

PARISH OF SOUTH TAWTON LOCAL HOUSING NEEDS REPORT



Produced by: The Community Council of Devon

On behalf of: The Devon Rural Housing Partnership

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South Tawton Local Housing Needs Report

Executive Summary

Principal Conclusions

The survey identified need for 9 affordable houses within the next 3 years:

- Immediate need (within 1 year) : 4 households
- Forecast within 1 – 3 years: 4 households
- No Information 1 Households

Recommendations

- 1) A provision of affordable homes to meet local needs should be made in either South Tawton or South Zeal.
- 2) The survey results support the development of suitable small site or sites (totalling no more than 0.5 hectares) at South Tawton.
- 3) The need is for social rented properties.
- 4) The preferred housing mix is eight 2 bedroom houses and one 3 bedroom house. This should be subject to a pre-development refresher survey.

Other Findings

- The survey was commissioned by South Tawton Parish Council and carried out as an independent survey by the Community Council of Devon in July 2008. It is considered that the survey should remain relevant for at least 3 years subject to significant changes in the condition of the housing market.
- The survey achieved its aim of identifying actual households in need. 547 surveys were delivered and 18 survey forms were returned. The response rate of 3.3% is fair when only those in need are asked to return a form.
- Five households were deemed able to resolve their own housing need issues and one respondent gave insufficient information to be able to assess the form.
- Income levels are low and none of the respondents could afford a private rent if this was available and suitable for the family makeup.
- One household with a housing need does not have a local connection with the parish
- Of those in need, four were single people; 2 were two person households one of which was an older respondent. 3 respondents were families.

1. Aims and methodology

1.1 Aim:

To investigate the affordable housing need, tenure and house size for local people in the parish of South Tawton and those wishing to return and those who work in the village.

“Housing Need” is defined in Planning Policy Statement 3 as “The quantity of housing required for households who are unable to access suitable housing without financial assistance” This implies that there are problems or limitations with the household’s current housing arrangements and that the household is unable to afford or to access suitable accommodation in the private sector. Such problems may be concerned with housing costs, size, location, layout, state of repair or security of tenure. This need may be immediate or anticipated in the near future.

1.2 Survey history, methodology, distribution and response

The Rural Housing Enabler for Devon met with the Parish Clerks concerning a joint approach to the Housing need of Sticklepath, Belstone and South Tawton parish cluster in October 2007. It was agreed to run a housing need survey for South Tawton as part of the Parish Plan questionnaire in July 2008. The Parish Council decided to carry out a survey to provide robust evidence of housing need in South Tawton.

The survey form (Appendix 1) was delivered by hand to every household in the parish linked to the Parish Plan questionnaire. The survey form is a cut down version of the standard housing needs survey to focus purely on identifying households in need. If a household considered itself in need, it was invited to complete the form. The information gathered was to establish the reasons why the current accommodation failed to meet the household’s needs and the type of accommodation which might be required in the future. A postage-paid envelope was supplied with each survey in order that they could be returned direct to the Community Council for analysis. This ensured confidentiality and anonymity for respondents. Extra survey forms were available from the Rural Housing Enabler.

There were a total of 18 surveys returned, which is a response rate of 3.3% of the 547 forms issued. This is comparable with other surveys where only those in need respond to the survey. One of the survey forms identified 2 households in need so the total number of respondents is effectively 19.

In this report where statistics are used they are those published in 2007 unless stated otherwise. Please note that no independent auditing of the survey responses was undertaken and answers were taken on face value. Generally the graphs use the represent the actual number of responses rather than a percentage.

2. Housing Market and Context

2.1 Characteristics of South Tawton.

South Tawton is a large parish situated on the northern edge of Dartmoor within the National Park.

The principal settlement within the parish which contains most of the facilities is the village of South Zeal.

South Tawton has a variety of services and local facilities including a shop with post office included, a number of pubs a garage and a primary school.

The area is however predominantly rural with agriculture still forming a significant economic sector. Historically there has been mineral quarrying and mining in the parish.

2.2 Population

According to the FHSA data 2007 there are 1288 people living in the Parish of South Tawton in 547 dwellings.

