

Parish of Uplyme Local Housing Needs Report



Produced by: The Community Council of Devon

On behalf of: The Devon Rural Housing Partnership

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1 Executive Summary

Principal Conclusions

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

Current:	four (4) households
Future (within 5 years):	three (3) households

Recommendations

- 1) A provision of additional affordable housing is needed to meet local needs in the Parish of Uplyme.
- 2) The need is for seven (7) affordable rented homes.

Key findings

Affordability

- The survey found seven (7) respondents in housing need who could not afford to buy or rent in the open market.

Local connection

- All of the households in need meet the East Devon District Council local connection requirement.

Other Findings

- The survey achieved its aim of identifying actual households in need. 809 surveys were delivered and 188 survey forms were returned. The response rate was 23.2%.
- 87% of those replying said they would be in favour of a small development of affordable housing for local people. 13% were not in favour. 65 households did not reply to this question.
- 20 households declared an interest in individual self-build and 15 in some form of group self-build.

2. Aims of the Survey

- To investigate the affordable housing need, tenure and house size for local people in the Parish of Uplyme, those wishing to return, and those who work in the Parish.
- To establish the general level of support for a small development of affordable housing for local people with housing needs

3. Survey history, methodology and response

3.1 History

Uplyme Parish Council decided to carry out a survey to assess the level of local housing need within the Parish. After discussions with the Rural Housing Enablers, the survey was commissioned for September 2014. 809 survey forms (Appendix 1) were delivered by hand to every household in the agreed area. Parishioners were able to return the letter in a reply paid envelope. The deadline for the return of the survey was the 30th September 2014. A letter or email was also sent to residents on the housing register (Devon Home Choice) who did not respond to the initial survey. One further household responded and has been included in the final figures.

3.2 Methodology

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 survey form was in 2 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 designed to be completed by households with a need to move home within the next 5 years.

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

3.3 Response

188 surveys were returned, which is a response rate of 23.2 %. Out of the 188 surveys returned, 36 were returned with part two completed.

4. Introduction and Information about Uplyme

4.1 Overview of Village

Uplyme is a large rural Parish located in East Devon and bordering west Dorset. It lies in a designated Area of Outstanding Natural Beauty and its short stretch of coast forms part of the Jurassic Coast and is a World Heritage Site. It is located just off of the A35, giving good road links to Lyme Regis, Honiton, Axminster and Exeter. There is no regular bus service although a Ring & Ride service does operate in the area.

The village has primary and pre-schools, a post office and village store, a public house, filling station and a community-owned sports field and playground. Community buildings include a village hall and scout hut.

Local clubs and groups include the Horticultural Association, Lym Valley Society and WI as well as the cricket and football clubs. There are also Scout, Brownie and Cub groups for local children.

There are no large employers within the Parish but there are several small businesses including several B & Bs and other holiday accommodation.

4.2 Population Figures

In the 2011 census the usually resident population of Uplyme was 1663 in 825 households. There were 93 dwellings with no usual resident (empty properties, second homes or holiday lets). This is a large number for a Parish this size and makes up 11% of all dwellings.

4.3 Council Tax Bandings

A breakdown of Council Tax bandings shows that there are 106 properties (13% of all dwellings) in the lower two bandings out of a total of 792. These represent the entry level properties that people on lower incomes would be able to afford. This gives a good indication of the low number of cheaper homes there are currently in Uplyme.

Table 1: Breakdown of Council Tax bandings for Uplyme

Band A	Band B	Band C	Band C	Band E	Band F	Band G	Band H	Total
30	76	74	140	211	179	78	4	792

4.4 House Prices and Rental Costs

In recent years there has been a number of property transactions registered through the Land Registry in the Parish. The Land Registry records forty five sales in the last two years at an average of £338,562. The average of the lowest 25% of properties was £186,318; these lower quartile properties are considered to be the entry level that a first time buyer could afford.

