

# Parish of Yarnscombe



## LOCAL HOUSING NEEDS REPORT

**Produced by: The Community Council of Devon**

**On behalf of: The Devon Rural Housing Partnership**

**November 2010**



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# **1 Findings and Recommendations**

## **Principal Conclusions**

The survey identified a need for two affordable homes within the next 5 years:

- Within 3-5 years 2 households

## **Recommendations**

- 1) A provision of additional affordable house is needed to meet local needs in the parish of Yarnscombe.
- 2) The need is for 1 rented home and 1 shared ownership home.
- 3) The homes should be suitable for single people.

## **Key findings**

### **Affordability**

- The survey found two respondents in housing need who could not afford to buy or rent in the open market.
- The survey also found that one older person in housing need had sufficient resources to meet their need in the open market.

### **Local connection**

- The households in need met the Torridge District Council local connection requirement

## **Other Findings**

- The survey achieved its aim of identifying actual households in need. 125 surveys were delivered and 38 survey forms were returned. The response rate was 30.4%.
- 69% of those replying said they would be in favour of a small development of affordable housing for local people.

## **2. Introduction and Information about Yarnscombe**

Yarnscombe is situated in the Torridge District of Devon east of Great Torrington.

The parish comprises of the main village of Yarnscombe, together with a number of individual dwellings and farms. The area is sparsely populated with agriculture being the principal economic activity.

The parish has a village hall and a church. The Village Hall is the centre of the community with a youth club, sports clubs and a social club all based there.

Children from the village attend primary school and secondary school in Great Torrington.

In the 2001 census the population of the parish was 300 in 115 households. The latest population figures show that there are 319 people resident in Yarnscombe in 125 households. (Devon PCT 2009). In the 2001 census there were 4 second homes or holiday lets in the parish.

In recent years there have been a limited number of property transactions registered through the Land Registry in the parish, so it is important not to rely too heavily on the average house price. In 2009 there were three transactions, with an average of £215k, whilst in 2008 there were 4 transactions, with an average of £375k. In 2010 there have been 5 sales recorded to date with an average of £271k. There are currently 8 properties being marketed in the parish on the Rightmove website, the cheapest being a two bedroom cottage for £165k. There are three further properties between £279k and £300k, all the other properties are above £300k. Given the level of previous transactions and the price at which properties are currently being marketed it seems reasonable for the purposes of assessing affordability to use a figure of £180k to assess whether households can afford to buy in the market.

There is currently one rented property currently being marketed on the Rightmove website. This is a 2 bedroom bungalow for a rent of £630 per month.

There are 2 housing association properties in Yarnscombe.

## **3. Aims of the Survey**

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

- To investigate the housing needs and aspirations in more detail for older residents of the parish
- To establish the general level of support for a small development of affordable housing for local people with housing needs

“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”.

## **4. Survey history, methodology, distribution and response.**

The survey was carried out using a standard methodology approved by local planners. Background notes on the methodology can be obtained from the Rural Housing Enabler.

The Rural Housing Officer for Devon met the Parish Council on 23<sup>rd</sup> June 2010. The Parish Council decided to carry out a survey to assess if there was a lack of affordable housing for local people in the parish. Survey forms (Appendix 1) were delivered by hand to every household in the parish, accompanied by a letter from the Parish Council. Parishioners were able to return the letter in reply paid envelope directly to the Community Council of Devon. The deadline for the return of the survey was the 21st October 2010.

The survey form was in 3 parts. The first part asked a limited number of questions about the type of household and support for affordable housing. All residents were invited to respond to this part of the survey. The second part of the survey was for completion by households where one member was over the age of 55, and was intended to gather information on the long term housing aspirations of older people. The third part of the survey was designed to be completed by households with a need to move home within the next 5 years.

There were 38 surveys returned, which is a response rate of 30%. The survey achieved its aim of identifying actual households in need. Out of the 38 surveys three were returned with part three filled in.