2.3 Social Housing in South Tawton

There are 55 affordable homes in South Tawton consisting of 5, two bed and 33, three bedroom homes for general needs and 10 one bedroom and 7 two bedroom sheltered homes. There have been seven relets since October 2006, two of which were to the sheltered housing. 22 households are registered on the District Housing Register as willing to accept accommodation in South Tawton.

2.4 New Development in South Tawton.

There have been no housing completions since 2001/2.

2.5 Land Registry sale records

Investigation of the Land Registry: Residential Property prices web site showed that in the West Devon District the average house price in the 2006 was £226,180. However, in the South Tawton area the average in the period of 1st January 2007 to 31 December 2007 was much higher at £363,894. This figure is based on re-sale transactions.

2.6 Council Tax records

Council Tax records reveal that 62.9% of the housing stock is in the lowest three bands. This is higher than the West Devon profile of 58% of the stock in the same bands. The lower valued stock is the more affordable housing. The average house price compared to the district average suggests that property values in South Tawton have changed in relationship to the district since the council tax valuation was carried out.

3. Households wishing to move

Only households wishing to express a need to move were asked to complete the form. 18 households completed the form, one survey form identified 2 households in need, and therefore 19 households have been assessed. Of the 19 households assessed there were nine surveys discounted for the following reasons: 5 respondents indicated that there was equity or financial capacity to purchase on the open market and 1 respondent did not give sufficient information or provide contacts details. Three survey forms identified no need.

The graphs in this section reflect the replies in the remaining 10 survey forms.

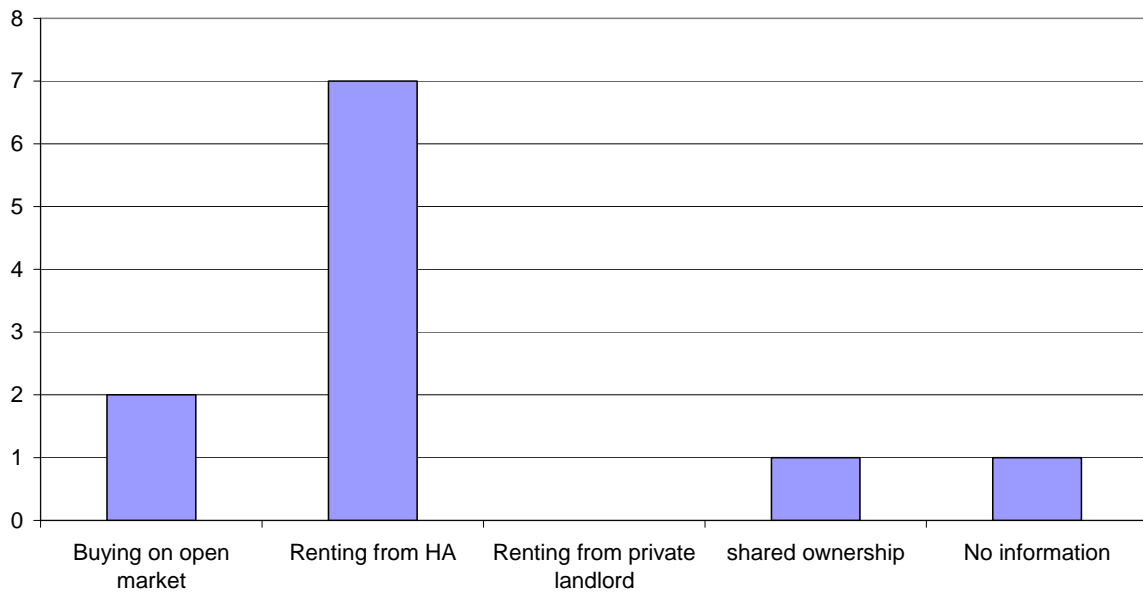
3.1 Where household lives

Nine of the respondents were living as a household within the Parish, one lives outside the parish.

3.2 Preferred tenure

The information provided in Figure 1 relates to the type of accommodation preferred by respondents in housing need. Whilst there is some demand to buy in the open market, respondents have taken a realistic view of their ability to do so. Shared ownership was chosen by 1 as their preferred tenure. Seven would prefer to rent from a registered social landlord.

