

# Parish of Silverton Housing Needs Report



**Produced by: Devon Communities Together**

**On behalf of: Silverton Parish Council**

**Date March 2016**



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# **1 Executive Summary**

## **Principal Conclusions**

The survey identified a need for twenty-three affordable homes within the next five years.

## **Key findings**

### **Affordability**

- The survey found fifteen households in housing need who could not afford to buy or rent in the open market.
- Eight additional replies were received by households on Devon Home Choice who had not completed the survey but were eligible for affordable housing in the village.

### **Tenure**

- Eighteen of the households in need qualified for affordable rent, five may be able to afford a shared ownership property.

### **Size of Property Required**

- 18 x 1 or 2 bedroom properties for singles/couples
- 3 x 2 bedroom properties for families
- 1 x 3 bedroom property for family
- 1 x 4 bedroom property for family

## **Other Findings**

- The survey achieved its aim of identifying actual households in need. 900 surveys were delivered and 260 survey forms were returned. The response rate was 29%.
- 86% of those who answered the question said they would be in favour of a small development of affordable housing for local people. 78 households did not answer this question.
- A total of forty-one households showed an interest in self-build. Thirty-eight expressed an interest in individual self-build housing and ten expressed an interest in group self-build housing.

## **2. Aims of the Survey**

- To investigate the affordable housing need, tenure and house size for local people in the Parish of Silverton, those wishing to return, and those who work in the Parish.
- To establish the general level of support for a small development of affordable homes for local people with housing needs

## **3. Survey history, methodology and response**

### **3.1 History**

Silverton Parish Council are preparing a Neighbourhood Plan and decided to carry out a survey to assess the level of local housing need as part of this process. The Rural Housing Enabler attended a Parish Council meeting on 26<sup>th</sup> November 2015 and it was agreed to proceed with the survey. Survey forms were finalised and 900 forms were hand delivered to every household in the village. Parishioners were able to return the survey in a reply paid envelope. The deadline for the return of the survey was 18<sup>th</sup> March 2016.

### **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 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 section was aimed at parishioners aged over 55 to gauge the specific needs of older residents. The third part of the survey was designed to be completed by households who believe they have a need for affordable housing and wish to remain living in the village. A reminder was also sent to those on the Devon Home Choice register who did not complete a survey form.

### **3.3 Response**

- 260 surveys were returned, which is a response rate of 29% of all dwellings surveyed.
- The survey achieved its aim of identifying actual households in need. Out of the Template returned surveys, twenty-three were returned with Part 3 completed.
- All but two of the respondents live in Silverton, the other two living in Hele and Clyst Honiton.

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 Silverton

### 4.1 Overview of Silverton

Silverton is a small rural parish located equidistant between Exeter and Tiverton, being approximately nine miles from each. The village lies about four miles off of the M5 so has good transport links to the surrounding larger cities of Exeter and Taunton and beyond.

The village has three places of worship, the Anglican Church, Methodist Church and Evangelical Church. It has a community hall, primary and pre-school, playpark, GP surgery, two public houses, a village shop and Post Office and several small businesses are located within the parish.

The Parish Council website shows that the community is very vibrant with numerous diverse local clubs and organisations. These include WI, British Legion, History Society, various fitness groups and classes, a football club and other special interest groups catering to all age groups.

The village is served by a regular bus service linking it to Exeter and Tiverton which runs 7 days a week and a weekday service to Barnstaple.

There are no large employers within the village, with most people commuting to the larger nearby towns and cities for employment.

### 4.2 Population Figures

In the 2011 census the usually resident population of Silverton was recorded as 1875 in 864 households. The census also records that there were 25 dwellings which were empty properties, second homes or holiday lets.

### 4.3 Council Tax Bandings

A breakdown of Council Tax bandings in Table 1 shows that there are 303 properties (35% of all dwellings) in the lower two bandings out of a total of 856. These represent the entry level properties that people on lower incomes would be able to afford. This is a fairly good percentage compared to many Devon villages and indicates that there is some availability of cheaper properties for purchase and rent within the village.

