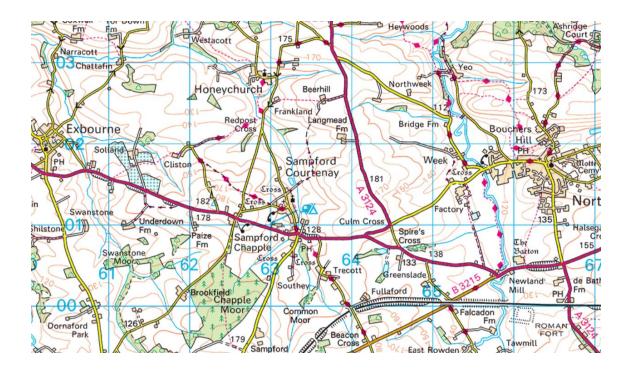
# Sampford Courtenay Housing Needs Report

# September 2023





# Sampford Courtenay Housing Needs Assessment

# **1** Findings and Recommendations

# **Principal conclusions**

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

It should be noted that this survey is a snapshot in time and there are a number of other pressures that will need to be considered. West Devon Borough Council declared a Housing Crisis in February 2022 and the pledges that members supported are available on request and have been provided to the Parish Council. In addition, there is a national cost of living crisis which all impact on the changes in housing need. Therefore, this figure should not be treated as a maximum number to be provided within this timescale. Regular monitoring of the housing register and local information will need to be reviewed on a regular basis.

Options for the delivery of these units needs to be explored fully, for example, providing this in a neighbouring parish as part of a cost-effective development of Affordable Housing. Providing a small number of Affordable Housing units will not be a viable option.

# Recommendations

Key findings

# Affordability

- The survey found that of those indicating a need to move within the next 5 years, 33.3% would require social or affordable rented tenure. The need indicated by this report is also reflective of the Devon Home Choice Register.

# **Local Connection**

- The survey found that 100% of respondents met the West Devon Borough Council local connection requirement. Of those that indicated that they live within the parish, 42.9% have lived within the parish for more than 10 years.

# Other findings

- The survey helped to understand the level of housing need within the parish of Sampford Courtenay. All of the 296 households in the parish were contacted regarding the survey, and 14 surveys were returned. This is a response of 4.7%.
- 36.8% of respondents answering the question said they would be in favour of a small development of housing within the parish or surrounding parishes.

# Aims of the survey

- To investigate the Affordable Housing need, tenure and house size for local people within the parish of Sampford Courtenay, and those with local connection to the parish.
- To establish the general level of support of a small development of Affordable Housing for local people with housing needs.

"Housing Need" is defined in National Planning Policy Statement 3 as "The quantity of housing required for households who are unable to access suitable housing without financial assistance".

In order to establish whether a household needs Affordable Housing, it is necessary to consider three elements:

- 1- That they have housing need
- 2- That they are unable to meet their need with their own resources in the open market
- 3- That they have a local connection to the parish.

# Survey history, methodology, distribution and response

A housing needs survey was undertaken as part of West Devon Borough Council's practise to collect data on housing need across the whole of the Borough, in response to the Housing Crisis Declaration in February 2022.

Letters about the Housing Needs Survey were delivered through the postal service to detail how to access the survey online. The Council promoted this through a community drop in event for people to fill in a paper copy and to ask the council questions. The Council promoted this through social media channels with help from the community who advertised this on the Council's behalf locally. The deadline for completing the survey was the 13<sup>th</sup> October 2023, which gave respondents 6 weeks to complete it.

The survey asked a number of questions about the household and the composition, the current types and tenures of homes, affordability and future requirements. All residents were invited to complete this survey.

There were a total of 296 households within the parish who were contacted to complete the survey, with 14 completed, which is a response rate of 4.7%.

#### **General survey findings**

#### Favour of a small local development

Respondents were asked if they would support a small development of Affordable Housing for local people. 28.6% of those answering the question said that they would be in favour. A further 14.3% said that they 'Maybe' in favour of development, and another 57.1% said they would not support it.

This question was followed by an open text box, from which there are some key themes that emerged. These included that there are existing issues with traffic and the number of cars within the parish. Another is that there are no services such as no doctors, post office and limited bus services. There was concern that the village is a conservation area, and that any additional housing may impact the small village community. Others noted that there are developments taking place in Okehampton, that could alleviate any need within the parish.

Alternatively, others noted that there is a need to create housing stock in and around the parish, to keep the valuable services sustainable such as the local schools and shops.

Respondents were also asked if they would support a Community Led Housing scheme, to which 15.4% of those answering the question said that they would support it, and a further 69.2% said that they would not support it.

#### Responses

The section below shows the data that was collected through the responses to the survey.

# **Current tenure**

53.8% of respondents are owner occupiers, owning their home outright. A further 38.5% own their home through a mortgage. The final 7.7% rent their home from a housing association.

