

Parish of Ipplepen Local Housing Needs Report



Produced by: The Community Council of Devon

On behalf of: The Devon Rural Housing Partnership

August 2014



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1 Executive Summary

1.1 Principal Conclusions

The survey identified a need for 17 affordable homes within the next 5 years:

Current:	six households
Future (within 5 years):	eleven households

1.2 Recommendations

That the Parish Council should:

- Note this report
- Consider the options for addressing the need for 17 affordable homes.

1.3 Key findings

Affordability

- The survey found 17 respondents in housing need who could not afford to buy in the open market. However, three of these may be able to afford a shared ownership property.

Local connection

- All of the households in need met the local connection criteria.

1.4 Other Findings

- The survey achieved its aim of identifying actual households in need. 1170 surveys were delivered and 402 survey forms were returned. The response rate was 34%.
- 258 households said they would be in favour of a small development of affordable housing for local people. This equates to 64.2% of households surveyed. 58 said they would not be in favour (14.4%). It should be noted that 86 households did not answer this question (21.4%).
- 10 households expressed an interest in self-build housing.
- It should be noted that a previous housing need survey produced in 2010 showed a need for 38 affordable homes. This appears to be a lot higher than the current survey, however may be explained by the number of forms which were not filled in with sufficient detail to allow them to be analysed. There were 18 such forms returned which have not been included in the final need

figure. Those respondents who gave their personal details were contacted for clarification but no replies were received.

2. Aims of the Survey

- To investigate the affordable housing need, tenure and house size for local people in the Parish of Ipplepen, 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

Ipplepen Parish Council decided to carry out a survey to assess the level of local housing need. 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 31st July 2014.

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. A reply paid envelope was provided. A reminder was sent to those on the Devon Home Choice register who did not complete a survey form.

3.3 Response

402 surveys were returned, which is a response rate of 34% of all dwellings in the parish.

The survey achieved its aim of identifying actual households in need. Out of the 402 surveys 38 were returned with part two filled in.

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

4. Introduction and Information about Ipplepen

4.1 Overview

Ipplepen is a large village close to the A381 between Totnes and Newton Abbot and in close proximity to Dartmoor National Park. It consists of a core village with outlying agricultural land and dates back to mediaeval times. There are several historic buildings within the settlement including the parish church which is believed

to date back to the 14th century. The parish is home to a large garden centre but has no other significant employers.

The village has two churches, a church hall, village hall and community centre, primary school, doctor's surgery, post office, library, a public house and social club and two general stores as well as two garages, one of which sells fuel. There are numerous clubs and organisations within the village including Brownies, Cubs and Scouts, Allotment Society, Bowls Club, Amateur Dramatics Society, Choir, Local History Society, WI, Youth Club, several sports clubs and the carnival club which arranges the annual Ipplepen carnival week.

4.2 Population Figures

In the 2011 census the usually resident population of Ipplepen was 2469 in 1135 households. The latest available population figures show that this has risen to 2630 (Patient and Practitioner Services Agency 2012). According to the 2011 census there were 57 dwellings which were empty properties, second homes or holiday lets.

4.3 Council Tax Bandings

A breakdown of Council Tax bandings shows that there are only 146 properties in the lower two bandings out of a total of 1,129 (13% of all dwellings) which represent the entry level properties that people on lower incomes would be able to afford.

Table 1: Breakdown of Council Tax bandings for Ipplepen

Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H	Total
56	90	422	320	125	74	41	1	1129

4.4 House Prices

There are currently 24 property listings on the Rightmove website. The cheapest property on the market in Ipplepen at the moment is a 3 bedroom terraced house for £164,950.¹

In the last two years the Land Registry has recorded eighty-three property sales in the parish. The average price of properties whose value was indicated was £244,806. Prices ranged from £110,000 to £845,000. However, the average price of the lowest 25% of properties was £159,526. This figure gives a more realistic indication of the price of an entry level property in the local housing market and lower quartile figures are used to assess whether a household can afford to buy locally.

There are only 3 properties for rent on the Rightmove website², the cheapest being £785 per calendar month / £181 per week. This indicates that private rental opportunities for cheaper properties are extremely rare and private rental cannot assist with meeting housing need.

The housing need survey produced information on local private rents. We have compared these rents with properties currently on the market and have established

¹ As of 04/08/14

² As of 04/08/14

typical rents for assessing affordability. As there are so few properties for rent on the open market in Ipplepen, data has been taken from surrounding rural areas.