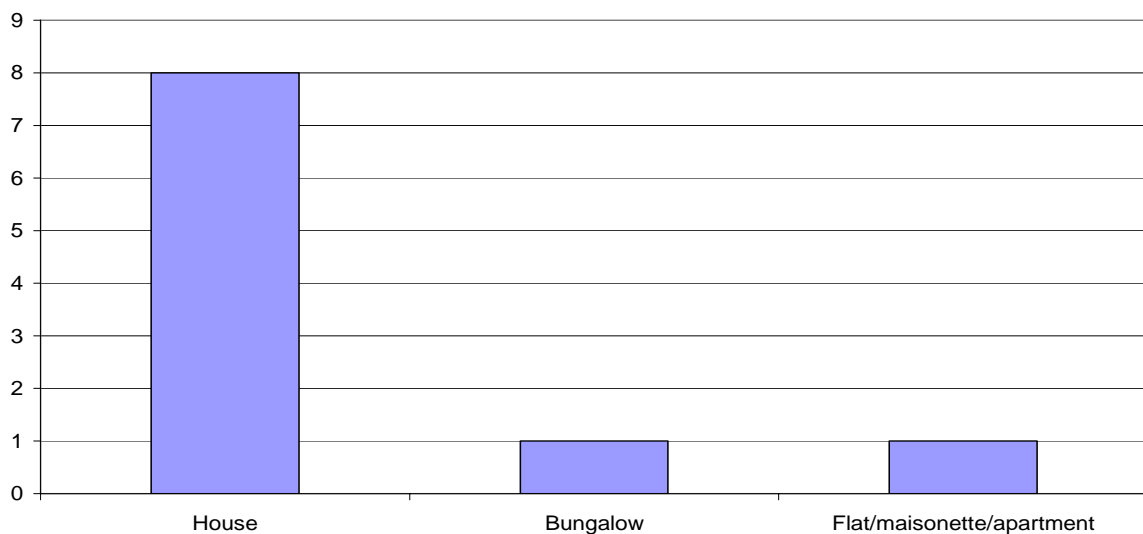
Fig 1 - Preferred tenure



3.3 Type of accommodation preferred

Households were asked to identify the type of accommodation they would consider. The vast majority (8) preferred a house.

