

# Stoke Gabriel Housing Needs Report

September 2023



## **1 Findings and Recommendations**

### **Principal conclusions**

The survey identified a need for 19 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. South Hams District Council declared a Housing Crisis in 2021 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. Further thought should be given to ensure effective use of the existing stock within Stoke Gabriel, which may help to make family homes more available to families, such as incentivising the downsizing of those in larger social housing properties through the Tenants Incentive Scheme or the Step On Scheme to help households onto the housing ladder.

### **Recommendations**

#### **Key Findings**

##### **Affordability**

- The survey found that of those indicating a need to move within the next 5 years, 28.6% would require Affordable rented properties. The need was reinforced by data from the Devon Home Choice waiting list for Affordable Rental properties.

##### **Local Connection**

- The survey found that 92% of respondents met the South Hams District Council local connection requirement.

#### **Other findings**

- The survey helped to identify some of the households that are in housing need. All of the 784 households in the parish that were contacted regarding the survey and 75 surveys were returned. This is a response rate of 9.6%.
- 34.7% of respondents answering the question said they would be in favour of a small development of housing.

“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 housing 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 South Hams District Council's practise to collect data on housing need across the whole of the District, in response to the Housing Crisis Declaration in 2021.

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 17<sup>th</sup> of November 2023, which gave respondents 6 weeks to complete it.

There was community drop in event for this survey, which was held in the village hall. This enabled residents to attend and receive support to complete the survey which helped to boost the total response to the survey.

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 784 households in the parish that were contacted regarding the survey and 75 surveys were returned. This is a response rate of 9.6%. It should be noted that census data shows 56% own their own homes outright, with 46.2% of those answering the survey owning their home outright, which could impact on the level of response to the survey.

### **General survey findings**

#### **Favour of a small local development**

Respondents were asked if they would support a small development of housing within their parish or surrounding parishes. 34.7% of those answering the question said that they would be in favour. A further 32% said that they 'Maybe' in favour of development, and the final 33.3% said they would not support it.

This question was followed by an open text box, from which there were some key themes that emerged. Most notably, respondents mentioned that additional homes would benefit the community, particularly young local people, and not for use as holiday homes. Some respondents indicated that it may be beneficial to build homes that encourage downsizing, to make the larger, family homes more available to those who need them.

Alternatively, some respondents indicated that they didn't want to see any development within the parish due to significant concerns about existing strains on access and services within the parish and the impact on the countryside, particularly as the parish sits within the Area of Outstanding Natural Beauty. Many respondents indicated that there has already been development within the parish and that any further development will impact on the identity of the village.

Other respondents that might support a small housing development suggested that it would depend where housing is built, whether it had a principal residence condition on the properties, or if amenities were provided as a result. Some suggested that they would support it if it was a Community Land Trust project, or if there were Self Build opportunities.

The survey then asked whether respondents would support housing development if there was a local residence condition attached to the properties. 37.3% said that they might support it, 26.7% said that they would not support it and 34.7% said that they would support this. 1.3% did not answer the question.

Respondents were also asked if they would support a Community Led Housing scheme, to which 41.3% of those answering the question said that they would support it, 33.3% said 'maybe', and a further 24% said that they would not support it. 1.3% did not answer the question.

## Responses

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

### Current tenure

Of those that responded to the question, 50.7% of respondents are owner occupiers, owning their home outright. A further 28% own their home through a mortgage, 5.3% own their home through Shared Ownership. 8% rent from a private landlord and 4% rent their homes from a Housing Association. The final 4% lodge with family or friends.