The figures used to assess affordability are set out in Table 1 below.

Table 2 Rents and property prices used to assess affordability.

Size	Property price	Weekly rent
1 bedroom	£118,000	£110
2 bedroom	£193,000	£157
3 bedroom	£224,000	£188

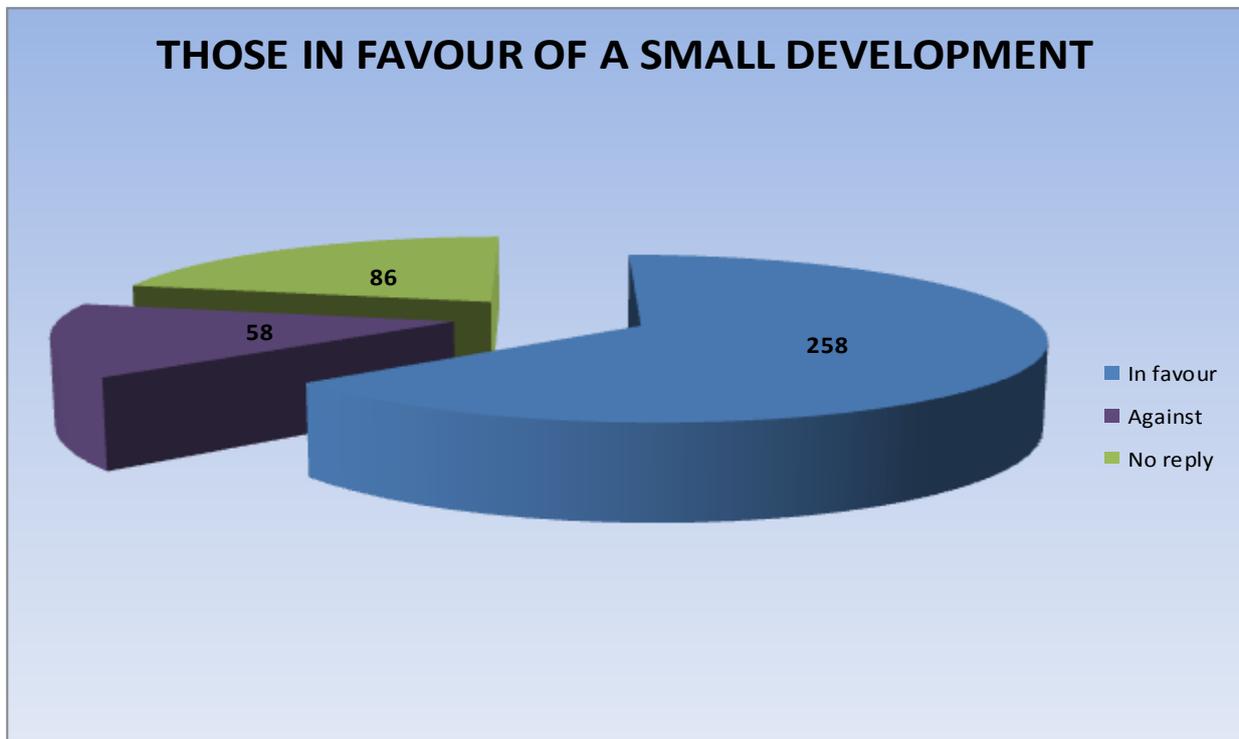
4.5 Current social housing stock and lettings figures

There are 59 housing association owned properties in Ipplepen. Teignbridge District Council has advised that there have only been two properties let in the village since January 2013. One of these was in sheltered accommodation. Therefore lettings of current affordable housing stock will have little impact in meeting future need.

5. General Survey Findings

5.1 In favour of a small local development

Respondents were asked if they would be in favour of a small number of homes for local people being built if the need for affordable housing were proven. 258 households said they would be in favour of a small development of affordable housing for local people. This equates to 64.2% of households surveyed. 58 said they would not be in favour (14.4%). It should be noted that 86 households did not answer this question (21.4%).



