

Introduction

In April 2017 a Housing Needs Survey was undertaken by South Hams District Council on behalf of the South Huish Neighbourhood Plan Steering Group (NPSG). The NPSG requested the survey to assist with their evidence gathering for the South Huish Parish Neighbourhood Plan.

The survey was distributed to 188 households within the parish of South Huish, this included Galmpton and Hope Cove. The NPSG distributed this survey to all known principle occupied homes within the parish. Those properties which were known to be second homes were omitted from the process as this particular piece of evidence focuses on future housing needs. The survey was also offered to those people who were employed within the parish. The information was anonymised: all names and addresses were removed from data supplied to the NPSG. The postcodes of responders has been removed from all information shared with the NPSG to ensure anonymity due to the rural locations of some of the addresses. South Hams District Council is aware of data protection and has abided by the guidelines within our policies. No personal information will be published externally from the council.

If there was more than one possible household living in one property, for example, a couple living with parents but wanting their own first home, then each household was asked to complete their own survey. If anyone had moved away from the parish but worked and/or had immediate family living in the parish and wished to return, then they too could take part in the survey. It is understood that 4 households requested further survey forms for this reason and these have been included within the results.

All surveys were collected and returned to South Hams District Council for analysis which has resulted in this report being produced for the NPSG by an affordable housing officer.

Survey Aims and Objectives

The survey was aimed primarily at affordable housing needs within the parish, but also obtained data relating to private home owners. The survey asked for responses from all households within the parish, regardless of ownership or rental status.

The objectives of the survey were as follows:

- To find out the level of affordable and open market housing required to meet the needs of those living in the parish over the next 5-10 years
- To establish what tenure and size of property is required in the parish to meet the above needs
- To identify a number of recommendations relating to any existing housing stock and the potential need for new housing stock

How the NPSG will use this information

The information obtained from this survey will form part of the evidence required by the NPSG to formulate housing policies for the parish's Neighbourhood Plan.

This report was prepared and distributed in April 2017 and it should be noted that the information provided is a headline figure only, as housing needs are constantly changing. The responses to the survey should be treated as a snapshot in time. For this reason, it would be advisable to revisit the

results within the next 3-5 years depending on changes within the market, local needs and requirements. For affordable housing needs, the Devon Home Choice and Help to Buy housing registers should also be consulted for the current levels of housing need and turnover of properties.

Survey Findings

Out of the 188 surveys that were distributed throughout the parish, 72 responses were received. This equates to a return rate of 38%¹, which is considered to be very good in terms of responses for a survey of this nature.

The report is broken down into sections:

1. Current housing
2. Housing needs
3. Future affordable housing provision
4. Future open market housing provision
5. Conclusion
6. Appendices

1. Current housing

Of the responses received, all but one response was from people who had a local connection to the parish. Local connection is classed as living in the area, working in the parish or having a relative in the parish. The one response who did not class themselves as having a local connection is potentially from a second home owner.

The second homes figures as a percentage is considered to be the highest within the district. Our council tax records show that out of the 428 properties registered for council tax purposes, 173 are classed as second homes or unfurnished. This gives a percentage of 40% of the properties within the area which are classed as unfurnished or second homes.

Of the responses only 11 were working households but it is assumed that they lived in the area or had another local connection. It may therefore be concluded that people were either retired, not in work, or commuted outside the parish for their work. It should be noted that 35 people who are included in the results are aged between 65 and 80 and 17 people were over the age of 80. This reflects the age demographic of the rest of the district and the reality that a high proportion of retired people live in the parish. The number of people who are below retirement age was 44 and only 4 people included in the responses were under the age of 18. This is very low on average in comparison with other areas in the South Hams. It should be noted that not every household completed the survey and therefore the figures may be slightly skewed in the age range responses.

Current property type and tenure

An overwhelming 72% of respondents were owner-occupiers, who stated that they owned their property outright, with only 16% owning their property with a mortgage. Only 3% were renting in the private sector and 3% rented from a housing association or ex local authority tenant. The

¹ All figures in this report have been rounded to the nearest whole number.

number of 'renters', (regardless of who the landlord is) in the parish is significantly low when comparing with other areas.

