

Parish of Thorverton Housing Needs Report



Produced by: Devon Communities Together

On behalf of: Mid Devon District Council

Date March 2023



**Devon Community
Housing Hub**



Contents

- 1. Executive Summary**
- 2. Aims of the Survey**
- 3. Survey History, Methodology and Response**
- 4. Introduction and Information about Thorverton**
- 5. General Survey Findings**
- 6. Assessment of those wishing to move home within next 5 years**
- 7. Assessment of those in need of affordable housing**
- 8. Housing Aspirations of Older People**
- 9. Conclusions - Future Housing Need for Thorverton**

Please note all documents produced by Devon Communities Together under this Contract are the intellectual property of Devon Communities Together and ownership of such documents will rest with Devon Communities Together. If this document is used by any organisation other than the client to support a development, then a fee will be charged. Details of this fee can be obtained from the Community Housing Coordinator at Devon Communities Together.

Devon Communities Together
Units 73 & 74 Basepoint Business Centre,
Yeoford Rd, Exeter EX2 8LB
Tel 01392 248919

www.devoncommunities.org.uk

1 Executive Summary

Principal Conclusions

The survey identified a need for at least 19 affordable homes within the next 5 years.

Key findings

Affordability

- The survey found 20 households in housing need who could not afford to buy or rent in the open market. There are 4 affordable homes being provided in the village in November 2023 (2 rented and 2 shared equity). 2 have already been allocated. Of the remaining 2 homes being provided for affordable rent in the Parish, one meets the size profile of the households that have been identified as needing affordable housing which have been factored in to the recommendation.

Tenure

- There is a need identified for 9 social rented properties
- A need has been identified for a minimum of 1 unit of affordable rented housing.
- There is a need for 9 low cost home ownership homes (Shared Ownership, Rent to Mortgage or Discount Market Ownership.)

Size of Property Required

A need has been identified for:-

- 8 one or two bedroom properties for singles / couples.
- 4 two bedroom properties for families
- 7 three bedroom properties for families

For a more detailed breakdown please see table 10 in the body of the report.

Other Findings

- 479 surveys were delivered and 146 survey forms were returned initially. In addition there were a further 9 surveys that were received after the closing date, following a reminder being sent to the households on the housing register. These late surveys have also been included in the body of the report. This made a total of 155 responses. The response rate was 32 %.
- 84% (120 responses) of those who answered the question said they would be in favour of a small development of affordable housing for local people and 16% (23 respondents) were against. 12 households did not answer this question.

2. Aims of the Survey

- To investigate the housing need, tenure and size of homes required for local people living or working in the parishes and those wishing to return.
- To establish the general level of support for new homes in the parish with an emphasis on homes for local people with housing needs.
- To establish the views of the whole community on future housing in the parish.

3. Survey history, methodology and response

3.1 History

Mid Devon District Council commissioned the Housing Needs Survey to establish the amount of housing need in the Parish. Devon Communities Together worked in partnership with the Thorverton Affordable Housing Group (a sub-committee of Thorverton Parish Council) to review and agree the survey form and questionnaire. 479 forms were posted to every household in the parish. Parishioners were able to return the survey in a reply paid envelope or online. A drop in event was held by the Parish Council on 19th January to encourage residents to respond to the survey. The survey was open from 6th January until 10th February 2023.

3.2 Methodology

The survey was carried out using a methodology approved by local planners.

The survey form was in 3 parts. The first section asked a limited number of questions about the type of household and their 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 who intend to move home within the next 5 years and wish to remain living in the parishes. Both those who have an affordable housing need and those who wish to buy on the open market were invited to complete this section of the form. The third section was aimed at parishioners aged over 55 to gauge the specific needs of older residents.

3.3 Response

- 155 surveys were returned, which is a response rate of 32% of all dwellings surveyed.
- The survey achieved its aim of identifying actual households in need. Out of the returned surveys, 42 were returned with some or all of Part 2 completed.
- 136 (88%) of the respondents live in Thorverton. A further 3 respondents live in Mid Devon. 16 respondents did not answer the question.

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 Thorverton.

4.1 Overview of Thorverton.

Thorverton is situated in the Mid Devon District of Devon in the Exe valley to the north of Exeter. It is located between the towns of Tiverton, Cullompton and Crediton, and contains the hamlets of Yellowford and Raddon.

Thorverton has a Church of England primary school with approximately 80 pupils. There is also a toddler group and playgroup. There are two churches and an area of public open space. The Village has a post office and a general stores which are open Monday to Saturday.