Table 1

| Band A | Band B | Band C | Band D | Band E | Band F | Band G | Band H | Total |
|--------|--------|--------|--------|--------|--------|--------|--------|-------|
| 56     | 247    | 202    | 131    | 134    | 53     | 33     | 0      | 856   |

### 4.4 Property Prices and Rent

In the last two years the Land Registry has recorded sixty-seven property sales in the parish. The average price of properties whose value was shown was £242,000. Prices ranged from £67,000 for a one bedroom retirement flat to £790,000 for a large, detached house.

There are currently sixteen property listings on the Rightmove website in Silverton. The cheapest house on the market at the moment is a two bedroom flat for £125,000 and there are six houses for sale under £250,000. However, there are only four properties currently advertised for private rent in the village so although there is a supply of reasonably priced housing for purchase there is very little private rented accommodation in the village.<sup>1</sup>

To assess whether a household can afford to buy in the open market it is necessary to look at the cost of an entry level property in the local market. This is done by comparing information on recent house sales and homes currently on the open market. Average rents are identified by comparing local private rents gained from the housing needs survey with rents of properties currently on the market. From this information, we can establish typical rents to assess affordability. There were no one bedroom properties for rent on the open market at the time of writing this report therefore data has been taken from surrounding rural areas.

The figures used to assess affordability are set out in Table 2 below.

**Table 2**

| Size      | Property price | Weekly rent |
|-----------|----------------|-------------|
| 1 bedroom | £150,000       | £130        |
| 2 bedroom | £160,000       | £150        |
| 3 bedroom | £185,000       | £180        |

#### **4.5 Current affordable housing stock**

There are currently eighty-six council/housing association owned properties in Silverton. These are broken down by size in Table 3 below.

| Type     | 1 bedroom | 2 bedroom | 3 bedroom | 4 bedroom | Total |
|----------|-----------|-----------|-----------|-----------|-------|
| Flat     | 2         | 13        | 0         | 0         | 15    |
| House    | 2         | 22        | 23        | 2         | 49    |
| Bungalow | 6         | 14        | 2         | 0         | 22    |
| Totals   | 10        | 49        | 25        | 2         | 86    |

Only eight have been let in the last 2 years. Therefore lettings of current affordable housing stock will have little impact on future need figures.

## **5. General Survey Findings**

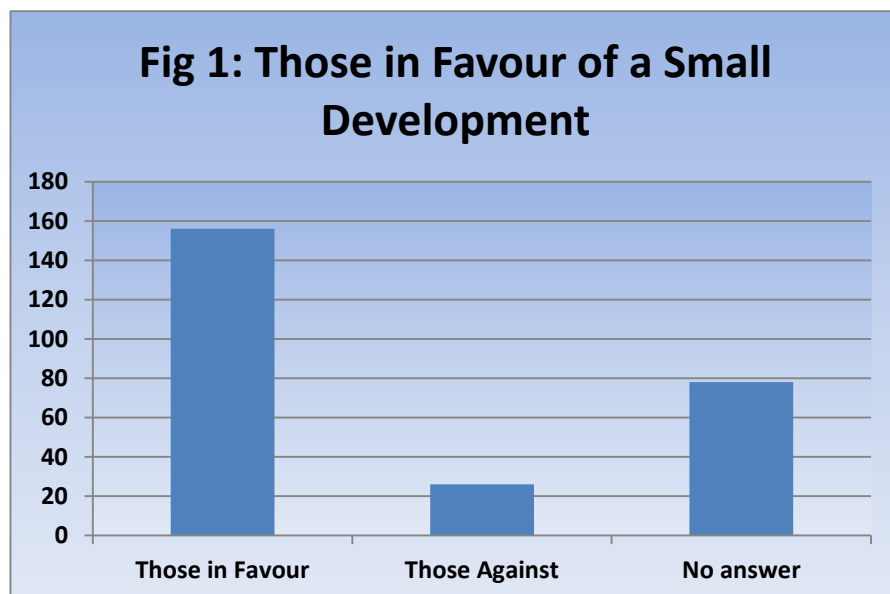
### **5.1 In favour of a small local development**

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. 86% of those answering the question said they would be in favour. 14% said they were against any

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<sup>1</sup> As of 21/03/16

development. It should be noted that seventy-eight households did not respond to this question. Fig.1 below shows the breakdown.



