

Bere Ferrers Housing Needs Report

July 2023



West Devon
Borough Council

1 Findings and Recommendations

Principal conclusions

The survey identified a need for 3 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 affordable housing units need to be explored fully. Further thought needs to be given to ensure effective use of the existing stock within Bere Ferrers, which may help to make family homes more available to families, such as incentivising the downsizing of those in larger social housing properties.

Recommendations

Key findings

Affordability

- The survey found that of those indicating a need to move within the next 5 years, 25% would require social or affordable rented tenure.

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, 70% have lived within the parish for more than 10 years.

Other findings

- The survey helped to understand the level of housing need within the village and wider parish of Bere Ferrers, the Bere Alston report is available as a separate document. All of the 178 households in the village were contacted regarding the survey, and 30 surveys were returned. This is a response of 16.9%.
- 57.7% of respondents answering the question said they would be in favour of a small development of affordable housing for local people.

Aims of the survey

- To investigate the affordable housing need, tenure and house size for local people within the village of Bere Ferrers, and those with local connection to the village.
- 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 complete 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 through social media channels and the Parish Council. The deadline for completing the survey was the 4th of August 2023, which gave respondents 4 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 178 households within the parish who were contacted to complete the survey, with 30 completed, which is a response rate of 16.9%.

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. 57.7% of those answering the question said that they would be in favour. A further 38.5% said that they ‘Maybe’ in favour of development. 3.8% said that they would not support a small development for local people. Respondents were also asked if they would support a Community Led Housing scheme, to which 64% of those answering the question said that they would support it, whereas 4% 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

Of those that answered the question, 84.6% of respondents owned their home outright, with a further 3.8% owning their home through a mortgage. The final 11.5% rent their home from a Private Landlord.

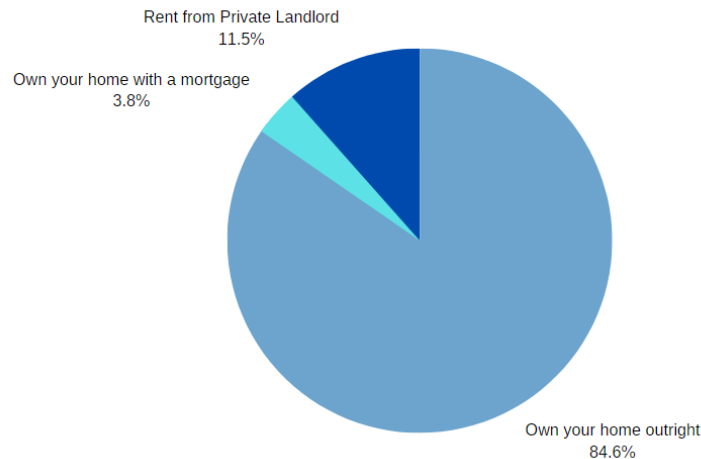


Figure 1: Tenure of Respondents

Respondents who need to move

The survey asked if the respondent or anyone in their household would need alternative housing. 4.2% said that they would within the next year. 4.2% said that they would need to move within the next 3 years, a further 8.3% said they would need to move within the next 3 to 5 years. 70.8% said that they would not need to move.

Assessment of those in need

Four respondents indicated a need to move, whilst 17 indicated no need to move.

Of the four respondents, 100% want to stay living within the parish. When considering what might prevent them from fulfilling these housing needs, all four responded to this question:

- 50% said they were not able to afford suitable properties,
- 100% said there was a lack of suitable properties,
- 25% said they are saving to purchase a property,
- 25% indicated issues with rising mortgage rates.

The aspirations of those that indicated a need to move showed:

- 50% wanting to buy on the Open Market,
- 25% wanting to rent from a Housing Association,
- 25% wanting to buy a Discount Market Sales property,
- 25% wanting to complete a Self-Build project,
- 25% wanting to purchase a Shared Ownership,
- 50% wanting to Rent to Buy a property.