Of the responses received, 51% were from those who occupied a house, 43% a bungalow and 3% a flat. Typically, when these surveys have been conducted, the property types do not include many bungalows, but the parish has a particularly high number. Bungalows are not always suited to the needs of a family, but they do meet the needs of the elderly due to their adaptability for disability: 6% of respondents stated that they would like a property which was adapted in some way.

Of the respondents, 80% lived in properties that have 3 or more bedrooms, which is similar to other areas in the South Hams where properties tend to be on the larger side. This compares with 20% who lived in smaller 1 or 2-bedroom properties. This also shows the trend that the smaller properties are lacking in the smaller parishes.

2. Housing needs Section

This was included as a separate survey that people could complete if they considered that they were in housing need, there were 18 responses to this section of the survey.

Responses were received from 9 households who would be considered to be in insecure or expensive accommodation. From the responses 6 households were in private rented accommodation. It needs to be borne in mind that private rented accommodation can be insecure as notice can be served after 6 or 12 months. In addition to this private rented accommodation can be expensive and is normally above the local housing allowance (LHA) rate. It is usually more expensive than ex – local authority and housing association property. Currently of the 6 responses that answered this question, 5 were paying the LHA rate or below. One respondent was paying well above this.

There were 3 responses from households who stated that they were living with their families. What the survey does not tell us is what type of households these 3 people were, were they single people wanting their first independent home or were they families living with their families because they were unable to obtain their own accommodation within the parish.

The respondents of this section were asked what their timescale was for a move. One household said that they would need a move in the next few months, 6 stated that they would need to move in the next 1 – 3 years 2 households wanted to move within the next year and 8 households had the 5 year time frame as their answer.

Respondents could give various reasons for needing a move, some may have answered multiple reasons for the move but these are included below:

Answer Choices	Responses	
private rented	33.33%	6
owner occupier	38.89%	7
sharing a house	0.00%	0
lodger	0.00%	0
shared ownership	0.00%	0
rented from housing association	5.56%	1
rented from local authority	5.56%	1
living with relatives	16.67%	3
tied accommodation	0.00%	0
Other (please specify)	0.00%	0
Total		18

The survey asked if anyone was registered with Devon Home Choice, this is the register for those seeking affordable rented housing, this covers the 10 local authorities in Devon. It was noted that only 1 household stated that they were currently registered.

None of the respondents stated that they were registered with Help to Buy. This is not unusual and many people do not realise that home ownership is a possibility or that there is a register for this purpose. The register for Help to Buy also advises that there are no current applicants registered that have a clear local connection to the area.

The principle reason for people moving was asked and a variety of responses were given. The reasons for this are detailed below:

Answer Choices	Responses	
larger home	14.29%	2
adapted home	7.14%	1
smaller home	14.29%	2
closer to work	14.29%	2
different type of property	35.71%	5
cheaper home	28.57%	4
closer to carer/dependant	0.00%	0
more permanent home	14.29%	2
independent accommodation	14.29%	2
Other (please specify)	0.00%	0

The highest response was from people who stated that they wanted a different type of property. This could be a variety of reasons such as a new build property or a detached house rather than a semi for example. This cannot be classed as a definite need rather than a preference. Those that have stated that they need adaptations, an independent home or more permanent home need to be considered a need.

We asked for people to advise us of their preference in the tenure/type of property that they would be seeking. The important figures to note in terms of affordable housing need are the 3 people that had an interest in affordable rented accommodation and the 15 that would like housing with support, which was 15 responses. It should be noted that housing with support tends to be on a larger scale and this is not likely to be appropriate in a small location like South Huish.

The full survey asked if anyone had to move away due to the lack of affordable housing. There were responses from 12 people who stated that this had occurred. It is unlikely that these people will have completed the survey and therefore this needs to be born in mind when considering what provision of affordable housing should be developed.

Future property type and tenure

Devon Home Choice

The Devon Home Choice (DHC) housing register advertises council and housing association owned properties available to rent in Devon. The register categorises applicants in bands depending on their priority need.⁴ There are currently households in the parish already registered with DHC, as shown in the below table:

Bedroom need	Band B	Band C	Band D	Band E	Grand Total
1	1	1	8	18	28
2	1	2	2	15	20
3	1	2			3
Grand Total	3	5	10	33	51

This can be seen from the table above, however it should be noted that not everyone will have a clear local connection to the area, and Band E is classed as no housing need. Applicants in band B, C and D are classed as having a housing need. Further interrogation of the register evidences that 2 households have a one bed need and one household with a two bed need currently live in Galmpton. The remainder could have family, work or just have a wish to live in the area for other reasons.