There are also two pubs in the village, a WI Hut and a well used village hall. There is an active community within Thorverton, with services such as a food bank, a cinema club and a café. There are also a number of sports and special interest groups running in the village.

As well as school buses to Crediton there is also a regular bus service through Thorverton between Exeter (30 minutes) and Tiverton (approximately 50 minutes).

4.2 Population Figures

In the 2011 census the population of Thorverton was 921 individuals living in 417 households. There were 398 (95.4%) dwellings with at least one usual resident and 19 (4.6%) dwellings which were either empty, second homes or holiday lets. The estimated population in 2020 was 1004 (Office of National Statistics Mid 2020 population estimates).

4.3 Type of Accommodation

In the 2011 Census the types of accommodation in the parishes were broken down as in Table 1 below. The largest category is detached houses or bungalows. There are very few flats which would potentially offer a lower cost threshold to access housing.

Table 1

Detached house/bungalow	Semi-detached house/bungalow	Terraced house/bungalow	Flat	Caravan / mobile home	Total
167 (40%)	139 (33%)	76 (18%)	34(8%)	1(0.2%)	417

4.4 Bedroom numbers

In the 2011 Census the number of bedrooms per dwelling were broken down as in Table 2 below.¹ The vast majority of homes (70%) have between 3 and 4 bedrooms with very few smaller 1 bedroom properties (4%).

Table 2

1 bedroom	2 bedrooms	3 bedrooms	4 or more	Total
14 (4%)	103 (26%)	140 (35%)	141 (35%)	398

¹ These tables only give details for 398 dwellings, this is because there is no data for empty homes in this dataset.

When viewed together these tables show that there is a lack of smaller, cheaper accommodation in the parish with detached dwellings and properties of 3 bedrooms plus being the most prolific. As a result there are very few properties suitable for those on low incomes to buy or rent. It is also of note that 29% (114) of households in the Parish are single person households, however this is not reflected in the profile of the housing stock. 65% (261) of households with more than one person of which 49 (12% of total) were solely made up of adults over 65. 23 (6%) households were categorised as ‘other’.

4.5 Property Prices and Rent

To assess whether a household can afford to buy or rent on the open market it is necessary to look at the cost of an entry level property in the local market. Entry level has been defined as the value of properties in the lower third of the range of values within the market.

To establish the entry level cost for purchasing a property information on recent house sales and homes currently on the open market are used. When research was carried out (5th March 2023)² there were 24 properties listed valued at £800,000 or less within 1 mile of Thorverton. Prices ranged from £150,000 for a two bedroom flat to £800,000 for a three bedroom detached house. Of the 24 listings on the Rightmove website, 13 are for sale and 11 are sold subject to contract.

Average rents are identified by analysing data on local private rents gained from the responses received within the original deadline of the housing needs survey and analysis of those available for rental on Rightmove, along with information on the local housing allowance. From this information, we can establish typical rents to assess affordability. Data from the survey provided information on 12 rented properties within the survey area. It was not possible to gather data on one bedroom properties as there were none available to rent. The weekly rent level for a one bedroom property has been estimated using data from a wider area, and reference to the Local Housing Allowance. The data on three bedroom properties for rent suggests that there is a significant deviation between the LHA level and the cost of renting these properties on the open market.

The figures used to assess affordability are set out in Table 3 below.

Table 3

Size	Property price	Weekly rent
1 bedroom	£182,000	£144.00
2 bedroom	£370,000	£159.00
3 bedroom	£449,000	£230.00

There are currently 44 council/housing association owned properties in Thorverton. There have been 4 lettings in the last 2 years. It is not therefore anticipated that the existing stock will materially alter the level of housing need in the Parish.

There are imminently available 2 homes which have been purchased for affordable rent by local housing association (1x 2 bed house and 1x 3 bed house), and a further 2 shared equity houses available directly from the developer.

² Information on properties for sale and rent was taken from www.rightmove.co.uk on 3rd March 2023

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. 120 (84%) of those answering the question said they would be in favour. 23 (16%) said they were against any development. It should be noted that 12 households did not respond to this question.

5.2 Site suggestions and general comments

65 individuals made suggestions for possible housing sites within the parish and / or made more general comments about housing in the parish. These suggestions and comments will be made available to Mid Devon District Council on a separate document.