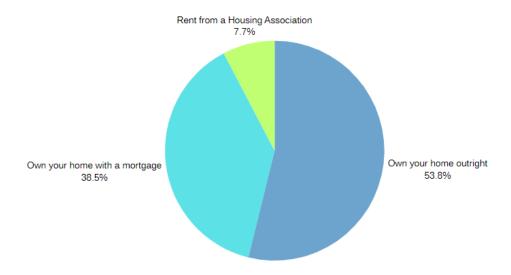


Figure 1: Tenure of Respondents

# Respondents who need to move

The survey asked if the respondent or anyone in their household would need alternative housing. 21.4% said that they would need to move. 71.4% said that they would not need to move.

Of those that indicated a need to move, 66.7% said that they need to move within the next 1 year. The final 33.3% said they need to move within the next 3 to 5 years.

# Assessment of those in need

3 respondents indicated a need to move, whilst 10 indicated no need to move. 1 respondent didn't answer this question. Of the 3 respondents, 100% want to stay living within the parish.

When considering what might prevent them from fulfilling these housing needs:

- 2 said there was a lack of suitable properties,
- 1 said they are not able to afford suitable properties,
- 1 said they were saving to purchase a property.

Respondents could select more than one option for their options regarding their potential need to move. The aspirations of those that indicated a need to move showed:

- 2 wanted to purchase a property from the open market,
- 1 showed interest in completing a self-build,
- 1 said that they wanted to rent from a Housing Association or private landlord,
- 1 showed interest in a Rent to Buy property.

# Housing need

Households that identified a need to move were asked to identify their reasons why their current accommodation doesn't meet their household's needs.

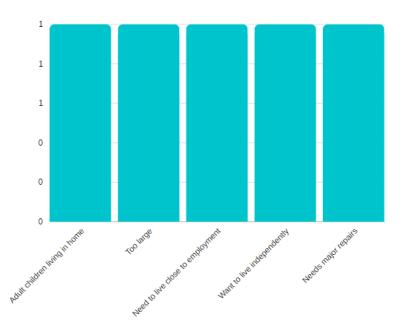


Figure 2: Reasons current accommodation doesn't meet household needs.

Respondents were able to choose more than one option for why their current property does not meet their household's needs. There was a range of reasons that respondents wanted to move, including that they wanted to live independently, or that there are adult children living at home. Other reasons included that the current home was too large or that the home needed major repairs, as well as needing to live close to employment.

# Local definition

The definition of local connection is set by West Devon Borough Council in the adopted Allocations Policy:

- A member of the household is currently resident in the parish for 6 out of the last 12 months, or 3 out of the last five years, where this has been out of choice or
- Those people who have permanent employment within the parish or
- A member of the household has family connections in the parish (immediate family who have themselves lived within the parish for at least 5 years).

Each of the respondents were asked whether they or anyone in their household work in or have immediate family that live in Exbourne, Jacobstowe, Monkokehampton, Sampford Courtenay or Broadwoodkelly. Of the 14 respondents that took part in the survey, 100% responded to this question.

Of those respondents that answered this question:

- 7 said that at least one member of their household has employment within the parish,
- 3 said that they have immediate family within the parish,
- 2 said that they provide care for a family member in the parish,
- 2 said that they grew up in the parish and moved away,
- 6 responded with 'no'.

When considering the wider survey response, 100% indicated that they live within the parish in the initial first stages of the survey when selecting their place of residence. There were no respondents that indicated that they have lived within the parish for less than one year. In light of this, it will be considered that 100% of the total respondents to the survey have a local connection to the parish of Sampford Courtenay.

Of those that indicated that they live within the parish, 42.9% have lived within the parish for more than 10 years.

## **Current stock turnover**

There have been no affordable or social rented properties available to bid on through Devon Home Choice within the last 10 years.

There are currently 6 units of affordable rented housing within the parish, which are a mix of 3 bed and 1 bed houses managed by Live West.

It is clear that there is very low turnover of Affordable Housing within the parish for local people to rent.

#### **Housing options**

Respondents provided information on income and savings, which allows an assessment of what the household can afford to pay for their accommodation.

The income and affordability of all respondents that answered these questions is shown below.

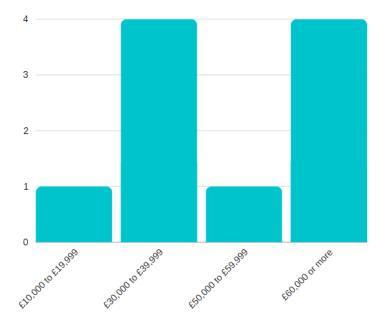


Figure 3: Annual household income before tax

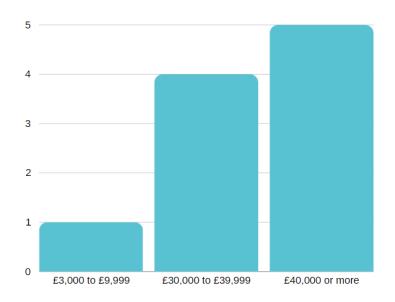


Figure 4: The amount of deposit the household can afford if they were to purchase a home.