## 5.2 General Comments

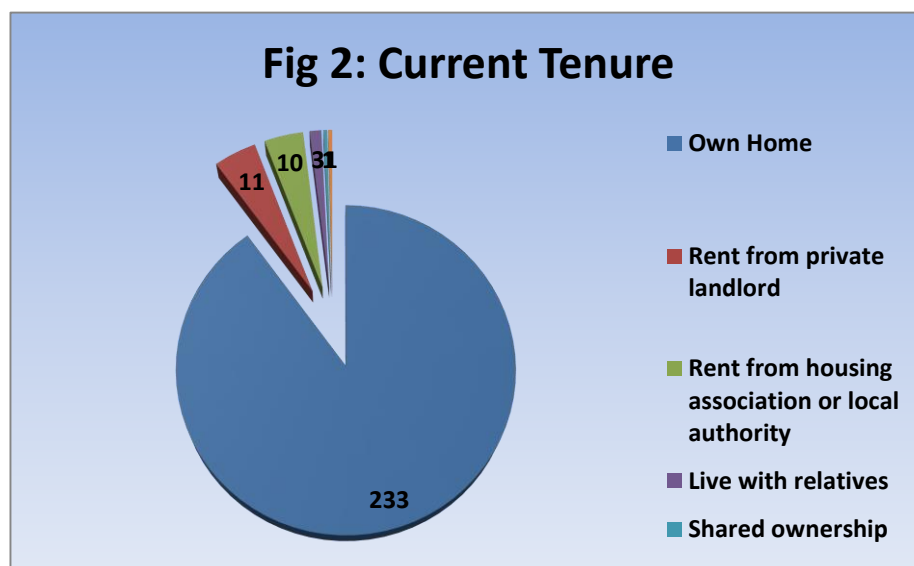
204 individuals made comments about affordable housing in the parish. These comments will be made available to the Parish Council.

## 5.3 Main or second home

One of the responders was a second home owner.

## 5.4 Current tenure

Of the 259 respondents who provided details, 233 (90%) own their own home, 11 (4%) rent from a private landlord and 10 (4%) rent from a housing association. The remaining 5 households (2%) are made up of 3 living with relatives, 1 in tied housing and 1 shared ownership property. Figure 2 below shows the breakdown of tenure.



Respondents were asked whether they would be interested in a self-build project either individually or part of a group if a site were available. Forty-one households showed an interest in one or more types of self-build project (households were able to tick both types if they wished). As self-building is being encouraged by local and central government, this may be something for the Parish Council to consider further.

- 38 households stated they may be interested in an individual self-build project.
- 10 households stated they may be interested in a group self-build project.

## 6. Housing needs and aspirations of older residents

Part 2 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. The Office for National Statistics predicts that by 2034 the number of people over the age of 55 will increase by 23% across Devon and by 24% in Mid Devon.

286 people answered Part 2 of the survey from 184 households with at least one member over the age of 55. This makes up 71 % of the total respondents.

### 6.1 Age of Respondents to Part 2 survey

Respondents were asked to give their age in 10 year bands. As can be seen in Table 4 below, the majority of those who replied (78%) were aged between 55 and 75.

Table 4

| Age Group | 55-65 | 66-75 | 76-85 | Over 85 |
|-----------|-------|-------|-------|---------|
| Number    | 97    | 125   | 50    | 14      |

- 35 households plan to move within the next five years. Of these, 18 would like to remain in Silverton and 3 expect to need affordable housing.
- 29 further households expect to move after five years.
- 118 have no plans to move at the moment.
- 2 households did not answer the question.

### 6.3 Reasons for moving home in next 5 years

Households were asked to list the reasons they may wish to move home in the next 5 years. They could give more than one reason. The reasons are listed below in Table 5.

Table 5

| Reason for Moving                                  | Number |
|--|--------|
| Need to downsize to a smaller more manageable home | 39     |
| Expect health to deteriorate                       | 19     |
| Need to be nearer family / carers                  | 16     |
| Need to reduce running costs i.e. Fuel Bills       | 16     |
| Cannot manage stairs / need level access           | 6      |
| Other  | 18     |

The largest single reason for wanting to move (34% of respondents who answered the question) was that they wished to move to a smaller property as they cannot manage their current home.