At the time of writing this report there were thirty-four property listings on the Rightmove website. These were priced between £199,950 and £1,250,000, with only eight being less than £300,000.

To assess whether a household can afford to buy in the open market it is necessary to look at the cost of an entry level property in the local market. Evidence of sales within Uplyme and surrounding Parishes suggests that £130k is a reasonable figure for a one bedroom general use property. Values for affordability assessment taking account of this evidence are set out in Table 1 below.

There are two rented properties currently being marketed on the Rightmove website in Uplyme. One is a five bedroom house for £2800 per month and the other a three bedroom house for £950 per month. Information from the housing needs survey and recent advertised rented properties has been assessed to calculate typical rents which are listed in Table 1. Data from surrounding Parishes has had to be used due to the lack of data on rental prices in the Parish.

Table 2: Rents and property prices used to assess affordability.

Size	Property price	Weekly rent
1 bedroom	£130,714	£120
2 bedroom	£224,440	£140
3 bedroom	£317,964	£165

4.5 Social / Affordable Housing

There are twenty-two social/affordable housing properties in Uplyme at the moment (including twelve sheltered properties for older households). During the last 2 years only three of these have been re-let. Due to this low number, we can assume that lettings of current affordable housing stock will have little impact on future need figures.

5. General Survey Findings

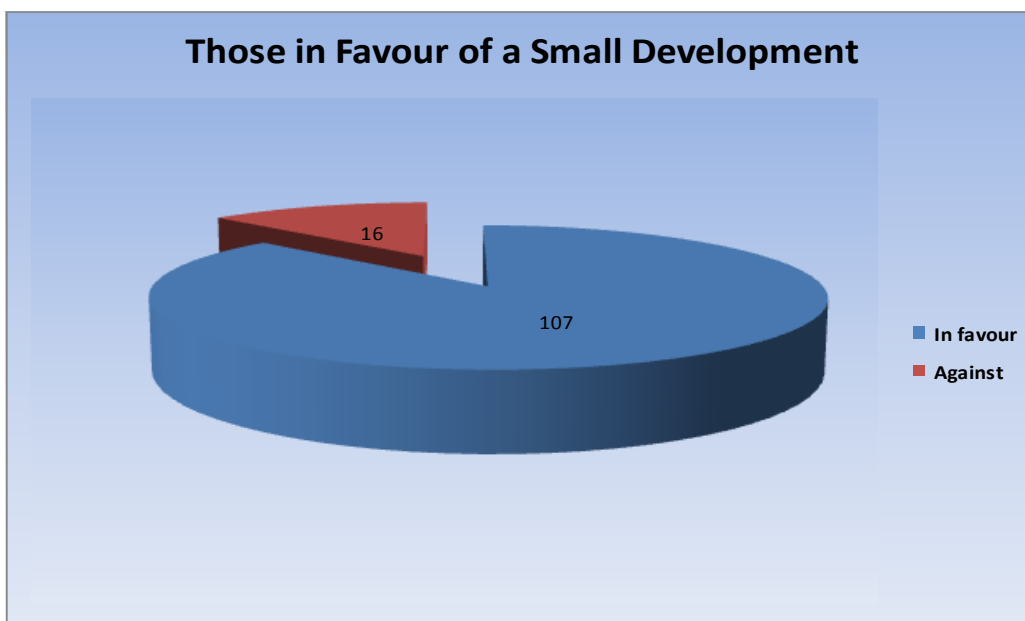
5.1 Location of respondents

All but seven of the respondents to the survey live in Uplyme. Of the seven, two live in Yawl, one lives in Rocombe, one in Trinity Uplyme, one in Lyme Regis, one in Seaton and one in Harcombe.

5.2 In favour of 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 being built. 107 (87%) of those who answered the question said they would be in favour. 16 (13 %) said they would not be in favour. It should be noted that 65 households did not respond to this question.

Fig1: Those in Favour of a Small Development



5.3 Suggestions 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. Fifty-one individuals made suggestions. The existing school after it has been rebuilt and land around Crogg Lane were the most popular suggestions. The full list will be made available to the Parish Council.