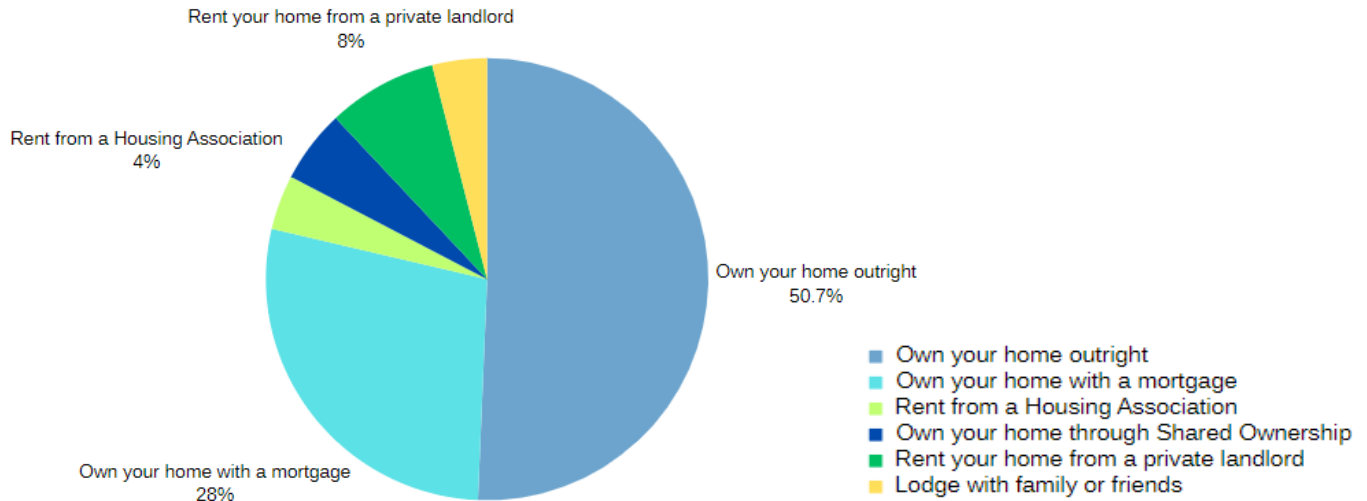


Figure 1: Tenure of Respondents

### Respondents who need to move

The survey asked if the respondent or anyone in their household would need alternative housing. 28% said that they would need to move. 58.7% said that they would not need to move and 13.3% said they 'maybe' need to move.

Of those that indicated a need to move, 42.9% said that they need to move within the next 1 year. 28.6% said they need to move within the next 3 years and the final 28.6% said that they need to move within the next 3 to 5 years.

Respondents were asked to identify whether it was themselves that were in housing need, or other members of their family or household. Figure 2 shows the response to this question, which shows the respondents largely identifying themselves or their household as in need of alternative housing. There were also a notable number of respondents that identified their adult children as in need of alternative housing.

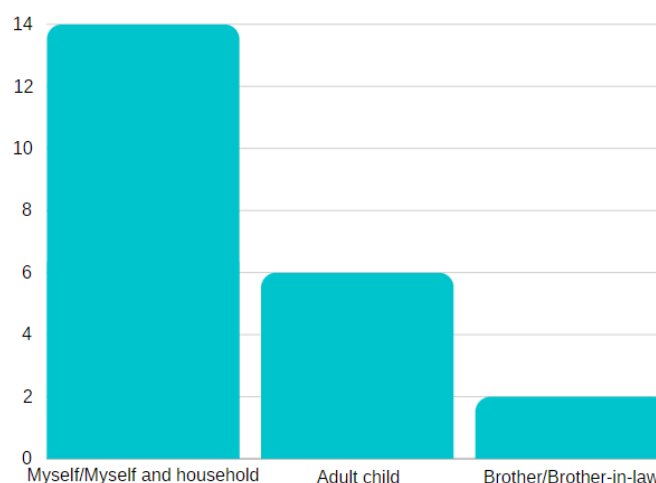


Figure 2 – Description of those in need.

### Assessment of those in need

21 respondents indicated a need to move, whilst 44 indicated no need or that they might need to move.

Of the 21 respondents, 100% want to stay living within the parish.

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

- 10 said there was a lack of suitable properties,
- 18 said they are not able to afford suitable properties,
- 2 said that they are saving to purchase a property,
- 1 said that medical reasons may impact them,
- 1 said that public transport might impact being able to fulfil their housing need.