#### **6.4 Type of Accommodation preferred by older persons**

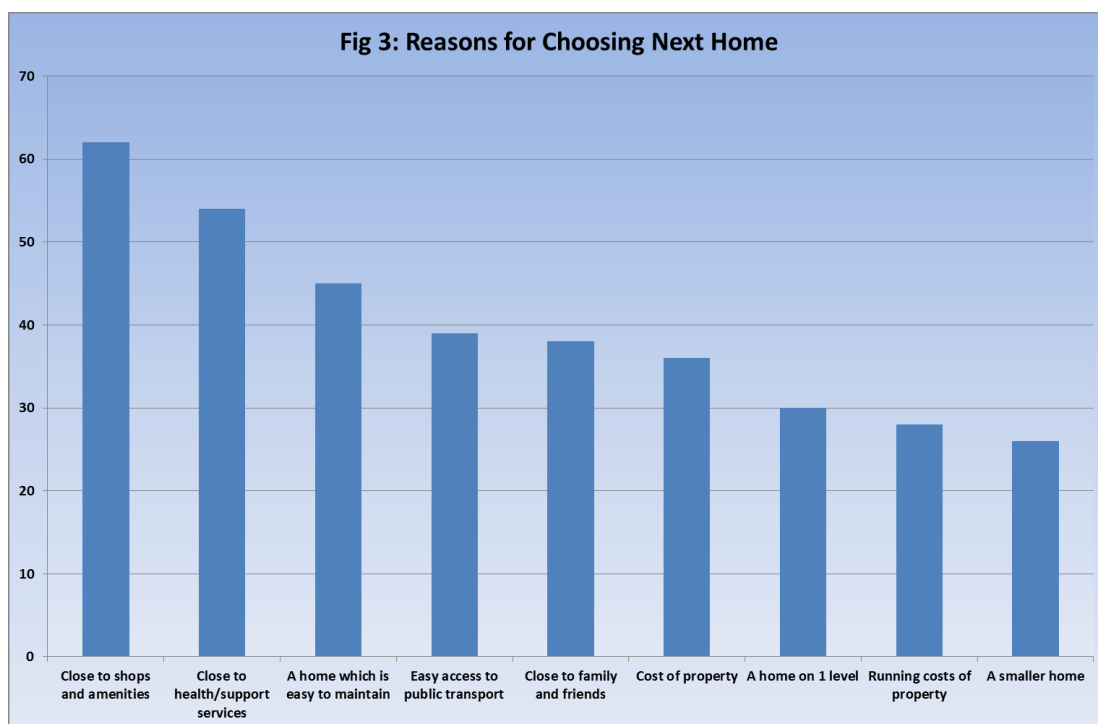
Older households were asked what type of accommodation they may need in the future. The majority preferred a home better suited to their needs but not designed for older people. Preferences are shown in Table 6 below.

**Table 6**

| Type of Accommodation Preferred by Older Persons                           | Number |
|--|--------|
| Home better suited to needs but not specifically designed for older people | 66     |
| Home specially designed for older people                                   | 8      |
| Residential / nursing home   | 4      |

#### **6.5 What reasons would be most important when choosing a new home**

Older households were asked to give the three most important considerations when choosing their next home. The results are shown in Figure 3 below. The most popular reasons are proximity to shops, amenities and health/support services followed by ease of maintenance.



## 6.6 Conclusion - Older Persons Needs

The older persons' survey shows that the majority of households (64%) have no plans to move home. However, the parish does have a number of older households who wish to downsize to smaller accommodation that is easier to maintain, has lower running costs and is close to amenities and support.

Only three of the eighteen households that expect to move home within the next 5 years and remain in Silverton believe they will need affordable housing. The remaining fifteen households would require open market housing. Small open market bungalows, flats and houses can be built, however, developers who build open market homes do not usually attach any kind of local connection covenant as this reduces the value of the homes. This means that any open market properties cannot be guaranteed for local people.

Meeting the housing needs of this group of people should be given further consideration.

## 7. Assessment of those in need - Part 3 survey

Twenty-three households indicated a need to move and returned part 3 of the survey.