Fig 2 - Housing considered



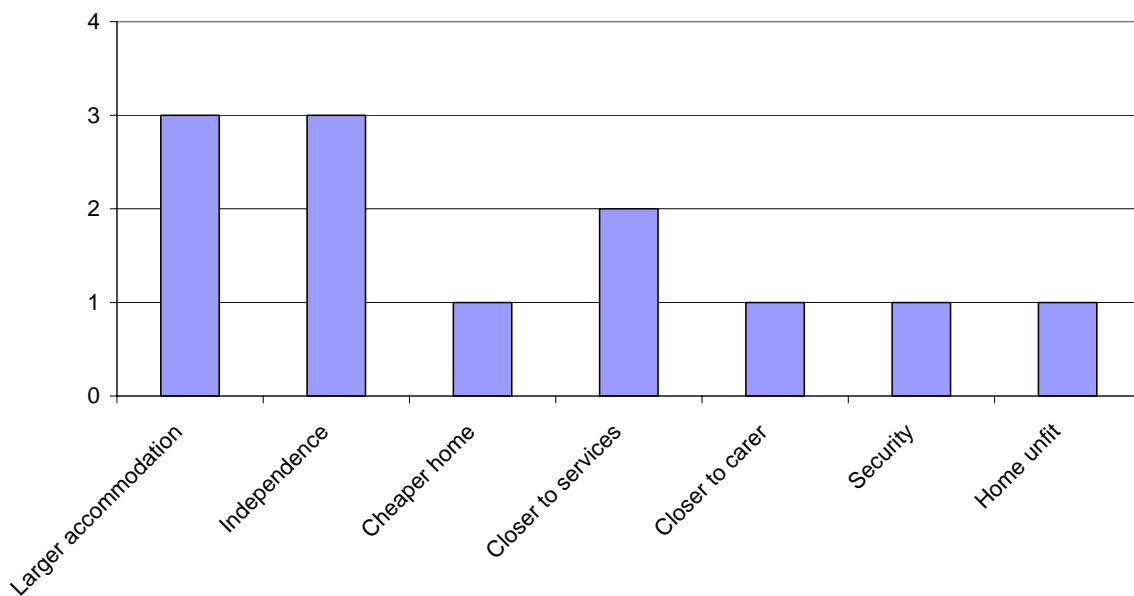
3.4 On Local Authority Housing Register

It is interesting that only 4 out of the 10 respondents are registered on the Local authority Housing Register as needing accommodation. This may be because many people do not realise that they can register their housing need if they are working or in some sort of housing (however unsuitable) and others do not do so as they are aware of the shortage of social housing and the length of waiting times. There are 22 households registered on the Local Authority Housing Register who asked to be considered for accommodation in South Tawton.

3.5 Reasons for needing to move

Figure 3 shows that the main reason for households wishing to move is for families and young people to set up independent accommodation, and to move to larger accommodation.

Fig 3 - Reasons for needing to move



4. Assessment of affordability

This section assesses whether households are able to afford to resolve their own housing need in the private sector either through renting or buying. The charts and tables below indicate that affordability is a major factor prohibiting access to more suitable housing in South Tawton.

All households who identified themselves as being in housing need have been assessed on their ability to rent or buy given the income they declare and taking information on property rents and house prices into account.

4.1 Ability to Rent

Those people who considered themselves in need of affordable rented accommodation were asked about the levels of rent that they felt able to afford. Figure 4 shows that, of those who wished to rent, one stated they could afford more than £200 per week whilst most believed they could afford much less expensive accommodation. The impact of housing benefit influences the rent that is considered affordable.

Fig 4 - Maximum Affordable Rent

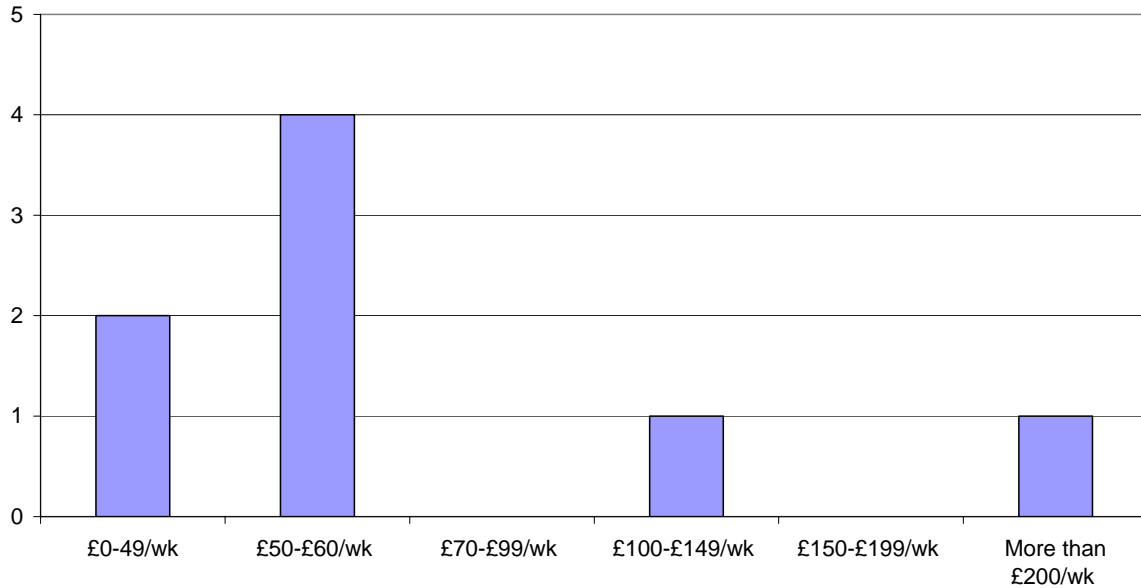


Table 1 contains information on rent levels in the South Tawton Parish area. Column 1 refers to local referenced rents, which are determined as the Housing Benefit ceiling of rent levels in Devon South obtained from the Rent Office Service. Column 2 refers to average rents available in the market at August 2008; these may be outside of but in close proximity (5 mile radius) to the Parish of South Tawton. There is very little private sector accommodation available within the parish at any specific time. Taking these figures into account none of the respondents are able to afford market priced rented property in the Parish of South Tawton.