In this report where statistics are used they were published in 2009 unless stated otherwise.

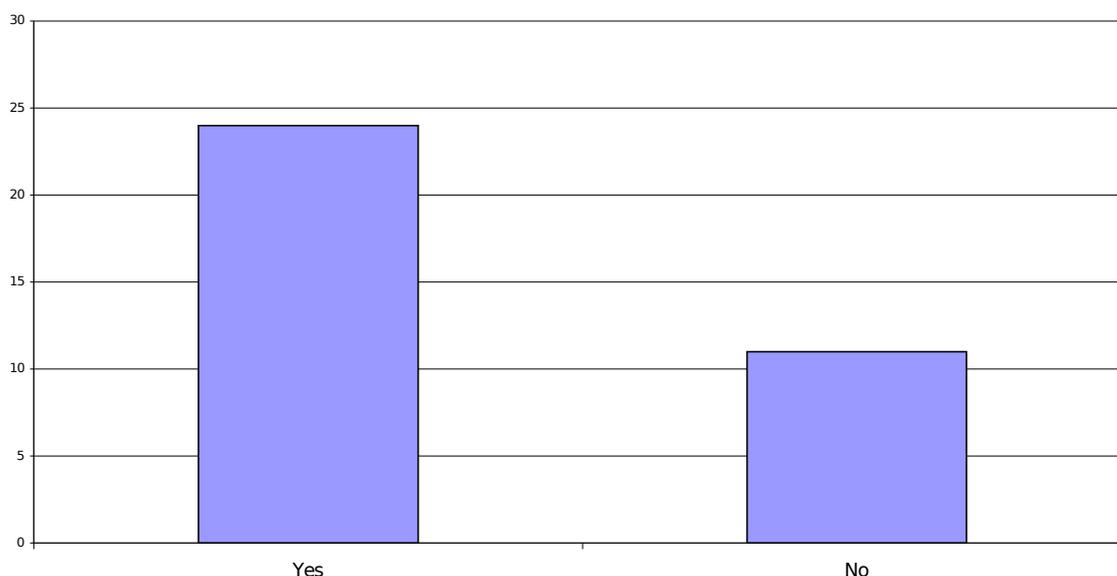
It should be noted that whilst apparent inconsistencies in responses are followed up, the information given is taken at face value.

## **5. General Survey Findings**

### **5.1 Favour a small local development**

Respondents were asked if the need for affordable housing were proven would they be in favour of a small number of homes for local people. 69% of those answering the question said they would be in favour.

**Fig. 1 In favour of a small scheme**



#### 5.2 Suggestions of where a development could be sited.

Respondents were asked to suggest small sites and identify any empty properties or redundant buildings which could be used for affordable housing.

Six suggestions were made but no location was prominent amongst those proposed.

Additional comments were made more generally about the provision of new housing; these comments are listed in Appendix 2.

#### 5.3 Main or second home

None of the responses were from second home owners in the parish.

#### 5.4 Current tenure

97% of respondents own their own home; 1 of the households was occupying an affordable rented home rented from a housing association.

#### 5.5 Respondents who need to move.

Thirteen households expected that they or someone in their household would have to move as a household now or within the next five years. Only three households completed part 3 of the form. It is difficult to explain why people wishing to move have not completed the form. It may be that they plan to move away from Yarnscombe, or it may be that they feel they can afford to meet their need through their own resources and do not need to complete a needs form. It could also imply that the need could be greater than the more detailed analysis of need in paragraph 7 outlines.

## **6. Housing needs and aspirations of older residents**

Part 2 of the questionnaire was directed at residents over the age of 55. The population projections for Devon show a massive increase in the numbers of older people in the next 20 years. There is little information on the housing needs and aspirations of older residents in rural Devon.

Forty-four older residents responded to the survey from 28 separate households. Table 1 below shows the age breakdown of the respondents compared to the population estimates of the parish provided by the Devon Primary Care Trust. The table also shows the projected increase in population of each age group taking account of the projected growth in population in Torrington.