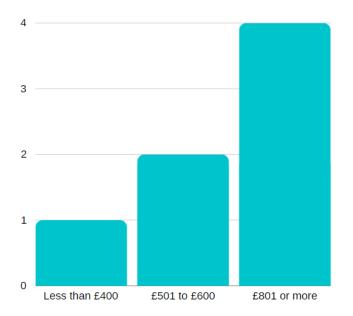


Figure 5: The amount of rent the household can afford to pay on a monthly basis.

# The suggested housing mix

Of those that indicated a need to move, 66.7% of respondents currently owned their own home with a mortgage.

The median average house price in 2022 in Sampford Courtenay was £572,500. There were two deposit categories selected by respondents who needed to move. One selected that they could afford between £3,000 and £9,999. The maximum £9,999 deposit from this range, on this median property price would be a 1.7% deposit, whereas a 10% deposit would be £57,250, which indicates the unaffordability of average properties.

The other respondents selected that they could afford between £30,000 and £39,999. The maximum £39,999 deposit from this range, on this median property price would be a 6.9% deposit. The affordability of this is still low, but these respondents own their current home with a mortgage so would be more likely to be able to afford to resolve their housing needs through the open market.

For those that indicated a need to move, and may require Affordable Housing solutions, the median amount of rent that the households could afford on a monthly basis was £500 per month. Data from Right Move that covers 2020 until the end of 2022 shows that the median average rent for 2-bedroom properties in Sampford Courtenay was £850 per month. This is considerably higher than the affordability that emerged from the survey, so indicates a need for Affordable Housing solutions that require a lower monthly cost than open market properties.

Figure 6 below shows the maximum amount of Local Housing Allowance that households can receive towards their renting costs if they meet the threshold for requiring it. For a 2-bedroom home, the maximum amount a household can receive is £678.12, which covers 79.8% of the average monthly cost for 2-bedroom properties to private rent within the parish.

| Claims commencing from<br>April 2021 | Broad Rental Market Area |                |
|--------------------------------------|--------------------------|----------------|
| Number of Bedrooms                   | Exeter Weekly            | Exeter Monthly |
| Shared accommodation rate            | £96.66                   | £418.86        |
| 1 Bedroom                            | £131.18                  | £568.45        |
| 2 Bedrooms                           | £156.49                  | £678.12        |
| 3 Bedrooms                           | £189.86                  | £822.73        |
| 4 Bedrooms                           | £253.15                  | £1,096.98      |

Figure 6: The Local Housing Allowance Rate for Sampford Courtenay.

| Number of Bedrooms | Number Required |
|--------------------|-----------------|
| 1                  | 2               |
| 2                  | 2               |
| 3                  | 1               |

Figure 7: Devon Home Choice figures for Sampford Courtenay.

| Number of Bedrooms | Number Required |
|--------------------|-----------------|
| 1                  | 1               |

Figure 8: Affordable Housing Need from the survey.

Devon Home Choice holds information about current housing need regarding Affordable Housing. There are currently 7 applicants registered Bands A-E that have a local connection to Sampford Courtenay. The local connection can be through residence, employment or immediate family. Four applicants are graded at Band E, which recommends they are not in housing need at this time. However, they may be struggling with affordability or suitability of their current accommodation, and they would qualify for local connection if an exception site was to come forward.

Figure 8 shows the level of need that emerged from the housing needs survey. This identified 1 respondent that is in need of a one-bedroom, affordable or social rented property.

# Conclusion

Overall, it must be remembered that this Housing Needs Survey represents the data of the current point in time. Circumstances within the community and households evolve and so any future provision of Affordable Housing should take account of this.

The survey has identified need for **5 units of Affordable Housing within the near future**.

There is a need for all property sizes within this recommendation and the suggested mix is:

- (5) x 1 bed.

The information from Devon Home Choice showed reinforced the need for a provision of small units of Affordable Housing to rent within the parish.

The need is predominantly due to the limited turnover of suitable Affordable Housing stock within the parish, and the affordability challenges of open market housing in the parish.

Those that are on Devon Home Choice with a local connection to the parish, but are in need of 2 or 4 bed homes, have a local connection to other local areas where there is development including Affordable Housing, which can help to alleviate the needs of these households.

# Recommendation

The final assessment is for 5 affordable or social rent tenure homes. With the current stock of Affordable Housing, it is unlikely that existing stock of affordable units may meet all of the future housing need within the community. Options for the delivery of these units may need to be explored fully, for example, providing this in a neighbouring parish as part of a cost-effective development of Affordable Housing.

This survey is likely to be refreshed at intervals to help with the neighbourhood plan and future reviews so that they can ensure appropriate provision of Affordable Housing stock and to help with the development of the neighbourhood plan and the review of the Joint Local Plan.