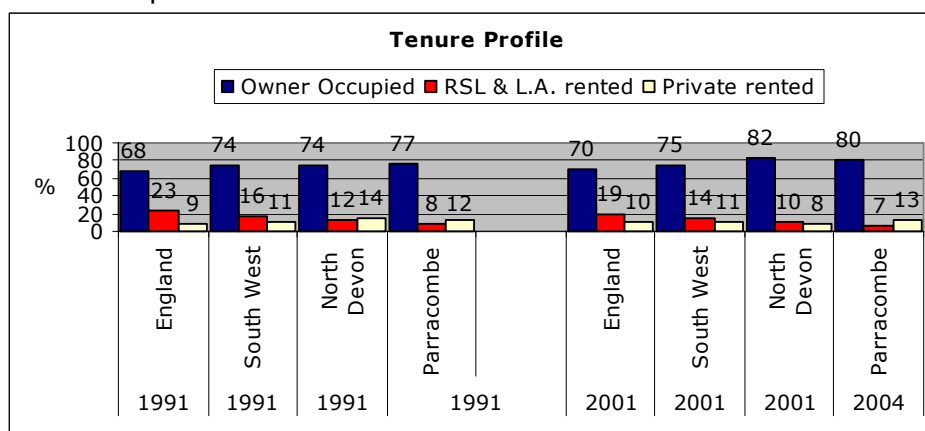
Council Tax bands provide an overall profile of the value of housing in a parish. The following chart profiles the Rural Alliance area against North Devon as a whole. The bandings were set in 1991 so have been modified by the average house price inflation for the South West from 1991 to 2002, to allow a more up to date reflection of current values. The chart reveals that just over one third (35%) of Parracombe's housing stock is in the lowest three bands. This is almost half of the stock compared to the North Devon profile showing two thirds (67%) of the stock in the same bands. The lower valued stock is the more affordable housing. **This indicates that there is a lack of affordable housing stock in the Parish.**



Source: North Devon District Council - Council Tax Records (2004)  
Office Deputy Prime Minister, Housing Statistics, Housing Market, Table 522

## 2.3 TENURE

The following chart provides a tenure profile for Parracombe 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)  
2004 Parracombe: Survey Results & Research

This reveals that over the last 10 years:

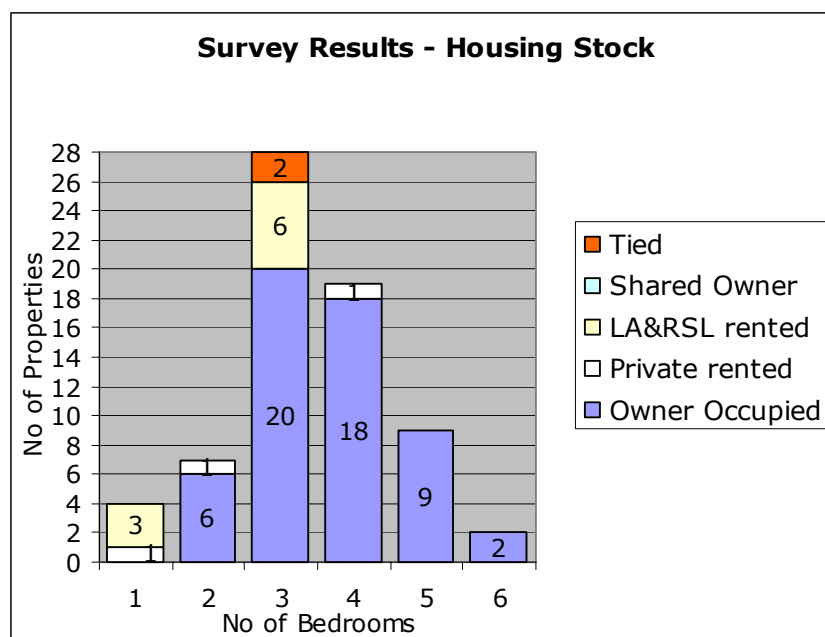
- The Owner Occupied sector has increased as a provision in all areas and now accounts for 80% of the housing market in Parracombe parish.

- There are 9 (7%) Registered Social Landlord (RSL) properties in the parish.
- The Private Rented Sector (PRS) has very slightly increased, unlike England and the South West where the provision has remained reasonable constant, and the opposite to the North Devon trend, which is decreasing.

Overall, **the Owner Occupied sector dominates the tenure provision, accounting for 80% of the housing market in Parracombe parish**, 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 52% of households, so is not a complete picture but can provide an indication of the housing stock profile.

The chart reveals that:



- There are only 4 (6%) known properties with one bedroom, which is usually the more affordable. There is only 1 known one bedroom Private Rented Sector (PRS).
- There are only 7 known properties with two bedrooms, but the supply is dominated by the Owner Occupied tenure, with only 1 known two bedroom in the PRS
- 43% of the stock has three bedrooms, again dominated by the Owner Occupied tenure.
- 29% of the stock has 4 or more bedrooms.

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

## 2.31 PRIVATE SECTOR HOUSING MARKET

### 2.311 OWNER OCCUPIED

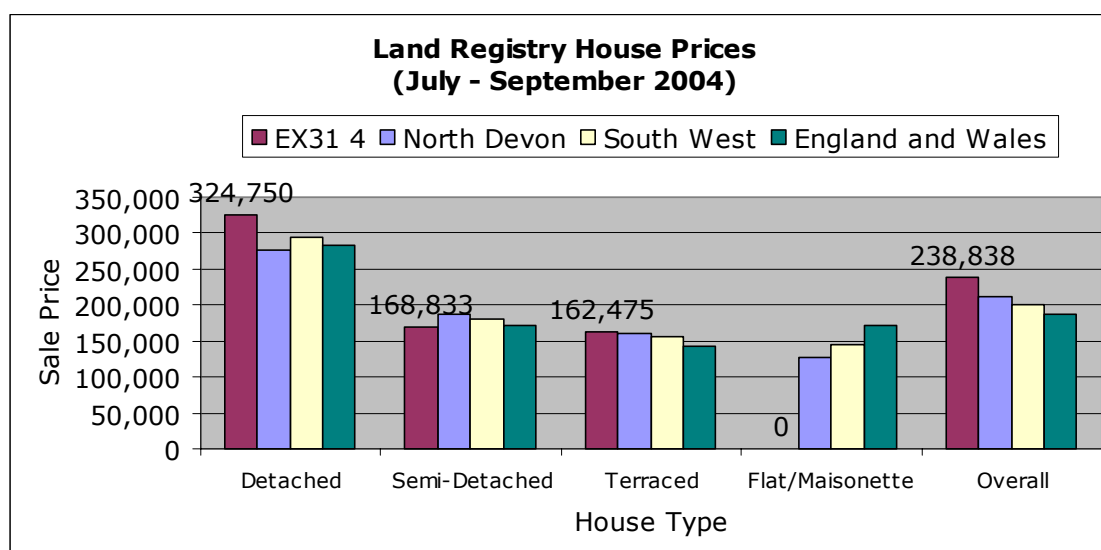
Local Estate Agents, Local Papers (over a 4 month period) and the World Wide Web were consulted for current advertised open market sale prices. **There were only three properties for sale in Parracombe parish at the time of research at an average of £433,317:**

3 Bedroom House £249,950  
 4 Bedroom House £400,000  
 6 Bedroom Bungalow £650,000

The Land Registry site was used to gain information on 'actual' average house price sales for Parracombe's postcode area of EX31 4 over the last quarter. Postcode area's are the base for searches and this postcode also covers Ashford, Bradiford (Barnstaple Outskirts), Bratton Fleming, Challacombe, Chivenor, Guineaford, Kentisbury, Loxhore, Martinhoe, Marwood, Middle Marwood, Milltown (Muddiford), Shriwell and Trentishoe. The Land Registry search enables a consistent base for comparison of prices against the wider context.

The information shown below represents the averages of available figures for sales from July 2004 to September 2004. The chart reveals that for postcode area EX31 4:

- **the lowest average actual sale price was £162,475** for Terraced type property.
- **the 'overall' actual average sale price was £238,838.**



Based on the 'overall' average figures, Parracombe's post code house prices are 13% higher than North Devon District Council's area, 19% higher than the South West Region and 27% higher than England and Wales.