**Table 1 Residents responding to the survey**

<b>Age</b>	<b>PCT Estimate for parishes (2010)</b>	<b>Number responding to survey</b>	<b>% of estimated population</b>	<b>Projected population of Yarnscombe in 2021</b>
55-65	66	22	33.3	76
65-75	40	17	42.5	61
75-85	18	5	27.8	28
85+	3	0	0.0	5

Households were asked about their future housing plans. Seven households plan to move and they would like to do so in the next 5 years.

Households were then asked what type of accommodation they would need. Almost all said they wanted accommodation which was more suited to their needs, one said they needed accommodation with limited support. None said they needed housing with more extensive support or residential accommodation.

When asked where they wished to live three households wished to remain in Yarnscombe. Seven said they would move to elsewhere in Torrington, six to elsewhere in Devon and two away from Devon.

Residents were also asked to set out the reasons which were most important in choosing their next home. The most important factors were access to public transport, shops and leisure facilities and an easy to maintain home.

## **7. Assessment of those in need**

Three households indicated a need to move and returned part 3 of the survey. This section refers to these households.

## **Housing need**

Households completing this part of the form were asked to identify their reason for wanting to move. Two stated they wished to set up their first home, one wished to return from outside the area. The other household wished to move to smaller accommodation and also to have better public transport, so may decide to move out of the area.

## **Local Connection**

The definition of local connection is set out in the Torridge local plan.

*To qualify as a local, prospective occupant households must satisfy at least one of the following tests:*

- (i) At least one adult in the household was resident continuously in the Parish for a minimum of five years immediately prior to the identification of need*
- (ii) At least one member of the household was resident in the Parish for five years within the previous ten years immediately prior to the identification of need*
- (iii) At least one parent or guardian of at least one adult in the household was resident in the Parish for a minimum of ten years prior to the determination of the planning application*
- (iv) At least one adult has been in continuous employment in the Parish over the five years immediately prior to the identification of need.*

Each of those completing part 3 of the form was asked to show how they met these criteria. This information has been compared to the criteria above to establish whether respondents meet the tests.

On reviewing the circumstances all of the households were found to have a housing need and meet the local connection requirement as set out above.

## **Housing Options**

The housing options available to the households in need with a local connection are now given consideration.

Respondents provide information on income and savings which allows an assessment of what the household can afford to pay for their accommodation. Notes on the methodology are available from the Rural Housing Enabler.

One of those in housing need is an older owner occupier. This household may wish to remain in the parish and could afford to purchase a suitable property but will only be able to do so if a suitable property is available.

The remaining households were considered to be in need of affordable housing. They were asked to express a preference for the type of housing they would like to live in.

The options are listed below

- **Social rented** - housing owned and managed by Registered Providers (housing associations) or local authorities. There is currently statutory control of rent levels.
- **Shared ownership (or Homebuy)** - housing owned (normally) by housing associations. A percentage share of the property is sold on a long lease. The household pays a rent on the remaining share, as well as in some cases a service charge. The household will normally have a mortgage on the share they purchase.
- **Self Build** - An option for intermediate earners. In some areas it is possible for households to build their own house but the future use of the property is controlled by a legal planning agreement. This controls the re-sale price to keep the property affordable for local people in housing need.
- **Low cost home ownership** - a former of low cost open market purchase
- **Private rented housing**
- **Owner occupation**

The preferred option for both households was to purchase a property either through low cost home ownership or shared ownership. One household expressed an interest in self build.

Neither household is on the Devon Home Choice Register.

Both households have incomes of below £25,000. Taking into account the income, savings and assets of the households they cannot afford to buy in the open market. It is assessed that one may be able to afford to buy a shared ownership property. The only affordable option for the second household is social rented housing.

Both of the households are single people and therefore need appropriately sized accommodation.