Of the twenty-three cases being assessed eight have been excluded for the following reasons

- 2 respondents have sufficient funds to buy on the open market.
- 4 respondents were owner occupiers and did not identify a housing need.
- 1 respondent stated they were about to move out of the village.

- 1 respondent gave insufficient information to assess their need.

This section refers to the remaining 15 households.

### 7.1 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. They could give more than one reason.

- 7 households indicated a current need to move.
- 5 households indicated a need to move within the next 1 - 3 years.
- 3 households indicated a need to move within the next 5 years.

Table 7 shows why households need to move within the next 12 months

**Table 7**

| Reason for current need  | No of respondents |
|--|-------------------|
| Need to move to a home with more bedrooms                              | 1                 |
| Share facilities with someone who is not going to be rehoused with you | 2                 |
| Health or well being is being made worse by current home               | 3                 |
| Cannot manage stairs   | 2                 |
| Need to escape violence or harassment                                  | 1                 |
| Struggling to afford current home                                      | 3                 |
| Council house tenant looking to downsize                               | 2                 |

Table 8 shows the reasons why people expect to need to move in the future.

**Table 8**

| Reason for future need  | No of respondents |
|---|-------------------|
| Expect family to grow   | 4                 |
| Expect to leave home and cannot afford to buy or rent privately     | 3                 |
| Living in tied property and due to retire                           | 1                 |
| Expect health to deteriorate  | 1                 |
| Have a private tenancy ending and expect to need affordable housing | 3                 |
| Want to move back to Silverton and have strong local connection     | 1                 |

### 7.2 Local Connection

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

- Residents or a household including someone living or working in a parish or nearby parish currently in overcrowded or otherwise unacceptable accommodation.

- b) Newly formed households with a person living or working in the parish or nearby parish.
- c) Households including a retired or disabled person who has lived or worked in the parish or nearby parish for a total of 5 years or more, and
- d) Former residents of the parish or nearby parish with strong local connections.

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

### 7.3 Housing Options

The housing options available to the fifteen 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.

Taking into account the income, savings and assets of the fifteen households in housing need, none of them can afford to rent in the open market. All would require affordable housing. Five may be able to afford to buy a shared ownership property but the only affordable option for the remaining ten households is subsidised rented housing.

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 9 below.

**Table 9**

| Type of housing         | Interested |
|-------------------------|------------|
| Shared ownership/equity | 6          |
| Affordable rented       | 6          |
| Self-build              | 4          |
| Discounted market sale  | 6          |
| Starter Homes           | 8          |

### 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 thirty-two households resident in the parish registered on Devon Home Choice. Details are set out below.

**Table 10**

| 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)            | 5         | 1        | 1        | 0        | 7         |
| Band C (Medium)          | 1         | 1        | 2        | 1        | 5         |
| Band D (Low)             | 6         | 1        | 0        | 0        | 7         |
| Band E (No Housing Need) | 5         | 5        | 3        | 0        | 13        |
| <b>Total</b>             | <b>17</b> | <b>8</b> | <b>6</b> | <b>1</b> | <b>32</b> |

Only two of the households who are registered on Devon Home Choice completed the survey. Due to this apparent disparity, all those who are registered with Devon Home Choice and living within the parish were contacted separately by letter and a further eight replies were received. These have been added to the final numbers, giving a total need of twenty-three.

### 7.5 Housing Mix

The suggested mix of housing is shown in Table 11 below. This takes account of the family makeup as declared on the survey form and the type of housing required.

**Table 11**

| Type of Property                          | Affordable Rent | Shared Ownership | Totals    |
|---|-----------------|------------------|-----------|
| 1 or 2 bedroom property for single people | 7               | 2                | 9         |
| 1 or 2 bedroom property for couples       | 7               | 2                | 9         |
| 2 bedroom home for families               | 3               | 0                | 3         |
| 3 bedroom property for families           | 0               | 1                | 1         |
| 4 bedroom property for families           | 1               | 0                | 1         |
| <b>Totals</b>                             | <b>18</b>       | <b>5</b>         | <b>23</b> |

One household requires a property adapted for a wheelchair and two require level access.

## 8. Conclusion - Future Housing Need for Silverton

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 twenty-three 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 twenty-three affordable homes.

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## Silverton 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.