There were no sales during the last 12 months in the Flat/Maisonette category in post code area EX31 4. Prices for this category are usually lower than the other categories. **This indicates a lack of affordable property in the parish.**

The Exmoor National Park House Price Survey (August 2004) provides some information on the North Devon based property sales in Exmoor:



- The mean average house price for the North Devon area of Exmoor (includes Parracombe) is £300,325 (reference Table 1).
- TABLE 5 – Average Mean and Median House Price (£) by Number of Bedrooms (August 2004)

District	Number of Bedrooms						
	1	2	3	4	5	6	7+
North Devon	0	214,975	262,500	267,500	0	950,000	0

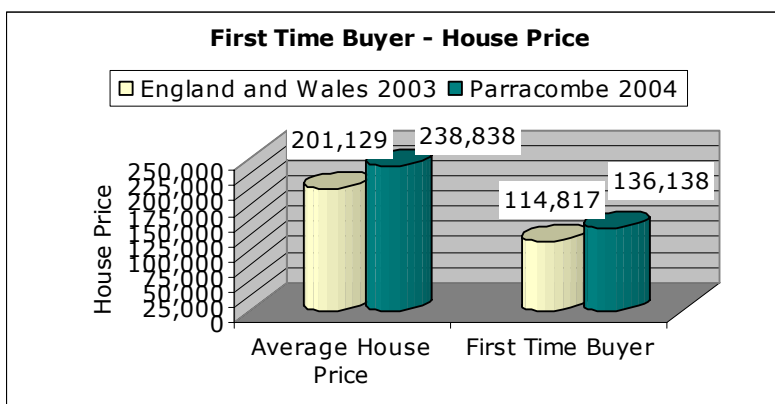
- TABLE 6 – Median Average House Price by Type of Property (August 2004)

Category	North Devon	
	No.	Price (£)
Terraced	1	209,950
Semi-detached	3	245,000
Detached	1	950,000#
Bungalow	3	299,000
Flat	3	235,000

The North Devon based properties used in the above information were in Barbrook, Lynton and Lynmouth and Parracombe.

The average house price for England and Wales in 2003 was £201,129 and the average First Time Buyer house price in 2003 was £114,817. This shows that the First Time Buyer House Price is 43% lower than the average house price. To apply this to Parracombe, we can take the above Land Registry average house price of £238,838 and calculate that the:

**Average First Time Buyer house price  
in Parracombe parish would be £136,138**



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

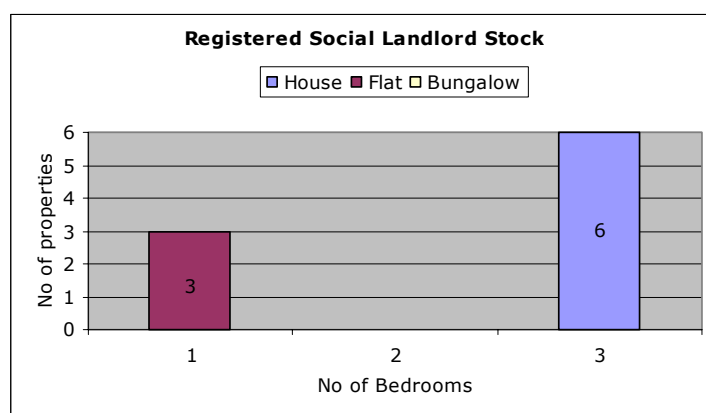
### 2.312 PRIVATE RENTED SECTOR (PRS)

There were no properties available for rent in Parracombe parish at the time of research. Therefore, the local paper (North Devon Journal) was 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 in November 2004 the following rents were established:

1 Bedroom Property	- average of £415.00 per calendar month	or £95.77 per week
2 Bedroom Property	- average of £516.88 per calendar month	or £119.28 per week
3 Bedroom Property	- average of £659.38 per calendar month	or £152.16 per week
4 Bedroom Property	- average of £675.00 per calendar month	or £155.77 per week

### 2.32 REGISTERED SOCIAL LANDLORD HOUSING

There are currently 9 Registered Social Landlord properties in Parracombe, owned by North Devon Homes, shown on the following chart. The main point to note is that there is no elderly provision.



The stock has a turnover of approximately 1 every 10 years!. There are 64 households on the District on register for area 16 (includes).

There are 64 households on the District Councils Register for the Ward area, that includes Martinhoe, Trentishoe, Parracombe, Challacombe, Bratton Fleming, Loxhore and Stoke Rivers.

### 2.4 POPULATION

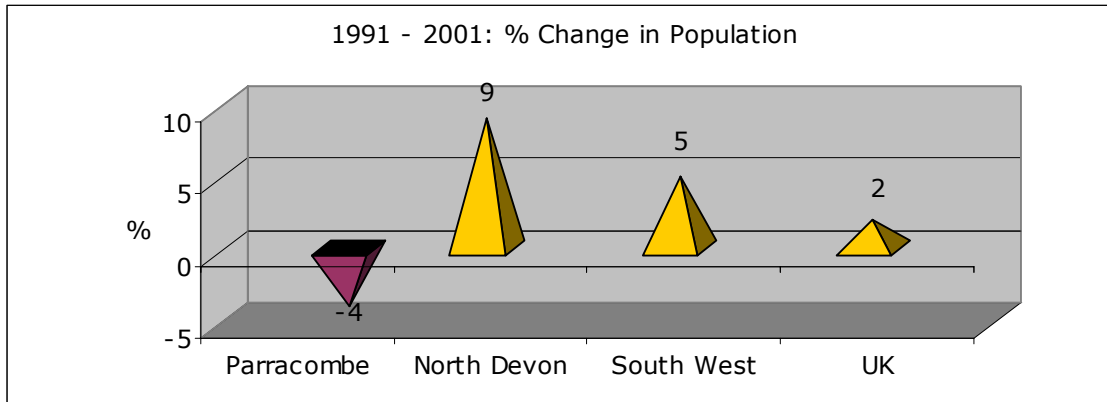
The population figures are shown below:

	<u>1991</u>	<u>2001</u>	<u>% Change</u>
Parracombe	312	299	-4
North Devon	84669	92438	+9
South West	4717000	4934200	+5
UK	57469000	58836700	+2

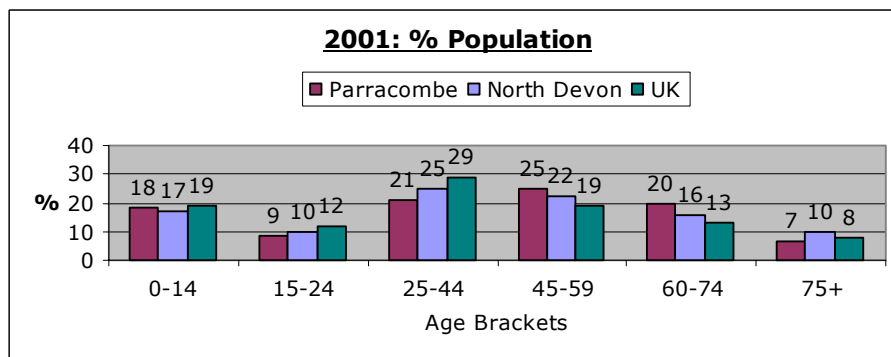
Source: National Population Estimates, Table D, Office of National Statistics

The following chart shows the above percentage changes in total population size over the last ten years census period. The Parracombe's population is decreasing whilst the general trend 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 Rural Housing Project – Parracombe Parish Housing Needs Survey Report (January 2005)**

**continuation of a declining population will affect the viability of local facilities and infrastructure and therefore places additional pressure to retain the existing population.**