5.2 Request to landowners for suitable sites

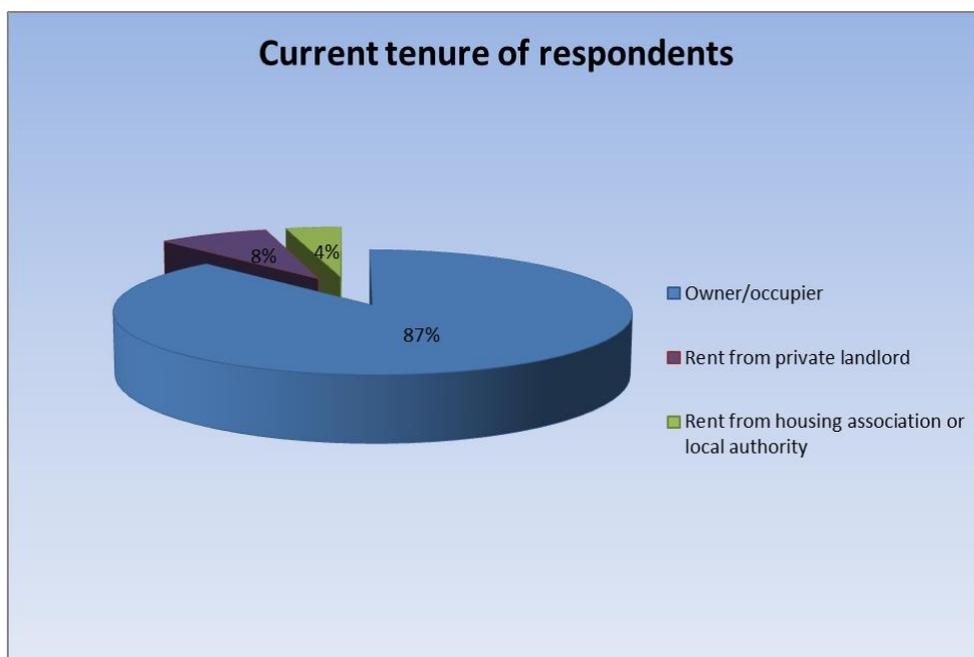
This question asked for any landowners who may have small sites which could be used for affordable housing to provide details. There were two responses to this. Additional comments were made more generally about the provision of new housing; These comments have been passed to the Parish Council in a separate document.

5.3 Main or second home

Two of the responders were second home owners.

5.4 Current tenure

Of the 400 respondents who provided details, 87% own their own home, 8% rent from a private landlord and 4% rent from a housing association. The final one percent is made up of one tied property, one shared ownership property and one person living in a retirement home. Figure 2 below shows the breakdown of tenure.



5.5 Respondents who need to move.

Seventy-five households expected that they or someone in their household would have to move as a household now or within the next five years. Thirty-eight households completed part 2 of the form. Twenty-nine households said that they either would or may need to move to affordable housing in the parish.

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 across the UK over the next 20 years. The Office for National Statistics predicts that by 2034 the percentage of people over 55 will increase by 39% across Devon and by 23% across Teignbridge.

There is little information on the housing needs and aspirations of older residents in rural Devon.

Four hundred and eighty-one residents over the age of 55 responded to the survey from 305 separate households.

Households were asked about their future housing plans. Thirty-two households plan to move and they would like to do so in the next 5 years. Thirty-four said they expected to move but not for 5 years.

Of the households over 55 who expect to move in the next 5 years, one hundred and thirty-one said they expected to remain in Ipplepen Parish and thirty-six said they would move away.

7. Assessment of those in need

7.1. Results and Exclusions

Thirty-eight households indicated a need to move and returned part 2 of the survey.

Of the thirty-eight households who replied, 18 have been excluded for the following reasons

- Twelve respondents provided insufficient information
- One respondent was an owner/occupier with sufficient funds/income to remain as such
- Two respondents failed to identify any need
- Three respondents have sufficient funds / income to buy on the open market.

This section refers to the remaining twenty households.

7.2 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.

Seven households indicated that they currently needed to move.

Two households indicated they needed to move within the next one to three years, eight indicated that they needed to move within the next five years and three did not give an indication of time.

Table 3: Reasons why households need to move currently. (Respondents were allowed to give more than one reason).

Reason for current need	No of respondents
Two households sharing same home	1
Struggling to afford current home	2
Can't manage stairs	1
Expecting health to deteriorate	2
Need a larger home	3
Would like shared ownership / equity home	1

Table 4 : Reasons why people expect to need to move in the future

Reason for future need	No of respondents
Tenancy ending and will need affordable housing	2
Will struggle to afford current home	1
Need a smaller property	1
Leaving home and cannot afford private sector	5
Expecting health to deteriorate	1
Expecting family to grow	1

7.3 Type of housing required

The survey also asked households who had a housing need which type of housing they were interested in. Respondents could give more than one option. The responses are listed in Table 5 below.