Table 1 – Rent levels in the Parish of South Tawton and surrounding area

Size of accommodation	Local referenced rents per week	Average rents available in the market per week
1 bed room flat	£89.43	£105.00
2 bed terraced house	£109.62	£125.00
3 bed room house	£129.81-£144.24	£140.00
4 bed room house	£144.24-£167.31	£185.00

Rent Office Service: Local referenced rents June 2008

Rightmove.co.uk: Local rent charges at August 2008

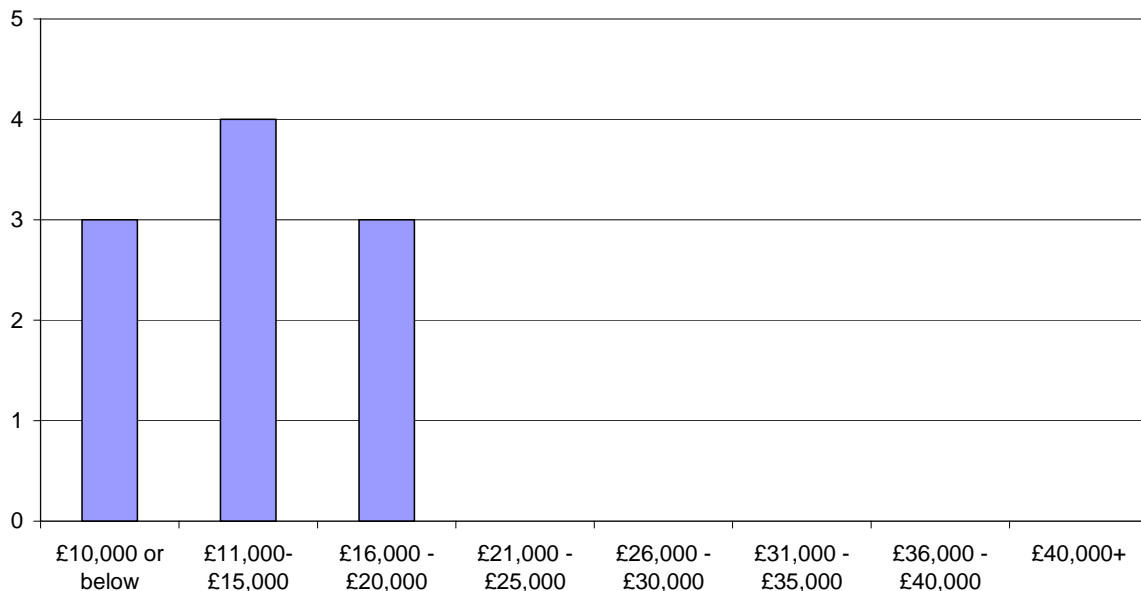
An alternative way to assess rent affordability is to use the measure used in the DCLG guidance on housing market assessments. This works on the principal that there is a maximum percentage of income that a household can afford to pay for housing costs. It then compares this to rent levels. All respondents have been assessed to calculate the maximum rent that they can afford to pay when they use no more than 25% of their declared income.

Combining the two tests it is likely that none of the respondents will be able to meet their needs in the private rented sector, should a suitable property be available.

4.2 Household Income data

Figure 5 below shows the data for the total gross annual household income of the person responsible for paying the rent or mortgage (total joint incomes where applicable) and shows a range of incomes. The South West Regional average is £26,221 per annum (around £500 per week). None of the respondents are earning a wage equivalent of the average or above. Overall the incomes recorded were low.

Fig 5 - Annual income of household



4.3 Ability to Buy

Affordability is always difficult to assess but it is possible to estimate using a multiplier of 3.5 in relation to income. Most mortgage lenders will lend an average of 3.5 times a household's income, although some are prepared to lend more and the multiplier will vary in response to market conditions. The Department of Communities and Local Government national guidelines for housing market assessments suggest the use 3.5 times as the multiple for the assessment of affordability.