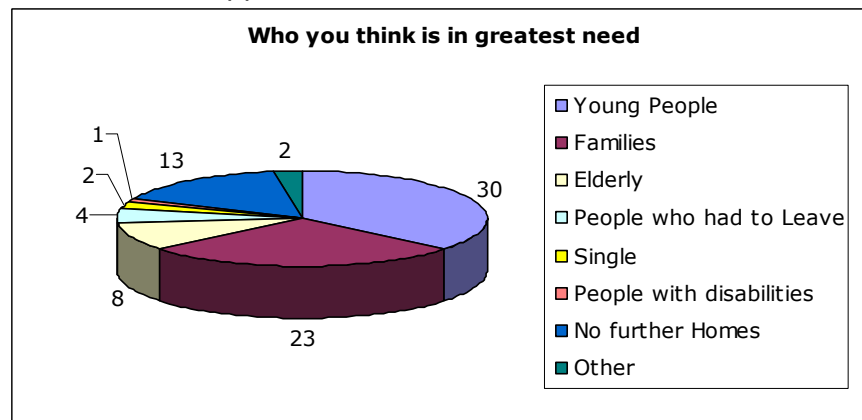
The next chart profiles the percentage of population, as at 2001, in each age bracket and compares them for Parracombe parish, North Devon and the UK. Parracombe parish has a similar profile to the wider areas. However, there is a greater representation (52%) in the last three age brackets, compared to North Devon's 48% and the UK's 40%. **This indicates an ageing profile in Parracombe.**



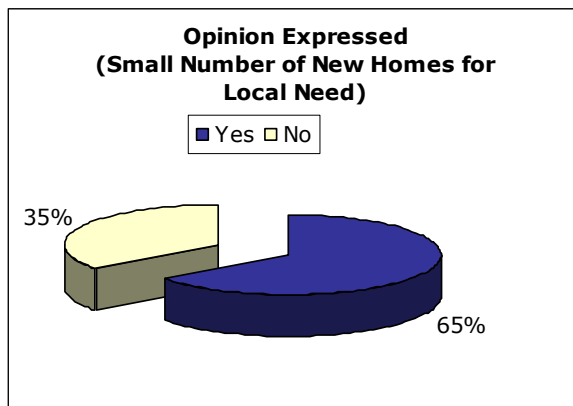
Source: Devon County Council and Office of National Statistics

## **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, closely followed by Families. Those who indicated the 'Other' option were asked to explain their perceptions, their comments are listed at Appendix 2.

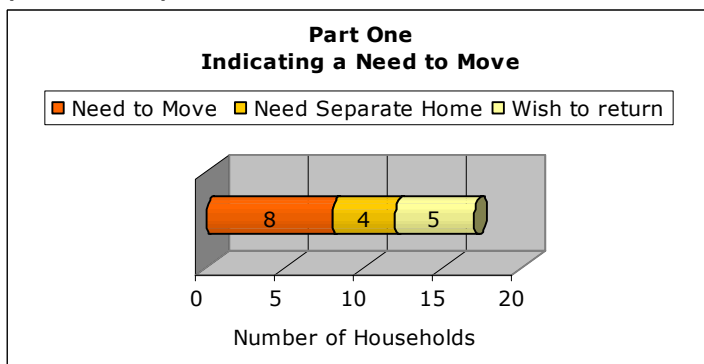


Residents were asked if they would be in favour of a small number of new homes in the parish to help meet the needs of local people. The response shown below, was in favour of such a proposal (65%). The comments received in favour and the concerns of those who are not in favour are shown at Appendix 3.

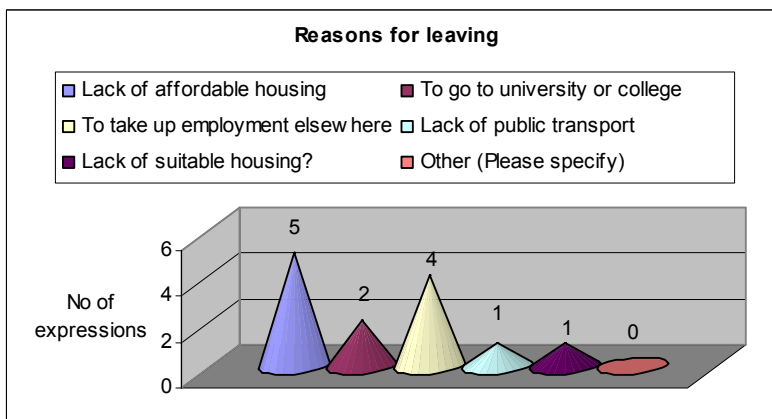


## 2.6 HOUSING INTENTIONS

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 (7 received).



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

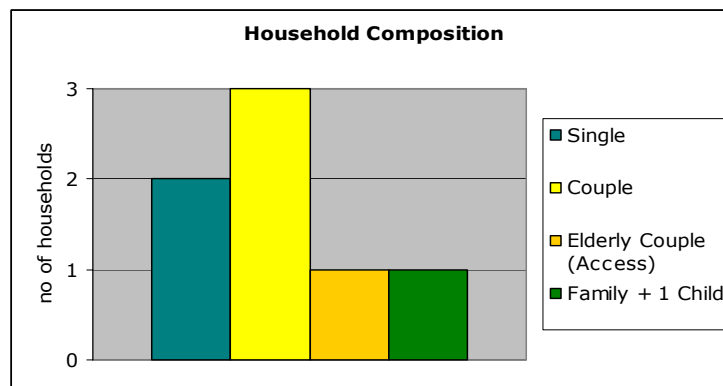


### **3 HOUSEHOLDS WISHING TO MOVE**

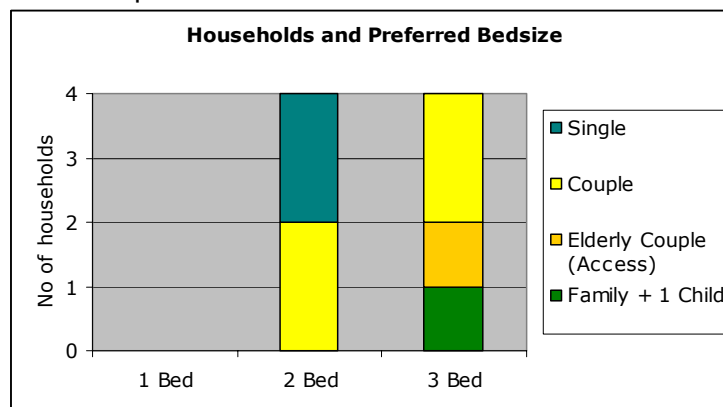
Part Two survey forms were received from 7 households indicating a need for local affordable housing in Parracombe parish. The following three charts provide an overview of those households. The report will then go on to assess who is considered to be in local affordable housing need and will report in more depth about that need.

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

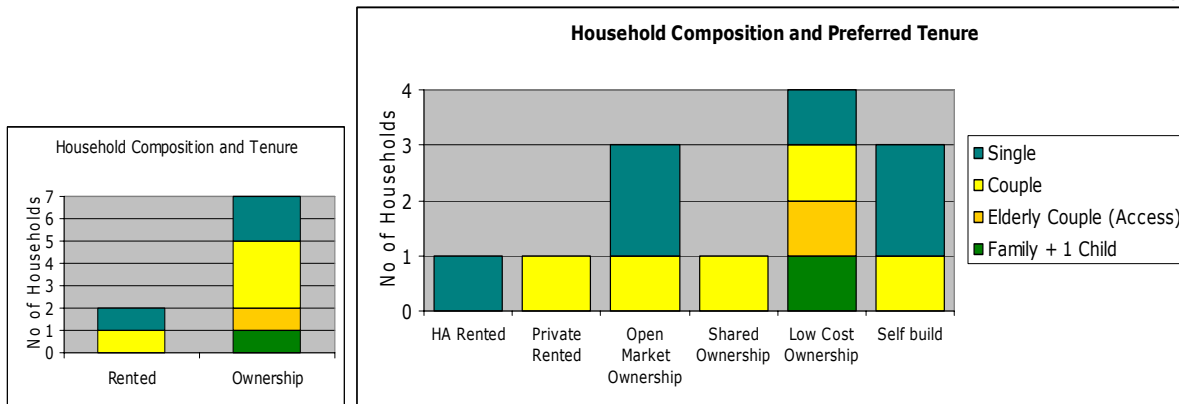
- **2 Single households** - representing 29% of the total
- **3 Couple households** - representing 43% of the total
- **1 Elderly Household** - representing 14% of the total  
(requesting accommodation on one level )
- **1 Family households** - representing 14% of the total



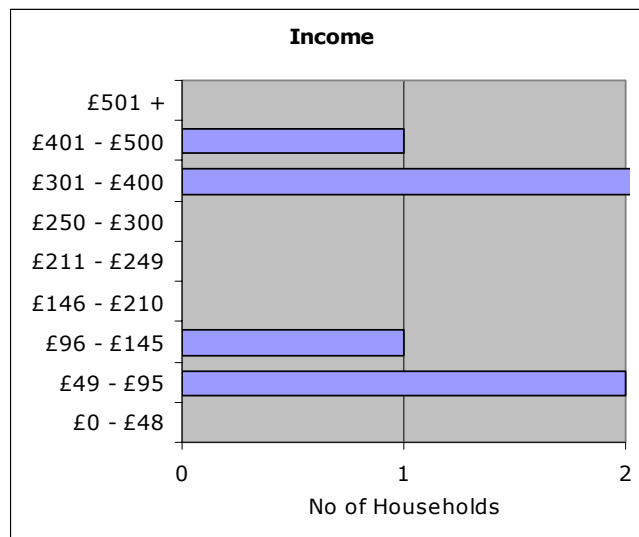
Households were asked to identify the type of housing they preferred. This is summarised in the following chart and is shown by bedsize rather than type (i.e. house/bungalow/flat) which will be analysed later. More than one choice could be indicated. Properties with two and three bedrooms are the preferred choice.