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:

- 15 wanted to purchase a property from the open market,
- 4 wanted to rent from a housing association,
- 7 wanted to purchase a shared ownership property,
- 7 wanted to purchase a discount market sales property,
- 7 showed interest in completing a self-build project,
- 2 wanted to purchase 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.

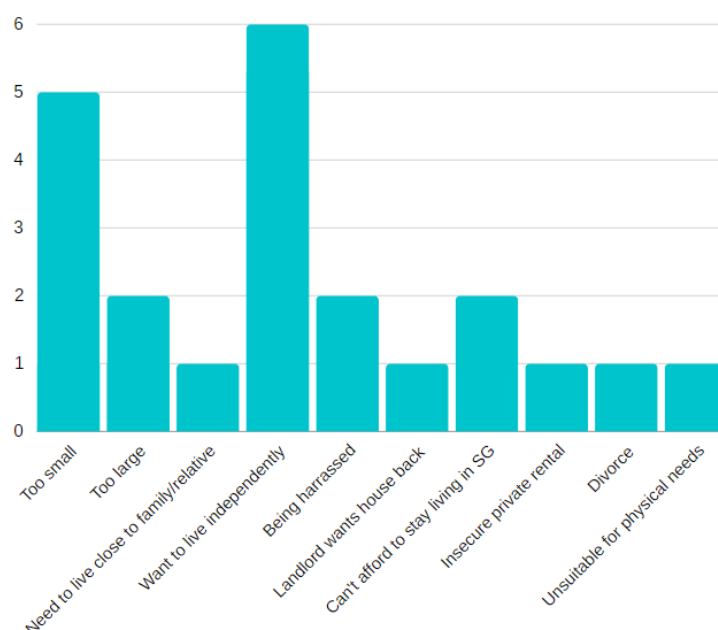


Figure 3: Reasons current accommodation doesn't meet household needs.

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 their current property is too small or too large, or that they wanted to live independently. Other reasons included that their current home is temporary accommodation, that their current home is unsuitable for their physical needs, or that they are being harassed. Some respondents noted that they are currently living in insecure private rental, or that their landlord wants their property back. Other noted that they cannot afford to stay living within the parish, and others said that their current home will become unsuitable for physical needs.

## Local definition

The definition of local connection is set by South Hams District 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 were employed for more than 16 hours a week in the parish or have immediate family that lived in Stoke Gabriel. Of the 75 respondents that took part in the survey, 65.3% responded to this question.

Of those respondents that answered this question:

- 26.5% said that at least one member of their household has employment within the parishes of more than 16 hours per week,
- 61.2% said that they have immediate family within the parish,
- 6.1% said that they provide care for a family member within the parish,
- 6.1% said that they grew up in the parish and have moved away.

When considering the wider survey response, 94.6% indicated that they live within the parish in the initial first stages of the survey when selecting their place of residence. Three of those that indicated they live outside of the parish, identified that they grew up in the parish and have moved away. These all indicated that they would like to move back into the parish.

A further 4% indicated that they have lived in the parish for less than 12 months. One did indicate that they provide care for a family member within the parish however, the other respondents indicated that they had no further local connection to the parish. To be recognised as a local connection, at least one member of the household must have lived within the parish for 6 out of the last 12 months or 3 out of the last 5 years. As there is no indication of the length of residence within the last 12 months, the respondents will not be counted as having a local connection.

In light of this, it will be considered that 92% of the total respondents to the survey have a local connection to the parish of Stoke Gabriel. It should be noted that there are an additional 4% that grew up in the parish and have moved away and would like to move back into the parish.

Of those that indicated the length of time they have lived in the parish, 41.3% have lived within the parish for more than 10 years.

### **Current stock turnover**

Between January 2019 and January 2024, there have been 12 properties available through a Housing Association for rent within the parish, for applicants with a local connection to Stoke Gabriel. These properties received an average of 55 bids per property. These were a mix of 1, 2 and 3 bed properties, 7 of which were new build properties, that were available to rent in Spring/Summer of 2019. These have not been available to rent through Devon Home Choice since these properties were first advertised.