In addition to this, it is not always the case that people will apply for the register, quite often this is not done until a development or a vacancy becomes available. The information provided here is anonymised and therefore does not breach data protection.

We would recommend revisiting the above figures in periodically to see if the number of applicants registered has changed at all. It is important to keep these figures under review as they frequently change and do not necessarily include those living outside the parish who meet the local connection criteria and wish to return. The above information should therefore be treated as a snapshot in time to meet local need for those currently registered.

The Devon Home Choice booklet is detailed in Appendix 3, with the bands detailed in Appendix 4.

Help to Buy

Help to Buy is a government scheme aimed at people with small deposits to buy a home or move up the property ladder. Currently no-body has stated their local connection to the area for that register and another 474 people on the register who have stated that they would like to live in the parish, these applicants would be classed as having no local connection. However, the number of those who would like to live in the parish is quite misleading as the likelihood is that people have stated that they would like to live anywhere in the South Hams, and the parish will be included in

this data. It is therefore reasonable to accept that there are no applicants on the register who would qualify for a scheme that meet the local connection criteria, i.e. who lives and/or works and/or has immediate family in the parish.

Again, we would recommend reviewing these figures in 3 months' time to ensure that additional people interested in this type of property have registered.

3. Future affordable housing provision

There is a small number of affordable homes within the parish, the current figures show these as:

- 1 x Hope Cove
- 9 Galmpton

This can be seen at appendix 5. It is important to note that there is only one affordable housing property in Hope Cove, the remainder have been lost throughout time under the right to buy. There is no alternative provision for other types of affordable housing in the parish, for example, shared ownership or intermediate home ownership, such as, discount market sale. Therefore this does not offer a choice in affordable property and provides little opportunity for first time buyers on the lower income threshold.

Recommendations for new affordable housing provision

In order to determine the level of new affordable rented housing provision needed in the parish, it is usually necessary to look at turnover or vacancy rate of the existing rental properties. In the Case of South Huish it is not possible to look at turnover as there has not been any vacancies in recent times according to the Devon Home Choice system.

Therefore, taking into account the 18 households we know are currently registered in need of rental accommodation through the survey, the recommended level of new affordable housing provision for the parish over the next 5 years is as follows:

This figure has been lowered as not all applicants will meet the local connection definition. This has therefore been looked at pragmatically with the answers supplied in the survey to ensure that over supply is not an issue. It is recommended that the Devon Home Choice Figures are revisited for any particular site and that 'bidding' trends are monitored for future need on any forthcoming scheme

Affordable rented

- 2 1 bedroom general needs
- 3 2 bedroom general needs

Discount market/shared ownership

- 2x 2 or 3 bedroom properties

These figures are based on the responses to this survey and the projected low turnover of current stock. We know there has been a limited turnover of 'general needs' family accommodation and hence, the recommendation for more two and three bedroom 'general needs' properties. There also has to be some degree of speculation as to whether people will move on before any accommodation becomes available so as to avoid the oversupply of affordable housing stock, as the intention is to provide for local people.

The parish may also wish to look at developing a local lettings policy to ensure that any future relets on the current properties are extended to Band E for local people before allocating beyond the parish. Band E is for people who are assessed as adequately housed, but living in costly private rental accommodation.

Most importantly, any new properties that are developed as part of the Neighbourhood Plan should be bound by a legal agreement² to ensure that local people are prioritised for any affordable housing.

4. Future open market housing provision

The survey responses have also provided limited data about the open market housing provision that may be useful to the NPSG when they are formulating their housing policies for the Neighbourhood Plan.

Properties and land to buy

At the time of this report, there was not any properties for sale in the parish on the Rightmove website. Because of this properties available within a 5 mile radius of South Huish were used. The following is a selection of properties which were available

3 bedroom property for refurbishment in Hope Cove = £750k 3 bedroom shared ownership property in Salcombe £70k (35% equity stake)

Various other family sized properties available between £650k and £2.2m.

The properties which are currently available would not meet the average incomes within the area. Given that the average local wage for people living in the parish is in the region of £24,000 per annum, there is obviously some disparity between what the average family would earn and the house prices in the area that could make obtaining a mortgage difficult.