**Please ensure completed forms are returned as soon as possible but not later than 18<sup>th</sup> March 2016**

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 DCT 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. This information will provide evidence to support Silverton Parish Neighbourhood Plan.

1) Please tick one of the following. Do you:

- |   |                          |                                     |                          |
|---|--------------------------|-------------------------------------|--------------------------|
| Own your own home                                 | <input type="checkbox"/> | Live in a shared ownership property | <input type="checkbox"/> |
| Rent from a private landlord                      | <input type="checkbox"/> | Live in housing tied to a job       | <input type="checkbox"/> |
| Rent from a housing association / local authority | <input type="checkbox"/> | Live with relatives                 | <input type="checkbox"/> |
| Other, please specify                             |                          |                                     |                          |

2) Is this your:    Main Home    ☐                      Second Home    ☐

3) In which parish do you live?   

4) How many bedrooms does your current home have ?

1 bedroom    ☐              2 bedrooms    ☐              3 bedrooms    ☐              4 bedrooms +    ☐

5) If you rent privately how much rent do you pay per month ?

|                                     |                                    |                                     |                                    |
|-------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| Under £400 <input type="checkbox"/> | £400-£500 <input type="checkbox"/> | £500-£600 <input type="checkbox"/>  | £600-£700 <input type="checkbox"/> |
| £700-£800 <input type="checkbox"/>  | £800-£900 <input type="checkbox"/> | £900-£1000 <input type="checkbox"/> | £1000 + <input type="checkbox"/>   |

6) Self-Build Opportunities

Would you be interested in Self-build either individually or as part of a group if a site was available within Silverton Parish ? Please tick relevant box below and provide contact details.

Individual Self Build    ☐                                      Group Self-Build    ☐

### Housing aspirations of older residents

7) Are any members of your household aged over 55 ? YES/NO

If you have answered Yes to this question, please also complete Part 2 of the questionnaire

**What do we mean by affordable housing?**

**SHARED OWNERSHIP**- this is where you part buy, part rent your home. In a typical 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 a mortgage you will need a deposit plus your buying costs.

**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 AND SOCIAL RENTED** - this is where you pay a less than market rent to a registered affordable housing provider. There are currently a number of different rent regimes where the amount paid for a similar sized home may vary.

**DISCOUNT MARKET HOMES** - this is owner occupied housing sold at a significant discount below the prevailing market. It is possible that this might only benefit the first purchaser and that any subsequent sale would be open market. This could also include the latest Starter Homes initiative - where developers will be able to offer homes at a minimum 20% discount exclusively to first time buyers, under the age of forty.

**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 normally involves some form of ownership (either shared ownership or shared equity) but can also be used to provide rented housing. If the home is considered as affordable you must have an affordable housing need. If you require a mortgage you will need a deposit plus your buying costs.

**Please would all households answer the following questions on affordable housing**

8) If a need for affordable housing is identified, would you support a small development of affordable homes for local people? **Yes/No**

9) Do you have any other comments regarding affordable housing (attach extra sheets if needed):

.....

If you believe you or any member of your household has a need for affordable housing either now or sometime within the next 5 years please complete part 3 of this form.

**PLEASE NOTE:** You should complete part 3 of the form even if you are already registered with Devon Home Choice or Right to Buy South West, or already live in Council or Housing Association property and need to move.

**Thank you for taking the time to complete this form.**

## Silverton Housing Needs Survey Part 2 Housing Needs of Older People in Silverton

Population projections for Devon show an increase of 23% in people over 55 by 2034 with figures in Mid Devon set to rise by 24%. This part of the survey looks at the impact of this increase on Silverton Parish and should only be completed by those households with at least one member over 55.