The Type of Tenure preference is shown below. Again, more than one choice could be indicated. The left chart shows that overall, there is a preference for the ownership tenure. The right chart shows that Low Cost Ownership (including Shared Equity schemes) is preferred.



Income data is shown below. The information provided reveals that the median take home household income bracket of those households returning Part Two of the survey form (indicating a need for housing) is £301 - 400\*per week, with a mid point income of £350.50 net or £438.13 gross. **This equates to an annual gross income of £22,783** (\*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 2004 from a ward to national level. The Parracombe parish is represented by the Bratton Fleming Ward.

**This information shows that Part Two respondents' median annual gross income of £22,783 is lower than the average household incomes from the ward to national level.**

Survey Results:	£22,783	
Bratton Fleming Ward:	£27,586	= 21% higher than Part Two respondents
North Devon:	£25,751	= 13% higher than Part Two respondents
United Kingdom:	£29,374	= 29% higher than Part Two respondents

Source: CACI (2004 figures) & Survey results

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

There are 7 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 or Private Rented markets. The size needed has been assessed in accordance with NDDCs allocation policy. Account has been given, where necessary, that a more generous house size may be considered and allowed.

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

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

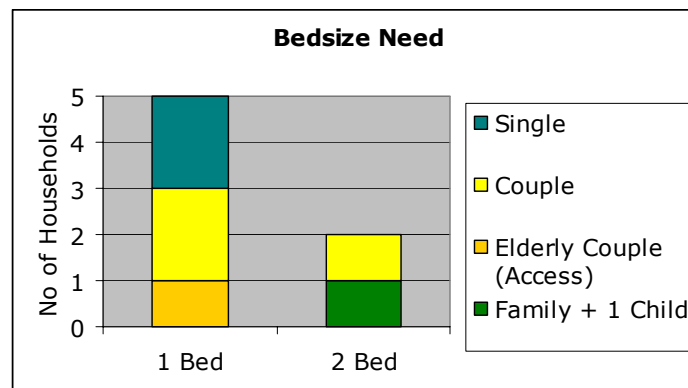
### **3 Is there Local Connection?**

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

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

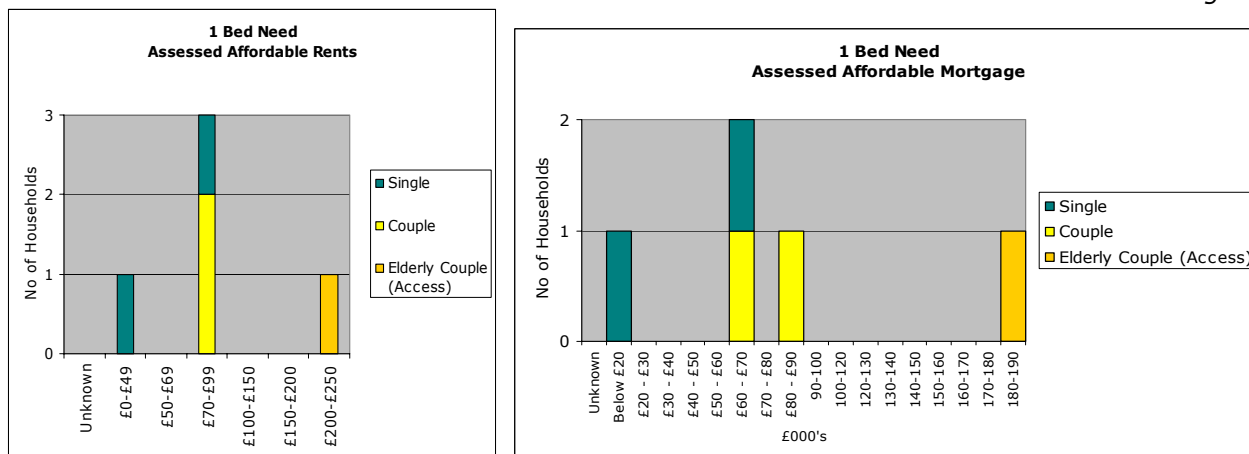
#### **4.1 ARE HOUSEHOLDS IN NEED OF AFFORDABLE HOUSING?**

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



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

The following two charts show, on the left, the assessed affordable rent bands and on the right, the assessed affordable mortgages. The rents are calculated based on the financial information provided and allowing 25% of net household income towards the rent. The mortgages are calculated by allowing 3 times the gross annual household\* income (\*total income of those persons responsible for the mortgage payments).



**The report will consider each of the 5 households working from left to right of the Assessed Affordable Rents chart.**

To allow assessment it helps to set the context. It has been shown earlier in the report that there are only 4 known one bedroom properties, 3 of those are owned by North Devon Homes and only one in the Private Rented Sector (PRS). It is highly unlikely that when looking for one bedroom accommodation, that the exact size accommodation will be available, it is probably that households will need to be able to afford accommodation of any size in the PRS. Furthermore, because there are only a total of 17 properties in the parish in the PRS it is also likely that households may not be able to find accommodation available to rent at the very time it is needed and will probably need to be able to afford to buy in order to remain in the parish. At the time of research there were no properties advertised for rent in the parish. The average rents for rural North Devon were calculated to be £95.77 for one bedroom Private Rented, £119.28 for two bedroom, £152.16 for three bedroom, £155.77 for four bedroom. The average is £132.57.

There weren't any one bedroom Owner Occupied properties advertised for sale in the parish at the time of research. It is unknown whether any one bedroom houses exist outside of those owned by North Devon Homes. There was no one bedroom properties revealed through the survey results. The lowest advertised sale price for accommodation in Parracombe parish, at the time of research, was £249,950 for a three bedroomed property. According to Land Registry records the lowest average actual sale price for the ward postcode area was £162,475. According to the Exmoor National Park house price survey there were no sales recorded in the one bedroom property category and the average two bedroom property for the North Devon area of Exmoor was £214,975.

#### Rent Bands £0 - £49:

**The Single household** in this band is able to afford a maximum rent of £49 and maximum mortgage of £20,000. They are unable to afford the average one bedroom rent in rural North Devon of £95.77 and the lowest average actual sale price of £162,475 and therefore, **will be considered further.**

#### Rent Band £70 - £99:

The **Single household** and **the first Couple household** can afford a maximum rent of £99 and a maximum mortgage of £70,000. As shown above, there is only one known one bedroom PRS property and therefore these households are likely to need to be able to afford larger PRS accommodation, averaging at £119.28 for two bedrooms and an overall average of £132.57. This is not affordable to these households. The lowest average actual sale price of £162,475 is not affordable to these households and therefore, **both will be considered further.**



The second **Couple household** can afford a maximum rent of £99 and a maximum mortgage of £85,000. As shown above, there is only one known one bedroom PRS property and therefore this household is likely to need to be able to afford larger PRS accommodation, averaging at £119.28 for two bedrooms and an overall average of £132.57. This is not affordable to this household. The lowest average actual sale price of £162,475 is not affordable to this household and therefore, **will be considered further**.