Table 2 – House prices in South Tawton

Property Type	Average Price
Flat	Not available
Terraced	£264,583
Semi	£271,100
Detached	£496,375

Source Land Registry: 2007

Table 2 (above) shows the average price of property transactions in South Tawton from 1st January 2007 to 31st December 2007. To obtain an estimate of price for an affordable property price in South Tawton all sales were considered in terraced and semi detached properties and have therefore been based on an average price of £210,000 for a market entry level property.

The circumstances of the remaining households have been assessed to show the maximum amount they could afford to pay to buy a property. It takes their savings and the amount they are reasonably likely to be able to borrow on their declared income. This is

then compared with the entry level price for market housing. This shows that none of these households have the ability to buy outright at the bottom end of the market.

The calculation goes on to assess the percentage of equity of a shared ownership property that the household could afford using the same assumptions. This shows that none of the respondents could buy at least a 40% share. The households could not afford shared ownership and affordable rented housing is the only practical option.

5. Access to suitable housing

In addition to being able to afford accommodation households require to have access to housing suitable for their needs. The survey has indicated a lack of permanent private rented accommodation in the parish

The number of social housing property in South Tawton is insufficient to meet the need for affordable housing. There are 55 housing association properties for rent. Seven have been relet since October 2006 and there are 22 households registered on the West Devon register of Housing Need who have asked for accommodation in South Tawton.

None of the housing in South Tawton is subject to a restriction which permits it only to be let to people with a local connection to South Tawton. Therefore this accommodation is used generally to meet the needs of West Devon. Whilst some of those in housing need may be offered existing properties which become vacant this cannot be guaranteed and cannot be expected to make a significant contribution to meeting housing need in the Parish

6. Local connection

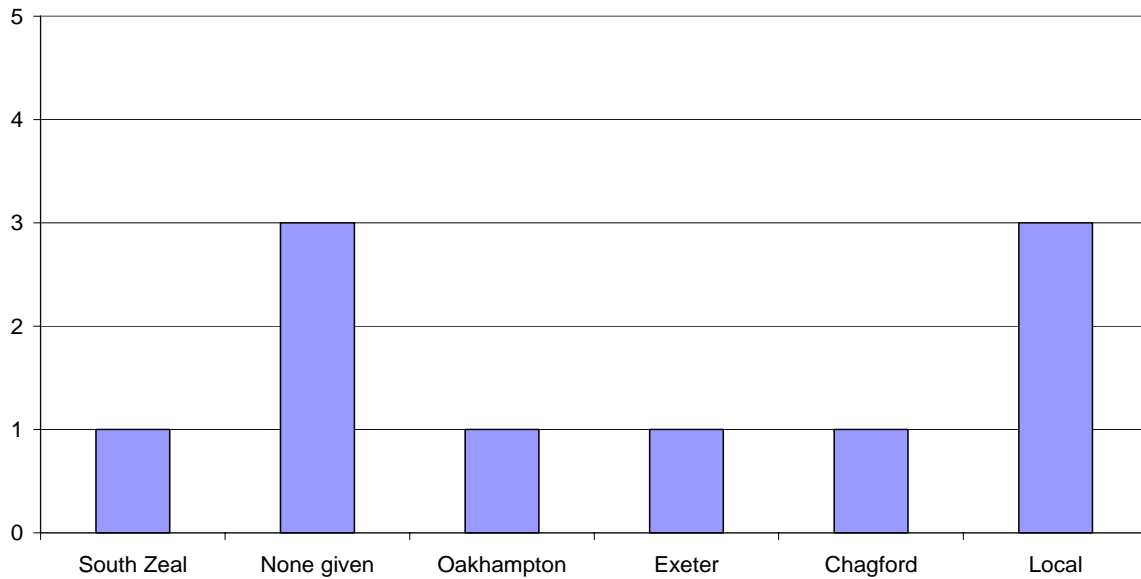
6.1 Do households have a local connection to South Tawton?