**10) How many people of each age group are there in your household?**

|        |       |        |              |
|--------|-------|--------|--------------|
| Age 55 | Age 6 | Age 76 | Age 86 or at |
|--------|-------|--------|--------------|

**11) Which of these statements best describes your future housing plans? Please tick one box**

I have no plans at the moment to move home ☐ I expect to move home within 5 years ☐

I have thought about moving home but do not expect to do so in the next 5 years ☐

**1) What are the reasons you may need to move home in the next 5 years?**

Need to be nearer family / carers ☐ Need to reduce running costs i.e. fuel bills ☐

Expect your health to deteriorate ☐ Cannot manage stairs / need level access ☐

Need to downsize to a smaller more manageable home ☐ Other ☐

**2) If you expect to move, what type of accommodation do you think you will need?**

A home which better meets your needs but is not specially designed for older people ☐

A home which has been specially designed for older people ☐

A residential or nursing home ☐

**3) Where do you want to move to when you next move home?**

Remain in Silverton ☐ Elsewhere in Mid Devon ☐

Elsewhere in Devon ☐ Away from Devon ☐

**4) Which 3 reasons listed below will be the most important when you choose your next home?**

Close to health / support services ☐ A home on one level ☐

A home which is easy to maintain ☐ Cost of property ☐

Running costs of property ☐ Easy access to public transport ☐

Close to family / friends ☐ Close to shops/amenities ☐

A smaller home ☐

**5) If you need to move within 5 years, which of the following will you need ?**

One of the types of affordable housing as described in Part 1? ☐ Open market housing ☐

**If you believe you may need affordable housing within the next 5 years, please complete Part 3 of the survey.**

## Silverton Parish Housing Needs Survey - Part 3

**Please complete this form if you think you may need to move to an affordable home in Silverton within the next five years. All questions must be answered as fully as possible in order to ensure that your housing need can be accurately assessed. 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 (over 18) in a family, who wants to set up their own home, should complete a separate form, giving their own financial details and personal circumstances, not that of the main household. If you require extra forms or have any queries, 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:** This information is collected by Devon Communities Together (DCT) as data controller in accordance with the data protection principles in the *Data Protection Act 1998* 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 and no sensitive information will be passed to any other organisation or agency without your permission, including the parish council. Personal data will be retained for 5 years and then destroyed.

- 17)** Please complete the table below listing all persons who would need to live in the new affordable housing including the person completing the form. (Please continue on a separate sheet if needed)

| Name and relationship to completing the form | Age | Gender | Wheelchair accommodation | Level access needed |
|--|-----|--------|--------------------------|---------------------|
|  |     | 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.**

- 18)** What is the current tenure of the household needing to move?

|   |   |
|---|---|
| Private rented <input type="checkbox"/>   | Rent from a housing association or local authority <input type="checkbox"/> |
| Owner occupier <input type="checkbox"/>   | Living with relatives <input type="checkbox"/>                              |
| Sharing a house <input type="checkbox"/>  | Tied accommodation <input type="checkbox"/>                                 |
| Lodger <input type="checkbox"/>           | Other - please describe: <input type="checkbox"/>                           |
| Shared ownership <input type="checkbox"/> |   |

- 19)** How many bedrooms does your current property have?

**If you consider that your household is in affordable housing need, you should register with Devon Home Choice at [www.devonhomechoice.com](http://www.devonhomechoice.com) or contact Mid Devon District Council on 01884 255255**

If you are interested in a shared ownership property you should register with Help to Buy South West at [www.helptobuysw.org.uk](http://www.helptobuysw.org.uk)

- 20) a) Have you registered your need with Devon Home Choice? YES/NO  
 b) Have you registered your need with Help to Buy South West? YES/NO

21) a) If you are registered with Devon Home Choice what Band has been allocated to you?

Band A ☐ Band B ☐ Band C ☐ Band D ☐ Band E ☐

b) What is your Devon Home Choice reference number?

22) When do you think you will need to move to affordable housing? Please tick one box

Now or within the next 12 months ☐ Within 1 - 3 years ☐ Within 3 - 5 years ☐

If you have indicated you need to move now or within the next 12 months please answer question 23

If you have indicated you need to move within 1 - 5 years, please answer question 24

### 23) Current housing need

If you need to move now or within 12 months, why do you need to move? Please tick any that apply to you

|  |  |
|--|--|
| You need to move to a larger home because your current home doesn't have enough bedrooms for your family                   |  |
| You share a kitchen, toilet or bathroom with someone who is not going to be rehoused with you i.e. partner or grandparents |  |
| You are homeless or at risk of becoming homeless   |  |
| Your health or well-being is made worse by your present home and a move would improve it                                   |  |
| You cannot manage stairs   |  |
| You need to move to escape violence or harassment  |  |
| Your current home is in very poor condition  |  |
| You are struggling to afford your current home   |  |
| You are a council or housing association tenant looking to move to a smaller home  |  |
| Other - please detail  |  |