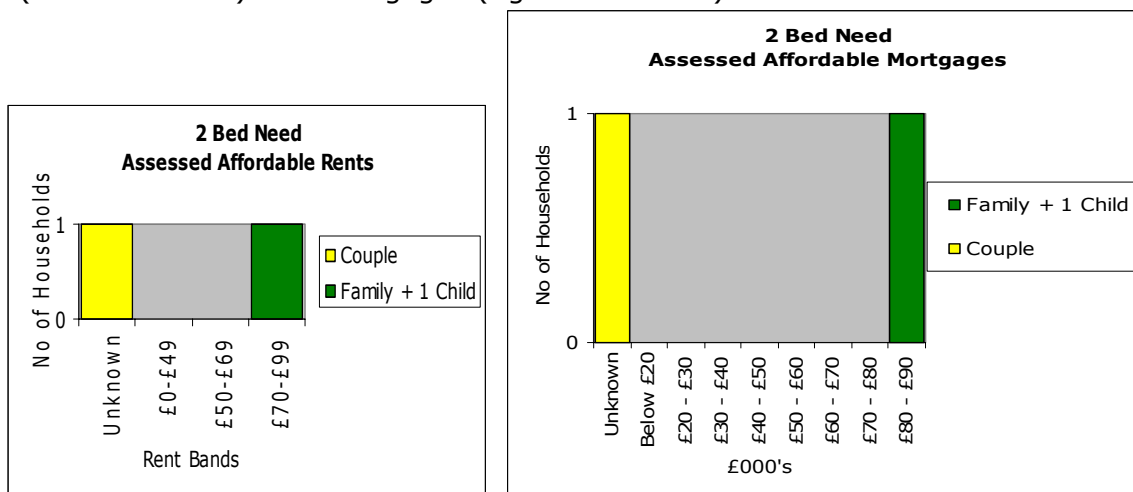
Rent Band £200 - £250 :

The **Elderly Couple household with access requirements** could afford a rent of £231 per week and can therefore afford any of the stated PRS properties. However, they have a need for accommodation on one level and preferably level access to amenities (e.g public transport). Research does not reveal whether this type of accommodation is available in the parish PRS and therefore there is a possibility that the PRS accommodation that they require does not exist. Therefore, this household will be assessed against their ability to buy. They can afford a maximum mortgage of £190,000. There were no bungalows or level access accommodation for sale at the time of research. The Exmoor National Park house price survey reveals that the average bungalow is £299,000 in the North Devon area of the Park. Research into this study reveals that the lowest price for a bungalow in the North Devon area of the Park was £199,950 (in Barbrook) and £299,000 for the Parracombe parish. This is not affordable to this household and **therefore they will be considered further**.

**All 5 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, the information regarding the PRS is as above, with average rents for two bedrooms averaging at £119.28.

The lowest advertised sale price for accommodation in Parracombe parish, at the time of research, was £249,950 for a three bedroomed property. According to Land Registry records the lowest average actual sale price for the ward postcode area was £162,475. According to the Exmoor National Park house price survey the average two bedroom property for the North Devon area of Exmoor was £214,975. Investigation of this study reveals that the lowest advertised house price was £165,000 for a three bedroom property in Parracombe.

The report will consider each of the 2 households, working from left to right of the 'Assessed Affordable Rents' chart.

#### Unknown Rent Band:

The **Couple household** did not provide sufficient information regarding their income and therefore are unable to be assessed. This household cannot be considered any further.

#### Rent Band £70 - £99:

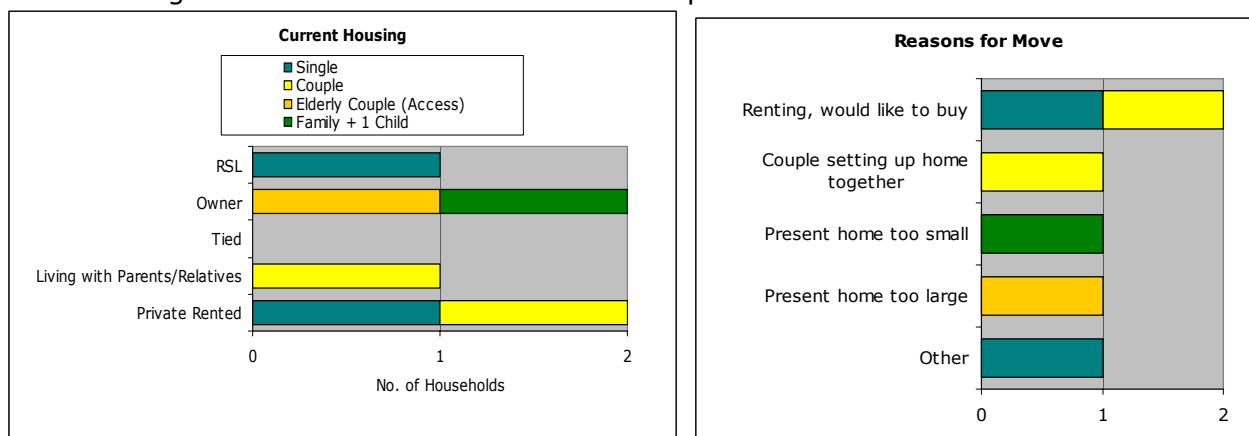
The **Family + 1 Child households** is able to afford a maximum rent of £99 and maximum mortgage of £90,000. They are not able to afford the average North Devon two bedroom rent of £119.28 or the lowest found two bedroom sale price of £165,000. Therefore, this household **will be considered further**.

**A total of 1 household with a Two Bedroom need, will be considered further**

**Therefore, a total of 6 households are considered to be in need of affordable housing and will be considered further.**

## 4.2 IS THERE A HOUSING NEED?

The report will consider whether the 6 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). **Both households in this category have provided acceptable reasons for needing to move**, including renting, would like to buy, moved away and wish to return, for family support, couple setting up home together, need more security and poor housing conditions.
- **In the Living with Parents/Relatives category**, the **Couple household has provided acceptable reasons for needing to move**, including couple setting up home together, first independent home and to be near to work.
- **In the Owner Occupied category:**  
The **Family + 1 Child household is not considered to be in housing need**. They have stated a need to move due to current accommodation being too small. They are currently occupy and need a two bedroom property

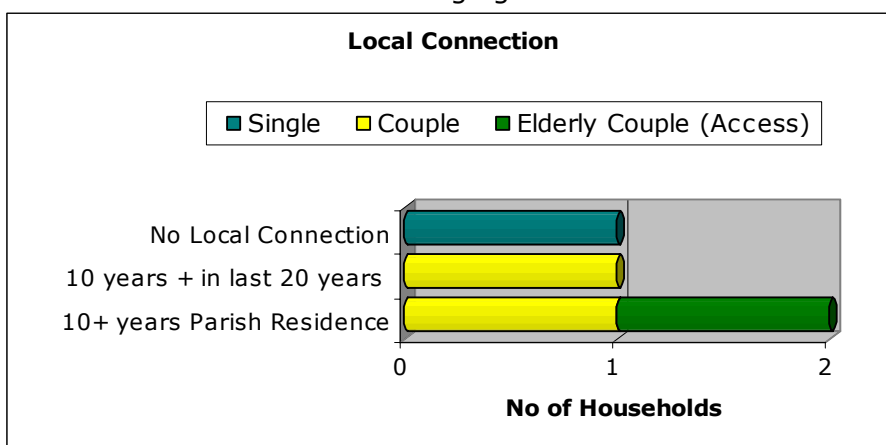
The **Elderly Couple** with Access requirements have provided acceptable reasons for needing to move, including home too large, need level access accommodation and to facilities (such as public transport) and unable to maintain property

- **In the RSL category, the Single household is not considered to be in housing need.** The reasons for moving include, renting would like to buy, present home too small and need for improved parking and additional space. According to information provided this household could afford a maximum mortgage of £20,000 so could not be considered for any affordable ownership models and they are currently occupying and need a one bedroom property.

**The report will now consider the 4 households, listed above, considered to be in housing need.**

### 4.3 IS THERE LOCAL CONNECTION?

The following chart reveals that **3 Households satisfy the Local Connection criteria**, in accordance with Exmoor National Park's emerging Local Plan.