There are currently 40 units of Affordable rented housing and 10 shared ownership units within the parish, which are managed by Live West.

It is clear that there is some provision of Affordable housing within the parish for local people to rent, with the new build units in 2019 having clearly helped those in need, as demonstrated by the retention of the tenancies since these were first available on Devon Home Choice. There have been no properties available through Devon Home Choice since October 2022. This highlights that there is some need that has arisen from the lack of Affordable properties to rent since this development was completed.

### **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.

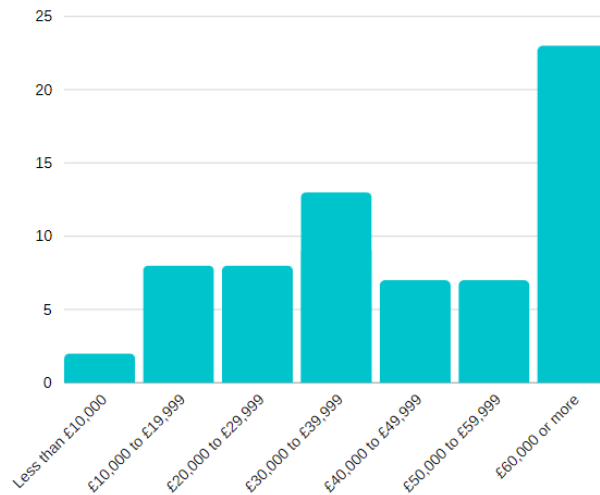


Figure 4: Annual household income before tax

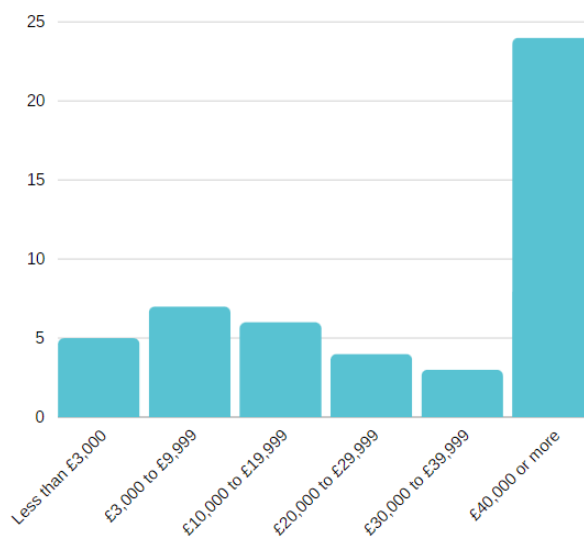


Figure 5: The amount of deposit the household can afford if they were to purchase a home.

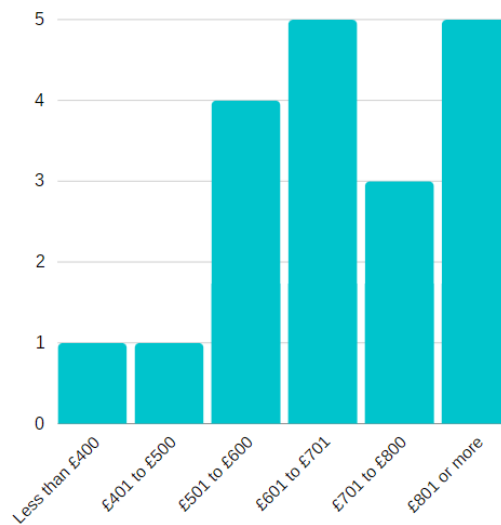


Figure 6: The amount of rent the household can afford to pay on a monthly basis.

### The suggested housing mix.

Of those that indicated a need to move and answered the question regarding their current tenure,

- 19% of respondents currently owned their own home outright,
- 38.1% own their home with a mortgage,
- 19% rent from a private landlord,
- 9.5% rent from a housing association,
- 9.5% lodge with family or friends,
- 4.8% own their home through Shared Ownership.