Of those that indicated a need to move, 1 said that they would need to move within the next year.

- They wanted to stay living within the parish,
- They said that they were unable to afford suitable properties,
- And, said there was a lack of suitable properties.

The aspirations of this group included purchasing on the Open Market, purchasing a Shared Ownership property, purchasing a Discount Market Sales property, or Rent to Buy a 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.

Each respondent selected different reasons for their need for alternative housing in the near future. These included that they want to live independently, the current property is too large, they need to live close to relative/family or the property need major repairs.

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 have employment or family connection to the village of Bere Ferrers. Of the 30 respondents that took part in the survey, 16 responded to this question, a response rate of 53.3%. All of these respondents said they have a local connection through family or employment to the village or the neighbouring village of Bere Alston.

When considering the wider survey response, all indicated that they live within the village in the initial first stages of the survey when selecting their place of residence. 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 Bere Alston.

A further 10% indicated a local connection to the neighbouring village of Bere Alston through employment or immediate family.

Of those that indicated that they live within the village, 70% have done so for more than 10 years. A further 16.7% indicated that they have lived within the parish for more than 3 years but less than 10.

Current stock turnover

There are currently 4 affordable housing units that are affordable rented tenure within the parish.

Between January 2019 and August 2023, there has been 1 property available through a Housing Association for rent within the parish. This was advertised on Devon Home Choice, the Housing Register, for people with a local connection to Bere Ferrers Parish in the first instance.

The property was a 1 bedroom flat, which was to suit households of a maximum 2 people only. This bungalow received 90 bids.

It is clear that existing stock is able to provide some accommodation provision for households within the village, although the extent is limited.

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 and had indicated a need to move is shown below.

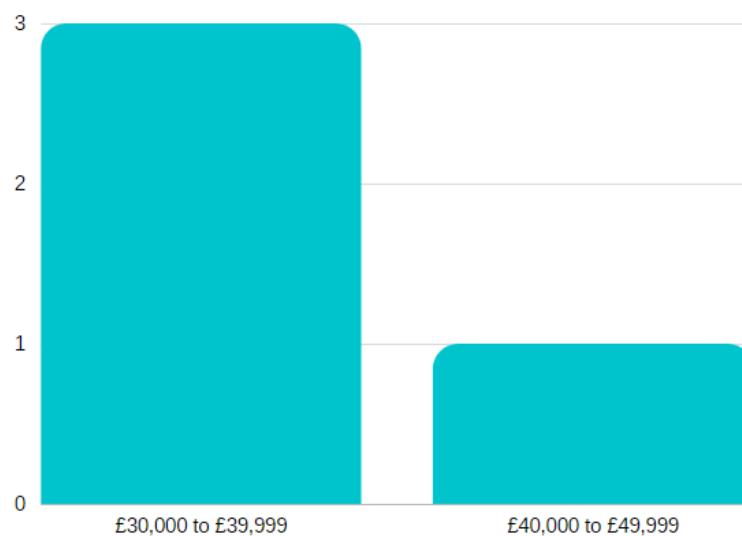


Figure 3: Annual household income before tax.

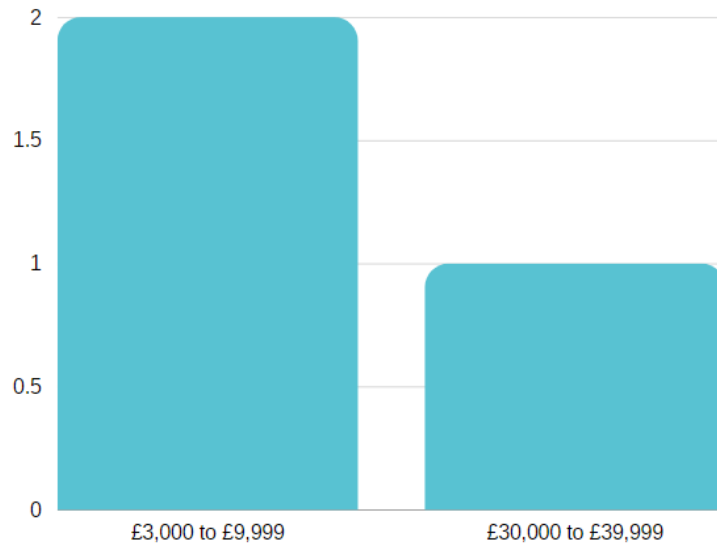


Figure 4: The amount of deposit the household can afford if they were to purchase a home.