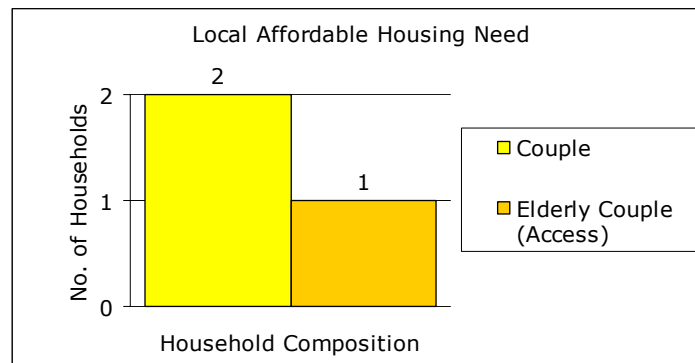
## 5 FINAL ANALYSIS OF ASSESSED HOUSING NEED

### 5.1 HOUSEHOLD COMPOSITION

The following information provides a **final analysis of the 3 households** assessed as 'in need of affordable housing', 'in housing need' and with 'Local Connection' to Parracombe Parish.

The final household composition for these 3 households is as follows:

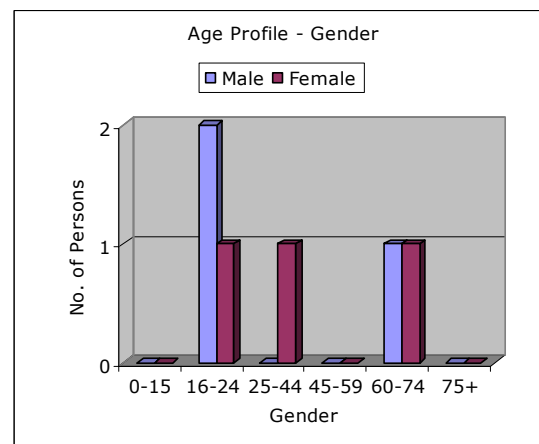
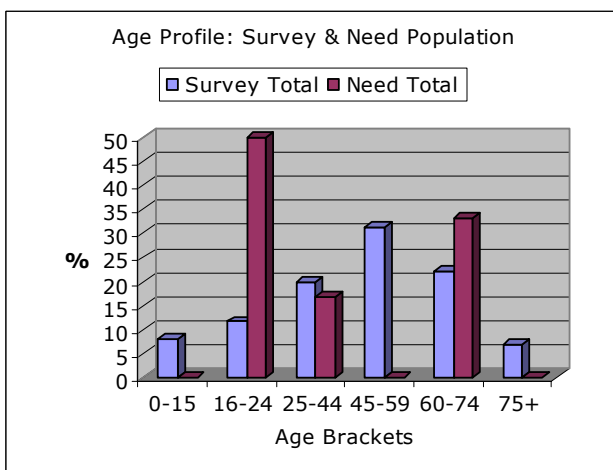
- **2 Couple Households** - representing 67% of the total need
- **1 Elderly Couple with Access needs** - representing 33% of the total need



### 5.2 AGE PROFILE

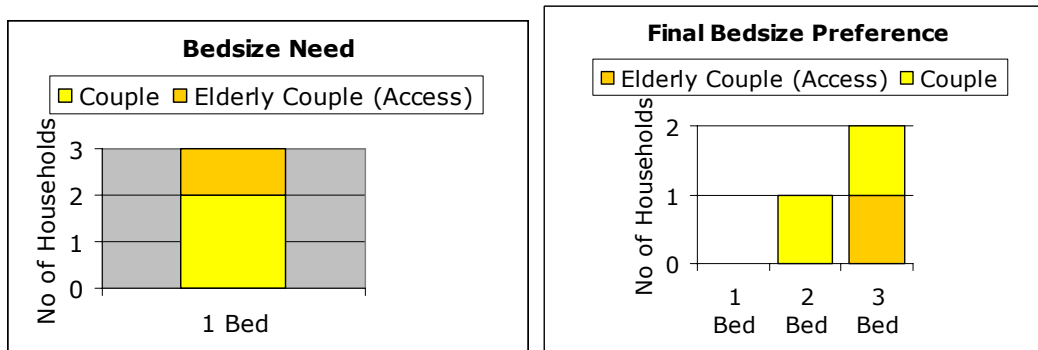
The following two charts, provide details regarding the Age Profiles of those in need. The first shows the age profile of all survey respondents against those in need. This reveals that the age brackets of those who responded to the survey was spread over all age brackets whereas those assessed in need are from the specific age brackets of 16 - 24, 25 - 44 and 60 - 74 years. **If the housing needs of households from the lower age brackets are not resolved, and they leave the parish, it will compound an already ageing population profile in Parracombe parish.**

The second chart provides a breakdown of the Gender of those in need for each age bracket. There are no noticeable observations.

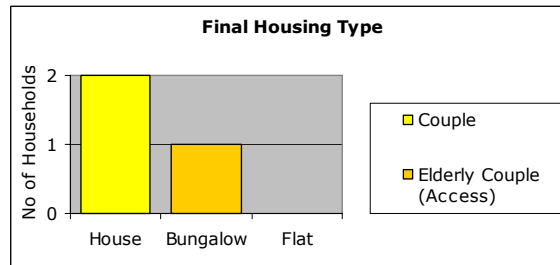


### 5.3 BEDSIZE & HOUSE TYPE

The final bedsize need against preference is shown below. **There is a need for One Bedroom property. The preference is a minimum of Two bedrooms, but mainly for Three Bedroom property.**

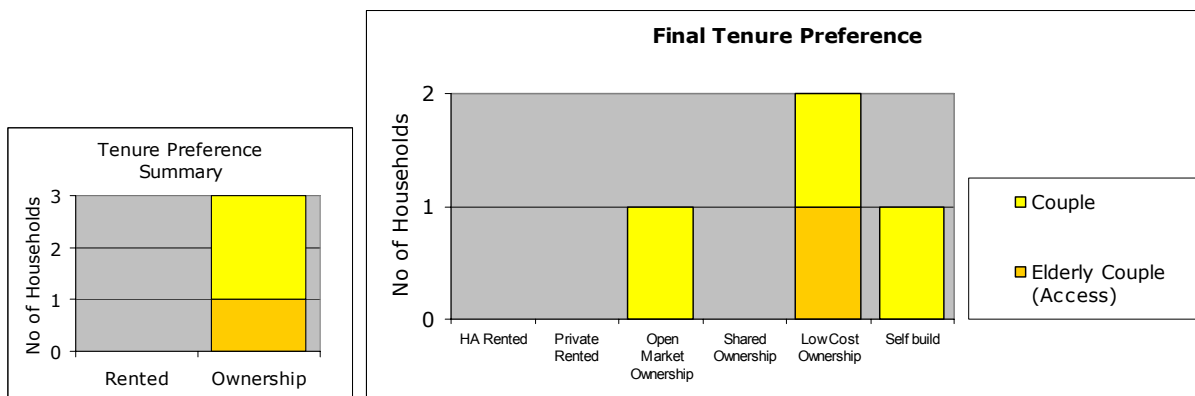


The final Housing Type, shown below, reveals that the Couple Households prefer a House, and the Elderly Couple with Access prefer a bungalow.



### 5.4 TENURE

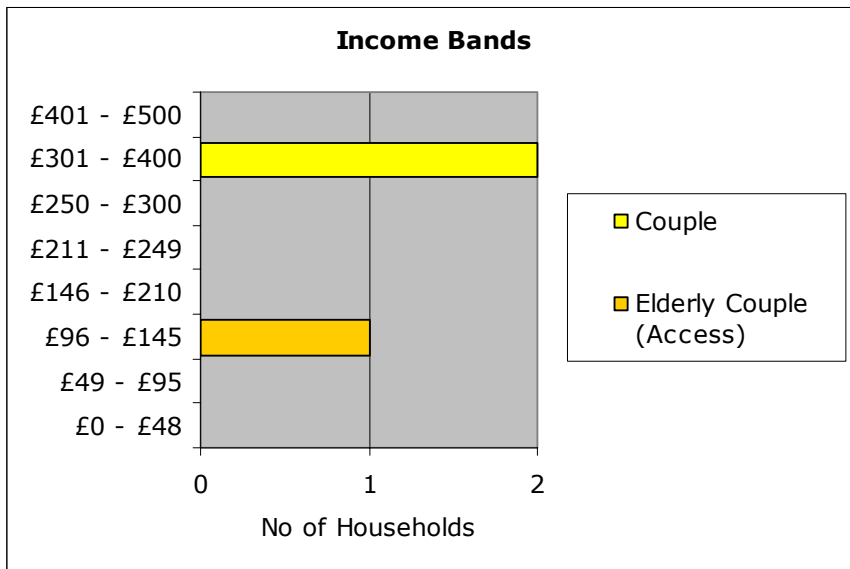
Tenure preference is shown in the next two charts. Households were allowed to indicate more than one tenure. **All households prefer one of the Ownership tenures.** Analysed in further detail, Low Cost Ownership and Self Build are the preferred Affordable Ownership options (this includes Shared Equity schemes).