The survey also enquired when those in need required accommodation; they said they needed to move in the next 3-5 years.

## **8. Conclusion - Future Housing Need for Yarnscombe**

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, the Parish Council can feel confident in the results of this survey. The survey has identified a need, in the near future for two 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.

### **Older peoples housing needs**

The survey also looked at the short and longer term needs for older people in the parish.

The survey identified one older owner occupier household needing to move.

The survey also showed that some older residents may consider moving away from Yarnscombe when they need alternative accommodation. Access to public transport and shops, and an easy to maintain home are the most important factors in forming this view.

### **Viability of Development**

It is not normally viable to develop small affordable housing schemes. A possible solution is to work with neighbouring parishes to identify sites which could meet the needs of more than one parish.

**It is recommended that this report is noted and that the Parish Council consider further action to address the need for two affordable homes.**

**Housing Needs Survey form**

Appendix 1

**Yarnscombe Housing Needs Survey - Part 1**

**This survey form has been sent to every known household in the Parish. Please complete Part 1 of the form, even if you do not have a housing need, and return it in the envelope provided.**

**Completed forms must be received by 21<sup>st</sup> October 2010.**

If you require extra forms or have any questions, please contact John Scott on 01392 383419.

**A. Your Current Home**

1) Do you:

Own your own home		Live in a shared ownership property	
Rent from a private landlord		Live in housing tied to job	
Rent from a housing association or local authority		Other, please specify	

2) Is this your:

Main Home		Second Home	
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**B. Housing Required (including housing for older people)?**

- 3) As the main householder, do you expect to move house within the next 5 years? **Yes/No**
- 4) Are there other people currently living in your household who will need their own housing within the next five years? **Yes/No**

**If you have answered Yes to Q3 or Q4, please complete Part 3 of this form**

**C. Your View of Affordable Housing**

- 5) If there is a need for affordable housing, would you support a small development of affordable homes for local people? **Yes/No**
- 6) Do you have any suggestions for a suitable site for affordable housing, or can you identify any empty properties that could be into use to provide affordable housing?  
.....
- 7) Any other comments regarding affordable housing (attach extra sheets if needed): .....

**D. Your contact details (optional)**

Name..... Telephone number.....

Address.....

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

**Thank you for taking the time to complete this form.**

## Yarnscombe Housing Needs Survey - Part 2

### Housing needs of older people in Yarnscombe

**The population projections for Devon show a massive increase in the numbers of older people in the next 20 years. Please complete this part of the form if one or more of your household is over 55.**

1) How many people of each age group are there in your household?

Age 55 -65		Age 66-75		Age 76-85		Age 86 or above	
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2) Which of these statements best describes your future housing plans? Please tick one box.

I have no plans at the moment to move home.	
I have thought about moving home in the future but do not expect to do so in the next 5 years.	
I expect to have to move home in the next 5 years. <b>(please complete part 3 of this survey)</b>	

3) If you expect to move, what type of accommodation do you think you will need. (Please tick no more than 2 boxes, and circle the type of property preferred.)

A home which better meets your needs but is not specially built for older people		House Apartment Bungalow
A home which has been specially designed for older people but does not come with any support services		House Apartment Bungalow
A home in a development for older people with some limited support services (for example a community alarm service)		House Apartment Bungalow
A home in a development for older people with a more extensive range of support services (for example assistance with bathing, meals, access to care staff)		House Apartment Bungalow
A Residential or Nursing home		

4) Where do you want to move to when you next move home?

Yarnscombe		Elsewhere in Torridge	
Elsewhere in Devon away from Torridge.		Away from Devon	

5) Which 3 reasons listed below will be the most important when you choose your next home?