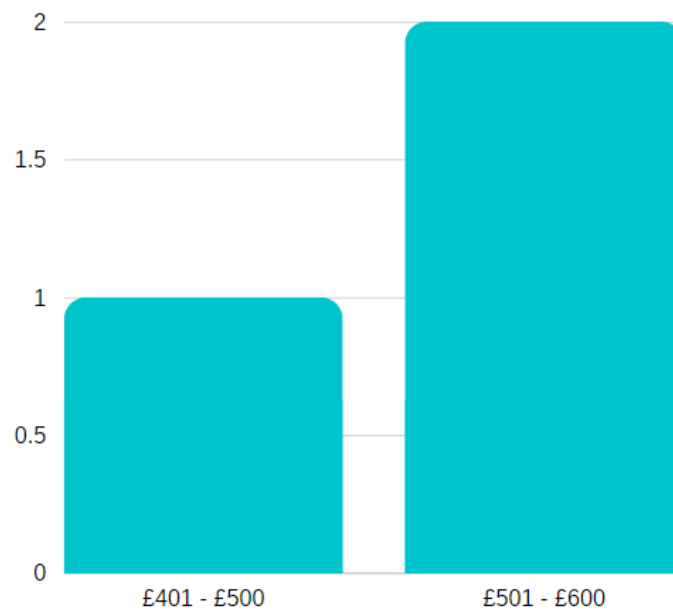


Figure 5: The maximum amount of rent the household can afford to pay on a monthly basis.

The suggested housing mix

Of those that indicated a need to move, 25% would be able to afford social/affordable rent tenures, 25% would be able to afford intermediate home ownership. A further 50% would be able to resolve their housing need on the open market providing there are suitable properties.

For those that answered the question and had indicated a need to move, the median amount of deposit that households could afford was between £3,000 and £9,999. The median average house price in 2022 in the village was £368,750. A £9,999 deposit, maximum median average from the

survey, on this property price would be a 2.7% deposit, whereas a 10% would be £36,875, which indicates the unaffordability of average properties.

For those that answered the question and had indicated a need to move, the median amount of rent that households could afford on a monthly basis was between £501 and £600 per month. Data from Right Move that covers 2020 until the end of 2022 shows that the median average rent for all sized properties in the Bere Ferrers parish was £850 per calendar month, with the village of Bere Ferrer’s median average being £1197 per month. The cost for a 2-bed property in the village of Bere Ferrers was £1000 per calendar month. This figure is notably higher than the median average affordability that emerged from the survey. This indicates a need for properties within the parish that have a lower 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 £533.52 per month, which covers 79% of the median average for 2 bedroom properties within the village.

Claims commencing from April 2021	Broad Rental Market Area	
	Plymouth Weekly	Plymouth Monthly
Shared accommodation rate	£73.50	£318.50
1 Bedroom	£103.56	£448.76
2 Bedrooms	£134.63	£533.52
3 Bedrooms	£159.95	£648.22
4 Bedrooms	£195.62	£797.81

Figure 6: Local Housing Allowance Rate

Number of Bedrooms	Number Required
1	1
3	1

Figure 7: Size mix recommendations from the survey.

Number of Bedrooms	Number Required Band A-D
1	2
3	1

Figure 8: Devon Home Choice need by number of bedrooms

Figure 7 recommends that there is need for one and three bedroom properties, with some demand for one bed and four bed properties that emerged from the survey. These are a mix of Intermediate home ownership and social/affordable rented tenures. This was drawn from the respondents within the survey that indicated a need to move and would require affordable housing properties.