Table 4 : Expressions of interest in types of housing

Type of housing	Interested	Not interested
Shared ownership	12	8
Shared Equity	6	14
Affordable rented	13	7
Self Build	7	13

7.4 Local Connection

The definition of local connection for Teignbridge District Council is set out below:

A member of a household has a local connection to an area if:

- They have permanent employment there
- They have been normally resident there
- They have a parent, grandparent, child, brother or sister who have been normally resident there
- There are other special circumstances, for example, a long term need to receive specialist health care, education or other support services that are only available in that area
- Is a person who has had a previous residence and wishes to return to the Parish.

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.

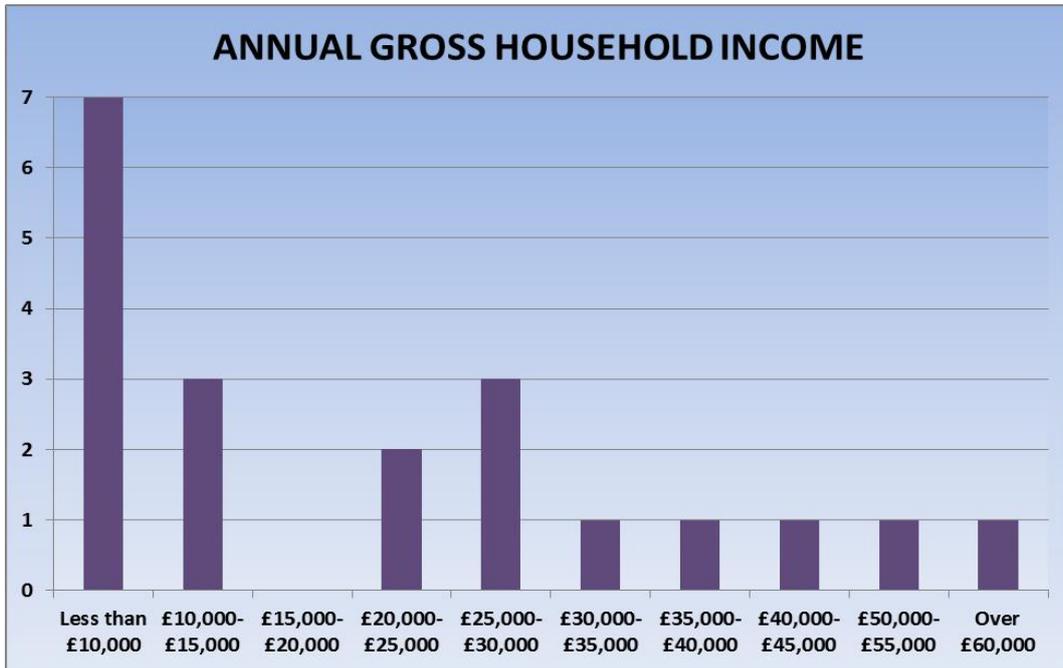
On reviewing the circumstances all of the households in need were found to meet the local connection requirement as set out above.

7.5 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.

Fig.3 Annual Household Income



Taking into account the income, savings and assets of the households in housing need, three of them can afford to rent in the open market so have been excluded from the final need figures. Three may be able to afford to buy a shared ownership property. The only affordable option for the remaining fourteen households is subsidised rented housing.

7.6 Other evidence of housing need

As well as this survey other evidence of housing need should be considered. The housing waiting list or register for Teignbridge is called Devon Home Choice (DHC). There are currently 9 households resident in Ipplepen registered on DHC. Details are set out below.

Table 3 Devon Home Choice Bedroom Need

Devon Home Choice band	1 bed	2 bed	3 bed	Total
Band A (Emergency need)	0	0	0	0
Band B (High)	1	0	0	1
Band C (Medium)	1	2	0	3
Band D (Low)	3	0	1	4
Band E (No Housing Need)	0	0	1	1
Total	5	2	2	9

It should be noted that DHC data does not indicate if the registered households wish to move to another home within Ipplepen or if they have a local connection to the parish.

Teignbridge District Council has removed households in Band E from the housing register but applicants who wish to move to an area that has retained Band E are included in this table.

Of the seventeen households identified by this survey as being in housing need only four stated that they are on the DHC register. Due to this apparent disparity, all those who are registered with DHC and living within the parish were contacted separately but no further replies were received.

The suggested mix of housing is shown in Table 5 below. This takes account of the family makeup as declared on the survey form and whether the householder has a current or future need.