Additional comments were made more generally about the provision of new housing and will also be made available to the Parish Council.

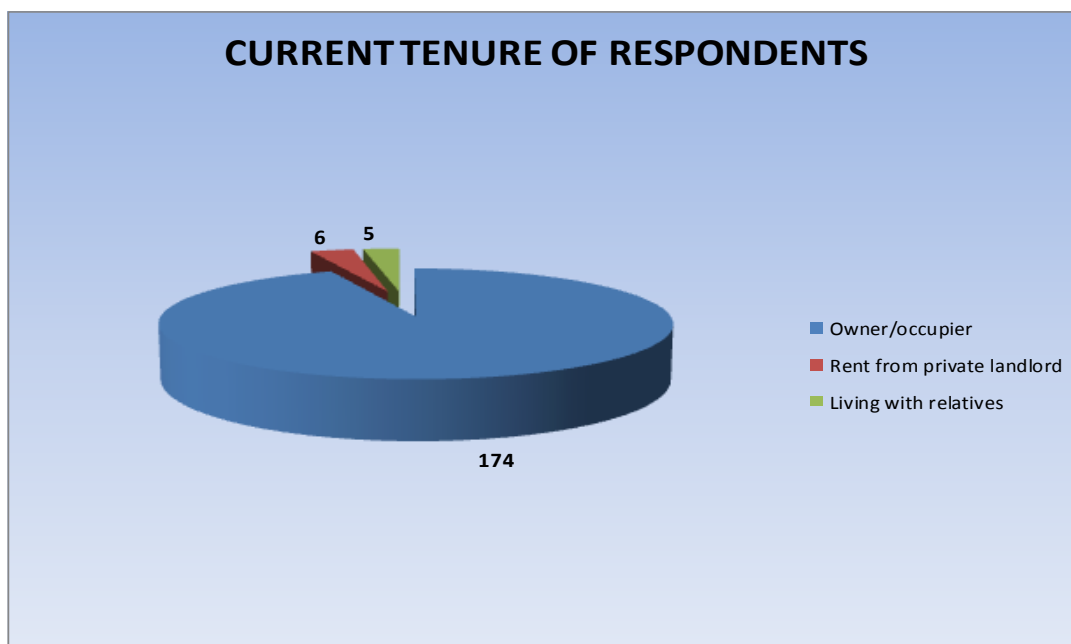
5.4 Main or second home

Eight responses were received from second home owners in the Parish.

5.5 Current tenure

174 respondents own their own home, 6 rent privately and 5 rent from the local authority or housing association. Figure 2 below shows the breakdown of tenure.

Fig2: Current Tenure of Respondents



5.6 Respondents who need to move.

Forty-two households expected that they or someone in their household would have to move now or within the next five years. Thirty-six households completed part 2 of the form.

5.7 Interest in Self-Build

Twenty households said they would be interested in doing an individual self-build. Fifteen said they would be interested in taking part in a community or group self-build.

6. Housing needs and aspirations of older residents

A section of the questionnaire was directed at residents over the age of 55. The number of people over the age of 55 is set to rise significantly across the UK over the next 20 years. The Office for National Statistics predicts that by 2034 the percentage of people over 55 will have increased by 23% across Devon and by 22% in East Devon.

Two hundred and fifty-seven older residents responded to the survey from one hundred and seventy-three separate households.

Households were asked about their future housing plans. Twenty-six households plan to move within the next 5 years. Twenty-one said they expected to move but not for 5 years.

Of the twenty-six households who expect to move in the next 5 years, nine said they expected to remain in Uplyme Parish and fifteen stated they would move (two did not respond to this question).

7. Assessment of those in need

7.1 Returns and Exclusions

Thirty-six households indicated a need for affordable housing and returned part 2 of the survey.