Close to health services		Easy access to public transport	
A home on one level		Close to relatives	
A home which is easy to maintain		Easy access to the countryside	
Close to friends and clubs		Close to support services	
Cost of property		Close to shops and leisure facilities	
Running costs of property			

**Thank you for completing this part of the form.**

**If you need to move in the next 5 years please complete Part 3.**

**Yarnscombe Housing Needs survey – Part 3**

**Please complete this form if you think you may have to move to another home in Yarnscombe Parish within the next five years. Please return the completed form in the envelope provided.**

**A separate form for each household in need of housing must be completed e.g. for each grown up child in a family, who wants to set up their own home.**

If you require extra forms or have any questions, please contact John Scott on 01392 383419.

In order to accurately assess housing need, we have to ask for some sensitive information. Please be assured that the information you provide will be used by CCD to prepare the Housing Needs Survey Report and provide summary information on rural housing need. No data will be published which can identify an individual.

**A. Your Housing Need**

1) Please complete the table below listing all family members who would need to live in the new affordable housing?

Name	Age	Male/Female	Any specific needs

2) Does anyone in your household need the following? Please tick any that apply;

Access for a wheelchair	
Sheltered housing with a warden	
Residential care	
Accommodation on one level	
Help with personal care	
Other, please state	

3) Could you remain in your present home if alterations, adaptations or support were provided? **Yes/No**

If **Yes**, please describe what would be needed: .....

.....

.....

4) What is the current tenure of the household needing to move? (tick appropriate box)

Private rented		Rent from a housing association or local authority	
Owner occupier		Living with relatives	
Sharing a house		Tied accommodation	
Lodger		Other – please describe:	

5) Why do you need to move? Please tick any that apply to you

a) First independent home		k) Currently homeless	
b) Couple setting up home together		l) Cannot manage stairs	
c) Present home too small		m) Present home in poor condition	
d) Present home too large		n) Renting but would like to buy	
e) Present home too expensive		o) Moved away and wish to return	
f) Private tenancy ending shortly		p) Need specially adapted home	
g) Private tenancy, need more security		q) For family support	
h) In tied housing, need more security		r) To be near work	
i) Family break up		s) Other please explain	
j) Currently living with parents or in someone else's home			

6) Which of the above is your main reason? Please state one only

7) When will you need to move? Tick one only

Within 12 months	
1 – 3 years	
3 – 5 years	

8) Depending on affordability, which of the following would you be interested in? Tick all that apply

Owning your own home	
Renting a home from a private landlord	
Renting a home from a Housing Association	
Low cost home ownership	
Shared ownership (part buy/part rent – through a Housing Association)	
Self build	

9) Is your household on the Council's Housing Register? **YES/NO**

**If you consider that your household is in affordable housing need, it is essential that you are on the Council Housing Register.**

**B. What can you afford?**

**It will help us to assess the type of a housing you can afford if you tell us your level of income and any assets, savings or investments.**

10) Do you believe that you have enough income and savings (including equity in your existing home) to be able to buy on the open market? **YES/NO**

11) **Income**

What is your household's **annual income**? (Gross income before deductions). This should be the combined income for couples. Please tick the appropriate box.

Less than £10,000		£10,000- £15,000	
£15,001- £20,000		£20,001- £25,000	
£25,001- £30,000		£30,001- £35,000	
£35,001- £40,000.		£40,001 - £45,000	
£45,001 - £50,000		£50,001- £55,000	
£55,001 - £60,000		Over £60,000	

12) **Savings, investments and assets**

Please give the amount of savings and investments to the nearest £500

£

If you own a home we need the following information to make a proper assessment of whether you could potentially qualify for an affordable home

What is your estimate of the value of your home?

£

What is your estimate of the balance outstanding on your mortgage?

£

**C. Do you have a local connection to Yarnscombe?**

If any affordable homes are provided in Yarnscombe they will be for people living or working in the Parish, or for those who can show that they have a long-term connection with the area

13) Please answer the following questions, if they do not apply please put "n/a"

Is a member of the household currently resident in the parish and has been so for the past five years.	
Has a member of the household lived in the parish for a period of five years in the last ten years	
Has a parent or guardian of the household lived continuously in the parish for at least ten years	
Is a member of the household employed in the parish for a continuous period of five years?	