### 24) Future housing need

If you expect to move in 1 - 5 years time, why do you need to move? Please tick any that apply to you

|   |  |
|---|--|
| You expect your family to grow  |  |
| You expect to leave home and do not expect to be able to rent or buy privately                  |  |
| You are in tied accommodation and will be retiring in the next 5 years                          |  |
| You are being discharged from the Armed Services in the next 5 years                            |  |
| You will be leaving care  |  |
| You will need a smaller property  |  |
| You expect your health to deteriorate which will make you need to move home in the next 5 years |  |
| You have a private tenancy ending and are likely to need affordable housing                     |  |
| You want to move back to Silverton because you have a strong local connection (please specify)  |  |
| Other - please detail   |  |

**25) 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. However it would be helpful to know what type of housing you are interested in. Please tick the appropriate boxes.

Shared Ownership/Equity ☐ Affordable/Social Rent ☐ Self Build ☐ Discounted market ☐  
Starter Homes ☐

**IMPORTANT**

**Please note we can only assess your eligibility for affordable housing if we have full income and financial details. Without these, we will not be able to process this form or include your household in the need figures.**

**AS PER OUR CONFIDENTIALITY AND DATA PROTECTION STATEMENT, THIS FINANCIAL INFORMATION WILL REMAIN CONFIDENTIAL AND WILL NOT BE SEEN OR PASSED ON TO ANY OTHER ORGANISATION INCLUDING THE PARISH COUNCIL.**

- 26)** Do you believe that you have enough income and savings (including equity in your existing home) to be able to buy a suitable property on the open market in the parish? **YES/NO**

**If you have answered NO to this question please answer questions 27 and 28**

**27) Income**

What is your household's **gross annual income**? (before deductions) including benefits and pensions. This should be the combined income for couples.

|  |  |  |  |
|--|--|--|--|
| Less than £10,000 <input type="checkbox"/> | £10,001 - £15,000 <input type="checkbox"/> | £15,001 - £20,000 <input type="checkbox"/> | £20,001 - £25,000 <input type="checkbox"/> |
| £25,001 - £30,000 <input type="checkbox"/> | £30,001 - £35,000 <input type="checkbox"/> | £35,001 - £40,000 <input type="checkbox"/> | £40,001 - £45,000 <input type="checkbox"/> |
| £45,001 - £50,000 <input type="checkbox"/> | £50,001 - £55,000 <input type="checkbox"/> | £55,001 - £60,000 <input type="checkbox"/> | Over £60,000 <input type="checkbox"/>      |

**28) Savings, investments and assets**

Please give the amount of any savings and investments you have to the nearest £500

£

Do you potentially have access to a deposit in **addition** to any savings? If so how much?

£

**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 current value of your home?

£

What is your estimate of how much you still owe on your mortgage?

£

- 29) Will you be reliant on housing benefit to pay all of your rent ?**

**YES/NO**

**Please note:** Single people wishing to set up a new home alone i.e. children moving out of family home, should give their income and financial details only, not that of their parents or other household members who will not be re-housed with them.

## Do you have a local connection to Silverton Parish ?

If any affordable homes are provided in Silverton, 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

**30)** 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 currently employed in the parish, if so for how long in years?

Do you have other strong local connection with the parish for example by upbringing?  
Please give details in the box below

## Contact Details.

Please provide your contact details below in case any clarification is required. It may also 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. These details will not be passed on to any other organisation without your permission as per our confidentiality and data protection statement at the beginning of the survey.

|                   |        |
|-------------------|--------|
| Name              |        |
| Address           |        |
| Postcode          |        |
| Telephone Number: | Email: |

Please sign the following declaration if you are happy for your details to be shared with our partners.

I confirm that I agree to the Rural Housing Enabler sharing my contact information on the form with the local authority and any other relevant organisations 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.

Please return the survey form in the envelope provided as soon as possible but not later than 18<sup>th</sup> March 2016

Rural Housing Enabler  
Devon Communities Together,  
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Lustleigh Close,  
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