## 5.5 INCOME AND AFFORDABILITY

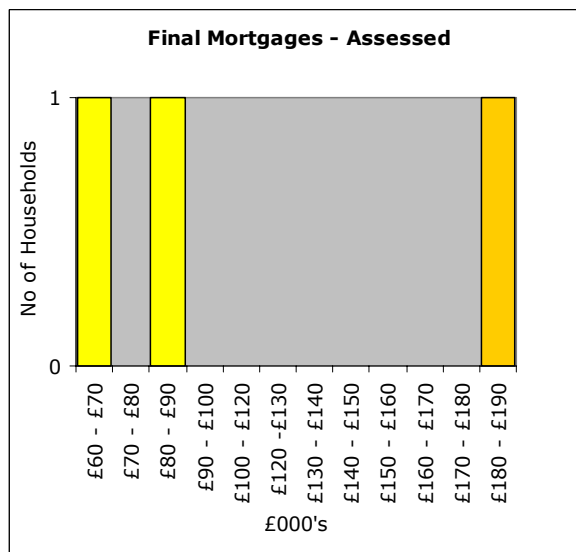
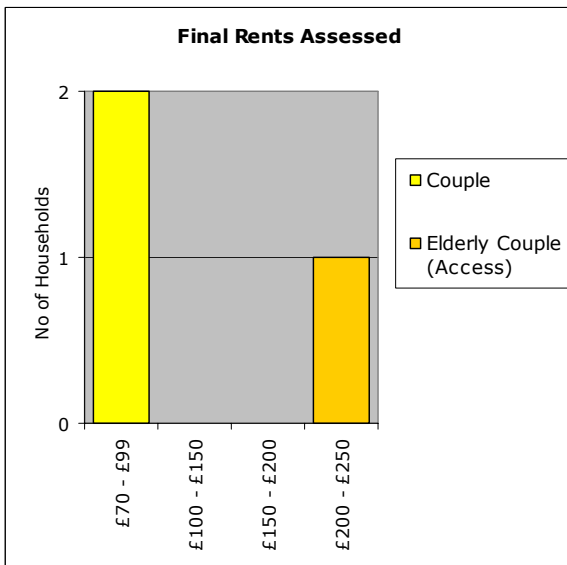
### 5.51 INCOME

The following chart shows the income bands for the 3 households. The median household income bracket is £301 - £400, with a mid point of £350.50 net or £438.13 gross weekly (assuming net is 80% of gross). **This equates to an average annual gross household income of £22,783.** According to Land Registry records, the 'overall' actual average sale price for Parracombe's postcode area was £238,838, requiring 11 times the average household income.



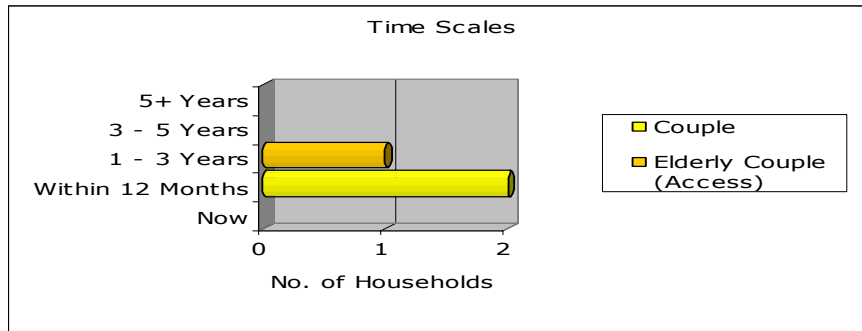
### 5.52 AFFORDABLE RENTS AND MORTGAGES

The following two charts show the assessed affordable rents and mortgages for all households in need. Most households (75%) 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 £80,000 - £90,000 or £85,000 at mid point of that range.**



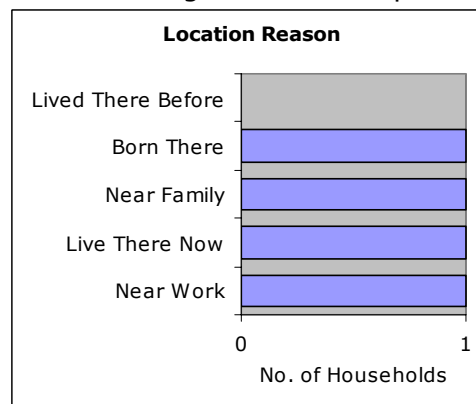
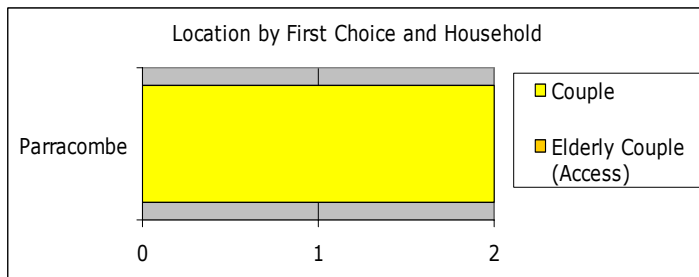
## 5.6 TIME SCALES FOR HOUSING

All households have expressed a need to move within the next 3 years and therefore there is a need to act immediately to ensure that provision is available and to prevent these households leaving the parish.



## 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 2 Couple households advised that they would consider 'anywhere' in the parish, the Elderly household did not make any indication. Only first choices were indicated by the two households. The reasons given for their preferred location was only completed by one household revealing that there is more than one reason for wanting to live in the parish.



## **6 CONCLUSIONS**

Overall, there was a 52% response rate to the survey. This is a higher response rate than the project's average of 40% (based on thirteen completed reports across 21 parishes to date). A total of 5% of households (7 households) returned Part Two of the survey form indicating a housing need. This is slightly lower than the average of 6% across the project area.

The key points regarding the housing market and context in Parracombe Parish are as follows:

- Council Tax records reveal that just over one third (34%) of the housing stock is in the lowest three bands. This is extremely low compared to the North Devon profile showing two thirds (67%) of the stock in the same bands. The lower valued stock is the more affordable housing. **This indicates that there is a lack of affordable housing stock in the Parish.**
- **There appears to be a very limited supply of smaller accommodation, which is usually the more affordable.** There are only four known properties (6% of the total stock) with one bedroom. More than three quarters (72%) of the stock has three or more bedrooms and more than three quarters of that stock (85%) is in the Owner Occupied tenure. Therefore, the ability for residents to live in the parish 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 parish.** The Owner Occupied sector dominates the tenure provision, accounting for 80% of the housing market, compared to the North Devon (82%), South West (75%) and England (70%) profiles. **There are only 9 Registered Social Landlord properties in the parish**, accounting for 7% of the market, compared to a higher percentage provision in the wider context, such as 14% across the South West Region and 19% across England. The Private Rented Sector (PRS) has increased by 1% over the last 10 years, accounting for only 13% of the tenure. **Overall, tenure is dominated by Owner Occupation, 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.**
- According to Land Registry records, for Parracombe's postcode area, the overall **average house price was £238,838** and the lowest average sale price was £162,475.
- **The population is decreasing and there is an ageing profile.** The continuation of this trend will affect the viability of local facilities and infrastructure and therefore places additional pressure to retain the existing population.