Of the thirty-six cases being assessed, thirty have been excluded for the following reasons:

- Twenty are owner/occupiers who have no identified need
- Five provided insufficient information to assess their needs
- Two have sufficient income / savings to afford to buy on the open market
- Three plan to move away

All households who completed part two with insufficient information were contacted for further income details but no further replies were received.

This section refers to the remaining six households.

7.2 Reasons for housing need

Households completing this part of the form were asked to identify why they had a housing need and when they would need to move.

Table 3 below shows the reasons given if households indicated a need to move both currently and in the future. Respondents could give more than one reason. Where the household was registered with Devon Home Choice they were not required to give details of their reason for wishing to move.

Table 3: Reasons for wanting to move

Current	
Need to move to a property with more bedrooms	1
Already on Devon Home Choice	1
House is in poor condition	1
Need to move for health reasons	1
Future	
Wish to leave home and cannot afford to buy or rent in open market	2
Want to return to Uplyme and have strong local connection	1
Will need a smaller home	1

7.3 Local Connection

The definition of local connection in East Devon is set out below:

A resident of that Parish group, or has a local connection with that Parish group because of family ties or a need to be near their workplace.

Each of those completing part 2 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 test.

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

7.4 Housing Options

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

Respondents provided 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.

7.6 Household Incomes

The income of households in housing need is shown in Figure 5 below. One respondent did not provide income information but are registered with Devon Home Choice and therefore meets the income test for affordable housing.

Fig 3: Income Details



Taking into account the income, savings and assets of the households, none of the remaining households can afford to rent in the open market or to purchase a shared ownership property. The only affordable option is affordable rented housing.

After sending follow-up letters to those registered on Devon Home Choice and living in Uplyme we received one further reply which has been added to the six survey respondents making a total need of seven affordable homes.

7.7 Suggested Mix of Housing sizes

The suggested mix of housing is shown in Table 3 below. This takes account of the family makeup as declared on the survey form and whether the householder states they have a current or future need.

Table 4: Housing mix needed

Type of property	Rent		Shared ownership	
	Current	Future	Current	Future
1 or 2 bedroom property for single people	0	3	0	0
1 or 2 bedroom property for couples	2	0	0	0
2 bedroom property for families	1	0	0	0
3 bed property for families	1	0	0	0
Totals	4	3	0	0

One of those needing to move currently requires level access accommodation.

7.5 Other evidence of housing need - Devon Home Choice

As well as this survey other evidence of housing need should be considered. The housing waiting list or register for East Devon is called Devon Home Choice. Table 2 below shows the number of households in each Band on Devon Home Choice with an Uplyme postal address. Band A is the highest level of need, and Band E is described as “no need”. Band E does however include cases where the household is physically adequately housed but who are struggling to pay a high rent. These cases can on occasions be placed in Band D on more detailed assessment.

Table 5: Devon Home Choice

	1 bed	2 bed	3 bed
Band A (Emergency)	0	0	0
Band B (High Need)	1	0	0
Band C (Medium)	0	0	1
Band D (Low)	3	2	1
Band E (No Housing Need)	3	2	0
Totals	7	4	2

Only two of the households registered on Devon Home Choice completed part 2 of the survey (a third completed the follow-up form). This could be because their need has now changed, they have left the village or they do not want to live in Uplyme. The Devon Home Choice system gives numbers of households who are registered in the postcode area but does not take into consideration whether these households wish to remain living in the Parish or want to move elsewhere. All of the Devon Home Choice applicants who did not complete the survey have been contacted by letter or email to ask if they wish to be considered for affordable housing within the village.

8. Conclusion - Future Housing Need for Uplyme

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 seven units of affordable housing.**

As the needs of households are constantly evolving the level and mix of need in this report should be taken as a guide. In particular it may be appropriate to vary the mix of sizes provided. This report remains appropriate evidence of need for up to 5 years. However if there is a significant development of affordable housing in the Parish which is subject a local connection requirement and substantially meets the need identified in the report it will normally be necessary to re-survey the Parish before any further development to address local needs is considered.