Figure 8 shows the number of households with local connection to the parish through residence, work or immediate family that are registered with Devon Home Choice. The highest level of demand is for 1 bedroom properties. There are an additional 2 applicants that are graded at Band E, which recommends that 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.

Other considerations

There were some respondents who were not provided with the full survey, but had indicated that they would need to move within the next year. There were 4 respondents, 75% of whom have lived in the village for 10 years or more.

75% of these respondents indicated that they currently own their home outright, and another 25% own their home with a mortgage. One respondent indicated that they would need to move within the next 3 to 5 years, and that they would stay living in the parish. They also indicated that there was a lack of suitable properties.

Without the information regarding income and deposit affordability, it is difficult to gauge whether these respondents would require affordable housing provision so the recommendations cannot be included for these respondents.

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, in the near future for **3 units of affordable housing within the near future.**

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

- (2) x 1 beds,
- (1) x 3 beds.

The need is predominantly due to the demand for smaller properties, alongside some identified need for larger family homes which is recognised through the survey and the Devon Home Choice register.

Consideration has been made regarding the current stock turnover information, which shows that some of the existing housing need can be addressed with existing stock within the parish, but the current turnover and low numbers of Affordable Housing stock means that opportunities are limited.

Recommendation

The final assessment is for 2 social or affordable rented properties and for 1, 1 bed intermediate home ownership property. The respondent indicated that they would be unable to afford to resolve their housing need on the open market, and therefore would require intermediate home ownership schemes, such as Shared Ownership or Discount Market Sales. There was interest highlighted within the survey for Self-Build home projects, so consideration should be made for this provision of housing within the village.

The current stock of affordable or social rented properties in Bere Ferrers provides accommodation that has a local connection agreement to the parish of Bere Ferrers applied to them.

Options for the delivery of these affordable housing units need to be explored fully. Further thought needs to be given to ensure effective use of the existing stock within Bere Ferrers, which may help to free up family homes and make them more available to families, such as incentivising the downsizing of those in larger social housing properties by using our tenants incentive downsizing scheme. The Tenants Incentive Scheme offers up to £5000 for those Housing Association tenants to downsize in to smaller accommodation. (see attachment to this report) .

This survey is likely to be refreshed at intervals to help ensure appropriate provision of affordable housing stock. The Council is also in regular contact with the Neighbourhood Planning Group and will be assisting with the review of the Neighbourhood Plan.

Appendix:

Downsizing Scheme

If you are a social housing tenant who wants to move to a smaller home, we may be able to offer financial support to help you do so.

As families grow and change, social housing tenants can often find themselves in a larger property that no longer suits them. The aim of the scheme is to free up some of the social housing homes in our area for younger families in need.

This scheme is voluntary. No tenants will be forced to downsize.

Advice and support is available from our Housing Advice team.

How much could I receive?

The council has introduced an extra 'High Demand Area' payment of £2,500. This has been introduced due to the current shortage of larger family homes in the area.

The total amount of money local people could receive depends on how many bedrooms are released by the move.

Downsizers will receive:

A fixed payment of £1,000

- An additional 'High Demand Area' payment of £2,500
- £500 per bedroom released.
- The maximum payment that can be made is £5,000.

Who is eligible for the scheme?

The Tenants Incentive Scheme is available to applicants who met the following criteria:

- Are an existing Housing Association tenant on an Assured tenancy, and
 - living in the Council area and
 - whose Housing Association landlord confirms that the nomination rights for the property being vacated will be given to the Council
- Are in a family sized house - 2 bedrooms or larger
- Want to move to a property that is at least 1 bedroom less
- Are registered on Devon Home Choice
- Where the move will not result in overcrowding

How do I apply?

For more information about the scheme and to apply, please email devon.homechoice@swdevon.gov.uk

You can also call our offices on 01822 813600 and ask to speak to the Housing Advice team.