65% 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 3 households (out of 7 respondents) assessed as in local affordable housing need.** The report has a dedicated section analysing the detailed housing needs and preferences for the 3 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 lower than the average 5% increase needed across the surveyed project area to date.
- There are **2 Couple households and 1 Elderly Couple (with 'access' needs) in need.**



- The average household income bracket is £22,783 gross per annum. They would require **11 times their household income to access the above average house price of £238,838** (according to Land Registry data).
- There is a need for 3, One Bedroom properties. The preference is for 1, Two bedroom and 2, Three Bedroom properties.
- **There is a preference for Affordable Ownership tenures**, Low cost Ownership is the preferred Ownership option (this includes Shared Equity schemes).
- **The Couple households prefer a house, the Elderly Couple prefer a bungalow.**
- **The assessed average affordable mortgage is £80,000 - £90,000, or £85,000 at mid point of that range.**
- **The assessed average affordable rent is £70 - £99, or £84.50 at mid point of that range.**
- All households have expressed a need to move within 3 years and therefore there is a need to act immediately to ensure that provision is available and to prevent those households leaving the parish.
- The preference is for housing to be 'anywhere' in Parracombe parish.

## **7 RECOMMENDATIONS**

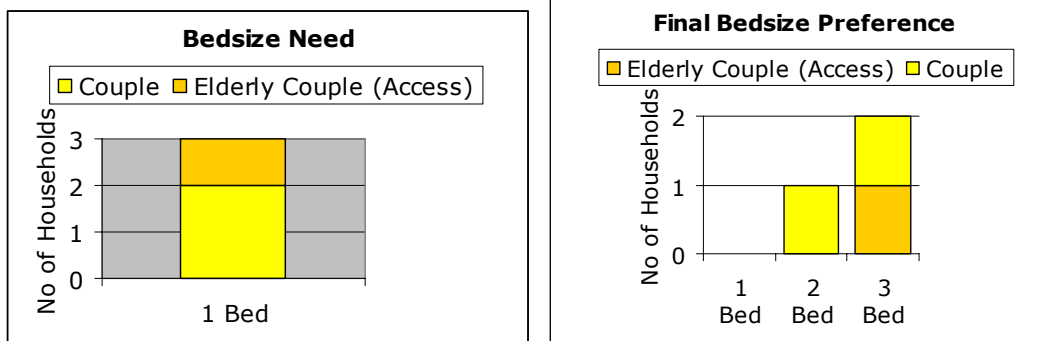
The final analysis for the total need has already been provided in detail (see section 5) to enable any provision to be appropriately matched to the needs of the parish. The following provides recommendations taking account of all aspects of this report pertaining to provision.

There are 3 households assessed as in local affordable housing need and therefore it is recommended that 3 units of accommodation are provided to address the need.

It is necessary to have respect for the preferred options and existing stock in order to make any provision sustainable. **All 3 households prefer the Ownership tenure (see 5.4) and all appear to have the potential to afford a model of 'Affordable Ownership' (see 5.52).** There is no provision of affordable ownership in the parish at this time. Therefore, taking account of this and referring to the following charts a recommended mix to meet the need should be:

### **3 x Two Bedroom Properties**

This allows the provision to meet need and demand, as opposed to just need. It is felt that 'demand' should be taken into consideration when providing for the Ownership tenure.



The 2 Couple Households prefer a House and the Elderly Couple (with access needs) 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. For example, it may be more practical to provide flats and provided the access requirements of the Elderly Couple are met, then this may be the practical option. However, it would be necessary to confirm that potential purchasers would be interested in 'buying' a flat.



**RURAL HOUSING PROJECT**

**EXMOOR, NORTH DEVON AND WEST SOMERSET**

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

**PART ONE - PARRACOMBE PARISH HOUSING NEEDS SURVEY**

This survey form has been provided to every known household in the Parish. The form collects basic information about you and the people who live with you. If you are likely to need help to obtain a **local affordable home** in the parish now, or in the next few years, please go on to complete Part Two. If you know of a Parracombe Parish 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: .....(continue on separate sheet)

### D. HOUSING INTENTIONS

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

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

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

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

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

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

b) Do they wish to return?

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

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

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

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

### E. THANK YOU

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

Please return by: 31<sup>st</sup> May 2003



## RURAL HOUSING PROJECT

EXMOOR, NORTH DEVON AND WEST SOMERSET

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

### PART TWO - PARRACOMBE PARISH HOUSING NEEDS SURVEY

Please complete this form if you are likely to need to move to another home in this Parish now or in the next few years and feel you need help to obtain a **local affordable home**. If you know of a Parracombe Parish person, or someone with a connection to the Parish through family, relatives or work, who needs to live in the Parish separately from you, and needs help to obtain a local affordable home, they should complete their own survey forms. **Extra copies** can be obtained from Trudy Robinson, Rural Housing Enabler, contact details as above.

#### A. HOUSING NEED

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

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

2 When will you need to move?

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

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

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

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

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

Yes - Go to 6       No - Go to B

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

## B. YOUR HOUSEHOLD

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

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

## C. LOCAL CONNECTION

- 1 **Do you live** in **Parracombe Parish** now?  Yes – go to 4  No – go to 2
- 2 Do you **have a need to live** in Parracombe 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 Parracombe 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 Parracombe Parish?  - Go to 7
- 7 **Has there been a period** when you have lived in Parracombe 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 Lynton & Lynmouth, Trentishoe and Trentishoe,  
Challacombe or Martinhoe?  
 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 1  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 Parracombe Parish or any of the adjoining Parishes?  
 Yes - Go to 18  No - Go to 20
- 18 How many years have you worked in Parracombe 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 Parracombe Parish or any of the adjoining parishes?  
 Yes - Go to 2  No - Go to 23
- 21 a) How many years have they lived in Parracombe 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 Parracombe Parish?  
 Yes - Go to 24  No - Go to D
- 24 a) How many years have they lived in Parracombe Parish?  - Go to b)  
 b) Why do you need to live close to them? :  
 .....

**D. TYPE OF HOUSING REQUIRED**

1 What type of home do you need?

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

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

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

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

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

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

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

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

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

6 Please tell us more about any health or disabilities which affect your housing needs:

.....

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

Yes - Go to E    No - Go to 6b

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

.....

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

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

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

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

<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

## 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)
USE OF EMPTY HOMES
I AM UNSURE OF THE GREATEST NEED, BOTH YOUNG PEOPLE AND FAMILIES ARE PRIORITY.

## APPENDIX 3

Residents were asked if they 'would be in favour of a small number of new homes in the parish to help meet the needs of local people'. The comments and concerns made are shown below:

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

If No, explain Why ?
THE LACK OF ACTION TO HALT INCREASE IN 2ND HOMES - INCREASE COUNCIL TAX ON THESE.
LOCAL YOUNG PEOPLE FIRST TIME BUYERS WHO ARE UNABLE TO COMPETE FINANCIALLY WITH INCOMERS.
NEW HOMES ONLY IF THE EXISTING SECOND HOMES ARE AVAILABLE FOR LOCAL FAMILIES. THERE ARE NOW 3 EMPTY HOLIDAY/2ND HOMES DOWN BODLEY LANE ALONE.
BUT ONLY BY CONVERTING REDUNTANT BUILDINGS, WE DON'T NEED NEW HOUSES.
LOCAL PEOPLE IN THE PARISH UNABLE TO GET AFFORDABLE HOUSING DUE TO HUGE NUMBERS OF HOLIDAY HOMES.
THERE IS WORK IN THE AREA BUT NO AFFORDABLE HOUSING.
THE RISING COST OF FIRST HOMES

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

If No, explain Why ?
WOULD NOT WELCOME DEVELOPMENT BECAUSE OF ACCESS, PARKING ETC.
WHERE WOULD YOU BUILD? THE SITE I AM THINKING (NEAR SUNNYSIDE) MIGHT BE LIKEABLE TO FLOODING.
IT WOULD BE THE EXCUSE OF SNEAKING IN EXECUTIVE DEVELOPMENT - THE COUNCIL HOMES SHOULD NEVER HAVE BEEN SOLD OFF.
AS THIS IS A CONSERVATION AREA AND WE NEED TO PRESERVE ITS NATURAL BEAUTY, I AM NOT IN FAVOUR OF NEW HOMES BEING BUILT.
AFFORDABLE HOUSING IS NOT THE BEST WAY TO INCREASE PROVISIONS.
IT IS NOT NEEDED !
AFTER A FEW YEARS THESE HOUSES WOULD COME ON THE MARKET OUT OF FINANCIAL REACH OF LOCALS.
WE OVERLOOK AN OPEN SPACE WHICH COULD WELL BE CHOSEN TO FILL WITH NEW HOMES.