Recommendation

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

Uplyme Parish 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 30 September 2014

If you require extra forms or have any questions, please contact Janice Alexander on 01392 248919

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.

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

1) Do you:

2) Is this

Main Home	
-----------	--

 your:

Second Home	
-------------	--

3) In which Parish do you live?

4) How many bedrooms does your home have (tick the appropriate box)?

1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms
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5) If you rent privately how much rent do you pay each month (tick box)?

Under £400 per month	£400 to £500 per month	£500 to £600 per month	
£600 to £700 per month	£700 to £800 per month	£800 to £900 per month	
£900 to £1000 per month	Over £1000 per month		

6) Do you as an entire household or some part of your household expect to move in the next 5 years? Yes/No

Housing aspirations of older residents

7) 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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8) Which of these statements best describes the future housing plans of those aged 55 and above in your household? Please tick one box.

I have no plans	I expect to move in the next 5 years	I will move but not for 5 years	
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9) If you plan to move which of these choices is to top preference?

To remain in Uplyme Parish		To move away from Uplyme Parish	
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If you plan to move please complete Part 2 of this form if you wish to remain in Uplyme

What do we mean by affordable housing?

SHARED OWNERSHIP- this is where you part buy, part rent your home. In a typical housing association example, you would start off owning 40% of the equity and paying rent on the remaining 60% with the option of buying a greater share of the equity when you can afford to do so. You need either to have the cash to buy the equity share or be able to raise a mortgage. If you need a mortgage you will need a deposit plus your buying costs.

SHARED EQUITY - there are a number of types of shared equity housing. Often you will own the freehold, and another party will also have an interest in the value of the home such as through an equity loan arrangement (you will have paid less than the market value of the home). Where such housing is provided as affordable housing, there will be a restriction on price, occupation and resale. If you need to raise a mortgage you will need a deposit plus your buying costs to do so.

AFFORDABLE RENTED - this is where you pay a less than market rent to a housing association or similar organisation. The rent is no more than 80% of current market rents. Affordable rented housing has replaced “social housing” where rents were 50-60% of market rents although some existing council or housing association properties are still rented at the lower level.

SELF BUILD- this is where you are directly involved in the construction of your home, this can be individually or as a group. The extent of your involvement will be decided by the type of scheme. Self build normally involves some form of ownership (either shared ownership or shared equity) but can also be used to provide rented housing. If the home is considered as affordable you will need to have an affordable housing need. If you need to raise a mortgage you will need a deposit plus your buying costs to do so.

10) If you expect to move in the next 5 years do you expect to need one of the types of “affordable housing” **Yes/No/Perhaps**

Questions about affordable housing

11) If there is a need for affordable housing, would your household support a small (up to 15 homes) development of affordable homes for local people? **Yes/No**

12) Do you have any suggestions for a suitable site for affordable housing?

.....

13) Any other comments regarding affordable housing (attach extra sheets if needed):

.....

14) Self-build Opportunities

Would you be interested in self-build either individually or as part of a group if a site was available within Uplyme or nearby? Please tick relevant box below.

Individual self-build	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Group self-build	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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If you would like to be made aware of any opportunities for self-build projects please provide your email address / telephone number below.

Email Telephone
.....

If you have answered “Yes” or “Perhaps” to Question 10 you should complete part 2 of this form.

PLEASE NOTE: You should complete part 2 of this form even if you are already registered with Devon Home Choice or South West Homes, or live in Council or Housing Association property (and need to move).

Thank you for taking the time to complete this form.

Uplyme Housing Needs Survey - Part 2

Please complete this form if you think you may have to move to an affordable home in Uplyme within the next five years. All questions should be answered as fully as possible. Please return the completed form in the envelope provided.

A separate form for each household in need of housing must be completed. For example, each grown up child in a family, who wants to set up their own home, should complete a separate form. If you require extra forms or have any questions, please contact Janice Alexander on 01392 248919

In order to accurately assess housing need, we have to ask for some sensitive information.