It is clear therefore that there are currently no properties (or land) available in the parish that would meet the price range of first time buyers, or lower and middle income families. Most of these people will be, or already have been, priced out of the market if they wish to remain in the parish and start a family in the area. Looking at the average income level of £24,000 per annum, a couple may be able to obtain a mortgage of around £140,000, but they would also need to have access to a significant deposit.

Properties to rent

There is a shortage of rental properties in the parish, when looking at RightMove during the month of June 2017, it was noted that there were no properties available to rent within the parish. It is also

² A legal agreement under Section 106 of the Town and Country Planning Act (as amended)

clear judging by the high house prices that the rents are likely to be above average. This is partly due to the location and the size of the average property. It is always difficult to ascertain how many local people have had to move away from an area because they cannot afford to rent (or buy) there.

The NPSG have provided their own evidence on the current properties and prices that they were sold for. This summary can be seen at appendix 6.

Responses to the survey disclosed that rents in the parish were relatively reasonable as they were just under £650 pcm, only one response stated that the rent was between £800 and £850 PCM. This maybe because respondents were in long term rented properties, and the rent was not as high. It is difficult to look into this further as the size of the property was not linked to this question. Given that there were not any rented properties available to use as an example, it was therefore felt appropriate to look at rents charged elsewhere in the district:

3-bedroom house in Kingsbridge - £850 pcm

3-bedroom house in Wembury (a comparable market area) - £985 pcm

If the above rental figures are a true reflection of the current market rate in the parish, then it is clear that the private rented sector is not meeting the needs of people who are on low incomes and are reliant on benefits, either in whole or in part, to meet their housing costs. This could therefore impact on young families who are trying to rent private accommodation within the parish. The table below shows how the Local Housing Allowance works: for example, anyone claiming housing benefit for a 3-bedroom property can claim up to £663.08 pcm, but must pay anything above that amount.

Room requirement	Weekly	Calendar monthly
Shared room rate	£63.50	£275.16
1 bedroom	£96.91	£419.94
2 bedroom	£128.19	£559.49
3 bedroom	£153.02	£663.08
4 bedroom	£192.24	£833.04

Sheltered/assisted living accommodation

At least 25 respondents stated that they would like to move to specialist accommodation, this included accommodation which provided support and specially adapted accommodation. However,

it should be noted that there are particular criteria that this type of accommodation that would need to be met by at least one of the residents. This is why the existing Local Plan for South Hams identifies this type of housing for the area centres, such as Totnes and Kingsbridge³. Evidence from Devon County Council would also need to be considered. As an alternative, it is worth noting that care packages could be provided to more homes, with alarms linked to a 24-hour care system.

5. Conclusion

It is clear that there is a disproportion between those over the age of 65 and those in other age groups living in the parish. If the community wishes to address its unbalanced age demographic in their Neighbourhood Plan, then the provision of additional affordable and rental housing for young families/couples and more reasonably priced 2 and 3-bedroom open market housing of mixed type and tenure and/or self-build plots is needed. By encouraging younger people to the area, this will ensure the sustainability of the parish all year round and not just during the peak holiday period. The NPSG should also consider the needs of its ageing population and, in particular, the feasibility of providing sheltered/assisted living accommodation in the parish and/or retention of a reasonable proportion of bungalows which are more suited to adaptation for disability.

There are a number of ways in which new housing could be brought forward this could be through a Community Led Housing Initiative that the council is in the process of developing. There is also the possibility of bringing forward a small scale development through the Village Housing Initiative, this is included at Appendix 7. These initiatives can be explained to the community at any time and officers from SHDC would be happy to explore these options with the NPSG. There will be restrictions on planning in certain areas and it would be useful for the NPSG to discuss any potential site with a planning officers to understand the current planning policy and the emerging policies within the JLP (the new Local Plan).

6. Appendices

1. Full survey results with personal information redacted.
2. South Hams District Council Local Allocation Policy
3. Devon Home Choice guide.
4. Band Breakdown for Devon Home Choice
5. Current Stock within the parish.
6. NPSG property information sold/for sale prices.
7. Village Housing Initiative information booklet.

Any further information about this survey can be obtained by contacting:

Alex Rehaag – arehaag@westdevon.gov.uk - (01822) 813722