14) If you are claiming previous residence please provide addresses and approximate dates of residence. Please continue on a separate sheet if needed.

Address	From (month/year)	To (month/year)

15) Do you have any other special reason to live in Yarnscombe?

**F. Contact Details.**

It would be very helpful if you could provide your contact details below. It may be necessary for the Rural Housing Enabler to stay in touch to ensure that you have the best chance of receiving an offer of housing if your need is verified.

<b>Name</b>	
<b>Address</b>	
<b>Postcode</b>	
<b>Telephone Number:</b>	<b>Email:</b>

In order to provide new affordable housing, it is useful to be able to share information with our development partners. Please sign the following declaration to confirm that you are happy to share the information on this Part 3 form with these development partners.

I confirm that I agree to the Rural Housing Enabler sharing the information on this form with the housing authority and development partners, where this is to assist in helping me to access affordable housing.	
Signed.....	Date.....
Name.....	

**If you know someone who has moved away from the parish because of the lack of affordable housing and may wish to return, please ask them to contact John Scott who will send them a form.**

**Thank you for taking the time to complete this survey form.**

**Please return the survey form in the envelope provided by 21<sup>st</sup> October 2010**

<u>Local Rural Housing Officer</u> John Scott, Community Council of Devon County Hall Topsham Road Exeter EX2 4QB  Tel: 01392 383419 Email:john@devonrcc.org.uk
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**Comments on housing.**

Affordable housing should be built on an area that has the infrastructure to allow additional houses not in a village that has nothing.
Any new developments should be for local (5 miles radius) people only.
Having worked in property for some 20 years and having been born and brought up in North Devon, I am sorry to say that both 'affordable and local' housing needs neither stay local or affordable. It is common knowledge that properties not taken up by those living in the immediate parish are offered to neighbouring districts providing an ideal opportunity to remove and re-house problem families that those local parishes are no longer able to deal with. Over the year's local housing need proposals seem to materialise when village families have spare land available for sale and are purely in it for financial gain. Those villages that can provide facilities are obviously thought of in the first instance, but Yarnscombe !!. A single track road leads both in and out of the village with no school or village stores to provide those everyday needs. It is ludicrous to think that a small environment such as this can sustain an increased population. Parking is already an issue which has become difficult to deal with and has involved both the Parish Council and the local PCSO. There are many properties in the village that do not have sufficient parking, if any parking at all, and this has become a bone of contention for those that have. It already has been put to the Parish Council that little or no thought is given to emergency service vehicles that may require access. On many occasions, only a small vehicle is able to get through on what are already overcrowded road and tracks and to add to this would be nothing more than suicidal. New build always offer limited parking facilities. How many new build properties that are sold are to families with 2 vehicles and only 1 driveway parking space allocated? This then becomes overspill which can be ill afforded in a community such as this.
In general - instead of insisting barn conversions are for holiday lets (only) make available as affordable housing.
Lack of amenities, facilities, access, transport, parking & utilities.
Lifestyle 'The rural' way of life was great 50-100 years ago and beyond when Yarnscombe was self sufficient to a large degree, particularly having a village school. Most people underestimate the true cost of running a vehicle - it is simply too expensive
Local roads not suitable for extra traffic
Not an ideal place for young family without 2 cars. 2 miles to main road no shops for 4.
Not suitable - no shop, 1 weekly bus (Friday) would need own transport.
Should be for local people. Vehicle access should be borne in mind, as roads are single lane.
Strictly for local people and are affordable.
There is no work for incoming residents, so no point in providing housing. There is sufficient housing development and nearby in Bideford, High Bickington, St Giles etc. near to facilities.
To prevent starter homes from being extended & then sold for a large profit. Two up two down should remain that size.
Yarnscombe is a small village with a necessity for car ownership. There is no feasibility for yet more cars on the road/lanes.