Confidentiality and Data Protection: The information you provide will be used by the Community Council of Devon 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.

- 1) Please complete the table below listing all family members who would need to live in the new affordable housing? (Please continue on a separate sheet if needed)

Relationship to person completing the form	Age	Gender	Wheelchair accommodation needed	Level access needed
Respondent		M/F	Y/N	Y/N
		M/F	Y/N	Y/N
		M/F	Y/N	Y/N
		M/F	Y/N	Y/N
		M/F	Y/N	Y/N
		M/F	Y/N	Y/N

If you have a specific need which is not covered above please provide details on a separate sheet.

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

Private rented	<input type="checkbox"/>	Rent from a housing association or local authority	<input type="checkbox"/>
Owner occupier	<input type="checkbox"/>	Living with relatives	<input type="checkbox"/>
Sharing a house	<input type="checkbox"/>	Tied accommodation	<input type="checkbox"/>
Lodger	<input type="checkbox"/>	Other - please describe:	<input type="text"/>
Shared ownership	<input type="checkbox"/>		

- 3) How many bedrooms does your current property have?
- 4) a) Have you registered your need with Devon Home Choice?
YES/NO
- b) Have you registered your need with Right to Buy South West?
YES/NO

If you consider that your household is in affordable housing need, it is essential that you are registered with Devon Home Choice. Visit www.devonhomechoice.com . If you

are looking for a shared ownership you should register with South West Homes at www.righttobuysw.org.uk

5) a) If you are registered with Devon Home Choice what Band has been allocated to you? Please tick.

Band A		Band B		Band C		Band D		Band E	
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b) What is your Devon Home Choice reference number?

If you completed this question please go to QUESTION 8

Complete question 6 if you need to move to a new home **NOW**.

Complete question 7 if you do not need to move immediately but expect to have to in the next 5 years.

6) **Current housing need**

If you need to move now why do you need to move? Please tick any that apply to you

a) You need to move to a larger home because your current home doesn't have enough bedrooms for your household	
b) You share a kitchen, toilet or bathroom with someone who is not going to be rehoused with you.	
c) You are homeless or at risk of becoming homeless	
d) Your health or well-being is made worse by your present home and a move would improve it	
e) You cannot manage stairs	
f) You need to move to escape violence or harassment	
g) Your current home is in very poor condition	
h) You are struggling to afford your current home	
i) You are a council or housing association tenant looking to move to a smaller home	
j) Other - please state	

7) **Future housing need**

If you do not have a need to move immediately but expect to have so in the next five years please tick any of these reasons which apply.

a) You expect your family to grow	
b) You expect to leave home and do not expect to be able to rent or buy privately	
c) You are in tied accommodation and will be retiring in the next 5 years	
d) You are being discharged from the Armed Services in the next 5 years	
e) You will be leaving care	
f) You will need a smaller property	
g) You expect your health to deteriorate which will make you need to move home in the next 5 years	
h) You have a private tenancy ending and are likely to need affordable housing.	
i) You want to move back to Uplyme Parish because you have strong local connection (please complete Question 13	
j) Other - please state	

8) **What type of affordable housing are you interested in?**

In Part 1 of this form the different types of affordable housing are described. The information you provide in the survey will allow an assessment of what is the most appropriate affordable housing for you. Please tick the boxes indicating which types of housing you are interested in.

	Interested	Not interested
Shared Ownership		
Shared Equity		
Affordable Rented (including social rented)		
Self-Build		

We can only assess your eligibility for affordable housing if we have full income and financial details. Without these, we will not be able to include your household in the final figures.

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

If you have answered YES to this question then you need not answer questions 10 and 11

- 10) **Income**
What is your household's **annual income**? (Gross income before deductions - including benefits and pensions) 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	

- 11) **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?

£

Do you potentially have access to a deposit in addition to any saving? If so how much?

£

Do you have a local connection to Uplyme?

If any affordable homes are provided in Uplyme, 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

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