5.3 Details of those wishing to live in the area.

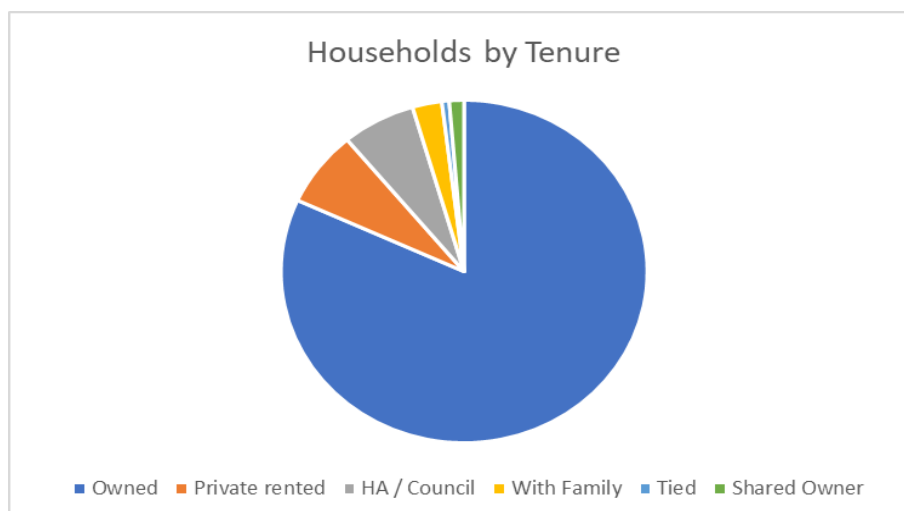
Respondents were asked if they knew of anybody who had had to leave the parish in the last 5 years due to lack of suitable housing. If the respondent answered yes to this question they were asked to contact DCT for a survey form to be sent to the household to give them an opportunity to complete the survey. 56 households replied that they did know of someone.

Respondents were also asked whether they knew of someone who is working more than 16 hours a week in Thorverton and needs to move to the area. If the respondent answered yes to this question they were asked to contact DCT for a survey form to be sent to the household to give them an opportunity to complete the survey. 23 respondents answered yes to this question.

5.4 Current tenure

Of the 154 respondents who provided details, 126 own their own home, 11 rent from a private landlord and 10 rent from a housing association or local authority. Of the remaining households 4 are staying with relatives, 2 are in shared ownership accommodation and 1 is in tied accommodation. 1 respondent did not answer the question. Figure 1 shows the breakdown of tenure.

Figure 1



5.5 Main or second home

152 (98%) of the respondents that answered the question lived in the property as their main home. There was 1 second home (1%) and 1 respondent did not answer the question.

5.6 Parish of Residence

136 (88%) of the respondents live in Thorverton. A further 4 respondents live in Mid Devon and 16 respondents did not answer the question.

5.7 Number of bedrooms in current home

Respondents were asked how many bedrooms their current home has. The responses are shown in Figure 2. 11 respondents did not answer the question.

Figure 2



5.8 Future plans

Respondents were asked whether they intended to move home within the Parish within the next 5 years. If they answered yes to this question they were asked to complete Part 2 of the form.

- 37 households stated they did intend to move within the Parish within the next 5 years

6. Assessment of those wishing to move in Thorverton in the next 5 years

Part 2 of the survey was aimed at those who expect to need to move home within the next 5 years and remain in Thorverton. It asked questions regarding size and make-up of the new household, local connection and financial circumstances. This information helps to identify the number of households that are eligible for both open market and affordable housing in the parish and the size, tenure and type of homes required.

37 households indicated a need to move within the next 5 years and remain in Thorverton. However 42 households answered some or all of the questions in Part 2 of the survey and their answers have been included in the analysis in this section of the survey.

6.1 Minimum bedroom requirement

Respondents were asked the minimum number of bedrooms they would require in their new home. Table 4 below shows the breakdown. It should be noted that there are criteria relating to affordable housing that set the number of bedrooms that a household are eligible for based on the number of adults and children in that household. 6 of the 42 households did not answer the question.

Table 4

1 bedroom	2 bedroom	3 bedroom	4+ bedroom
4	12	14	6

6.2 Timescales for moving

Households completing this part of the form were asked to identify when they would need to move.

- 12 of the households indicated a current need to move.
- 16 households indicated a need to move within the next 1-3 years.
- 13 households indicated a need to move within the next 3-5 years.
- 1 household did not answer the question

6.3 Housing tenure

Respondents were asked what type of accommodation they would consider moving to. This gives an indication of respondents' aspirations rather than confirming which type of housing they are eligible for. The results are shown in table 5 below. Respondents could choose more than one option. 10 households were only interested in open market housing and 4 households were only interested in social or affordable rented properties.