In order to answer this point a number of questions were asked. Nine of the households currently live within the Parish of South Tawton, and 8 have a clear long term local connection. One although currently living in the parish has only moved recently and is judged as not meeting the local connection requirement. The remaining household lives outside the parish but has strong local connections through previous residence and existing family connections.

6.2 Employment

Figure 6 below shows the declared place of employment of those in need.

Fig 6 - Place of employment



7. Final Analysis of assessed Housing Need

The following information provides a final analysis of the 9 households who have been assessed as “in need of affordable housing”, “in housing need”, and with a local connection to the parish.

For the remainder of this report we consider these 9 cases.

7.1 Household Composition

The survey asked a number of questions in order to identify the composition of respondent households 4 of those in housing need were from single people; 2 were two person households one of which was an older respondent. 3 respondents were families.

7.2 Urgency of need

Of the 9 cases, four need to move within the next year and four within the next one to three years. One respondent did not indicate a time frame. Therefore there is a need to act now to ensure that provision is available and to prevent these households leaving the parish in the future.

7.3 Tenure of housing

In paragraph 4.3 the tenure of housing which could be afforded was assessed. This showed that all of the respondents could not afford to meet their housing needs in the market or through shared ownership arrangements. The only alternative arrangement is therefore social rented housing.

8. Conclusion - Future Housing Need for South Tawton

Overall, it must be remembered that this Housing Needs Survey represents a snapshot in time. Personal circumstances are constantly evolving. Any provision of affordable housing, would, by necessity, need to take account of this. However, given the level of response to the survey, and in spite of the potential for circumstances to change, South

Tawton Parish Council can feel confident in moving this process forward. The survey has identified a need, in the near future for 9 units of affordable housing.

It is not usual to provide specifically and exactly for the total identified need as some households may not be eligible for affordable housing provision and some respondents may withdraw, move away, or be housed by other means. "In-situ" solutions (e.g. extending property) may resolve some of the housing need. For these reasons housing providers may provide a percentage of the final need. It must be noted that this does not mean that the total need should not be addressed.

In rural environments it is not always viable or sensible to construct one bedroom properties, the likelihood of single people forming relationships and having children needs to be taken into account as does the likelihood that development of future affordable housing cannot be guaranteed. We therefore propose that two bedroom properties should be constructed rather than single bedroom dwellings.

The level of income of those in housing need indicates all homes should be social rented.

It is recommended that the need for 9 affordable rented properties should be addressed. One of the homes should have three bedrooms, the remainder two.

Housing Needs Survey for the Parish of South Tawton 2008

Please complete this form if you are likely to need to move to another home in the parish of South Tawton now or in the next few years and if you feel you need help to obtain a local affordable home. Please use the prepaid envelope enclosed.

Do you know of any household or someone with a connection to this parish through family, relatives or work who need to live in South Tawton separately from you and needs help to obtain a local affordable home? Please ask them to complete their own survey forms. Extra copies can be obtained from the Rural Housing Enabler on 01392 383419

1. Where does your household live?

- Together as a household within this Parish
 Within another household in this Parish
 Outside the Parish

By household we mean a single person/group of people who have the address as their only/main residence and who would normally expect to live together. You may have more than one household living in the same house because they are unable to find separate dwellings e.g. grown up children etc. Each household should fill in a separate survey. Please contact the Clerk to the Parish Council on 01548 810065 or the Rural Housing Enabler on 01392 383419 for a separate form.

2. What is your current tenure

- Owned outright by a household member
 Rented from a Housing Association
 Owned with mortgage by a household member (s)
 Rented from a private landlord
 Shared Ownership (part owned/part rented)
 Tied to job
 Rented from a Local Authority
 Other – for example living with relatives (specify)

3. When does the household need to move from this home?

- Within the next year
 Between 1 to 3 years from now

4. Has anyone from your family moved away from the parish in the last 5 years, due to difficulties in finding a suitable home locally?

Family means your children, parents, brothers and sisters

Yes No

If you answered 'Yes' to this question and the family members wish to move back to South Tawton, please ask them to contact the Rural Housing Enabler on 01392 383419 for a copy of this survey.