The median average house price in 2022 in Stoke Gabriel was £607,500. The median deposit amount selected by respondents to the survey who indicated a need to move was £25,000. This would amount to a 4.1% deposit on the median average house price.

Two respondents didn't indicate an amount for a deposit that they would be able to afford.

For those that indicated a need to move and responded that rented accommodation may be required, the amount of rent that the household could afford on a monthly basis was £650 per month. Data from Right Move that covers 2020 until the end of 2022 shows that the median average rent for 3-bedroom properties in Stoke Gabriel was £1,150 per month. This is more than double the affordability that people who completed the survey could afford.

Figure 7 below shows the maximum amount of Local Housing Allowance that households can receive towards their renting costs if they meet the threshold for claiming it. For a 3-bedroom home, the maximum amount a household can receive is £728, which covers 63.3% of the average for 3-bedroom properties within the parish.

| Claims commencing from April 2021 | Broad Rental Market Area |                     |
|-----------------------------------|--------------------------|---------------------|
| Number of Bedrooms                | Devon South Weekly       | Devon South Monthly |
| Shared accommodation rate         | £65.00                   | £281.67             |
| 1 Bedroom                         | £103.56                  | £448.76             |
| 2 Bedrooms                        | £138.08                  | £598.35             |
| 3 Bedrooms                        | £168.00                  | £728.00             |
| 4 Bedrooms                        | £207.12                  | £897.52             |

Figure 7: The Local Housing Allowance Rate for Stoke Gabriel.

| Number of Bedrooms | Number Required |
|--------------------|-----------------|
| 1                  | 1               |
| 2                  | 7               |
| 4                  | 1               |

Figure 8: Size mix recommendations from the survey.

| Number of Bedrooms | Number Required Band A-E |
|--------------------|--------------------------|
| 1                  | 11                       |
| 2                  | 5                        |
| 3                  | 3                        |

Figure 9: Devon Home Choice need by number of bedrooms.

Figure 8 recommends that there is need for one, two and three-bedroom 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 9 shows the number of households with local connection to Stoke Gabriel 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 9 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 as having a local connection if an exception site was to come forward.

## **Conclusion**

Overall, it must be noted 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 **19 units of Affordable Housing within the near future.**

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

- (9) x 1 beds,
- (7) x 2 beds,
- (2) x 3 beds,
- (1) x 4 beds.

The need is predominantly due to the demand for smaller properties within the parish. Consideration has been made with regard to the current stock turnover information, which shows that some of the existing housing need can be addressed with existing stock within the parish, but that some additional units are needed to help those in housing need.

## **Recommendation**

The final assessment is for 15 Social or Affordable Rented properties. There were 5 respondents to the survey that indicated housing need and who would need Affordable or Social Rented accommodation, with further applicants registered with Devon Home Choice.

There were a further 4 respondents to the survey that 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. Respondents indicated interest in self-build projects, which could be a recommended route for resolving this housing need, so consideration should be made for this. These properties would be three 2 bed and a 4 bed homes and are included in the suggested mix within the conclusion.

Respondents to the survey that would benefit from Affordable Housing have indicated that there will be no additional children that will need school placements.

The current stock of Affordable or Social Rented properties in Stoke Gabriel provides accommodation that has a local connection agreement to the parish applied to them. With the current rate of stock turnover, it is likely that existing stock of Affordable units may meet some of the further housing need within the community. However, it is clear that there is a demand for smaller Affordable properties that is greater than the supply within the parish.

Options for the delivery of these Affordable housing units need to be explored fully, for example, providing this in a neighbouring parish as part of a cost-effective development of Affordable housing. Further thought needs to be given to ensure effective use of the existing stock within Stoke Gabriel which may help to make family homes more available to families, such as incentivising the downsizing of those in larger social housing properties through the Tenants Incentive Scheme, or the Step on Scheme, to help households onto the housing ladder.

This survey is likely to be refreshed at intervals to help ensure appropriate provision of Affordable housing stock.