Table 5 Housing mix needed

Type of property	Rent		Shared ownership	
	Current need	Future need	Current need	Future need
1 or 2 bedroom property for single people	0	7	0	0
1 or 2 bedroom property for couples	1	0	1	2
2 bedroom property for families	2	1	0	0
3 bedroom property for families	0	1	0	0
4 bedroom property for families	2	0	0	0
Totals	5	9	1	2

8. Conclusion - Future Housing Need for Ipplepen

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 seventeen 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 five 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 the Parish Council:

- Note this report
- Consider the options for addressing the need for seventeen affordable homes.

Appendix 1

Ipplepen 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 31st July 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.

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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3) 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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4) 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			

5) 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

6) 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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7) 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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8) If you plan to move which of these choices is to top preference?

To remain in Ipplepen		To move away from Ipplepen	
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What do we mean by affordable housing?

There are a number of different types of housing which meet the definition of affordable housing for planning purposes.

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 to raise a mortgage you will need a deposit plus your buying costs to do so.

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. Some existing council or housing association properties are still rented at these levels.

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 can be for rented housing, but is normally some form of ownership. 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

If you have answered “Yes” or “Perhaps” to this question 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).

Questions about affordable housing

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

12) Do any landowners have land they would be prepared to have considered as a site suitable for affordable housing in Ipplepen?
.....

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

Thank you for taking the time to complete this form.

Ipplepen Housing Needs Survey - Part 2

Please complete this form if you think you may have to move to an affordable home in Ipplepen 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. 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.

Do you have a local connection to Ipplepen Parish?

If any affordable homes are provided in Ipplepen Parish, 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

1) 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, if so for how long in years?	
Is a member of the household employed in the parish, if so for how long?	
Do you have other strong local connection with the parish for example by upbringing - please describe in Q2 below.	

2) Do you have any other special reason to live in Ipplepen Parish? (Continue on separate sheet if needed)

3) If you expect to have a housing need in the next 5 yrs will your primary source of employment be in Ipplepen/Elsewhere? (circle one option)

4) 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.

5) 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:	
Shared ownership			

6) How many bedrooms does your current property have?

7) a) Have you registered your need with Devon Home Choice? YES/NO
 b) Have you registered your need with South West Homes? 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.southwesthomes.org.uk

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

Band A	<input type="checkbox"/>	Band B	<input type="checkbox"/>	Band C	<input type="checkbox"/>	Band D	<input type="checkbox"/>	Band E	<input type="checkbox"/>
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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 8 if you need to move to a new home **NOW**.
 Complete question 9 if you do not need to move immediately but expect to have to in the next 5 years.

9) **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	<input type="checkbox"/>
b) You share a kitchen, toilet or bathroom with someone who is not going to be rehoused with you.	<input type="checkbox"/>
c) You are homeless or at risk of becoming homeless	<input type="checkbox"/>
d) Your health or well-being is made worse by your present home and a move would improve it	<input type="checkbox"/>
e) You cannot manage stairs	<input type="checkbox"/>
f) You need to move to escape violence or harassment	<input type="checkbox"/>
g) Your current home is in very poor condition	<input type="checkbox"/>
h) You are struggling to afford your current home	<input type="checkbox"/>
i) You are a council or housing association tenant looking to move to a smaller home	<input type="checkbox"/>
j) Other -please state	<input type="text"/>

10) a **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 Ipplepen Parish because you have strong local connection (please complete Question 13	
j) Other - please state	

10) b

If you have completed 9a) please state when you expect this need to arise.

Within the next 12 months	
Within 1-3 years	
Within the next 5 years	

11) 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 type(s) of housing you would be interested in.

	Very interested	Quite interested	Not interested
Shared Ownership Property?			
Shared Equity Property?			
Affordable Rented Property? (including social rented)			
Self Build Property?			

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.

12) 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**

If you have answered YES to this question then you need not answer questions 12 and 13

13) 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	

14) 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?

£

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.

Name	
Address	
Postcode	
Telephone Number:	Email:

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.

It may be helpful to pass your contact details to our development partners. Please sign the following declaration if you are happy for this detail to be passed on.

I confirm that I agree to the Rural Housing Enabler sharing my contact information on this form with the housing authority and development partners (when a development is imminent), 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 Janice Alexander 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 31st July 2014

Local Rural Housing Officer
Community Council of Devon,
First Floor 3/4 Cranmere Court,
Lustleigh Close,
Matford Business Park,
Exeter EX2 8PW
Tel: (01392) 248919

Email: JAlexander@devonrcc.org.uk