5. Which tenure would you prefer? (Tick one box only ✓)

- Buying on the open market
 Renting from a private landlord
 Renting from a Housing Association
 Shared Ownership/Intermediate*

*** Allowing you to buy a share of your home, usually from a housing association, and pay rent on the remaining share you do not own.**

6. Are you on the Local Authority register or waiting list? Yes No

7. What type of accommodation would you consider? (Tick one box only ✓)
 House Bungalow
 Flat/maisonette/apartment

8. Does anyone in your household require the following?
 Accommodation on the ground floor
 Sheltered housing with support services provided
 Other housing with support services provided
 Residential care
 Retired without support

9. Has your current home been adapted to increase physical accessibility * because of the disability of someone in your household? Yes
 No

* Layout and design is suitable for any member requiring adapted accommodation, e.g. wheelchair access

10. Please list down all those people who need to find new accommodation in your household, including you.

Relationship to person completing the form	Age	Any specific needs

11. How many bedrooms do you require? (Tick one box only ✓)
 One bedroom Two bedrooms
 Three bedrooms Four or more bedrooms

12. What are your main reasons for needing to move? (Tick one box only ✓)
 Need larger accommodation
 Need smaller accommodation – present home is difficult to manage
 Need to set-up independent accommodation
 Need physically adapted accommodation
 Need cheaper home
 Need to be closer to employment
 Need to be closer to a carer or dependent, to give or receive support
 Need to be closer to services/amenities e.g. healthcare, school, shop etc
 Need to avoid harassment
 Need secure accommodation
 Need to change tenure
 Your accommodation is affecting your health adversely
 Your accommodation is of an unfit standard
 Other (specify) _____

13. If you selected renting in Q5, what is the maximum rent you could afford, including any service charges? (Tick one box only ✓)

- | | | | |
|----------------|--------------------------|-------------------|--------------------------|
| £0 - £49/wk | <input type="checkbox"/> | £50 - £60/wk | <input type="checkbox"/> |
| £70 - £99/wk | <input type="checkbox"/> | £100 - £149/wk | <input type="checkbox"/> |
| £150 - £199/wk | <input type="checkbox"/> | More than £200/wk | <input type="checkbox"/> |

In order to fully assess whether you have a need for affordable housing in the parish of South Tawton 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. With your savings you may be able to afford to part buy a property even if your income is low. Therefore the following information is necessary in order to consider you for any affordable housing provision.

14. Do you have any savings, equity, investments, capital, stocks, shares and/or financial interests and assets? Yes No

Please state the total amount that you have including any equity in your home if you have a mortgage (round up or down to the nearest £1000)

£

15. Please indicate your annual income (if you are a couple please combine your incomes) (Tick one box only ✓)

£10,000 or below	<input type="checkbox"/>	£26,000 - £30,000	<input type="checkbox"/>
£11,000 - £15,000	<input type="checkbox"/>	£31,000 - £35,000	<input type="checkbox"/>
£16,000 - £20,000	<input type="checkbox"/>	£36,000 - £40,000	<input type="checkbox"/>
£21,000 - £25,000	<input type="checkbox"/>	£40,000+	<input type="checkbox"/>

Do you have a local connection with South Tawton? (This information is needed for planning reasons)

16. Do you live in the parish of South Tawton now? Yes No

How many years?

17. If you don't live in the parish now, have you lived here or in any of the adjoining parishes in the last 5 years? Yes No

Name of parish

18. Do you live in an adjoining parish to South Tawton now? Yes No

Name of parish

19. Where do you work?

20. Please describe the nature of the employment

21. Has any adult member of your household been offered a job in South Tawton or an adjoining parish but was unable to take up the offer due to a lack of affordable housing?

Yes No

22. Do you have relatives living in South Tawton?

Yes No

If this survey shows that there is a need for affordable housing for local people, we may want to get back in contact with you. Therefore, it would be helpful if you include your name and address below

Name _____

Address _____

Tel. No. _____ E-mail _____

Thank you for taking the time to complete this questionnaire. The results of this survey will be available in the coming months, and will help the parish to decide on its future plans.

Confidentiality and Data Protection: The information you provide will be used by CCD to provide information for the Housing Needs Survey Report only. No data will be published which can identify an individual.

Thank you for completing this form.