Table 5

Shared ownership/ equity	Affordable housing for rent	Self-build	Discount market	Rent to buy	Open market
17	22	9	15	14	18

6.4 Reasons for moving

Respondents were asked why they wished to move home. They could tick more than one box. The answers are shown in Table 6 below.

Table 6

Reason for wishing to move	No of respondents
Need to move to a home with more bedrooms	10
Need to downsize to a home with fewer bedrooms	11

Need to move for health/mobility reasons	8
Will be leaving home and do not expect to be able to rent or buy privately	6
You are struggling to afford your current home	11
Wish to move back to the parish and have a strong local connection	7
Home is in poor condition	5
Your private tenancy is ending	2
Sharing kitchen and / or bathroom	4
Need to move for work	1
Want to buy	2
Smaller / Larger garden	2
Other	2

6.5 Budget for new home

Respondents who wished to purchase a home were asked about their budget. Table 7 shows the breakdown of replies. 9 respondents did not answer the question.

Table 7

Less than £150,000	£150,000 - £200,000	£200,000 - £250,000	£250,000 - £300,000	£300,000 - £350,000	£350,000 +
6	8	6	4	4	5

7. Assessment of those in affordable housing need

This section of the survey looks at the number of households who would qualify for an affordable home in the parish, based on their household income and savings.

7.1 Exclusions

22 of the households who expressed a need to move within the next 5 years and remain in Thorverton have been assessed and have been excluded for the following reasons:-

- They could afford to buy on the open market;
- They stated they were only interested in open market housing;
- They gave insufficient details to assess their eligibility;
- They already own their own home so do not qualify for affordable housing.

This leaves 20 households who may qualify for affordable housing. Of these 11 are living in private rented housing, 3 are renting from a housing association or local authority, 4 are living with relatives, 1 is a shared owner and one did not answer the question.

7.2 Local Connection

To qualify for affordable housing, respondents must have a local connection to Thorverton. This connection is determined Mid Devon District Council and is set out below:-

- | |
|---|
| <ul style="list-style-type: none"> • The person has lived in the parish/town for 3 out of the 5 years preceding the allocation. • The person has immediately prior to the allocation lived in the parish/town for 6 out |
|---|

of 12 months preceding the allocation.

- Immediate family have lived in the parish/town themselves for 5 years preceding the allocation. For avoidance of doubt The Local Government Association guidelines define immediate family as parents, siblings and non-dependent children.
- The person has permanent employment in the parish/town with a minimum contract of 16 hours per week which has continued for the 6 months preceding the allocation without a break in employment of more than 3 months such employment to include self-employment. This should not include employment of a casual nature.

All of the 20 households identified state that they have a local connection.

7.3 Housing Options

The housing options available to the households identified as being in need of affordable housing and having a local connection to the survey area have been reviewed.

Respondents provided information on income and savings along with household size which allows an assessment of what type of housing is best suited to the household's financial circumstances.

The breakdown of housing needs of the 20 households that were identified as having a need for affordable housing are shown in the table below.

Table 8

	1 bedroom	2 bedroom	3 bedroom	Total
Affordable rent (Social rent 60% OMV)	5	0	4	9
Affordable rent (80% OMV)	1	0	1	2
Shared ownership / Rent to Buy / Market Rent	2	4	3	9
Open Market / Self Build	0	0	0	0
TOTAL	8	4	8	20

Of the households that would be able to afford low cost home ownership 5 also indicated an interest in self build housing, but no respondents chose this as their only option. Further work would be required to understand whether there is an appetite for self build housing given the complexity, financial commitment and skills required for this option.

8 of the households indicated that they were prefer an additional bedroom to the size that they are likely to be eligible for, however only one of these could afford the extra costs associated with this.

6 respondents wanted to move now, or within the next 12 months, 10 wanted to move within 1 - 3 years and 4 anticipated moving within 3 to 5 years.

7.4 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 Devon is called Devon Home Choice. Applicants are given a banding from A to E depending on their level of need. There are 15 households living in Thorverton and registered on Devon Home Choice wishing to live in the Parish. Details are set out in table 9:-

Table 9

Devon Home Choice band	1 bed	2 bed	3 bed	4 bed	Total
Band A (Emergency need)	0	0	0	0	0
Band B (High)	2	1	0	0	3
Band C (Medium)	0	1	2	0	3
Band D (Low)	2	1	0	0	3
Band E (No Housing Need)	2	2	2	0	6
Total	6	5	4	0	15

A local housing association will be allocating 2 affordable rented homes (1x2bed and 1x3bed) in Thorverton in November 2023 and has reported that there are over 40 applicants to date for these homes.

7.5 Housing Mix

The suggested mix of housing is shown in Table 10 below. This takes account of the family makeup as declared on the survey form and the type of housing required. The numbers registered on Devon Home Choice have been taken into account, however only 6 of the 20 respondents indicated that they were on the housing register, with 13 stating that they were not, and one not answering the question. All of the applicants on the housing register were sent a personalised email encouraging them to complete the survey and the housing needs survey was promoted in the Parish, and is considered to be a more accurate indication of the minimum number of homes that are required.

The number has been adjusted to take account of the homes that will be available in the new development at the end of 2023.

Table 10

Type of Property	Affordable Rent (Social 60% OMV)	Affordable Rent (80% OMV)	Shared ownership / Rent to Buy / Discount Market Ownership	Open Market / Custom Build	Totals
1 or 2 bedroom property for singles and couples	5	1	2	0	8
2 bedroom property for families	0	0	4	0	4
3 bedroom property for families	4	0	3	0	7
Totals	9	1	9	0	19

8. Housing needs and aspirations of older residents

Part 3 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. In 2014 the Office for National Statistics published population projections for the next 20 years. These figures show that by 2034 the percentage of people over the age of 55 will have increased by 23% across Devon.

98(64%) respondents had a least one member of the household that was aged 55 or over and completed Part 3 of the survey.

8.1 Age of Respondents to Part 2 survey

Respondents were asked to give their age in 10 year bands. As can be seen in Table 12 below, the majority of those who replied (80%) were aged between 55 and 75.

Table 12

Age Group of individuals within household	55-65	66-75	76-85	Over 86
Number	59	65	24	8

8.2 Future Housing Plans

Households with someone over 55 were asked about their future housing plans.

- 16 households plan to move within the next five years. Of these, 12 would like to remain in Thorverton.
- Of these 12 households 2 are included in the affordable housing need assessment figures in section 7. The remaining 10 have all been excluded for one of the reasons set out in paragraph 7.1.
- A further 13 households have considered moving but not in the next 5 years and 69 have no plans to move.

8.3 Adaptability of current home

Respondents were asked if their current home was adaptable to meet changing needs.

- 59 households said their home was adaptable
- 34 households said their home was not adaptable
- 5 households did not answer the question.

8.4 Type of Accommodation preferred by older persons

Older households were asked what type of accommodation they may need in the future. The majority 61 (63%) did not answer this question. Of those that did 24 (64% of responses) preferred a home better suited to their needs but not designed for older people. Preferences are shown in Table 13 below.

Table 13

Type of Accommodation Preferred by Older Persons	Number
Home better suited to needs but not specifically designed for older people	24
Home specially designed for older people	6
Residential / nursing home	7

8.5 Considerations when choosing next home

Households were asked to list the most important considerations when choosing a new home. They could give more than one reason. The reasons are listed below in Table 14.

Table 14

Most important considerations	Number
Need to downsize to a smaller more manageable home	15
Cheaper running costs	12
Proximity to shops/amenities	11
Proximity to public transport	7
Need to be near family / carers in Thorverton	6
Need one level for medical reasons	10

8.6 Conclusion - Older Persons Needs

The older persons' survey shows that the majority(69, 71%) of households with at least one resident over 55 have no plans to move home. However, the parish does have a number of older households who wish to downsize to smaller accommodation as their needs change.

The survey indicates that 2 of the 11 older households that expect to move home within the next 5 years and remain in Thorverton will need affordable housing in the broadest sense. The remainder are likely to be looking on the open market for accommodation that is suitable for their changing needs. The current stock profile in the village suggests that there is an under representation of smaller homes (see paragraph 4.4) with only 4% of existing homes having one bedroom. It may be appropriate for some consideration to be given to the type of homes that are needed in the open market going forward.

9. Conclusion - Future Housing Need for Thorverton

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. The survey has identified a need in the near future for at least 19 units of affordable accommodation including intermediate tenures including shared ownership, rent to buy and discounted market ownership.

As the needs of households are constantly changing 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 to 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.